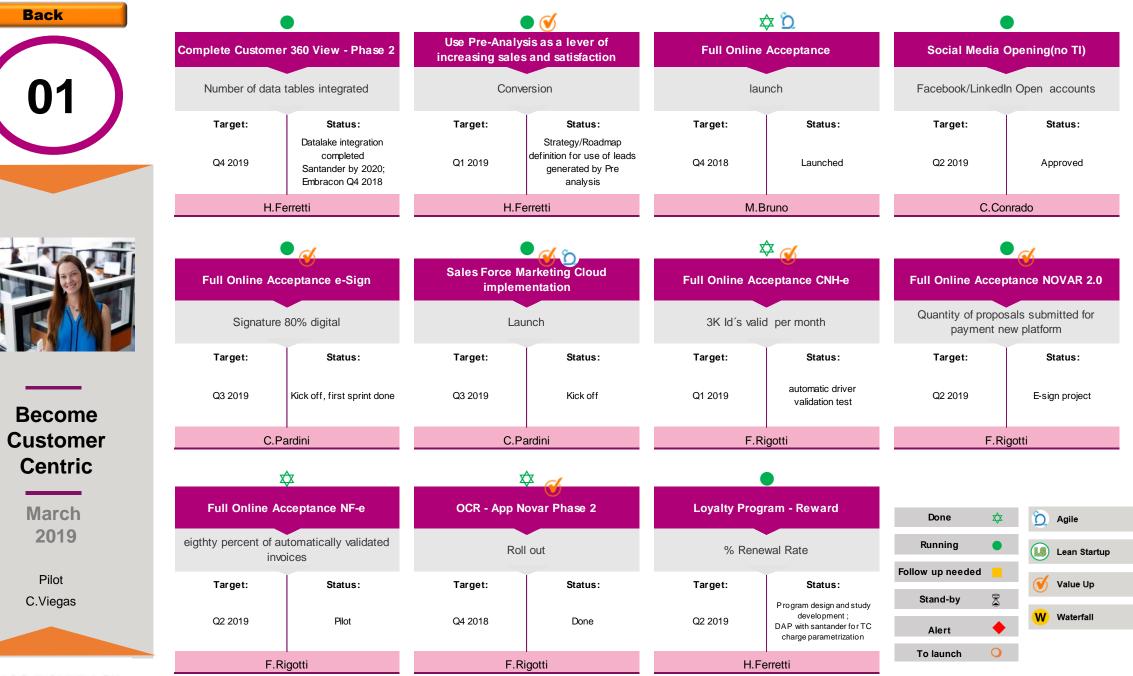
## TBA // March 2019 Seus ritmos seus resultados

