



Volvo Construction Equipment

SMART COMMERCIAL ACCOUNT PLAYBOOK



VOLVO CUSTOMER
COMPANY NAME
1234 5678 9012 3456



This interactive PDF will serve as your playbook on how to show value in and, ultimately, set up customers with a Smart Commercial Account (SCA) for their parts, service, attachments and rental purchasing.

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SMART COMMERCIAL ACCOUNT PLAYBOOK

WHAT IS A SMART COMMERCIAL ACCOUNT?

A Smart Commercial Account* (SCA) is designed to simplify and enhance your customers' parts, service, attachments and rental purchasing processes. It allows them to consolidate purchasing information, manage regular maintenance and repairs, get special promotions, and receive extended payment options to optimize their cash flow and maximize their uptime. An SCA gives customers the tools they need to streamline their purchase and payment activities, so they can put more focus on getting their work done.

Smart Commercial Accounts function much like a loyalty program number you get with an airline or hotel. It's not a credit card; it's simply an account number assigned to a customer to manage and track their parts and service transactions with Volvo dealers. And for certain transactions, they get something back for qualifying purchases — account credits.

*Smart Commercial Account is a program offered by North American Transaction Services, a division of VFS US LLC. North American Transaction Services reserves the right to amend or cancel this program at any time without notice. This offer is available to U.S. and Canadian residents only and is subject to approval by North American Transaction Services. Payments may include transaction fees charged by dealer arising from the Smart Commercial Account program.

SMART COMMERCIAL ACCOUNT PLAYBOOK

CUSTOMER INCENTIVES AND BENEFITS

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INCENTIVE CREDITS

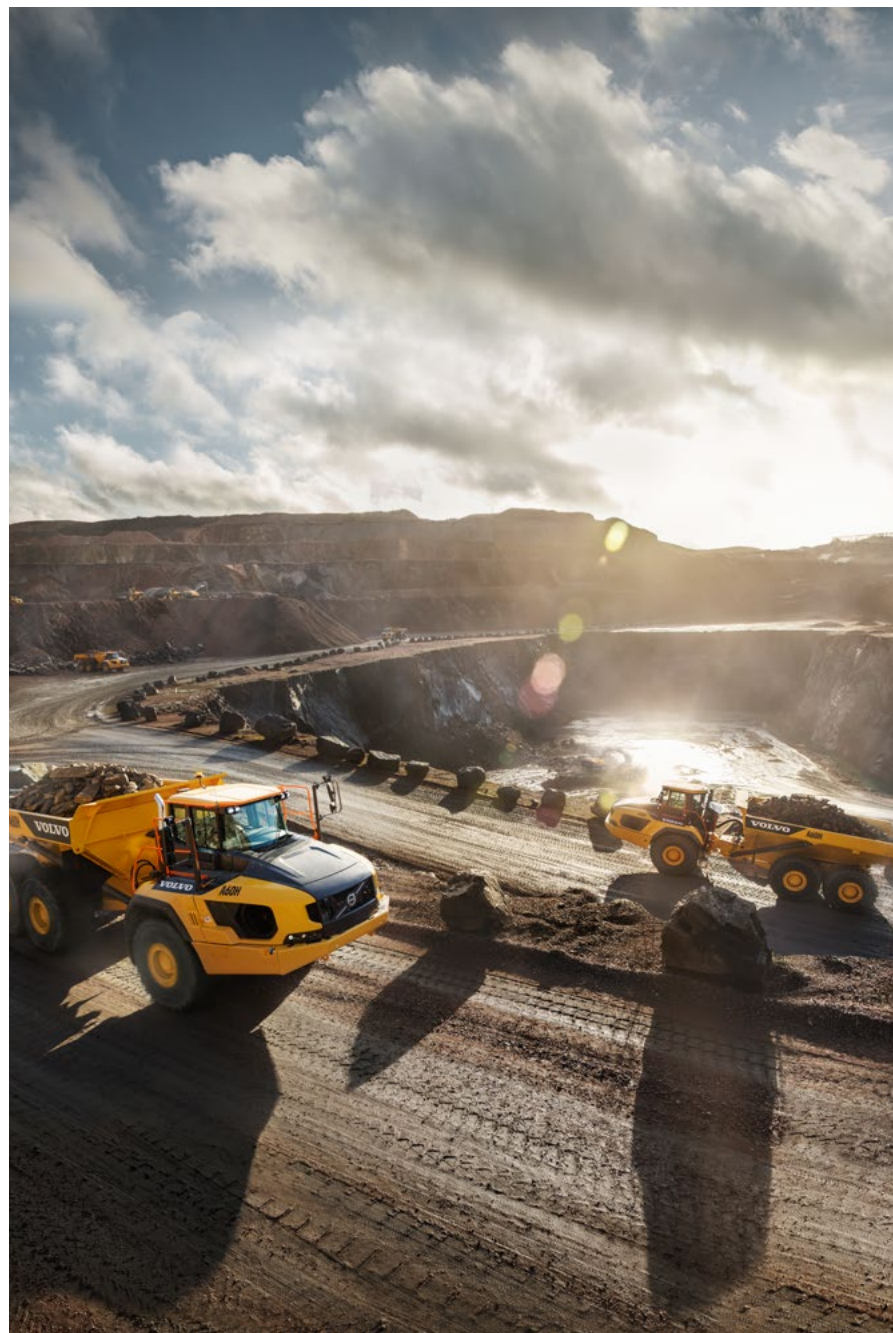
Smart Commercial Account (SCA) customers are eligible to receive valuable credits on their account from the many different incentive programs we offer — and they can be used throughout the Volvo dealer network. Offers like the [Buy-Fi Smart Credit](#) program are just the start. New SCA customers even get a \$500 credit for the first \$5,000 spent.

