

National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

INDUSTRY PARTNER

BUYERS GUIDE

2023-24

Your One-Stop Buying Resource for
All Things Pawn

WHAT'S INSIDE

100+ NPA Affiliated Vendor Partners
Who Will Help You Grow Your Pawn
Business

Industry Insights on Latest Trends
and Innovations from Category
Experts

Opportunity to Connect with
Suppliers Who Understand and
Fully Support Pawn



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– Stan Thomas, Big Brothers Pawn of Northwest Arkansas

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Our committees are the fuel that powers the NPA. They consist of member volunteers who contribute their time and expertise to make the NPA the best it can be.

Interested in serving on a committee? **Scan the QR Code:**



Industry Insights

NPA Industry Partners share insight, guidance, tips, tools and education to help you run a smarter, more productive and profitable pawn business. Every Industry Partner at the NPA is highly skilled in their area of expertise.

This section represents information and insight shared by our Industry Partner community, who is fully supported but not endorsed by the NPA.



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"As a pawn shop owner, it is important to realize there are not such things as fake diamonds."
~ "Fake Diamonds Are Not Real," Pg. 52

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"Removing the doubt is a process that needs to happen back at step one: research."

~ The Cost of Doubt Pg. xx



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At the NPA, we understand the importance of making well-informed choices when it comes to procuring goods and services. **The 2024 NPA Buyers Guide** has been meticulously crafted to serve as a comprehensive resource for buyers like yourself, offering insights, recommendations, and expert guidance on various products and services related to our industry.

Our exclusive network of highly qualified NPA Industry Partners are showcased throughout this edition of the Buyers Guide and have been invited to share content that will inspire and educate our membership. We appreciate these valuable contributions and encourage all vendors who support pawn to consider joining us.

Our goal with the annual Buyers Guide is to provide you with a reliable and unbiased source of information, empowering you to evaluate your options thoroughly and select the most suitable solutions for your specific needs. We have partnered with industry experts, conducted research, and leveraged our collective knowledge to curate a guide that covers a wide range of products and services available in the market.

Whether you are looking for cutting-edge technology solutions, reliable service providers, or innovative products, the NPA Buyers Guide serves as a one-stop reference point, streamlining your decision-making process.

We trust the Buyers Guide will prove to be a valuable resource for you and your organization. By utilizing the information contained within, you can make well-informed purchasing decisions, optimize your investments, and stay ahead in a rapidly evolving marketplace.

Thank you for your continued support and trust in the NPA. We remain committed to providing you with the tools and resources necessary to succeed in your individual businesses. We hope this reference tool will serve as a go-to resource for all things pawn. Should you have suggestions or feedback regarding this edition of the Buyers Guide, please do not hesitate to share them with us.

Sincerely,

Kristen Williams

NPA Executive Director

Welcome to the 2nd Annual Industry Partners Buyers Guide!

How fun to say “Annual”! Last year, when we made the decision to create a Buyers Guide - we were hesitant to call it an “Annual” - as we were unsure of how our members would receive this buying resource. A year later - the feedback has been tremendous - and we excited to roll out this new edition!

This year has been a year of growth on the vendor side of the NPA - with 30+ new Industry Partner members, and an overall increased presence with our established Industry Partners. Vendors are clearly recognizing the power of pawn - and want to align themselves with this industry.

It's amazing to watch companies who offer products and solutions in new and growing categories - increase their support and invest in our pawn community. As pawn grows and evolves - our Industry Partners are able to offer a unique perspective with a diverse vantage point. In fact this edition of the Buyers Guide has nearly double the number of contributed Industry Insight articles by our Industry Partners. Every article had to be submitted meeting strict guidelines - to be educational, informative, and vendor neutral - and we are grateful for all the content-rich information we are able to serve this issue.

Industry Partners offer a wealth of expertise in their respective categories - but even more - they are incredibly passionate about the health of the pawn industry. They are proud to support pawn - and they are able to offer the insight and solutions to help you, our pawn members stay competitive and innovative.

I want to thank every Industry Partner who took time to provide us with product and company details, submitted educational articles offering their expertise, and showed incredible patience with any needed follow up so we could produce this valuable resource. Compiling this resource is most definitely a team effort - and we at the NPA appreciate you!

It is in the following pages you will learn more about our valued NPA Industry Partners, who bring expertise and great passion to this industry. Looking to partner with some new/different vendors, or break into a new category? Do you want to work with partners who understand and support your business? Start here.

Jody Kudless

Director of Business Development



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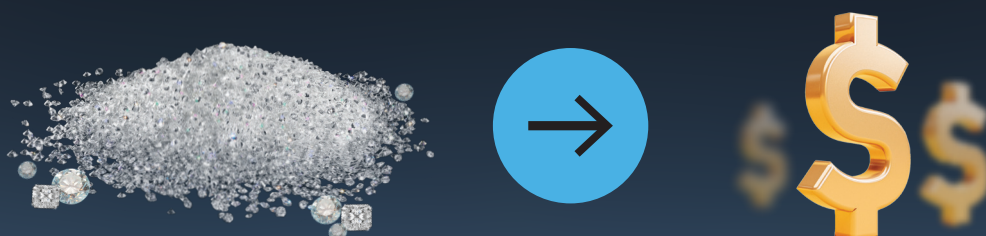
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BUT YOU ALREADY
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IN THE BAG

Trends change quickly. And savvy, fashion-forward, and sustainable collectors are looking to the resale space for those hard-to-find IT bags more than ever... as long as these high-end accessories can be *verified*.

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“Fake Diamonds **ARE NOT** Real!”

NATURAL, LAB GROWN, MOISSANITE – THEY ALL HAVE A PLACE IN YOUR SHOWCASE.

At the lab, we hear the term “fake diamonds”

used to describe both lab-grown diamonds and moissanite. In reality, each is a beautiful stone with its own unique appeal. Once you stop looking at lab-grown diamonds and moissanite as “fake diamonds”, you’ll see that each has a place in your showcase – and by carrying them all, you only stand to widen your customer base and increase profits.

NATURAL DIAMONDS – LAB-GROWN DIAMONDS – MOISSANITE

WHAT IS IT?

Natural diamonds are beautiful, rare, and durable. They form through natural geological processes deep beneath the Earth’s crust over millions of years. Their value is determined by their color, cut, clarity and carat weight (“The Four Cs”).

