

Zenzio: The Case for AI Sales Associates

Could a single highly-skilled, AI Sales Associate actually outperform traditional sales associates lead handling by combining tailored lead responses and chat sessions on demand in every message in the BDC?

Zenzio presents AISA®:

The only *fully conversational AI Sales Associate* built exclusively for automotive retail.

The following transcript is a genuine chat that took place over a period of seven days spanning chat sessions for a total conversation time exceeding eight hours. During which, the shopper asked a total of 49 questions, all of which were answered by AISA with no loss in context, quality, consistency or compliance with all regulations and dealer policies.

Notably, the shopper was exceedingly hesitant to provide contact information, or even a name. AISA collected an email address during the second session. This interaction is unique in that it could not have occurred through any other combination of people, product, process or payplan. The shopper, Euriah W. kept her test drive appointment and took delivery after a week with AISA and rejected all outreach from the sales team.

In this extended conversation, AISA showcases Zenzio's proprietary *Predictive Decision Engine™* - a behavioral psychology-driven sales framework that replicates elite dealership professional expertise while delivering the consistent performance and persistent engagement that surpasses traditional sales approaches.

Why AISA's approach stands out

AISA behaves like a trained sales and BDC professional, qualifying, educating, and scheduling; while maintaining compliance and capturing usable lead data. AISA represents a paradigm shift in automotive retail AI, combining sophisticated *sales psychology, technical expertise, and persistent memory* to deliver measurable conversion results *without human intervention*.

High-impact questioning framework

36 guided questions show AISA actively steering the conversation, qualifying budget, credit, timing, documentation, insurance, and appointment details while still letting the shopper lead. ***Euriah asks 49 questions, all answered adeptly by AISA.***

Dynamic persona control & empathy

AISA adapts tone from informative (“Here are first-time-buyer options”) to reassuring

(“We’re here to support you”) without drifting off-script or sounding robotic.

Incremental commitment technique

AISA directs Moves Euriah from general interest → model choice → appointment → document list → contact info.– Secures an email address (critical CRM hand-off) before the visit, despite the shopper’s reluctance to share personal data.

Finance-centric expertise

AISA provides concrete figures (price, fees, payment timing) and explains programs (no-money-down, 90-day deferment) that match dealer inventory and policy, differentiating it from generic chatbots that redirect to staff for details.

Proactive objection handling

Addresses common first-time-buyer fears (credit, insurance, proof-of-income) upfront, reducing showroom friction and shortening time-to-close.

CRM-ready data capture

Even with a privacy-minded shopper, AISA captures the minimum viable lead (email) plus appointment date/time and budget range—enough for automated CRM entry and follow-up sequences.

Seamless escalation path

When policy or payment-method confirmation is required, AISA offers a finance-team callback, showcasing live-handoff capability rather than a hard stop.

Memory Persistence: Perfect context retention across multiple sessions—a critical advantage over human BDC agents managing multiple concurrent leads.

Differentiators over typical chat

Conversational depth: Multiple layered questions keep the dialogue moving without canned loops. AISA is fine-tuned for complex conversations for any approved topic.

Regulatory guardrails: Never over-promises approval; always conditions statements (“depending on credit”, “our finance team will review”).

Inventory awareness: Instantly recalls Malibu trims with links and pricing through real-time feed integration, and vector search combined robust NLP.

Full-cycle coverage: Covers pre-visit prep (docs, insurance), in-store process (time estimate), and post-purchase financial mechanics (first payment date).

Summary Details and Full Transcript

Customer Profile:

- First-time car buyer with no credit history
- Email: exxxxxxx@gmail.com
- Coming from Illinois to purchase in (likely) Wisconsin (Racine)
- Has a job with steady income (~\$4,700 earned year-to-date)
- Has a W-2 and recent pay stubs as proof of income

Vehicle of Interest:

- Interested in a pre-owned 2022 Chevrolet Malibu
- Two options were presented:
 - 2022 Chevrolet Malibu FWD L T (\$16,790 with 59,649 miles)
 - 2022 Chevrolet Malibu FWD 1FL (\$17,660 with 33,433 miles)

Financial Information:

- Maximum monthly payment budget: Beginning with \$300, ending at \$400
- Considering a \$500 down payment (if required); took delivery with \$4500
- Exploring no money down options
- Inquiring about the 90-day no-payment program offered by the dealer.

