

## Accept/Decline Form—F&I's Best Friend in the End



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The Accept/Decline Form—you need to have it in every deal, right? In my travels to dealerships where I assist in deal audits, it's surprising how many deal jackets are missing this important document.

Some explanations for missing the form include:

- “The customer bought everything, why bother?”
- “That was an employee deal.”
- “No one told me I had to.”

Then you get the incomplete form in the deal jacket that is unsigned, or it only has the customer's name on it:

- “Hey, I make sure there's one in every deal with the customer's name on it, that's all that's important.”
- “They are a repeat customer and they never buy anything.”
- “It's part of my recap.”

Let's examine these “explanations” to understand the peril we could be putting the dealership in.

### “The customer bought everything, why bother?”

Have you ever had a customer who comes back a few days after delivery saying that unauthorized products have been added into their payment? The customer makes a big scene and demands to see the manager who will fix the problem and fire you. If you don't have the technology to record every deal in the business office, then the Accept/Decline Form is the next best thing. There is no better feeling than pulling the deal out and showing the customer the Accept/Decline Form they signed by hand agreeing to the products they purchased with full understanding that purchasing them was not a condition of taking delivery. Disaster avoided.

### “That was an employee deal.”

I like this one a lot. We sometimes sell vehicles to employees that do not need the vehicle as much as we need the unit at close out. We take for granted that they will be grateful for the below invoice pricing they received and will sign away with 100% faith that we are doing it the right way. Question—do employees ever become former employees? When the employee leaves the dealership, they usually call to cancel

the products to ease the burden on their budget from their unexpected new car payment. When they find out that cancelling the products will not lower their payment, just their payoff, it is a sudden urge to threaten the dealership with lawsuits and media attention about rumors of payment packing. In this case, simply faxing their attorney a copy of the completed Accept/Decline Form with all signatures matching would help things return to normal very quickly.

### “No one told me I had to.”

This could unfortunately be true. This is a conversation to have with your current product provider on why your F&I associates are not up to speed on the most recent rules and regulations in the automotive industry. Compliance matters, such as this one, can put the dealership in jeopardy of being famous for the wrong reasons.

However, I usually find out that this same F&I manager has 4 out of 10 deals with Accept/Decline Forms in them. So, this person could be suffering from a memory issue or all they need is a simple fix to help remind to fill this form out with every customer; a deal checklist.

“Hey, I make sure there's one in every deal with the customer's name on it, that's all that's important.”

“It's part of my recap”

This is a very dangerous position to be in. What if the customer or a concerned family member comes to see you to arbitrate what they purchased? A form with just the customer's name on it would be like bringing a slingshot to a gunfight.

“They are a repeat customer and they never buy anything.”

This is similar to the scenario where the customer buys everything. I have also seen too many instances where the repeat customer doesn't buy anything. You then determine it is a waste of time to have the Accept/Decline Form filled out because the customer said they would **“take their chances.”** Then it happens, their car gets totalled or needs a new transmission to the tune of \$2,000. Now they want the dealership to cover the repair because you never offered Debt Protection (GAP), or a Vehicle Service Contract (VSC). If you would have offered the product, they would have gladly bought it. Unlikely story. However, without the Accept/Decline Form you cannot prove anything to the contrary, so the dealership may be faced with undue exposure. Nowadays, some dealerships will let you keep your job if you agree to the payroll deductions to cover the mistake and any future claims this customer

will now make. This is not a good option.

Concerned yet? Good!

Now let's look at how the Accept/Decline Form can make you money. Sometimes, when you present an effective menu customized to the buyer's needs, they decline the suggested product(s) for miscellaneous reasons. With an Accept/Decline Form, the consumer is instructed to initial by each service they are declining and review their responsibility should an event occur. This will help illustrate that by purchasing the product, should they have a claim, it could save them money. Reading this might persuade the customer to take a second look at certain products and ask for options to add it with minimal pain to the budget. Extending the term or working more cash down will serve everyone in the long run.

A completed Accept/Decline Form is critical to every deal. This simple form will protect both you and the dealership from financial harm and professional embarrassment. Who knows, it even may inspire your customer to take a second look at that one product they know makes sense and ask you to help them find a way to fit it into their budget. In so many ways, it truly can be a F&I manager's best friend.

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