

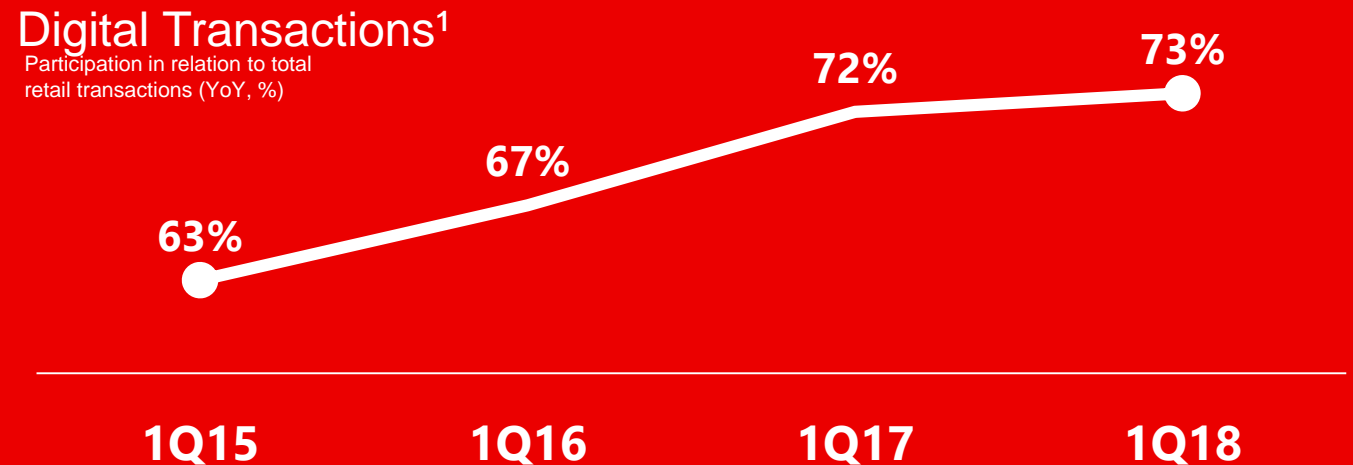
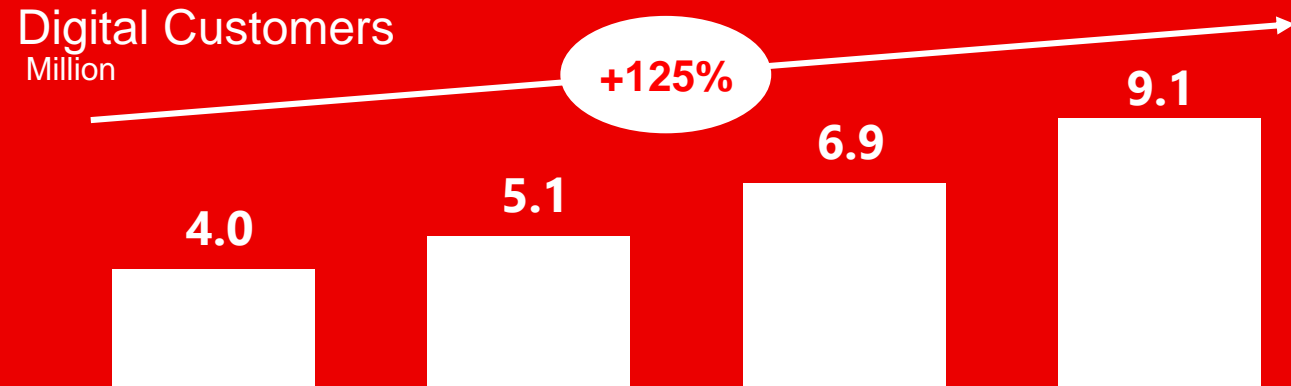
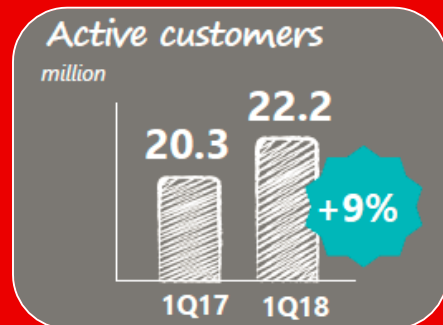


Santander

Simple | Personal | Fair

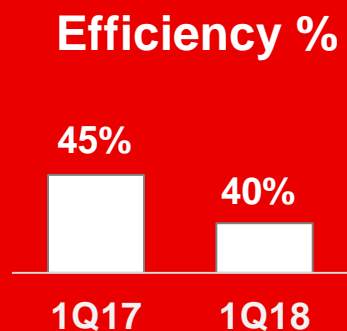
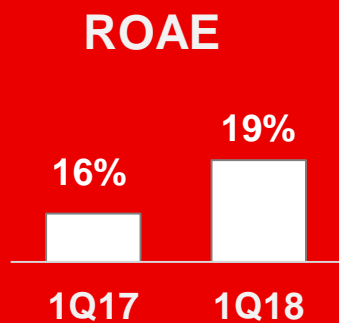
Santander Brasil