Documents Required:

- Driver's license
- Proof of income (W-2 and pay stubs)
- Proof of residence
- References (potentially)

Appointment Details:

- Scheduled for March 14, 2025, at 1:00 PM
- Insurance requirements (coming from IL)

- Using Cash App debit card for down payment
- Temporary plates and registration fees for Illinois
- Process duration and approval chances

Four sessions: 8 hours and 37 minutes

March 7: ~11 minutes (9:37 PM - 9:48 PM)

March 11: ~41 minutes (5:25 AM - 6:06 AM)

March 13: ~16 hours (3:55 AM - 9:39 PM) (with large gaps in the workday)

March 14: ~3 hours (3:24 AM - 6:14 AM)

Chat Session #1: 3/7/2025 9:37 PM (~11 minutes)

Euriah

no money down programs

AISA

Hello there! At Hyundai of Racine, we offer various financing options that might include low or no money down programs, depending on your credit approval and the specific vehicle you're interested in. These programs can make it easier to get into a new or pre-owned vehicle without a large upfront payment. Would you like more information on a specific model or financing option?

By the way, what's your name? It would be great to know who I'm assisting today!

Euriah

yes more info

AISA

Great! To provide you with the most accurate information, could you let me know if you're interested in a new or pre-owned vehicle? Additionally, if there's a specific model or type of vehicle you're considering, that would help me tailor the financing options to your needs.

Once I have those details, I can give you more information about the available financing programs, including any low or no money down options. Looking forward to helping you find the perfect vehicle!

Euriah

PRE-OWNED 2022 Chevrolet Malibu LS

AISA

Thank you for sharing that! We have a couple of pre-owned 2022 Chevrolet Malibu options available at Hyundai of Racine. Here's a quick overview:

1. 2022 Chevrolet Malibu FWD LT

- Price: \$16,790
- Mileage: 59,649 miles
- Exterior Color: Summit White
- Interior Color: Jet Black
- Transmission: Automatic
- Stock Number: [NF173790]

2. 2022 Chevrolet Malibu FWD 1FL

- Price: \$17,660
- Mileage: 33,433 miles
- Exterior Color: Summit White
- Interior Color: Jet Black
- Transmission: Automatic
- Stock Number: [BG124A]

For financing, we can explore options that might include low or no money down, depending on your credit approval. Would you like to schedule a test drive or discuss financing options further? Let me know how I can assist you!

Euriah

what are the options & also i am a first time buyer with no credit yet

AISA

As a first-time buyer with no credit, we have financing options designed to help you get into a vehicle like the 2022 Chevrolet Malibu. Here are some possibilities:

First-Time Buyer Programs: These programs are tailored for individuals with little to no credit history. They often require proof of income and a stable job, and they may offer competitive interest rates to help you build your credit.

Co-Signer Option: If you have a family member or friend with a strong credit history willing to co-sign, it can improve your chances of approval and potentially secure better terms.

No Money Down Financing: Depending on your situation, you might qualify for no money down financing, which allows you to drive away without a large upfront payment.

This can be particularly beneficial if you're just starting out financially. We can explore these options further and see what works best for you. Would you like to set up a time to discuss this with our finance team or perhaps schedule a test drive for the Malibu? Let me know how you'd like to proceed!

Euriah

I can be there at 1 o'clock on the 14th

AISA

Great! I'll be sure to inform the team to expect you at 1 PM on Friday, the 14th. That will be a perfect opportunity to explore all your financing options in detail.

May I have your name to provide to the sales team so that they may prepare for your visit, and how would you prefer we contact you to confirm your appointment?

Euriah

300 is my max payment

AISA

Thank you for sharing your budget. With a maximum monthly payment of \$300, we can certainly explore financing options that align with your needs for the 2022 Chevrolet Malibu. Our finance team will work with you to find the best possible terms, considering your status as a first-time buyer.

During your appointment on the 14th, they'll be able to provide you with detailed information on the available programs and help you understand how different factors, like loan terms and interest rates, can affect your monthly payments.

Is there anything else you'd like to know or prepare before your appointment? Have you decided which Malibu you would like to drive?

Euriah

what will i need to bring & do you guys still have a insurance company

AISA

For your appointment, it's a good idea to bring the following items:

Driver's License: This serves as your identification and proof of your ability to drive.

Proof of Income: Recent pay stubs or a letter from your employer can help demonstrate your ability to make monthly payments.

Proof of Residence: A utility bill or lease agreement can serve as proof of your current address.

References: Some lenders may require personal or professional references, so having a few ready can be helpful. Include their name, contact information, and their connection to you.

