

TechM-Qualco Collections Offering for Utilities

Tech Mahindra together with Qualco Proactively Optimise Collections process across the utilities customer journey. Our joint Data-driven intelligent approach enhances the overall CX, considering the financial well-being of customers while assisting them with the most suitable subscription models. We utilise the most suitable contact channels and then offer contextual solutions that ensure customer and business sustainability while enhancing the value of collections.

Approach to tackle the collections situation across utilities (electric/water/gas)



Key considerations to be looked at in the current Pandemic, COVID19

Adapting Customer Engagement & Collections Strategies:

- **How can utilities prepare for the post-COVID world?** Our solutions deliver:
 - ☑ Improved customer experience – from simple debt collection to financial wellbeing.
 - ☑ Data-driven intelligence.
 - ☑ An improved operating model.
- **Digital Enablement:** faster, and more accessible customer service.
- **Empowering Customers:** proactive engagement, while freeing up your staff.



Our digital-self-serve capabilities enables the following:

Consumers Can

Change current payment plan and choose to reduce monthly payment

Take a payment holiday or place a hold on account request

Manage payments more effectively, even if there is no plan

Providers Can

Push payments online

Target specific customer groups that may currently be at higher risk

Promote payment plans to help customers repay arrears

Enable customers to discuss a change in their current payment plan

Self-Service Benefits

	Total Control	
Revenue Benefit	Higher Liquidity Ratios	Higher Sustainability
Consumer Empowerment	Better Customer Service	Operational Efficiency

» Upgrading from Legacy Collection Systems to Remote Working, Quickly:

Our offering for the utilities worldwide will take a minimum viable product (MVP) approach using a flexible, comprehensive and secure platform to enable them manage, automate and streamline processes while making fast, efficient and enhanced collections remotely for Debt portfolios.



Quickly implement effective collection solution into existing client service infrastructure



Configure new & robust collections platform to handle each & every collections & recovery categories

Our experts have designed a lean and effective integration and migration approach that offers smooth integration and seamless migration to new collections system

» Identifying Customer Behaviour Before And After The Pandemic:

The **QUALCO Data-Driven Decisions Engine (D3E)** can quickly build explainable and authoritative models, predicting customer behaviour in a COVID impacted world.



D3E can ingest data, rebuild models and reproduce analyses as often as necessary, with minimal human effort



Improve segmentation & treatment to better inform loss forecasting & provisioning

D3E's advanced modelling capabilities coupled with TechM's sound experience and expertise of soft debt collections approach will enable an effective collections analytics strategy that will be intrinsically linked to the consumer economic scoring model and their corresponding propensity to pay

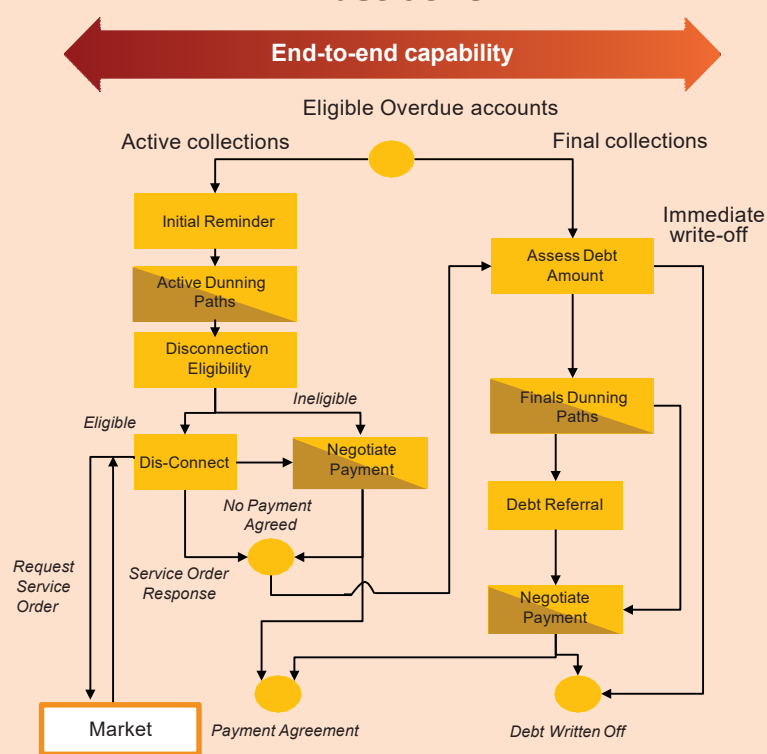
» TechM's renewed digital approach to managing debt collections:

