## TBA // Auust 2019 Seus ritmos seus resultados

01	BECOME CUSTOMER CENTRIC	ОРТІМ	IZE CORE BU
	CUSTOMER KNOWLEDGE	MARKETING	
Complet	te Customer 360 View - Phase 2	Customer RBP	\$\$ H
Use Pre-	Analysis as a lever of increasing sales and satisfaction	🌣 VDT/Profitability by Model	🕸 F
	CUSTOMER EXPERIENCE	COMMERCIAL METHODS	🔳 _ι
🕸 Full Onl	ine Acceptance	Competency of our Sales Team	
🕸 Social N	ledia Opening(no TI)	◆ Dealer Portal	<u> </u>
Full Onl	ine Acceptance e-Sign	Dedicated Dealer Agreements	\$
Sales Fo	prce Marketing Cloud implementation	Ensure success of PCP Strategy Renault	
🕸 Full Onl	ine Acceptance CNH-e	Ensure success of PCP Strategy Nissan	
🍄 Full Onl	ine Acceptance NOVAR 2.0	• F&I Focus Group	<u> </u>
🍄 Full Onli	ine Acceptance NF-e	F&I System integration/Competitiveness Benckmark	<u> </u>
🕸 OCR - Ap	p Novar Phase 2	Improve booking rate	<u> </u>
🕸 Loyalty P	Program - Reward	Integration of Training Nissan/RCI	<u> </u>
+ Moderni	ize the Credit Desk Working Tool	PCD cash conversion	• <u>F</u>
🕸 Use Pre-	analysis as a lever of increasing sales and satisfaction -	Sales Campaign Optimisation/Planning	<u> </u>
🕸 Valued S	Sale	Ensure success of PCP Strategy Sales	
Fast Tra	ck	Shared KPI with Nissan (Penetration/OS Booters)	_
K Commo	erce	DEPOSIT ACTIVITY/FUNDING	× <u>e</u>
	CUSTOMER SATISFACTION	🕸 Deposit Activity Launch	<u>F</u>
Improve	Customer Satisfaction Through Survey	Portfolio Sale	\$ <u> </u>
		Investigate reserve account implementation	\$
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VOE

People@Renault

02 ОРТІМІΖ	E CORE BUSINESS MODEL	03 OFFENSIVE SERVICES STRATEGY
MARKETING	PAYMENT SOLUTIONS	INSURANCES & SERVICES
Customer RBP	K-Comm Collection service	Build strong Back office on services
🌣 VDT/Profita bility by Model	☆ FIDC fleet	Increase Consorcio Sales & Profitability
COMMERCIAL METHODS	Unique account	Integration of Nissan Strategy on Car Centric Services
Competency of our Sales Team	FLEET	🌣 Integration Tokio to Muliquoter Car Insurance
◆ Dealer Portal	Launch Nissan Titan	Roll out multiquoter system
Dedicated Dealer Agreements	☆ LLD Project	🍄 Launch EGVN
🕸 Ensure success of PCP Strategy Renault	USED CAR	Launch GAP + Deductible insurance (STT)
🕸 Ensure success of PCP Strategy Nissan	Accompany CPO Programms	🌣 Launch MAPFRE 3 Data Pricing
F&I Focus Group	Launch UC Balloon Product	🌣 Launch Renault small fleet fixed price
F&I System integration/Competitiveness Benckmark	🔯 Dealer RBP	🌣 Launch Retail My Revision / Revisão programada
🕸 Improve booking rate	National used cars fairs	🌣 Launch STR/LTR My Revision
Integration of Training Nissan/RCI	Launch EGVO	Launch 2ND insurance car -> 6 DATA Pricing
PCD cash conversion	Reciprocity Strategy - FP and retail of used cars	SERVICES PLATFORM PROGRAM
Sales Campaign Optimisation/Planning	UC dashboard	BSP Acceleration
Ensure success of PCP Strategy Sales	Webmotors integration	
Shared KPI with Nissan (Penetration/OS Booters)	REGULATORY REQUIREMENTS	
DEPOSIT ACTIVITY/FUNDING	🕸 Bank ROE optimization	SPARK
🌣 Deposit Activity Launch	Formalization FloorPlan	O7 SPARK
Portfolio Sale	🗢 Launch TOTVS Opex & Payment System	SPARK
Investigate reserve account implementation	Monitoring of Network CashFlow - FloorPlan	Renov´Action
	Digital Stock Audit	🔶 Contato mais fácil
	Use of Rouanet Law to optimize taxes	🔶 Negociação da parcela
		🔶 Entrada facilitada
05 ENGAGED AND COMPETENT TEAM	06 REGULATORY REQUIREMENTS	
ENGAGED AND COMPETENT TEAM	REGULATORY REQUIREMENTS	
• GPTW	Forecast under IFRS 9	
Project Management (PMI,SCRUM)	Fraud Tools Integration with e-commerce (Clear Sale)	j 🚇 🏹 ₩
<ul> <li>Talent Management (kenoby)</li> </ul>		Agile Lean Startup Value Up Waterfall
VOE	_	☆ ● ■ ♦