Regarding insurance, while we don't directly provide insurance, we can certainly recommend local insurance providers that our customers have worked with in the past. Our team can assist you in connecting with them if needed.

Would you prefer we email, text or call you?

Euriah

is it possible to drive off without having insurance yet

AISA

In most cases, having auto insurance is a requirement before you can drive off the lot with your new vehicle. Insurance is essential for protecting both you and the dealership, and it's typically required by law.

However, many insurance companies can provide you with a policy quickly, often on the same day, so you can drive your new car home without delay. If you need assistance finding an insurance provider or setting up a policy, our team can help guide you through the process during your appointment.

Do you have any other questions or concerns about your upcoming purchase?
May I have your name as well? It's always nice to know who we're expecting to arrive.

Euriah

if i was to put 500 down would i be able to drive off in the malibu or would i need a higher down payment if i do have to put money down

AISA

With a \$500 down payment, it may be possible to drive off in the 2022 Chevrolet Malibu, If it fits within your budget. The exact down payment required can vary based on the financing terms and your credit profile, but our finance team will work with you to find the best solution that meets your needs.

As for your phone number, providing it would allow our sales manager to reach out to you directly with more personalized assistance and to confirm any details before your appointment. Could you please share your phone number with me?

3/7/2025 9:58 PM

Chat Session #2: 3/11/2025 5:25 AM (~41 minutes)**Euriah**

no money down program qualification

AISA

To qualify for a no money down program, the criteria can vary, but generally, lenders will look at factors such as your credit score, income stability, employment history, and the total cost of the vehicle you're interested in. As a first-time buyer with no credit history, we may have specific programs aimed at helping you get into a vehicle like the 2022 Chevrolet Malibu without a down payment.

During your appointment, our finance team will review your information and see if you qualify for any no money down options. They'll also explain the details and help you understand the terms of the financing agreement.

Additionally, having your email address would be beneficial as it allows us to send you important information regarding your appointment, financing options, and any documents you might need. Could you please provide me with your email address?

Euriah

exxxxxxx@gmail.com

Note: Euriah has provided one contact detail, meeting the minimum requirement to export the chat lead to the CRM even without a name. Each additional session updates the same lead record.

AISA

Thank you for providing your email address. I've made a note of it, and our team will use it to send you relevant information about your upcoming appointment and the financing options available to you.

Rest assured, we'll do our best to assist you in finding a financing solution that allows you to drive off in the Malibu without needing a down payment. We look forward to seeing you on the 14th at 1 pm and helping you with your first car purchase! If you have any more questions or need further assistance before your appointment, feel free to reach out. By the way, I never got your name.

Euriah

what documents will i need to bring

AISA

When you come in for your appointment, it's important to bring the following documents to ensure a smooth process:

Driver's License: Valid identification is required for a test drive and to confirm your Identity.

Proof of Income: Recent pay stubs or bank statements can demonstrate your financial stability and ability to make monthly payments.

Proof of Residence: A utility bill, lease, or mortgage statement in your name will verify your current address.

References: Personal references, typically non-family members, who can vouch for your reliability and character.

Having these documents ready will help the finance team to better assist you with the no money down program and other financing options. We're committed to making your car-buying experience as smooth and enjoyable as possible.

Is there anything else you'd like to know before your visit? I'm here to ensure you're fully prepared!

Euriah

how much do you have to make to get no money down

AISA

The income requirements for a no money down financing option can vary depending on several factors, including the cost of the vehicle, the terms of the loan, and the lender's policies. Generally, lenders want to see that you have a steady income that comfortably covers your existing debts, expenses, and the new car payment.

It's not just about the amount you make, but also your debt-to-income ratio, which is the percentage of your monthly income that goes towards paying debts. A lower ratio can improve your chances of qualifying for better financing terms.

Since you mentioned that your maximum monthly payment is \$300, we'll aim to find financing options that keep your payments within that range. It's also helpful to consider the total cost of ownership, including insurance, fuel, and maintenance, when setting your budget.

Do you have a maximum budget in mind for the overall vehicle price, or are you primarily focused on the monthly payment staying at \$300 or perhaps below \$350?

Euriah

no over \$400 is what i'm aiming for

AISA

Understood, aiming for a total monthly payment of no more than \$400 is a good target. It gives us a clear budget to work with when discussing financing options for the 2022 Chevrolet Malibu. Our finance team will take this into account, along with your income and other financial details, to find a suitable no money down program for you.