In the last 2 years
we've made
**significant
progress in our
digital strategy...**



Santander Brasil

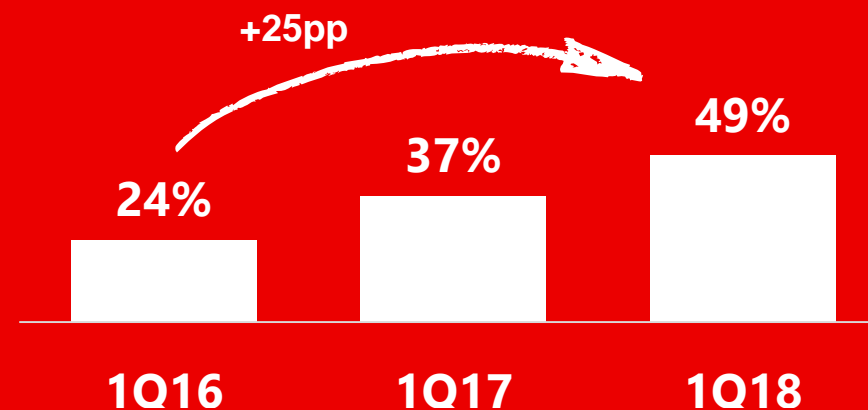
... which helped
our sales to
grow
exponentially



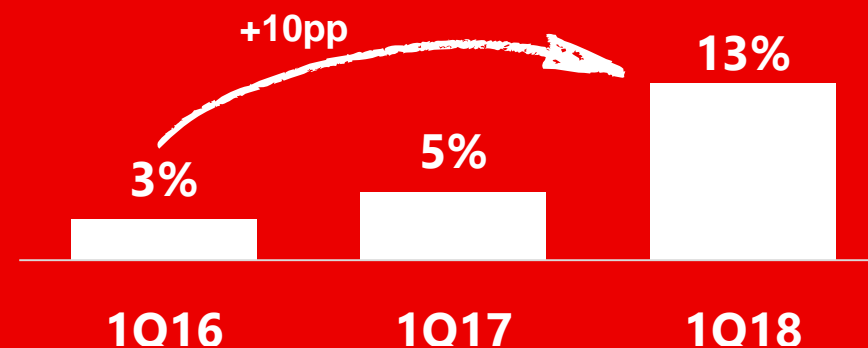
Share of Digital Sales

Participation in relation to total sales

Personal Loans



Credit Cards

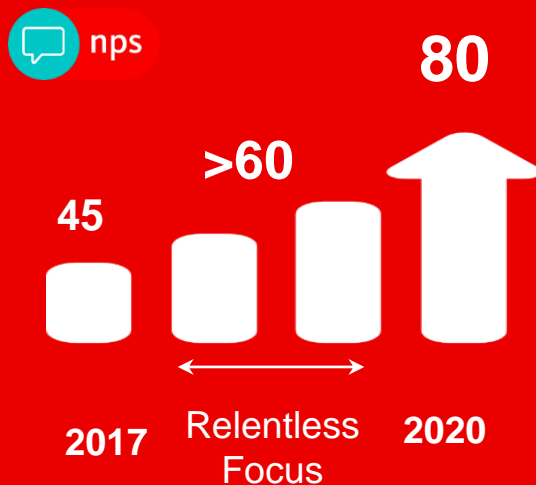


Challenges

Excellence

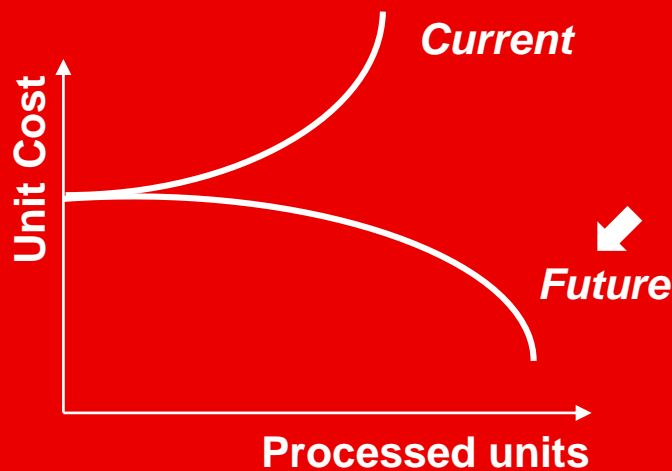
Focus on increasing NPS to improve customer E2E experience