Lab-grown diamonds are diamonds. They are the same as natural diamonds in every way. The only difference? Lab-grown diamonds are man-made. They can be grown in a lab over a few days, versus forming naturally over millions of years.

Moissanite is not a diamond.

Moissanite is a different stone sometimes used as a diamond simulant. Other examples of diamond simulants include cubic zirconia (CZ), zircon, and white sapphire. Moissanite is rare in nature, and the stones used in jewelry are lab-created.

HOW CAN I IDENTIFY IT?

Nearly all naturally formed diamonds have inclusions, though some have more than others. Diamonds are singly refractive. They have optical properties like fire, scintillation, and brilliance that make them desirable and beautiful. Some diamonds (but not all) fluoresce under UV light.

Lab-grown
diamonds are
diamonds, and
have the exact
same optical
properties.

Lab-grown diamonds are diamonds and have the exact same optical properties. The only sure way to identify a lab-grown



diamond is with specialized test equipment. The girdle of a lab-grown diamond may be inscribed (look for “LG,” “LGD,” etc.) but it isn’t always.

Moissanite is almost always eye-clean. This stone is doubly refractive, which can give it a “blurry” appearance. Moissanite displays extreme fire (the rainbow shimmer of colors created by light refraction). Moissanite typically does not fluoresce.

HOW DO I VALUE IT?

The industry standard for pricing diamonds is the Rapaport Price List, or “Rap Sheet.” The Rap Sheet values diamonds based on their color, cut, clarity, and carat weight.

Companies like Rare Carat and Brilliant Earth have websites

where you can shop lab-grown diamonds. Narrow your selection by color, cut, clarity, and carat weight to get an idea of what a similar stone would retail for. Lab grown moissanite is readily available and can be purchased online from wholesale retailers such as Stuller.

HOW DO I SELL IT?

Emphasize the rarity, beauty, and romance of natural diamonds with luxurious showcase displays. Sell stones with third-party authentication. Add value to the sale by offering insurance appraisals with purchase.

Lab-grown diamonds are more affordable, eco-friendly, and considered a more ethical choice than mined diamonds. Many consumers (especially younger ones) might prefer them for these reasons.

While frequently used to imitate diamond, moissanite is a unique gem with unique optical properties that consumers might prefer to those of diamond: it has stronger fire, displays more brilliance and is typically inclusion-free.

Jackie Panetta, GIA G.G., Manager - JAGi Lab

As a pawn shop owner, it is important to realize there are not such things as “fake diamonds.”



One pair 18K white gold diamond & tanzanite drop dangle earrings.

Two Oval Cut Tanzanites:
 Metal: 18K x 800 x 3,540 mm
 Carat Wt.: 2.39 ctw.
 Clarity: Eye Clean
 Color: Medium Strong Violet
 Cut: Good

Also set with: 102 round brilliant cut diamonds (VS1-VS2, G-H) weighing 1.33 ctw.
Note: Stone weights considered by formula.
 Total Weight of Item: 3.70 gm.
 Retail Replacement Value: \$8,400.00

Jackie Panetta G.G., GIA
 Report #10002258005 01/20/2023

CardCert

One 18K rose gold authentic Cartier Love Bracelet with Cartier screwdriver & certificate.

Stamped: Cartier, 19, Au 750, JH0303
 Clarity: Scratch
 Year: 2020
 Size: 19

Total Weight of Item: 36.400 gm
 Retail Replacement Value: \$8,900.00

Jackie Panetta G.G., GIA
 Report #100022210031 07/29/2022

Designer Authentication

One Martin Authentic Rolex Oyster Perpetual 18K Yellow Gold & Stainless Steel with Diamond Dial.

Watch Model: 16233
 Brand/Ship: Rolex 18K & Stainless
 Serial: TB51208
 Year: 1995
 Bezel Type: 18K Fluted Bezel
 Dial Type: Fantasy Roman Diamond Dial
 Dial Color: White
 Movement Type: Roman
 Calendar Type: Date
 Case Type: 18K & Stainless

Total Weight of Item: 97.00 gm

Maria Adello G.G., GIA
 Inventory: C5811246
 Report #10002012000 05/04/2020

Watch Authentication



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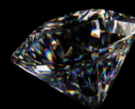


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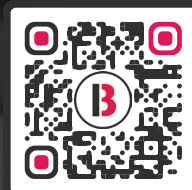
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Benefits of Texting for Pawnbrokers

As more people transition away from phone calls and email, text messaging has become the default way customers want businesses to communicate with them. In fact, **70% of people say text is the fastest way for a business to reach them, which works to meet the demands of your pawnshop.**



Texting enables you to do things like:

- Collect more loan payments
- Send out promotions to boost revenue
- Increase customer engagement

Ready to learn how texting can grow your pawnshop? The following four use cases will help you ignite conversations that will boost customer relationships while improving your bottom line.

Use text-to-pay to speed up cash flow and collect more on-time payments. Payments are the life and blood of pawnshops, which is why on-time payments are crucial. Between paying back loans and retail sales, SMS payments provide a fast and convenient way for customers to settle their balance.

69% of consumers want to receive texts related to making payments, which is why your pawnshop should integrate the option of text-to-pay.

So how does it work? Request and collect secure payments through text with a payment link. Customers can follow the link and choose to pay on their loans, or for in-store purchases. Customers add their payment info via a secure portal the first time, then

reply with confirmation code for future payments. Transactions are processed in real-time, so the process is quick and painless for both of you.

Pawnshops rely heavily on giving loans and earning interest on loan balances, but sometimes patrons simply forget to make a payment. Text reminders make sure you stay top of mind, so customers pay you sooner rather than later.

Enhance customer service with two-way SMS conversations. Customers have questions about what is in stock, and your pawnshop needs to be available to answer them. Texting makes answering customer questions more manageable because you can engage multiple customers at once, instead of one at a time like you would over the phone.

77% of people want to text for customer service, so they can ask questions like:

- Do you have [item] in stock?
- What are the price ranges?
- Do you have any pictures of [item]?
- What kind of financing do you offer?
- What are your store hours?

Customers can also text photos of items they want to pawn, so you can determine the condition and give an estimate on the spot. You can even send pictures of item serial numbers to further speed up conversations. This all works to streamline conversations and keep revenue flowing.