It is a "One stop solution that leverages Automation led Cross industry debt management experience across B2C as well as B2B customer segments. Our Automated dialler based services and proactive BOTs can enable utilities to manage large portfolios in a simple and efficient manner through customizable and scalable modules.

TechM-Qualco Solutions aligned to the needs of utilities worldwide

- Accurate and diligent operations coupled with Automation led approach for Collection strategies
- Timely and rigorous collection strategy coupled with Analytics driven predictive models for recoveries and efficiency gains
- Highly experienced receivables management team promoting effective propensity to pay profiling
- Optimized resource utilization with Modular, non-invasive 'Bolt-on' toolsets
- Debt Collection Best Practices that reduce Customer churn, incorporating '**Collections Effectiveness Index**'
- Multichannel communications & E2E transaction execution for all stages and kinds of debt and recoveries having positive impact on revenues and margins
- Great Digital CX and Early identification of movers, and recovery actions tailored to relevant segments

Receivables Management Illustrative



Solution Design Principles

PREVENT

DEFLECT

COLLECT

RECOVER

Corresponding Client Benefits

Accurate customer data, with 'No surprises' billing and debt management

No fictitious debt, Quick and personal resolutions, Higher CSAT/NPS

High adherence and compliance Behaviour and Consumption pattern analytics

Lower cost to serve with Limited risk

Corresponding Customer Benefits

Easy to check and be up to date on usage

Quick turnaround on all queries

Ability to pay as much as possible, and whenever possible

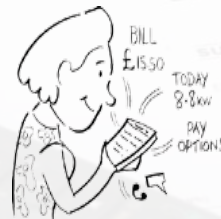
One solution will address the following three sub-business processes for Utilities:

1 Pay and Prevent



- ▶ Empowering customers to self-serve
- ▶ Real-time dashboard for consumption and payments
- ▶ Proactive Alerts during consumption spikes

2 Remind & Recover



- ▶ Helpful and personalised reminders and advice
- ▶ Flexible pay options and channels
- ▶ Automated monitoring that triggers action when needed

3 Assist and Convert



- ▶ Help consumers exit from debt
- ▶ Limit bad debt risk
- ▶ Seamless and automated transfer from credit to pre-paid billing models
- ▶ Compliance guarantee

What TechM can offer to the utilities across the world

1 Utilities Experience

with awareness of privacy, security and compliance

2 Customer Service

with utmost diligence & transparency.

3 Quality Reporting

with close eye on key performance indicators. (KPI)

Collections & Recovery Technology enabling Proactive AR management

TechM's process know-how & Qualco's platforms will make proactive bill management a simple and effective part of billing and collection operations for the utilities.