Net promoter score



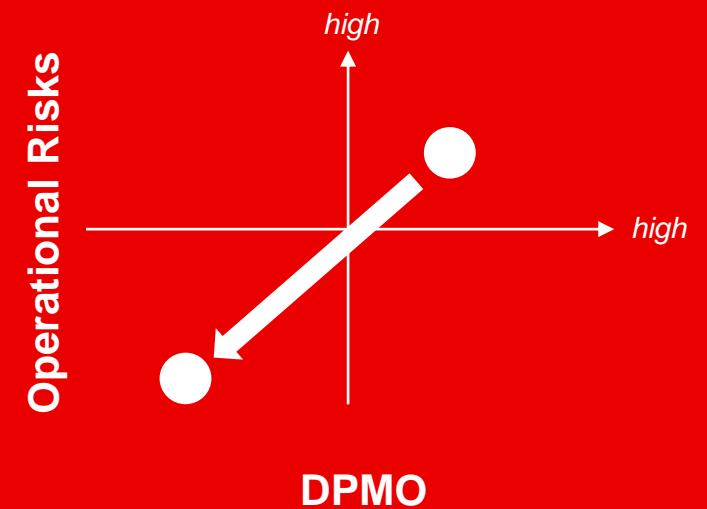
Scalability

Transform operational area in a digital factory with high scalability and efficiency



Control

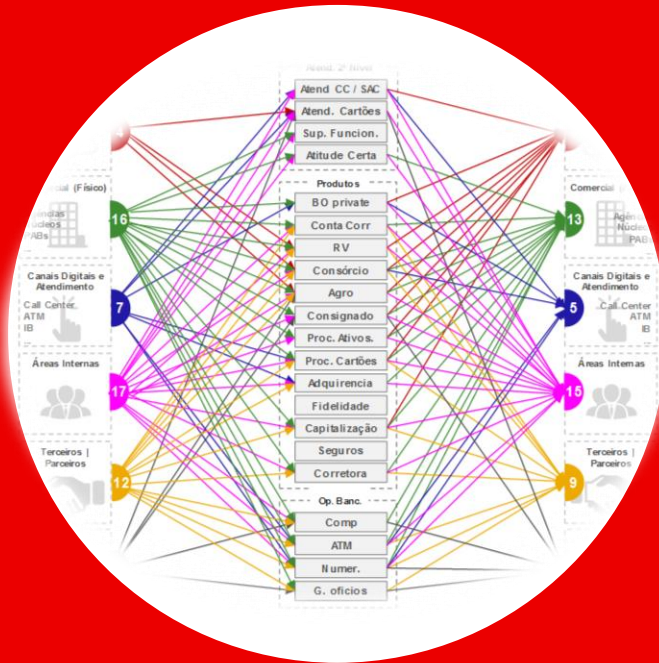
Increase control capacity to reduce operational risks and DPMO



Operational Issues



Duplicated processes organized by product with high redundancy, manual activities and low capacity to support growth without increase fixed costs (human resources)



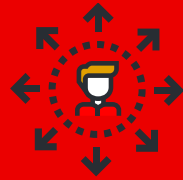
Multiple areas with lots of interactions and complex processes to share information, without structured governance



Redundancy of responsibility, lack of E2E Customer view and low level of accountability to solve customer problems

New Operating Model

PERSONALIZED TO THE OUTSIDE.



- Focus on Customer Satisfaction
- E2E Customer experience
- Deliver full customer expectations
- Quick decision making
- Proximity with Business areas

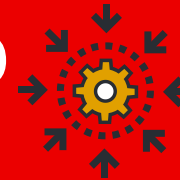


SERVICE PLATFORMS



SERVICE DESK

INDUSTRIALIZED IN THE INSIDE.



- Reusable components
- Automation and Digitalization
- High level of predictability
- Lean Six Sigma / Low dispersion
- Higher control and low operational risk profile

