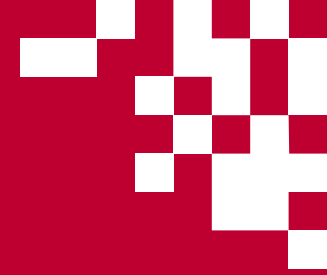




TFS DIGITAL

Building software like we build cars

TOYOTA | **DREAM. DO. GROW.**



Driving Digital Transformation

Toyota Financial Services (TFS) is more than an automotive finance company; we are a digital company. Information and technology is at the forefront of our business for they enable people chosen experiences, informed business decisions, efficient workflows, and delightful products and services for our customers, dealers, partners and team members.

TFS Digital is driving this digital transformation by pioneering the “Software Production System,” which combines the power of our Toyota Production System implemented in our manufacturing facilities across the world with the discipline of agile scrum methods adopted by successful technology companies. We build software solutions like we build cars to position TFS as a:

- **Mobility company** that enables the freedom of movement of people and resources through new mobility-based capabilities such as carshare for rideshare, fleet solutions, usage-based insurance, transaction-based billing and payments and more.
- **Agile company** that leverages dedicated, continuously improving digital factories that provide us speed and flexibility in delivering capabilities to our dealers, partners, customers and team members.
- **Platform company** that offers mobility finance-as-a-service with a multi-brand, multi-tenant and multi-country platform for private label service.

“ TFS Digital has the roots of a well-established company but operates like a start-up.

There isn't a more exciting place to work within Toyota, and **I can't wait to see where this journey takes us, together.**”

VIPIN GUPTA



“ We are transforming our company into a mobility-finance-as-a-service platform business. Our agile platform and practices have given us the speed of a start-up. We are delivering modern experiences for customers, dealers and team members, while creating new growth by attracting other auto and mobility brands in addition to Toyota and Lexus.”

VIPIN GUPTA

Toyota Financial Services
Chief Information Officer



HEAR MORE FROM VIPIN



GROW Your Career

Career growth is the journey where you acquire new skills, develop inventive solutions and make a positive difference in the world. Toyota is your ally and will provide you the tools and resources to grow your career the way you want to — whether it is growing as a leader, expanding across disciplines or becoming a subject matter specialist.

Everyone's career journey is unique because all of us are unique. Your journey and your success are defined by the goals you set. What ignites your passion? What motivates you to reach your full potential?

You are in the driver's seat, so go for it!

AN EXCITING CAREER IN

TFS Digital — Information and Digital Solutions

If you're excited about IT, eager to develop your skills and transform TFS into a mobility, agility and platform company while delivering exceptional customer and dealer digital experiences, then TFS Digital could be the place for you. You will find plentiful and fulfilling career and growth opportunities in any of the following areas:

- **Business Enablement — Corporate Systems** supports headquarters business functions including procurement, accounting, treasury, tax, fraud, risk, legal and compliance.
- **Business Enablement — Products** provides solutions for the sale and service of customer loans, leases and protection products; dealer commercial loans; and team member personal banking.
- **Business Enablement — Channels** supports all interaction channels that our customers, dealers and team members use to do business with Toyota, Lexus and Mazda Financial Systems.
- **Business Enablement — Expanding Value Chain** executes the vision and strategy for products and services related to mobility finance, remarketing, fleet financing and electronic document services.
- **Business Enablement IT — Office of the CIO** enables IT performance and enterprise digital transformation through Americas and Oceania Region (AOR) IT capability, process assurance transformation, financial discipline, One Toyota synergy, supplier management and communications.
- **Enterprise Technology — Availability & Operations** enables and empowers TFS resources to deliver quality products with collaboration, automation and agility.
- **Information Security** safeguards our customer's digital assets, defends the Toyota brand, and enables TFS Group companies to transform existing business and grow new business.
- **TFS Digital Academy** enables core competencies in learning, teaching and growing a digital FinTech savvy workforce across TFS.
- **Enterprise Platform Enablement** organizes data to make it useful and accessible for TFS and its partners and connects capabilities across the ecosystem using Application Programming Interface(s) (API) and data integration.
- **Enterprise Architecture** helps coach and mentor product designers in establishing technology roadmaps and design and resolves technology impediments.

Click on a name above for further details.

TOYOTA'S Development Approach

At Toyota, team members develop through what we refer to as the 3 E's — Experience, Exposure and Education. Each one is critical to helping team members build new skills, advance their development goals, and explore and discover talents and passions they may not even know they have.