Remember, the total monthly payment will include not only the loan payment but also interest, taxes, and any applicable fees. We'll do our best to structure the deal to fit within your budget while also considering the full cost of ownership.

I'm glad we could clarify your budget, and we look forward to assisting you further during your appointment. If there's anything else you'd like to discuss or prepare before then, please let me know. Your satisfaction is our priority!

Euriah

what are the chances of me being able to get the car & do you guys have insurance

there or would i be able to be helped with my insurance

AISA

The chances of you being able to get the car depend on various factors, including your income, employment stability, and any financing programs that you may qualify for as a first-time buyer. Our finance team at Hyundai of Racine is experienced in working with a range of financial situations and will do their utmost to find a financing solution that works for you.

While we don't sell insurance directly at the dealership, we can certainly assist you in obtaining auto insurance. We have relationships with local insurance providers and can guide you through the process of getting a policy set up. It's often possible to arrange insurance quickly so that you can drive your new vehicle home with proper coverage in Place.

Would you like assistance with finding an insurance provider, or do you already have one in mind? Let me know how I can help you further!

Euriah

i would need assistance, i'm also coming from IL

AISA

Not a problem at all! We're more than happy to assist you with finding an insurance provider. When you come in for your appointment, our team can provide you with contact information for trusted local insurance agents who can get you set up with a policy that meets Illinois state requirements and your personal needs.

Since you're coming from Illinois, make sure to bring any additional documents that may be required for registering the vehicle in your home state. Our team is familiar with the process and will guide you through it.

We're looking forward to helping you with each step of your car-buying journey, including the insurance setup. If there's anything else you need or any other questions you have, feel free to reach out. See you on the 14th at 1 pm!
What should I call you?

Euriah

what are the additional documents

AISA

When purchasing a vehicle and registering it in Illinois, you'll typically need the following documents in addition to the standard ones I mentioned earlier:

Proof of Illinois Insurance: You'll need to provide proof of a valid auto insurance policy that meets the state's minimum coverage requirements.

Illinois Driver's License: If you haven't already, you'll need to ensure your driver's license is current and issued by the state of Illinois.

Our team will help you with the necessary paperwork to ensure your vehicle is properly registered. We'll also provide you with temporary plates until your permanent ones arrive.

Additionally, could you please provide your phone number? It will allow our sales manager to reach out to you directly to confirm your appointment details and discuss any preliminary questions you may have.

Euriah

how much are the temp plates

AISA

Temporary plates, often referred to as temp tags, are typically included as part of the vehicle purchase process. The cost of these plates is usually covered by the dealership and factored into the various fees associated with buying a car. These temporary tags allow you to legally drive the vehicle while your permanent registration is being processed.

When you come in for your appointment, our finance team will go over all the fees, including those for temporary plates if there are any, and ensure that everything fits within your budget. We aim to make the process transparent and straightforward, so there are no surprises.

If you have any more questions about the costs associated with purchasing a vehicle or the registration process, feel free to ask. We're here to help you every step of the way!

Euriah

thank you!

AISA

You're very welcome! If you have any more questions or need further assistance before your appointment, don't hesitate to reach out. We're here to ensure you have a smooth and enjoyable car-buying experience. See you on the 14th at 1 pm, and drive safely on your way from Illinois!

3/11/2025 6:05 AM

Chat Session #3: 3/13/2025 3:55 AM**Euriah**

how much do you think my insurance would be in IL at 18

AISA

When it comes to insurance costs, several factors can influence the premium, such as your age, driving history, the type of vehicle you're interested in, and your location. As a first-time buyer with no credit history, it's a good idea to reach out to insurance providers for personalized quotes. They can give you a more accurate estimate based on your specific situation.

Have you finalized what you are able to budget as a down payment? Knowing your budget can help us find the best financing options and vehicle that fits your needs. Let me know, and we can explore some options together!

Euriah

would i be able to get the malibu with 500 down

AISA

With a \$500 down payment, we can certainly explore financing options for the 2022 Chevrolet Malibu FWD LT, which is available for \$16,790. Our finance team will work with you to find a plan that aligns with your budget, aiming to keep your monthly payments within your desired payment under \$400.

To better assist you and provide more personalized options, could you please share your phone number? This way, a Sales Manager can reach out to you directly to discuss the details and help you with the next steps.

Euriah

can i use w-2 as proof of income

AISA

Yes, you can use a W-2 form as proof of income. It provides a comprehensive overview of your earnings from the previous year, which can be helpful in demonstrating your financial stability to lenders. The lender may require your most recent paystub for final approval.