- SEGMENTATION
- MODELLING
- ANALYTICS



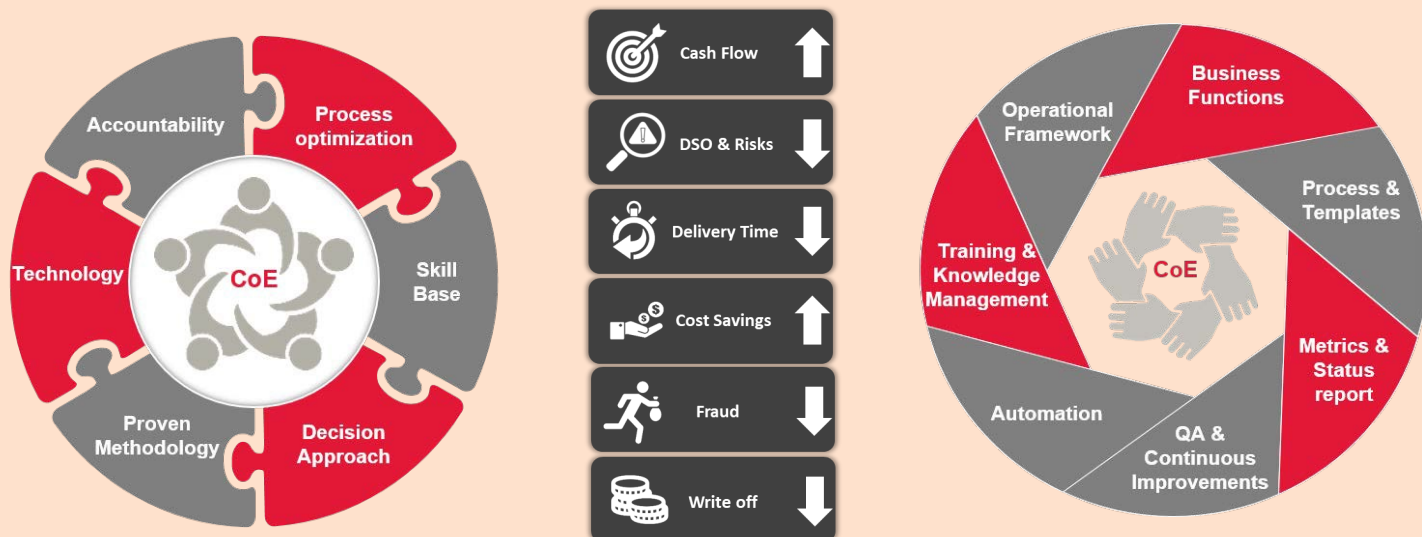
End-to-end technology solution streamlining collections & debt recovery operations across all delinquency stages.

Advanced Reporting
Data-driven decision Analytics



State of the art technologies for automated analytics modelling, Big Data & ML Techniques to drive informed and agile decision making while optimizing operations

TechM's smart collections approach for worldwide utilities market



Built around six key drivers – People, Process, Digital, Automation, Analytics, & Compliance

TechM with its 4U approach will be a trusted & experienced partner

TechM is well equipped with its utilities business process knowledge, management solutions and Qualco-led technology platforms to provide specialized debt recovery services to the water, electricity, and gas utility providers across the world. We jointly promise to deliver outcomes aligned to worldwide utilities regulatory requirements, with –

Unique Skills - Skill based teams that specialise in managing various categories of debt collections will provide a service that shall outperform and deliver results compliant with major & region-specific utility regulators.

Unique Resources - Early agreement of customer repayment plans, higher collection rates, lower collection costs, and better financial performance for utility partners, while enabling our collector-negotiators to combine Regulator compliant meter disconnection with debt recovery negotiations.

Unique Experience - Over two decades of working with telecom utilities has enabled TechM to understand different business models within the utility space. Our service is not only compliant with regulations but also with your processes.

Unique Benefits - Delivering enhanced CX to maintain brand equity, a partnership with TechM is as much about achieving your business goals as it is about maximizing collections.

The TechM Edge – Differentiators

Why Outsource Debt Collection to TechM BPS: Our executives undergo rigorous pre-process, process and on the job training to understand customer sensitive circumstances during interaction. Our 'soft debt collections' approach which is compliant with major and region specific regulators is ideal for the Utilities (be it Electric/Water/Gas) all over the world, that can ensure:

Improved
Liquidation Ratios

Delinquency Rate
Reduction

Enhanced
Collections

Increased
Profits

Debt Collection Best Practices incorporating 'Collections Effectiveness Index' is what sets TechM apart in this process

Compliance
and Security

Multi-channel
Support

Process
Optimization

Decision
Support

Proven
Excellence

Best-in-class
Technology

Collections
Training

Dashboards
& Analytics

Tech Mahindra business process services (TechM BPS) delivers value across range of industries including Utilities, operating across the entire lifecycle of users and covering both revenue and cost sides of business operations. TechM BPS caters to 170+ customers in 40+ languages with 39,000+ associates and 47,894+ Human and Digital Workforce spread across 25 delivery centers.

QUALCO is an expert provider of debt portfolio management systems and technology-enabled services, covering all aspects of the debt collections and recoveries lifecycle. It supports over 70 clients in more than 30 countries.