



Welcome to the ROI Team!

We are excited to have you joining our amazing team! With ROI, you have the benefit of working from home while enjoying an awesome culture, great weekly pay, and lots of room for growth!

As an Independent Contractor working for ROI Network, you will be selling on behalf of Auto Defender, which is our consumer facing brand. To learn more about Auto Defender, please check out our website below:

<https://auto-defender.com/>

Within this training manual you will be learning about the benefits of our top-level coverage so you can have confidence that we are offering the best coverage available to our customers when you're on the phones.

Also included in this training manual is information about our systems, procedures and protocols, the commission/draw plan, hours, and expectations.

Make sure to have this training manual in front of you on your first day of work for your Go-Live Training.



What We Do!

Auto Defender sells extended coverage plans on behalf of Sunpath Administration. Sunpath provides Vehicle Service Contracts (or VSC-this is the technical name). We do NOT provide warranties. Only a manufacturer can offer warranties. **NEVER** say the word **warranty** alone. If you are speaking of the original policy, it is a Factory Warranty or a Manufacturer's Warranty. If you are speaking of our services, refer to it as a policy, mechanical coverage, or extended coverage.

Auto Defender sells affordable coverage plans to keep vehicles on the road. Trusted by **ASE (Automotive Service of Excellence)** certified mechanics nationwide and in Canada. Most repairs occur after the Manufacturer's Warranty has expired. Our coverage saves our customers thousands on covered repairs.

KEY BENEFITS FOR YOUR CUSTOMER



YOUR CHOICE OF MECHANIC

Claims are paid directly to a US or Canadian ASE-Certified® repair facility of your choice. Our contracts have low or no deductibles to prevent stress to your wallet at a critical time.



A RENTAL CAR FOR YOU

Auto Defender takes care of you while your car is in the shop. Many of our vehicle service contracts include a rental car, or reimbursement for a rental car while your car is being repaired. *(Rental car subject to contract terms & conditions.)



COURTESY TOWING

Never worry about being stranded somewhere after a breakdown. All of our vehicle repair contracts include towing services to transport you and your vehicle to a safe repair facility.



ROADSIDE ASSISTANCE 24/7

Most of our contracts include roadside assistance 24/7 in case your vehicle has a problem. Many of our clients rely on Auto Defender instead of an outside roadside assistance company.



EASIER ON YOUR BUDGET

A large repair could put you back \$2,000 – \$5,000 or more. An Auto Defender service contract is relatively inexpensive, and includes additional services you'll need to survive a major car repair.



FLEXIBLE PAYMENT PLANS

Talk to us about your budget and what kind of payment plan would work for you. Auto Defender will create a custom, stress-free payment plan that fits your financial needs perfectly.

Commission Plan

All New Hires start as a **Jr. Agent**. After a minimum of 30-90 days, you may be promoted to the **Sr. Agent** position, or you can remain a **Jr. Agent**.

As a **Jr. Agent** you will use two systems, Xencall (web-based phone system) and Slack (Instant Messaging Platform) and you will not be closing your own sales. You get paid one week after sales are closed on a percentage of the total down payments collected as a result of the transfers you generate for the **Sr. Agents**.

JR CLOSER COMMISSION PLAN

Total DP Collected	Base Comm
\$0-\$2499	30%
\$2500+	35%

*Commissions to be paid weekly one week after week of the actual sale

Example: Deals from week ending 2/10/20 to be paid 2/21/20

*Cancellations are customers who pay their Down Payment, then cancel the policy and get a refund before you are commissioned on the sale. Cancellations will be listed on your commission report and factored into your total pay for that week

*Post Dates are considered a payable when full Down Payment is processed

*Split Down Payments will create future residual commission for you and you will be paid the commission for the 2nd half of the split when it is processed successfully.

The average Jr. Agent generates 10-15 transfers per day, with top producers generating 15-25 per day. The Sr. Agents you will be transferring calls to will convert on average 10% of the transfers you send into sales for you **if you stick to the script!**

The average down payment collected on your sales is \$195 to \$295, and you are paid between 30% - 35% of the down payments collected weekly, plus bonuses. Average reps hit 7-10 sales a week, with top producers hitting 20 sales a week. There is a minimum \$300 weekly draw towards your commission (*see ROI Jr. Agent Pay Schedule*), however most agents earn \$500 - \$1200 weekly.

As a **Sr. Agent** you will be using three systems simultaneously, Xencall (phone system), Slack (Instant Messaging Platform), and Inline (CRM System). You will be closing all of your own sales. You get paid two weeks after sales are closed.

SR AGENT COMMISSION PLAN

Total Discount	Base Comm
\$0	\$200
\$1 - \$300	\$175
\$301 - \$700	\$150
\$701 +	\$50
Down Payment	Down Payment Bonus
\$600 +	\$100
\$300 - \$599	\$50
\$250 - \$299	\$10
\$249 or lower	\$0
Term in Months	Term Bonus
1-12	\$50
13-18	\$25
19-24	\$0
Weekly Deal Tier	Tier Bonus
0-5	\$0
6-10	\$100
11-15	\$200
16+	\$300

*Commissions to be paid weekly two weeks after week of the actual sale

Example: Deals from week ending 7/19/19 to be paid 8/2/19

*Chargebacks are customers who cancel their policy and do not make their first monthly payment after the sales rep has already been paid out a commission on the sale previously. Chargeback details will be provided to rep on a weekly basis, and will be deducted from that weeks pay.