Now, I'd love to know who I'm assisting today! Could you please share your name with me? It would be great to address you personally as we continue to explore your options for the Chevrolet Malibu.

Euriah

can i use my cashapp debit card to pay my down payment?

AISA

Using a Cash App debit card for your down payment might be possible, but it depends on the dealership's payment policies. Many dealerships accept various forms of payment, including credit and debit cards, but it's always a good idea to confirm with our finance team to ensure that this method is accepted.

Would you like me to have someone from our finance team reach out to you to discuss this further? If you have any other questions or need assistance before your appointment, feel free to let me know!

Euriah

what are the first time buyer programs

AISA

First-time buyer programs are designed to help individuals who are purchasing their first vehicle and may not have an established credit history. Here are some common features of these programs:

Lower Credit Requirements: These programs often have more lenient credit requirements, making it easier for those with little or no credit history to qualify.

Competitive Interest Rates: While rates may be slightly higher than those for buyers with established credit, they are often competitive and designed to help you build credit over time.

Flexible Down Payment Options: Some programs may offer low or no down payment options, depending on your financial situation and the vehicle you're interested in.

Co-Signer Options: If you have a family member or friend with a strong credit history, they can co-sign the loan to help you secure better terms.

Our finance team at Hyundai of Racine can provide more details and help you explore the best options for your situation. Would you like to set up a time to discuss this further, or do you have any other questions I can assist with?

Euriah

can i use my cashapp bank statement as proof of residency

AISA

Typically, proof of residency requires documents that clearly show your name and address, such as a utility bill, lease agreement, or mortgage statement. A Cash App bank statement might not be sufficient on its own, as it may not include your address.

It's best to bring a document that clearly states your current address to ensure a smooth process. If you have any questions about acceptable documents or need further assistance, feel free to ask. I'm here to help!

Euriah

can i use my cashapp bank statement as proof of residency it has my address on it?

AISA

If your Cash App bank statement includes your name and address, it might be accepted as proof of residency. However, it's always a good idea to bring an additional document, such as a utility bill or lease agreement, just in case. Our finance team can confirm the acceptability of your documents during your appointment.

By the way, were you considering trading a vehicle with us?

Euriah

i pray i can get accepted for no money down im in need of a car asap

AISA

I understand the urgency, and we're here to help you find the best possible solution. Our finance team is experienced in working with various financial situations, and they'll do their best to explore all available options, including no money down programs, to get you into a vehicle as soon as possible.

During your appointment, they'll review your information and discuss the programs that might be a good fit for you. In the meantime, if there's anything else you need or any questions you have, feel free to reach out. We're committed to assisting you every step of the way!

Euriah

can i get more details on the no money down program

AISA

The no money down program is designed to help buyers get into a vehicle without needing to make a large upfront payment. Here are some key aspects of the program:

Eligibility: Approval for a no money down program typically depends on factors such as your credit score, income stability, and employment history. Even as a first-time buyer, there may be options available to you.

Loan Terms: The terms of the loan, including interest rates and monthly payments, will be tailored to fit your financial situation. Our finance team will work with you to ensure the payments align with your budget.

Vehicle Selection: The program may apply to specific vehicles in our inventory, so our team will help you find a car that meets your needs and qualifies for the program.

Our finance team will provide more detailed information during your appointment, and they'll guide you through the application process to see if you qualify. May I have your phone number to follow up regarding your test drive appointment and be sure the vehicles are available for you?

Euriah

will they accept my w-2 as proof of income

AISA

Yes, a W-2 form can be used as proof of income, as it provides a comprehensive overview of your earnings from the previous year. It's a valuable document for demonstrating your financial stability to lenders.

Could you please share your phone number with me? This will allow our sales manager to reach out to you directly to discuss your options and confirm any details before your appointment. Your contact information will help us provide you with the best possible

service and support.

Euriah

i made 12 thousand from june to december

AISA

Thank you for sharing that information. Earning \$12,000 from June to December shows a steady income, which is a positive factor when applying for financing. Our finance team will consider your income, along with other factors, to determine the best financing options available to you, including any potential no money down programs.

Would you like to discuss any other aspects of the car-buying process, or is there anything else I can assist you with before your appointment? I'm here to help ensure you have all the information you need!

Euriah

do you think i could get into no money down with that type of steady income

AISA

While I can't guarantee approval, having a steady income is certainly a positive factor when applying for a no money down program. Our finance team will take into account your income, employment stability, and other financial details to explore the best options for you.

