



Banking & Financial Services Solutions

Great Customer Care Is the Best Investment You Can Make

As a **recognized industry leader**, Alorica is honored to earn the trust of top-ranked banking, financial services and insurance (BFSI) clients around the world. **For more than 30 years**, we've built and maintained long-standing strategic relationships in the financial industry by **outperforming captive and competitor sites** and delivering expertise in premium membership support, consultative sales, digital self-services, customer-centric collections and retention programs.

In addition to great care and service, Alorica recognizes that the **culture and relationship must also be an ideal fit**. Our clients appreciate the engagement and leadership structure Alorica dedicates to financial services, providing full line-of-sight across each client program, service and product line, yielding actionable insights into their customers. **Unlike other providers**, Alorica's **future-ready infrastructure**, including robotic process automation and artificial intelligence, supports ever-changing customer needs. Alorica also provides dedicated **Customer Experience Transformation (CxT) engagement consultants** to financial services clients as a value-add to improve Net Promoter results, resolve customer journey breakage points and optimize digital channels. This allows our clients to **continually enhance and differentiate** their business in a highly competitive and transformative BFSI marketplace.

ALORICA FINANCIAL SERVICES QUICK FACTS

- Industry Leader in Retail Banking by NelsonHall's 2017 CMS NEAT Assessment
- Serving seven of the 10 largest banks on the Fortune 500 with average client tenure of 12 years
- Financial Services represents over 12% of Alorica's revenue
- Serving more than 30 BFSI clients in 50 locations across nine countries
- Financial Services Partner Management organization ensures performance and value-add on all commitments

CLIENTS SERVED

- Retail Banks
- Debit/Credit Card Issuers
- Investment Bankers
- P&C Insurance Providers
- Warranty Servicers
- Mortgage and Auto Lenders
- Credit Bureau Agencies
- Payment Processors
- Credit Protection Companies
- Personal Lenders

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BFSI CUSTOMER LIFECYCLE SERVICES

- **Customer Acquisition**
 - Lead generation
 - Appointment setting
 - Welcome calls
 - Early engagement
- **Merchant Services**
 - Enrollment
 - Terminal tests
 - Merchant support
 - Purchasing card
- **Cross-selling and Upselling**
 - Fee-based products
 - Upgrades
 - Additional accounts
- **Customer Care**
 - Account/credit adjustments
 - Loyalty program support
 - Fraud detection, investigation and notification
 - Credit protection programs
 - Early stage collections
- **Customer Retention**
 - Re-engagement
 - Product fit consultations
 - Late stage collections
- **Back Office Processing**
 - Administrative support
 - Fulfillment services
 - Special projects

**A COMPLIANCE AND
SECURITY TEAM
DEDICATED SOLELY TO
ALORICA'S BFSI CLIENTS**



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THE ALORICA ADVANTAGE

Industry Credentials

- As a member of the Securities and Insurance Licensing Administrators Association (SILA), Alorica's dedicated licensing administration department is responsible for all agent licensing and compliance processes.

Custom Solutions

- For a major Fortune Global 500 retail client, Alorica handles end-to-end services for a credit card so large that it operates as the client's own private bank.
- When a leading financial services provider launched a new loyalty rewards program, we combined automation, Alorica-at-Home agents, domestic and nearshore agents to deliver a unique, burstable capacity solution.

Secure and Compliant

- Our centralized security and compliance team specializes in regulatory needs for banking and financial clients.
- During some of the nation's recent major data breach incidents for financial institutions and retailers, we expertly managed customer credit concerns at a massive scale.

Passionate & Motivated Employees

- Alorica's Customer Experience Transformation (CxT) team of COPC-certified engagement consultants expertly identify areas of improvement and recommend solutions as a value-add to our financial services clients, boosting Net Promoter results, resolving customer journey breakage points and optimizing digital channels.
- We have built financial services Centers of Excellence to handle every touchpoint from acquisition to retention. Training and promoting agents to support the entire lifecycle benefits both customer and agent and provides the client with a single view of the customer.

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ALORICA IN ACTION: FINANCIAL SERVICES CLIENT SPOTLIGHT

Client Quote:

“Alorica maintains our largest Center of Excellence which handles more support areas for our customers than any location around the globe. We remain very pleased with your performance and enjoy the nearly 10-year Alorica partnership.”

– VP Operations, Global Banking Client

Large financial services companies are often segmented, deploying projects separately. But one of our global banking clients has enjoyed many benefits of Alorica’s Center of Excellence (COE). All 1,200 employees on the account roll up into one Vice President, creating visibility across care, fraud and collections. Since implementation of the COE structure, there is stronger collaboration, accountability and customer insights in each division.

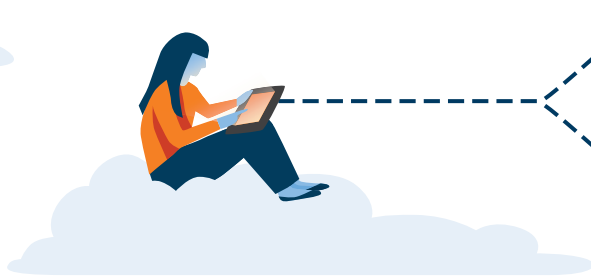
For example, Alorica reviews fraud claims to ensure accuracy and explore potential recovery opportunities to minimize net losses. In six months’ time, Alorica:

- Eliminated large fraud losses, saving the client \$100,000 per month
- Outperformed the client’s captive sites in Net Promoter Score (60% vs. their 45%)
- Reduced average handle times by more than 60 seconds
- Completed 100% of work queues each day due to increased efficiencies

This Fortune 100 company has considered Alorica a true partner for a decade and continues to invest in our team as we move forward with new ideas and plans for our mutual success.

CONCLUSION

Alorica understands the financial services business inside and out. Our outstanding leadership doesn’t just lift and shift; they are committed to adding creativity, a future-forward vision and value. Because of Alorica’s top talent, culture, processes and technology, financial leaders worldwide invest in us as a consistent go-to partner.



**We invite you to bank on us
as well for innovative solutions
to your contact center needs.**

ABOUT ALORICA

At Alorica, we only do one thing—we make lives better. How? By creating insanely great experiences for customers—online, on the phone and through social media. From acquisition and sales to customer care and support, Alorica provides a host of world-class services, including customer relationship management and back office support. We’re proud to passionately serve clients as diverse as we are—including communications, financial services, healthcare, retail and tech companies, many in the Fortune 500. We call Orange County home, headquartered in Irvine, CA, with 100,000 employees in 150 locations across 16 countries around the globe.

