Banking Success Stories

Different by Design™

Concentrix by the Numbers

!

The most important numbers – our client success metrics

TOP **5** Global Business Services Company

Presence in Continents **5**

2017 MARKET LEADER — Recognized in Gartner Magic Quadrant as Highest in Ability to Execute and one of Most Forward in Completeness of Vision

450+ Clients

125+ Locations

12+ Years Average Client Tenure

68 Industry Awards 2017

40+ Languages

100k+ Staff

1 Connected Global Technology Infrastructure

IAOP TOP 100 Global Outsourcers **9 YEARS**

VOTED **BEST** PLACE TO WORK

Over **35** Years Longest Client Relationship

360+ Trained COPC Coordinators Most Entities Ever Certified to Latest COPC OSP Standard

Major UK Bank

Success Story

Business Challenge	Concentrix Solution	Results
• Client was looking to improve their collections rate as well as overall customer experience	• Implemented proprietary tools and re-engineered existing processes to reduce overall AHT while increasing collections	• Improved inbound collections rate by 36% and increased customer satisfaction to achieve a NPS of >50%
• Operations and Fraud related losses were sky-rocketing in the payments area during '07-'08	• Implemented several process related controls to improve Client's fraud detection capability and reduce operational losses	• Incremental fraud related savings of £16+ Million over 5 years and annual operational loss reduction from £500K to £30K
• Inability to successfully manage seasonal (and ad-hoc) volume spikes was resulting in customer dissatisfaction as well as profit erosion	• Optimized resource and infrastructure utilization by cross-training 65% of staff across 2 or more LOBs	• Resource and infrastructure optimization has facilitated a 24 x 7 operations, and ability to manage spikes with existing headcount

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India's Top 3 Private Sector Bank

Success Story

Business Challenge	Concentrix Solution	Results

Business Challenge

- Bank was looking for a strategic partner who had capabilities of setting up a customer service and contact center catering to enable growth in customer base and revenue through Sales, Telemarketing and superior Customer Services across channels in a BOT model
- Partner with ability to scale and provide services across various languages and service customers country-wide with high quality and compliance
- Expectation that the selected partner has ability to provide enhanced quality to the clients customers and efficiently manage VOC (voice of customer) to improve overall customer experience and improve sales.

Concentrix Solution

- Set up dedicated support center providing Outbound customer support with a 9 hour operational window 6 days a week
- Multilingual team with customer service background to handle customer queries and maintain customer centricity
- CRM for uploading and logical dialing of database capturing customers response and providing required MIS
- Resolving customers issues/queries as per the applicable grid
- Lead generation services for Credit cards and Personal Loans
- Rapid hiring without compromising on the quality of resources hired

Results

- Achieved an improved productivity and conversion rates of over 30%.
- Increased Cards sale per FTE by 33%
- Sales of over US$ 150MM till date
- CSAT scores that are best in the class.
- Implemented strategic dialing to make sure a contact rate of over 90% on all campaigns
- Reduced fatal error to zero by initiating timely call listening and call calibration sessions
- Increased foot print across the retail banking including cards, lending, mortgage, bancassurance, and debt collections.