Positive customer reviews boost your pawnshop's visibility in local online searches and serve as a first impression for customers who find you digitally. Your pawnshop needs to earn plenty of reviews to build your local reputation and stand out among competitors.

Harness the power of SMS marketing to boost revenue. Drive sales by texting promotions about your current items and services. It is the quickest way to keep customers coming back to your shop.

52% of people want to receive texts from businesses about promotions and discounts, yet only 29% of people say their businesses are sending these texts.

Take the opportunity to close that gap and stay ahead of competitors by sending marketing texts like:

- Weekly photos of items to show off your rotation
- Contests to give away discount codes as prizes
- Themed promotions to highlight specific items, like vintage goods or jewelry



- Your other services, such as cashing checks or Western Union transactions
- Updates on what you are paying for gold, or other items

Schedule these promos to go out at opportune times and dates, like around the holidays or when you need to move lots of products fast. If you have e-commerce enabled on your website, consider texting your customers a link to your website to purchase or claim an item.

Text to request more online reviews and valuable feedback. Positive customer reviews boost your pawnshop's visibility in local online searches and serve as a first impression for customers who find you digitally. Your pawnshop needs to earn plenty of reviews to build your local reputation and stand out among competitors.

Text messaging can help you gather more reviews, so you stay ahead of the curve. All it takes is messaging customers a link to your preferred platform, like Google, Facebook, or wherever customers are most likely to find you, and asking them directly to leave feedback, like:

“Hi [Name], could you give our pawnshop feedback at: [link] Thank you!”

Enhance customer service with two-way SMS conversations. Customers have questions about what is in stock, and your pawnshop needs to be available to answer them.

Customers respond to review requests that are short, sweet, and to the point, which is why text messaging is such a perfect and effortless way to increase your number of reviews.

Ready to grow your pawnshop with text messaging? Text messaging is an effective tool to add to your existing customer engagement strategy, and it has the power to direct more business to your pawnshop. You will not even need a separate phone to start texting—all it takes is finding a business texting software to SMS-enable your existing business number.

Jessica Ayre,
Content Marketing Specialist,
Text Request



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Adapting Post-COVID

KEY TAKEAWAYS FROM BUSINESS OWNERS

One of the highlights at the last Polygon Show – an annual event for jewelry and pawn professionals – was a Brunch & Learn that featured short presentations from business owners on what has changed and how they have adapted in a post-COVID world.

Here are some key takeaways from those presentations and discussions.

CUSTOMERS ARE SHOPPING ONLINE MORE THAN BEFORE

Across all sectors, there has been a move to digitization. The Jewelers Going Digital 2022 Survey found that about two-thirds of retail jewelers have had to invest a lot or a great deal in digital technology to remain competitive, and that time and money spent on digital technology has increased more than 50% in 2021 vs 2020. Attendees echoed this, stating “social media,” “expansion online,” “e-commerce” and “digital ads” were all things that changed in their businesses now vs. pre-pandemic.

On the flip side, more online activity has also meant more potential for cybercrime and fraud. Dutchy Merten of HMM Consultants recommends taking steps to prevent this, like enabling automatic updates, using a password manager, and having data breach monitoring in place, as well as bringing in a 3rd party to perform assessments and make recommendations.

ADDING MULTI-CHANNEL CAN INCREASE REVENUES IMMEDIATELY

By ensuring your business has an

omnichannel presence, you can capture customers wherever they are. Sherry Frantz, owner of Frantz Diamonds in Roanoke, VA, shared how she increased her revenues by selling more online through her website and third parties.

“Don’t be afraid,” Frantz said. “The sooner you do it, the sooner you start to capitalize.”

YOU CAN START SMALL & BUILD UP

Frantz also shared that her strategy was to start small and work in batches. For product listings, she would choose 10 pieces at a time to photograph and list. This way, the work is manageable and not overwhelming.

Likewise, in your marketing approach, Jennifer Shaheen of Technology Therapy suggested setting 1% growth or improvement goals in one- to three-month terms. Shaheen explained that setting small, incremental goals makes reviewing and optimizing your marketing channels both workable and achievable. Moreover, these improvements compound over time, leading to real growth.

YOUR STORY STICKS WITH PEOPLE

“When you’re thinking about how to represent and market your business, think first about the WHY of your

business,” says Shaheen. This helps you start to tell your story, and stories stick with people more than facts or figures do. And they help convey your passion and uniqueness.

YOU CAN DOWNSIZE YOUR BUSINESS WITHOUT DOWNSIZING PROFIT

Christine Anzell and Jack Levenson, owners at The Jewelry Box Estate Buyers in Lake Forest, CA, spoke about their decision to change the direction of their business in 2021. They owned and operated a thriving retail jewelry store but, with a lease renewal on the horizon and changing times due in part to COVID, they decided to pivot. Anzell and Levenson opened a smaller operation focused on estate buying. Doing so allowed them to successfully shift to having fewer expenses while keeping profits healthy. Among other things, they highly recommended working with a GOB (Going Out of Business) company, which helped them effectively navigate the transition.

HANDBAGS ARE SEXY!

Graham Wetzberger, a world-leading expert in the authenticated resale sector and CEO at Luxury Appraisals & Authentication, shared that the fashion resale market is growing and has loads of untapped potential

(Cowen and Company estimates the addressable US market at \$150-\$300 billion) – and handbags are a huge part of this! Moreover, handbags are considered not only a desirable fashion item by consumers but also an asset class, ranking 6th in the Knight Frank Luxury Investment Index in 2021.

RELATIONSHIPS ARE STILL THE MOST IMPORTANT

Brad Huisken, owner of IAS Training, noted that building meaningful relationships is still the main driver in ensuring your customers keep choosing you over the other guy. Why does Brad still drive a mile out of his way to get his morning coffee? Because of the relationship he has with the staff at

that coffee house! They know him, ask questions, and pay attention to what he wants. Brad felt—and most attendees agreed—that, despite the rise of customer interactions occurring online and on digital channels, building and maintaining relationships with your client base has become even more important post-COVID.

People want a personal touch, and this can go a long way in distinguishing you from the competition.

Lindsay Watkin
Marketing Director, Polygon



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DIGITAL Asset Loans

Pawn businesses can capitalize on the growing popularity and demand for digital assets by offering loan and appraisal services on these assets.



Digital assets, which include cryptocurrencies, non-fungible tokens (NFTs), stablecoins, and other types of digital holdings, are becoming increasingly popular forms of investment. By offering loan and appraisal services, pawn businesses can provide their customers with a trusted source for determining the value of their digital holdings and accessing liquidity.

