



digital  
day

Santa Clara  
October 17, 2019

# Disclaimer

All forward-looking statements reflect Teleperformance management’s present expectations of future events and are subject to a number of factors and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements.

For a detailed description of these factors and uncertainties, please refer to the “Risk Factors” section of our Registration Document, available at [www.teleperformance.com](http://www.teleperformance.com). Teleperformance undertakes no obligation to publicly update or revise any of these forward-looking statements.



digital  
day

# Teleperformance Highlights and 2020-2022 Strategy

Daniel Julien, Chairman and CEO

Santa Clara, October 17, 2019

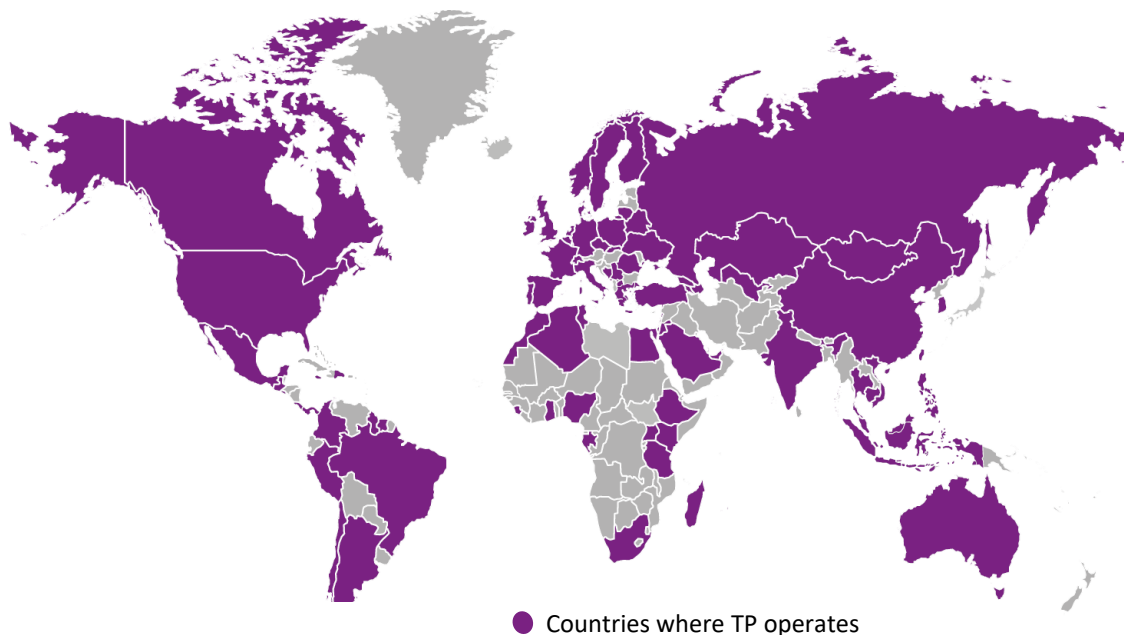
# Teleperformance at a Glance

(as of 31.12.2018)

- **#1** global leader in outsourced CX management
- **300K+** full-time employees
- **400+** facilities

## Serving:

- **170** markets
- Present in **80** countries
- Providing services in **265** languages and dialects

