

# Lifetime Customer Value

## Embedded Lending Strategy

Captive finance companies are operated by the largest two U.S. construction OEMs because they enable a high level of lifetime customer account control. Innovations in A.I. and digital marketing are increasing the value of these captive finance company investments.

Caterpillar and John Deere rely on their captive finance companies to control the entire customer value chain by offering flexible financial options, as well as service, parts, resale, up-sale and accessory sale offerings. By providing a seamless end-to-end customer financing experience, captives drive increased equipment sales, brand loyalty, and customer retention.

With access to detailed customer data including purchase history, payment behavior, and equipment usage, captives develop additional revenue programs including (trade-ins, upgrades and replacement sales), cross-selling (maintenance contracts, extended warranties, insurance), and additional machine sales.

Captive finance creates a foundation for ongoing customer engagement, and retention.

The cost of establishing a *traditional captive* to attain these benefits is high. It involves dozens or hundreds of employees and millions of dollars of complex systems.

A *digital captive* like QuickFi is actually superior to the *traditional captive*, and it can be established with zero up front cost, and operated at a small fraction of the cost per transaction associated with the *traditional captive*.

### THE OEM DIGITAL CAPTIVE

*Embedded lending* is a new, entirely digital option for innovative OEMs.

*OEMs can establish a new, state-of-the-art, digital captive finance company* without high cost or risk.

With the embedded lending platform powered by QuickFi, OEM executives oversee and direct the commercial finance program with a drastically reduced staff (compared to the *traditional captive* model). QuickFi provides high quality, 24/7 customer service to customers, dealers, and partners.

QuickFi empowers OEMs to gain complete control of the customer experience, the loan and lease terms and conditions, and the borrower data throughout repayment. QuickFi enables OEMs to increase customer lifetime value and revenue at a fraction of the cost incurred by traditional captives.

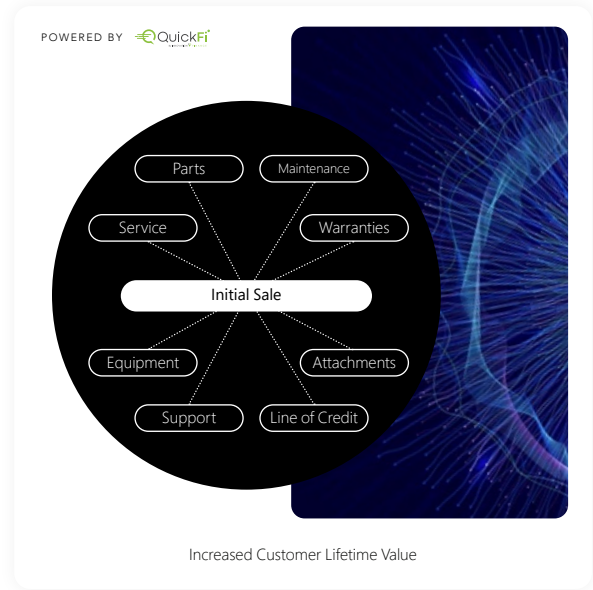
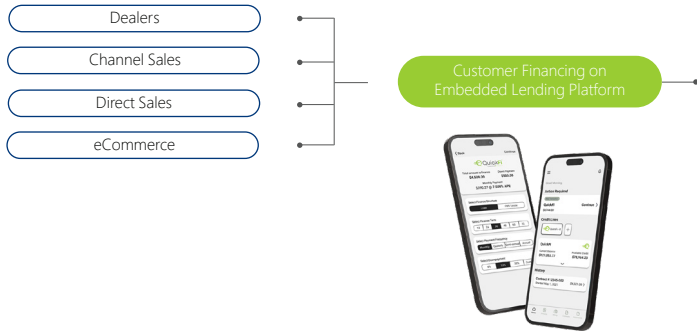
## Customer Lifetime Value Benefits

By controlling the customer financing experience throughout repayment using QuickFi, OEMs realize the following benefits:

- ✓ Improved Customer Insights & Data
- ✓ Enhanced Customer Retention
- ✓ Expanded Revenue Streams
- ✓ Targeted Marketing Strategies
- ✓ Direct Communication & Access
- ✓ Increased Equipment Sales
- ✓ End-of-Term Retention Programs
- ✓ Customer Trust & Satisfaction
- ✓ 24/7 Customer Support
- ✓ Brand Loyalty

OEM ACCOUNT CONTROL OF INDIVIDUAL RETAIL CUSTOMERS

With the QuickFi platform, every retail transaction is the beginning of a lifetime customer relationship.