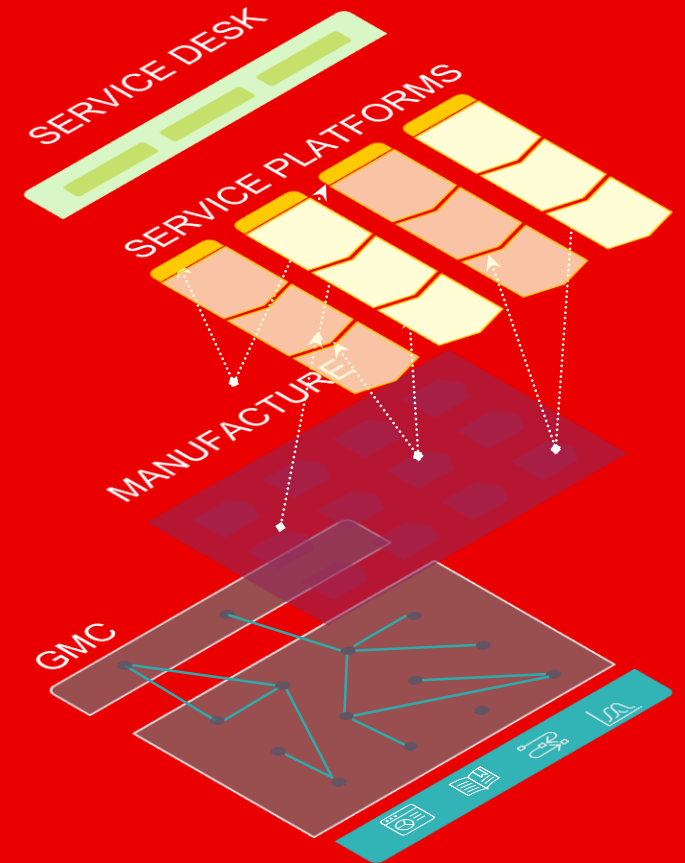


MANUFACTURE

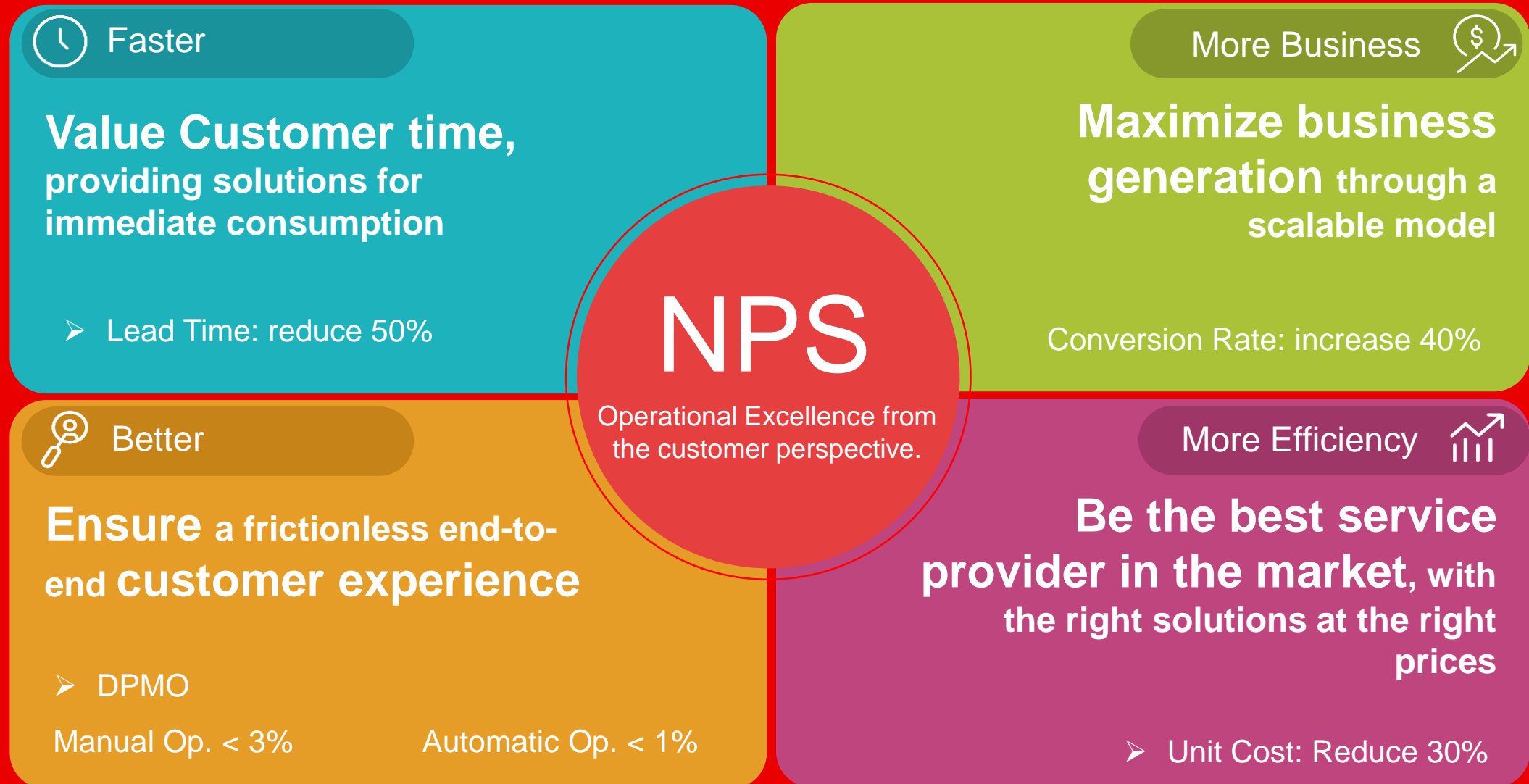


GMC

Management, Monitoring and Control



New Operating Model Targets



Becoming a Service Provider

OPERATIONAL MODEL AS IS
Product Oriented



OPERATIONAL MODEL TO BE
Industry like

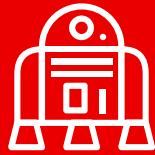
| PRODUCTS | PROCESS FLOW | | | | | |
|-----------------|---------------------|--------------------|-------------------------------|-------------------|-------------------|-----------------------------|
| CURRENT ACCOUNT | register | issue of contract | product maintenance & balance | after service | | |
| CONSORTIUM | register | Lottery | Warranty | Financial Release | after service | collection |
| AGROBUSINESS | Onboarding | Agro Analysis | Issue of contract. | Financial Release | after service | collection |
| PAYROLL LOAN | Onboarding. | Issue of contract. | Warranty | Financial Release | after service | collection |
| LOCAL LOAN | Onb. | issue of contract. | Warranty | Financial Release | Financial Release | after service collection |
