

# SEU RITMO SEUS RESULTADOS

## 01 BECOME CUSTOMER CENTRIC

### CUSTOMER KNOWLEDGE

- Complete Customer 360 View – Phase 2
- Use Pre-Analysis as a lever of increasing sales

### CUSTOMER EXPERIENCE

- Banco RCI & IR Improvements
- Fast Track
- ★ Full Online Acceptance
- Full Online Acceptance CNH-e
- Full Online Acceptance e-sign
- Full Online Acceptance GETDOC
- Full Online Acceptance NF-e

### CUSTOMER SATISFACTION

- Ⓜ K Commerce
- Loyalty Program - Reward
- Ⓜ Modernize the Credit Desk Working Tool
- MY RCI Connect App and Web New Portal

### NEW MOBILITY FOUNDATION

- ★ OCR – App Novar Phase 2
- Sales Force Marketing Cloud implementation
- Social Media Opening (no TI)
- Valued Sale

### CUSTOMER SATISFACTION

- Use Pre-analysis as a lever of increasing sales and satisfaction
- ★ Improve Customer Satisfaction through Survey

## 04 NEW MOBILITY FOUNDATION

### INSURANCE & SERVICES

- Launch FAM(Octo + Bulb)

### NEW MOBILITY FOUNDATION

- Decide to commercialise RCI Mobility

## 02 OPTIMIZE CORE BUSINESS MODEL

### MARKETING

- Customer RBP
- VDT/Profitability by Model

### COMMERCIAL METHODS

- Competency of our Sales Team
- Dealer Portal
- Dedicated Dealer Agreements
- Ensure success of PCP Strategy
- F&I Focus Group
- F&I System integration/Competitiveness Benchmark
- Improve booking rate
- Integration of Training Nissan/RCI
- ★ PCD cash conversion
- Sales Campaign Optimisation/Planning

### DEPOSIT ACTIVITY/FUNDING

- Ⓜ Shared KPI with Nissan (Penetration/PS Boosters)
- Ensure success of PCP Strategy)
- Portfolio Sale

### PAYMENT SOLUTIONS

- ★ K-comm Collection service
- ★ FIDIC fleet

### DEPOSIT ACTIVITY/FUNDING

- Ⓜ Investigate reserve account implementation

## 05 ENGAGE AND COMPETENT TEAM

### GPTW

- GPTW
- Project Management(PMI/SCRUM...)
- Talent Management(Kenoby)

### FIDIC supplier

- Ⓜ FIDIC supplier
- Ⓜ Unique account

### FLEET

- Ⓜ Launch Nissan Titan
- LLD Project

### USED CARS

- Accompany CPO Programms
- ★ Dealer RBP
- Ⓜ Launch EGVO
- Launch UC Ballon Product
- National used car Fairs
- Reciprocity Strategy – FP and Retail of Used Cars
- UC Dashboard
- Ⓜ Webmotors integration

### OTHERS

- Bank ROE optimization
- Formalization FloorPlan
- Launch TOTVS Opex & Payment System
- ★ Monitoring of Network CashFlow - FloorPlan
- ★ Digital Stock Audit
- Use of Rouanet Law to optimize taxes

## 03 OFFENSIVE SERVICES STRATEGY

### INSURANCES & SERVICES

- Ⓜ Build strong Back office on Services
- Increase Consorcio Sales & Profitability
- Ⓜ Integration of Nissan Strategy on Car Centric Services
- ★ Integration Tokio to Multiquote Car Insurance
- Ⓜ RCI Direct – Menu Selling
- Roll out Multiquote system
- Launch EGVN
- Launch GAP + Deductible insurance (STT)
- Launch MAFRE 3 Data Pricing
- Launch Renault small fleet fixed price
- Launch Retail My Revision and Full
- Ⓜ Launch SIGMA2
- Launch STR/LTR My Revision
- Ⓜ Launch Tokio -> 6 Data Pricing

### SERVICES PLATFORM PROGRAM

- BSP Acceleration

## 06 REGULATORY REQUIREMENTS

- ★ Forecast under IFRS 9
- Fraud Tools Integration with e-commerce (Clear Sale)