EXPERIENCE 70%

- The best way to grow our people's capabilities is in the doing, often referred to as on-the-job development.
- Team members and leaders partner to identify work that is challenging, motivating and rewarding to the individual and contributes to the business.
- Leaders provide real-time coaching and feedback to keep team members motivated and performing at the highest level.



EXPOSURE 20%

- Exposure fosters a "teach and be taught" culture and creates a lasting legacy.
- Making connections with people who have different experiences and perspectives builds trust and drives engagement and innovation.
- Mentoring and sponsorship relationships ensure we are cultivating the next generation of Toyota leaders who are as diverse as our customers and communities.



EDUCATION 10%

- Learning is a lifelong process. There will always be things we don't yet know.
- Toyota's robust education and training programs provide a strong foundation of knowledge that team members can leverage in their work in order to grow their capabilities and improve performance.

Always Be Ready for New Challenges

Toyota's culture inspires us to be curious, generate new ideas and get better every day by sharpening our skills to meet the evolving needs of our customers. As your career journey unfolds, we hope you never stop growing, questioning and challenging the status quo.



MANAGE

Your Growth and Development

Check In Regularly with Your Manager

At least once per quarter, meet with your manager to talk about your performance related to progress and achievement against your goals or priorities, competencies and development. Below are conversation topic ideas.

GOALS OR PRIORITIES

POSSIBLE TOPICS

- 1 Goal or priorities and milestone status.
- 2 Recognition of successes.
- 3 Coaching and support needed to achieve goals, priorities or milestones.
- 4 Reflection on goals or priorities that are completed.
- 5 New or upcoming goals or priorities.

COMPETENCIES

POSSIBLE TOPICS

- 1 Performance related to each competency.
- 2 Recognition of successes.
- 3 Performance related to one competency that warrants additional discussion.
- 4 Performance related to competencies at next job level (for development purposes).

DEVELOPMENT

POSSIBLE TOPICS

- 1 Learning points from development or stretch assignments.
- 2 Recognition of successes.
- 3 A specific area needing development (not already covered).
- 4 Upcoming development or stretch assignments.
- 5 Development needs to prepare for next job level.

Leverage Workday Tools to Facilitate Career Conversations and Increase Your Exposure

- **Career Profile** — Similar to a LinkedIn profile, your Career Profile in Workday highlights your work experience, accomplishments, training, certifications, education, and skills.
- **Talent Card** — Some of the information you include in your Career Profile appears in your Workday Talent Card, a one-page snapshot that captures your current role, career interests, training and certifications, and job history. Talent Cards are good to review during quarterly check-ins with your manager and for development discussions with your mentors and peers.
- **Individual Development Plan (IDP)** — Partner with your manager to identify strategic development opportunities that are challenging, motivating and rewarding, contribute to the business and can be realized through the Toyota Competencies and the 3Es. Make adjustments to your IDP at least once a year to reflect your evolving career journey.



CREATE Your Career Journey

Whether you decide to pursue a career in software development, product design and architecture, infrastructure systems, information security or digital learning — or move among these fields as you cultivate new interests and talents — the possibilities are truly endless. Wherever your journey may take you, Toyota is committed to helping you grow and transform alongside our business. *Click on a number below to go directly to that career journey.*

1

Business Systems

2

Developer

3

Product Release

4

Product Design & Architecture

5

Infrastructure Systems

6

Information Security

7

Learning — Content

8

Learning — Agility Coach

9

Digital Production

10

Technology

11

Information Security

12

Enterprise Architecture

13

Learning

PEOPLE LEADER ROLES



Business Enablement — Corporate Systems

Business Enablement — Corporate Systems team supports the headquarters business functions including procurement, accounting, treasury, tax, fraud, risk, legal and compliance.

Our mission is to evolve the corporate teams productivity and quality, which will ultimately improve the experience for all team members.

“ We have a lot of people who are driven and experts in their areas, and that makes coming into work every day so much fun.”


BRIAN JORGENSON

Business Information Officer
Business Enablement — Corporate Systems



1

Business Systems

A man with dark hair, wearing a black pinstriped suit jacket over a white shirt, is sitting on an orange chair. He is smiling and looking towards the camera. His hands are clasped in his lap. The background is a blurred office interior with a blue carpet and a window.

“ We pride ourselves on our agility, Kaizen mindset, quick decision making and short-term execution. Our team values openness — everyone is encouraged to present their ideas or unique way of thinking and engage in discussion to identify the best way forward.”

