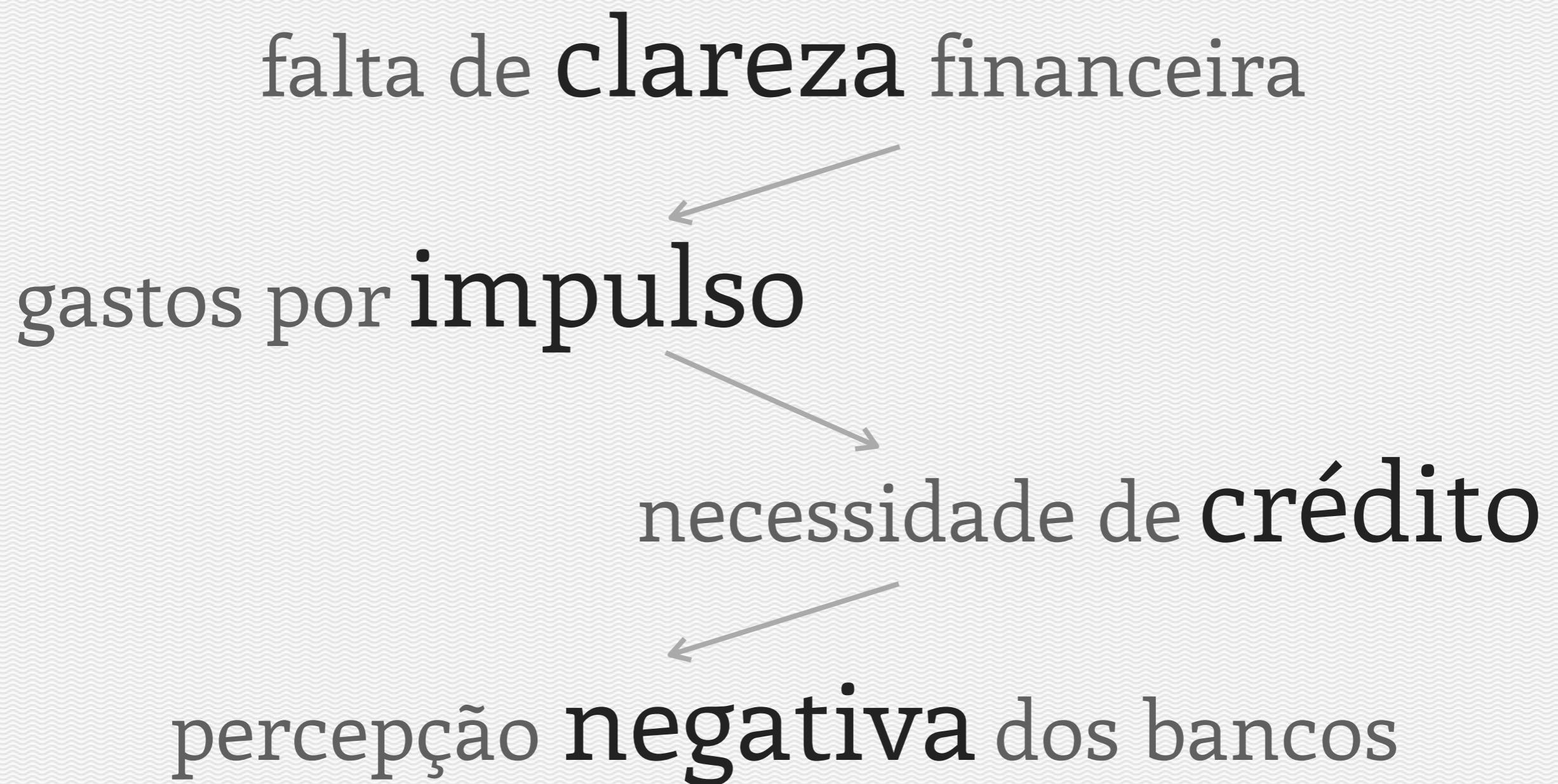


projeto

desbanco

consumo 2.0

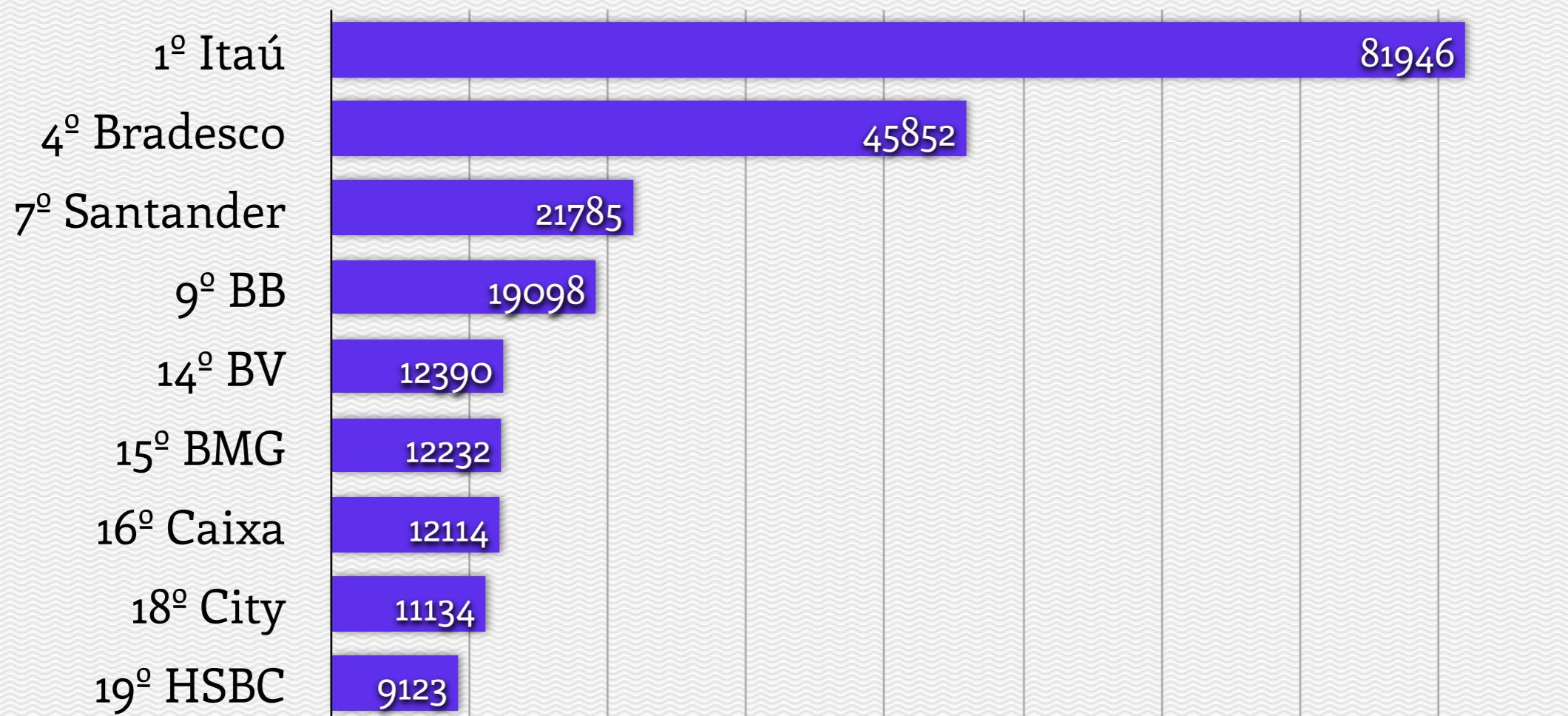
big picture



informação complicada

seu cartão		fatura	
Cliente		Total desta fatura - R\$	Pagamento mínimo - R\$
Cartão	Número do Cartão	1.126,75	169,01
OUROCARD VISA GOLD	4 34.****.****.54 11		
Demonstrativo			
Data	Transações	País	Valor - R\$
22/11/10	01 - VISA ----- Pagamentos PGTO DEBITO CONTA 10	BR	-1.334,37
10/11/10	Compras a vista RESTAUR	BR	17,30
11/11/10	GALGRIN INTERNET GROUP DUQUE DE CAXI	BR	81,90
12/11/10	POSTO	BR	60,00
13/11/10		BR	38,00
13/11/10	LOJAS AMERICANAS	BR	32,98
13/11/10		BR	30,00
15/11/10	POSTO	BR	50,00
17/11/10		RR	18,57
21/11/10	POSTO	BR	60,00
01/12/10	TICKETS FOR FUN SAO PAULO	BR	562,00
01/12/10		BR	175,00
06/12/10	Debitos diversos PROTECAO OURO DEZ/2010 (SUSEP - 15414.004663/2004-41)	BR	3,00
	Subtotal		1.126,75
	Total		1.126,75
Limites - R\$			
	Limite Único	4.402	
	Deste Cartão	4.402	
	Saque	4.402	
	(Incluido no limite único)		
	Parcelado	0	
	Saldo Parcelado	101	
	Limite Extra	0	
Encargos Financeiros 1 2			
	Crédito Rotativo	8,29 13,62	
	Crédito Parcelado	2,63 4,52	
	Permanência	13,52 13,62	
	Multa	2,00 2,00	
	1. Para o período %em		
	2. Máximos próximo período %em		
Programa de Relacionamento BB			
	Saldo anterior	5.714	
	(+) Adquiridos	917	
	(-) Utilizados/Transferidos	0	
	(-) Prescritos	0	
	(-) Acertos (*)	0	
	Pontos a prescrever		
	Em 31.12.2010	0	
	Pontos Intransferíveis	0	
	Pontuação acumulada		
	Até 07.12.2010	6.631	

