zolley

THE VETTING GUIDE

# Before You Buy Leads

Ten questions that tell you who you're really buying from.

**WHO IT IS FOR**
Any business that pays, or is about to pay, for leads

**WHAT IT TAKES**
One phone call per seller, questions in hand

**WHAT YOU LEAVE WITH**
A scorecard most of the market fails

BEFORE YOU START

# We sell leads for a living. Ask us these too.

This guide is written for owners of businesses that buy leads or are about to: law firms, insurance and mortgage agencies, financial advisors, clinics, contractors, home services. It is a list of the questions we think you should ask everyone who sells them. Including us.

Every seller's pitch uses the same four words: exclusive, qualified, real-time, guaranteed. The questions in this guide convert each word into something checkable: a document, a number, a line in a contract. A seller who squirms at being asked is telling you something. So is one who answers all ten without blinking.

One thing you will not find here is a price. What a lead should cost *you* is your own arithmetic: your customer value, your margin, your close rate. We have a separate worksheet for exactly that (page 12).

## What is inside


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Why every pitch sounds identical, and what cuts through

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Hear the difference, then score everyone you talk to

# Every pitch sounds identical. The paperwork never does.

Ask ten lead sellers to describe their leads and you will hear the same sentence ten times. The difference between them is not in the pitch. It is in what each one can put in front of you when you ask them to prove a word of it.

> **You are not vetting the leads. You are vetting the paperwork behind them.**

A lead is a claim: *this person asked for what you sell, recently, on purpose, and agreed to be contacted.* Every part of that claim is either documented or decorative. The ten questions in this guide walk the claim end to end: where the person came from, what they agreed to, who else is calling them, what happens when the claim turns out to be false, and what both sides owe each other while the arrangement runs.

Ask them before the first dollar moves. Every one of these is easy to answer in writing before an arrangement starts and awkward to raise afterwards. That is precisely why the sellers who depend on you not asking will try to keep the conversation warm, fast and verbal.

**The pattern to listen for, in all ten:** a good seller answers with a document or a number. A bad one answers with an adjective. “Very exclusive” is an adjective. “One buyer per lead, and it’s in clause four” is an answer.

## Have ready

HAVE READY

### Their agreement

Ask for the actual contract before the call, not after it.

HAVE READY

### Your own ceiling

The most you can afford per inquiry, from the sibling worksheet.

HAVE READY

### The scorecard

Page 11. One column per seller; ask everyone the same ten.

02 QUESTION ONE

# “Where does this lead come from?”

Everything else in this guide inherits from this answer. Intent, consent, exclusivity, freshness. All of them are properties of the place the lead was born.

There are a few honest shapes: sellers who run their own pages and forms, sellers who source from partners who do, and (common and legitimate) sellers who do both. What separates the good ones is not whether they will show you the machinery. A working lead source is a competitive asset, and a seller who parades it for every prospect is showing it to your competitors too. What separates them is whether each lead arrives **carrying its provenance**.

**A GOOD ANSWER SOUNDS LIKE**

“Some we generate, some we source. Either way, every lead arrives carrying a consistent form ID, its timestamps, and the exact opt-in language.” The seller names the channel type honestly, and the provenance rides on every lead.

**THE RED FLAG**

No answer at all: leads that arrive as bare name-and-number rows (no source or form ID, no timestamps) and a change of subject when you ask where they were born. A lead with no provenance cannot prove what it agreed to.

## You will rarely get to see the pages, and that is fine

Serious sellers treat their landing pages and methods as proprietary, for the same reason you do not publish your customer list. Do not mistake guarded machinery for a red flag. The line is simple: **the machinery may be private; the paper trail may not.** What each lead agreed to, when, and through which form travels with the lead, or it does not exist.

### One follow-up worth asking

“Does every lead carry a source or form ID that stays consistent, so if I ask about one next month, you can trace it?” Per-lead provenance is routine for sellers with real machinery and nearly impossible for the ones repackaging somebody else’s leads by hand. That makes it a quiet test of the first answer.