YALE MORI

General Manager
TFS Business Enablement — Corporate Systems



2

Developer

Business Enablement — Products

The Products team provides solutions in support of customer loans and leases from the application process through final payment. We also enable the sale and service of insurance products, and for dealers, we offer solutions for business (commercial) loans and personal banking.

“As we create a digital transformation, there is even more opportunity to leverage your digital experiences but also learn something new so you get that beautiful mix of learning and contributing at the same time.”

KATHIE HOLT

Business Information Officer
Business Enablement — Products



HEAR MORE FROM KATHIE



Back 



3

Product Release



Business Enablement — Channels

The Channels teams support all of the interaction channels that our customers, dealers and team members use to do business with TFS/LFS and MFS.

Our customer channels include all websites, mobile applications, call center telephony systems, as well as our texting and email capabilities. We support dealers through our STRATUS, Dealer Daily, Dealer Passport and Smart Path platforms. For our internal team members, channels include Customer Engagement Platform (CEP), Engagement Platform for Insurance Console (EPIC), Sales Relationship Management (SRM) and a variety of other enabling systems and platforms.

“We can see how customer expectations are changing, and we have the resources, teams and support to change our business model to meet those customer expectations and needs.”

GORDON MCGRATH

Business Information Officer
Business Enablement — Channels



4 Product Design & Architecture

Business Enablement — Expanding Value Chain

The Expanded Value Chain team is strategically focused on executing the vision and strategy for products and services related to mobility finance, remarketing, fleet financing, and electronic document services. New product capabilities in this area are designed to enable flexibility, agility and automated processing to improve the customer and dealer lease-end experience, offer dynamic billing and payment capabilities and expand the use of off-lease vehicles through Toyota's mobility business, KINTO.

“Customers are interested in various forms of transportation, including ride share, car share and subscription models. Our goal is to ensure that the technology is flexible and enables the needs of our mobility customers.”

SHARAIL GLOVER

Business Information Officer
Business Enablement — Expanding Value Chain



HEAR MORE FROM SHARAIL

Back



5 Infrastructure Systems





Business Enablement — IT

The Business Enablement — IT and Office of the CIO team enables IT performance and enterprise digital transformation. The scope of this role includes enterprise delivery strategy and enablement, performance management, financial discipline, supplier strategy and communications.

“Leading is about influencing in a way that we get the best out of people and find the sweet spot between their contribution and the impact they can have on the TFS Digital Journey.”

AMIT SHROFF

Vice President
Business Enablement — IT
Office of the CIO



Information Security

Information Security safeguards our customer's digital assets, defends the Toyota brand and enables TFS Group companies to transform existing business and grow new business. Through education and routine exercises, we enable our workforce to be guardians of our customer's digital assets and TFS Group's first line of defense. Our approach includes identifying risks, protecting assets, detecting threats, responding effectively in the event of an incident and recovering our business efficiently following an incident.

“Information Security is becoming more of an enabler rather than an impediment. We're always looking forward to where the business is going and ensuring that business can be done in a secure way.”

BOULTON FERNANDO

Vice President & Chief Information Security Officer
TFS Information Security
Deputy Group CISO — TFS Group





TFS Digital Academy

The TFS Digital Academy enables core competencies in learning, teaching and growing a digital FinTech-savvy workforce across TFS. Ten Learning Institutes represent key capabilities across TFS. Each Institute curates, creates and deploys critical and timely learning to team members throughout their career. Business leaders sponsor the development of important learnings that are frequently delivered by our more experienced team members. TFS Teaches is a pathway for our resources to become skilled teachers and multiply their expertise across the organization.

“Nobody has the ability to connect the business like the TFS Digital Academy. Learning and teaching permeates all that we do and is the catalyst for our transformation strategy. Our team is establishing a teaching and learning platform that will enable TFS to harness the power of software and become a true digital disruptor.”

MARK DIRKSON

Business Information Officer — Learning Enablement



PEOPLE LEADER ROLES





A portrait of Toshihiro Masukawa, a middle-aged man with dark hair, wearing a light blue button-down shirt under a dark navy blazer. He is standing in front of a blurred background of large glass windows with vertical frames, through which some outdoor greenery and lights are visible. The lighting is soft and professional.

“As Toyota shifts from an automotive to a mobility company, TFS is at the forefront of developing micro-service and customer-centric IT capabilities that can be leveraged across Toyota.”