There are nine classes of digital assets, each with its own unique characteristics and investment opportunities. Cryptocurrencies, for example, are decentralized digital currencies that can be used for transactions without the need for intermediaries or traditional financial institutions. Security tokens, on the other hand, represent ownership in a real-world asset, such as a company or property. Non-fungible tokens (NFTs) are unique digital assets that can represent anything from art to music to virtual real estate. Stablecoins are digital assets that are designed to maintain a stable value relative to a specific asset, such as the U.S. dollar.

By offering loan and appraisal services on these various types of digital assets, pawn businesses can help individuals and businesses access liquidity and invest in their future growth. Pawn businesses can also benefit from accepting digital assets as collateral for loans, which can provide an alternative source of collateral and expand the pool of potential customers.

Digital assets can drive innovation and disrupt various industries.

One of the key benefits of digital assets is their potential to provide financial inclusion to individuals who may not have had access to traditional financial systems. This is especially important in developing countries or areas where there are barriers to accessing traditional banking services. Digital assets can provide a means of transferring value and participating in the global economy without the need for intermediaries or traditional financial institutions. By offering loan and appraisal services on digital assets, pawn businesses can help facilitate financial inclusion and support economic growth in their communities.

In addition to the potential for financial inclusion, digital assets can drive innovation and disrupt various industries. Blockchain technology, which is the underlying technology for many digital assets, has the potential to revolutionize supply chain management, identity verification, and more. Pawn

businesses that are able to stay informed on these developments can position themselves as industry leaders and offer cutting-edge services to their customers.

Furthermore, pawn businesses that offer loan and appraisal services on digital assets can help facilitate the adoption and growth of these new technologies and contribute to the development of the digital asset market as a whole. By staying up to date on the latest developments in the digital asset market, including regulatory changes and technological advancements, pawn businesses can offer the most relevant and valuable services to their customers and stay competitive in an ever-evolving industry.

In conclusion, pawn businesses can benefit from offering loan and appraisal services on digital assets. Digital assets offer a unique opportunity for financial inclusion, innovation, and disruption in various industries. By offering loan and appraisal services on these assets, pawn businesses can provide valuable services to their customers, expand their offerings, and stay competitive in an ever-evolving industry. Pawn businesses that stay informed on the latest developments in the digital asset market and adapt to changing trends and regulations can position themselves for long-term success.

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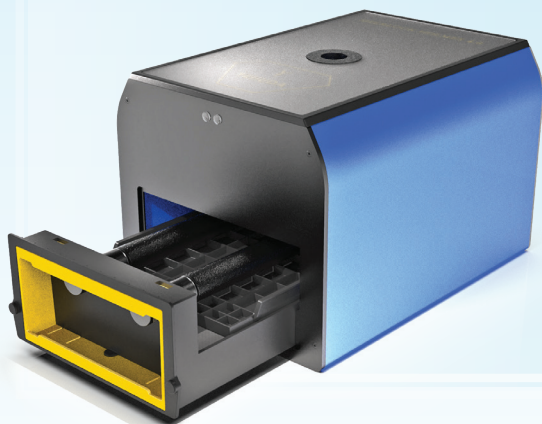
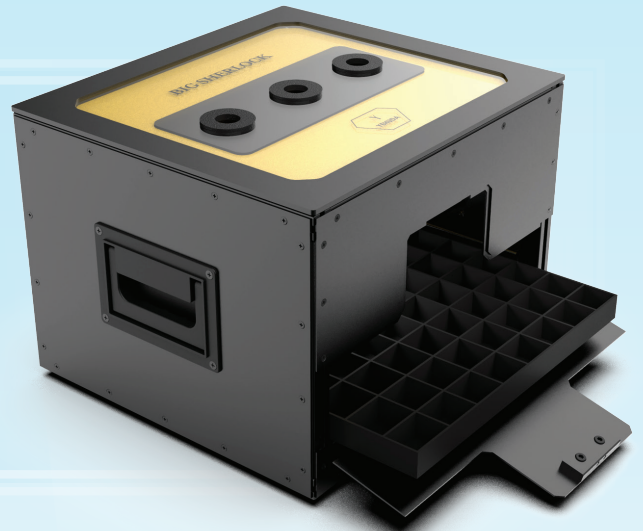
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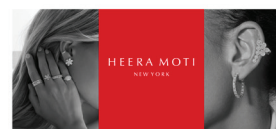
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The Cost of DOUBT

Undervaluing Your Pawn Business



AFTER PREPARING THE RESEARCH, number crunching and valuation to determine the right price to attract prospects, it's time to list your pawn business to potential buyers.

Or is it?

No one knows your business better than you, but that experience may not include answers to the questions that buyers are prepared to ask—questioning your knowledge and creating doubt on your side of the bargaining table.

Doubt puts you, as the seller, at a disadvantage—psychologically and financially.

Removing the doubt is a process that needs to happen back at step one: research.

You researched your company, but did you set up a system to research qualified buyers? Those buyers will ask you to give up things to reduce the price. Do you know what potential buyers will give up? As a seller, you need to be aware of more than what your pawn business is worth. You need to understand its value in the market and what that means to each individual buyer.

Did you cover all aspects of your building and the real estate it sits on?

Did you study the options for selling the stock? Assets? Were you prepared to fill out the data request sheets from each interested party, only to scratch your head, discovering areas of your business not considered? So many questions need answers before you move to sell.

To get those answers, consider hiring a consulting firm that specializes in pawn store valuation and exit strategies. These firms will use their experience to develop a profitable strategy for you, using proven methodologies to prioritize your negotiable points and prepare them in

sequence to keep the buyer interested in your maximum sale price. They remain current with Quarterly Calls, learning about the buyers who are looking for businesses just like yours.

Seller representation saves you time to focus on your business, your staff, and your after-sale plans.

All the effort to develop your sales package, find the buyers, circumvent their power plays with your own, and settle on the maximum sale price is handled by the consultant.

Remember that final sale price you originally came up with? It's probably 20% to 40% less than what you should be demanding—a common experience with new inquiries. After the consulting firm's initial review, you will experience the dynamic of confidence as it replaces doubt.

Combining your knowledge with the experience of a pawn store sales consultant guarantees a strong corner of confidence during the rounds of negotiating until the buyer's funds are in your bank account.