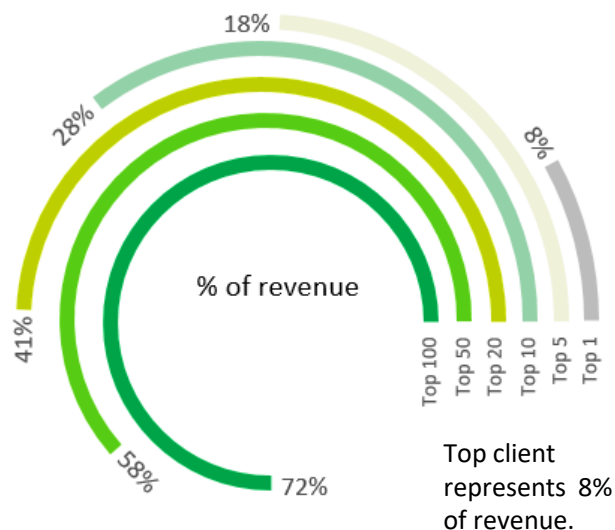


# Teleperformance at a Glance

- **850+** clients
- The average length of client relationship is **12 years**

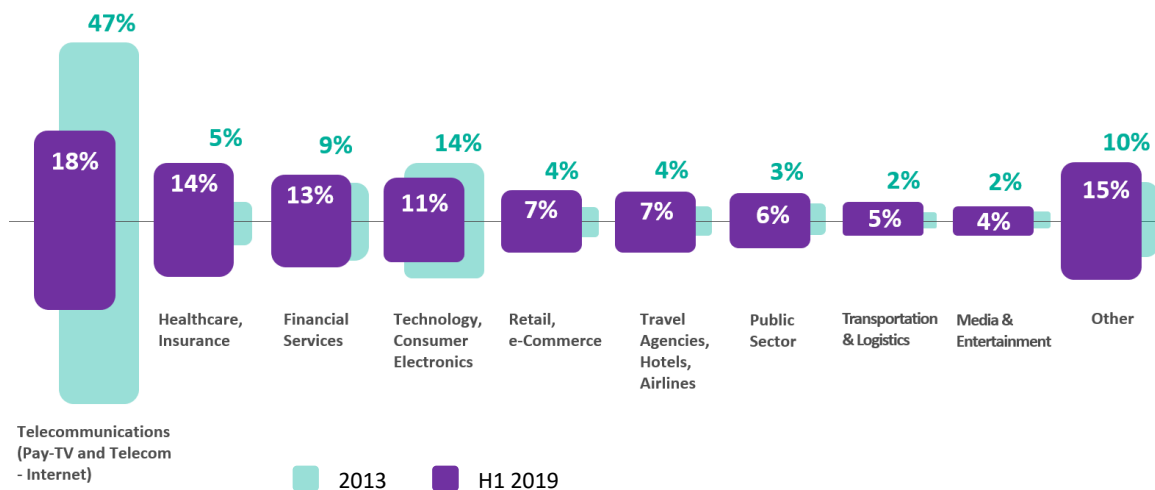
## Client Diversification

% of Revenue – FY 2018



## Industries Diversification

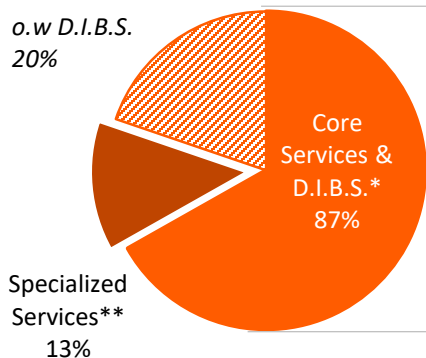
Revenue by Vertical – H1 2019



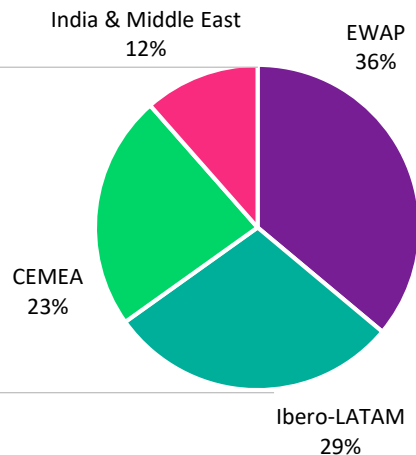
# Teleperformance at a Glance

## Geographic Diversification

Group revenue breakdown (H1 2019)



Core Services & D.I.B.S.\* revenue breakdown (H1 2019)



### \* Core services & D.I.B.S.:

Customer relations, Technical support, Customer acquisition, Back office services, including Digital Integrated Business Services (D.I.B.S.) solutions (Business process management and Digital transformation solutions, consulting and data analysis solutions)