| CREDIT CARD | Onb. | issue of contract | processing | financial release | after service | collection |
| ACQUIRER | register | installation | issue of contract | settlement | Chargbk | after service |
| CAPITALIZATION | register | issue of contract | Adm. | settle ment | lottery | delivery collection |
| INSURANCE | Onboarding. | Issue of contract | Claim | Endorsement | After | Service |



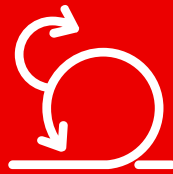
Dynamic of Implementation



Kaizen
Lean 6σ



Robotics



Agile



DevOps



PMI

Fit² Operate

Dynamic of Implementation

Fit² Operate

DCO



Pega Development
& Implementation

Pilot & Roll Out

Change Management

- AS IS process understanding
- TO BE process design
Kaizen + lean six sigma
+simplification
+standardization
+automation + AI
- Dynamic Analytics
- Robotics

Dynamic of Implementation

Fit² Operate

DCO

Pega Development
& Implementation

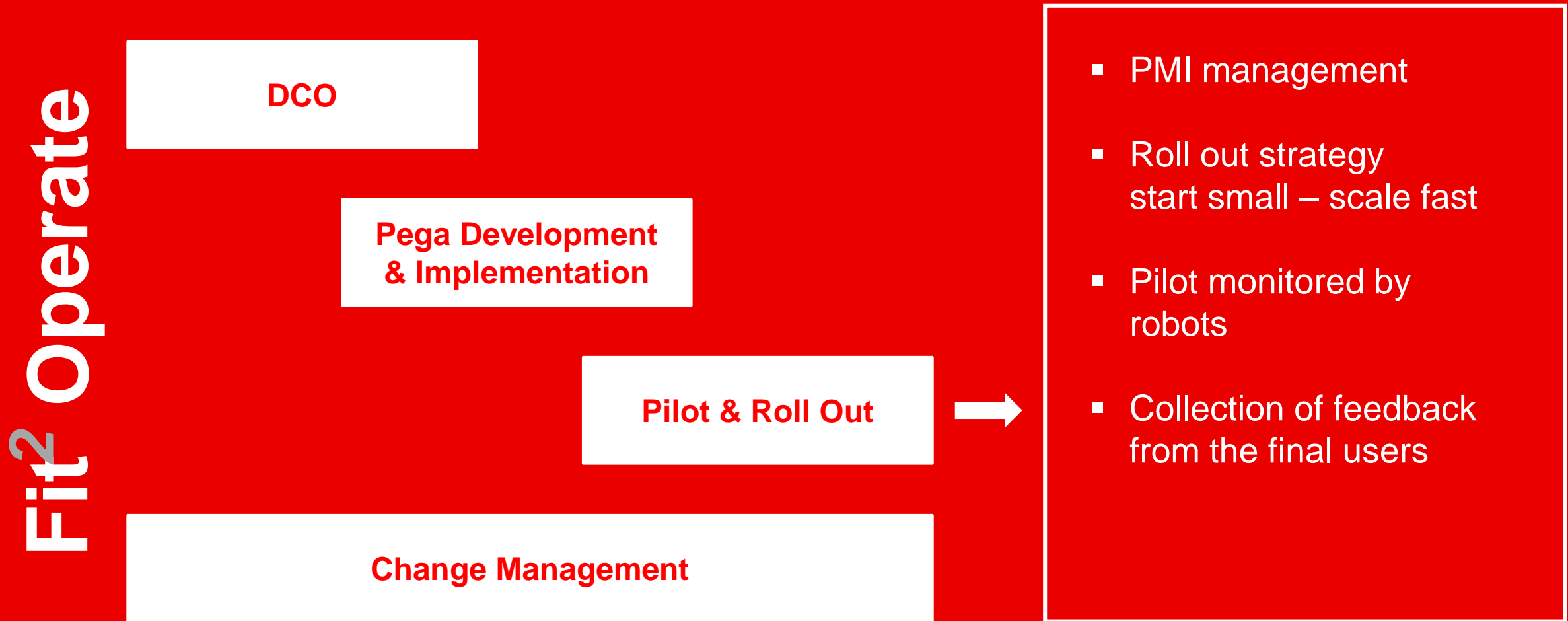


Pilot & Roll Out

Change Management

- Agile + DevOps
- Technical development of the workflow
- High level of Integrations with core systems by single enterprise service bus and API manager
- Transition to scale