03 QUESTION TWO

# “Can I see the consent record?”

When you call or text a lead, the rules that govern contacting consumers apply to *you* (the business whose name is on the caller ID), not just to whoever collected the number. The consent record is what stands between a routine complaint and a problem that is suddenly yours.

A real consent record is specific: when the person agreed, the form it came through (identified consistently) and the exact words they agreed to, kept per lead and retrievable when you ask for it. Sellers who have this can produce it in minutes. Sellers who do not will offer you a sentence about compliance instead.

**A GOOD ANSWER SOUNDS LIKE**

“Every lead carries its consent record: timestamp, the form ID it came through, and the exact language the consumer saw. Ask about any lead we have ever sent you and we will show you its record.”

**THE RED FLAG**

“Don’t worry, we’re fully compliant.” A reassurance is not a record. If a complaint ever lands on your desk, “the seller said they were compliant” is not a document you can hand to anyone.

> **A reassurance is not a record. Ask to see one, for one specific lead, before you buy any.**

The strongest version of this answer is independently verifiable: certification services exist for exactly this job, issuing a certificate ID that rides with the lead and records the form, the timestamp and the consent language, checkable with a third party rather than taken on the seller’s word. A seller using one will mention it before you finish the question.

The test costs nothing: pick any lead in their sample and ask to see its consent trail. What you are checking is not the legal detail (that is what your own counsel is for) but whether the machinery exists at all. Machinery either produces a record on request or it does not, and no pitch can fake it on a Tuesday afternoon.

**Why this question comes second**

Because it is the fastest disqualifier on the list. Source can be discussed; volume can be negotiated; but a seller who cannot show a consent record for a lead they want to sell you today has told you everything, and the other eight questions become unnecessary.

04 QUESTION THREE

# “Who else gets this lead?”

“Exclusive” is the most abused word in this market, because it is the one that moves the price most. Treat it as a number, not an adjective: one buyer is exclusive. Anything else is shared, and the only question is how many ways.

Shared leads are not a scam. They are a different product at a different price, and for some businesses a sensible one. The scam, when there is one, is a shared lead priced and pitched as exclusive, or an “aged” lead (sold weeks ago to somebody else) resold to you as new. Both are invisible on the invoice and obvious in your close rate.

**A GOOD ANSWER SOUNDS LIKE**

“One buyer per lead” or, just as honestly, “up to three buyers, and the agreement says so.” Either way it is a number, it is in writing, and it is settled **before the first lead arrives**, not discovered after your close rate makes it obvious.

**THE RED FLAG**

“Semi-exclusive” with no number attached. Semi-exclusive is not a quantity; it is a price defended with a prefix. The same applies to any answer that changes depending on which salesperson you ask.

## The arithmetic of sharing

Five buyers calling one household is not five chances at a sale. It is a race, and the prize usually goes to whoever calls first. Whatever your close rate is on a lead only you hold, it will be a fraction of that on a lead four competitors are dialing. Neither number is wrong; they are different products. What matters is that you know which one you are buying, because your whole ceiling calculation (the worksheet’s line K) moves with it.

**Get the number in writing before the first introduction.** Any seller can say a number on a call. The ones who mean it put it in the agreement, and the ones who will not have just answered a different question than the one you asked.

# How fresh, and what did they actually ask for?

Recency and intent are the two things a lead loses on its way through a resale chain. They are also the two things your staff can feel on the very first call.

## “How old is the lead when it reaches me?”

A person who asked for help this morning remembers asking. A person who filled in a form three weeks ago has often hired somebody, forgotten, or both. Your team makes the call that discovers which. Delivery should be measured in minutes and the lead should carry its own timestamps: when the consumer submitted, and when it was sent to you. If those two facts are missing, their absence is the answer.