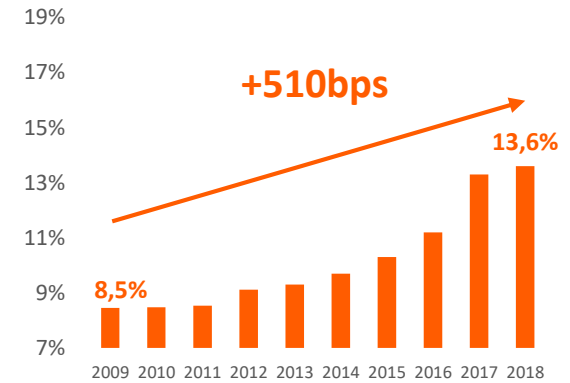
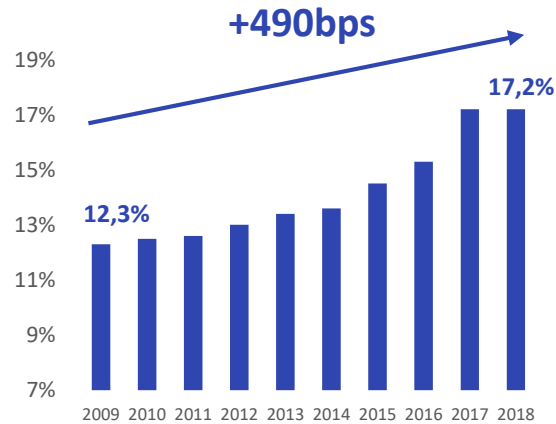
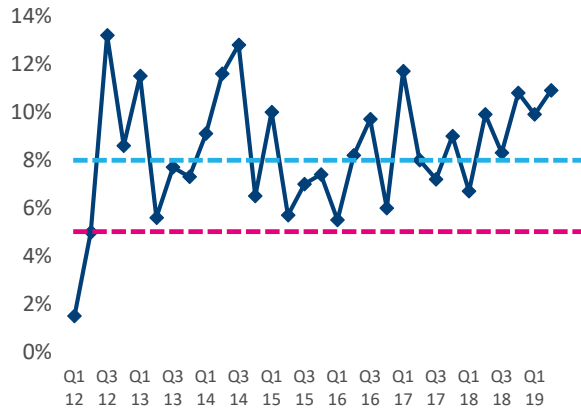
### \*\* Specialized Services :

Online interpreting services, visa application management services, accounts receivable management



# Teleperformance at a Glance

- **29** quarters of consecutive YoY revenue LFL growth of at least **+ 5%** (H1 2019)
- **9** years of continuous recurring EBITDA ratio improvement (2018= **17.2%**)
- **9** years of continuous recurring EBITA ratio improvement (2018= **13.6%**)



--- Average quarterly like-for-like growth: **+ 8%**

--- Estimated average annual market growth: **+ 5%\***

■ EBITDA margin (%)

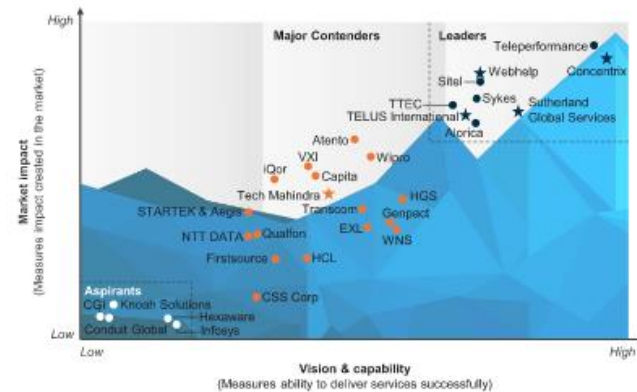
■ EBITA margin (%)