Dynamic of Implementation



Dynamic of Implementation

Fit² Operate

DCO

Pega Development
& Implementation

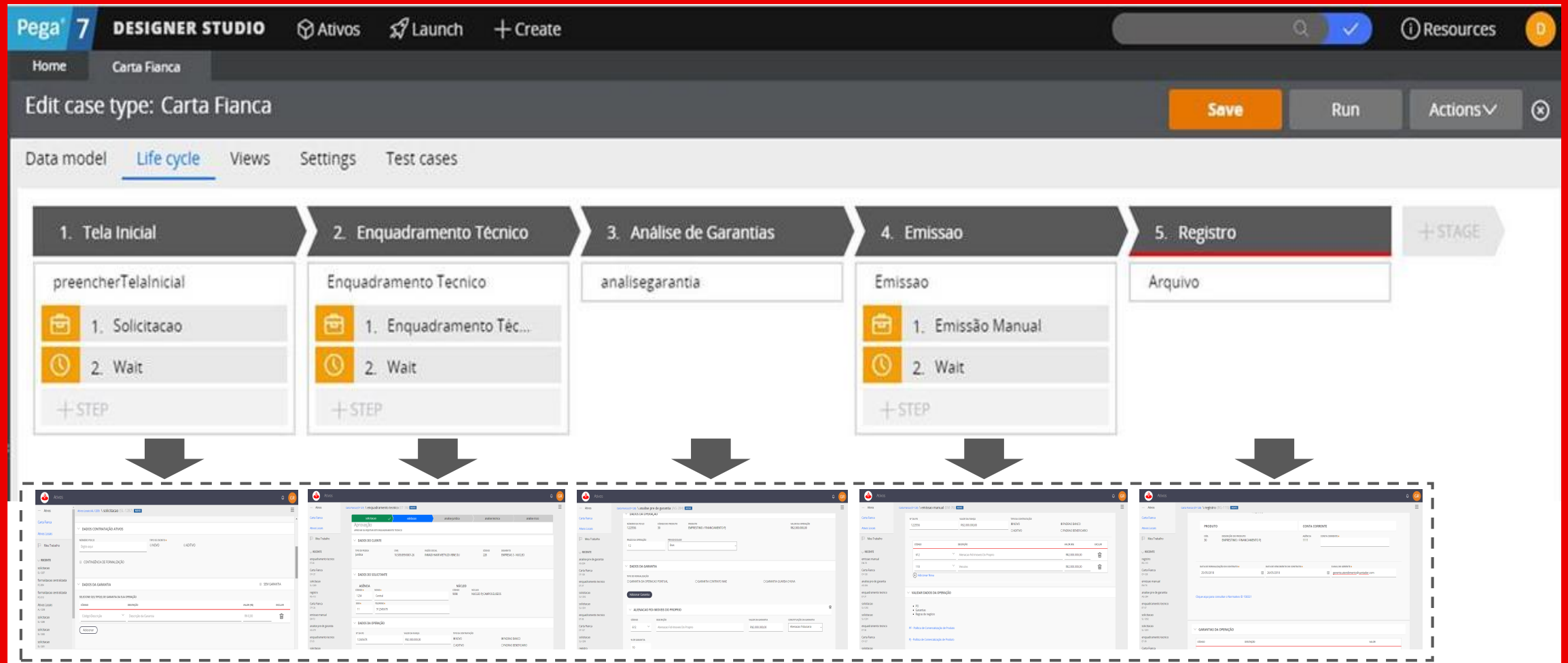
Pilot & Roll Out

Change Management






- On line Training
- Gammification
- Personalized communications
- High level of people engagement
- Collection of feedback

Loan Application process



Commercial Request


 Ativos

Ativos

Carta Fianca

Ativos Locais

 Meu Trabalho

RECENTE

solicitacao
SL-1287

formizacao centralizada
FC-364

formizacao centralizada
FC-313

Ativos Locais
AL-1208

solicitacao
SL-1286

solicitacao
SL-1282

solicitacao
SL-1281

Ativos Locais (AL-1209) \ solicitacao (SL-1287) **NOVO**

DADOS CONTRATAÇÃO ATIVOS

NÚMERO PO/LO

TIPO DE EVENTO *


☒ NOVO ☐ ADITIVO

☐ CONTINGÊNCIA DE FORMALIZAÇÃO

DADOS DA GARANTIA


☐ SEM GARANTIA



SELECIONE O(S) TIPO(S) DE GARANTIA DA SUA OPERAÇÃO

| CÓDIGO | DESCRIÇÃO | VALOR (R\$) | EXCLUIR |
|------------------|-----------------------|-------------|---|
| Código\Descrição | Descrição da Garantia | R\$ 0,00 |  |