1	Become Customer Centric	02	Optimize Core Business Model		Payment Solutions		Offe	nsive Services Strategy
				\$	K-Comm Collection service			naive ber need birategy
	Customer Knowledge		Marketing	\$	FIDC fleet	_	Insura	nces & Services
	Complete Customer 360 View - Phase 2	•	Customer RBP	0	Unique account	- •	Build stro	ong Back office on services
Use	Pre-Analysis as a lever of increasing sales and satisfaction	¢	VDT/Profitability by Model	-	Fleet		Increase (	Consorcio Sales & Profitability
	Customer Experience		Commercial Methods	2	Launch Nissan Titan	- O Integr		an Strategy on Car Centric Servic
	Full Online Acceptance	•	Dealer Portal		LLD Project			
	Social Media Opening(no TI)	•	Dedicated Dealer Agreements		Used Cars		0	okio to Muliquoter Car Insurance
	Full Online Acceptance e-Sign	\$	v		LLD Project	0	RC	l Direct - menu selling
	Sales Force Marketing Cloud implementation		Ensure success of PCP Strategy Renault		Accompany CPO Programms	•	Roll	out multiquoter system
	Full Online Acceptance CNH-e	•	Ensure success of PCP Strategy Nissan	☆	Dealer RBP	•		Launch EGVN
	Full Online Acceptance NOVAR 2.0	•	F&I Focus Group		Lauch EGVO	•	Launch GAI	P + Deductible insurance (STT)
	Full Online Acceptance NF-e	•	F&I System integration/Competitiveness Benckmark	_ •	Launch UC Ballon Product		Launc	h MAPFRE 3 Data Pricing
	OCR - App Novar Phase 2	•	Improve booking rate	•	National used cars fairs	•	Launch R	enault small fleet fixed price
	Loyalty Program - Rew ard	•	Integration of Training Nissan/RCI	•	Reciprocity Strategy - FP and retail of used cars			nch Retail My Revision
	Modernize the Credit Desk Working Tool	\$	PCD cash conversion	•	UC dashboard	_ <u>↓</u>		
Use F	Pre-analysis as a lever of increasing sales and satisfaction -	•	Sales Campaign Optimisation/Planning	0	Webmotors integration	8		ch STR/LTR My Revision
	Valued Sale	•	Ensure success of PCP Strategy Sales	2	Investigate possibility to launch Advance on advances	- <u>δ</u> ι	_aunch 2ND i	nsurance car -> 6 DATA Pricing
	Fast Track	X	Shared KPI with Nissan (Penetration/OS Booters)	-	Regulatory Requirements		Services	Platform Program
	K Commerce		, , , , , , , , , , , , , , , , , , ,		Bank ROE optimization	• •		BSP Acceleration
	Customer Satisfaction		Deposit Activity/Funding		Launch TOTVS Opex & Payment System			
	Improve Customer Satisfaction Through Survey	*	Deposit Activity Launch Portfolio Sale	⇒ 🌣	Monitoring of Network CashFlow - FloorPlan	(04)	Ne	w Mobility Foundation
		0		☆	Digital Stock Audit	_ 🗙	1	
5)	Engage and Competent team		Investigate reserve account implementation	-	Use of Rouanet Law to optimize taxes			Inch FAM(Octo + bulb)
	GPTW						Decide t	o commercialise RCI mobility
	Project Management (PMI,SCRUM)	06	Regulatory Requirements	(07)	Spark	Done	\$	🕥 Agile
	Talent Management (kenoby)					Running		
	VOE	<u>××</u>	Forecast under IFRS 9	-	Renov Action		-	Lean Startup
	Workday	-	Fraud Tools Integration with e-commerce (Clear Sale)		Contato mais fácil	Follow up need	led <mark>–</mark>	A Value Ur
				-	Negociação da parcela	Stand-by	Z	Value Up
				-	Entrada facilitada		۲	W Waterfall
						Alert	•	•
	O RCI BRASIL					To launch	0	







O 💉			☆ 🎸		☆ 🎸	• <u>b</u>			
	Credit Desk Working Tool		lysis as a lever of es and satisfaction -	Val	ued Sale	Fast Track			
Tool implemented		Volume of proposals, approval rate, volume of contracts and increase of average ticket.		% recovery related to customer debt		Functionalities			
Target:	Status:	Target:	Status:	Target:	Status:	Target:	Status:		
Q2 2019	Waiting Santander forecast	2018	Done	Q2 2019	Netw ork implementation	Q4 2019	Kick off with new external providor		
M	.Bruno	M	M.Bruno		M.Bruno		Darmon		
	<u>d</u> 2		•						
K Co	mmerce		r Satisfaction Through Survey						
Functionalities		Specify plan with individual surveys							
Target:	Status:	Target:	Status: Continous						
Q4 2019 New features been devloped		Q4 2019	process:Develop and run local surveys to support						

