

CASE STUDY: HAVOLINE XPRESS LUBE/TIRE PROS®

# Versatile Credit Helps Tire Pros Achieve Double-Digit Increase in Credit Applications, Sales

## THE CHALLENGE

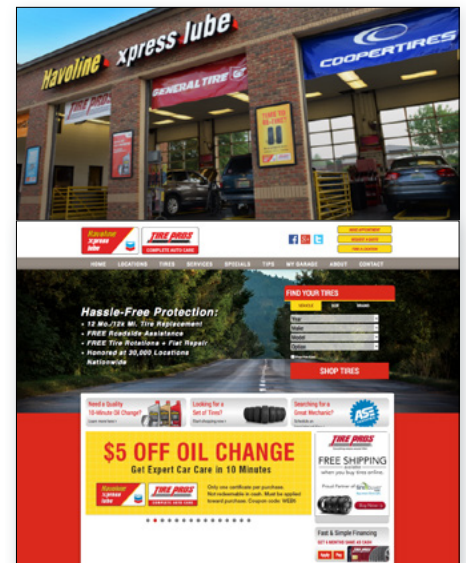
Havoline Xpress Lube/Tire Pros operates 10 shops in Northern Alabama. Like any other big-ticket retailer, Tire Pros needs to provide in-store credit for customers of its tires and automotive services. The old-paper-and-pen method had many drawbacks. Customers were uncomfortable sharing their personal financial history with store personnel. The application process was tedious. Decisions could be slow to arrive. Declined applications could be embarrassing. Service advisors wanted to sell customers tires and services, not credit. And the shop was left with sensitive paperwork to safely store or destroy.

Tire Pros wanted a user-friendly system that would simplify the process making it easier for customers to get the credit they required.

What was needed was a system to increase applications while reducing denials, returning higher approved credit amounts and expanding sales.

## REQUIREMENTS

- *A quick and private credit application solution*
- *More applications and approvals leading to increased sales*
- *Eliminate store personnel from the credit process*



*Havoline Xpress Lube/Tire Pros offers a full range of tires for cars, vans and trucks along with total car care service and repair. The shops are part of Tire Pros, the nation's largest network of elite, independent and locally-owned tire dealers.*

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**THE SOLUTION**

Versatile Credit's online, touch-screen kiosks allow customers to privately complete the credit application process in minutes. Decisions are returned in seconds. Denials by prime lenders can "cascade" to **secondary and no-credit-required options**.

There is **no paperwork** to store or destroy and sales associates are not involved in the process.

**THE RESULTS**

Tire Pros saw immediate benefits from the Versatile Credit system. **Credit applications increased by 25 percent. There was a 10 percent increase in sales.** The system returned a per-customer average of **\$700 in approved credit**.

Store personnel are no longer needed to help customers fill out lengthy credit applications. When customers indicate they need credit, a service advisor leads them to the kiosk, briefly explains the process and then goes back to helping other customers. There's no paperwork or data to protect. And by knowing what customers have to spend an advisor can guide them to the products and services that best fit their needs and budgets.

Both customers and the stores are winners using the Versatile Credit solution.



*"The Versatile Credit system has been a great resource for us. Our customers and service advisors like it and we've had more credit applications and increased sales."*

**Scott Roberson**  
TIRE PROGRAM DIRECTOR  
HAVOLINE XPRESS LUBE/TIRE PROS

Turning Shoppers Into Buyers

 **VERSATILE CREDIT**  
More Applications • More Approvals • More Sales

Contact us at 717-620-2567

[versatilecredit.com](http://versatilecredit.com)