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Running

Done

Stand-by

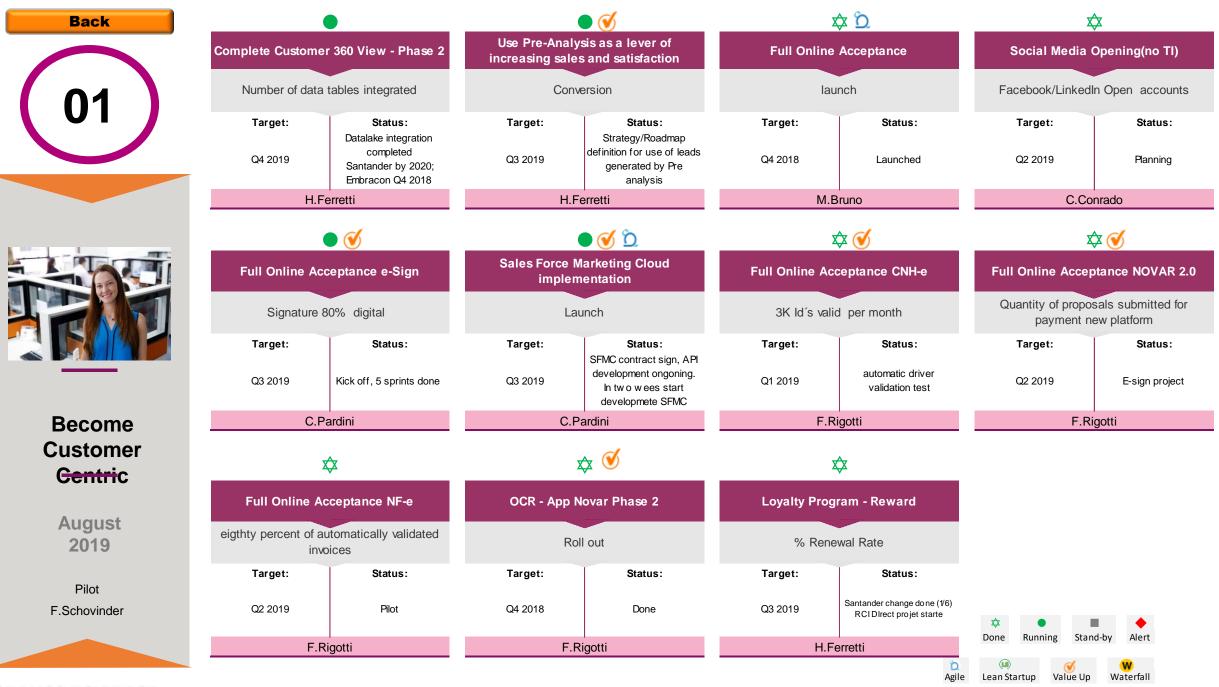
Alert

x Decide to commercialise RCI mobility

Launch FAM(Octo + bulb)

NEW MOBILITY FOUNDATION

(04)



