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a Digital Series

Financial services report:

LBM Extra

As relationships grow, so grows the bottom line.

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The BlueTarp Difference

By Ryan LeSieur, Customer Service Manager



When choosing your partners or employees who are on the front lines with your pro customers, it's critical to make sure they are 100% focused on the kind of personal relationships that will keep your customers loyal. They have to be able — and willing — to go beyond what your customers ask in order to solve problems.

A partner who manages your in-house credit program should be held to the same, if not higher, standards of personalized service. The best partners become an extension of your business and provide professional expertise for your customers. You can trust them to handle sticky situations and lend a hand when your customers need flexibility. These qualities make up the very foundation that our BlueTarp customer service department is based upon.

At BlueTarp Financial, we measure our success by what's important to our dealers and structure our department goals accordingly. Collaboration between each service team member and our dealers in how they serve each contractor is critical to our success. It also helps build morale and keeps a positive "hum" on our service floor.

"Because we're in the building supply industry, we put more of an emphasis on personal relationships than talking points. I often speak with the same customers regularly, and I like helping them. In large calls centers, it's just another call."
— Daniel Purcell



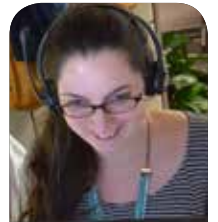
We don't have formal scripts here. Instead, we focus our training and ongoing development work around role-play, where we can take a more human approach to problem solving. This real-world approach is more empowering for our associates and more appreciated by our contractor customers. We have a daily reminder that says, "A contractor won't remember what you say, but they'll remember how they feel when they hang up the phone. And so will their dealer." This is simple but true, and it grounds us every day.

"The first thing I noticed here at BlueTarp is that everyone goes the extra mile for customers, who are often out at a job site or need a solution right away. Because we're managing the credit program for the dealer, I need to be sure I know what's going on in that relationship so I can make sure they're getting what they need from me. You don't get that at other places."
— Bill Barron



In the absence of daunting and restrictive quotas, our representatives are free to dedicate the necessary time and research to arrive at the right answer, which is not necessarily the first or quickest one. Rather than limiting our frame of knowledge to financial services, we take the time to educate our staff on the many nuances of the industry. With the right vocabulary and a wide breadth of experience, resources and tools, we're able to continuously raise the bar for customer service expectations.

"We have great communication and work together as a team. We help each other and won't give up until the matter is resolved. I love that." — Ashley Sevigny



No one person has all the answers. Our communication philosophy enables greater opportunities for collaboration across our teams and throughout the entire company. While our representatives have the tools and confidence to take initiative, decisions are never made in a vacuum. In a recent survey, 96% of our employees told us they were willing to give extra effort to help our customers and BlueTarp succeed. For any dealer in the building supply industry looking for a trustworthy partner to manage their credit program, that's a great statistic to start with.

Don't settle for a partner that doesn't meet your high standards of quality service and customer care. Make sure they treat your customers as you would want to be treated — with patience, flexibility and open communication to reach the best solutions for all involved. ■



“Gulp. He’s my ‘best’ customer...”

A dealer’s collections department doesn’t have to be a relationship killer. Here’s how to get it right.

By **Theresa Gouzie, Collections Manager**



Contractor-dealer relationships are built on more than just the exchange of lumber, hardware materials and payment. In today’s market, the strongest relationships are sustained through the trust, loyalty and respect dealers demonstrate for their contractors and vice versa. So, it’s no wonder that dealers are

fearful of outsourcing collections — this would destroy the long-cultivated relationships between contractors and dealers — even though the dealer’s success largely depends on responsible debt management.

At BlueTarp Financial, we help to alleviate this fear by keeping relationships positive — even when contractors pay late. We do this by building a transparent collections process that emphasizes personal service, flexibility and on-going collaboration with all parties involved.

We work hard to erase the ‘collections’ stigma. No customer looks forward to receiving a call asking for money. However, these conversations are important to us and we emphasize a positive and productive attitude, with the resources and skills in place to handle any situation. Here are some of the values we live by every time we speak with customers and each other:

Empathy and Acknowledgement

“Since we specialize in the building supply industry, we have a deeper understanding of what our clients are going through. We use the same vocabulary our customers use, and that helps to put them at ease.”

— **Orlando Taylor, Collections Specialist**



Our BlueTarp team is not your run-of-the-mill collections operation. We structure our department after the dealers we support, with a focus on maintaining close, symbiotic relationships with a heavy emphasis on open communication. Instead of simply asking for payment, we listen to customer concerns and seek to understand what’s going on. Most importantly, we strive to help them solve problems by speaking their language. If they are ‘waiting for a draw,’ ‘check from the title company,’ or need a ‘lien waiver,’ we know what these phrases mean. By taking the time to really listen on every call, we recognize the true issues involved and are able to generate realistic and sustainable solutions. Like our Customer Service Team, our Credit & Collections Team is an extension of service — our first question is always going to be, “How can we help?”

Flexible & Empowered

“We’re encouraged to exercise more independent and creative thinking. Instead of dwelling on what we can’t do, our philosophy is to focus on what we can do in order to get that customer into a better spot. If we can get them one step closer to where they should be, it’s good for them, the dealer and BlueTarp.”

— **Robert Zweifel, Collections Specialist**



Guided by our positive relationship-centric philosophy and talented workforce, BlueTarp is uniquely positioned to provide flexible, customizable solutions for dealers and their contractor customers. We have the software and materials to initiate dependable, efficient trade credit solutions, as well as a high-caliber team to welcome customers and meet their unique needs. We understand that a past-due balance isn’t always about an inability to pay. Instead of limiting conversations to a rigid, frustrating script, we empower our employees to help write it. When recruiting new hires, we look for individuals who will bend over backwards to work through a problem until the best solution is reached.

Communication and Collaboration

“I work with a great group of people who are willing to work together and solve problems as a team. People who visit us are always surprised when they find out we’re collectors because we have a lot of fun together.”

— **Louise Drouin, Collections Specialist**



Teamwork is the key ingredient to a successful business environment — an atmosphere where people view work as an opportunity and not a task. Throughout the entire company, we place great emphasis on operating in close collaboration, making sure everyone on the team communicates so that customers get the benefit of our full expertise. A constant exchange of knowledge and ideas permits informed decisions across all levels of the company, while creating a unified, holistic voice. At BlueTarp, every form of communication counts — from daily colleague-to-colleague conversations, to the last customer call of the day. Our solutions reflect the best combined efforts of a dedicated, united and happy team.

As your partner in collections, BlueTarp is here to represent you and treat your customers as you would treat them — with an open, honest solution. ■