



LeasePlan

**Adapting for
Tomorrow**

Lex Ruijter

PegaWorld Inspire 2023





LeasePlan Business Personal 0345 250 000
 Man-Fri 9am to 5pm

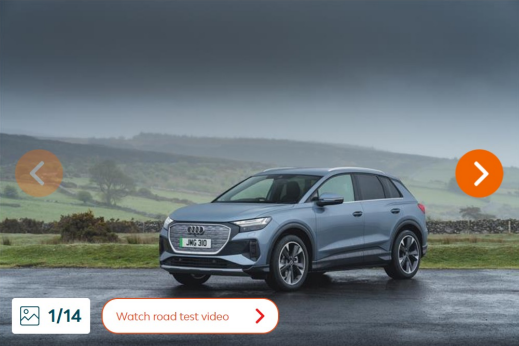
Deals Cars How Leasing Works Services Guides Vehicle Reviews Help & Support

No set up fees 97% would buy again 1.9m vehicles on road Award winning

Home > Audi > Q4 > Q4 E-TRON ESTATE > 125kW 35.55.52kWh Sport 5dr Auto

Audi Q4 E-TRON ESTATE

125kW 35.55.52kWh Sport 5dr Auto



Lease Type
 Business Personal

Contract length (months)
 24 36 48 60

Annual mileage (thousands)
 5 6 8 10 12 20

Upfront payment
 1 3 6 9 12

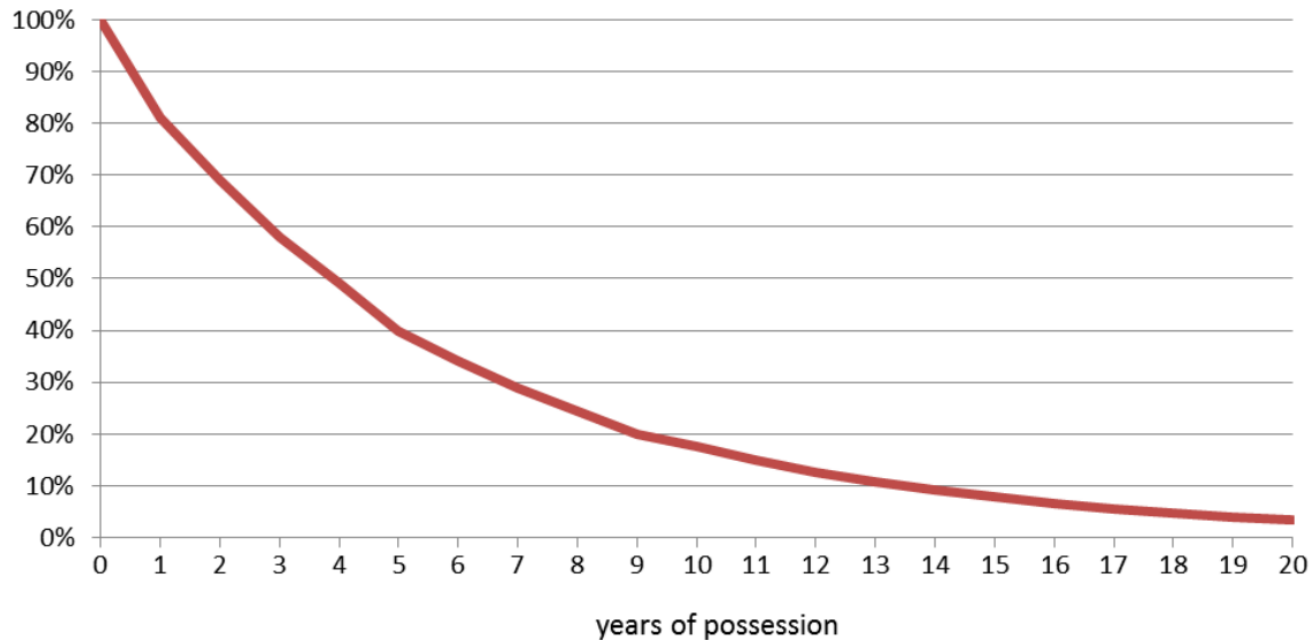
£571 Per month (incl. VAT)
 Choose this deal

1/14 Watch road test video

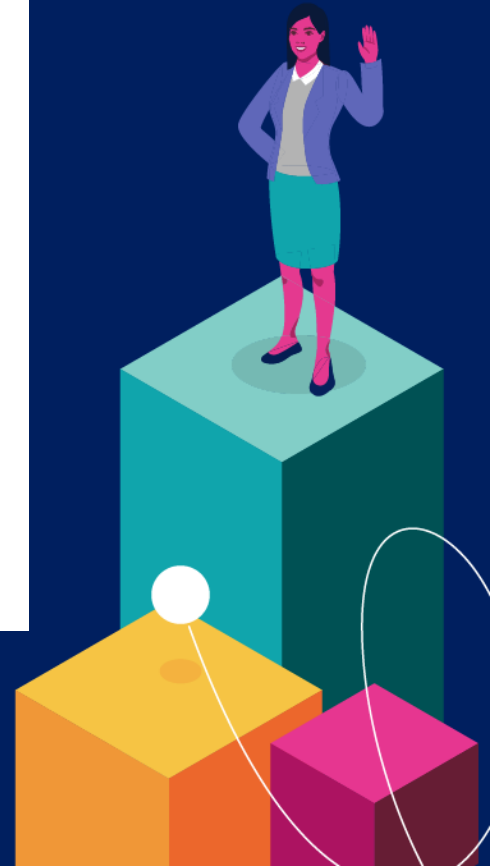
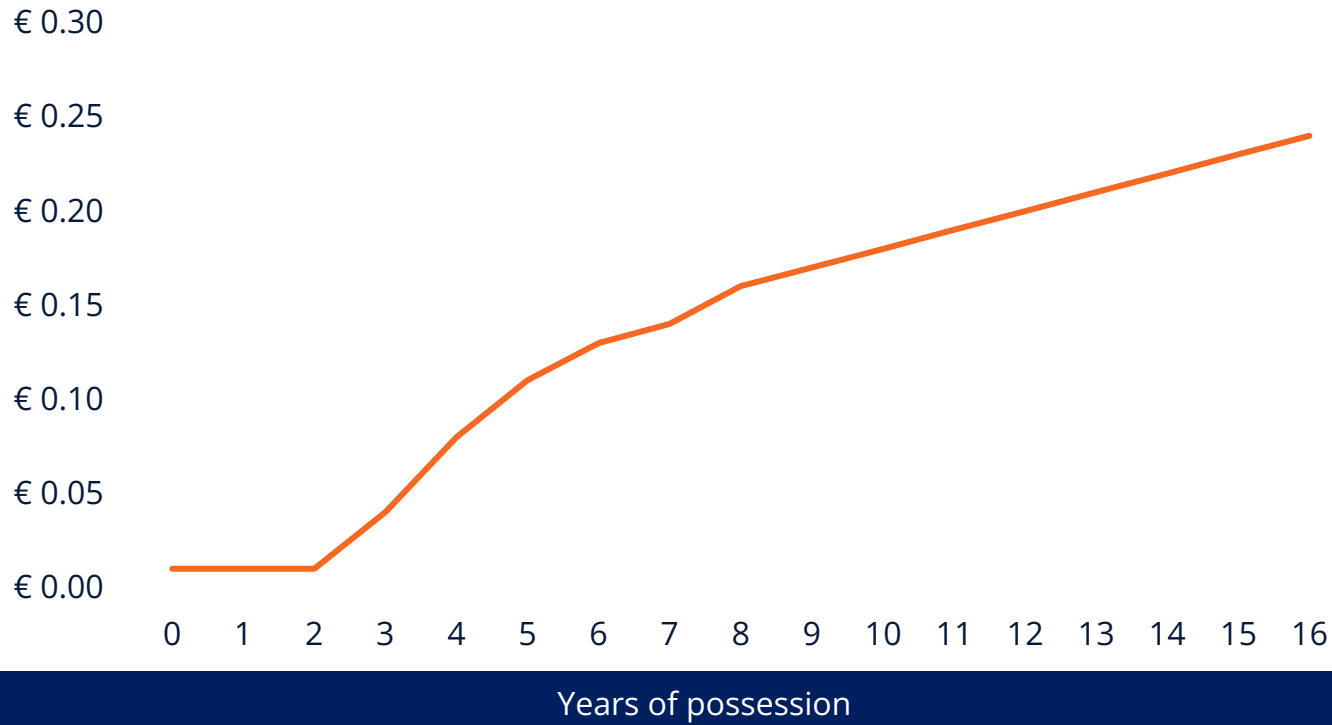