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Top US Bank

Success Story

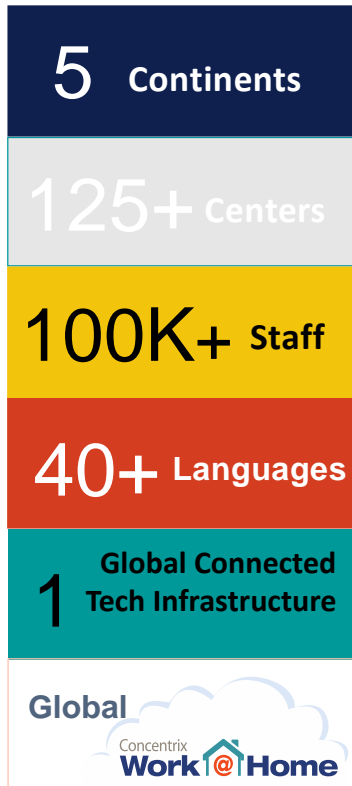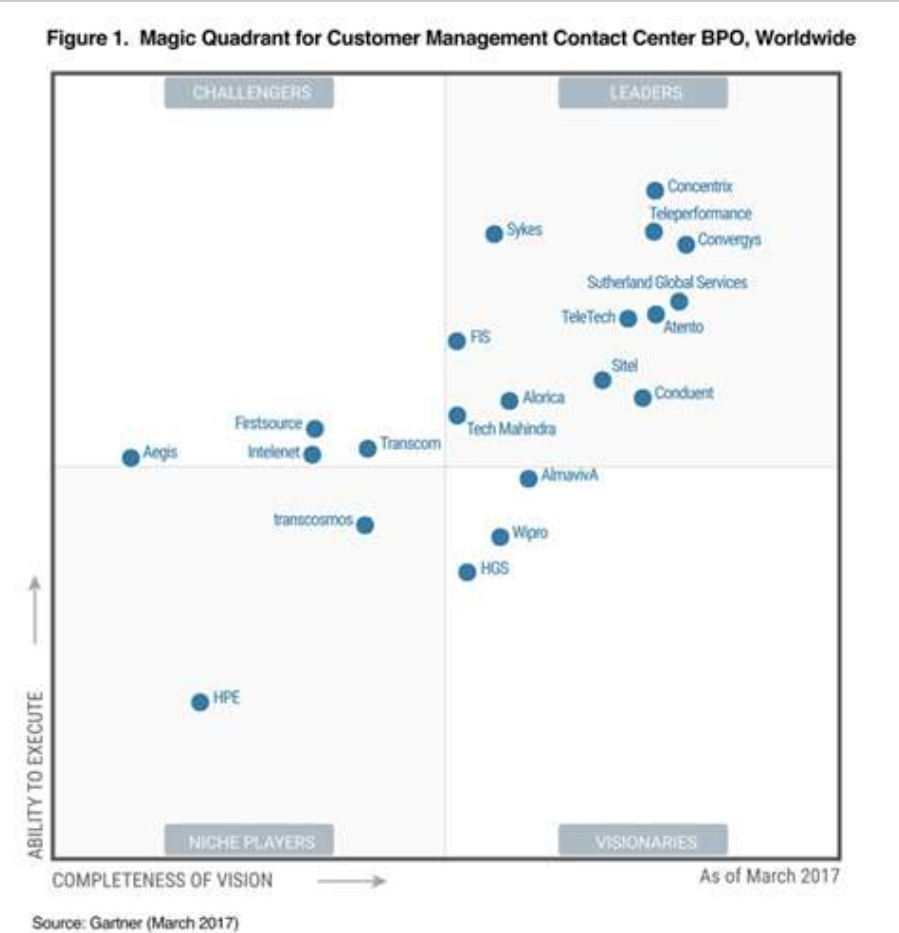| Business Challenge	Concentrix Solution	Results
▪ Lack of standard set of responses to loan inquiries, resulting in delays and inconsistent quality	▪ Creation of a Standard Response Library (SRL) to facilitate standardized email responses and templates	▪ Consistent quality of responses and a 40% improvement in agent productivity
▪ Frequent updates to bank's card dispute resolution procedures, posted in several locations, impacted dispute resolution, staff productivity and policy compliance	▪ Creation of an Automated Credit Dispute Verification portal (ACDV) which automatically aggregated updates from the multiple systems	▪ Agent productivity enhancement of 17+% in a year, higher first contact resolution rate and shorter learning curve for new hires
▪ Manual and error prone process to determine the appropriate level of reduced credit line on card accounts that exceed predetermined Risk Thresholds	▪ Creation of a calculator-based tool viz., Credit Line Decrease (CLD) to facilitate calculation of the new credit line for at risk card customers	▪ Time required by agents to adjust a credit line was reduced from 4.5 mins to 2.5 mins. In addition, the high level of tool accuracy allowed a secondary layer of reviews to be eliminated.

We are a Global and Local Operation by Design

**Global Consistency,
Local Intimacy**

5	Continents
125+	Centers
100K+	Staff
40+	Languages
1	Global Connected Tech Infrastructure

Global — Concentrix Work@Home

Canada
Chatham, ON
Dartmouth, NS
Hamilton, ON
Mississauga, ON
Moncton, NB
Montreal, QC
Niagara Falls, ON
Oshawa, ON
Peterborough, ON

United States
Fremont, CA – Head Office
Daleville, IN
Farmington Hills, MI
Greenville, SC
Hunt Valley, MD
Irvine, CA
Milwaukee, WI
Richmond, VA
Rochester, NY
Salt Lake City, UT
Southfield, MI
Tempe, AZ

Jamaica
Montego Bay

Nicaragua
Managua

Costa Rica
San Jose

Colombia
Bogotá

Brazil
Barueri
Sao Paulo
- Agua Branca
- Barra Funda
Fortaleza

Uruguay
Montevideo

United Kingdom
Belfast
Gourock
London

Slovakia
Bratislava

Portugal
Braga
Porto

Spain
Madrid

Bulgaria
Sofia
Varna

UAE
Dubai

Saudi Arabia

India
Aurangabad
Bangalore
Chandigarh
Chennai
Gurgaon
Kolkata
Mumbai
Noida
Pune
Ranchi
Vadodara
Vizag

China
Beijing
Chengdu
Dalian
Foshan
Shenzhen

Indonesia
Jakarta

Malaysia
Cyberjaya

Thailand
Bangkok

Vietnam
Ho Chi Minh City

Japan
Fukuoka
Hiroshima
Sapporo
Tokyo
Uruma

South Korea
Seoul

Philippines
Cagayan De Oro
Cebu
Davao
Manila
Naga
Nuvali

Australia
Ballarat
Brisbane
Melbourne

New Zealand
Auckland
Wellington

CONCENTRIX™

Different by **Design**™

Gartner Positions Concentrix as a Global Leader

March 2017 Magic Quadrant for Customer Management Contact Center BPO, Worldwide

Figure 1. Magic Quadrant for Customer Management Contact Center BPO, Worldwide

8th Time positioned as a Leader

A Leader in "Completeness of Vision"

Highest in "Ability to Execute"

Different by **Design**™

Most Awarded Company in our Industry

68 Industry Awards 2017

Concentrix is recognized globally for commitment to staff, culture, diversity and inclusion as well as for our focus on best practice, cutting edge innovation and thought leadership. A selection of our awards…

Thank you