business strategy and

H.Ferretti

Become Customer Centric R. Darmon

March 2019

Pilot C.Viegas











## Optimize Core Business Model



BANCO RCI BRASIL

F.Filho

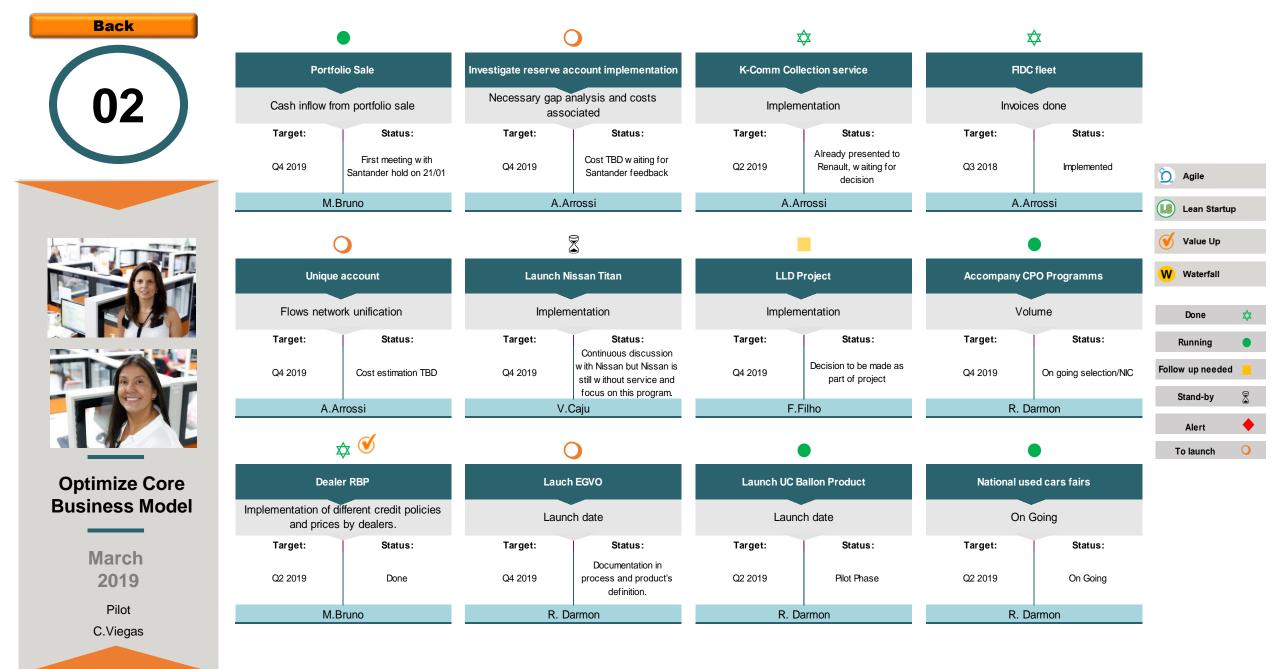
• 🥑		Σ	\$		•		•		
Customer RBP		VDT/Profitab	oility by Model	Competency o	f our Sales Team	Deal	er Portal		
RBP implemented for new and used cars		Report avaliability of	MAC / MOP by model		rporate directive + ing of RCI field team		ect and scope. ny optimization		
2019	Status: On going	<b>Target:</b> Q1 2019	Status: Updating w ith 2018 YTD	<b>Target:</b> Q2 2019	Status: On Going	<b>Target:</b> Q4 2019	Status: Defining teh entire strategy of Dealer portal, trainning and other tools provided to Dealers. Analysing current situation of		
M.Bruno		A.A	A.Arrossi		.Filho	F	trainning tool (RCIAcademy).	🕥 Agile	
•		Σ	¢		•		•	Lean Start	up
icated Dealer Ag	greements		of PCP Strategy nault	Ensure success of	PCP Strategy Nissan	F&I Fo	cus Group	Value Up	
bility by dealer to a fitable individual ag		focus on Replay through	Inuous negotiation to increase media, CRM action, higher t of VME etc.	focus on Replay throug	ntinuous negotiation to increase h media, CRM action, higher nt of VM E etc.	Four mee	etings at least	W Waterfall	
get:	Status:	Target:	Status: Special renovation	Target:	Status: Feb19 w ith March and	Target:	Status:		
2019	On Going	Q1 2019	condition implemented on march. CRM letter in develop	Q2 2019	Versa installment CRM letter in development process.	Q4 2019	On Going	Done	
F.Filho		R. D	armon	R. [	Darmon	F	.Filho	Running	
•			•		•		\$	Follow up neede	ed
em integration/Cor Benckmark		Improve b	ooking rate	Integration of T	raining Nissan/RCI	PCD cas	h conversion	Stand-by	
o decided, implem	nentation	Test Cont	rol analysis		ceive a link to integrate cademy	PCD cas	h conversion	Alert	
get:	Status:	Target:	Status:	Target:	Status:	Target:	Status: Was tried 3 differents	To launch	
	ng with F&I System hdule for March	Q3 2019	Aw aiting pilot test result control	Q2 2019	link is being created on Nissan Training Program NDP	Q4 2018	strategies for grow pen on this segment : 0% rate, Replay (ballon Plan)		
R. Darmon		F.R	ligotti	V	.Caju	V	/.Caju		
							. Š		
•					8		\$ \$		
ampaign Optimisa	ation/Planning	Ensure success of	PCP Strategy Sales		ssan (Penetration/OS oters)	Deposit A	ctivity Launch		
ation / Planning of all population with	•		h: Training to increase CP products.		on M&S Team (Profit /and Pen rate)	Sucessfull a	access/deposits		
get:	Status:	Target:	Status:	Target:	Status:	Target:	Status:		
2019	On going	Q2 2019	On going	Q4 2019	Guy didn't consider this KPI fair for M&S team	Q1 2019	Pilot w ith employees already in place		