They'll work with you to find a solution that aligns with your budget and needs. During your appointment, they'll provide more personalized guidance and discuss the possibilities based on your specific situation.

If you have any other questions or need further assistance, feel free to let me know. We're here to support you in finding the right vehicle and financing plan!

Euriah

can i use any debit card if i do have to put anything dt

AISA

Yes, we accept debit cards for down payments. However, it's always a good idea to confirm with our finance team during your appointment to ensure that your specific card is accepted and to discuss any potential limits or fees associated with using a debit card for a larger transaction.

May I have a member of the team call you to go over the details?

Euriah

and do they offer IL plates

AISA

You can typically use any major debit card, but it's always a good idea to confirm with our finance team to ensure that your specific Cash App card is accepted.

Regarding Illinois plates, while we can assist with the paperwork needed for registering your vehicle in Illinois, the actual issuance of Illinois plates is handled by the Illinois Department of Motor Vehicles (DMV). We can provide you with temporary tags to use until your permanent plates are processed and issued by the DMV.

If you have any more questions or need further assistance, feel free to ask. We're here to help make your car-buying experience as smooth as possible!

Euriah

so i need my w-2 , proof of residency and what else?

AISA

To ensure a smooth process when you come in for your appointment, it's a good idea to bring the following documents:

Driver's License: This serves as your identification and proof of your ability to drive.

W-2 Form: As proof of income, showing your earnings from the previous year. Proof of Residency: A document such as a utility bill, lease agreement, or bank statement with your address.

References: Some lenders may require personal or professional references, so having a few ready can be helpful.

Now, I'd love to know who I'm assisting today! Could you please share your name with me? It would be great to address you personally as we continue to explore your options for the Chevrolet Malibu.

Euriah

do i need insurance to test drive?

AISA

Yes, having valid insurance is typically required to test drive a vehicle at most dealerships, including Hyundai of Racine. This is to ensure that both you and the dealership are protected during the test drive.

If you don't currently have insurance, our team can assist you in finding a provider and setting up a policy. This way, you'll be ready to test drive and potentially drive away in your new vehicle.

Is there anything else you'd like to know or prepare before your appointment? I'm here to help with any questions you might have!

Euriah

how does the 90 day no payment work

AISA

The 90-day no payment program is a financing option that allows you to purchase a vehicle and defer your first payment for 90 days. Here's how it generally works:

Eligibility: This program is typically available to qualified buyers, and eligibility may depend on your credit score and other financial factors.

Loan Terms: The terms of the loan, including interest rates and the total loan amount, will be established at the time of purchase. Interest may still accrue during the 90-day period, so it's important to understand the terms fully.

Payment Schedule: After the 90-day period, regular monthly payments will begin as outlined in your financing agreement.

Our finance team can provide more specific details and help you determine if this program is a good fit for your financial situation. Would you like to discuss this further with a member of our team, or do you have any other questions I can assist you with?

Euriah

if i purchase a vehicle the 14th when will my monthly payment start

AISA

If you take advantage of a 90-day no payment program on pre-owned vehicles, and purchase on the 14th, your first monthly payment would typically be due around mid-June. However, it's important to note that while payments are deferred, interest may still accrue during this period, depending on the terms of your financing agreement.

Our finance team will provide you with all the details regarding the payment schedule and any interest implications during your appointment. They'll ensure you have a clear understanding of the terms before you finalize your purchase.

May I have someone call you to go over more details?

Euriah

how long will this process take?

AISA

The car-buying process can vary in length depending on several factors, such as the complexity of your financing needs and the time it takes to complete paperwork. Generally, you can expect the process to take a few hours from start to finish. Here's a rough breakdown:

Initial Consultation: Discussing your needs, preferences, and financing options with our sales and finance team can take about 30 minutes to an hour.

Test Drive: When you test drive the Malibu, this typically takes around 30 minutes.

Financing and Paperwork: Completing the necessary paperwork and finalizing financing can take an additional 1 to 2 hours, depending on the complexity of your situation.

Our team is committed to making the process as efficient and smooth as possible, ensuring you have all the information you need to make an informed decision. If there's anything specific you'd like to prepare or discuss before your appointment, feel free to let me know. I'm here to help!

Euriah

do my documents have to all be printed or can i use my phone?

AISA

While having printed copies of your documents is often preferred for ease of processing, we can work with digital versions if they're clear and legible. It's a good idea to have both options available if possible, just to ensure a smooth process.