atendimento ruim



Reclamações no PROCON em 2011

dados restritos

The screenshot shows the Mint.com interface. On the left, there's a vertical sidebar with bank names like American Express, Bank of America, Capital One, Chase, Citibank, etc. The main area has a green header "Let's get started." followed by three steps:

- STEP 1** Find your bank or credit card.
- STEP 2** Connect it to Mint.
- STEP 3** Let Mint do the rest.

Below these steps is a note: "From your computer or mobile device, log in to your bank or credit card account to download your transaction history. You are not paying for anything."

To the right of the steps is a search bar with placeholder text "Enter a Bank Name or URL" and a "Search" button. Below the search bar is a list of popular banks:

- 1 American Express Credit Card
- 2 Bank of America
- 3 Capital One Credit Card
- 4 Chase Bank
- 5 Citibank
- 6 Citibank Credit Card
- 7 Discover Card
- 8 Fidelity Investments
- 9 Fifth Third Bank
- 10 ING DIRECT
- 11 National City Bank
- 12 Navy Federal Credit Union
- 13 SunTrust Bank (Personal Finance)
- 14 TD Bank
- 15 US Bank
- 16 USAA
- 17 Washington Mutual Personal Banking
- 18 Wells Fargo

A central modal window for Citibank is displayed, showing the message "Establishing secure connection..." and "Added: October 1, 2012". It also says "Communicating with Citibank" and "This may take a few minutes." A progress bar is shown at the bottom of the modal. A "Close" button is located in the bottom right corner of the modal.

dívida descontrolada

dívida média R\$ **4.507**

IEF-IPEA

rendimento médio R\$ **1.345**

PNAD-IBGE

30 milhões devem **6** ou mais meses de trabalho

crédito desorganizado

29.5%

BC (maio 2012)