There are many ways your customers can earn credits, and they add up fast. Credits can be used for future rentals, parts and/or service, lowering their expenses while giving them a big reason to return to your dealership for their rental and service needs.

CONSOLIDATED BILLING

As an SCA customer, any purchases from Volvo dealers in the U.S. and Canada are listed on a single statement from North American Transaction Services. Credits can be used throughout the Volvo dealer network, so there's no need to manage multiple vendor credit relationships — customers can use their SCA wherever the work takes them. For these customers, it means no more organizing and sorting through a stack of invoices — they can consolidate their procurement and accounts payable processes and focus more time on running and growing their business.

SCA customers also get direct billing for VCE subscriptions, such as CareTrack® and ActiveCare Direct™, further simplifying their payment process.

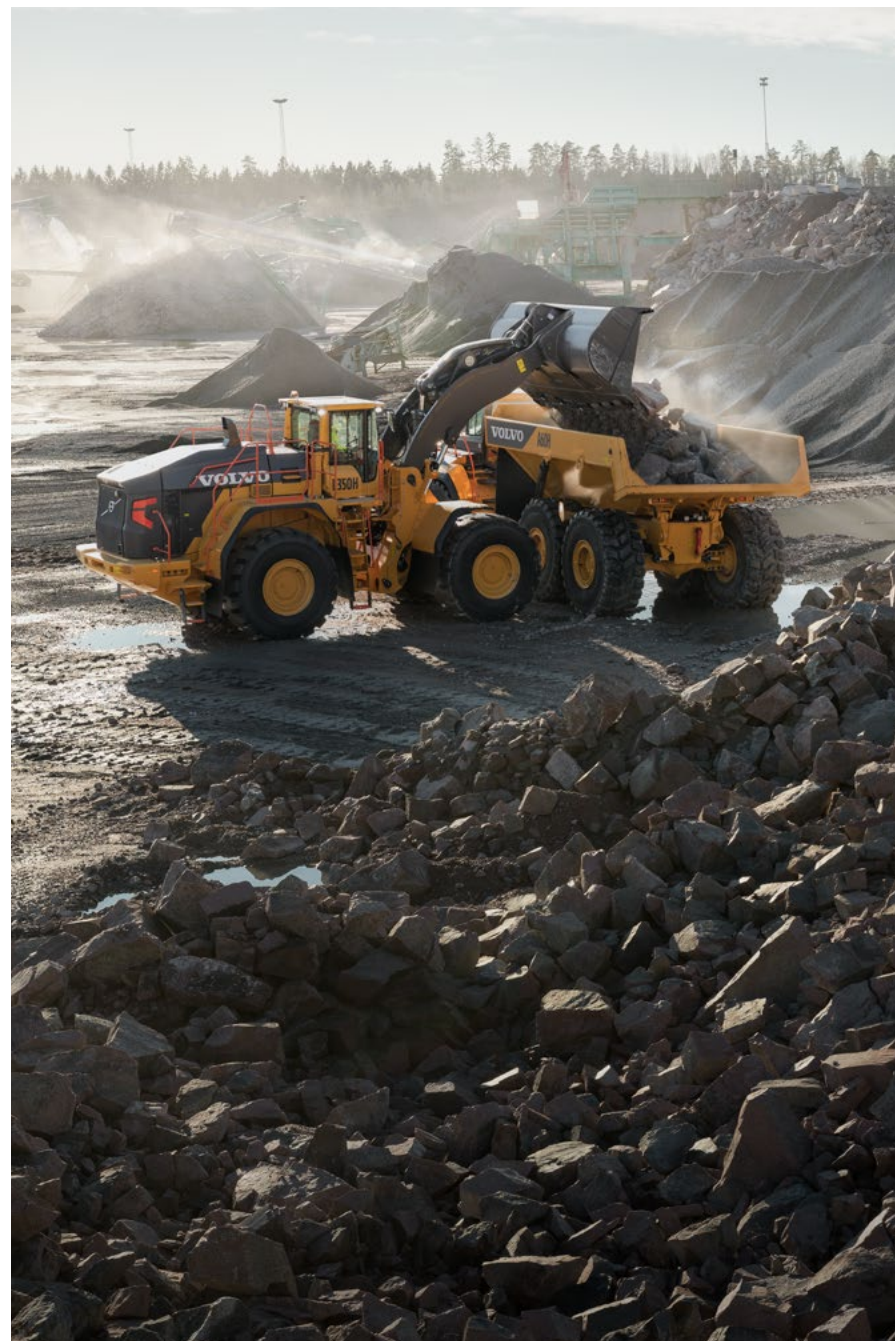


CUSTOMER INCENTIVES AND BENEFITS

EXTENDED PAYMENTS AND SPECIAL PROMOTIONS

We're here to help your customers succeed with their Volvo equipment. That's why we offer a range of extended payments and special promotions that are convenient, cost-effective options when it's time for necessary repairs and maintenance. These offers are only available to SCA customers and give them the ability to repair now and pay later:

- **12 Equal Monthly Payments:** SCA customers get twelve (12) equal, consecutive monthly payments interest free for parts and services used for major repairs*. A minimum charge is required for customers to use this option.
- **3 Skips + 6 Equal Monthly Payments:** SCA customers can skip three (3) payments and get six (6) equal, consecutive monthly payments interest free for parts and services used for major repairs*. This option spans nine months, and a minimum charge is required for customers to use this option.
- **6 Equal Monthly Payments:** SCA customers get six (6) equal, consecutive monthly payments interest free for parts and services used for general repairs*.
- **90 Days Interest Free on Attachments:** SCA customers get 90 days interest free for new Volvo attachment purchases.
- **Seasonal Promotions:** Seasonal offers will be communicated to your dealership before they're active. These offers are designed to give your customers more financial flexibility as workloads potentially change throughout the year.



*Repairs must be made to a Volvo machine using Volvo OEM parts. Your dealership's service/labor can be included if the Volvo OEM parts represent at least 50% of your invoice.