BANCO RCI BRASIL





Become Customer Centric

R. Darmon

August 2019

Pilot F.Schovinder



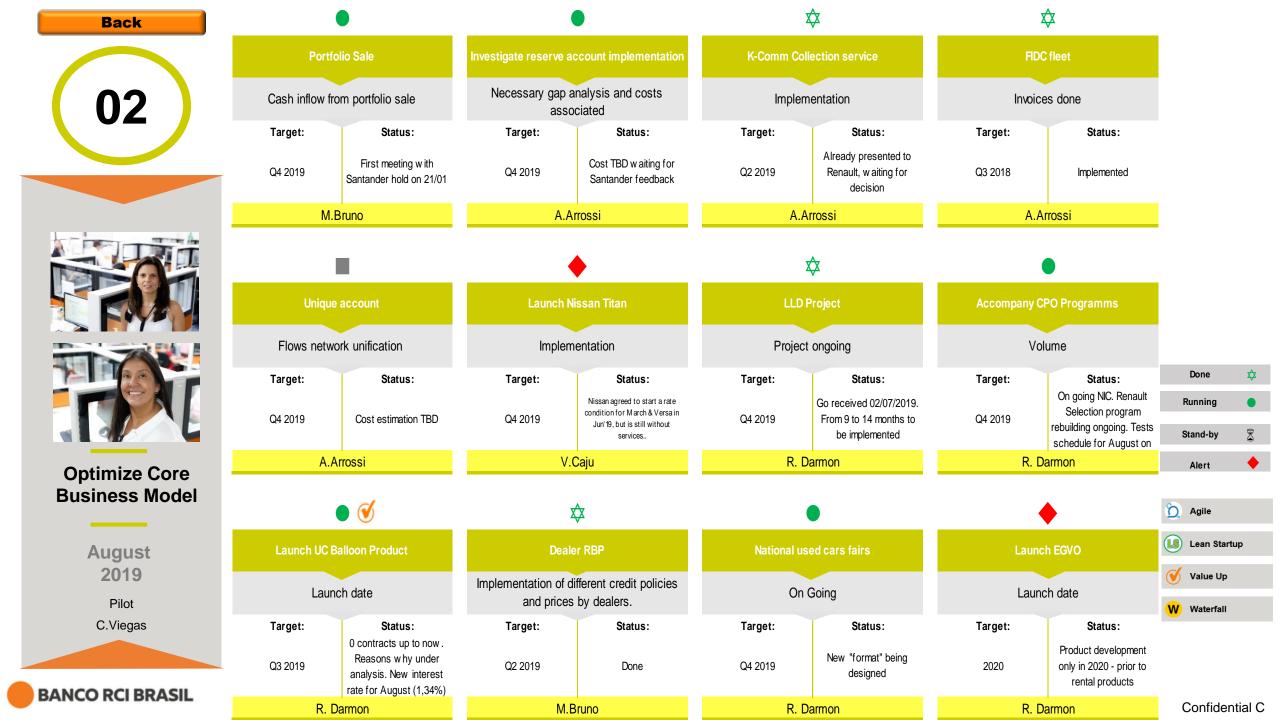
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Modernize the Credit Desk Working Tool		Use Pre-analysis as a lever of increasing sales and satisfaction -		Valued Sale		Fast Track	
Tool implemented		Volume of proposals, approval rate, volume of contracts and increase of average ticket.		% recovery related to customer debt		Functionalities	
Target: Status:		Target:	Status:	Target:	Status:	Target:	Status:
2020	Waiting Santander forecast	2018	Done	Q2 2019	Netw ork implementation	Q4 2019	New functionalities been developed
M.E	3runo	M.Bruno		M.Bruno		R. Darmon	
\$							
K Commerce			Satisfaction Through				
Functionalities		Specify plan with	individual surveys				
Target:	Status:	Target:	Status: Continous process:Develop				
Q4 2019	Adaptations done for the Launch of X52 range.	Q4 2019	and run local surveys to support business strategy and bring customer kwnowledge				

to executive

H.Ferretti









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Use taxes to encourage Culture, Sports,

etc

R.Nascimento

Status:

Transition activity to HR

Target:

Q4 2019

Reciprocity Strategy - FP and retail of used cars		UC dashboard		Webmotors integration		Bank ROE optimization	
Increase used cars penetration		Integrate RCI UC tools and KPI's		Increase used cars penetration		Correct P&L split between companies	
Target:	Status:	Target:	Status:	Target:	Status:	Target:	Status:
Q4 2019	A nalysing the viability of changing FP pricing and increase link with used car production	Q4 2019	Conceptual development	Q4 2019	Webmotors proposal received and under analysis. High costs of invesment and IT	Q3 2019	Profit Done / expenses on analysis
M.B <sup>r</sup> uno		R. Darmon		R. Darmon		A.Arrossi	
•		\$ W		\$		\$ \$	
Formaliz	ation FloorPlan	Launch TOTVS Opex & Payment System		Monitoring of Network CashFlow - FloorPlan		Digital Stock Audit	
New tool implemented			implemented	Dashboard developr	ment for Renault and	Implementation is	n the elected dealers
New too	limplemented	New tool	implemented		n dealers	implementation in	T THE Elected dealers
New too	I implemented Status:	New tool Target:	Status:			Target:	Status:
				Nissan	dealers		