Normalized car depreciation over 20 years

average of 15% per year



Car repair & maintenance cost (per km)



Lex Ruijter

Global Pega Application Manager

- 25 years IT experience
- Global Pega Application Manager at **LeasePlan**
- Product Owner at **LeasePlan**
- Delivery Manager at **Accenture**
- Management Consultant at **BearingPoint**
- Product Manager at **ING Bank**



Car-as-a-Service

LeasePlan purchases, funds and manages new vehicles for its customers, providing a complete end-to-end service





1963

founded

29

countries served
worldwide

8,600

employees

1.8m

total serviced
fleet

1.3m

total funded fleet

Corporate
SME
Private

Market segments



Our NextGen Strategy

LeasePlan will compete for the accelerated growth we see in our market by **becoming the world's first fully digital Car-as-a-Service company**





Mainframe Revolution

```

Licensed Internal Code IPL in Progress
                                                    03/19/07

IPL:
Type . . . . . : Attended
Start date and time . . . . . : 03/19/07 13:44:06
Previous system end . . . . . : Abnormal
Current step / total . . . . . : 17 17
Reference code detail . . . . . : C6004065

IPL step                Time Elapsed   Time Remaining
Data Base Initialization 00:00:01      00:00:00
Journal IPL Clean up      00:00:01      00:00:00
Commit Initialization     00:00:01      00:00:00
System Id Verification    00:00:01      00:00:00
>Start the operating system

Item:
Current / Total . . . . . :

Sub Item:
Identifier . . . . . :
Current / Total . . . . . :

Wait for next display or press F16 for DST main menu

