

carmart

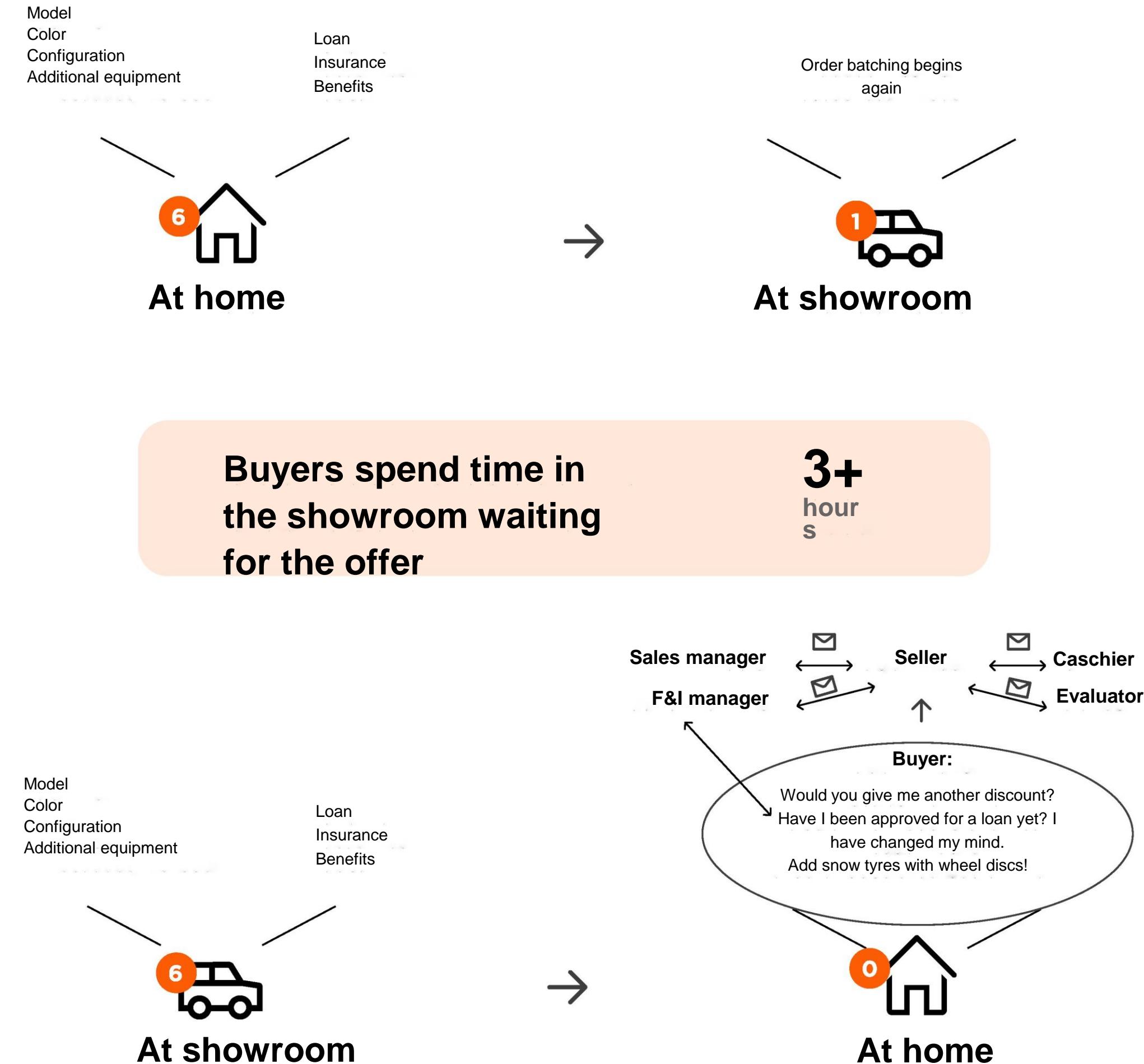
Carmart omnichannel platform

Current situation

Customers have long been unsurprised by the purchase of expensive items online, such as household appliances or furniture.

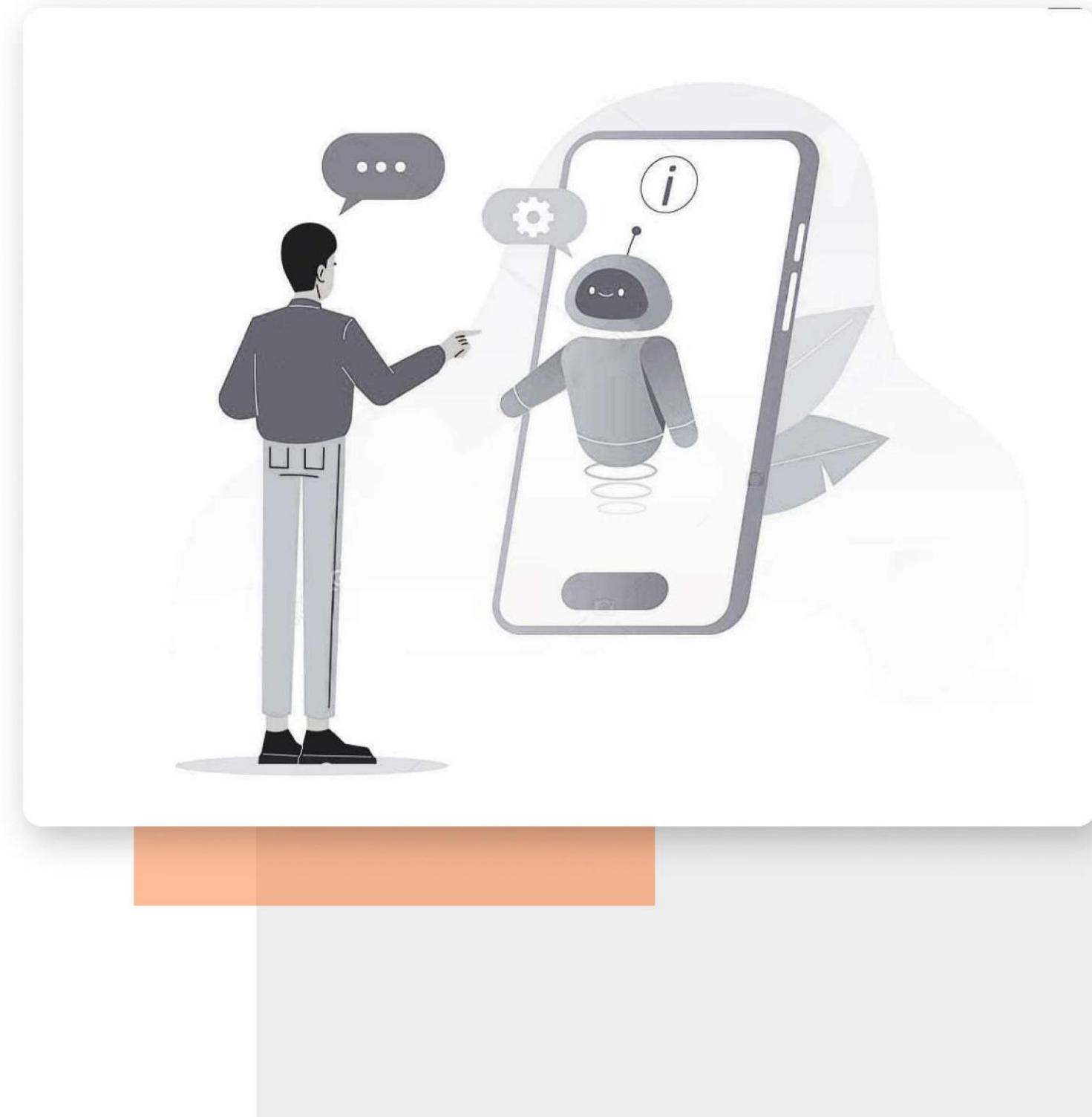
Customers expect the same experience from car dealers, as having to travel to the showroom and the increased length of the transaction negatively affect the customer experience.

Current situation

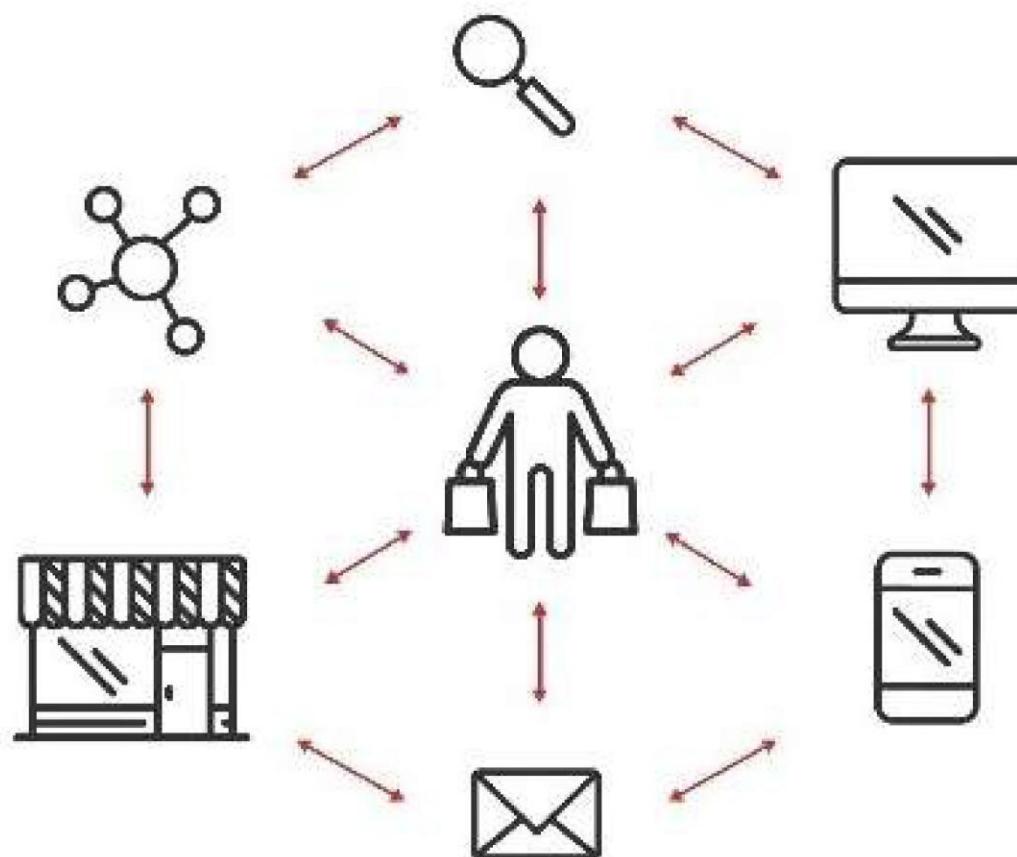


Hypotheses

-  A unique customer experience is ensured by the **unconditional** provision of comprehensive information and seamless continuous communication with the customer.
-  The Omnichannel Platform is designed for the **unified building** of digital services supporting the solving of business problems of online sale and repurchase of used cars, and the subsequent placement of services on the Platform



Purpose

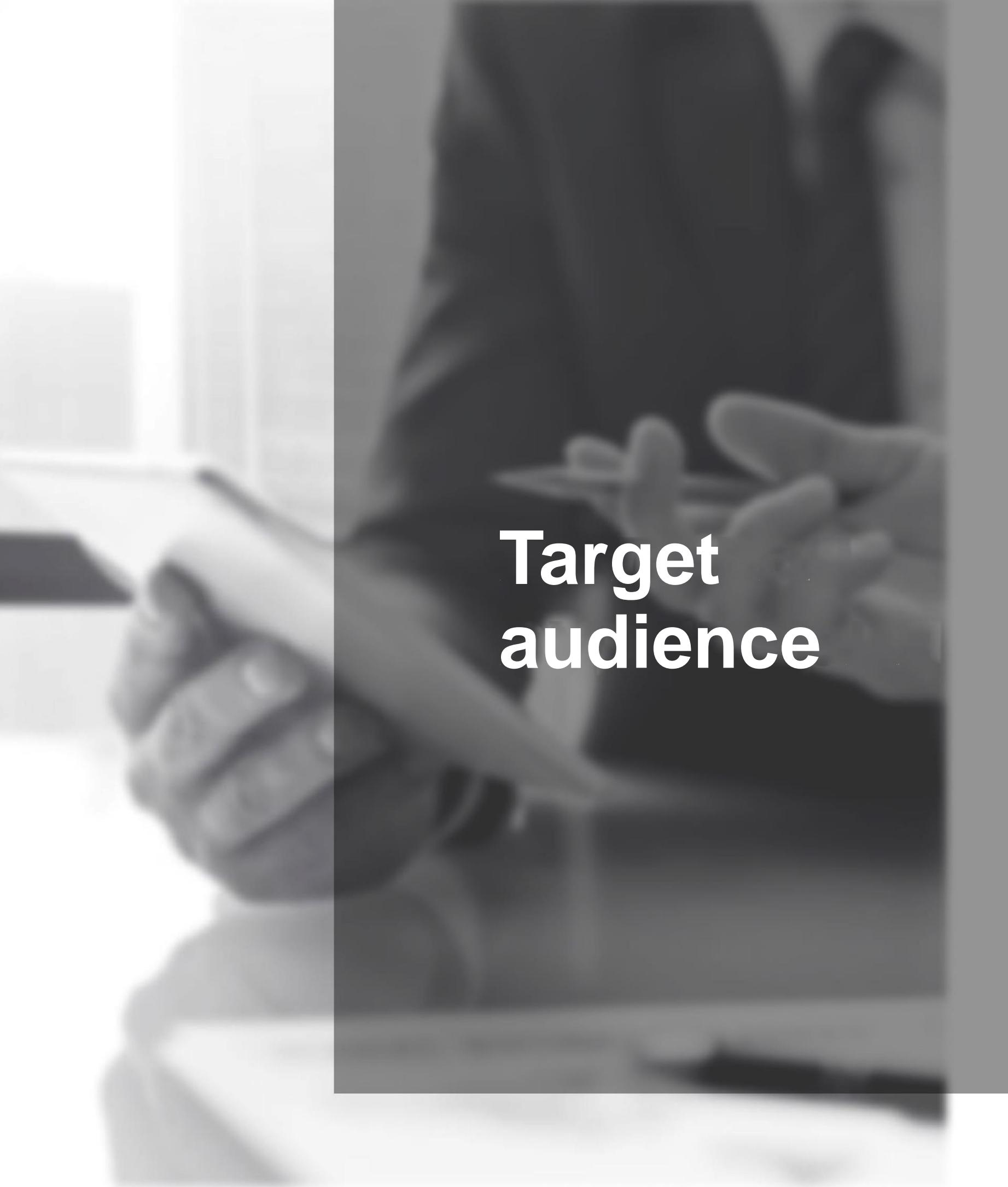


The purpose of the Omnichannel Platform is to provide the Buyer with a unique customer experience when buying, selling and exchanging cars (optional equipment and services) online and when online/offline modes are crossed, and to enable the business model to scale through the White Label model.

