



Trimble Financial Services





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Summary



Introduction to Trimble Financial Services (TFS)

Mission

Trimble® Financial Services' mission is to provide Trimble's dealer channel with a viable, competitive and customer friendly finance alternative to cash terms to acquire Trimble products.

Customers find the finance alternative easier to budget than a cash purchase.

History

Over the past 20 years, Trimble's North American dealer network has relied on a formal finance program as an alternative to cash terms. Beginning in 1993, Trimble first offered a formal finance program for its dealers, which totaled under \$5 million in customer transactions. By the end of 2024, the finance program contributed over \$1.5 Billion in finance sales for Trimble distributors in the United States, Canada, Italy, Australia, New Zealand and Brazil.

All customer financing is written directly on official documents of the participating bank. There is no credit risk or recourse to Trimble Inc. or the dealer.

Trimble Financial Services functions as a sales support platform for Trimble's dealers. Since 2009, Trimble Financial Services has primarily engaged bank owned companies to underwrite financing for its dealer network.



Dealer Focused Business Model

Trimble dealers in the US and Canada actively promote financing for their customers. Financing is the business-friendly alternative to cash terms, that often helps close more business. Trimble Inc. functions strictly as a business referral platform for selected partners in this program.

All contracts are written on the bank's own documents. Unlike a credit card program, the dealer pays no access fee to use the Trimble programs. Special low rate incentive finance programs are available with a small participation fee shared by Trimble and the dealer on a voluntary basis — along with "standard" programs that don't require participation.

Program Pricing by Participants

Program pricing is determined competitively by each participating finance partner in the Trimble program. Pricing is generally below what each participating dealer will find in the open market, on their own. Terms are reviewed by Trimble Financial Services to insure they are customer-friendly. There are no hidden fees or charges to our participating Trimble Dealers or their customers for this program. Terms are primarily structured as an Equipment Finance Agreement or leases (\$1 buyout or 10% purchase option lease).

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How TFS Can Help Close the Deal

Competition: Your competitors are offering financing.

Affordability: Reduces sticker shock - sell a payment!

Total Solution Provider: Your knowledge of financing will show credibility and value as a total solution provider to your client.

Control of the Sale: Allows you the ability to provide financing vs. the client taking time to research their own options - thereby providing more time to rethink their purchase from you.

Quick Payment: TFS financing gets you paid within 24-48 hours — oftentimes even faster!

Finance Programs and Bulletins

Trimble Financial Services programs are updated on a quarterly basis and distributed in the form of a bulletin, segmented by the business unit/equipment type (Geospatial, CEC, Buildings, etc).

The bulletins can be accessed on the Trimble dealer portals, or by contacting a TFS partner, see [page 4](#) for contacts.



TFS Process Explained

- 01** Dealer or sales rep can propose payment terms from quote tool
- 02** Finance application submitted to TFS partner
- 03** Credit decision communicated to dealer
- 04** Final equipment quote sent to TFS partner
- 05** Documents issued to customer and returned
- 06** Purchase order is issued
- 07** Dealer invoices TFS partner
- 08** Dealer is paid via ACH or check is issued

How a Deal is Paid

- After the customer returns the completed document package and upfront payment, the purchase order is released to the dealer.
- The purchase order will provide the customer's name and amount financed — including the finance program and subsidy.
- Payment to the dealer (by the lender) can be made via paper check or ACH.
- An email is sent to the dealer the day the deal is funded, to confirm funding date and amount.

Deal Checklist

Items needed prior to funding:

- Complete signed document package
- Upfront payment (can be processed via EFT or check)
- Invoice from the dealer

Subsidy Process Explained

- With the Trimble subsidy program, there is nothing to complete during the funding process.
- The full subsidy is deducted at the time of funding to the dealer.
- After the funding is processed, the bank lender will submit a report to Trimble Customer Claims.
- Dealer can expect the reimbursement from Trimble for their portion of the subsidy fee shortly after the deal is funded.

Summary

Trimble Financial Services helps you close more deals and provide winning customer service.

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