## 07 SPARK

- Renov'Action
- Contato mais fácil
- Entrada facilitada
- Negociação da parcela

### Status

- ★ Done
- On Time
- Ⓜ Standby
- Alert
- Follow up needed

### Methodology

- Ⓜ Agile
- LS Lean Startup
- ✓ Value Up
- W Waterfall
- SPARK Spark



# Become Customer Centric

January 2019

Pilot  
C. Viegas

## Complete Customer 360 View phase 2

Number of data tables integrated

Target :  
Q4 2019

Status :  
Datalake integration

H. Ferretti

## Use Pre-Analysis as a lever of increasing sales and satisfaction

Increase Conversion

Target :  
Q1 2019

Status :  
Roadmap definition to use leads generated by Pre-analysis

M.Bruno

## Banco RCI & IR Improvements

New metrics

Target:  
Q3 2019

Status:  
Waiting for approval

C.Conrado

## Fast Track

Functionalities

Target:  
Q4 2019

Status:  
Kick off with new external provider

R.Darmon/F.Filho

## Full Online Acceptance

Target:  
Launched in 2018

Status:  
Launched

C.Conrado

## Full Online Acceptance CNH-e

3K Id's valid per month

Target:  
Q1 2019

Status:  
Automatic driver validation test

F.Rigotti

## Full Online Acceptance e-sign

80% digital signatures

Target:  
Q3 2019

Status:  
Kick off

C.Pardini

## Full Online Acceptance GETDOC

Quantity of proposals submitted for payment new platform

Target :  
Q2 2019

Status :  
E sign project

F.Rigotti

## Full Online Acceptance NF-e

twenty percent of automatically validated invoices

Target :  
Q2 2019

Status :  
Invoice test

F.Rigotti

Done

Agile

On Time

Lean Startup

Standby

Value Up

Alert

Waterfall

Follow up needed

SPARK Spark



# Become Customer Centric

January 2019

Pilot  
C. Viegas

**K Commerce**

Functionalities

Target : Q4 2019      Status : Awaiting roadmap 2019

R.Darmon/F.Filho

**Loyalty Program - Reward**

% Renewal Rate

Target : Q1 2019      Status : Program design/Santander DAP

H.Ferreti

**Modernize credit desk working tool**

Tool Implemented

Target: Q1 2019      Status: Waiting Santander

M.Bruno

**MY RCI Connect App and Web New Portal**

Products launch

Target:      Status: Pending list on IT Budget

C.Conrado

**OCR – App Novar Phase 2**

Increase App usage

Target: Q4 2018      Status: Done

F.Rigotti

**Sales Force Marketing Cloud implementation**

Launch

Target: Q3 2019      Status: Kick off

C.Pardini

**Social Media Opening (no TI)**

Facebook/LinkedIn accounts

Target : Q1 2019      Status : Budget approval pending

C.Conrado

**Valued Sale**

% recovery related to customer debt

Target : Q1 2019      Status : Network implementation

M.Bruno

**Improve Customer Satisfaction through Survey**

Specify plan with individual surveys

Target : Q4 2019      Status : Continous process

H.Ferretti

**Use Pre-analysis as a lever of increasing sales and satisfaction**

Implementation

Target : 2018      Status : Done

H.Ferretti

- Done
- On Time
- Alert
- Follow up needed
- Agile
- Lean Startup
- Value Up
- Waterfall
- SPARK Spark



**Optimize Core Business Model**

January 2019

Pilot  
C.Viegas

**Customer RBP**

RBP implemented for new and used cars

Target: Q1 2019      Status: On going

M.Bruno/R.Darmon

**Dedicated Dealer Agreements**

Profitability by dealer to allow/ensure benefical agreements

Target: Q4 2019      Status: On Going

F.Filho

**Improve booking rate**

Test Control analysis

Target: Q3 2019      Status: Test x Control Running

F.Rigotti

**Ensure success of PCP Strategy**

Balloon Product Push: Training to increase focus on PCP products.

Target: Q2 2019      Status: On going

F.Filho

**VDT/Profitability by Model**

Report avaliability of MAC / MOP by model

Target:      Status: Updating with 2018 YTD

A.Arrossi

**Ensure success of PCP strategy**

Balloon Product Push RdB & Nissan

Target: Q1 2019      Status: Process review

R.Darmon

**Integreation of Training Nissan/RCI**

SER Nissan site receive a link to integrate RCI Academy

Target: Q1 2019      Status: Link created on Nissan Training Program

V.Caju

**FIDC Suplier**

To be presented to Renault/Nissan

Target: Q3 2019      Status: To be presented to Renault/Nissan

A.Arrossi

**Competency of our Sales team**

Follow Corporate directive, assessment& training of RCI field team

Target: Q2 2019      Status: On Going

F.Filho

**F&I Focus Group**

Four meetings at least

Target: Q1 2019      Status: On Going

F.Filho

**PCD Cash Conversion**

Tried 3 strategys but no reversion

Target: Q4 2018      Status: Tried 3 strategys but no reversion

V.Caju

**Dealer Portal**

Define project/scope RCI Academy optimization

Target: Q4 2019      Status: Defining the strategy of Dealer portal, training and others tools provided.