CUSTOMER INCENTIVES AND BENEFITS

24/7 ONLINE ACCESS

In this industry, managing a business isn't 9-to-5 — and we understand that. Your SCA customers can view invoices, reports and their available credit online anytime at SmartCommercialAccount.com. Their corporate offices are able to quickly review activity at each location using the ad hoc reporting available through the website. The site allows for customers to designate numerous users within the organization, and customer may also allow access to archived invoice data and statements as needed.

SIMPLIFIED INVOICE RESOLUTION

Should an invoice dispute arise, SCA customers can resolve it online — no phone call is required. Our team will review the dispute and work with you and your customer to resolve the issue promptly, giving them peace of mind that the issue is being handled quickly and accurately.

CUSTOMIZED MANAGEMENT CONTROLS

Smart Commercial Account provides optional validation tools for purchase orders, serial numbers, unit numbers and single purchase limits.



SMART COMMERCIAL ACCOUNT PLAYBOOK

BENEFITS FOR MY DEALERSHIP

As with any new program like this, the obvious question comes up, “What’s in it for me?” Rest assured, the Smart Commercial Account program isn’t just designed for your customers — it’s also a tool aimed at helping you streamline your dealership’s financials while building more powerful relationships with your customers.

BENEFITS FOR MY DEALERSHIP

CUSTOMER RETENTION

Looking for ways to grow your dealership's revenue stream? Signing customers up for a Smart Commercial Account means they have more incentives to return to your dealership for future parts, service and rental sales. Give your customers exactly what they need, lower their expenses and experience simple transactions, and your dealership becomes the obvious choice for these types of needs.

INCREMENTAL BUSINESS

Promoting the incentives available through the SCA program is a great way to keep customers coming back to your dealership for future parts, service and rental needs. Be sure to familiarize yourself with our [current offers](#) and the different ways your SCA customers can earn credits to potentially lower qualifying parts, service and rental expenses. You can build customer loyalty with Smart Commercial Accounts.

IMPROVED CASH FLOW

All Smart Commercial Account transactions are funded within two business days, so your dealership can predict and better manage this part of its finances.



NATIONAL ACCOUNTS REBATES

Through the SCA program, dealers get a 2% rebate for national accounts on proprietary parts when billed through SCA.

REDUCED ADMINISTRATION

The SCA program has been optimized to ensure customer transactions don't add work to your financing department — they make it easier. Through the SCA program, dealers enjoy these no-hassle administration benefits:

- No credit underwriting or collections from your customers
- No P-Card fees for approved customers
- DMS system integration provides a closed-loop process
- Real-time authorizations reduce incoming phone calls
- Real-time PO validations reduce customer disputes

EASY-TO-MANAGE PROGRAM

The program is easy to understand and manage, which gives you more time to promote the incredible benefits and offers your SCA customers expect.

- No collateral or initiation fee required to set up or use an SCA
- SCA can be used on equipment rentals
- No minimum single invoice charge
- All-in-one account management with 24/7 online account access and electronic report options
- Dedicated Smart Commercial Account customer support team in Greensboro, NC
- Easy-to-apply online application at SmartCommercialAccount.com

SMART COMMERCIAL ACCOUNT PLAYBOOK

CURRENT OFFERS

Be sure to talk to your customers about these great SCA offers that are currently available. The flexibility they offer may help customers streamline their purchase and payment activities for a smarter way to manage their business.

CURRENT OFFERS

WINTER MAINTENANCE PROMOTION

SCA customers can service their machine(s) October through March and get no payments on qualifying parts and service expenses until May — after that, it's six equal payments for major repairs over \$20,000.

BUY-FI SMART CREDIT

SCA customers who purchase a piece of qualifying equipment* and finance it through Volvo Financial Services get either a \$500 or \$1,000 credit toward their Smart Commercial Account.

SCA customers can use Buy-Fi credits toward any purchase made using their SCA, including:

- Attachments
- Major repairs and rebuilds
- Refurbishments
- Winter maintenance
- Large stock parts orders
- Customer Support Agreements

*Qualifying purchase must be completed and funded between 1/1/18 – 12/31/18. Qualifying purchase of Compact Equipment receives a \$500 credit. Qualifying purchase of GPE and Road Equipment receives a \$1,000 credit. Promotion available through December 31, 2018. National Accounts and National Rental Accounts excluded from offer.