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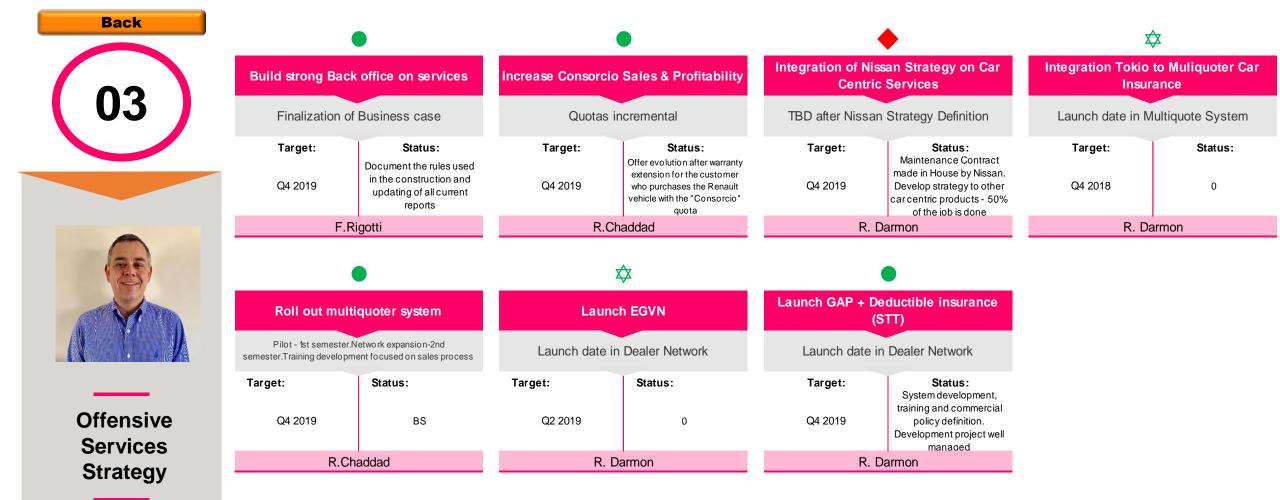
## Optimize Core Business Model

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Confidential C

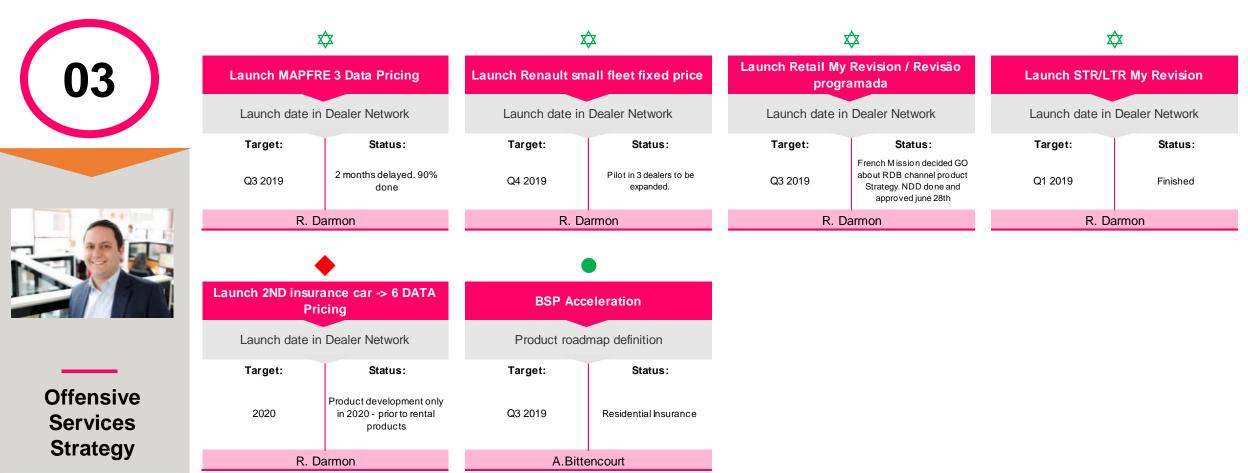








Confidential C



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FAM	launch	Bussiness Plan to be done			
Target:	Status:	Target:	Status:		
Q1 2019	Finalisation of BP/Launched expected in Jan 2019	Q2 2019	Project w ith Renault COnsulting to check the viability		
C.Co	nrado	C.Co	nrado		