de inadimplência no cartão de crédito

42%

BC

das faturas de abril tiveram
mais de 15 dias de atraso

solução

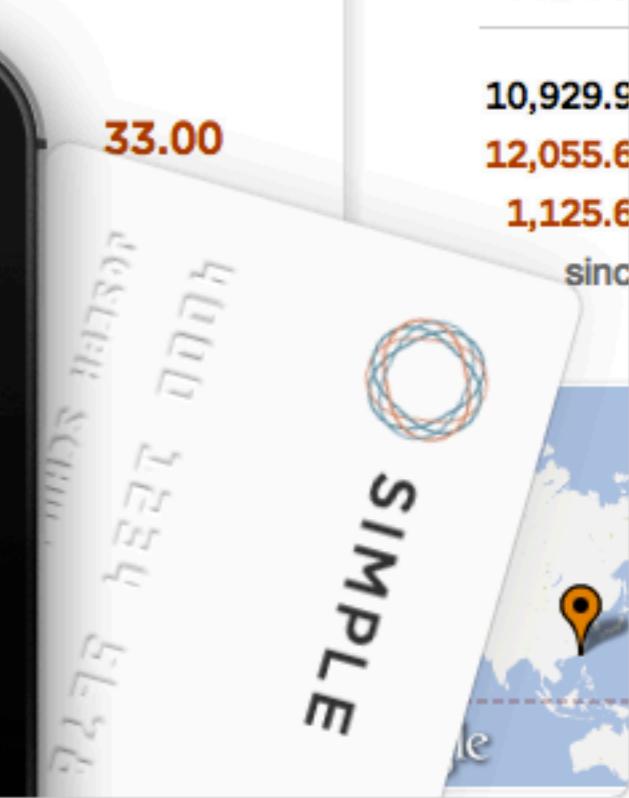
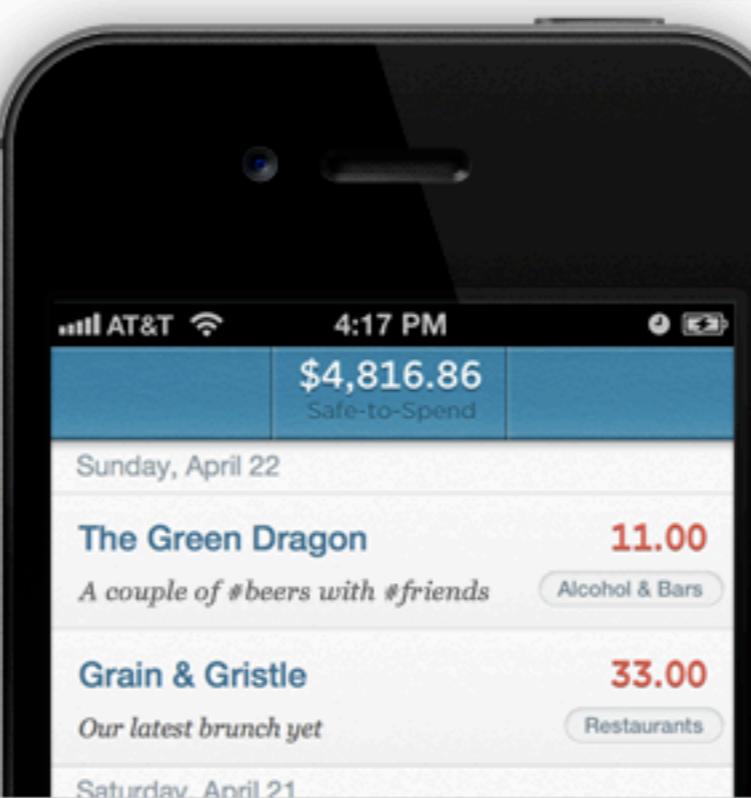


informação relevante

\$4,816.86 Safe-to-Spend™
4,920.93 total balance - 104.07 in pending transactions - 0.00 in upcoming payments