\* source: Frost and Sullivan

# Teleperformance at a Glance

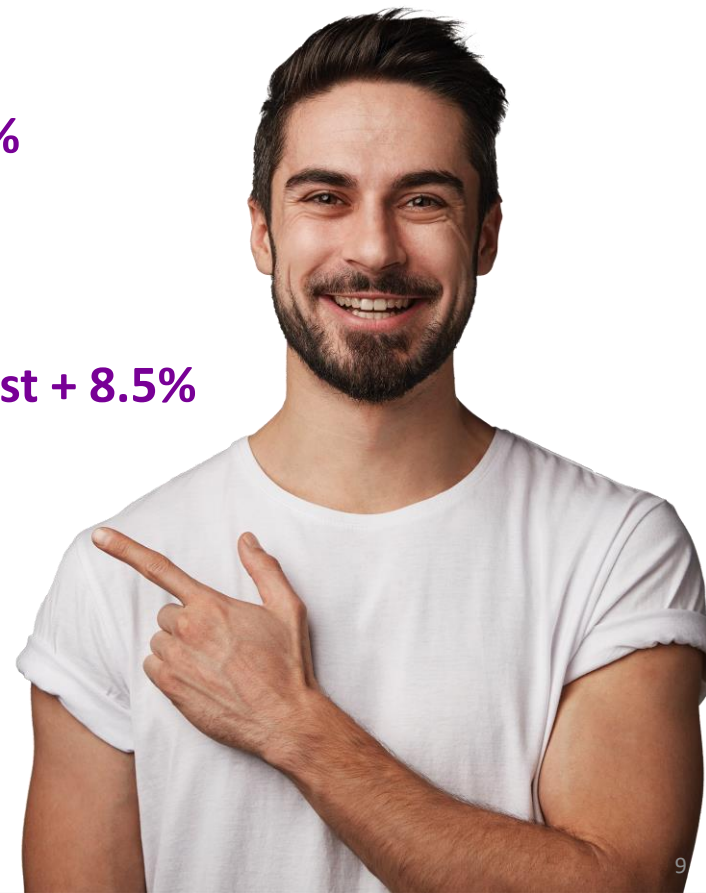
## Awards and Recognitions

- Teleperformance is once again the top leader according to Everest Group
- **53+** Frost & Sullivan awards
- **21** Best Place to Work, Great Place to Work, and AON Best Employer certifications received in 2018
- Full enterprise-wide certification in all five areas of the Social Responsibility Standards



# Teleperformance 2019

- Organic growth (LFL) 2<sup>nd</sup> quarter (actual) = **+ 10.9%**
- H1 organic growth (actual) = **+ 10.4%**
- Annual like-for-like revenue growth target = **at least + 8.5%**



# Teleperformance's 2020-2022 Strategy

“Accelerate TP’s global transformation from being a leading global group in CX outsourced management to a

**LEADING GLOBAL GROUP IN  
DIGITALLY INTEGRATED  
BUSINESS SERVICES”**



# Teleperformance's Unique Selling Proposition

As a quality driven global CX service leader, we are:

**Simpler:** easy to «work with» partner.

**Faster:** to deliver «starts from green» implementations (six sigma) and optimize handling time with automation

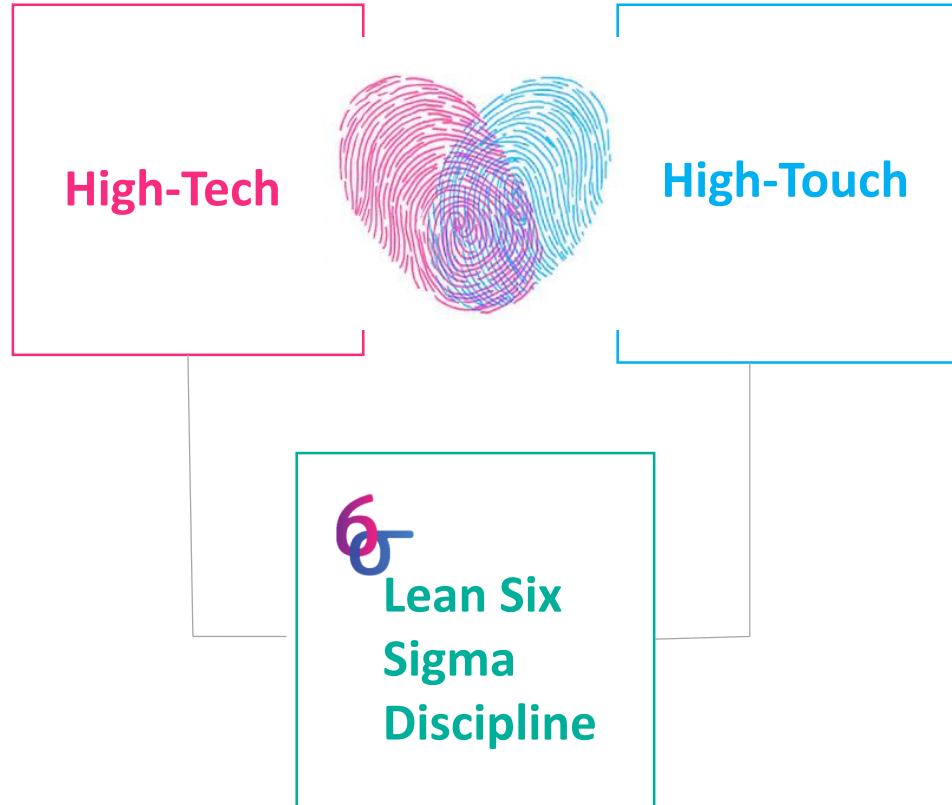
**Better:** to streamline processes and enhance results thanks to global best practices, six sigma, and Artificial Intelligence