Adicionar

Issue of contract

 Ativos

Ativos

Carta Fianca

Ativos Locais

Meu Trabalho

RECENTE

enquadramento tecnico
ET-36

Carta Fianca
CF-127

solicitacao
SL-1289

registro
RG-113

Carta Fianca
CF-124

emissao manual
EM-73

analise pre de garantia
AG-279

enquadramento tecnico
ET-35

solicitacao

Carta Fianca (CF-127) \ enquadramento tecnico (ET-36) **NOVO**

solicitacao

validacao

analise juridica

analise tecnica

analise risco

Aprovação

APROVAR OU REJEITAR ESTE ENQUADRAMENTO TECNICO

DADOS DO CLIENTE

| | | | | |
|----------------|--------------------|------------------------------|--------|---------------------|
| TIPO DE PESSOA | CNPJ | RAZÃO SOCIAL | CÓDIGO | SEGMENTO |
| Juridica | 10.509.899/0001-26 | INMADI HAKIR WETYUZX VBNE DU | 228 | EMPRESAS 3 - NUCLEO |


DADOS DO SOLICITANTE



| | | | |
|----------|------------|--------|--------------------------|
| AGÊNCIA | | NÚCLEO | |
| CÓDIGO * | NOME * | CÓDIGO | NÚCLEO |
| 1234 | Central | 9098 | NUCLEO PJ CAMPOS ELISEOS |
| DDD * | TELEFONE * | | |
| 11 | 912345678 | | |

DADOS DA OPERAÇÃO

| | | | |
|----------|-----------------|---------------------------------------|---|
| N° DA PO | VALOR DA FIANÇA | TIPO DA CONTRATAÇÃO | |
| 12345678 | R\$2.000.000,00 | <input checked="" type="radio"/> NOVO | <input checked="" type="radio"/> PADRAO BANCO |
| | | <input type="radio"/> ADITIVO | <input type="radio"/> PADRAO BENEFICIARIO |

Warranty analysis

 Ativos

Ativos

Carta Fianca

Ativos Locais

Meu Trabalho

RECENTE

analise pre de garantia
AG-284

Carta Fianca
CF-128

enquadramento tecnico
ET-37

solicitacao
SL-1292

solicitacao
SL-1291

enquadramento tecnico
ET-36

Carta Fianca
CF-127

solicitacao
SL-1289

registro

Carta Fianca (CF-128) \ analise pre de garantia (AG-284) **NOVO**

DADOS DA OPERAÇÃO

| | | | |
|-------------------|-------------------|-------------------------------|-------------------|
| NÚMERO DA PO/LO | CÓDIGO DO PRODUTO | PRODUTO | VALOR DA OPERAÇÃO |
| 1223556 | 30 | EMPRESTIMO / FINANCIAMENTO PJ | R\$2.000.000,00 |
| PRAZO DA OPERAÇÃO | PERIODICIDADE | | |
| 12 | Dias | | |

DADOS DA GARANTIA

TIPO DE FORMALIZAÇÃO

☐ GARANTIA DA OPERAÇÃO PONTUAL

☐ GARANTIA CONTRATO MAE


☐ GARANTIA GUARDA CHUVA



Adicionar Garantia

ALIENACAO FID-IMOVEIS DO PROPRIO

| | | | |
|---------------|----------------------------------|-------------------|--------------------------|
| CÓDIGO | DESCRIÇÃO | VALOR DA GARANTIA | CONSTITUIÇÃO DA GARANTIA |
| 612 | Alienacao Fid-Imoveis Do Proprio | R\$2.000.000,00 | Alienacao Fiduciaria |
| % DE GARANTIA | | | |
| 10 | | | |

Loan approval


 Ativos

Ativos

Carta Fianca

Ativos Locais

 Meu Trabalho

RECENTE

emissao manual
EM-76

Carta Fianca
CF-128

analise pre de garantia
AG-284

enquadramento tecnico
ET-37

solicitacao
SL-1292

solicitacao
SL-1291

enquadramento tecnico
ET-36

Carta Fianca
CF-127

solicitacao

Carta Fianca (CF-128) \ emissao manual (EM-76) **NOVO**

N° DA PO

1223556

VALOR DA FIANÇA

R\$2.000.000,00



TIPO DA CONTRATAÇÃO


☒ NOVO

☐ ADITIVO

☒ PADRAO BANCO

☐ PADRAO BENEFICIARIO

| CÓDIGO | DESCRIÇÃO | VALOR (R\$) | EXCLUIR |
|--------|----------------------------------|-----------------|---|
| 612 | Alienacao Fid-Imoveis Do Proprio | R\$2.000.000,00 |  |
| 118 | Veiculos | R\$2.000.000,00 |  |