EXTENDED PAYMENT OPTIONS

Talk to your customers about the added flexibility Smart Commercial Account extended payment provides — these options are designed to help make their business easy.

- **12 Equal Monthly Payments:** SCA customers get twelve (12) equal, consecutive monthly payments for parts and services used for major repairs**. Interest-free period begins on the date of purchase. A minimum charge is required for customers to use this option.
- **3 Skips + 6 Equal Monthly Payments:** SCA customers can skip three (3) payments and get six (6) equal, consecutive monthly payments for parts and services used for major repairs**. Interest-free period begins on the date of purchase. This option spans nine months, and a minimum charge is required for customers to use this option.
- **6 Equal Monthly Payments:** SCA customers get six (6) equal, consecutive monthly payments interest free for parts and services used for general repairs**. Interest-free period begins on the date of purchase.
- **90 Days Interest Free on Attachments:** SCA customers get 90 days interest free for new Volvo attachment purchases. Interest-free period begins on the date of purchase.
- **Seasonal Promotions:** Seasonal offers will be communicated to your dealership before they're active. These offers are designed to give your customers more financial flexibility as workloads potentially change throughout the year.

**Repairs must be made to a Volvo machine using Volvo OEM parts. Your dealership's service/labor can be included if the Volvo OEM parts represent at least 50% of your invoice.

SMART COMMERCIAL ACCOUNT PLAYBOOK

FREQUENTLY ASKED QUESTIONS

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IS A SMART COMMERCIAL ACCOUNT A CREDIT CARD?

No, there's no affiliation with a credit card provider and no physical card is issued. Smart Commercial Accounts are managed by North American Transaction Services, a division of VFS US LLC, who administers parts and services purchasing programs for Volvo Group companies in the USA and Canada.

HOW DO CUSTOMERS GET SIGNED UP FOR AN ACCOUNT?

There are three ways your customers can get signed up:

- Call the SCA Support Team at 866.428.6904
- Email the SCA Support Team at support.NATS@vfscsco.com
- Go to SmartCommercialAccount.com and click "How to Apply"

WILL CUSTOMERS RECEIVE A PHYSICAL SMART COMMERCIAL ACCOUNT CARD?

Customers will not receive a card since there is no card required to use their account. After signing up for a Smart Commercial Account, customers may receive materials for reference which indicate their account number.

WILL I BE ABLE TO LOOK UP A SMART COMMERCIAL ACCOUNT NUMBER IF THE CUSTOMER DOESN'T HAVE IT?

Account numbers can be looked up via the Smart Commercial Account website under the tools menu option.

SHOULD ONE SMART COMMERCIAL ACCOUNT BE SET UP FOR A BUSINESS ENTERPRISE, OR WILL CUSTOMERS NEED AN ACCOUNT PER LOCATION?

This is a customer decision based on their business model. Smart Commercial Account is flexible in order to help the customer best manage purchases.

WHAT IS THE SMART COMMERCIAL ACCOUNT WEBSITE ADDRESS FOR CUSTOMERS TO MANAGE THEIR ACCOUNTS?

The web address is SmartCommercialAccount.com. Customers will need their Customer ID, User ID and password to access the site.

ARE THERE RESTRICTIONS ON WHO IS ELIGIBLE TO SIGN UP FOR A SMART COMMERCIAL ACCOUNT?

Yes. This offer is available to U.S. and Canadian residents only and is subject to approval by North American Transaction Services.

FREQUENTLY ASKED QUESTIONS

IS THERE AN ANNUAL FEE FOR A SMART COMMERCIAL ACCOUNT?

SCA program members will never be hit with an annual fee. There are no hidden charges, no surprises. They only pay for the services, parts or rentals their company purchases.

IS THERE A MAXIMUM CREDIT AMOUNT FOR A SMART COMMERCIAL ACCOUNT, OR CAN CUSTOMERS ACCUMULATE CREDITS INDEFINITELY?