**Safer:** ongoing investment in highest levels of cyber security

**More cost effective:** through smart shoring, omnichannel, Technology, Analytics and Processes: bring more value for \$.

# Teleperformance's Robust Architecture

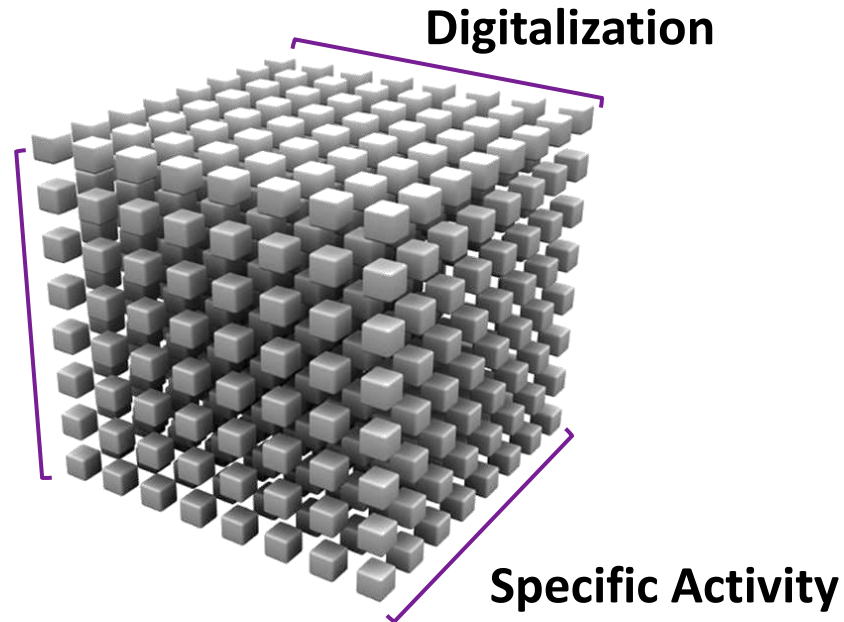
- Uptime
- Omnichannel
  - R.P.A.
- Data security



- Psychographics
- Predictive models
- Coaching
- Managing with a purpose
- Global ecosystem

# Teleperformance's Three-Dimensional Expertise

**Lines of Business**  
Subject matter experts



# 1st dimension: Lines of Business

## **CUSTOMER EXPERIENCE**

---

- Customer Care
- Sales
- Technical Support
- Accounts Receivable
- Interpretation and Translation

## **BACKOFFICE SERVICES**

---

- Content Moderation
- Finance & Accounting
- HR Services
- Industry Specific Services
- Visa & Consular Services