 Adicionar Nova


VALIDAR DADOS DA OPERAÇÃO



- PO
- Garantias
- Regras de negócio

PF - Política de Comercialização de Produto

PJ - Política de Comercialização de Produto

Warranty registration


 Ativos

Ativos

Carta Fianca

Ativos Locais

 Meu Trabalho

RECENTE

registro
RG-115

Carta Fianca
CF-128

emissao manual
EM-76

analise pre de garantia
AG-284

enquadramento tecnico
ET-37

solicitacao
SL-1292

solicitacao
SL-1291

enquadramento tecnico
ET-36

Carta Fianca

Carta Fianca (CF-128) \ registro (RG-115) **NOVO**

PRODUTO

| CÓD. | DESCRIÇÃO DO PRODUTO |
|------|-------------------------------|
| 30 | EMPRESTIMO / FINANCIAMENTO PJ |

CONTA CORRENTE

| AGÊNCIA | CONTA CORRENTE * |
|---------|------------------|
| 1111 | |

DATA DE FORMALIZAÇÃO DO CONTRATO *

25/05/2018

DATA DE VENCIMENTO DO CONTRATO *

26/05/2018

E-MAIL DO GERENTE *

gerente.atendimento@santader.com

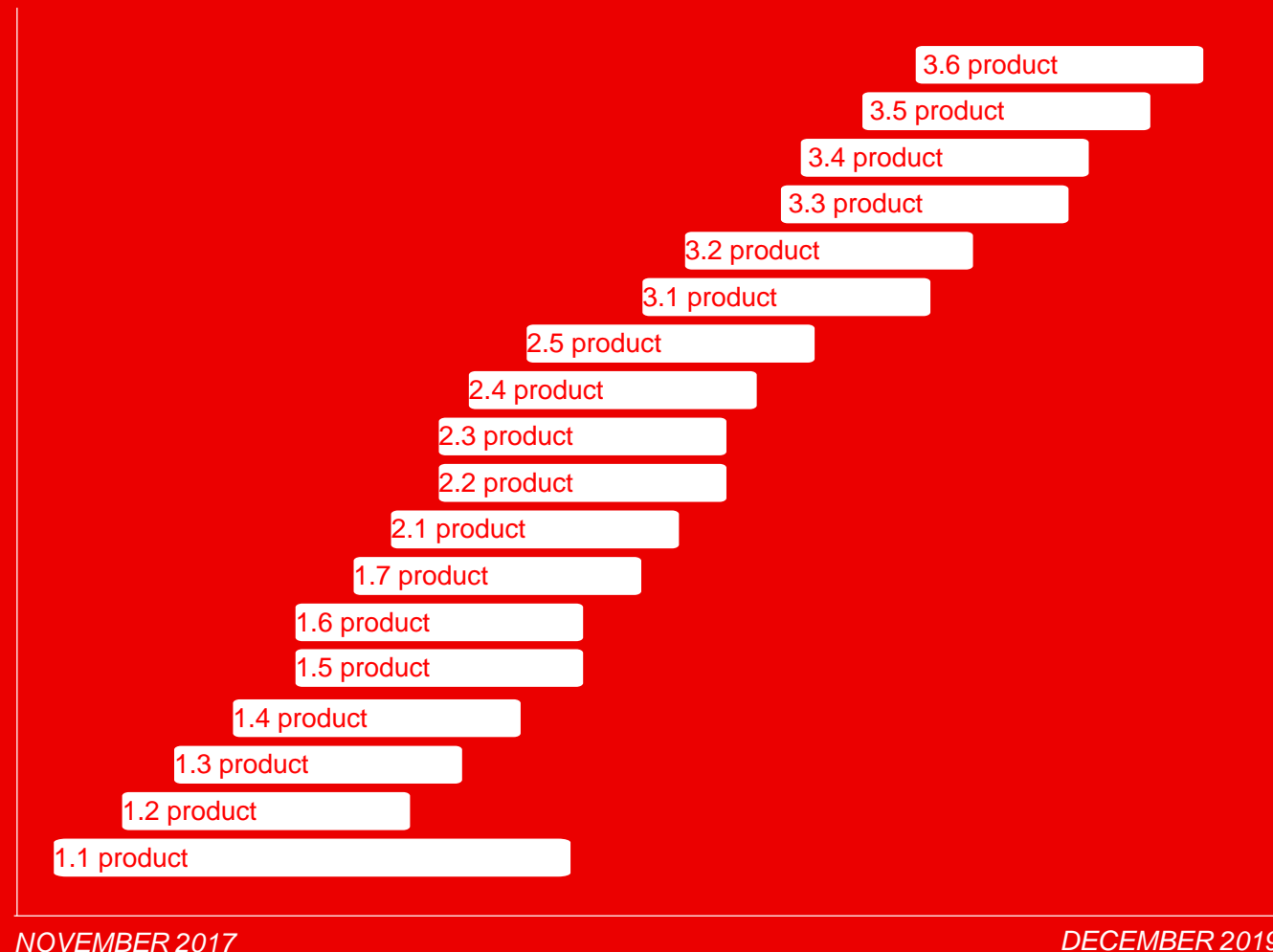
[Clique aqui para consultar o Normativo ID 158321](#)

GARANTIAS DA OPERAÇÃO

| CÓDIGO | DESCRIÇÃO | VALOR |
|--------|-----------|-------|
| | | |

Transition to scale

Implementation Plan to delivery full backoffice process



- Simultaneous implementation squads
- Reusable Pega's components
- High integration between business area and IT
- High support from PEGA and ACCENTURE

OBRIGADO