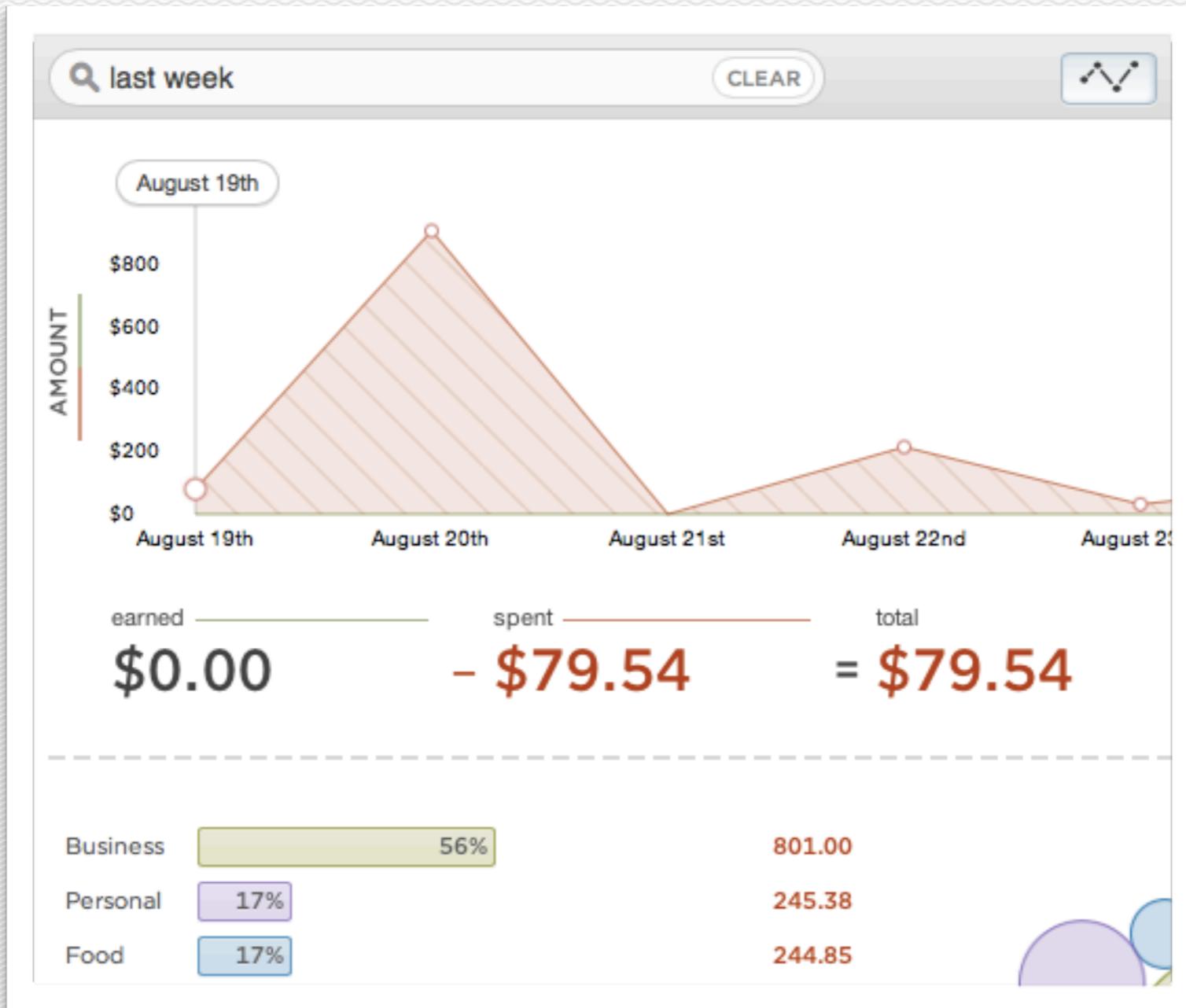
search transactions sorted by: Date Size Export \$ Send M

<input type="checkbox"/> APR 22	The Green Dragon <i>A couple of #beers with #friends</i>	Alcohol & Bars	11.00	Last 90 days
<input type="checkbox"/> APR 22	Grain & Gristle <i>Our latest brunch yet</i>		33.00	10,929.90
<input type="checkbox"/> APR 21	Paper Source <i>Supplies for a craft project #dedicated</i>			12,055.60
<input type="checkbox"/> APR 21	Sterling Coffee Roaster <i>Two cappuccinos, made by Ryan</i>			1,125.60
<input type="checkbox"/> APR 21	Shell Oil <i>Nearly the full tank</i>			since last update
<input type="checkbox"/> APR 21	ATM			