```



NOLS

New Operating Lease System

1983



Not automated

Limited resources

Not scalable

Not end-to-end

Not intuitive

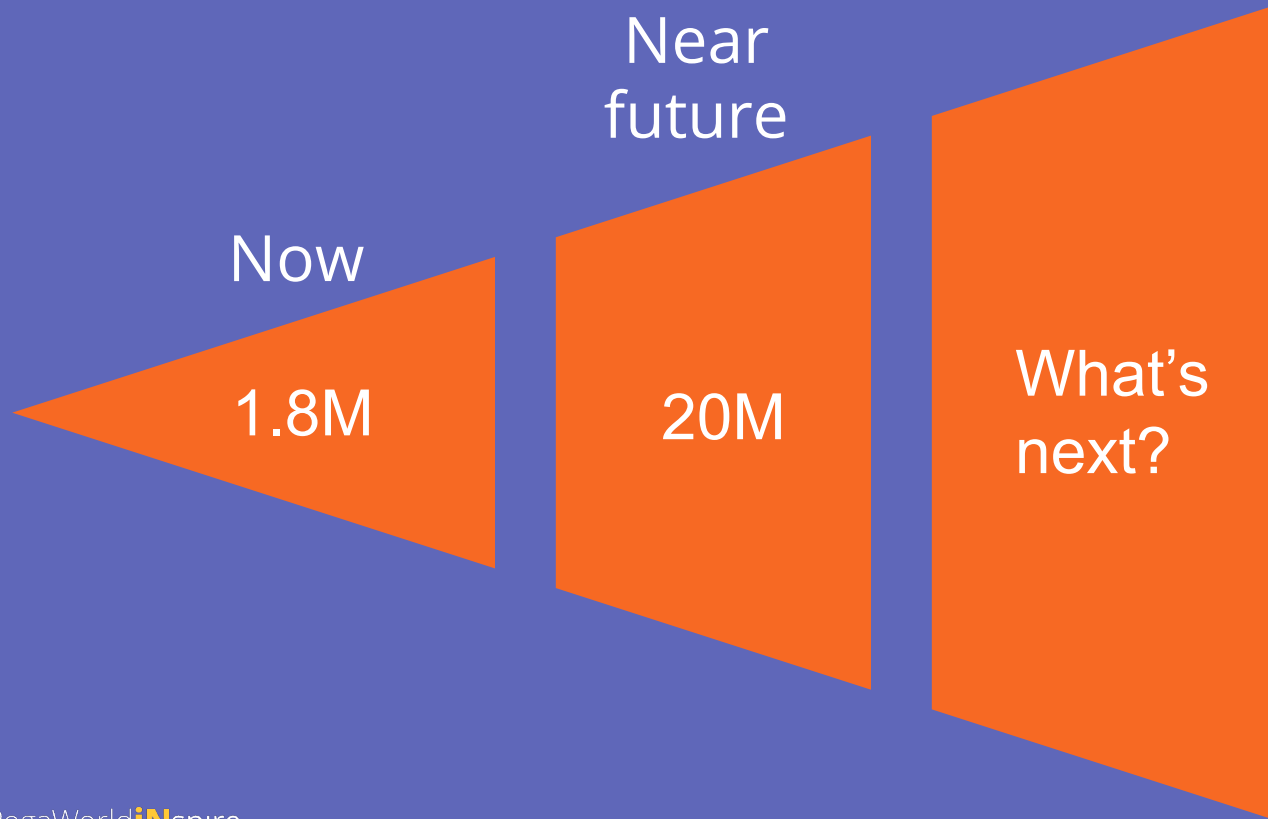
Hard to integrate

Not adaptable

Costly



Growth of Our Fleet



NGDA

What is **NGDA**

What is NGDA

Next Generation Digital Architecture

What is NGDA

Next Generation Digital Architecture

Harmonised global data, application and systems infrastructure

Next Generation Digital Architecture

Harmonised global data, application and systems infrastructure

Modular

Scalable

API-driven

Resilient by
design

Cloud

LeasePlan NGDA landscape

NEXT GENERATION DOMAINS



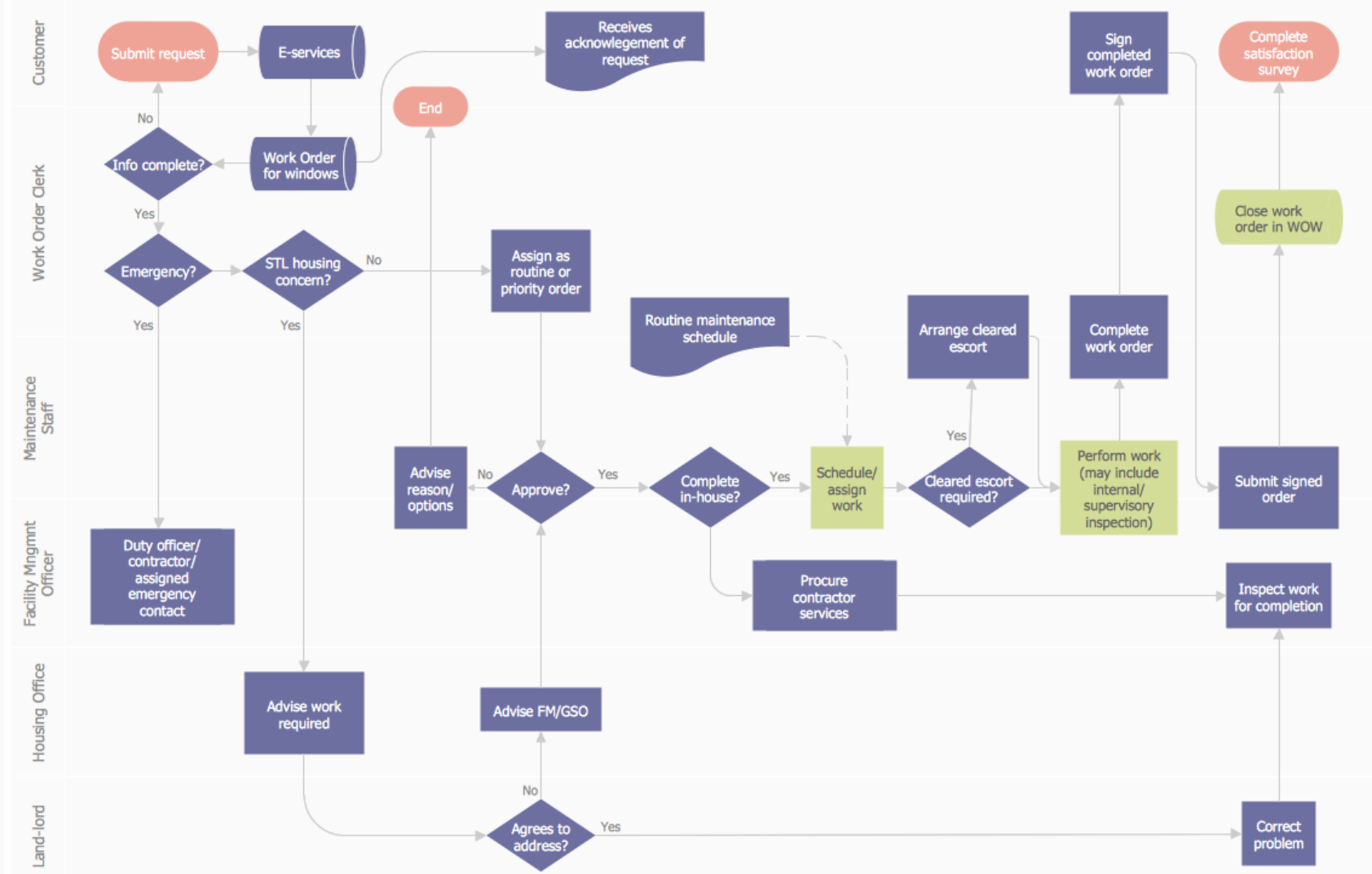
History of Pega at LeasePlan



Sales process

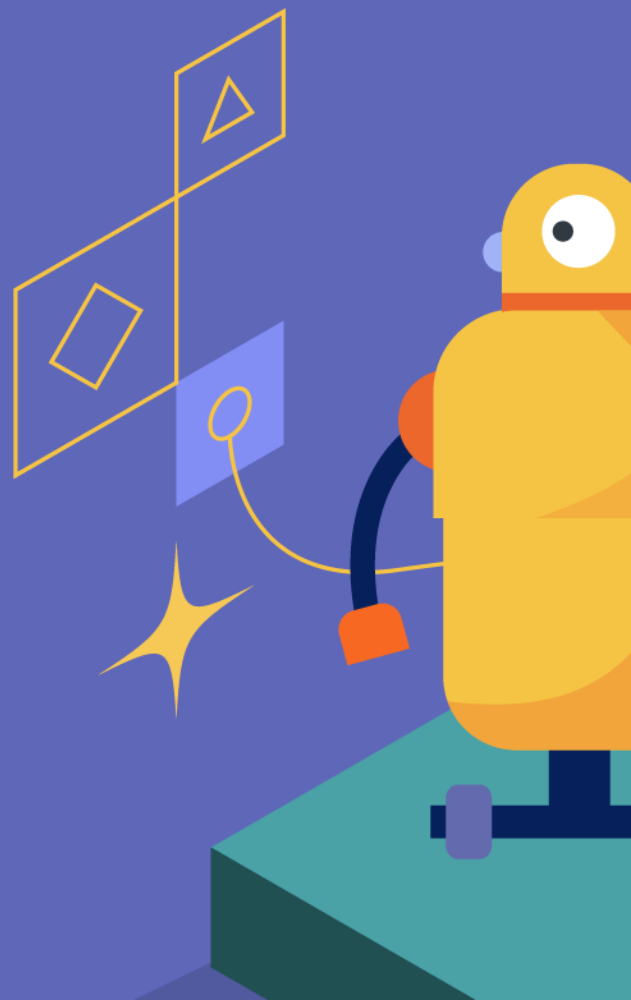
Credit risk process

Credit risk
decision hub



Requirement List

#	Business Requirement	Area	Functionality Required		
3	Allow visitors to site to notify owners / brokers of properties of their interest	Front End for Public	27	HGH	Send Email to the contact for the Property Advert Ability to email the owner / agent for the property advert being viewed with the following: - the visitor's name - the visitor's contact number - the visitor's email address - a personalised message Prevent the visitors from seeing the email details of the agent
4	Allow visitors to site to notify the administrators of any suspicious property adverts	Front End for Public	28	MEDIUM	Report Property Advert being viewed Ability to access a link to submit a report of a property advert being viewed
5	Allow visitors to navigate from a selected property advert to view others assigned to the agent	Front End for Public	29	LOW	Access other Property Adverts assigned to the owner or agent of the property advert being viewed Ability to access a link to view a listing of other property adverts assigned to the owner or agent of the property advert being viewed differentiating those that are still available from those that are no longer available
6	Allow visitors to indicate that they like one or more properties on social sites	Front End for Public	30	LOW	Like Property Adverts on Social Sites Allow visitors to use like boxes to indicate that they like a property advert on Facebook, Twitter, Pinterest, and Google.
7	Allow persons to setup accounts to register their properties for listing on the site or to save selected property adverts as favourites	Front End for Public	31	HIGH	User Logins using email accounts for Placing Property Adverts Allow visitors to register and/or log onto the site using an email address and password before they can list a property advert or save a property advert as a favourite.
		Front End for Public	32	LOW	User Logins using social site accounts for Placing Property Adverts Allow visitors to register onto the site using the login details of social sites such as Facebook, Twitter, Google and Pinterest before they can list a property advert or save a property advert as a favourite.
		Front End for Public	33	MUST	Reset user passwords if forgotten Allow users to reset their passwords by having new passwords sent to their email accounts. The new passwords must be reset on their