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E-Pawn Shop

HOW PAWNBROKERS CAN SELL JEWELRY ONLINE

Have you considered the idea of digitizing your pawn shop?

Not long ago, the concept of incorporating the Internet into pawn business processes was met with raised eyebrows. It was a change too radical for an industry that has been heavily reliant on foot traffic; hence, the result of many pawnbrokers who are unable to compete in today's changing business landscape.

But resistance to technology adoption could make you lose so much, as Millennials and Gen Z—known here to be your current and future customers—demand that you meet them online.

Understandably, crafting a profitable digital path for pawnbrokers is not easy. The added time and labor costs involved in managing an online presence are common pain points that make pawnshop digitization or hybridization less desirable... but not with the right technology.

E-Pawnbroking: Where to Start?

Create your website

Creating your pawnshop website is critical to your digital journey. Think with Google, a Consumer Insights Resource, affirms this integral role in a survey that found 78% of consumers have spent more time researching a product or brand online than they do in-store.

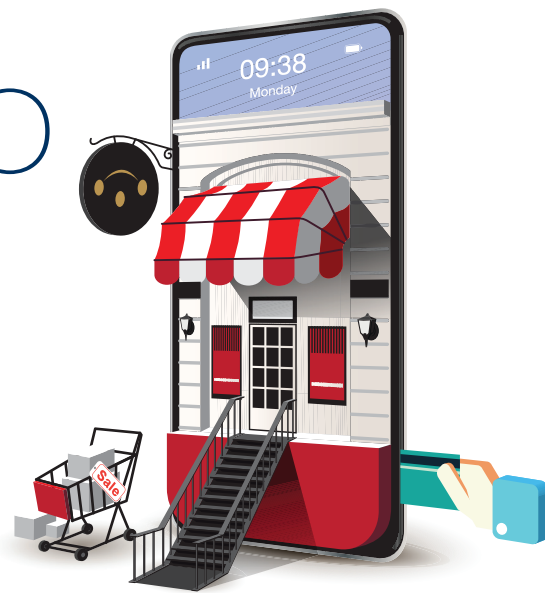
Your website is your representation online. Not only does it increase your credibility, help generate leads, and introduce your brand to many potential customers, but it also saves you time in matters relating to customer service.

Use high-quality jewelry photos in your product listings

Let your product photos work for you. A survey conducted by 3M Corporation showed that our brain processes images 60,000 times faster than text. This means that your potential buyers respond strongly to your visual assets and

Resistance to technology adoption could make you lose so much, as Millennials and Gen Z—known here to be your current and future customers—demand that you meet them online.

are highly likely to retain this visual information; thereby promoting



product recognition and top-of-the-mind brand recall.

Without the opportunity for sales talk, you only have your photos to entice your potential buyers, which is not a bad thing. With the average consumer having only an attention span of eight seconds, your studio-quality jewelry photos are sure to close a thousand sales.

Leverage the power of 360 videos

The inability to touch the product continues to be the major reason behind online purchase hesitation. But there are ways to compensate for this lack of tactile experience, among which is the inclusion of 360 jewelry videos in your product listings.

360 videos are a powerful tool that not only allows target buyers to peruse your listed product online but also eliminates unnecessary product-related questions by simply letting them view your jewelry piece from all angles. This is especially useful if you are selling a vintage

artifact or a one-of-a-kind piece.

Take advantage of AI and AR-powered tools

Artificial Intelligence (AI) and Augmented Reality (AR) are not new, but we only recently saw their accelerated adoption across many industries. AI and AR offer many benefits to pawnbrokers considering a seamless digital transition. You can use AI, for instance, to facilitate an accurate product search and discovery on your website. Even better, AI has automation capabilities that will surely get you hooked. Automation can come in many forms but AI tools that generate automatic jewelry product descriptions would lessen the burden of managing the bulk of your product listings.

AR, on the other hand, is another way to address the issue of the absence of tactile sensation



when online shopping. One of the most common AR-powered tools sweeping the jewelry industry today is the virtual try-on tool, which allows buyers to try on jewelry pieces from the comfort of their homes using any camera-equipped device. This solution lets buyers visualize how the item would look on them before purchasing it.

Explore POS Systems

There are many POS Systems available nowadays. Each offers a convenient route to either a complete digital transition or a hybrid of online and offline pawnbroking. Procuring the right POS System would result in many benefits such as better inventory management, efficient communication through live chat exchanges, and improved customer experience. These are common among POS Systems that allow customers to initiate loans and payments from the system without going to your physical location.

Welcome to the Future!

This is an interesting era for pawnbrokers. While there are many hurdles left to overcome, succeeding online does not have to be one of them.



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Unlocking Hidden Gems:

The case for carrying authentic pre-owned luxury bags in jewelry stores



The jewelry industry, renowned for its timeless elegance, is no stranger to embracing innovation to meet evolving consumer demands. As shoppers seek unique experiences and sustainable options, retail jewelry stores are increasingly discovering a promising new revenue stream: selling authentic pre-owned luxury bags. By diversifying their offerings, these stores can tap into a new market segment while fostering customer loyalty. Let's explore why jewelry stores should consider this exciting venture.

Authentic pre-owned luxury bags hold a special allure for discerning customers. Eva-Michelle Greene, co-owner of Spicer Greene Jewelers in Asheville, North Carolina, explains: "There are no luxury stores in the area, and Asheville attracts nearly 12 million tourists each year. Customers who see bags in the store often want to stop in and pair the bag with a particular piece of jewelry." She and her co-owner husband note these bags offer rarity, affordability and contribute to sustainability efforts – an attractive trifecta for luxury shoppers.

Jewelry retailers like Spicer Greene possess the ideal infrastructure



and expertise to incorporate pre-owned luxury bags into their product mix. Fred Mannella, Co-Founder & President of Two Authenticators Inc., emphasizes that luxury bags can enhance revenue per square foot and draw in foot traffic. "The seamless integration of bags alongside jewelry creates a shopping experience that surprises and delights customers."

By offering pre-owned luxury bags, retail jewelry stores unlock additional sales opportunities and attract new customers. Eva-Michelle began

By offering pre-owned luxury bags, retail jewelry stores unlock additional sales opportunities and attract new customers.

featuring luxury handbags in October 2020 and notes: "Margins are not like jewelry, but the shock and awe is great – customers do not expect to see the luxury bags when they come into the store." This unexpected discovery cultivates customer trust, builds loyalty, and encourages repeat visits, resulting in long-term business growth.

