



# Key2Key System Anatomy

The Calculator

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# 1 The Calculator

The calculator lets you take full control of customer proposals, modify elements or apply entirely new ones. Highly versatile and compatible with both retail and leasing plans, the enhanced calculator is a powerful tool to help your renewal process.



The calculator can be loaded by clicking the calculator icon in the Go-To menu. One of the most common ways of using the calculator is to conduct a search of customers who you wish to target then use the calculator to apply financial parameters to them.

Please note that the calculator can be applied to a maximum of 20,000 customers at once.

## Calculator First Look

The calculator is divided into two sections. Applied Offer lets you build your own proposal from the bare bones, and apply it to your customer list. Calculator allows you to make adjustments to the customers' existing proposals and calculate the impact on their renewal position.

Selected search options will appear here.  
No filters applied

As with the system search, "chips" will accrue to the right of the calculator to reflect the parameters you're building in your proposal.

## 2 Applied Offer Calculator

When using the Applied Offer function to build an offer, every aspect of the proposal is yours to construct from the ground up.

### Build the proposal

Begin by building the OTRP for the vehicle you have in mind.

If a discount is required, you can either enter a discount amount or a discount percentage, and the corresponding figure will auto-populate. The discounted OTRP will also be generated for you.

Enter in the interest rate required and the term you would like the offer to run for.

Finish by entering a residual value, if required, and selecting the appropriate finance-plan from the product drop-down menu.

### Add Support

Additional support figures can be added to your proposal to enhance the customers' equity and parity figures.

### Adjust Valuation

Choose whether to value the customer's existing vehicle at the average valuation figure (default), or to allow a higher figure (dependent on valuation provider).

Additional trading allowance can also be factored into a proposal, to enhance or reduce the customer's vehicle valuation.

### Decide Deposit Min/Max

Complete your proposal by dictating the minimum and maximum values you will permit for the customer deposit.

# 3 Your Proposal on the Details Page

The proposal you have built will now be present as the loaded proposal on your customer details page.

The screenshot shows the Key2Key interface for a customer. On the left, there's a 'Key Financial Assumptions' panel with a table of values. The main area displays a 'PCP - 21 PMTS TO GO' proposal table with columns for Mileage, On The Road Price, Lump Sum, Deposit / Advance Rent, Amount Finance, Term, and Residual Value / Optional Purchase Payment. Some values in the table are highlighted in green, indicating they are part of the proposal.

Category	Value
Equity	£32,834
Support	£2,000
Deposit Subsidy	£0 (£260)
Customer Payment Contribution	£1,500
Trading Contribution	£738
Cash	£1,500
Trade adjustment	£750

Mileage	On The Road Price	Lump Sum	Deposit / Advance Rent	Amount Finance	Term	Residual Value / Optional Purchase Payment
10,000	£18,438	£0	£4,196	£14,242	49	10.80
10,000	£30,875	£0	£9,745	£21,130	36	6.3
						£15,500

Your support and trading allowance figures will present on the left hand side, and can be altered further to tailor the proposal to each customer.

If you are happy with your proposal for this customer then you can save this as an offer by clicking the save icon.

The created elements of your proposal will now be presented as edited figures in green, as part of the customer offer.

You will then be prompted to name your offer and confirm the save. This will then be visible in the customer's personal offer menu.

The 'Save Offer' dialog box contains the following fields:

- Name: Example Saved Offer
- Contract Type: PCP
- Mileage Band: 10000
- Publish to PURL:
- Publish to Renewal Presentation:
- Expiry Date: 22/02/2022
- SAVE button

The offer menu shows a 'PRE-CALCULATED OFFER' section with a 'Close' button. Below it, a 'Saved Offers' list contains:

- 36 PCP New | 2022 | Example Saved Offer | VEHICLE MAKE | VEHICLE MODEL | VEHICLE DERIVATIVE

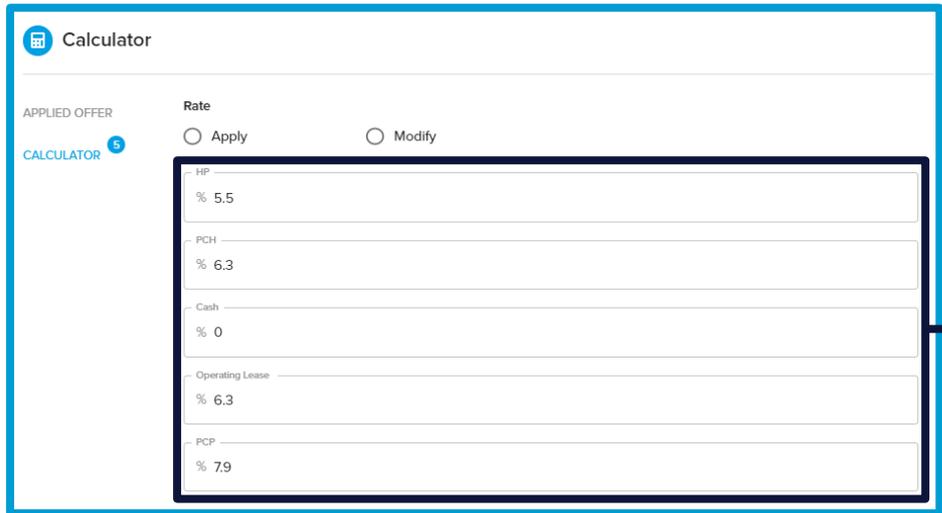
Below the list, there are sections for 'Repeat Term' and 'Pre Calculated Mapped' with corresponding values in green:

- Repeat Term: 36 HP N | VEHICLE MAKE | VEHICLE MODEL | VEHICLE DERIVATIVE
- Pre Calculated Mapped: 36 HP NEW | 2022 | VEHICLE MAKE | VEHICLE MODEL | VEHICLE DERIVATIVE

# 4 Offer Adjustment Calculator

The offer adjustment calculator lets you make alterations to your customers' existing offers, rather than creating a new one from scratch. This could be used to add support figures to certain cohorts of customers, or to apply or modify the interest rates to customers matched with certain finance products.

## Adjust Interest Rate



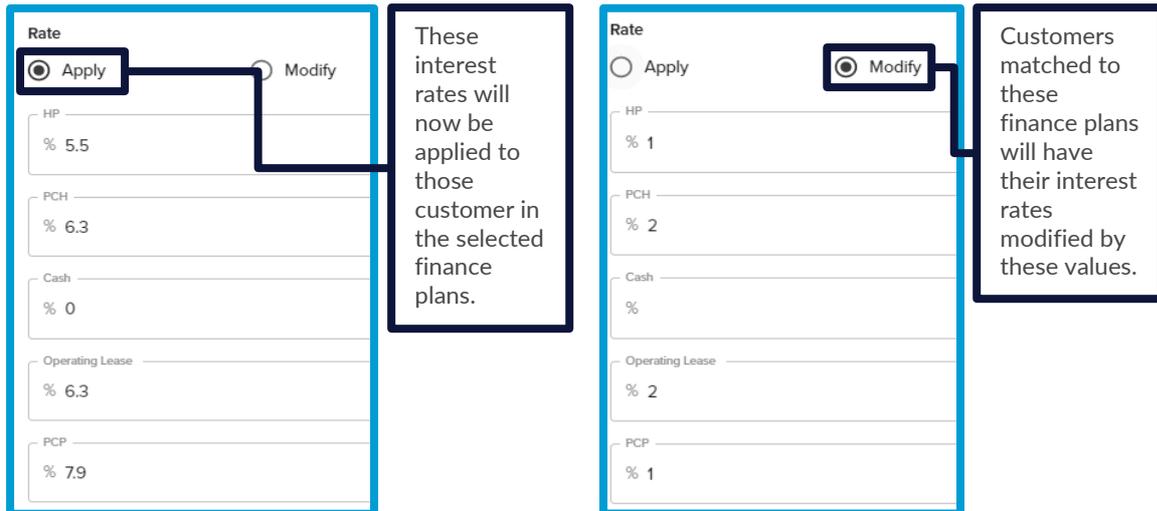
The screenshot shows a 'Calculator' interface with a 'Rate' section. It has two radio buttons: 'Apply' (selected) and 'Modify'. Below are input fields for different finance plans:

Finance Plan	Interest Rate
HP	% 5.5
PCH	% 6.3
Cash	% 0
Operating Lease	% 6.3
PCP	% 7.9

A callout box on the right states: "Interest rates can be adjusted per finance plan, so that specific rates can be set for customers matched with each product type. Entries left blank will maintain their existing rate."

# 5 Apply vs Modify

You can either choose to set a new interest rate for each finance plan, or else adjust the rates for each finance plan by a specific figure.



The left screenshot shows the 'Apply' radio button selected. A callout box explains: "These interest rates will now be applied to those customer in the selected finance plans." The right screenshot shows the 'Modify' radio button selected. A callout box explains: "Customers matched to these finance plans will have their interest rates modified by these values." The interest rate values in the right screenshot are: HP (% 1), PCH (% 2), Cash (%), Operating Lease (% 2), and PCP (% 1).

## Support and Valuation

As with building your own offer, you can add support or trading allowance figures to enhance the renewal position of the customers in your list. In these cases, manually added support will sit as an addition to the support figures attached to brand marketing offers.

The screenshot shows a form with the following fields and options:

- Cash/Additional Support (inc VAT): £ 1500
- Radio buttons:  Equity,  Parity
- Valuation: Average (dropdown menu)
- Trading Adjustment: £ 500
- Radio buttons:  Add,  Subtract

A callout box on the right states: "For customers matched to a leasing plan you can select whether the additional figure is applied to the asset (equity) or the customer's lump sum for their new proposal."

## Advance Payments

For leasing plans, you can set the number of advance payments required for your new proposal. This can be set as a single figure, or as a minimum and maximum range.

The first screenshot shows the 'Advance payment' form with the 'Fix No' field set to 5. A callout box below it states: "This option will set all leasing customers to pay five payments in advance."

The second screenshot shows the 'Advance payment' form with the 'Min.' field set to 3 and the 'max.' field set to 7. A callout box below it states: "This option calculates the number of advance payments required for each customer, from a minimum of three to a maximum of seven."

As with manually built offers, your adjusted proposal will now appear on the details page for your customers, for review and adjustment, and can be saved to their record for future recall.