

HCL Success Stories

Managing collections across industries improving cash flows by reducing bad debts and operational costs

- 1** Fortune 500 US National retailer

 - Early stage card collections
 - Cross selling
 - Controlling operational cost
- 2** UK largest water and waste water management company

 - Reduce Daily Sales Outstanding (DSO)
 - Curtail in-house cost
 - Improve outbound chasing coverage
 - Customer disputes and issues resolution
- 3** Australian subsidiary of one of the world's largest financial services companies

 - Recoveries for Charged off debts- Outbound and Inbound
 - Lettering
 - Skip T racing
 - Reporting and Analysis
- 4** Fortune 55, S&P 500 food & drug retailer with more than 1740 stores across US & Canada & 60,000 store fronts, \$ 42 billion revenue with 201,000 employees

 - Payment collections on rentals
 - NSF check collections with amount & fees as collection charges
 - Skip T racing
- 5** Financial Services arm of US based computer manufacturer operating in 200+ countries with revenue of \$ 60 billion & employee strength of more than 75,000

 - Inbound Collection & Customer service
 - Outbound Collection for commercial customers & manage 0 to 29 collection bucket
 - Skip tracing for commercial customers



Pioneering Transformation through Integrated HCL Receivables Management Services



Business Services From HCL
The Next Gen BPO



Hello there! I am an Ideapreneur. I believe that sustainable business outcomes are driven by relationships nurtured through values like trust, transparency and flexibility. I respect the contract, but believe in going beyond through collaboration, applied innovation and new generation partnership models that put your interest above everything else. Right now 105,000 Ideapreneurs are in a Relationship Beyond the Contract™ with 500 customers in 31 countries. How can I help you?

Relationship
BEYOND THE CONTRACT

Enhancing business value – streamlining revenue cycle, augmenting cash flows advancing business relations with customers for higher satisfaction

In the current business environment, organizations are confronted with rising credit default rates and declining revenue. The other challenges are:

- Vendor management
- Ballooning hiring and retention costs
- Complexity of compliance and regulations
- Spiraling cost of technology
- Unpredictable cash flows

In addition, the rise in write-offs and fall in collection rates is forcing organizations to employ delinquency management firms and collection agencies.

HCL's Enablers

- Experienced collectors and front line leadership
- Analytics driven prioritization of accounts
- Scalable model
- Risk wise segmentation of AR portfolio, enhanced monitoring of DSO, daily collection and aging of debt
- Management dashboards and tools
- Strong regulatory compliance aptitude, capability and experience

HCL Expertise

HCL takes proactive measures to ensure high collections rates through out the entire collection process. The analytics driven approach helps clients focus on developing treatment strategies that triggers short decision making cycles, provides actionable marketing insights and increased collection efficiencies.

HCL's Value Proposition

- Improvement in DSO & charge off up to 25%
- Integrated Global Delivery Model (IGDM) for 24/7/365 days continuity
- Adaptability to local regulations and requirements
- Experienced top-notch collectors
- Dedicated collections and recoveries specialists
- Strong compliance team
- Technology driven expertise that surpasses industry benchmarks
- Resources with strong analytical capabilities and dedicated Dialer/MIS
- 100% call monitoring and recording
- Improved efficiencies through data analytics

HCL's PAT approach for collections efficiency

At HCL, we add value to our partnerships by leveraging our strengths and by providing end to end receivables management solutions that spans the entire spectrum of collections and recoveries. We strongly believe that the right people coupled with the right effort reduces charge-offs and delinquency rates.

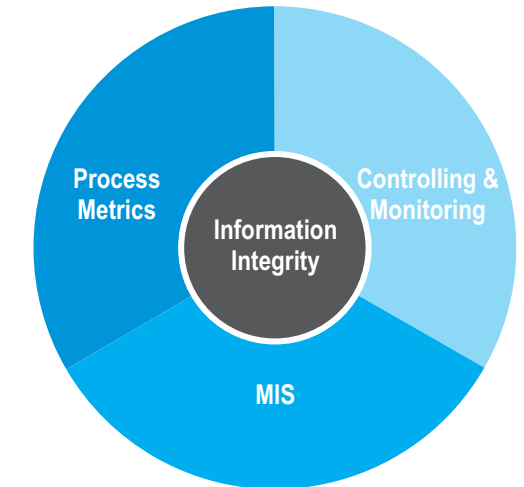
Our collections and recoveries strategy is based on our unique 'PAT–People, Analytics and Technology' approach. We deliver high performance through a combination of skilled collectors, recovery specialists, data analytics and state of the art technology.



HCL's Management Information System

HCL strongly believes in "what gets measured gets managed" approach and regard the following indicators as key drivers of the receivable management business:

- Portfolio indicators
- Agency management indicators
- Productivity indicators
- Bucket wise portfolio management
- Batch tracking & analysis
- Gap analysis
- Inventory segmentation
- Minimize collections cases



These indicators highlight the profitability of the portfolio and the strategy changes implemented for managing the inventory on a real time basis.

The HCL Differentiators

Domain Expertise	Technology	Operational excellence	Compliance
<ul style="list-style-type: none"> • Dedicated Collections & Recoveries • Centre of Excellence (CoE) team of experts delivering to global giants • Over 6000 man years experience • Dedicated practice & delivery team • Partnerships • Lettering <ul style="list-style-type: none"> ▪ Skip tracing analytics with use of latest technology 	<ul style="list-style-type: none"> • Best in class dialer systems & monitoring tools • Scalable asset <ul style="list-style-type: none"> ▪ Value enabler platform • Collector activity reporting • Legacy application compatible analyser reports • integrated with credit bureau, skip tracing & letter vendors • Compliance ready 	<ul style="list-style-type: none"> • Operations planning & delivery excellence • Contingency planning/ DR & BCP • Ramp up & Ramp down capabilities • Low cost global delivery models • Metric driven performance management 	<ul style="list-style-type: none"> • Physical & Network Security Compliance to ISO 27001 • SAAS 70 Contractual Compliance/ NDA • Bonded in all US jurisdictions for collections; licenses in UK & Australia • United Kingdom- OFT/ DPA/ CCA / Banking or Lending Code/ Principles of Reciprocity/ Standing Committee on Reciprocity/ Financial Services Authority/ Federal Financial Institutions Examination Council • Australia- DCTPA /ASIC Act /ACCC Guidelines/ Federal Privacy Act (National Privacy Principles) & National Consumer Credit Protection Act • United States of America- FDCPA / FCRA/ FACTA/ EFTA/ GLBA/ US Sanctions/SAR/ State Laws/