Ensuring authenticity and maintaining quality control are paramount concerns when venturing into the pre-owned luxury bag market. That's why it's essential to procure bags from trusted sources and integrate third-party authenticating tools such as Entrupy, which uses AI to verify a bag's authenticity. Fred Mannella assures retailers: "Automated processes make it easy for jewelers to buy authenticated luxury bag inventory at the best price with the least friction possible." By partnering with experts, retailers can guarantee the integrity of their offerings while safeguarding their brand image.

The convergence of retail jewelry and authentic pre-owned luxury bags offers a compelling proposition for jewelry store owners. Eva-Michelle Greene reinforces this: "Customers that see bags in the store often want to trade up or pair the bag with a particular piece of jewelry."

As the industry continues to evolve, retailers must adapt and explore new avenues. By embracing the allure of pre-owned luxury bags, jewelry stores can create a memorable shopping experience, increase revenue, and position themselves at the forefront of the luxury retail industry.

Written by Cyndee Harrison, On behalf of Two-Authenticators Inc.



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The EASIEST Way to Spot a COUNTERFIT Gibson Guitar

I AM OFTEN IMPRESSED WITH HOW quickly and easily those in the pawn community can point out counterfeit products. With items such as watches, they can tell at an arm's length away, while I am left to wonder what they are seeing. It is no different with guitars; some of the markers that point to a counterfeit are obvious, while others can be difficult to discover, even for those seasoned in the industry.

This article focuses on Gibson electric guitars, as our business receives more questions about their authenticity than any other products. There are several appointments on a guitar that should be inspected while determining if an instrument is a counterfeit. The most obvious one is also often the easiest to spot: The truss rod cover.

The truss rod is an adjustable rod inside the neck that acts to oppose the tension the strings exert on a guitar's neck. In the case of Gibson electric guitars, this removable cover is located at the base of the headstock face (where you turn the tuning machines); it allows access to the truss rod by removing two small screws so the truss rod can be adjusted periodically for seasonal changes or after the installation of different string gauges, etc.

What you want to take note of is that Gibson truss rod covers will always have 2 screw holes centered at the top and bottom of the plastic cover.

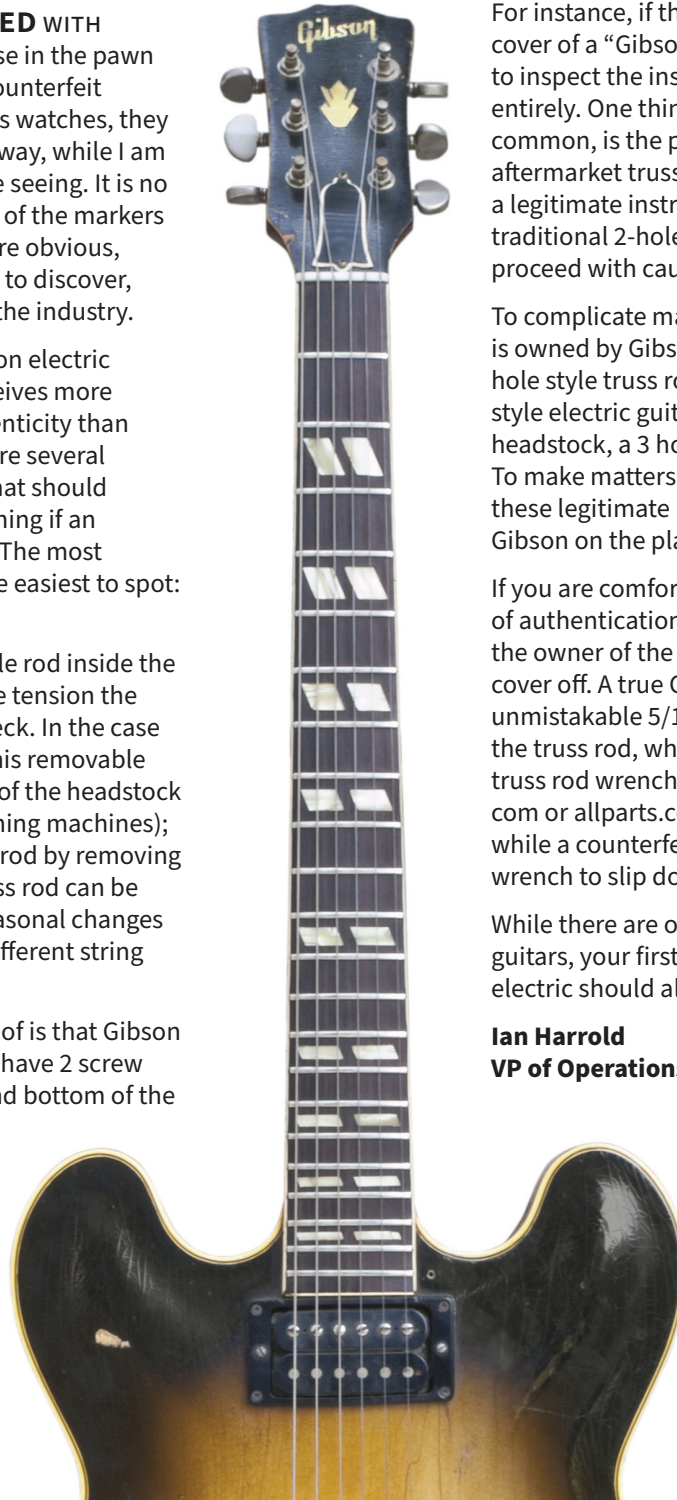
For instance, if there are 3 holes in the truss rod cover of a "Gibson" it is a red tag to continue to inspect the instrument or shy away from it entirely. One thing to consider, although not very common, is the possibility that a non-original aftermarket truss rod cover was retrofitted on a legitimate instrument; in any case where the traditional 2-hole truss rod cover is not in place, proceed with caution and inspect further.

To complicate matters a touch, Epiphone, which is owned by Gibson and imported, does use a 3 hole style truss rod cover. So, if you see a Gibson style electric guitar that says Epiphone on the headstock, a 3 hole truss rod cover is normal! To make matters even more confusing, some of these legitimate Epiphone instruments can say Gibson on the plastic truss rod cover!