White Label is a concept whereby one company produces non-branded products or services and another company uses those products or services under its own brand

Objectives

-  Publication of car-related information : photos, video, description, report unloading upon request
-  Grouping, searching, filtering, comparing cars by models, trim levels and price
-  Analysis of the client's behavioral portrait
-  Consumer communication
-  Online booking and payment for the car
-  Online guarantee
-  Online insurance
-  Online loan
-  Online car valuation for purchase and Trade-In
-  Online booking for the car maintenance
-  Online deals



Target audience

B2B

Potential b2b customers are existing official dealer of small or medium business who are interested in maintaining their current business and increasing their profitability.

The product would also be suitable for new marketeers who want to engage in OPAP business but do not have large investment resources.

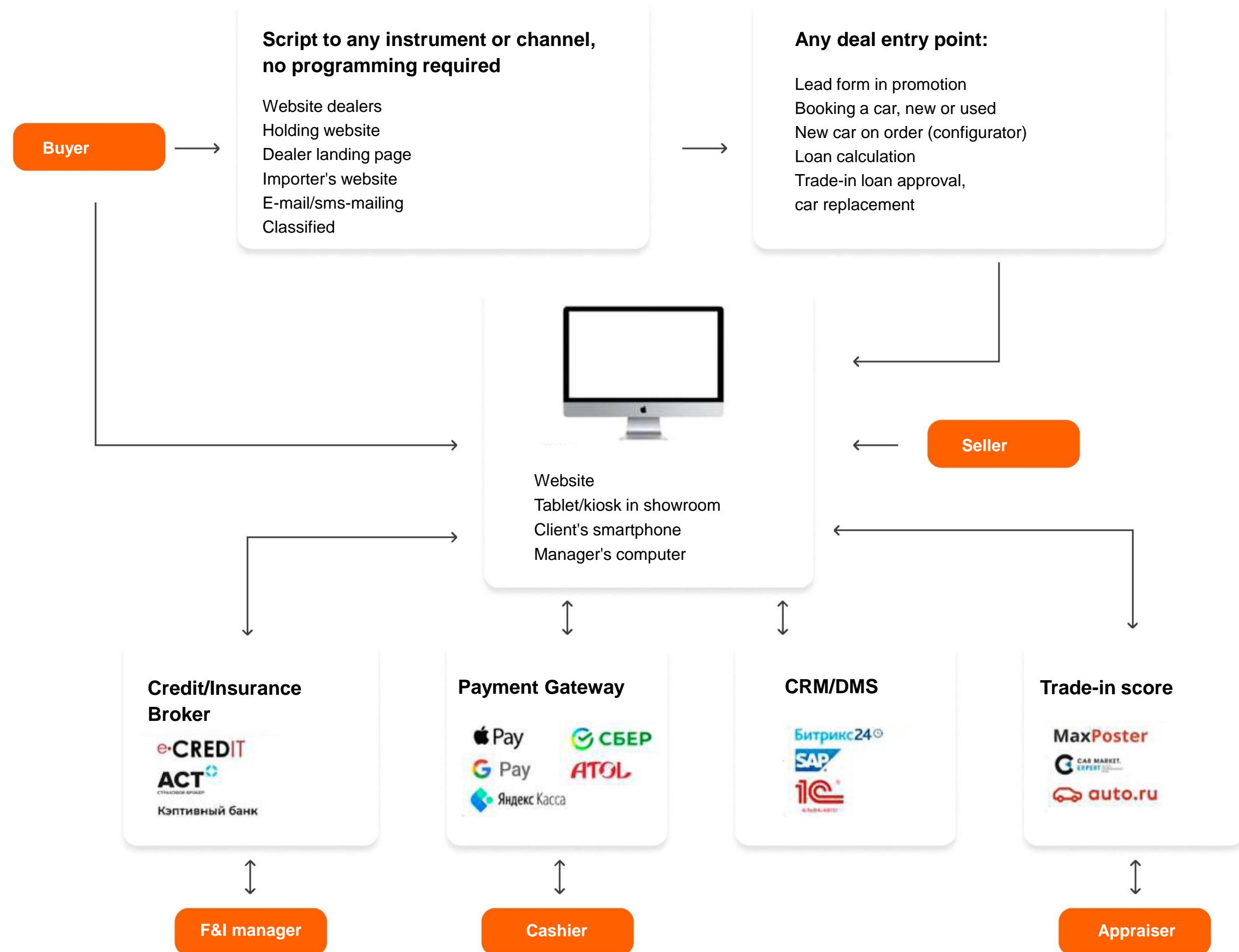
B2C

Potential b2c customers are young persons (male or female – it does not matter) under 35-40 years old who are interested in buying a quality used car with a clear history using a comfortable omnichannel format and not chasing the best price (the offer must be in the top 10-15%, but not necessarily the first)

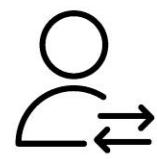
Solution

Omnichannel platform for car online sale, purchase and maintenance.

Omnichannel is a marketing term for mutual integration of separate communication channels into a uniform system in order to ensure seamless and continuous communication with the customer.



Advantages of implementation



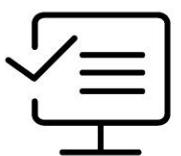
Centralization

Provision of all dealer services online through a single window providing access to all dealer services. Direct channel of communication between the seller and the buyer.



Data analysis

Consumer portrait analysis, data collection to build the most accurate predictive models, help in decision making to achieve the highest performance and efficient use of resources.



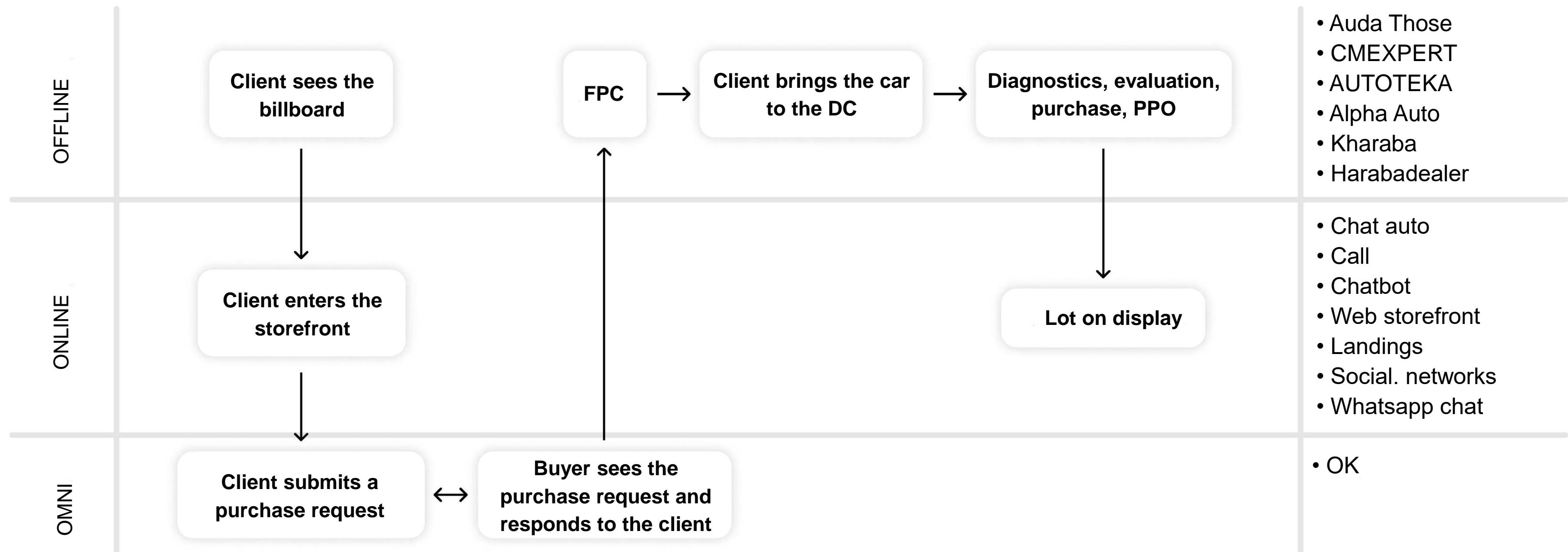
Scaling

Providing omnichannel platform functionality to b2b customers

Project target values for the operational phase (2025)*:

- ⌚ Increase in customer dwell time on the platform by 80%, up to 6 min. 40 sec per session;
- 👁 Increase in browsing depth by 80%, up to 5 pages per session;
- 🔗 70% of deals are made using omnichannel;
- ✓ Reducing the user bounce rate to 9%;
- 👤 Increase in conversion from visitor to lead by up to 5%;
- 💰 Increase in conversion from lead to deal by 10%, to 16.72%;
- ↑↑ Increase in Customer Retention Rate (CRR) to 181.6% by 2021;
- 👤 Decrease in Customer Churn Rate (CCR) by 260% to -81.6% from 2021.

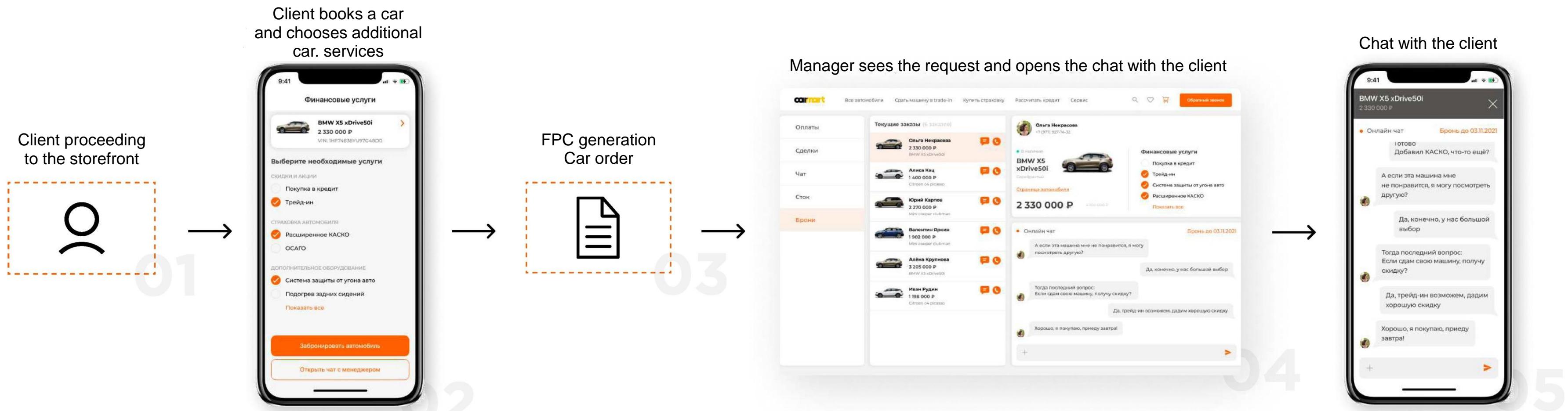
Omnichannel Matrix



1	Carmart management and development processes	Internal services and systems	Offline	Online	Omnichannel-based	Collaborative storefront	Presentation
2.2.2002	Repurchase of a used car	1	1	1	1	1	Manager's PC

Collaboration

Car Booking



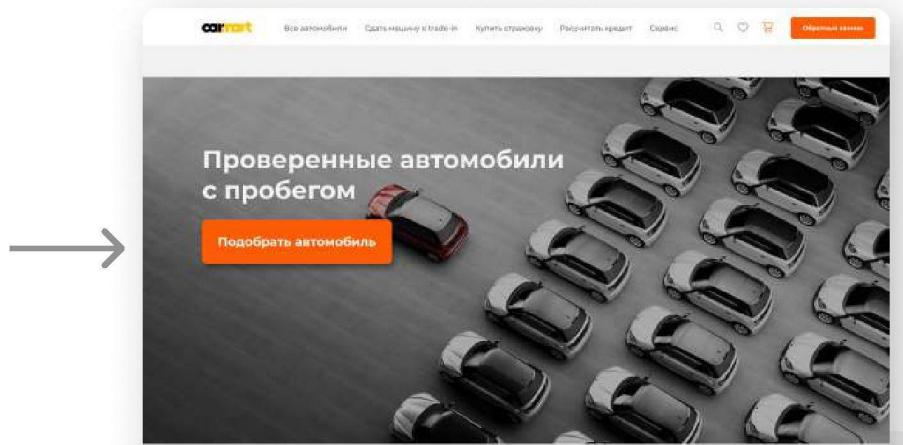
Way to participate in an auction on the Platform

Not client-lowballer

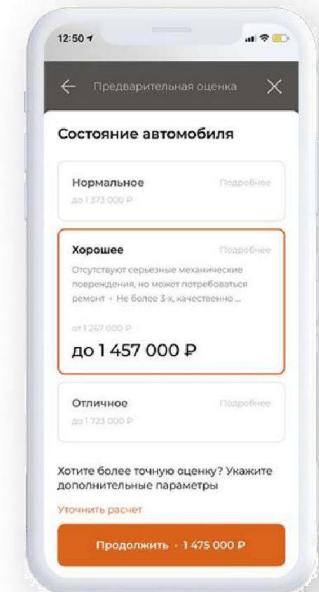
learns about the Platform from sources:

- 01 Chatbot,
- 02 E-mail distribution,
- 03 Dealership,
- 04 SMS distribution

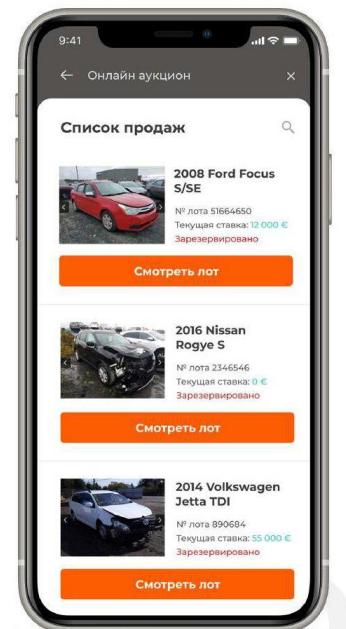
Switching to the Public section of the Platform



