

DANIEL'S JEWELERS DEALMAKER REQUEST

ASSOCIATE NAME: _____ STORE NUMBER: _____

APPLICATION NO: _____ CUSTOMER LAST NAME: _____

☐ NEW DEALMAKER

☐ UPDATED DEALMAKER

☐ REGISTRY OR REPAIR ADD-ON ONLY

ORIGINAL SALE

SALES SLIP NUMBER: _____ SALE TOTAL (INCL TAX): _____

MAX DP AVAIL: \$ _____ MAX MONTHLY PAYMENT AVAIL: \$ _____

REVISED SALE

ITEMS SOLD/RETURNED SKU	QTY	UNIT PRICE	BREAK UP %	TOTAL
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
SALES TAX				_____
NON-TAXABLE TRADE-INS				< _____ >
				< _____ >

TOTAL				_____
DOWNPAYMENT				_____
PRIOR BALANCE				_____
ENDING BALANCE				_____

**MAXIMUM MONTHLY
PAYMENT AVAILABLE**

\$ _____

**YOU MUST LIST SKU(S) FOR
YOUR REVISED SALE**

**IF YOU ARE SUBMITTING A
REVISED SALE, PLEASE
PROVIDE THE SKU, QUANTITY
AND UNIT PRICE OF THE
ITEMS YOU ARE SELLING,
RETURNING OR TAKING AS A
TRADE-IN**

**DO NOT SEND ANOTHER
SALES SLIP**

Comments: _____

Dealmaker Tips: Improve your chances of getting your deal approved! Follow the guidelines below and let Central Credit know the steps you took to help get your deal approved!

Get Down Payment

- Ask, really ask for more down payment!
- Start HIGH! Ask for HALF DOWN to everyone and then work down.
- Change “no money down customers” to “sales tax down customers”
- Customers have many “sources” for down payment (Cash, Debit Cards, Credit Cards, “Cash for Gold”)
- Customers can visit ATM or borrow from a friend NOW!
- Synchrony and Genesis are forms of down payment
- TO so another associate can help

Improve The Deal

- Look at the DP Max and Sale Max part of the approval
- Limit extended terms – higher than R12 is extended terms
- Confirm that customer can AFFORD the payments (and that you asked!)
- Shorter terms and higher payments are positives for your deal
- Increase profit on your deal by limiting giftcards and discounts
- Sell above black book
- Don’t take unnecessary trade-ins like YWBA and broken up items
- Fine an alternative sale by breaking up a set or trio, or finding a lower price item.

Improve The Customer

- Research and point out reference accounts (spouse, friends, parents) and previous accounts
- Ask your customer about and then explain to credit any prior Daniel’s and other account delinquencies
- Can you add a co-applicant?
- Provide more references, preferably family
- Provide more phone numbers that relate to the customer – supervisor’s direct line at work, spouse’s cell phone, etc.
- If the customer insists they have credit with other retailers, inform credit and ask them to run a “second bureau.”