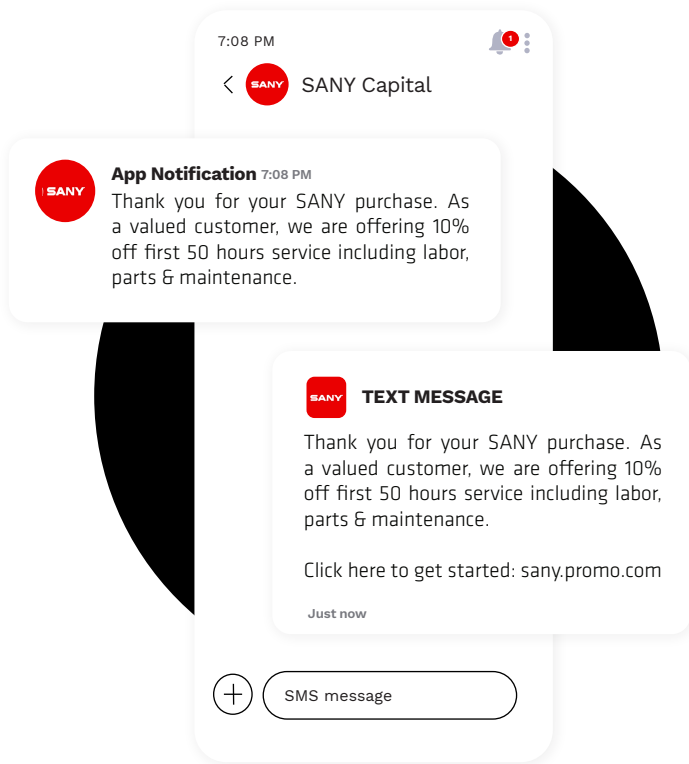


CUSTOMER MARKETING WITH EMBEDDED LENDING PLATFORM

QuickFi's embedded lending platform enables ongoing customer marketing and sales. OEMs have direct access to financial decision-makers and can use customer data to deliver custom messaging through text, email or directly through the QuickFi mobile App.

OEMs may establish campaigns which can be customized and executed by individual dealers through the QuickFi Dealer Control Panel. This capability becomes part of dealer training and overall dealer marketing program.

SAMPLE PROMOTIONS



## IN-APP ALERTS

With the QuickFi embedded lending platform, you can send notifications and marketing promotions to your customer directly in the mobile application. These fully customizable offerings notify your valuable customers of any cross-selling offers.

## TEXT NOTIFICATIONS

The QuickFi embedded lending platform also enables direct text notifications that are CAN-SPAM compliant.

You can send a direct text message to your customer, notifying them of ongoing promotions and cross-selling offers.

**Sell more, sell faster, sell smarter with Atlas Copco powered by QuickFi.**

Offering nearly instant, digital QuickFi financing helps close more Atlas Copco equipment sales and improves the Atlas Copco customer buying experience.

We are delighted to sponsor "QuickFi Financing Advantage" sessions in the three dates listed below.

We look forward to answering questions and sharing financing success strategies, as we continue to refine and improve the Atlas Copco financing program with your input and support.

Here are the three sessions we're offering:

Date	Time
April 9 <sup>th</sup>	8:00 AM EST
April 10 <sup>th</sup>	9:00 AM EST
April 11 <sup>th</sup>	10:00 AM EST

**24/7 PARTNER SUPPORT**  
**585-207-0186**

POWERED BY **QuickFi**

## EMAIL COMMUNICATIONS

The QuickFi embedded lending platform can generate email design and messaging for segmented customer groups to push promotional offerings.

You can send a direct email offer to your customer, notifying them of ongoing promotions and cross-selling offers.

**XCMG SUPPORT**  
**SERVICE PARTS MAINTENANCE**

At SRI Equipment, Our Service Department is dedicated to providing top-notch maintenance and repair services to keep your machinery running smoothly and efficiently.

**\$50 OFF EQUIPMENT SERVICE**  
INCLUDING LABOR, PARTS & MAINTENANCE

## PRINT

As a value-added benefit, print materials with your promotions can be sent directly to the dealership, to inform customers with an omnichannel strategy to ensure full coverage of marketing execution.