*All sales must have a VIN to be marked sold and be considered payable

*Post Dates are considered a payable when full Down Payment is processed

*Minimum Down Payment is \$195. For exceptions where a portion of Down Payment is waived and less than \$195 is collected, commission is a flat \$50

*We cannot collect Down Payments through ACH, only monthly payments. Therefore, commission will be paid 2 weeks after the first monthly payment is approved. Balance of waived Down Payment is considered a discount when calculating Base Commission

Sr. Agents earn between \$1500 - \$3000 weekly, with a \$500 minimum weekly draw towards your commission.

Systems

XENCALL <https://adefender.xencall.com>

SLACK <http://roinetworktank.slack.com>

SLACK CHANNELS:

- **jr_sales_agents** - Group channel for agents to hear about sales and bonuses
- **jr_agent_questions** - Group channel for agents to ask general questions and post dropped transfers

Hours of Operation

Monday – Thursday

9:45 AM EST - Morning Role Call in Xencall Conference Room 1

10:00 AM – 2:00 PM EST – *LIVE CALLS*

2:00 PM – 3:00 PM EST – *LUNCH*

3:00 PM – 7:00 PM EST – *LIVE CALLS*

Friday

9:45 AM EST - Morning Role Call in Xencall Conference Room 1

10:00 AM – 4:00 PM EST – *LIVE CALLS*

Procedures/Protocol

Who We Are: When speaking to customers, NEVER say ROI Network over the phone. **You are representing Auto Defender**, selling policies on behalf of SunPath. You will not mention SunPath, as they are the back-end administration.

Qualifying Customers: This is the most important part of the Jr. Agent position. Your job is to qualify customers for the coverage, get them excited about how it works, then transfer those qualified calls to a Sr. Agent.

Qualifications required to transfer to Sr. Agent. If a customer does not meet these qualifications, tell them they don't qualify and end the call.

- Pre-existing conditions (Vehicle not running = DNQ)
- 2009 or newer model year (2008 or older = DNQ)
- Less than 150,000 miles on the odometer (over 150,000 miles = DNQ)

Standard Rebuttal for all questions about coverage: In the Jr. Agent position, you will not be asked to deal with questions about the coverage since you aren't trained on the policies yet. Use this rebuttal to overcome questions about price or coverage:

- That's a great question for a senior specialist! As soon as we get your approval back, I'll transfer you over and they can answer all your questions, OK! (then keep moving forward in script)

Selecting Call Results: You are required to select a call result on the left hand side of Xencall for every call you take. Selecting the correct call result for each call is extremely important, as it helps us track your results and manage our leads. Simply double-clicking the call results will log the call, hang up the call, and make you ready for the next call.

The **Sr. Agent Old** call result is different, as it initiates the transfer to the Sr. Agents. With this call result you must click once, select warm transfer, then click the second time to start the transfer process

Lead Details you must collect before transferring to Closers: Sr. Agents need notes to generate the right policy for the customer. You will put notes in Xencall by updating the **Lead Details Fields**

Lead Details Field (confirm and update the following)

- Year
- Make
- Model
- Milage
- Pre-Existing Conditions?
- What they use the vehicle for
- Estimated mileage per year (under 10k, 12k, 15k, 20k etc)

How to Transfer your customer to a Sr. Agent

1. PRESS **SR AGENT OLD** button ONCE on the Xencall Call Results List
2. Make sure you have WARM TRANSFER selected below the Call Results List on STEP 2 where it says Transfer the call to Sr. Agent
3. Then click the **SR AGENT OLD** button again to initiate the transfer to a Sr. Agent. This places the customer on hold. You will also hear hold music until a Sr. Agent answers the phone
4. When the Sr. Agent answers, you must introduce yourself by saying *“Hi, I have (Profile.First Name) on the line, do you have the file?”*
5. When the Sr. Agent says they are ready to be connected to the customer, say *“OK, great, I will connect you now.”*
6. CLICK the **END CALL** button on your dial pad to the bottom right of the screen to connect the Sr. Agent to your customer.

Getting the most out of your dropped transfers: If the customer hangs up before connecting to a Sr. Agent, please access your **CALL LOG** on your dashboard in Xencall, copy the Phone Number and Name of the customer from the **CALL LOG**, and paste that info in the **Jr_Agent_Questions** room in **SLACK** with the message “dropped call” so we can distribute that lead to a Sr. Agent to call back right away

When to add customers to our internal Do Not Call list: All of our leads have opted-in on the internet, and because Auto Defender is listed on the privacy policy on the various websites our leads come from, we have the legal right to call the customers even if they are on the National Do Not Call Registry.

The only time you will select the call result **Do Not Call** is when the customer specifically asks to be added to our Do Not Call list. Please do not add to the DNC if the customer says not interested or is disrespectful to you.

Best Practices for Representing Auto Defender over the phone: All of our phone calls are monitored by multiple managers, and every call is recorded for compliance purposes. You will be talking to many nice people, but you will also talk to people that say very disrespectful things to you. No matter how mean the customer is to you, don't take it personally. And most importantly, you must treat all customers with respect, even when they are mean to you. You are required to end every call nicely by saying “have a nice day”.

Any agent who disrespects or curses at our customers will be IMMEDIATELY TERMINATED without pay.

Why Do They Need Extended Coverage For Their Car?

Prior Problems with Current or past Vehicle

Just Bought the Car

Happy with Car

Keeping Car

Single/Married

Depend on vehicle for work

Can't Afford Repairs

Can't Afford a New Car

On a Budget

Peace of Mind

Can Save You Money

Convenience

Can't Do the Work Themselves

Not Familiar with Cars

Protect Their Investment