**A GOOD ANSWER**

“Delivered in real time: the lead posts to you within minutes of the form, and both timestamps ride along with it.”

**THE RED FLAG**

A weekly spreadsheet. Batch delivery is how aged inventory travels, and a lead without a timestamp is aged until proven otherwise.

## “What did the consumer actually ask for?”

You do not need to see the form. The recorded opt-in language answers this one. Consent written for a roofing inquiry names roofing and who may call about it. Consent written for a sweepstake names the prize. Ask what the consumer agreed to, word for word: a form built around your service produces inquiries, a gift-card entry produces people who wanted a gift card, and no script your staff can read will turn one into the other.

**A GOOD ANSWER**

“Here is the opt-in language, word for word. They asked for exactly what you sell, and nothing about it rewarded them for asking.”

**THE RED FLAG**

Incentivized traffic: prizes, coupons, “complete a survey.” The consumer answered honestly. The question was just never about you.

### Both questions have the same five-second test

Ask for one lead’s timestamps and its recorded opt-in language. Sellers with real machinery find the request boring, which is exactly the reaction you are hoping for.

# The paperwork that protects you.

Three questions with the same correct answer: **in writing, before the first lead.** None of them is hard to grant. That is what makes refusal informative.

### “What happens with a bad lead?”

Wrong numbers, out-of-area, duplicates. Every source produces some. The question is not whether bad leads exist but whether the rules for them are written down before money moves: what qualifies as returnable, how you flag it, and how it is credited. A seller whose answer is “we’ll take care of you” is asking you to buy their mood.

### “What filters can I set, and where do they live?”

Geography, service type, qualifying questions. The honest version is enforced *at the form*: a lead that fails the filter is never created, so there is nothing to dispute. The other version is a promise to sort leads after the fact, which turns every miss into a negotiation you have already paid for.

### “How does this end?”

Ask on the first call, when it is a boring administrative question, rather than at cancellation, when it is not. Pause terms, stop terms, notice periods: written down. And the record of every lead you bought stays yours: you paid for those introductions, and walking away from the arrangement should not mean walking away from them.

**Notice what all three have in common:** none of them questions the seller’s quality. They only ask that the arrangement be written down while everyone is still friendly. A seller who resists paperwork on a good day is telling you what the bad day will be like.

# Honest expectations, in both directions.

The last two questions are about the relationship rather than the leads: what volume the seller will commit to, and what they expect from your side. The second one is the most revealing question in the guide.

## "What volume can you actually deliver?"

Real lead flow is discovered, not promised: it depends on your area, your filters and what the market is doing that month. An honest seller talks in ramps and ranges: "here is what the first weeks usually look like; we adjust once real numbers exist." Certainty is the tell. A seller quoting you a precise weekly volume before anything has run is quoting what you want to hear, and the miss is already priced into somebody's plan, probably yours.

**A GOOD ANSWER**

"A range for the first weeks, revisited with you once real numbers exist, and we will tell you if your filters make your area thin."

**THE RED FLAG**

A precise number, guaranteed, before they have asked a single question about your area or your filters.

## "What do you expect from *my* side?"

Leads fail two ways: bad leads, and good leads worked badly. A seller confident in their product will ask about the second before you do: how fast you pick up a new inquiry, who follows up with the ones that do not answer, what happens after five attempts. That interest is self-protective, and that is exactly why it is a good sign: they expect their leads to survive scrutiny and want your follow-up to be worthy of them.

**Silence here is the flag.** A seller with no opinion about your speed-to-contact or your follow-up is a seller who expects the leads to be blamed and is comfortable with that, because by then you have already paid.

**Question ten is also the one to answer well yourself.** A seller worth buying from will want to know how fast you pick up and who follows up, and the honest answer on your side is part of what makes any lead, from anyone, worth what you pay for it.