TOSHIHIRO MASUKAWA

Enterprise Architect
Product Integration & Data





Enterprise Technology: Availability & Operations

Enterprise Technology: Availability & Operations enables and empowers TFS resources to deliver quality products with collaboration, automation and agility so that TFS delivers continuous and continually improving value to customers. Key to driving value is ensuring robust and reliable enterprise systems and support.

“The way that mobility happens in our organization and our industry is through the things our team does daily — enabling users to work remotely, enabling customers to access our environments remotely and making it easy to get work done wherever you are under any circumstances.”

STEVE SAMARGE

Chief Technology Officer
Enterprise Technology: Availability & Operations





Enterprise Platform Enablement

The Enterprise Platform Enablement Data & Integration team's purpose is to organize data to make it useful and accessible for TFS and its partners. We are also responsible for connecting capabilities across the ecosystem using API(s) and data integration. We provide services to multiple stakeholders through the following platforms:

- Data acquisition and publishing (API/data integration)
- Data quality and governance
- Insights and visualization
- Data science

“We have a 360-degree view of the organization, strategy and execution. We know where TFS is going and how we are making an impact to our digital transformation.”

ANIL LAKHANPAL

Chief Data Platform Officer
Enterprise Platform Enablement



Enterprise Architecture

The Enterprise Architecture team helps shape technology direction and design by working closely with various Business Technology Domain teams. It helps coach and mentor product designers in establishing technology roadmaps, technology design and resolves technology impediments. Our mission is to bring the design mindset to all the factories and empower them to be autonomous yet aligned with the enterprise design direction.

“Enterprise Architecture is made up of an exciting group of individuals prepared to make a difference, drive change and continuously look for opportunities to learn.”

RAVI CHIRUMAMILLA

Chief Technology Architect
Enterprise Architecture



TFS DIGITAL academy

The TFS Digital Academy is a digital and physical environment for continuously growing TFS into a future ready digital-savvy team. The academy enables and encourages a continuous **Learn, Do, Teach, Do** cycle throughout the team member growth journey. The TFS Digital Academy has 9 institutes that are accessible to all employees and consultants of Toyota Financial Services.



Agility Institute



MobiFin Institute



FinTech Institute



Data & Analytics Institute



Productivity Institute



Strategy & Change Institute



Strategic Sourcing Institute



Risk Institute



InfoSec Institute

LEADS

Focused on developing digital leadership.

LEARN

Focused on continuous learning and teaching.

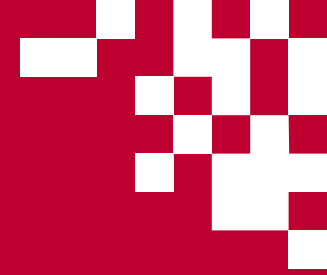
LAUNCH

An immersive program focused on new members to the TFS team.

27,000+ Total attendees
at classes & events



5,000+ Unique resources
learning & teaching



DRIVE

Your Career Journey

Inspired to start **your** impossible? You don't need to wait for someone else to give you permission or to do it for you. You are in the driver's seat. Here are just a few of the things you can do now and in the future that will make a big difference:

Align your development, growth and contributions to the business with the Toyota Philosophy and The Toyota Way

Be willing to take on new challenges, work outside your comfort zone

Live your personal brand and perform your very best

Be proactive in talking with your leader about your goals, aspirations

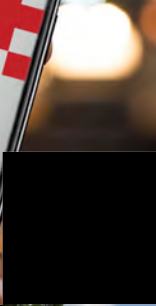
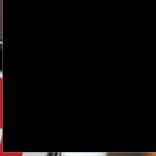
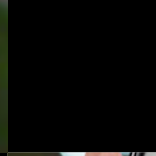
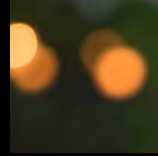
Take advantage of the education opportunities offered by Toyota, whether that's in the form of tuition reimbursement, a specialized program from one of our partners or one of the thousands of virtual courses offered through Toyota's LMS (Learning Management System)

Join a BPG (business partnering group) or volunteer through Toyota4Good

Find a mentor (or become one yourself!)

And as you establish your brand, build your networks and distinguish yourself through stellar performance, other development opportunities may be made available to further accelerate your career growth.

You have the freedom to create your own career journey, and we will support you in unleashing your full potential. You may encounter challenges on the road to achieving your goals. What matters is that you keep moving forward. Because when you do, our company, our customers and our communities do, too.



TOYOTA