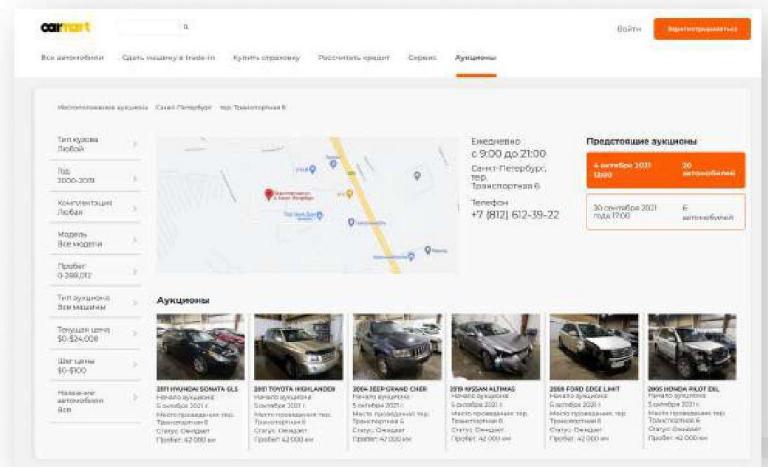
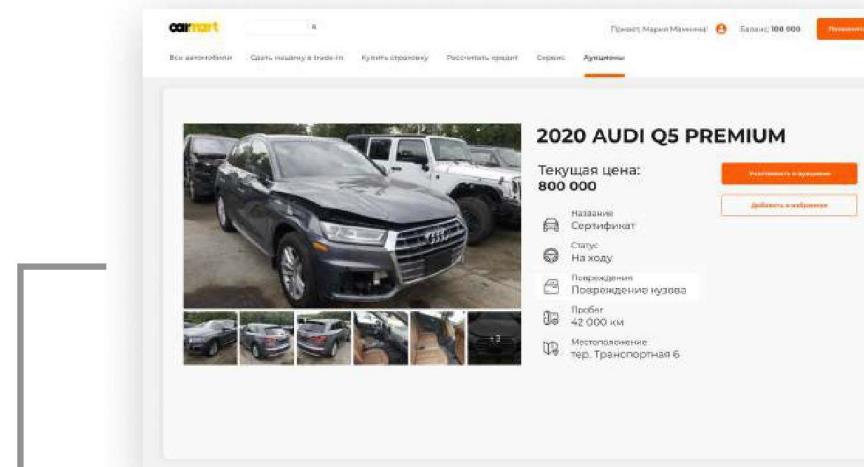
Downloading and installing the mobile app



Switching to the Auction section of the Platform



Registering as an auction participant



Switching to active auctions and lots

How to participate in the auction on the Platform

Client- lowballer

learns about the
Platform from sources:



Lot selection and
bidding

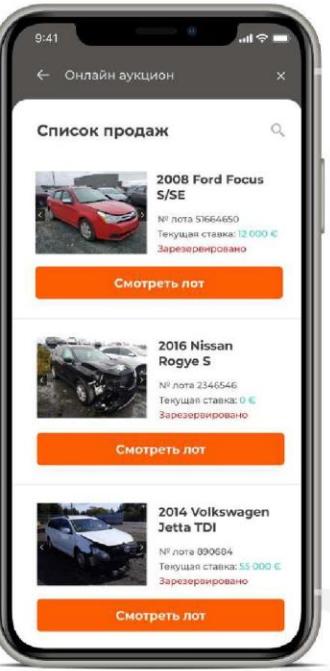


The screenshot shows the Carmart website interface. On the left, there's a sidebar with links like 'Персональная информация', 'Документы клиента', 'Мои автомобили', 'Мои сохраненные поиски', and 'Переноска с менеджером Carmart'. The main content area displays three car listings under the heading 'У вас в гараже 2 авто':

- BMW X5 xDrive50i** (2020, 100 000 км, АКПП, 16/140 л/с Бензин, 2 владельца) with a bid of **2 400 000 ₽**.
- BMW X5 xDrive50i** (2020, 100 000 км, АКПП, 16/140 л/с Бензин, 2 владельца) with a bid of **2 400 000 ₽**.
- BMW X5 xDrive50i** (2020, 100 000 км, АКПП, 16/140 л/с Бензин, 2 владельца) with a bid of **2 400 000 ₽**.

At the bottom of the page, it says 'Ленинградская область, Муринское поселение Территория Транспортная, 6' and has a phone number '8 800 444 33 22'.

Blocking funds on the card
indicated in your profile



Notification of changes
in price and bid result

delivering the car or visiting
the dealership



The screenshot shows the Carmart website interface. On the left, there's a sidebar with links like 'Служба поддержки', 'Мои автомобили', 'Сдать машину в trade-in', 'Купить страховку', 'Рассчитать кредит', 'Сервис', and 'Обратный звонок'. The main content area has a 'Служба поддержки' section with a list of messages:

- Сообщение от 06.05.2023 10:22:22 - ТЕСТ
- Сообщение от 06.05.2023 10:45:56 - Покупатель123456
- Сообщение от 06.05.2023 10:45:56 - Покупатель34325
- Сообщение от 06.05.2023 10:45:56 - Покупатель34325

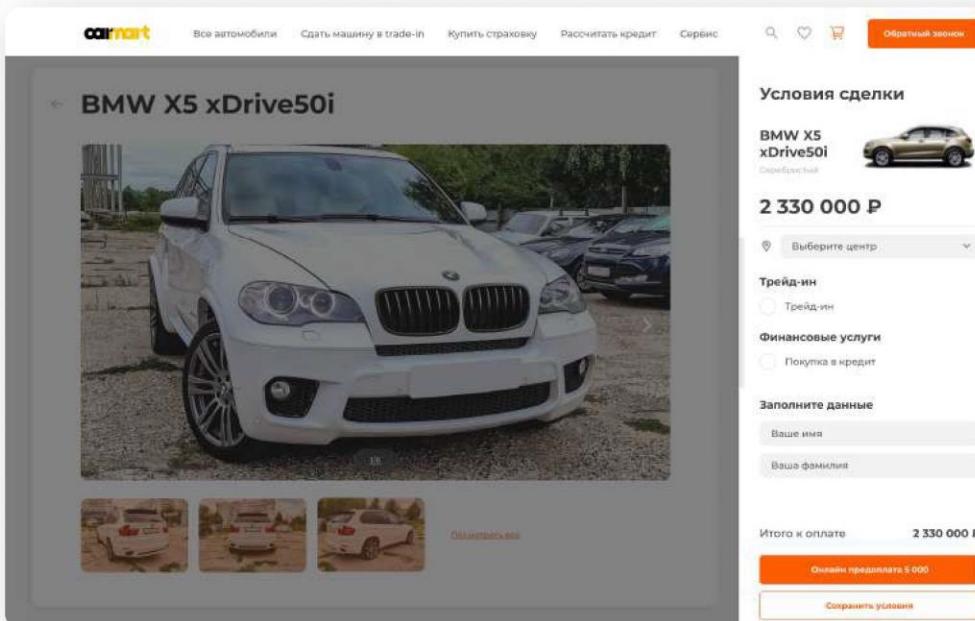
Below this is a 'Текущие заявки' section showing two active bids:

- Active** (от покупателя123456) **2 330 000 ₽**
- Active** (от покупателя34325) **2 330 000 ₽**

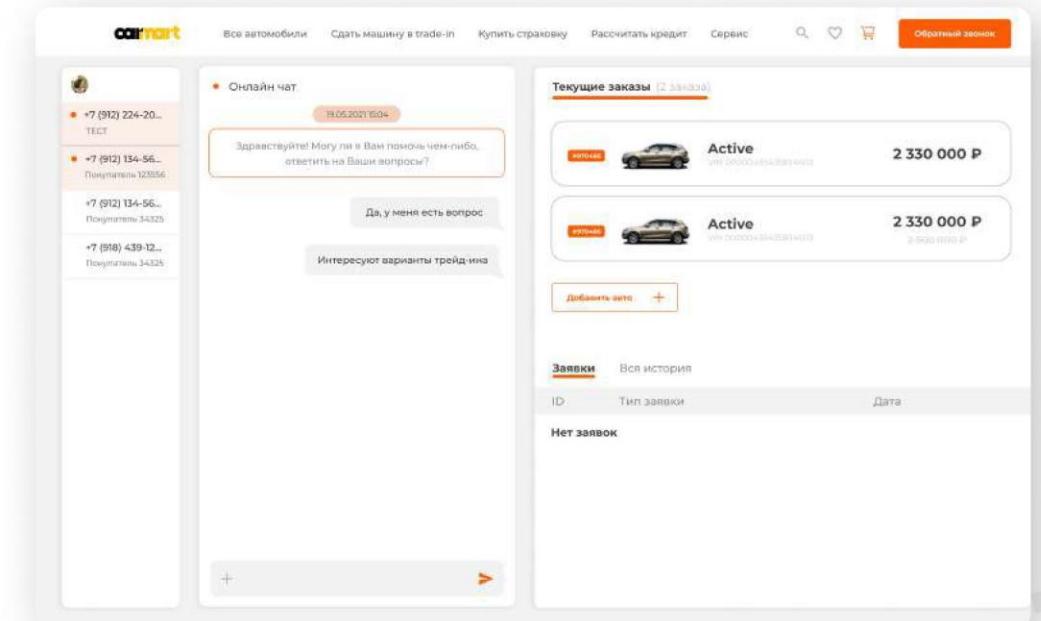
At the bottom, there's a 'Заявки' section with the message 'Нет заявок'.

How to get goods and services on the Platform Client

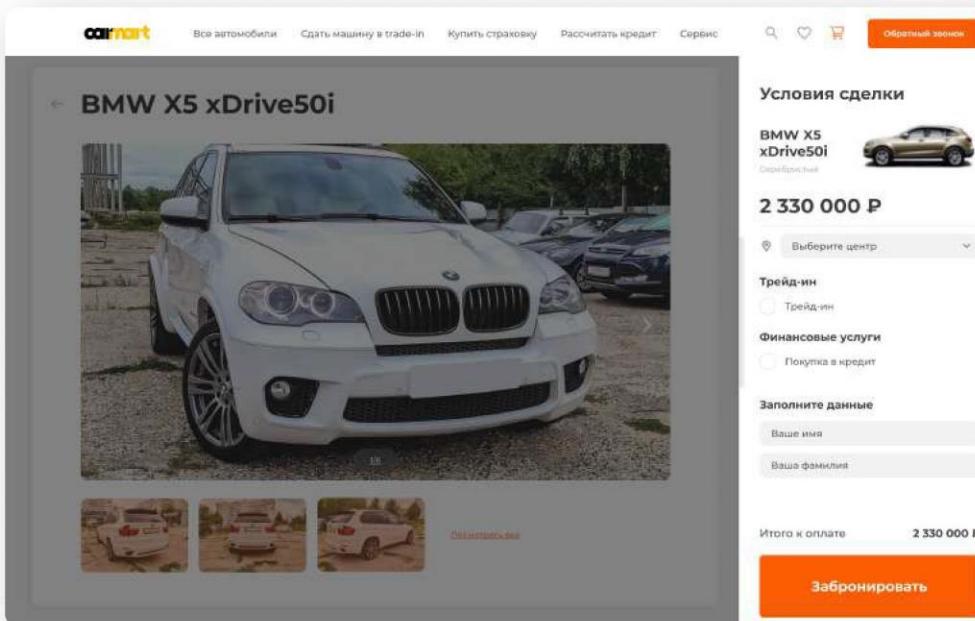
Entering contact details or registering



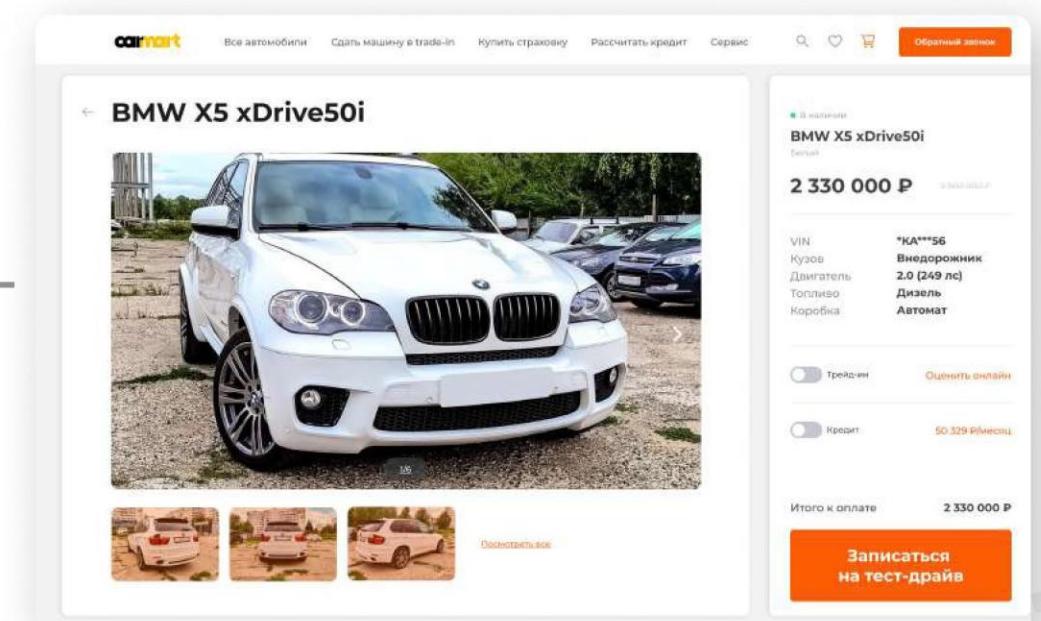
Obtaining advice via chat or a call-back