Technology driven

Features & functions

Business misguidance

Not innovative



LeasePlan



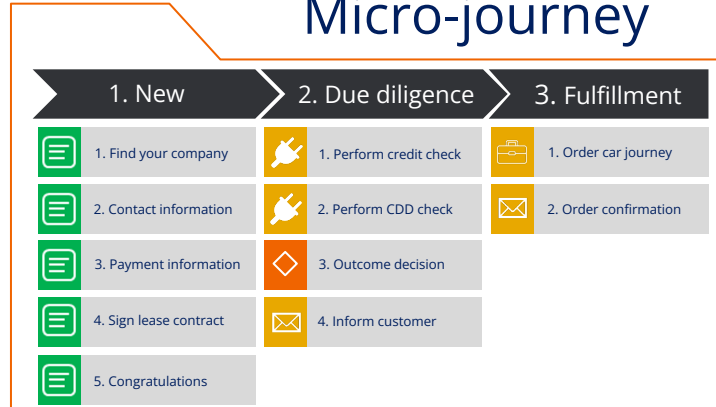
PEGA®







Micro-journey



APP STUDIO Application: MyAuto Preview application

Case type: Auto Loan

Workflow Data model Views Settings

Case life cycle

View: Steps, Personas, Data, Releases

Life cycle Optional actions

Step General Goal & deadline

Route to

- Current user
- Specific user
- Work queue
- Use business logic

Set case status

1. Collect 2. Review 3. Notify + STAGE

Collect

1. Applicant Info
2. Income Info
3. Loan Info

+ FORM STEP

Collect WebChatbot

1. WebChatbot-Collect
2. Change To Next St...

+ STEP

Reject Loan

1. Change Rejection ...

+ STEP

Notify

1. Send Approve

+ STEP

Review

1. Send Review
2. Underwrite
3. Collect Information

+ STEP

Persona

- Customer User Portal

+ PERSONA

Persona

- Customer User Portal
- Underwriter User Portal

+ PERSONA

Persona

- Customer User Portal

+ PERSONA

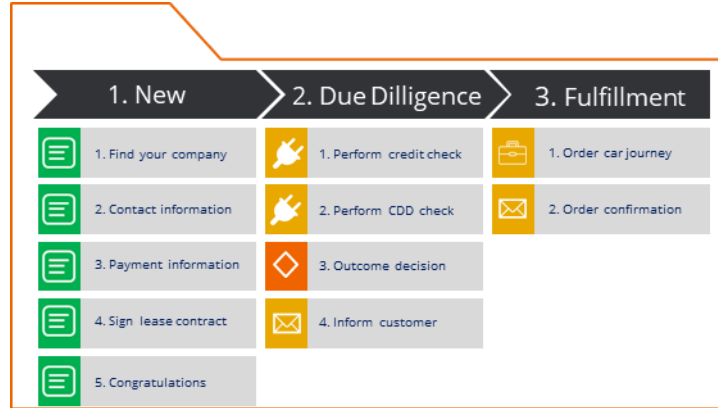
Data

- BFS-FW-BFSW... Pega
- BFS-FW-BFSW... Pega
- Vehicle Info Pega
- Income Pega

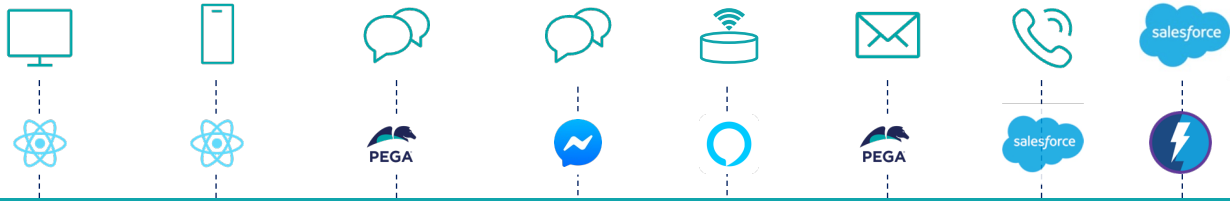
+ DATA

+ DATA

+ DATA



Front-end & channels



PEGA Digital Experience API (DX API) with Constellation