F.Filho

**F&I System Integration/Competiiveness Benchmark**

If Go decided, implementation

Target: Q4 2019      Status: Analysis of options

R.Darmon

**Sales Campaign Optimisation/Planning**

Optimisation / Planning of challenges to cover whole population

Target: Q3 2019      Status: On Going

F.Filho

|  |                  |  |              |
|--|------------------|--|--------------|
|  | Done             |  | Agile        |
|  | On Time          |  | Lean Startup |
|  | Standby          |  | Value Up     |
|  | Alert            |  | Waterfall    |
|  | Follow up needed |  | SPARK Spark  |



### Optimize Core Business Model

January 2019

Pilot  
C.Viegas

**Shared KPI with Nissan(Penetration/PS Boosters)**

Nissan apply KPI on M&S Team

Target: Q4 2019

Status: discussion with Nissan Brazil and Latam level

V.Caju

**Deposit Activity Launch**

Sucessfull access/deposits

Target:

Status: Pilot with employees already in place

A.Arossi

**Investigate reserve account implementation**

Necessary gap analysis and costs associated

Target: Q4 2019

Status: Costs estimation TBD

A.Arossi

**K-COMM Collection service**

Implementation

Target: Q2 2019

Status: Already presented to Renault, waiting decision

A.Arossi

**FIDC fleet**

Invoices done

Target: Q3 2018

Status: Implemented

A.Arossi

**Dealer RBP**

Target: Q2 2019

Status: On going selection/NIC

M.Bruno/R.Darmon

**Unique account**

Flows network unification

Target:

Status: Costs estimation TBD

A.Arossi

**Launch Nissan Titan**

Implementation

Target: Q4 2019

Status: Continuous discussion with Nissan

F.Filho/V.Caju

**LLD Project**

Implementation

Target: Q4 2019

Status: Decision to be made as part of project

F.Filho

**Accompany CPO Programs**

Volume

Target: Q4 2019

Status: On going selection/NIC

R.Darmon

- Done
- On Time
- Standby
- Alert
- Follow up needed
- Agile
- Lean Startup
- Value Up
- Waterfall
- SPARK Spark



### Optimize Core Business Model

January 2019

Pilot C.Viegas

**Launch EGVO**

Launch date

Target: Q4 2019

Status: Documentation in process and product's definition.

R.Darmon

**Launch UC Ballon Product**

Launch date

Target: Q2 2019

Status: Set up product "rules" with Risk, Pricing and Sales

R.Darmon

**National used cars fairs**

Fairs nationwide to increase sales

Target: Q2 2019

Status: On going

R.Darmon/F.Filho

**Reciprocity Strategy FP and Retail of Used Cars**

Increase used cars penetration

Target: Q4 2019

Status: Analyzing changing FP pricing to increase used car production

M.Bruno/R.Darmon

**UC Dashboard**

Integrate RCI UC tools and KPI's

Target: Q4 2019

Status: Conceptual development

R.Darmon

**Webmotors integration**

Increase used cars penetration

Target: Q4 2019

Status: Leads generation for used car

F.Filho

**Bank ROE optimization**

Correct P&L split between companies

Target: Q3 2019

Status: Profit Done/ Expenses on analysis

A.Arossi

**Formalization Floor Plan**

New tool implemented

Target: Q3 2019

Status: Process evaluation and looking for tool for the future monitoring.

M.Bruno

**Launch TOTVS Opex & Payment System**

New tool implemented

Target:

Status: Integration test

A.Arossi

**Monitoring of Network CashFlow – Floor Plan**

Dashboard development for Renault and Nissan dealers

Target: Q4 2018

Status: ABRARE presentation done(RdB)

M.Bruno

**Digital stock audit**

Implementation in the elected dealers

Target: Q4 2019

Status: Implementation process

M.Bruno

**Portfolio Sale**

Cash inflow from portfolio sale

Target: Q4 2019

Status: First meeting with Santander hold on 21/01

M.Bruno

**Use of Rouanet Law to optimise taxes**

Use taxes to encourage Culture, Sports, etc.

Target: Q4 2019

Status: Waiting Budget

R.Darmon

- Done
- Agile
- On Time
- Lean Startup
- Standby
- Value Up
- Alert
- Waterfall
- Follow up needed
- SPARK Spark



# Offensive Services Strategy

January 2019

Pilot  
C.Viegas

**Build Strong Back office on Services**

Finalization of Business case

Target: Q3 2019 | Status: Documenting rules

F.Rigotti

**Increase Consorcio Sales & Profitability**

Quotas incremental

Target: Q4 2019 | Status: Offering warranty extension

F.Filho

**Integration of Nissan Strategy on Car Centric Services**

TBD after Nissan Strategy Definition

Target: Q4 2019 | Status: Waiting for Nissan development in house

R.Darmon

**Integration Tokio to Multiquote Car Insurance**

Launch date in Multiquote System

Target: Q4 2018 | Status: Insurance company are updating a process of premium charge