Booking a car



Assigning a test drive



Visiting the dealership



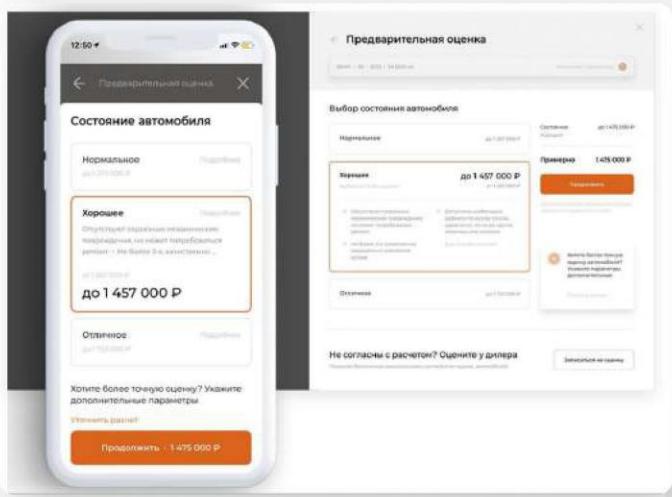
Offline

10
11
12
13
14

12

How to get goods and services on the Platform Client

Trade-in registration

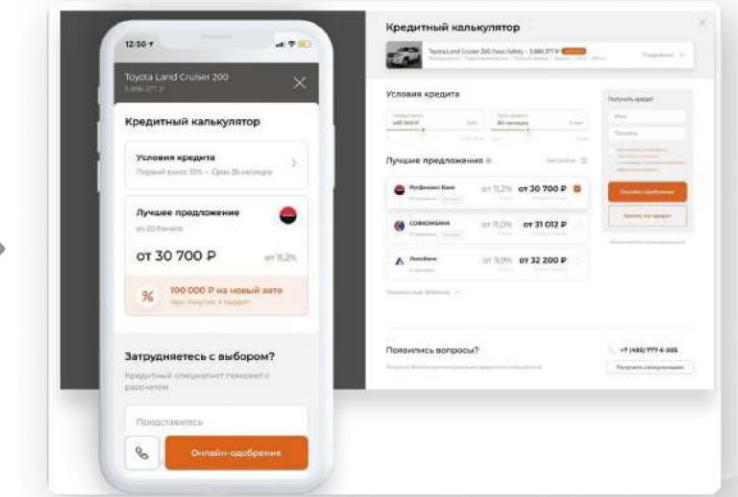


Offline

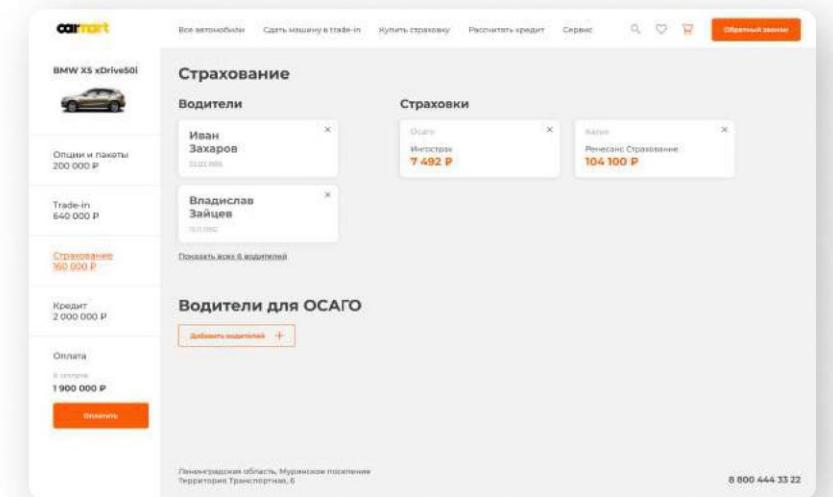
Registration of documents, car buying



Loan registration



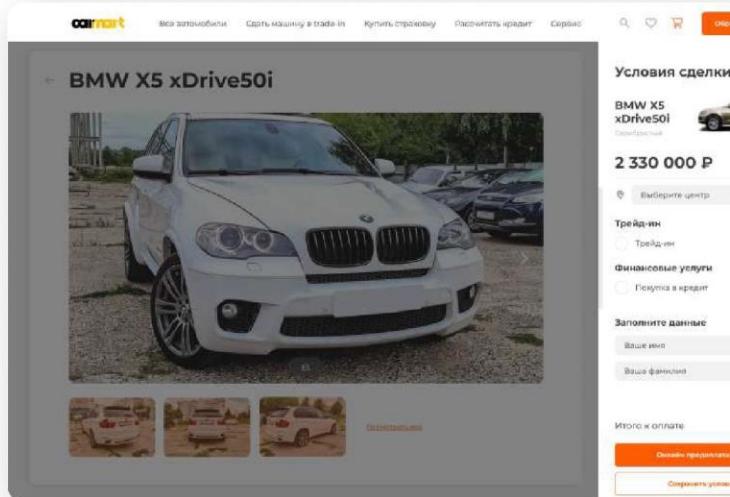
Insurance registration



Deal documenting and payment

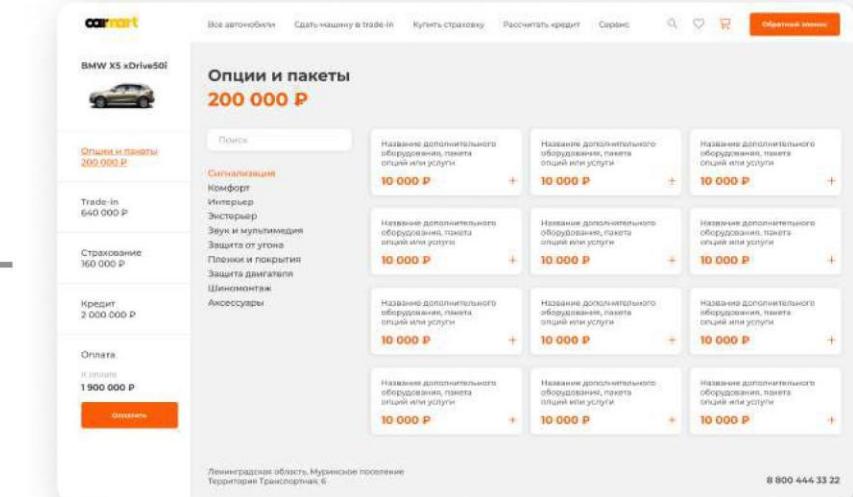


Delivery of the car, documents registration, keys receiving

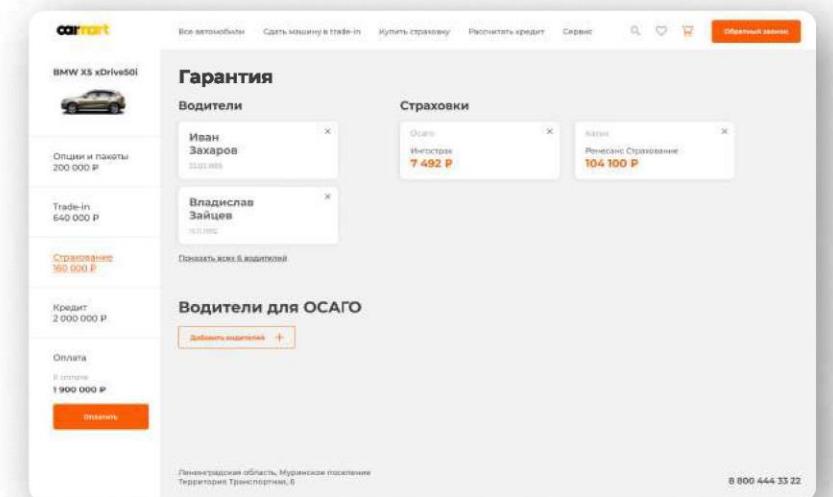


Offline

Choice of optional equipment



Guarantee registration



Platform Architecture

front-end

Markup language: HTML5

Stylesheet: CSS

Programming language:

JavaScript

UI frameworks and libraries:

jQuery, React, Bootstrap,

Node.js, AngularJS,

Backbone.js, Modernizr, jQuery

UI, Express JS

back-end

Operating systems: Ubuntu

Web Server: NGINX

Programming languages:

Python

Frameworks: Django

Databases: PostgreSQL Cloud

Infrastructure: Amazon S3

Integration service with external information systems



Public part of the platform available in the mobile application

"Online Insurance" service

Trade-in redemption" service

"Lending" service

"Online registration for services" service

Online Warranty Service

"Online booking and payment" service

"Sale of auxiliary equipment" service

Car storefront

car card

Omnichannel communication

Information blocks

Service "Online auction"

Service "Registration and authorization"

Buyer's personal account

Administrator's personal account

SaaS Supply Chain Management

Managing Data Sources and Integrations

Directories management

Data template management

Auction participant's personal account

Viewing the list of lots and information about each lot

Participation in the auction

Car payment

History of participation in the auction with fixing the results

Dealer's Personal Account (CMS/CRM)

CRM

Communication management

Management of orders and interaction scenarios

Analysis of performance indicators

User segmentation and personalized content adaptation

CMS

Content Management

Layout management

SEO management

Page structure management

Personal account of the Auction Administrator

Creating an auction and adding lots

Generation of the database of auction participants

Generation of the lot and information about the same

Functionalities

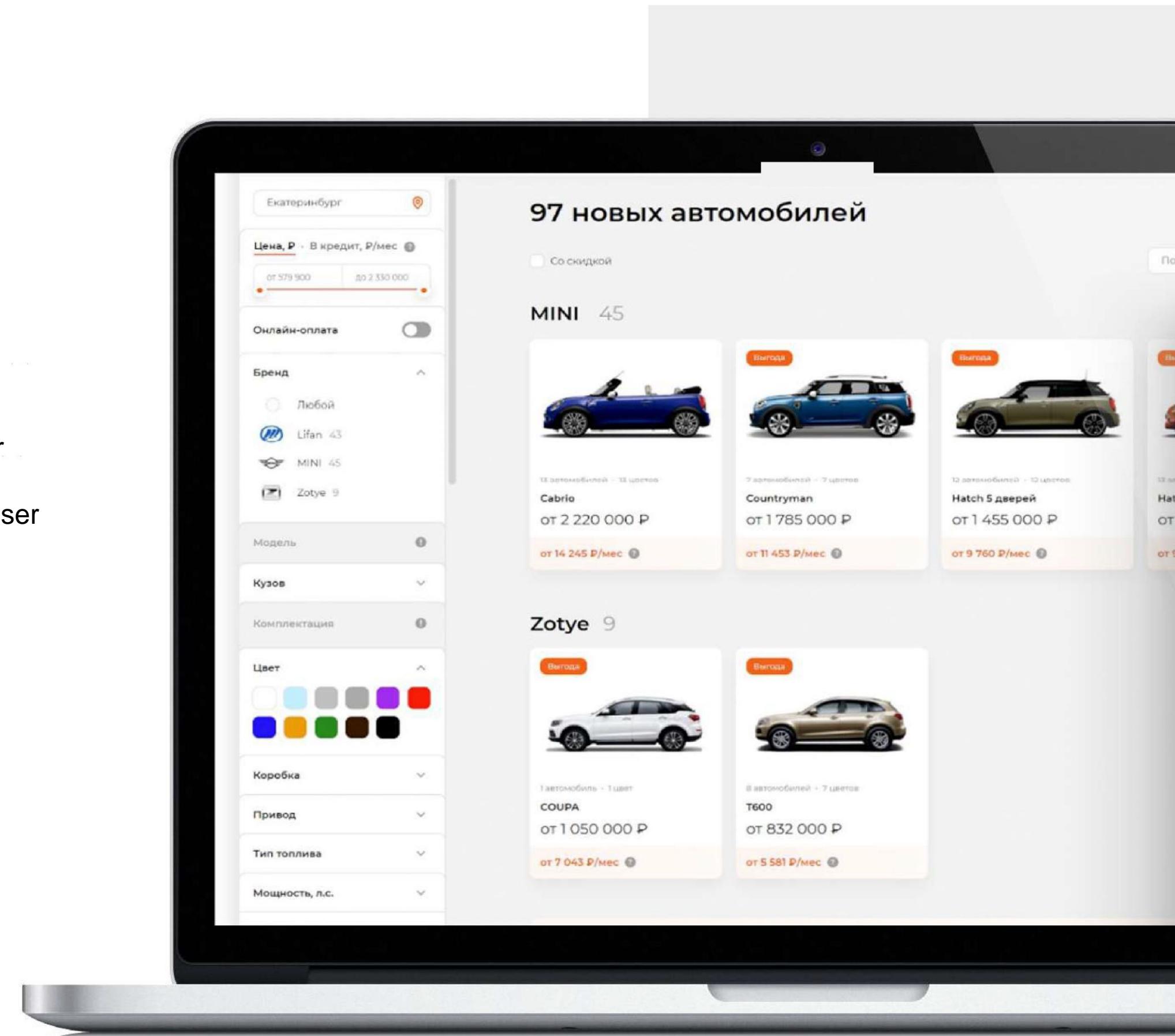
-  Collaborative personal accounts with a dynamic role model
-  Integration service with external information systems
-  Ensuring standardized outgoing data formats
-  Scalable product generation
-  Management of orders and interaction scenarios
-  User segmentation and personalized content adaptation

-  Offline management of page structure and content
-  Management of data sources, integrations, and directories
-  Omnichannel communication
-  Management and standardization of workflows
-  SEO
-  Integration of external analytical systems
-  Mobile first
-  Passive search and recommender system

Car showcase

- View car catalog
- Grouping and sorting cars by brand, model and configuration
- Comparison of selected cars
- Generating list of favorite ads

- Saving ad search history
- Formation and storage of car selections according to parameters entered by the User
- Switching to dealer communication services
- Viewing list of frequently asked questions



Auction Administrator Personal Account

The service is an electronic Auction Administrator profile with the following functions:

- 01** Management of the published content by using the CMS functions;
- 02** Management of the relationship with the auction participants;
- 03** Creating an auction and adding lots;
- 04** Generation of the lot and information about it;
- 05** Inviting participants to join the auction; Creating a database of participants in the auction;
- 06** Formation of the auction participants blacklist.

The screenshot shows the carmart.ru website interface for auction administrators. At the top, there's a navigation bar with links: 'Все автомобили', 'Сдать машину в trade-in', 'Купить страховку', 'Рассчитать кредит', 'Сервис', 'Аукционы' (which is highlighted in orange), 'Войти', and 'Зарегистрироваться'. Below the navigation is a search bar and a map showing the location of the auction site at Транспортная ул. 6, Санкт-Петербург. To the right of the map, there's a section for 'Предстоящие аукционы' (Upcoming auctions) with two entries: one for 4 октября 2021 at 12:00 with 20 vehicles, and another for 30 сентября 2021 at 17:00 with 6 vehicles. The main content area has tabs for 'Расписание' (Schedule), 'Создать аукцион' (Create auction), 'Статистика' (Statistics), 'Добавить лот' (Add lot), 'Пригласить участников' (Invite participants), 'Черный список' (Blacklist), and 'Бонусы' (Bonuses). On the left, there's a sidebar with filters for 'Тип кузова' (Body type), 'Год' (Year), 'Комплектация' (Equipment), 'Модель' (Model), 'Пробег' (Mileage), 'Тип аукциона' (Auction type), 'Текущая цена' (Current price), 'Шаг цены' (Price step), and 'Название автомобиля' (Vehicle name). On the right, there's a grid of six vehicle lots with images, model names, auction start dates, locations, statuses, and mileage. The first three lots are from 5 октября 2021, and the last three are from 5 октября 2021.