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Launch FAM(Octo + bulb)

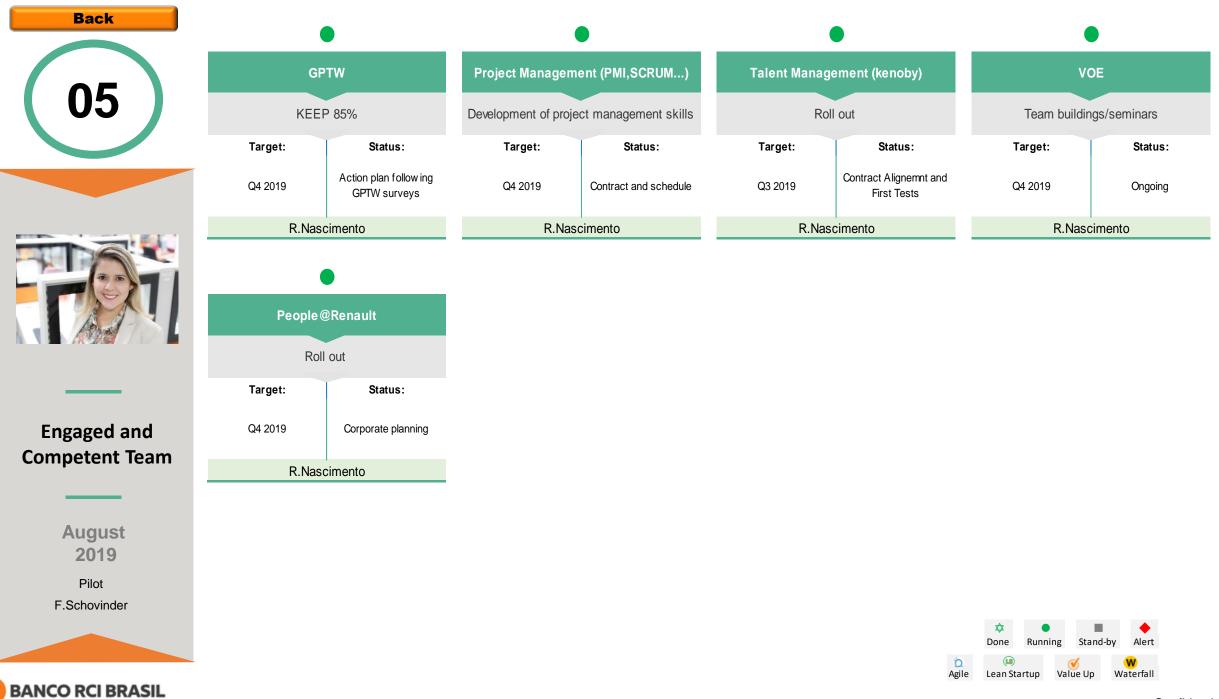


## New Mobility Foundation

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## \$ Fraud Tools Integration with e-Forecast under IFRS 9 commerce (Clear Sale) Replicate the IFRS9 calculation with excel Tool implementation file. Target Status: Status: Target Q4 2019 Done Q4 2019 0 M.Bruno M.Bruno

Regulatory Requirements

> August 2019 Pilot

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**BANCO RCI BRASIL** 



SPARK		SPARK		SPARK		SPARK		
Renov Action		Contato mais fácil		Negociação da parcela		Entrada facilitada		
Plannin	Planning done		Planning done		Planning done		Planning done	
Target	Status:	Target	Status:	Target	Status:	Target	Status:	
Q3 2019	Kick off	2020	Kick off	2020	Kick off	2020	Kick off	
H.Ferretti		C.Pa	rdini	M.B	runo	A.Dar	nico	



Spark

August 2019

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