Micro-journey & business logic

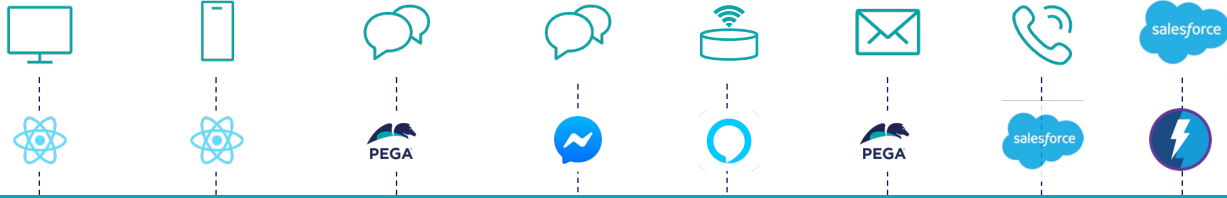


PEGA Live Data



Systems of record

Front-end & channels



PEGA Digital Experience API (DX API) with Constellation



PEGA live data

APIs / ESBs

Micro-services

Data lakes

Products

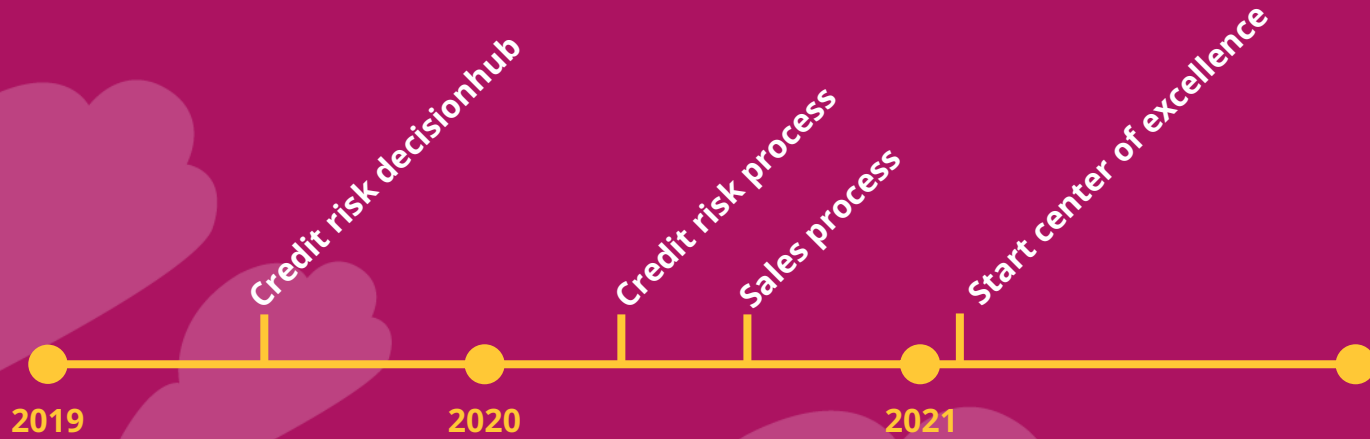
Legacy

CRM

3rd party

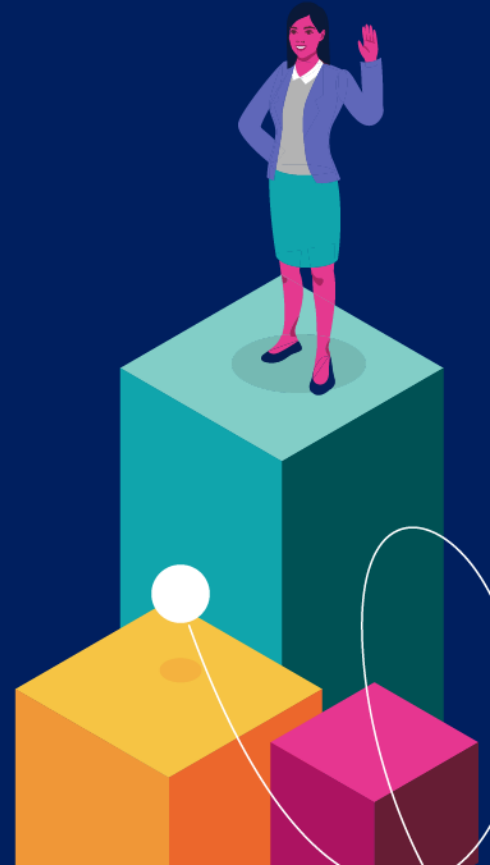
Systems of record

History @ LeasePlan



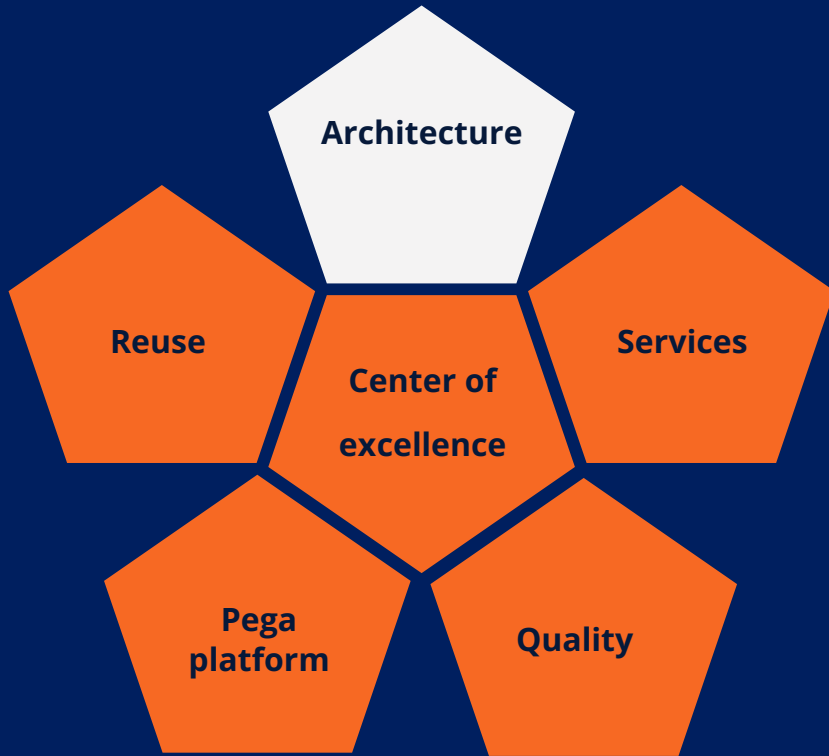
LeasePlan Center of Excellence

Let's do it right the first time



LeasePlan Center of Excellence

Let's do it right the first time

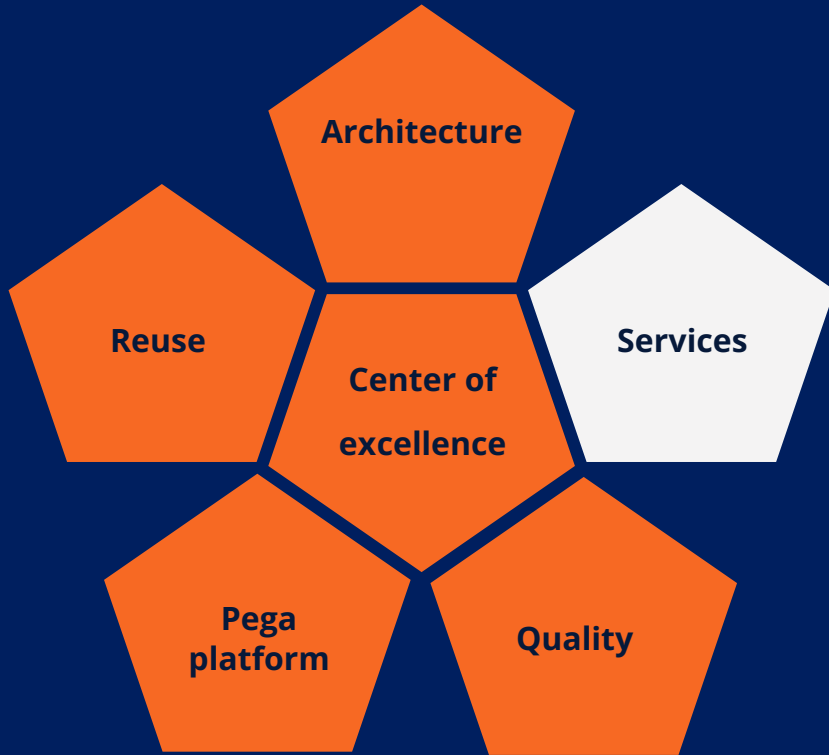


- Driven by business outcome
- Build patterns
- Correct alignment with NGDA principles



LeasePlan Center of Excellence

Let's do it right the first time



- Training ways-of-working
- Provide the right staffing
- Facilitate enablement paths
- Ceremonies & events
- Principle Architects to empower the teams



LeasePlan Center of Excellence

Let's do it right the first time

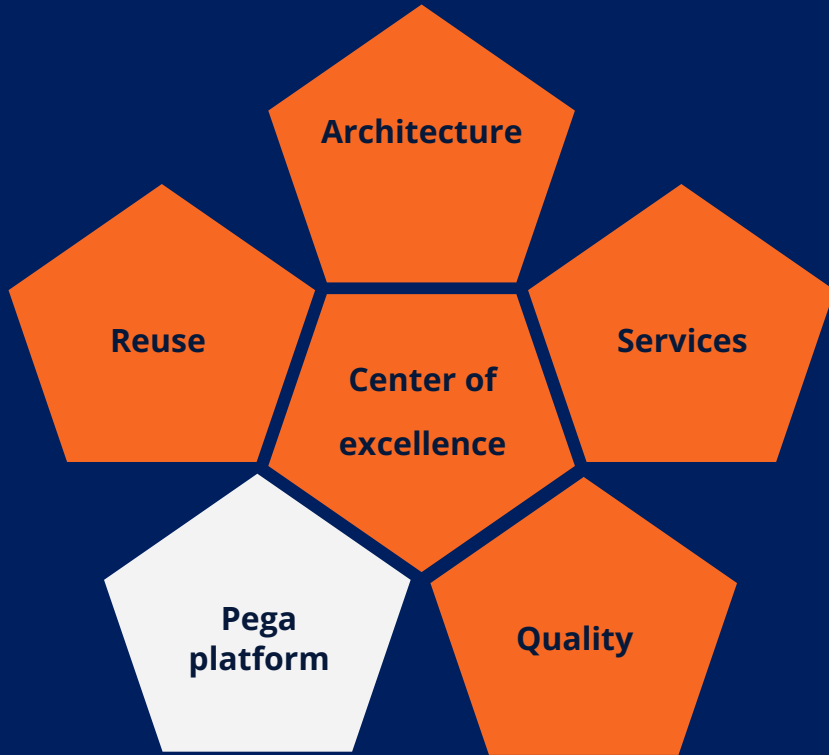


- Follow NGDA principles
- Design- & build reviews
- Validate platform patterns
- Align Pega best practices
- Check automated test coverage