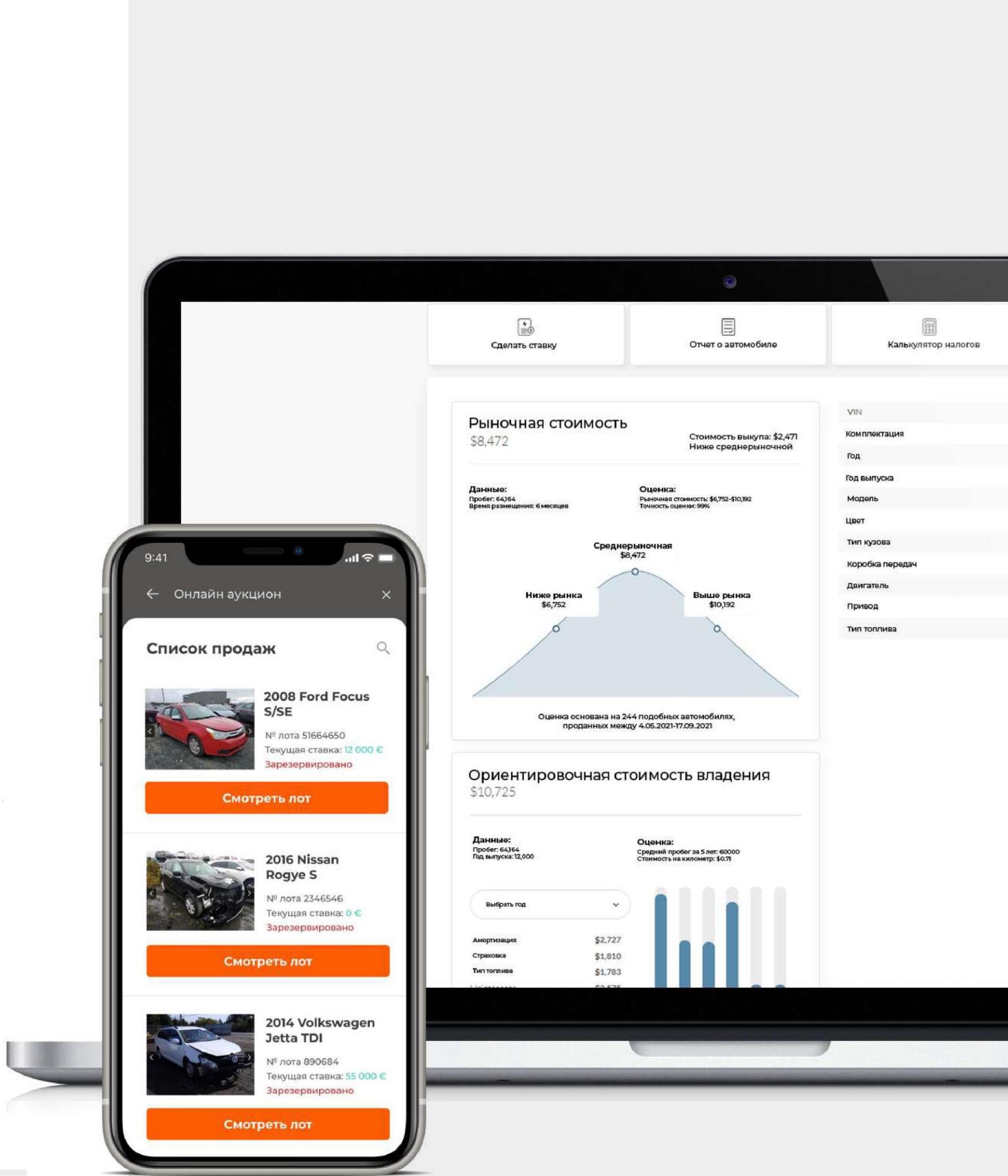
Модель	Начало аукциона	Место проведения	Статус	Пробег
2011 HYUNDAI SONATA GLS	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км
2001 TOYOTA HIGHLANDER	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км
2004 JEEP GRAND CHER	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км
2019 NISSAN ALTIMAS	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км
2008 FORD EDGE LIMIT	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км
2005 HONDA PILOT EXL	5 октября 2021 г.	тер. Транспортная 6	Ожидает	42 000 км

Online auction service

The service is a list of auctions and a list of participating auction lots placed for sale by the Dealer, with the possibility of filtering and grouping them, as well as bidding.

-  Viewing the auction calendar
-  Viewing a list of items within an auction
-  Filtering and grouping lots
-  Registering as an auction participant
-  Controlling the betting period length
-  Recording auction results

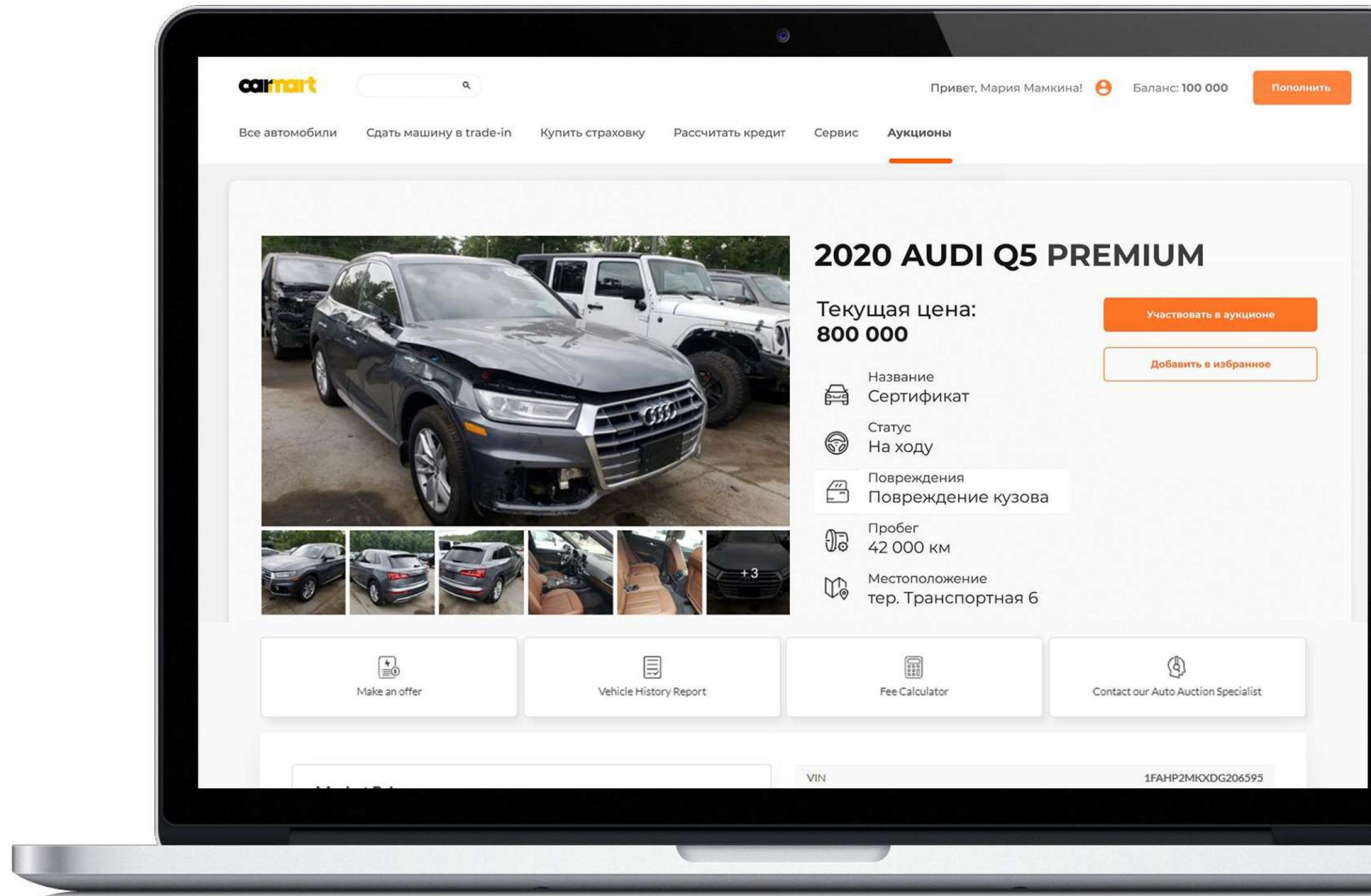
-  Validation of member details before admission to auction
-  Participating in multiple auctions online
-  Placing bids on cars
-  Recording price change history
-  Deal online registration
-  Registering car delivery



Auction Participant Personal Account

Users with the “Auctioneer” access level have access to the list of lots published for bidding with the opportunity to participate in bidding.

- 01** Viewing the list of lots and information about each lot;
- 02** Participation in bidding;
- 03** Use of payment cards for participation in bidding;
- 04** Paying for a car;
- 05** Generation of a deal;
- 06** History of participation in the auction with a record of the results;
- 07** Tracking deal status;
- 08** Generation of participant's rating;
- 09** Communication with Platform administrators;
- 10** Storing documents generated in the process of deal registration and receipt of services;



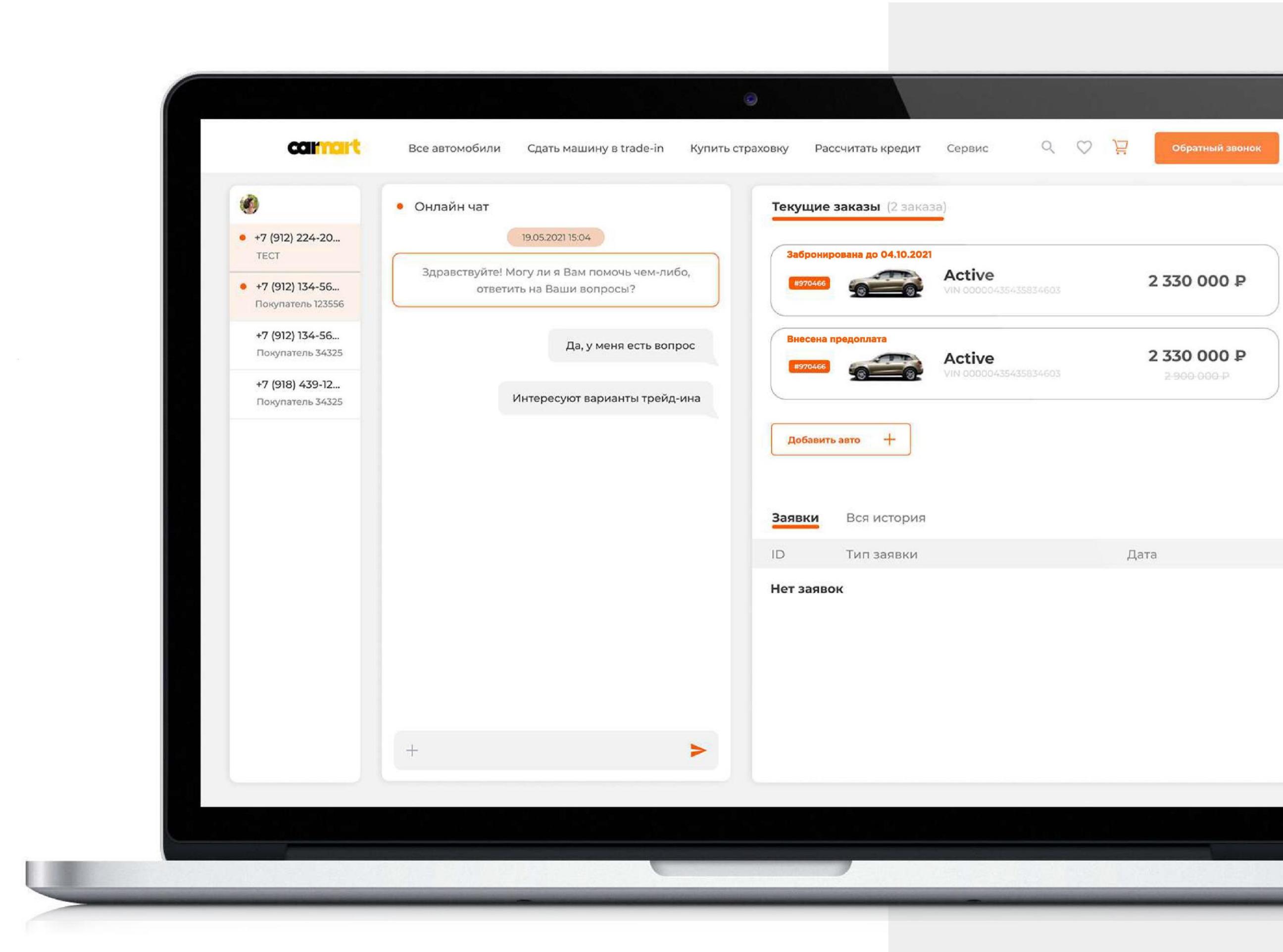
The screenshot shows a tablet displaying the carmart website. The main content is a listing for a white BMW X5 xDrive50i. The car is shown in a large photo at the top left. To its right, the car's details are listed: it is available ('В наличии'), a BMW X5 xDrive50i in White (Белый), priced at 2,330,000 RUB (2,900,000 RUB). The car's VIN is *KA***56. It is an SUV (Внедорожник) with a 2.0 (249 лс) engine, Diesel fuel (Дизель), and an Automatic transmission (Автомат). Below this, there are two toggle switches: 'Трейд-ин' (Trade-in) which is off, and 'Кредит' (Credit) which is off, showing a monthly payment of 50,329 RUB/месяц. At the bottom, the total amount due is 2,330,000 RUB, with buttons for 'Получить предложение' (Get offer) and 'Онлайн предоплата 30 000 Р' (Online advance payment 30,000 RUB). Navigation icons for back, forward, and search are visible at the top of the tablet screen.