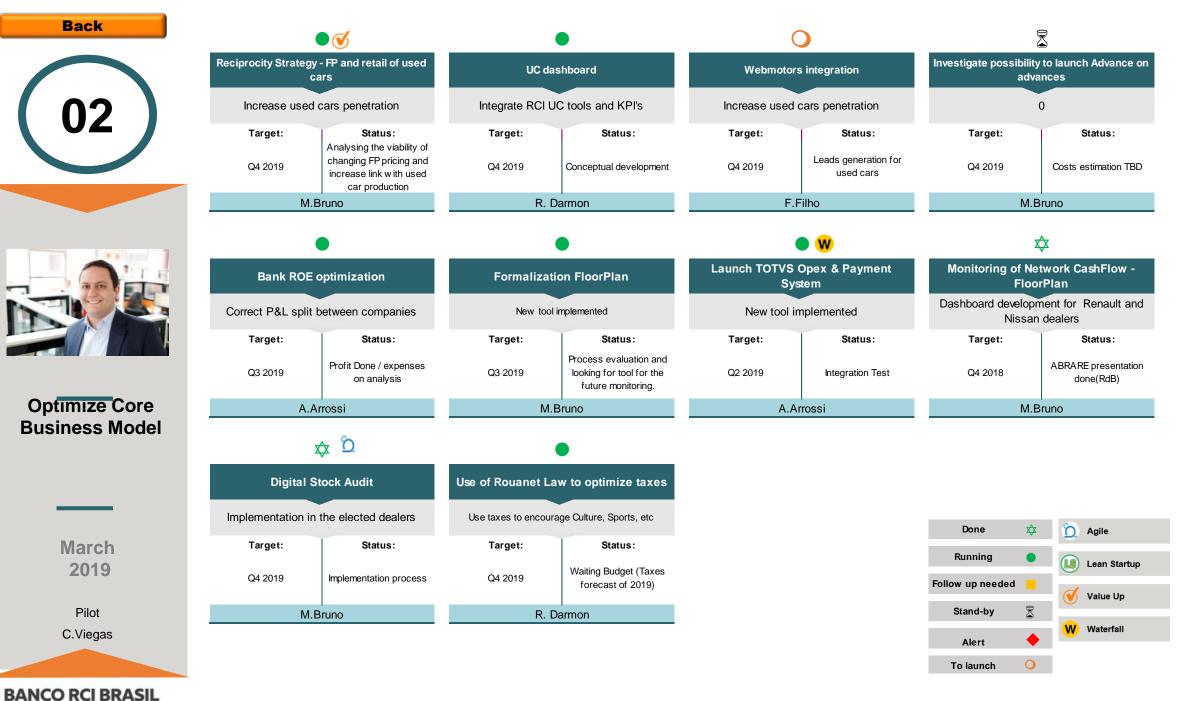
V.Caju

F.Filho

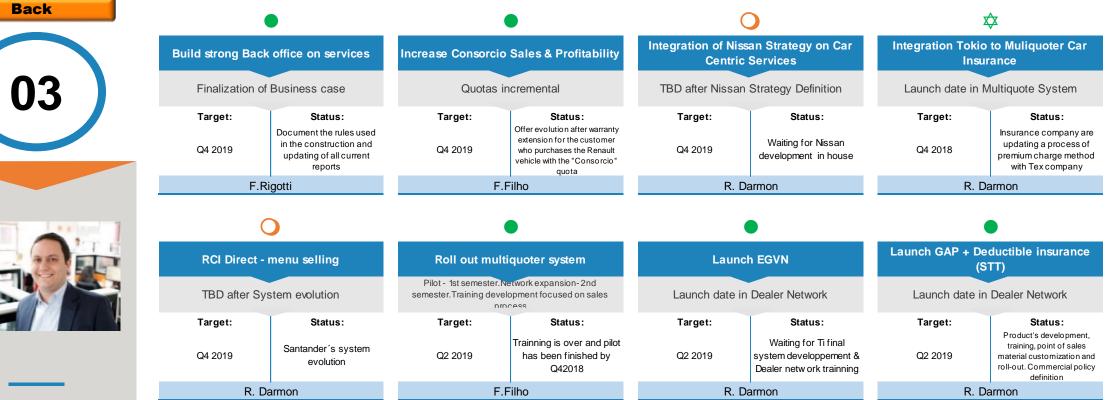
Confidential C

A.Arrossi





Confidential C



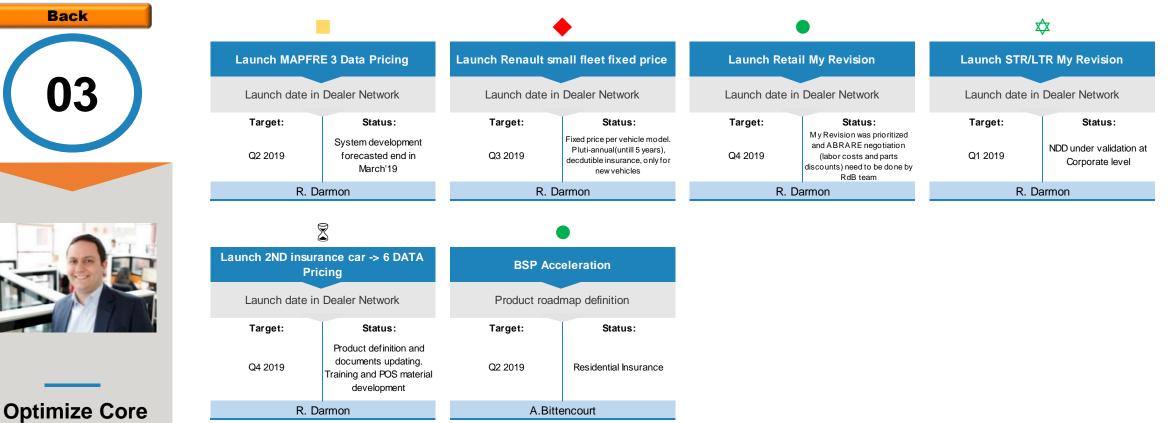
Optimize Core Business Model

> March 2019

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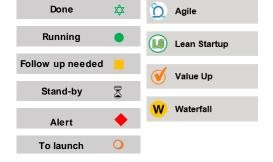


	\$	•			
Launch FA	M(Octo + bulb)	Decide to commercialise RCI mobility			
FAI	/ launch	Business Plan done			
Target:	Status:	Target:	Status:		
Q1 2019	Finalisation of Q1 2019 BP/Launched expected in Jan 2019		POC		
C.(	Conrado	C.C	onrado		



## New Mobility Foundation

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Q4 2019

Corporate planning

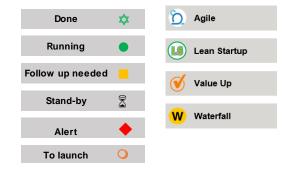
R.Nascimento

GPTW KEEP 85%			•		•	•		
		Project Management (PMI,SCRUM) Development of project management skills		Talent Manag	gement (kenoby)	VOE Team buildings/seminars		
				Ro	bll out			
Target: Status:		Target:	Target: Status: Target: Status:		Status:	Target: Status		