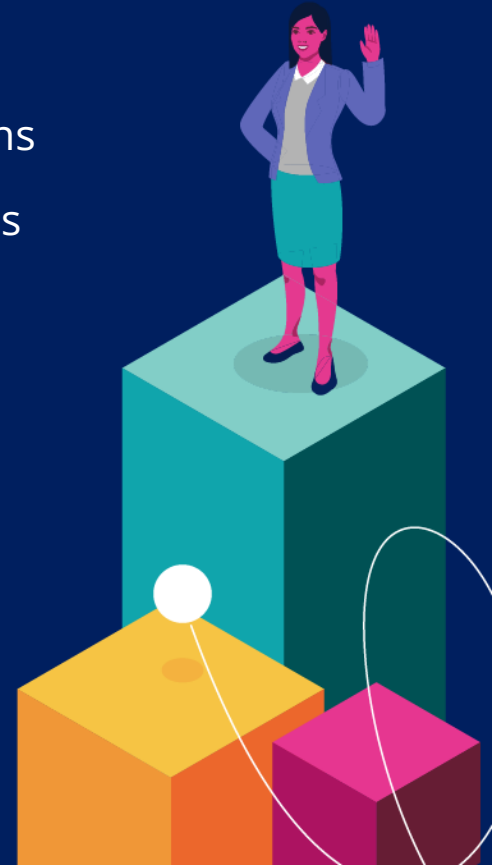


LeasePlan Center of Excellence

Let's do it right the first time



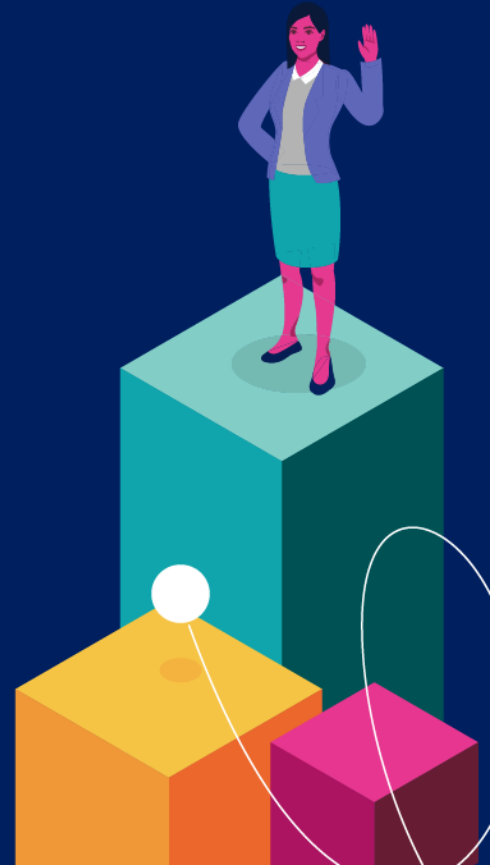
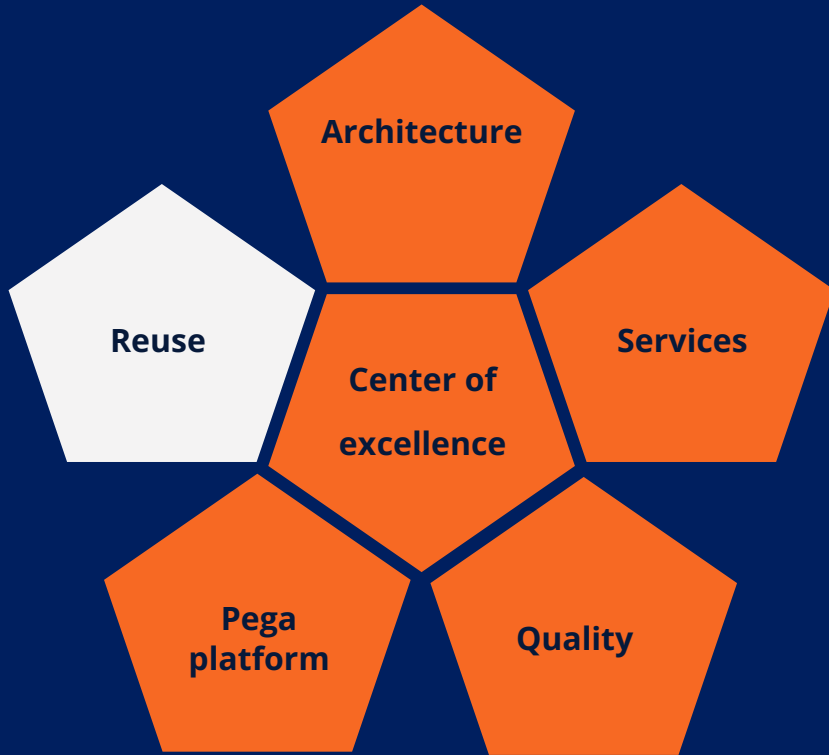
- Platform release management
- Platform operations
- Security validations
- Monitoring
- Performance
- Service requests



LeasePlan Center of Excellence

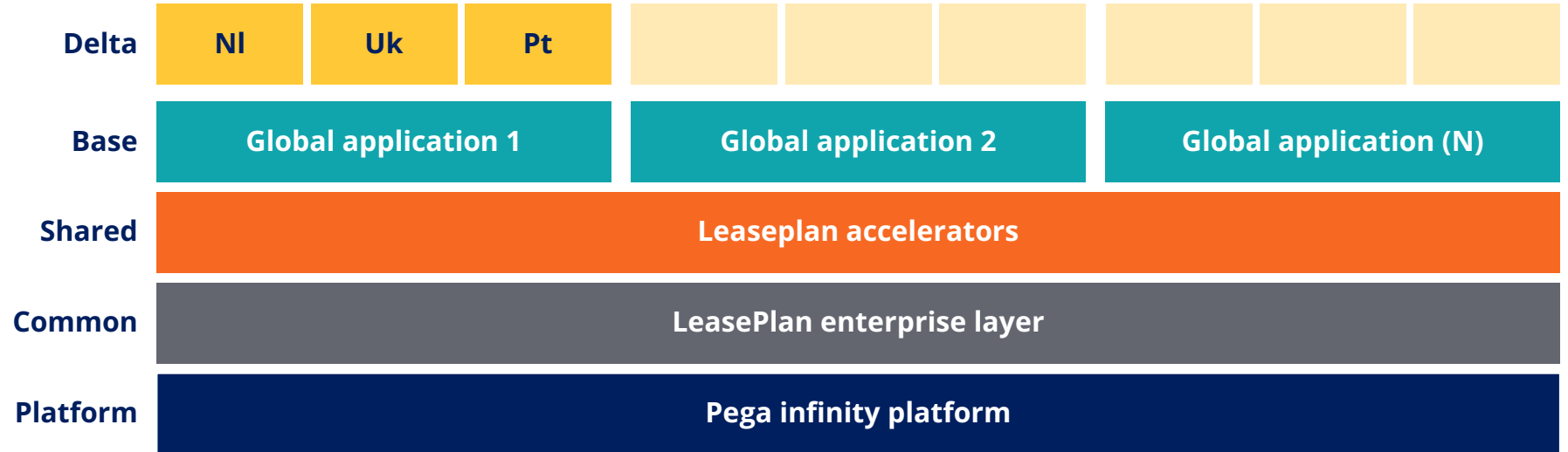
Let's do it right the first time

- Maximise reuse
- Ensure scalability
- Guarding resiliency



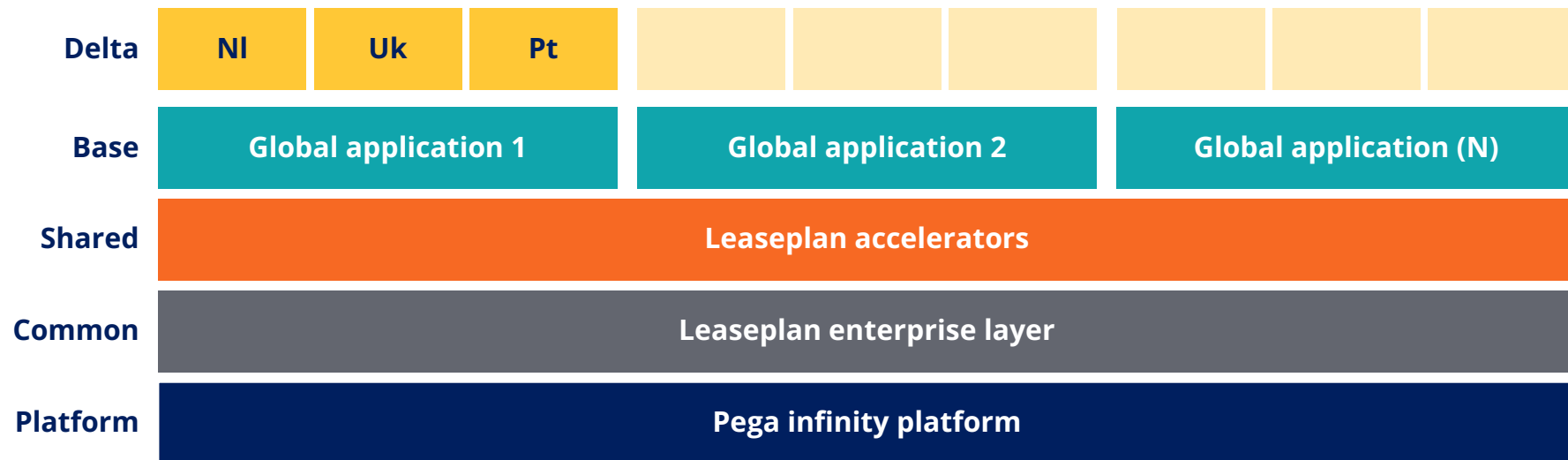
Our Layered Architecture Platform Design