Car card

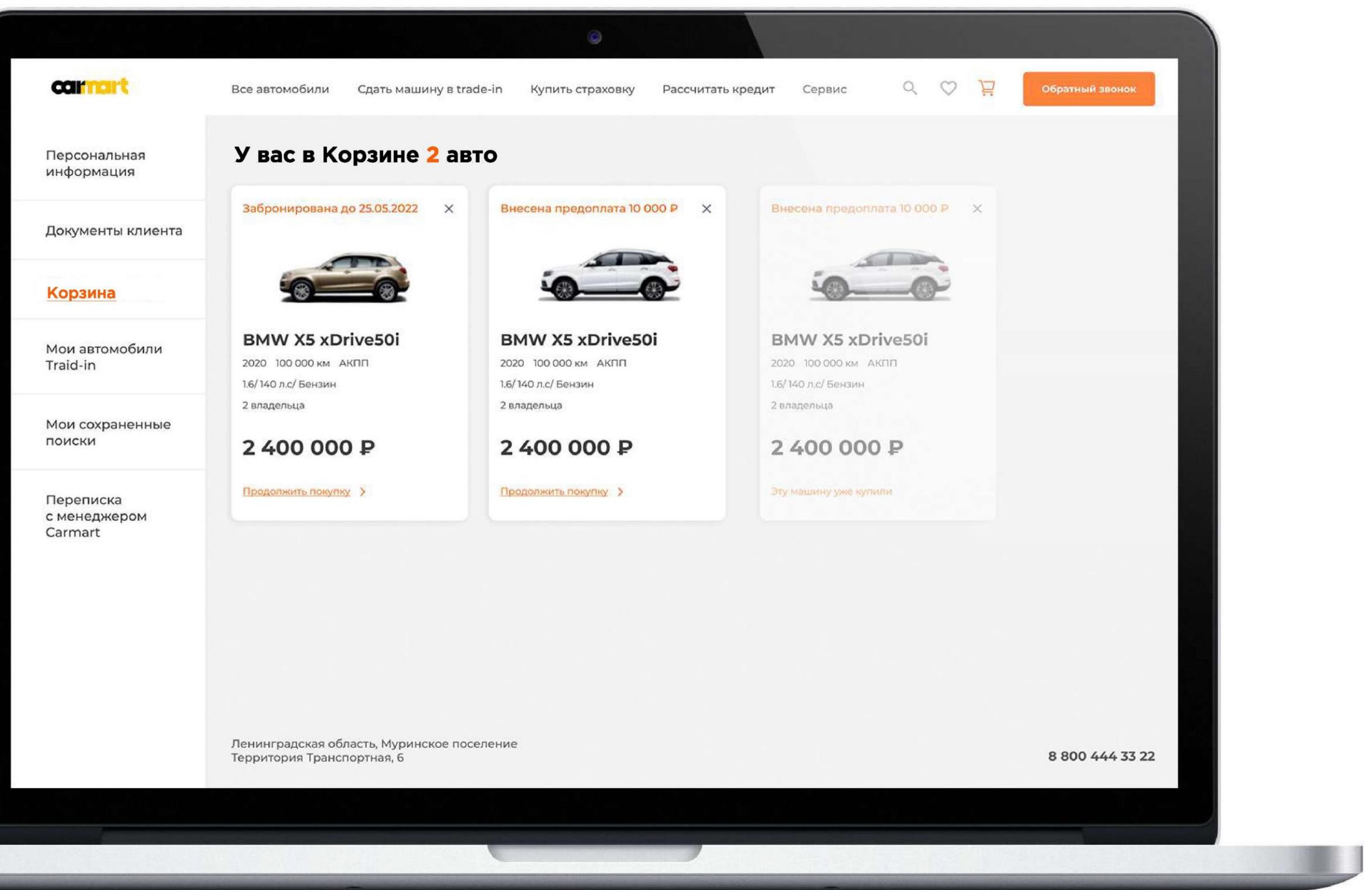
- Viewing car information and conditions
- Adding a car to compare
- Add cars to favorites
- Report on car history and condition
- Switching to booking, payment, trade-in, loan and insurance calculations
- Switching to dealer communication services;

Chat

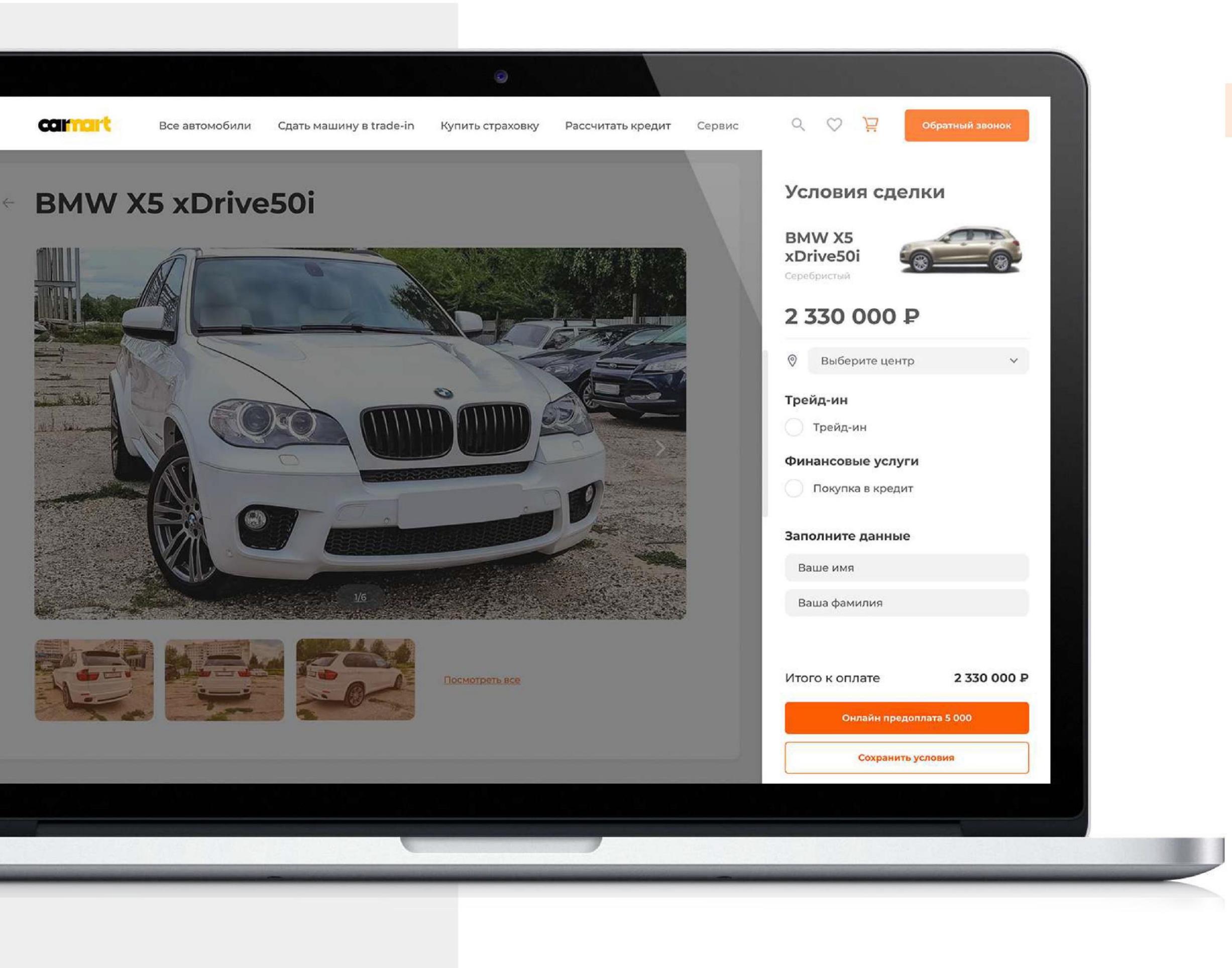
- Ensuring online communication with customers
- Automatic responses based on the subject of the contact
- Automatic transfer of the dialog to an operator
- Storing the dialog history



Personal buyer account



- Storing customer data for getting services online
- Tracking list of orders and contacts with statuses
- Storing documents generated in the process of deal registration and receipt of services
- Storing search queries
- Generating list of favorite ads
- Communication with dealer



Online booking and payment service

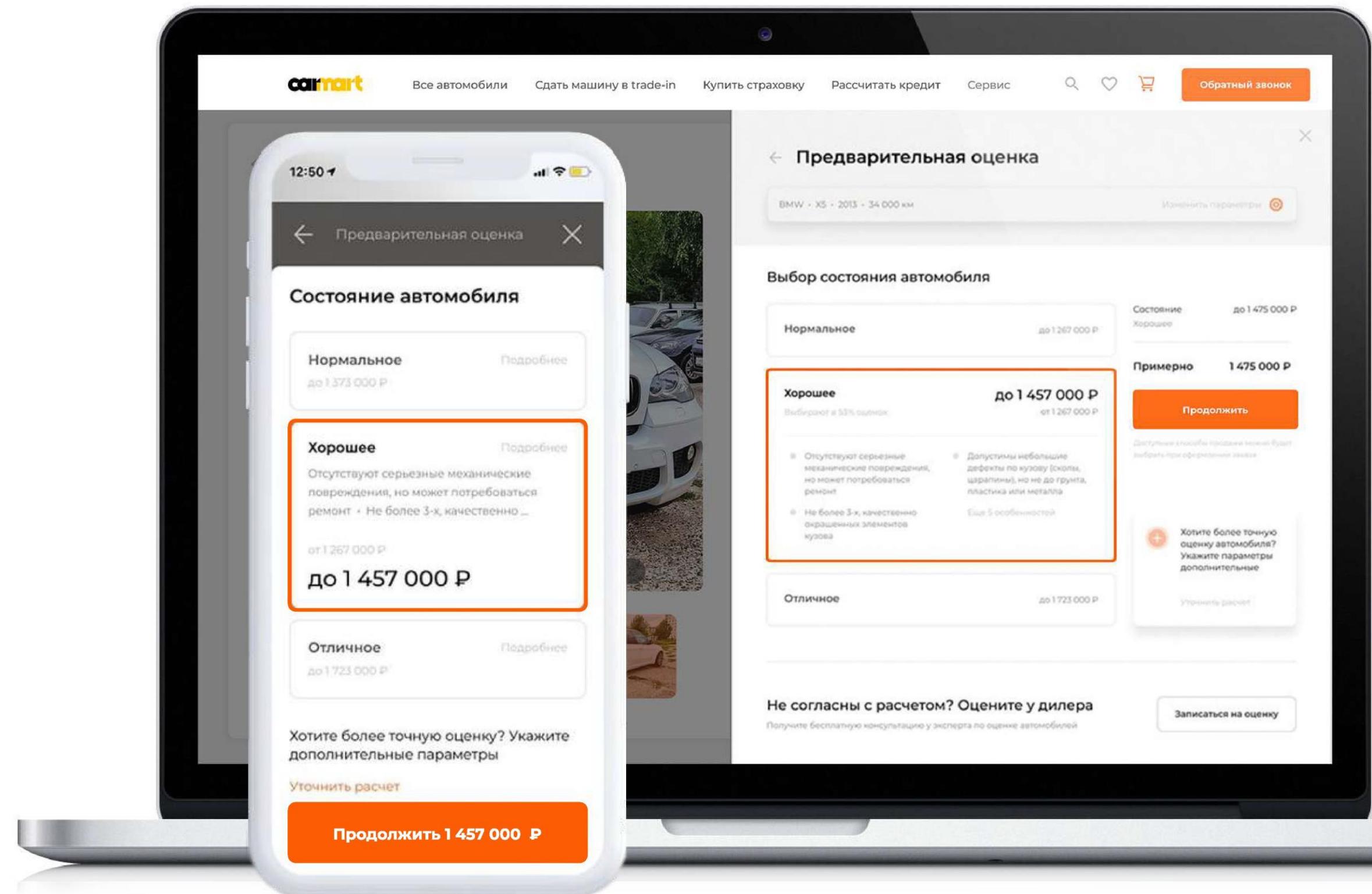
The service allows the Buyer to book and/or make partial or full payment for the selected car with the corresponding status displayed in the Buyer's and Dealer's personal account.

- 01** Filling in the contact details
- 02** Informing about booking dates
- 03** Extending booking
- 04** Prepaying an invoice
- 05** Paying the final transaction price

Repurchase registration service | Trade-In

The service offers Buyers to fill in information about their car and receive an evaluation of repurchase or exchange cost under the Trade-In program, as well as to register repurchase or exchange online

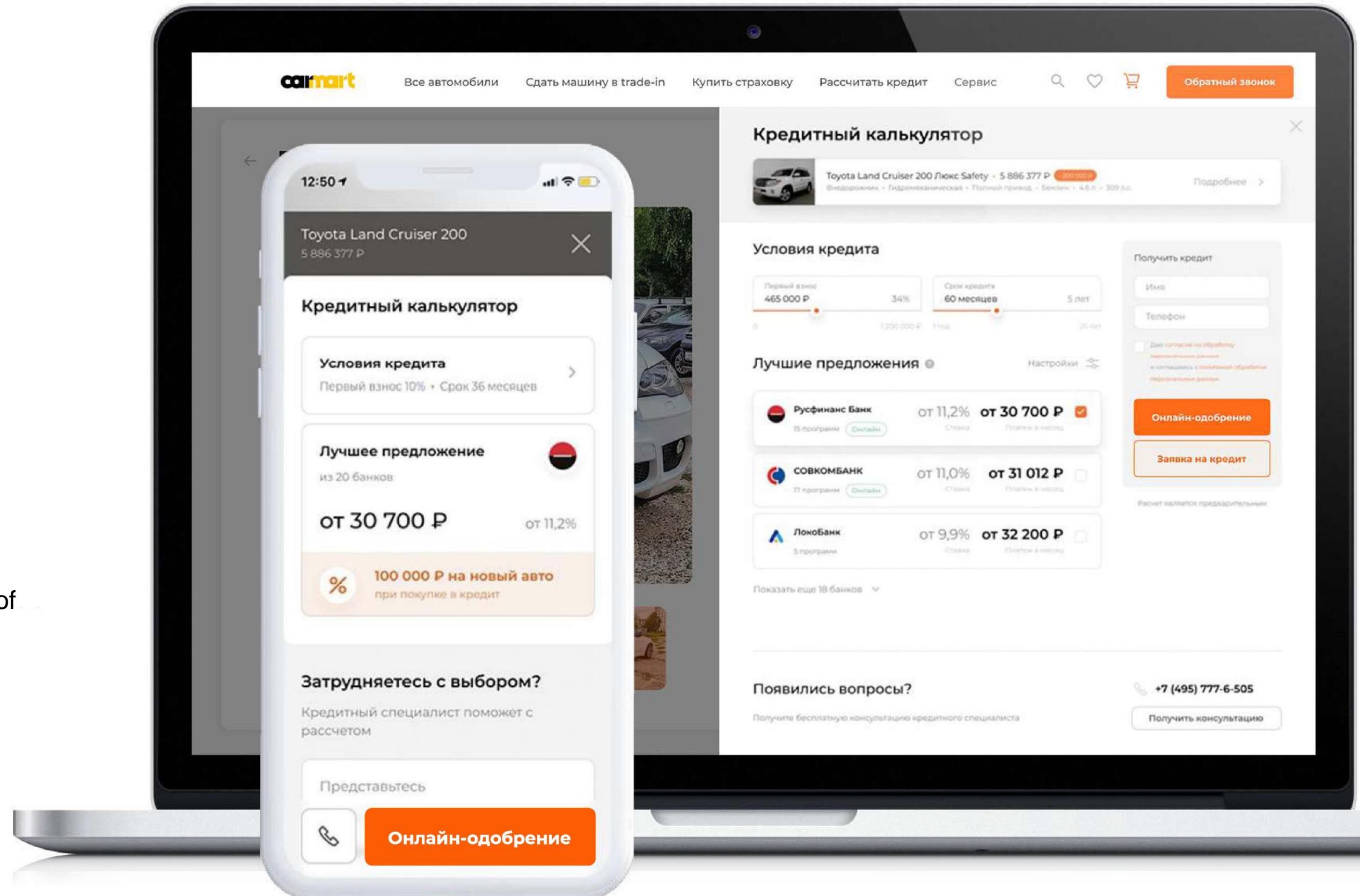
- 01** Online car price evaluation
- 02** Forming price offer
- 03** Registration of the deal and generation of necessary documents
- 04** Registration of on-site buying



Online loan service

A service for calculating the cost of loanable funds for a deal. It is implemented through integration with aggregators like eCredit. The service includes a client questionnaire and a loan object. The client receives an answer from the bank as soon as the loan questionnaire has been filled out.