If you are comfortable with it, take the process of authentication one step farther by asking the owner of the guitar if you can take the cover off. A true Gibson instrument will have an unmistakable 5/16" brass bell nut at the end of the truss rod, which will take a specialized 5/16" truss rod wrench—this can be found at stewmac.com or allparts.com—to make an adjustment, while a counterfeit will often need a metric Allen wrench to slip down into the adjustment nut.

While there are other markers of counterfeit guitars, your first point of inspection on a Gibson electric should always be the truss rod cover.

Ian Harrold
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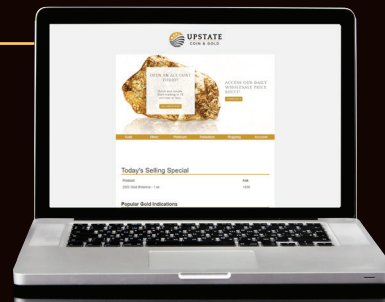


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STONE REMOVAL:

An Important Facet of Refining Services

IT'S NO SECRET THAT SENDING YOUR EXCESS JEWELRY

inventory to a precious metals refinery is an excellent way to liquidate that stock. But the profit does not stop at the precious metal. You need to make sure you are getting the most from your melt by requesting stone removal.

Removing the larger diamonds is an obvious step, but what about the melee? If you are not having the small diamonds removed, you are leaving money on the table. You should also be aware that if you do not specifically request to have your small diamonds removed, there are refiners who will process your materials and keep the stones.

When you send your jewelry to a refinery, it is critical that you request a quote on stone removal. If the refinery only has a manual stone removal method, then processing small stones may not be economical. However, there are a variety of stone removal processes that make sense... and cents.

If a company says they do stone removal, you need to ask what process they use. The best process is referred to as chemical stone removal or “diamond soak.” This method separates the stones from the metal without injuring the diamonds. If a refiner tells you they use “diamond melt” or “diamond burn out,” they are telling you something more; that they are not that familiar with the process. While volcanic heat is part of the organic process that creates diamonds, once they have left their

fiery birthplace, most diamonds can be destroyed by high heat. When you cut facets in diamonds, you weaken and expose them so that they can be damaged by the intense heat of smelting. So, if a refiner says they

If the refinery only has a manual stone removal method, then processing small stones may not be economical.

use heat for stone removal, they are either doing it incorrectly or they are simply the uninformed middleman (which leads to marked up removal fees).

Other questions to ask include:

How do you handle the chemicals that are left over from the process? Are you compliant with the EPA standards, since the process itself creates spent solution and waste?

How much does it cost to have the CZs removed through “frosting”? “Frosting” is a process that boils the

stones in acid to destroy the CZs and leave the diamonds clean and ready to separate.

Do you have references? Although this information is harder to come by as many refinery customers do not like to be used as references, because large department stores and pawn chains do not want their competitors to know where they get the best deal. It gives them an edge.

One smart option to look for is a company that can purchase the stones directly. Even if you do not accept their bid, you have something to compare them to when you are shopping them around your local area.

The last critical area to be aware of is the turnaround time. If your money is tied up for too long, then it may not be worth having the melee removed. If you can get paid for your gold and get your money quickly enough to keep buying scrap, then the diamonds are a bonus. If it takes more than seven to ten days, then they are taking too long regardless of the lot size.

When it comes to liquidating your jewelry inventory, you should ask questions, get quotes, and then decide how to get the most value from your scrap. The wisest philosophy is “**DO sweat the small stuff.**”

Scott Christiansen
Dillon Gage Refinery



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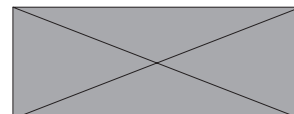
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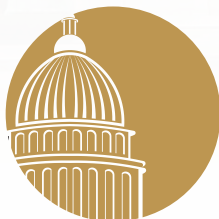
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5 Golden Tips

Separate types

Silver jewelry is mainly .925/.925, meaning it has a purity of 92.5% silver. This material is usually paid out higher by refiners since it is easier to refine. Avoid mixing your 925 with lower-grade silver if possible.

Remove blades

When sending in silverware, be sure to remove the blades. These are usually stainless steel and can drastically lower your assay below the threshold for a higher payout.

Check for hallmarks first

Silver is hallmarked in many different ways. The most common is 925, but silver hallmarks range from symbols to numbers. Some jewelry is made with 800 silver – be sure to keep this separate from your 925 to avoid a lower payout on your sterling jewelry.

Test the jewelry

Sterling silver acids are readily available in most jewelry supplies. While this works well, many jewelers utilize the 18K gold acid to test silver. When you scratch the piece on the testing block, apply 18K acid. If it turns a milky blue, it is sterling silver!

Watch for hidden fees

When sending in your silver scrap from refining, be sure you are aware of the minimum fees. While it is good to separate items by karat class, having more lots that are smaller in size may incur additional charges if minimums are not met.

Impurities in Refining Lots

On occasion, a customer will get a refining lot with unusual results. This could be a higher than usual melt loss or a lower-than-average assay. Many factors can influence your results for a particular refining lot.

Here are just a few:

Under-Karated Jewelry

This problem is seen throughout larger markets where some smaller jewelers fail to properly karat the gold before casting. Cutting corners at the manufacturer level can short the customer and ultimately the person or company buying the pieces in scrap.

Solder Points

Pieces that have been sized or repaired are compromised depending on the solder used. Repair solder, which is under-karated, can lower the piece's overall karating. Chains with soldered links are especially vulnerable to this factor as many are made with chain maker solder which contain zinc, copper phosphorous and flux – no precious metals at all.

Alloys in The Jewelry

Not all alloys are created alike. Some base metals, like Zinc, have a lower melt temperature and burn off during the refining process when heated to the proper temperature to achieve a homogeneous melt. This burn off can be responsible for a higher than usual melt loss.

Gold jewelry made prior to 1976 is usually ½ karat lower than the stamped karat. New laws established in 1976 did away with this practice but it is important to be aware, especially when purchasing vintage or antique jewelry.

Miscellaneous Items

Often the culprit is as simple as the steel springs in lobster clasps. In large chain lots, these springs can add up and represent an inflated melt loss. Many jewelers cut off the clasps and reuse them in their retail operations, eliminating the inevitable contaminant in their refining lot.