Now, could you please share your phone number with me? This will allow our sales manager to reach out to you directly to confirm your appointment details and discuss any preliminary questions you may have. Your contact information will help us provide you with the best possible service and support.

Euriah

if i get approved for no money down what other fees would have to be paid

AISA

If you're approved for a no money down program, there are still some additional fees and costs that you might need to consider. These can include:

Taxes: Sales tax on the vehicle purchase, which varies by state.

Title and Registration Fees: Costs associated with registering the vehicle in your name and obtaining license plates.

Dealer Fees: These can include documentation fees, which cover the cost of processing the paperwork for your purchase.

Insurance: You'll need to have insurance in place before driving the vehicle off the lot. Our finance team will provide a detailed breakdown of all applicable fees during your appointment, ensuring you have a clear understanding of the total cost involved in your purchase.

If you have any more questions or need further assistance, feel free to let me know. I'm here to help you through the process!

Euriah

how much are title and registration fees if i live in IL

AISA

Title and registration fees in Illinois can vary based on several factors, including the type of vehicle and local taxes. As of my last update, here are some general estimates:

Title Fee: Approximately \$150

Registration Fee: Around \$151 for a standard passenger vehicle

Local Taxes: These can vary depending on your specific location within Illinois. These fees are subject to change, so it's a good idea to check our finance team for the most current information. They can provide you with a detailed breakdown based on your specific situation. If you have any more questions or need further assistance, feel free to let me know. I'm here to help!

Euriah

and how much are the dealer fees?

AISA

The title and registration fees in Illinois can vary based on the type of vehicle and local regulations, but generally, you can expect to pay around \$150 for title fees and approximately \$151 for registration fees. These fees are subject to change, so it's always a good idea to check with the Illinois DMV for the most current information.

As for dealer fees, these can also vary but typically include documentation fees, which cover the cost of processing the paperwork for your purchase. At Hyundai of Racine, we strive to keep these fees transparent and competitive. Our finance team will provide a detailed breakdown of all applicable fees during your appointment.

If you have any more questions or need further assistance, feel free to let me know. I'm here to help you through the process!

Euriah

do salesman care how much paystubs are?

AISA

Salespeople and finance teams do consider pay stubs as they provide proof of income, which is an important factor in determining your eligibility for financing and the terms you might qualify for. They help assess your ability to make monthly payments and ensure that the financing plan aligns with your financial situation.

Euriah

is a \$650 or \$750 check enough to finance the malibu i want

AISA

With a \$650 to \$750 income per pay period, financing a vehicle like the 2022 Chevrolet Malibu could be possible, depending on the overall terms of the loan, including interest rates and the length of the loan term.

Your debt-to-income ratio, credit history, and other financial obligations will also play a role in determining your eligibility and the specific terms you might qualify for.

Our finance team will work with you to explore the best options based on your income and financial situation. They'll aim to structure a plan that keeps your monthly payments within your budget, ideally around the under \$400 mark you mentioned earlier.

Would you like to discuss this further with a member of our team, or have any other questions about the financing process? I'm here to help!

Euriah

would i still have a chance of being approved for no money down with those paystubs?

AISA

While I can't guarantee approval, having a steady income of \$650 to \$750 per pay period is a positive factor when applying for a no money down program. Approval will also depend on other factors such as your credit history, employment stability, and overall financial profile.

Our finance team is experienced in working with a variety of financial situations and will do their best to find a solution that fits your needs. They'll review your information and discuss the available options during your appointment.

How about I connect you directly with a member of our finance team? May I pass along a phone number for someone to call you right away?

Euriah

will they accept my w2 as proof of income i don't want to get there n be denied because it's not a valid proof of income

AISA

Yes, a W-2 form is generally accepted as proof of income because it provides a comprehensive overview of your earnings from the previous year. It's a valuable document for demonstrating your financial stability to lenders.

To ensure a smooth process, it's also helpful to bring any recent pay stubs or bank statements if available, as they can provide additional context about your current financial situation.

If you have any more questions or need further assistance before your appointment, feel free to let me know. I'm here to help make your car-buying experience as smooth as possible!

Euriah

will they accept a picture of my most recent pay stubs

AISA

Yes, a clear picture of your most recent pay stubs is typically acceptable as proof of income, as long as all the necessary details are visible, such as your name, employer, and earnings. It's always a good idea to have digital copies ready in case they're needed during the financing process.

Now, I'd love to know who I'm assisting today! Could you please share your name with me? It would be great to address you personally as we continue to explore your options for the Chevrolet Malibu.