- 01** Loan parameters analysis
- 02** Loan offers selection
- 03** Online loan approval
- 04** Registration of the deal and generation of necessary documents



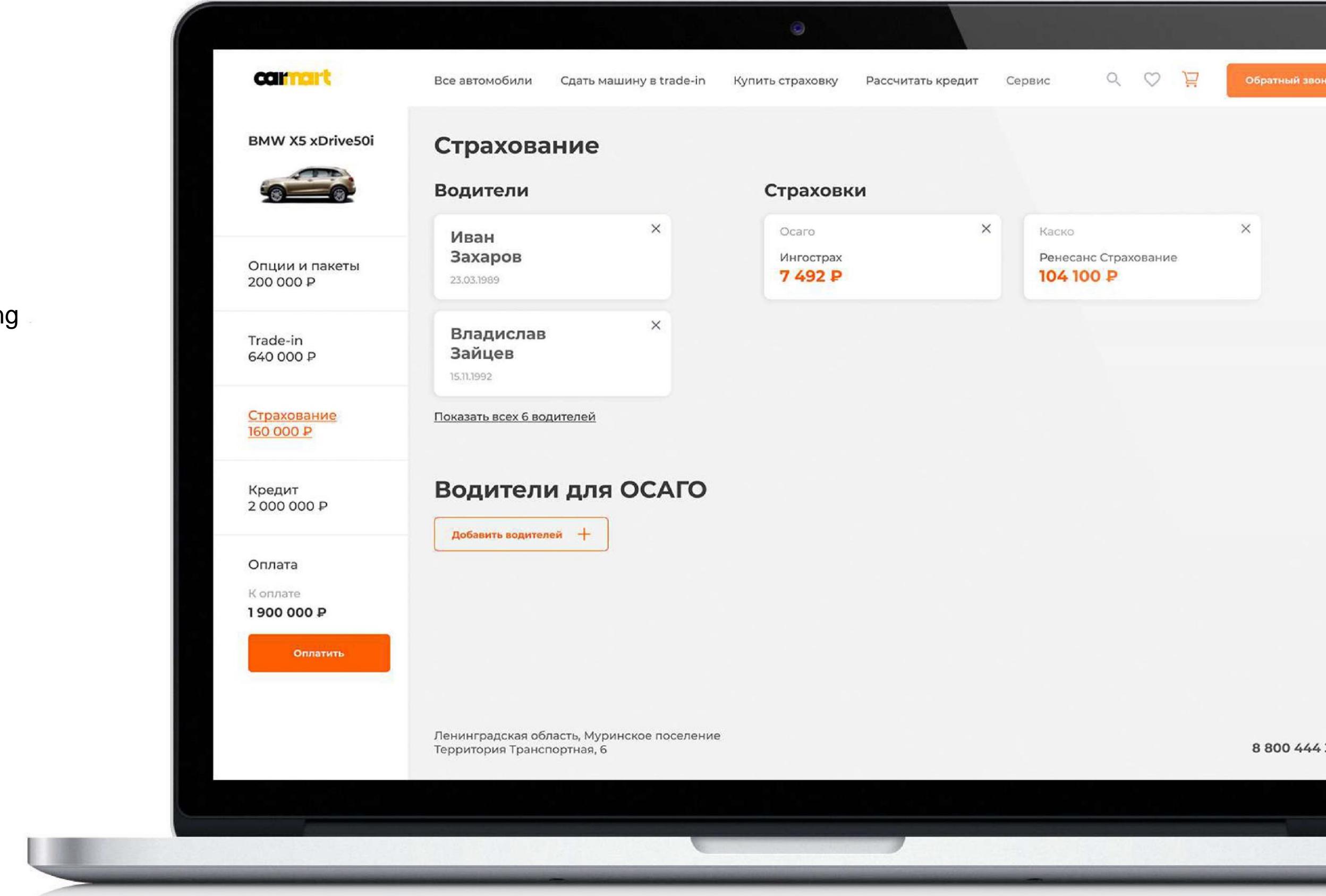
Online insurance service

 A service for calculating the cost of purchasing insurance products for a selected car.

 It is implemented through integration with external modules of aggregator companies.

 The service includes a client questionnaire and an insurance object.

 The client receives an answer from the insurance company as the insurance questionnaire has been filled out.



The screenshot shows the car.mart website interface for calculating insurance costs. At the top, there's a navigation bar with links like 'Все автомобили', 'Сдать машину в trade-in', 'Купить страховку', 'Рассчитать кредит', and 'Сервис'. Below the navigation, a search bar and a shopping cart icon are visible. The main content area is titled 'Страхование' (Insurance). On the left, there's a sidebar for a selected car, 'BMW X5 xDrive50i', showing options like 'Опции и пакеты' (Options and packages) at 200 000 ₽, 'Trade-in' at 640 000 ₽, and a large 'Страхование' (Insurance) section at 160 000 ₽. The main panel shows 'Водители' (Drivers) and 'Страховки' (Insurance types). Under 'Водители', two drivers are listed: 'Иван Захаров' (Ivan Zakharov) born on 23.03.1989 and 'Владислав Зайцев' (Vladislav Zaytsev) born on 15.11.1992. Under 'Страховки', two types are shown: 'Осаго' (OSAGO) at 7 492 ₽ and 'Каско' (CASCO) at 104 100 ₽. At the bottom, there's a section for 'Водители для ОСАГО' (Drivers for OSAGO) with a button to 'Добавить водителей' (Add drivers) and a total amount of 1 900 000 ₽. The address 'Ленинградская область, Муринское поселение Территория Транспортная, 6' is listed at the bottom right.

Online appointment service

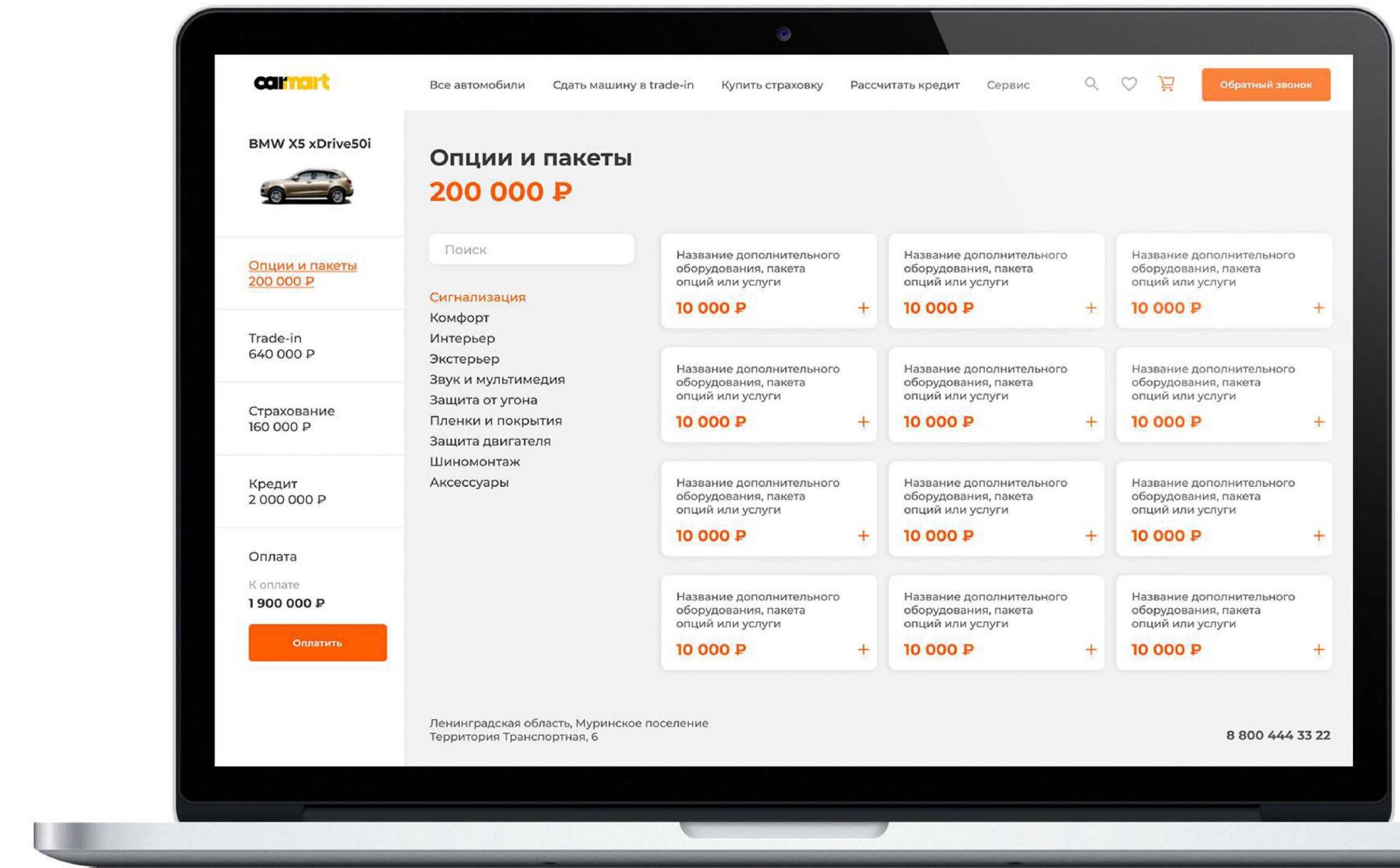
The appointment service shows the Buyer the available dates and time intervals for service appointments as well as provide an appointment for the service.

The appointment is recorded in the Buyer's personal account and displayed in the general calendar of appointments in the CRM.

The screenshot shows a laptop displaying the car.mart website. The main focus is a form titled 'Выберите подходящую дату и время' (Select a suitable date and time). The form includes fields for Date (25.03.2021), Time (Не выбрано), Name (Имя* - Введите), Phone (Телефон - +7 (___) ___-__-__), and Email (E-mail - Введите). Below the form is a checkbox agreement: 'Даю согласие на обработку своих персональных данных и соглашаюсь с политикой обработки персональных данных' (I give my consent for the processing of my personal data and I agree to the personal data processing policy). At the bottom right of the form is an orange 'Записаться' (Book) button. The top navigation bar of the website includes links for 'car.mart', 'Все автомобили', 'Сдать машину в trade-in', 'Купить страховку', 'Рассчитать кредит', 'Сервис' (which is underlined in red), a search icon, a heart icon, a shopping cart icon, and an 'Обратный звонок' (Call back) button. To the right of the form, there are sections for 'Вы выбранный сервисный центр' (You have selected the service center) showing 'Автобан-Кия ул. Металлургов 67 +7 (843) 000 00 00', 'Мой автомобиль' (My car) showing 'Kia Rio 2014 г.', 'Выбранные работы' (Selected services) showing 'Осмотр двигателя', and 'Дополнительные работы' (Additional services) showing 'Тормозные колодки'.

Additional equipment sale service

A service for publishing catalog and optional equipment information with ordering, status tracking, payment and necessary documentation generation as part of the deal.



Service for integration with external information systems

↔ The service enables flexible integration with external systems and provides a simple way to implement a client-server communication model via REST services. Connection of external information systems must be provided by Platform API connectors.



There will be integration with the following external information systems: Geolocation/geopositioning services;

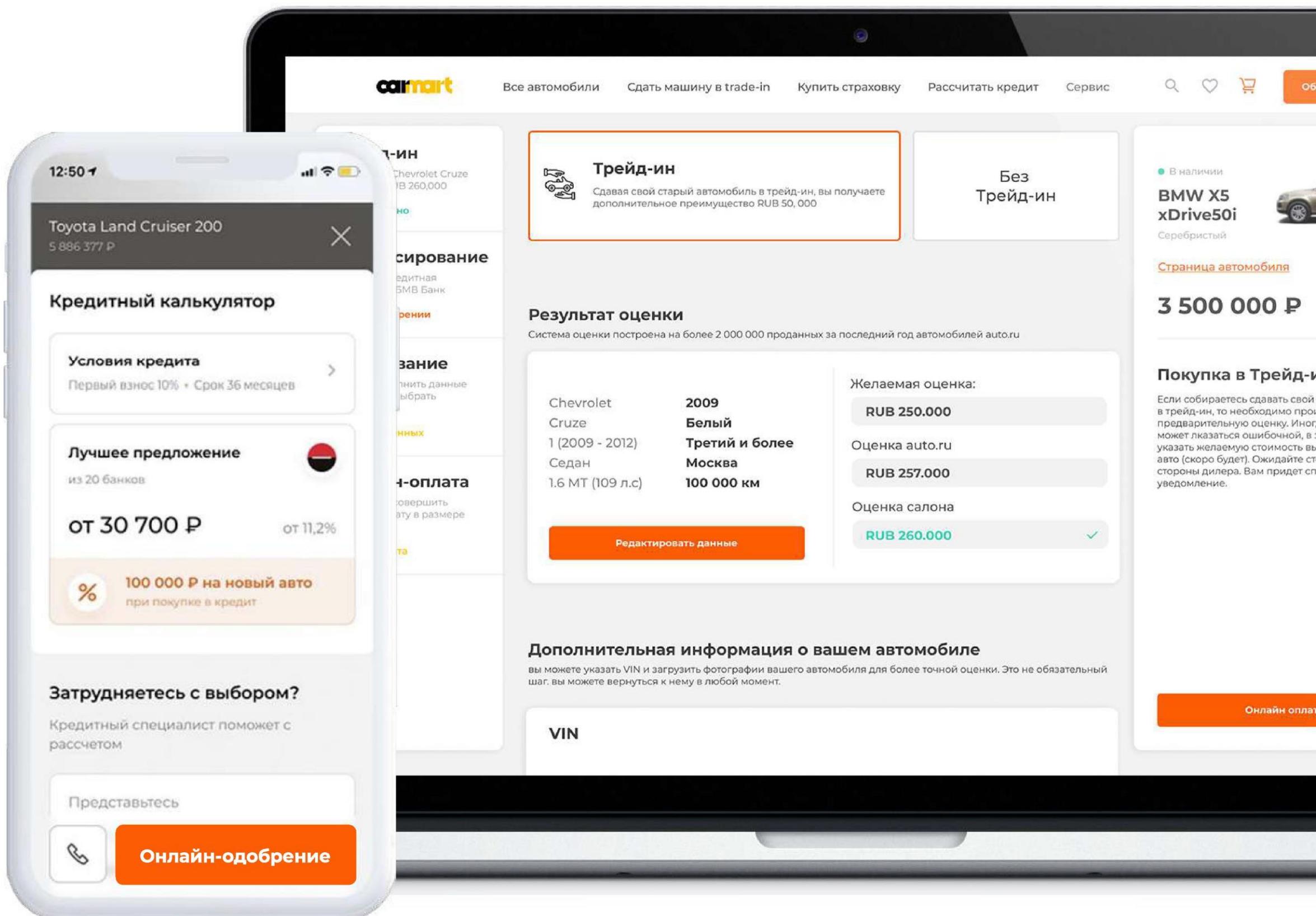
✓ ERP/CRM Partner platforms for uploading/downloading data on sales, cars, customers (full list of data will be specified in the technical design);