Designed for scalability to 29 countries and reuse maximization



Our layered Architecture Platform Design

Designed for scalability to 29 countries and reuse maximization



Global application 2

Leaseplan accelerators

Vehicle

Contract

Customer

Quote

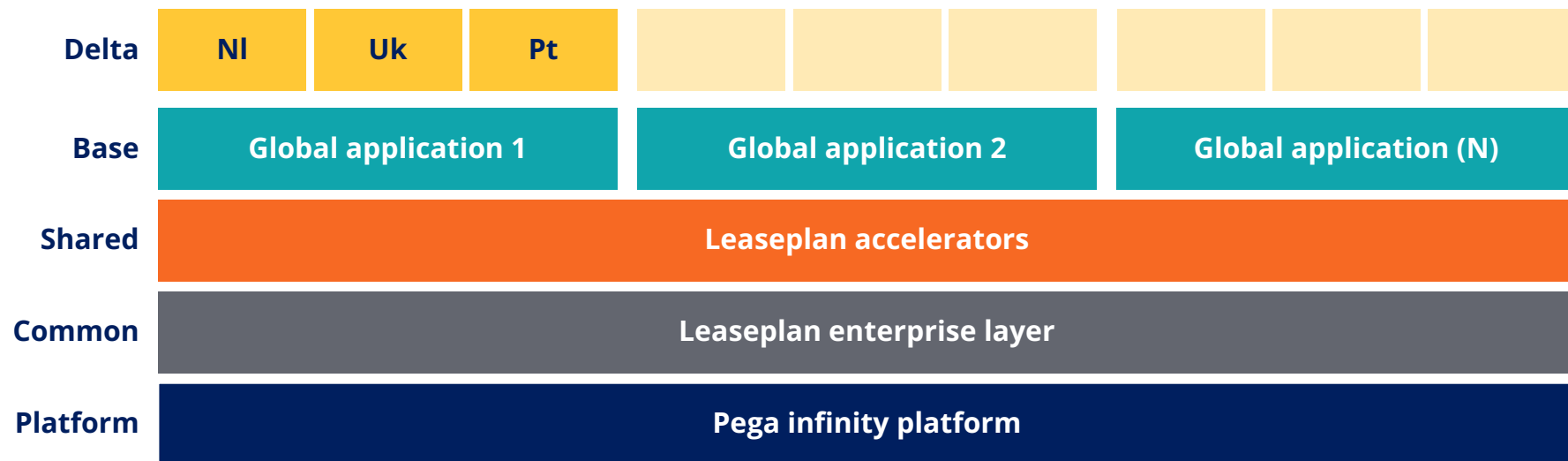
Sales

Document

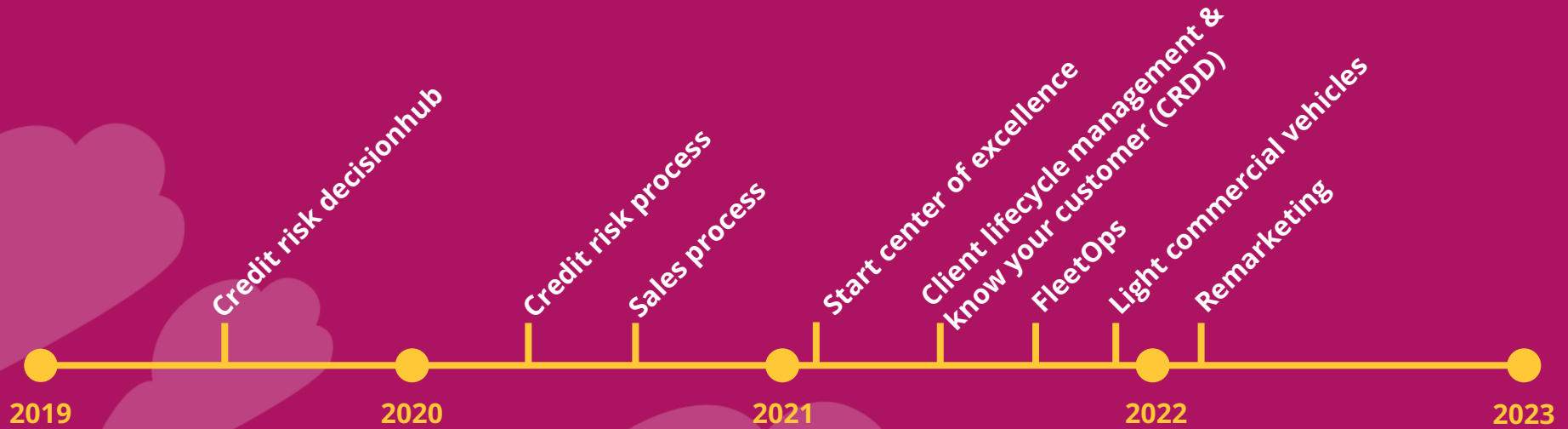
Leaseplan enterprise layer

Our layered architecture platform design

Designed for scalability to 29 countries and reuse maximization



History of Pega @ LeasePlan



LeasePlan NGDA Landscape

NEXT GENERATION DOMAINS



LeasePlan NGDA Landscape

NEXT GENERATION DOMAINS



LeasePlan NGDA Landscape



Customer order



Order to delivery
Contract management
Service transaction



KYC/CDD



Risk decisioning
Credit risk
Corporate risk



Remarketing

LeasePlan NGDA Landscape



Why we are successful with Pega



Build for
change



Scalable



Low code

Dx
Api

Headless



Partnership









PegaWorldiNspire