Silver Refining

Insight for better returns from your Silver Scrap!

Achieving a higher return on your refining is the goal of any jeweler when sending in metals to your refiner. Of course, gold refining is simple: gold is gold. But when it comes to silver, there are some tricks you should know to get the most from your scrap silver.

Rafael Amador
Marketing Director



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Pre-owned Watch Market

DESPITE THE ECONOMIC HEADWINDS, the pre-owned watch market continues to grow. This growth is being driven by a combination of factors, including the growing popularity of luxury watches as investments, new trading marketplaces, innovative retail locations, direct to consumer e-commerce sites, and more. Marketing your pawnshop as a sustainable resale business that buys and sells authentic pre-owned luxury watches allows you to open a revenue stream you may have previously avoided.

With the global economy in a state of slow growth, many pawnbrokers

the time and costs involved have become increasingly more expensive.

they allow for more deals and a range of offers to choose from—something that, prior to the new launch of platforms and marketplaces, would have been impossible to achieve at scale.

Overall, growth of the pre-owned watch industry is expected to continue, soon to be bigger than primary (new) sales. Luxury watches

With the pre-owned watch market scaling to upwards of \$40+ billion, ironing out your strategy today is crucial for growth.

are bringing in more inventory than ever before. As a result, there is a need to reach outside local networks to turn watches into cash. Currently, pawnbrokers are making transactions from physical locations, new applications, or through private social media channels and text groups. Most are doing all of these. The problem is that leaning on only one channel could delay how quickly a deal gets done or limit the types of offers brokers receive.

The best part is that pawnbrokers will be able to expand on their existing business to increase channels and more importantly—deals and revenue.

While online marketplaces and groups have made it easier than ever to buy and sell pre-owned watches,

Furthermore, the focus of these platforms is mostly for consumers or retail sales, which does not provide a solution for the B2B trader who is looking for a fast, efficient way to liquidate inventory. With the pre-owned watch market scaling to upwards of \$40+ billion, ironing out your strategy today is crucial for growth.

The question you have to ask yourself is: How many deals can I get done by adding more channels to my business strategy? Pawnbrokers are looking for fast, secure, and efficient ways to buy and sell. Brokers can enable growth by having multiple channels to sell and get outside their immediate network. When pawnbrokers expand their channels,

are increasingly seen as valuable assets for stores and online brokers, and once you expand your channels, buying and selling watches on the secondary market becomes almost automatic. While there are certainly risks, brokers continue to see them minimized by innovation and added resources across the industry. Those who embrace technology in their business strategy early on will dominate the market.

Pawnbrokers are capitalizing on the luxury pre-owned watch market in 2023, and momentum will continue as brokers seek new, innovative ways to increase revenue and engage with their top customers.

Blake Wisz
Marketing Advisor, Chronotizee



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Hopefully next year we can get 100 pawnbrokers to walk the halls of Congress and protect our industry."

~ Ben Levinson, Dynasty Jewelry and Loan

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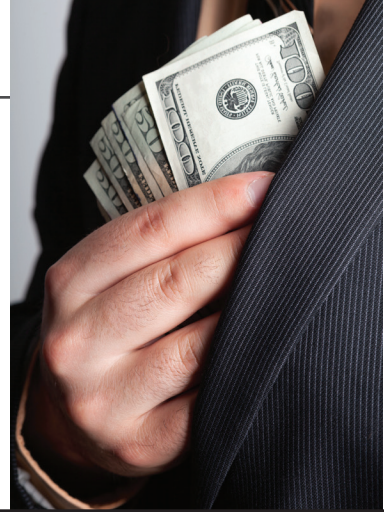
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Employee Theft: Plugging the Hole in the Dam!



THERE IS AN OLD JEWELRY TRADE JOKE: Two business partners are walking down the street. One of them stops, hits his head with his hand and exclaims “oh no, I forgot to lock the safe!” The other business partner calmly replies, “what are you worried about? The employees already went home!”

There are painful truths in comedy, and this is one of them.

The consequences of employee theft are no laughing matter. In my 35 years in the jewelry industry and 17 years in the security industry, I have seen and heard more than my fair share of unimaginable methods which employees used to steal from the companies they worked for. Significant financial losses, decreased productivity, and a perpetual atmosphere of mistrust are just a few of the consequences owners face when internal theft continually surfaces. No amount of shrinkage is too small. It adds up quickly. Even a small shrinkage of .005% of inventory adds up quickly if the number remains constant over the years.

Preventing employee theft requires a multi-faceted approach. The first step is to establish a strong company culture that emphasizes honesty, integrity, and ethical behavior. This can be done with the aid of an Industry Loss Prevention Consultant. A good consultant will also help you develop a good anti-shoplifting program. Either way, employees will know you are taking the matter of shrinkage seriously.

Also, have a good, close look at your inventory-taking processes. You do not want the fox to be counting the chickens!

Mix or shift inventory duties around. Implement training and education on how money and valuables are handled and secured. You may be surprised at how careless some employees can be, leaving valuables on a desk or not keeping a work area free of clutter, creating an opportunity for someone else to take advantage of.

Create an employee manual which sets clear expectations and consequences for unethical behavior. Companies should also implement strong internal controls, such as separation of duties, periodic inventory checks, and unscheduled audits. It is also important to conduct thorough background checks on potential employees and to monitor employee behavior for signs of suspicious activity. I have learned the adage “where there’s smoke, there’s fire” is true and applicable.

It is vital to compare shrink rates from each inventory or audit. This number will indicate if you have a severe ongoing problem and may help you isolate where and what time losses have occurred. With today’s video technology, the effort to gain evidence, reinforce rules and address behavior is far easier and more effective than ever before. Security systems with AI software will create alerts (which also help identify potential

shoplifting behavior) and go a long way in helping owners create a safe, healthy, and positive work culture. As losses can occur right at the POS station and scales, having a camera system integrated with these devices will help you find events fast with the click of a button.

Create an employee manual that sets clear expectations and consequences for unethical behavior.

Recent research statistics from Zippia report 75% of employees have stolen from their employer. Total theft is estimated at \$50 billion annually. The average shrink amount is 5% annually. The same inventory dollar amount over 5 years will shrink by 25% of its value to employee theft!

There are no shortcuts to combatting employee theft. A good plan will go a long way in keeping your hard-earned invested dollars safe at work for you.

Marc Cohen
Eyeson Digital



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