- | | | |
|--|-------------------------------|--|
| 01 Social media; | 07 Kharaba | 13 PBI; |
| 02 Insurance companies information platforms; | 08 Avito and Auto.ru | 14 SMS and E-mail distribution. |
| 03 Loan organizations information platforms; | 09 Acquirer banks; | |
| 04 Avinf; | 10 CoMagic, CallTouch; | |
| 05 CMexpert; | 11 Roistat; | |
| 06 Maxposter; | 12 Autoteka, VinCheck; | |

IOS | Android mobile application

The functions of the mobile application duplicates that of the public services of the Platform web version

- Car showcase service
- Car card service
- Registration and authorization service
- Searching service
- Personal buyer account
- Auction participant personal account
- Chat service
- Online booking and payment service
- Online guarantee registration service
- Car repurchase service
- Trade-in service
- Online loan service
- Online insurance service
- Additional equipment sale service
- Online appointment service
- Online auction service



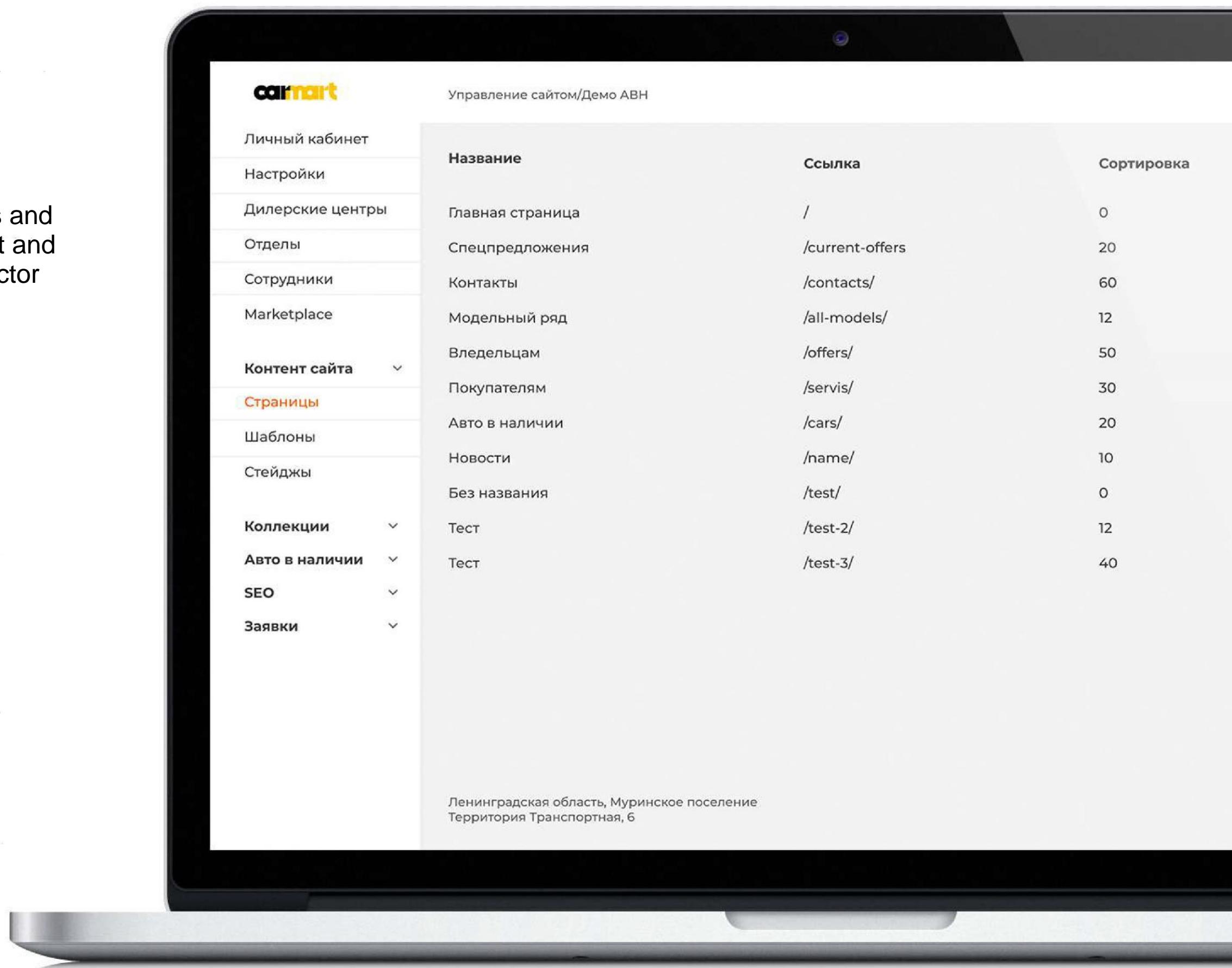
Content management system (CMS)

Personal dealer account

Creating portals, promotional websites, showcases, micro-sites and mobile versions as part of the Platform with customized content and layout, as well as content placement settings using the constructor tools.

Access rights to the CMS functions are determined by a dynamic role model

- 01** Publishing pages and individual elements of showcases.
- 02** Managing texts, images, showcase banners
- 03** Using templates of pages and content elements to reduce the time of creating new content
- 04** Placing cars from the product catalog (stock)
- 05** Publication using workflow (passing through chains of acceptance of content changes)
- 06** Preview of edits with possibility of simulating access conditions (date, time of day, for a particular user/group of users)
- 07** Tree-like navigation through the showcase and site directories



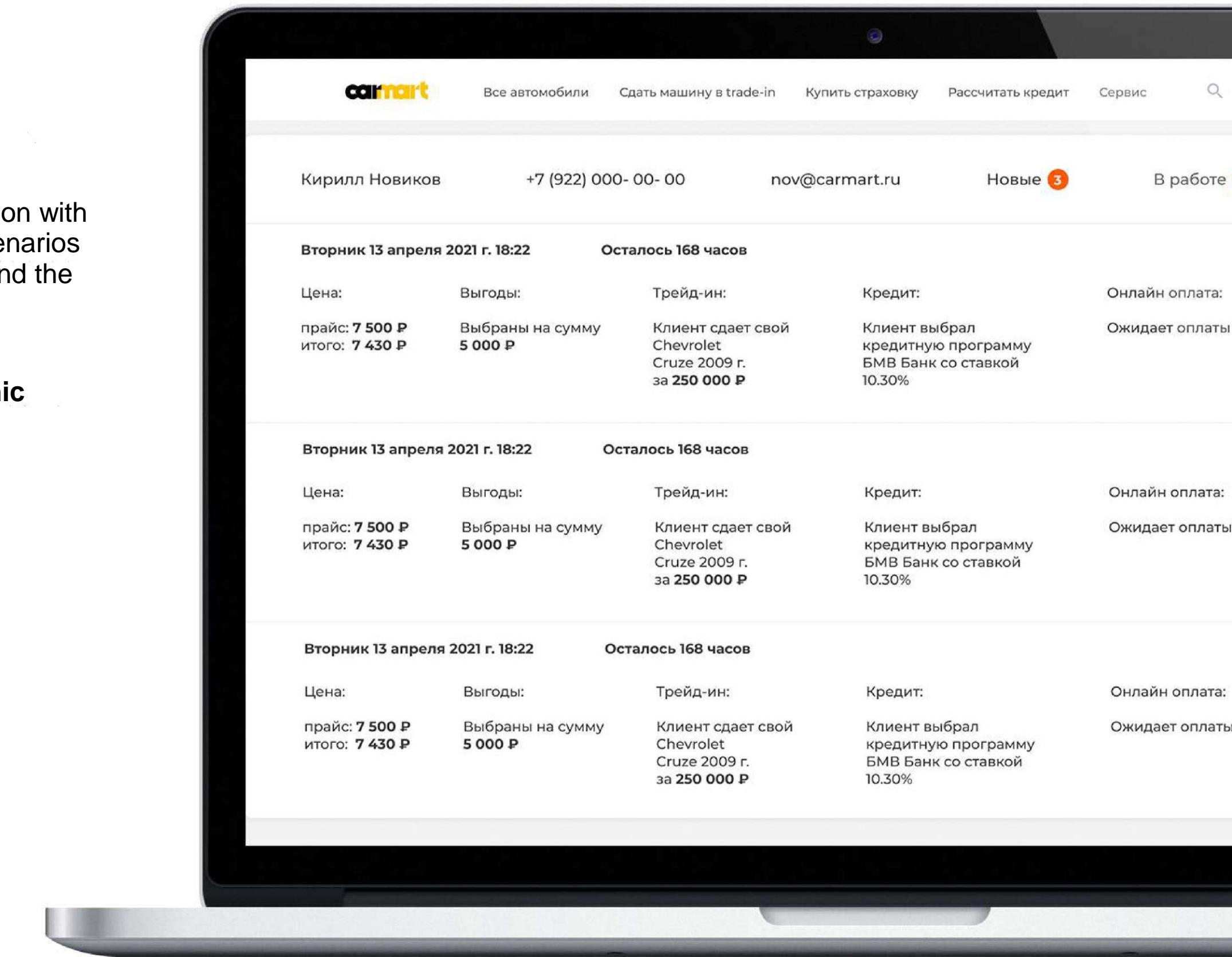
Customer relationship management (CRM)

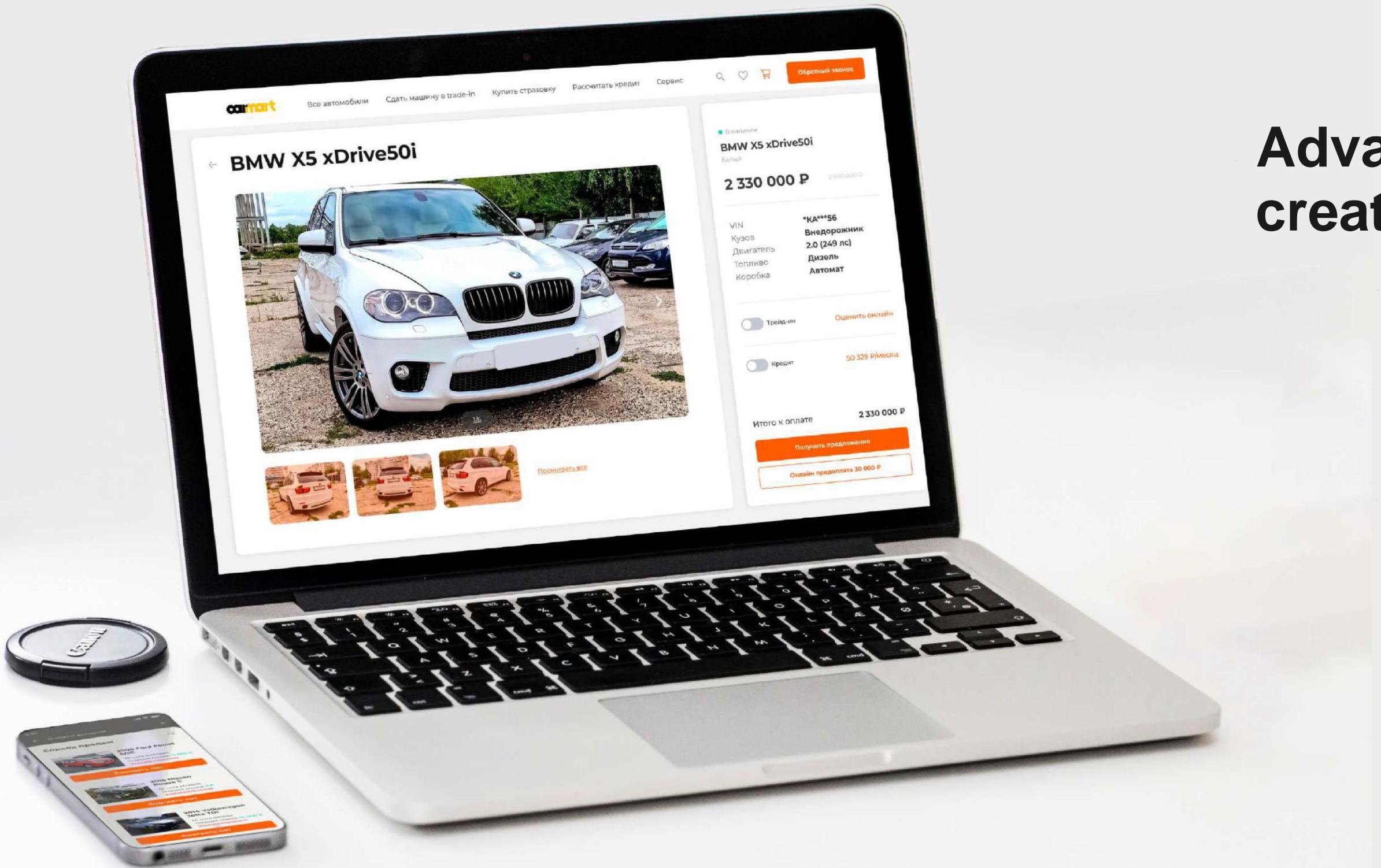
Personal dealer account

The CRM as part of the Platform is designed to ensure communication with Customers, process incoming orders according to preconfigured scenarios and routes, as well as analyze Customer behavior, order statistics and the effectiveness of the channels used.

Access rights to the CRM functions are determined by a dynamic role model

- 01** Platform Users segmentation
- 02** Displaying personalized offers according to configured rules
- 03** Capturing and analyzing Users' data
- 04** Recording history of contacts and orders with statuses
- 05** Setting up communication routes and scenarios
- 06** Communication management
- 07** Analyzing the behavioral pattern of the User
- 08** Analyzing channel efficiency
- 09** Sales funnel analysis





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