The Buy-Fi Smart Credit offer carries a maximum credit amount of \$5,000. There is no other maximum amount for the SCA program.

WHAT DO I DO IF A CUSTOMER ASKS TO CANCEL A SMART COMMERCIAL ACCOUNT?

Have the customer contact Smart Commercial Account at 866.428.6904.

IF REQUESTED, AM I ALLOWED TO SIGN IN AND HELP MANAGE A CUSTOMER'S SMART COMMERCIAL ACCOUNT?

The Smart Commercial Account belongs to the customer, and the approved administrator for the account should be the only person allowed to access the online account.

DOES OUR DEALERSHIP NEED TO ASSIGN SOMEONE TO MANAGE OUR SCA CUSTOMERS?

This is a dealer choice. We provide the customer with self-service tools via the Smart Commercial Account website and access to a team of Client Relationship Specialists during normal business hours to help customers manage their accounts.

HOW WILL NEW SCA OFFERS AND SPECIAL/SEASONAL PROMOTIONS BE COMMUNICATED TO US?

Sales and marketing personnel are emailed new promotion announcements. In addition, VCE digital channels such as the website, dealer newsletter and Volvo Dealer Network will communicate new promotions.

WHERE CAN I GO TO GET MARKETING MATERIALS TO PROMOTE SMART COMMERCIAL ACCOUNTS?

We'll send your dealership a marketing kit to get you started soon — it will contain the various marketing materials described in this playbook. If you need additional SCA brochures, posters, window clings or Buy-Fi Smart Credit flyers down the road, just visit iMarketing to order more.

SMART COMMERCIAL ACCOUNT PLAYBOOK

SELLING TIPS/ TALKING POINTS

Getting customers signed up for a Smart Commercial Account can help them drastically improve how they do business with your dealership. Following are some key tips and talking points to help you have meaningful discussions about the benefits the program offers.

SELLING TIPS/TALKING POINTS

BENEFITS OF A SMART COMMERCIAL ACCOUNT

- There are **no fees and absolutely no obligation** to sign up for a Smart Commercial Account. The program is designed to help customers better manage their finances with Volvo dealers — and for participating SCA customers to get access to special promotions and incentives that give them payment flexibility and lower their costs.
- SCA customers **can consolidate and simplify procurement and accounts payable processes** and focus more time on running and growing their business.
- SCA customers have the ability to earn credits throughout the year — credits that can be applied to future maintenance, repairs, parts, rentals and more. If your customers are looking for ways to **cut expenses**, opening an SCA is a smart decision.
- SCA customers enjoy extended payment options that give them even **more financial flexibility**.
- SCA customers can **manage accounts online 24/7**. When things pop up after hours, having around-the-clock access makes all the difference.
- SCA customers can **earn up to \$5,000 in credits** on qualifying new Volvo construction equipment purchases when financed through Volvo Financial Services. Now that's smart!



SMART COMMERCIAL ACCOUNT PLAYBOOK

DEALER MANUAL AND USER GUIDE

Follow [this link](#) to the dealer manual
and customer user guide on the VDN.

SMART COMMERCIAL ACCOUNT PLAYBOOK

MARKETING RESOURCES

The marketing team at Volvo Construction Equipment has created communications pieces designed to help you talk about the benefits of the SCA program and, ultimately, set up new customers.

MARKETING RESOURCES

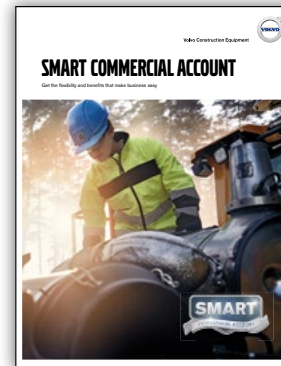
BENEFITS OF A SMART COMMERCIAL ACCOUNT

Utilize these communications pieces to help you talk about the benefits of the SCA program and, ultimately, set up new customers. To order additional materials, or to customize for your dealership, please contact iMarketing.