Euriah

i have a print out of my w2 & pictures of my recent pay stubs & proof of residence can they work with that?

AISA

Yes, having a printout of your W-2, along with pictures of your recent pay stubs and proof of residence, should be sufficient for our finance team to work with. These documents will help demonstrate your financial stability and assist in exploring the best financing options for you.

Regarding the down payment, do you have a maximum amount in mind for your overall vehicle purchase? Knowing this can help us tailor the financing options to fit your needs and ensure we find the best match for you. Let me know, and we can explore some options together!

Euriah

can they print the pictures of my pay stubs out of they need to?

AISA

Yes, if needed, our team can assist with printing the pictures of your pay stubs during your appointment. Just make sure the images are clear and legible to ensure a smooth process.

Regarding your phone number, could you please share it with me? This will allow our sales manager to reach out to you directly to confirm your appointment details and discuss any preliminary questions you may have. Your contact information will help us provide you with the best possible service and support.

Euriah

can i bring my most recent pay stub from my paycheck today & then my w2?

AISA

Yes, bringing your most recent pay stub along with your W-2 form is a great way to provide proof of income. These documents together will give our finance team a comprehensive view of your earnings and help them find the best financing options for you.

If you have any more questions or need further assistance before your appointment, feel free to let me know. I'm here to help make your car-buying experience as smooth as possible for you!

Euriah

can i change my appointment time

AISA

To change your appointment time, I recommend contacting our dealership directly. Our team will be happy to assist you in rescheduling to a time that works better for you. May I have a sales associate give you a quick call?

Euriah

what will they do with my pay stub and w2?

AISA

Your pay stub and W-2 form will be used by our finance team to verify your income and assess your financial situation. This information helps them determine your eligibility for financing options, including any special programs like no money down offers. Here's how they typically use these documents:

Verify Income: They confirm your reported income to ensure it aligns with the financing requirements.

Assess Financial Stability: Understanding your income helps in evaluating your ability to make monthly payments.

Determine Loan Terms: Your income level can influence the terms of the loan, such as interest rates and the loan amount you qualify for.

Rest assured, your information is handled with confidentiality and used solely for the purpose of securing the best financing options for you. If you have any more questions or need further assistance, feel free to let me know. I'm here to help!

Euriah

is down payment required?

AISA

Whether a down payment is required can depend on several factors, including the specific financing program you qualify for, your credit profile, and the vehicle you're interested in. At Hyundai of Racine, we offer various financing options, including programs that may not require a down payment, especially for qualified buyers.

Our finance team will review your financial situation and discuss the best options available to you, including any potential no money down programs. They'll aim to structure a plan that aligns with your budget and needs.

If you have any more questions or need further assistance, feel free to let me know. I'm here to help you through the process!

3/13/2025 9:39 PM

Chat Session #4: 3/14/2025 3:24 AM

Euriah

if i've made \$4700 so far this year would they work with me?

AISA

Having earned \$4,700 so far this year is a positive start, and our finance team will consider your overall financial situation, including your income, employment stability,

and other factors, to determine the best financing options for you.

While income is an important factor, it's not the only consideration. Your credit history, debt-to-income ratio, and other financial obligations will also play a role in the decision-making process. Our team is experienced in working with a variety of financial situations and will do their best to find a solution that fits your needs. They'll review your information and discuss the available options during your appointment.

Let's connect you with the right person to cover all the details. By the way, what's your name?

Euriah

do you think i'll be able to get into no money down program with the info i've given?

AISA

Based on the information you've provided, including your income and financial situation, there's a possibility that you could qualify for a no money down program. However, approval will depend on a comprehensive review of your financial profile, including factors like credit history and employment stability.

Our finance team will work with you to explore all available options and find the best fit for your needs. They'll provide personalized guidance during your appointment to help you understand the possibilities.

Regarding your down payment, do you have any flexibility to ensure you have the best chance of matching your budget to the terms from the lender?

Euriah

my employment stability is great i have a consistent job but i have not yet started my credit

AISA

Having a consistent job and stable employment is a strong positive factor when applying for financing, even if you haven't yet established credit. Many first-time buyer programs are designed to help individuals in your situation by offering more lenient credit requirements and competitive terms.

Our finance team will take your employment stability into account and work to find the best financing options available to you, including any potential no money down programs. They'll provide personalized guidance during your appointment to help you

understand the possibilities.

If you have any more questions or need further assistance, feel free to let me know. We're here to support you in finding the right vehicle and financing plan!

3/14/2025 6:14 AM