# The same four questions, two sellers.

An insurance agency asked two lead sellers the same four questions. Both sellers were pleasant, prompt and eager. The transcripts are condensed; the shape of each answer is the whole lesson.

### Q2 "Can I see the consent record for one of your leads?"

**SELLER A**

*"Sure. Pick any lead from the sample batch. I'll send its record: the timestamp, the form ID, and the exact wording they agreed to."*

**SELLER B**

*"All our traffic is fully compliant. We take that really seriously. I can send you our compliance statement if you like."*

### Q3 "Who else gets the lead?"

**SELLER A**

*"Yours only. It's in clause four of the agreement I sent over: one buyer per lead, and it says so before you ever pay for one."*

**SELLER B**

*"These are semi-exclusive, which honestly performs almost the same. Most of our buyers don't notice a difference."*

### Q6 "What happens when a lead is a wrong number?"

**SELLER A**

*"Flag it within the window in the agreement and it's replaced. The criteria are listed, so neither of us has to argue about it later."*

**SELLER B**

*"Just let your rep know and we'll usually sort something out. We always take care of our partners."*

### Q9 "What volume can you actually deliver?"

**SELLER A**

*"For your area and filters, a range for the first weeks. We adjust together once real numbers exist. If your filters make your area thin, I'll say so up front."*

**SELLER B**

*"Volume is no problem at all. We can guarantee whatever you need. Honestly, most partners ask us to slow down."*

Seller B never lied. Every answer was warm, plausible and completely unverifiable: an adjective where a document should be. **Read the left column again: nothing in it is impressive.** It is just a seller whose paperwork exists, agreeing to show it. That is the entire standard.

# Ask everyone the same ten.

One column per seller. A checkmark means the answer was a document or a number; leave it blank when the answer was an adjective. Ask the questions in order. The early ones are the fastest disqualifiers.

| | THE QUESTION | SELLER A | SELLER B |
|---|---|---|---|
| 1 | Named the channel honestly; every lead carries a source ID | | |
| 2 | Produced a consent record for a specific lead | | |
| 3 | Put a number on exclusivity, in writing | | |
| 4 | Delivery in minutes, timestamps on the lead | | |
| 5 | The opt-in language names what I sell (no prize traffic) | | |
| 6 | Return criteria written down before the first lead | | |
| 7 | Filters enforced at the form, not promised after | | |
| 8 | Exit terms in writing; my lead history stays mine | | |
| 9 | Volume framed as a ramp, not a guarantee | | |
| 10 | Asked about my speed-to-contact and follow-up | | |

A seller does not need ten out of ten. A shared-lead product honestly disclosed can still be the right buy at the right price. What you need is to know which ones they missed, and to have every miss **priced in and written down** rather than discovered in your close rate three months from now.

**Keep the completed card**

Date it. If the arrangement sours, the card tells you whether the product changed or whether you knew all along. When you vet the next seller, you will be comparing against answers, not memories.

WHAT TO DO NEXT

# Bring the scorecard to a free call.

Fifteen minutes, no pitch deck. Ask us the ten. We will answer every one the way the left-hand column does, and if what you need is not something we sell, we will say so and tell you what to ask the next seller.

And if you have not done the other half of the arithmetic yet, do it first: knowing who to buy from is half the decision. The most you can afford to pay per inquiry is the other half, and it is a number, not a feeling: six lines of multiplication on your own figures.

## The sibling worksheet

**What a Customer Is Worth**, the free two-worksheet guide that computes your ceiling per inquiry, with the same insurance agency worked end to end. Get it at **zolley.com/value-worksheet**, or run the numbers live in ninety seconds at **zolley.com/value-calculator**.

## Ask us the ten questions.

Fifteen minutes with the people who would run the machine and who answer vetting questions for a living, in writing, before the first lead.

**zolley.com/discovery-call** or call (888) 503-3750

Your customers and your numbers are yours: exportable, always. The machine is ours to run.

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