R.Darmon

**RCI direct – Menu Selling**

TBD after System evolution

Target: Q4 2019 | Status: Santander's system evolution

R.Darmon

**Roll out Multiquote system**

Network expansion-.Training development focused on sales process

Target: Q2 2019 | Status: pilot will be finished by Q42018

F.Filho

**Launch EGVN**

Launch date in Dealer Network

Target: Q1 2019 | Status: Waiting for Ti system development

R.Darmon

**Launch GAP+Deductible insurance(STT)**

Launch date in Dealer Network

Target: Q2 2019 | Status: Product's development, training, point of sales material customization and roll-out

R.Darmon

|                  |              |
|------------------|--------------|
| Done             | Agile        |
| On Time          | Lean Startup |
| Standby          | Value Up     |
| Alert            | Waterfall    |
| Follow up needed | SPARK Spark  |



# Offensive Services Strategy

January 2019

Pilot  
C.Viegas

**BSP Acceleration**

Definition of product roadmap for 2019

Target: E.Costa      Status:

**Launch MAPFRE 3 Data Pricing**

Launch date in Dealer Network

Target: Q1 2019      Status: System development

R.Darmon

**Launch Renault small fleet fixed price**

Launch date in Dealer Network

Target: Q1 2019      Status: Fixed price per vehicle model.

R.Darmon

**Launch Retail My Revision and Full**

Launch date in Dealer Network

Target: Q4 2019      Status: ABRARE negotiation (labor costs and parts discounts)

R.Darmon

**Launch SIGMA 2**

Launch date in Dealer Network

Target: Q4 2019      Status: Whole project under review by Corporate

R.Darmon

**Launch STR/LTR My Revision**

Launch date in Dealer Network

Target: Q1 2019      Status: Corporate validation.

R.Darmon

**Launch Tokio -> 6 Data Pricing**

Launch date in Dealer Network

Target: Q4 2019      Status: Product definition and documents updating.

R.Darmon

- Done
- Agile
- On Time
- Lean Startup
- Standby
- Value Up
- Alert
- Waterfall
- Follow up needed
- SPARK Spark



Back

04



## New Mobility foundation

January 2019

Pilot  
C.Viegas

 BANCO RCI BRASIL

### Launch FAM (Octo + Bub)

FAM launch

Target:  
Q1 2019

Status:  
Finalisation of  
BP/Launched  
expected in Jan  
2019

C.Conrado

### Decide to commercialise RCI Mobility

Business Plan done

Target:  
Q2 2019

Status:  
POC

C.Conrado



Done



Agile



On Time



Lean Startup



Standby



Value Up



Alert



Waterfall



Follow up needed



SPARK Spark

Back

05



Engaged and Competent Team

January 2019

Pilot C.Viegas

**GPTW**

**KEEP 85%**

Target: Q4 2019

Status: Action plan following GPTW surveys

R.Nascimento

**Workday**

**RollOut**

Target: Q1 2019

Status: Corporate planning

R.Nascimento

**Project Management(PMI/SCRUM...)**

**Project management development**

Target: Q2 2019

Status: Budget approval

R.Nascimento

**Talent Management(Kenoby)**

**Roll out**

Target: Q1 2019

Status: Budget approval

R.Nascimento

**VOE**

**Team buildings/seminars**

Target: Q4 2019

Status: On bid

R.Nascimento

- Done
- Agile
- On Time
- Lean Startup
- Standby
- Value Up
- Alert
- Waterfall
- Follow up needed
- SPARK Spark

Back

06



Regulatory Requirements

January 2019

Pilot  
C.Viegas



Forecast under IFRS 9

Target:  
Q4 2018

Status:  
Done

M.Bruno



Fraud Tools Integration with e-commerce (Clear Sale)

Tool implementation

Target:  
Q4 2019

Status:

M.Bruno

Done

Agile

On Time

Lean Startup

Standby

Value Up

Alert

Waterfall

Follow up needed

SPARK Spark

Back

07





Spark

January 2019

Pilot  
C.Viegas

 BANCO RCI BRASIL

  **Renov'Action**

**Planning done**

Target: Q2 2019      Status: Kick off

H.Ferretti

  **Contato mais fácil**

**Planning done**

Target: Q2 2019      Status: Kick offl

C.Pardini

  **Negociação da parcela**

**Planning Done**

Target: Q2 2019      Status: Kick Off











M.Bruno

  **Entrada facilitada**

**Planning done**

Target: Q2 2019      Status: Kick Off

M. Bruno

-  Done
-  Agile
-  On Time
-  Lean Startup
-  Standby
-  Value Up
-  Alert
-  Waterfall
-  Follow up needed
-  SPARK Spark