Q4 2019	Action plan follow ing GPTW surveys	Q2 2019	Contract and schedule	Q2 2019	Contract Alignemnt and First Tests	Q4 2019	Ongoing	
R.Nas	scimento	R.Nascimento		R.Na	scimento	R.Nascimento		
	•							
Wo	orkday							
Ro	oll out							
Target: Status:								

Engaged and Competent Team

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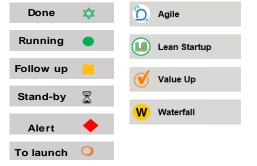
X	X	•			
Forecast un	der IFRS 9	Fraud Tools Integration with e- commerce (Clear Sale)			
Replicate the IFRS9 of file		Tool implementation			
Target	Status:	Target	Status:		
Q4 2019	Done	Q4 2019	0		
M.Br	uno	M.B	runo		



Regulatory Requirements

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SPARK		SPARK			SPARK	SPARK		
<b>Renov</b> ´Action		Contato mais fácil		Negociação	da parcela	Entrada facilitada		
Planning done		Planning done		Planning done		Planning done		
Target	Status:	Target	Status:	Target	Status:	Target	Status:	
Q2 2019	Kick off	Q2 2019	Kick off	Q2 2019	Kick off	Q2 2019	Kick off	
Run	Running		ing	Runr	Running		Running	



Spark

March 2019 Pilot

C.Viegas

Done
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