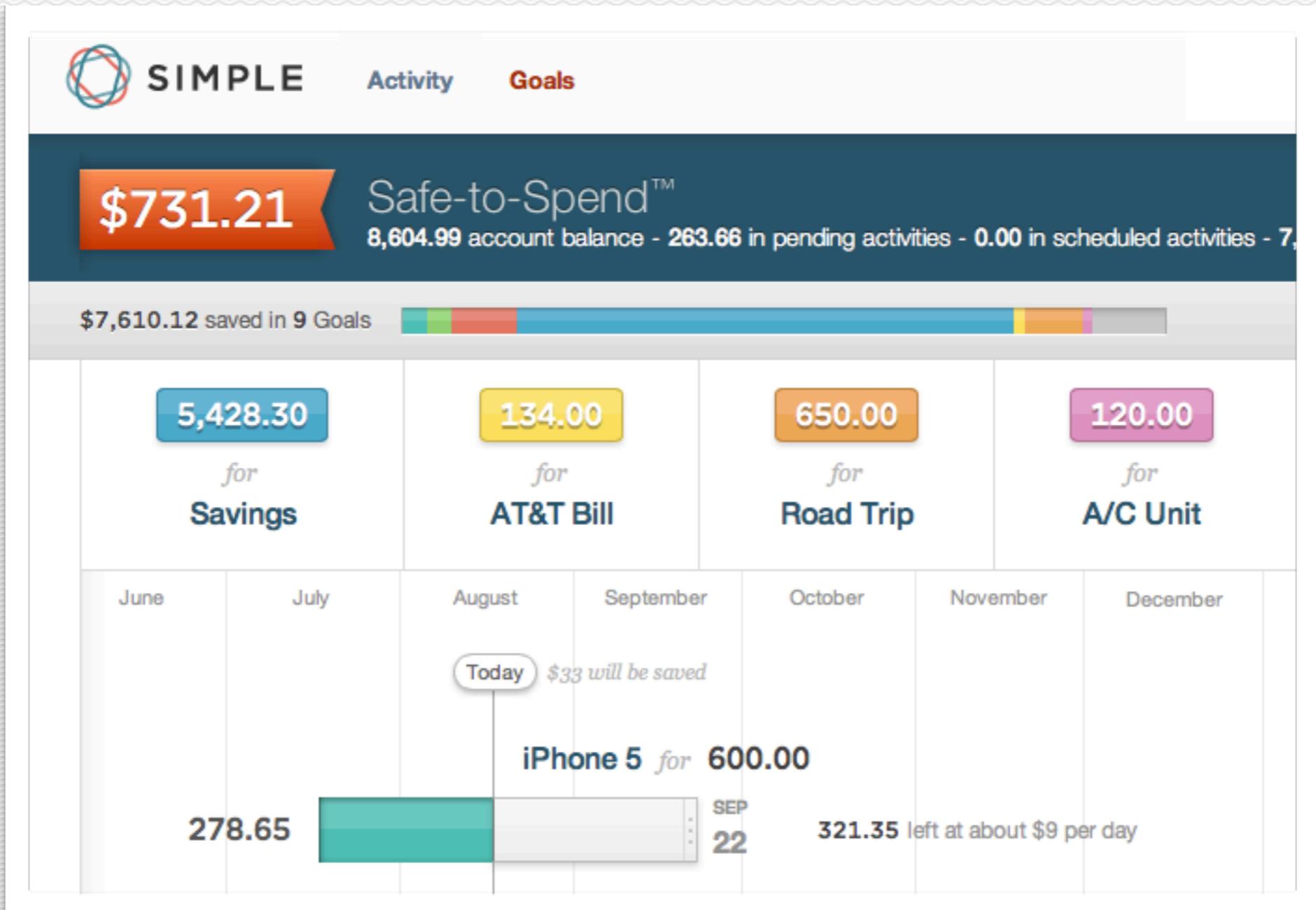


SIMPLE

simplicidade



educação financeira



relacionamento

SXSW '09 interactive Graphically Recorded by **sunnibrown.com**

WHAT IS CUSTOMER SERVICE?

- good policies → Call our 800#!
- good experience → 365 day return policy
- surprise upgrades → no backorders - items for sale are IN the warehouse
- get free shipping both ways → gave up 25% revenue for other ops
- We're about Something BIGGER = 25% revenue for other ops

Zappos

Welcome, people! the more we listen to you, the better we become! Need feedback! rateesxsw.com

2:1 ratio come see our customer loyalty team in Vegas, MEN, too!

It all started with pizza... buy it whole, sell it by the slice!

customer service is what we sell purses 75% repeat customers

We sell a LOT more than! handbags eventually airlines!

The phone is a branding device. COMPANY CULTURE #1 PRIORITY vet people 2x skills culture performance

we'll actually refer to our competitors! You don't try and get customers OFF the phone!

the WOW experience

24/7 warehouse

TONY HSIEH, CEO

Zappos

We grow commitment

YOU CHOOSE to stay!

Standing offer to leave the company stay if it makes sense!

THINK about whether to take the job.

CULTURE drives BRAND

Twitter has also been a way to build company culture.

TRUST COMMUNICATION

"It's like MAGIC!"

Clothing Customer Service Culture

HAPPINESS IN A BOX! =Zappos

CORE VALUES must be commitable! Luck allows you to see beyond the presentation!

1. Deliver WOW! 2. Embrace Change 3. Create fun & weirdness! 4. Be adventurous!

7 CORE VALUES: personal professional values ALIGN THEM!

Decide: you may have to make sacrifices

Commit to transparency: Open tours Visioning work beyond profit Build Relationships

Ask Anything newsletter: Do vegetarians eat animal crackers?

Build your Team hire slowly, fire quickly

Think LONG TERM!

ASK WHY enough times... and you'll get to the science of happiness

What if you find a shortcut to the science of happiness? yay!

"Move everyone toward a CALLING!" A meaning and higher purpose is bottom-up!

control progress connectedness

The science of happiness can help your business, brand & yourself!

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quem somos