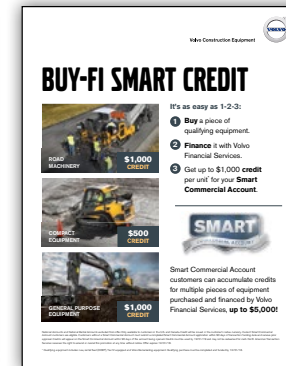
- Overview Brochure
- 24" x 36" Wall Poster
- Pull-Up Banner
- Window Cling
- Buy-Fi Smart Credit Flyer
- Customer Video: [Watch customer overview](#)
- Smart Commercial Account Webpage: SmartCommercialAccount.com

These videos are for **Volvo dealers only** and should not be viewed with or sent to customers:

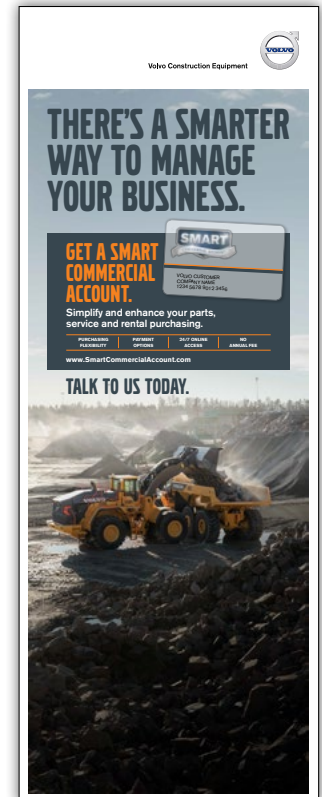
- Dealer (Internal Only) Videos:
 - Dealer Overview: [Watch dealer overview](#)
 - Dealer Testimonial: [Watch dealer testimonial](#)



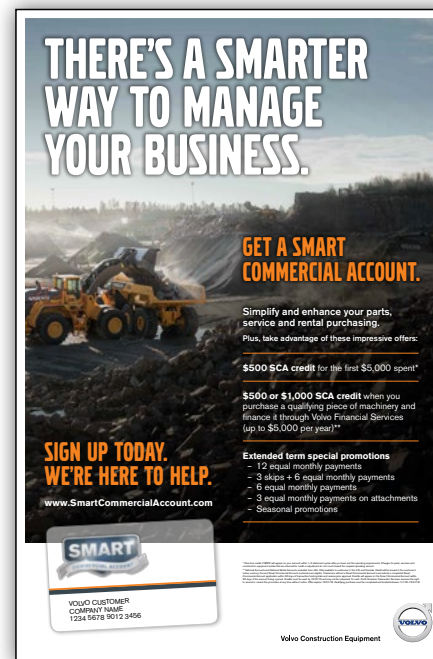
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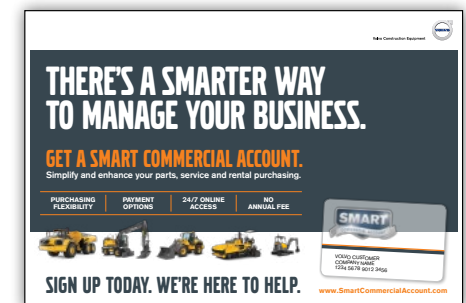
Buy-Fi Smart Credit Flyer



Pull-Up Banner



24" x 36" Wall Poster



Window Cling

SMART COMMERCIAL ACCOUNT PLAYBOOK

CONTACTS

For questions related to the Smart Commercial Account program, please use the contact information below and we'll get back to you promptly.

**Smart Commercial Account (NATS)
Customer Support Team**

For website, reporting and billing inquiries

P: 866.428.6904

E: support.NATS@vfscsco.com

**Carlo Gagliardo,
National Sales Manager**

M: 336.346.9200

E: carlo.gagliardo@vfscsco.com

Visit **SmartCommercialAccount.com**
for more information.

VOLVO

Volvo Construction Equipment
www.volvoce.com/na