## **KNOWLEDGE SERVICES**

---

- Consulting Services
- Advanced Analytics
- Intelligent Automation

**Delivery Models**

**OMNICHANNEL | SMART SHORING | WORK-AT-HOME | MULTILINGUAL HUBS**

**DIGITAL PLATFORMS**

**Omnichannel contact center | Automation | Analytics**

# 2nd dimension: Specific Activities



Banking and  
Financial Services



Travel, Logistics,  
Hospitality



Retail and New  
Economy



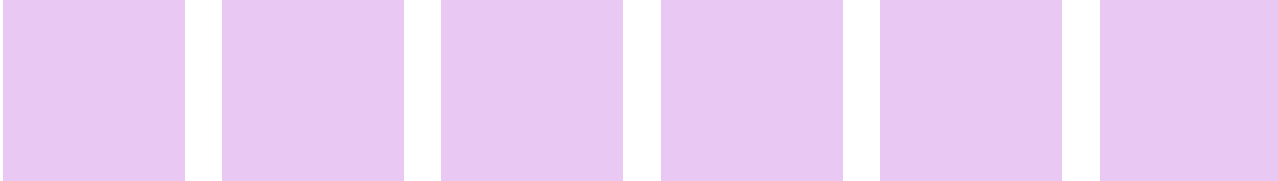
Healthcare



Telecom, Media,  
and Technology



Public Sector and  
Government



Customer Experience

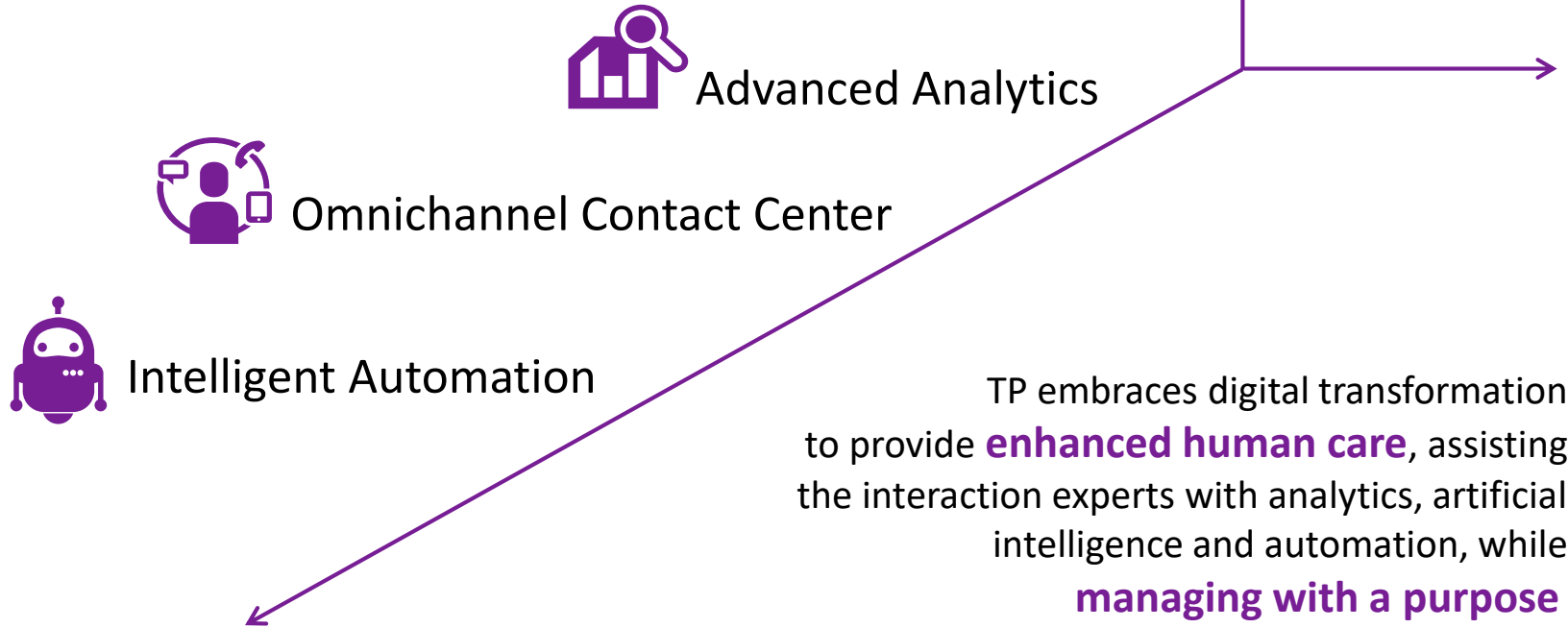


Backoffice Services



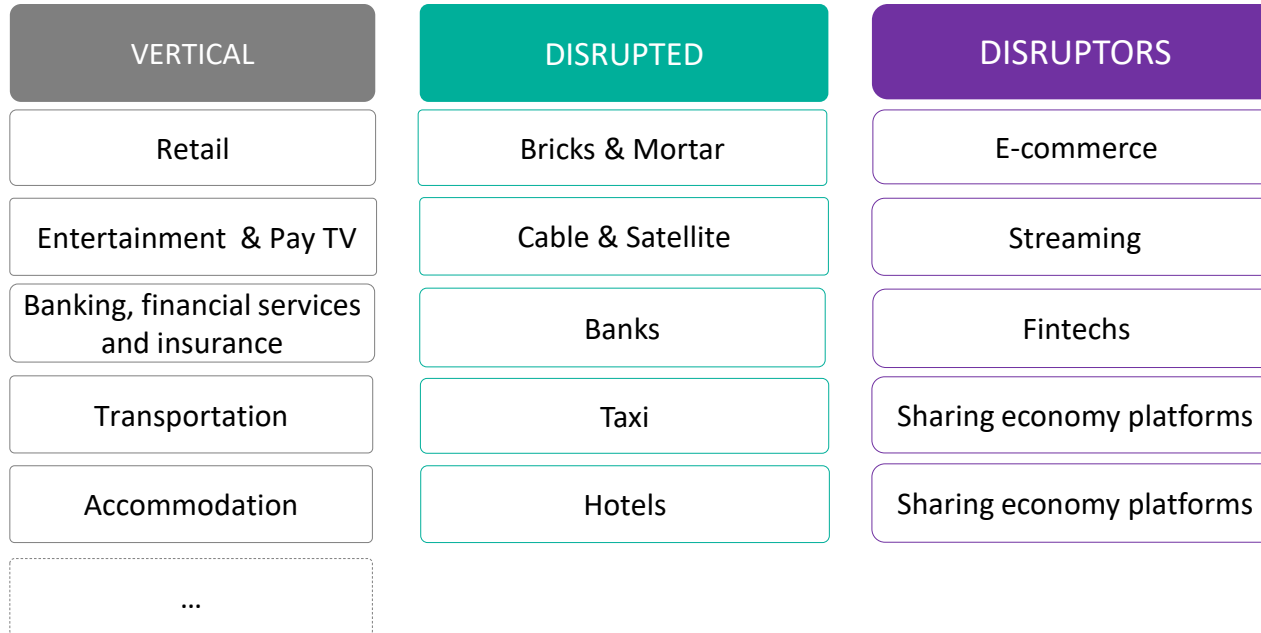
Knowledge Services

# 3rd dimension: Digitalization



# Serving Disruptors and Disrupted

We help disrupted companies to navigate the digital transformation to optimize their one to one strategy, while we are the natural partners of the digital companies to help them to deal with the frictions of the real world



**Digital disruptors =** support fast growth by managing frictions of the real world

**Brick and mortar disrupted =** cost optimization leading to omnichannel integration and R.P.A.

# Reinforcing Data Security

- Project Eagle initiative – keeping pace with a changing cyber threat landscape
- Culture – promoting a cyber-smart culture within the enterprise
- Integrated approach towards a cyber-safe ecosystem
  - People – extensive cyber security training across TP
  - Process – security by design, audits, and white hacking
  - Technology – re-architecting the network; tools to enhance the detection capabilities through Global S.O.C.\*

\* Security Operation Centers

Shifting the focus from Information Security to Cyber Security

# Reinforcing Global Points of Presence

- T.I.E.C\* = Santa Clara
- Sales and Support Office = New York City
- Inspiration Center = Athens
- W.A.H.A.\*\* Networks = Japan/Europe
- Expansion in Africa = 2020-2021



# Aggressively Developing T.A.P Teams

**Technology, Analytics and  
Process (T.A.P.) experts =**

- Senior IT/RPA professionals, developers
- Data scientists / data analysts
- Process engineers

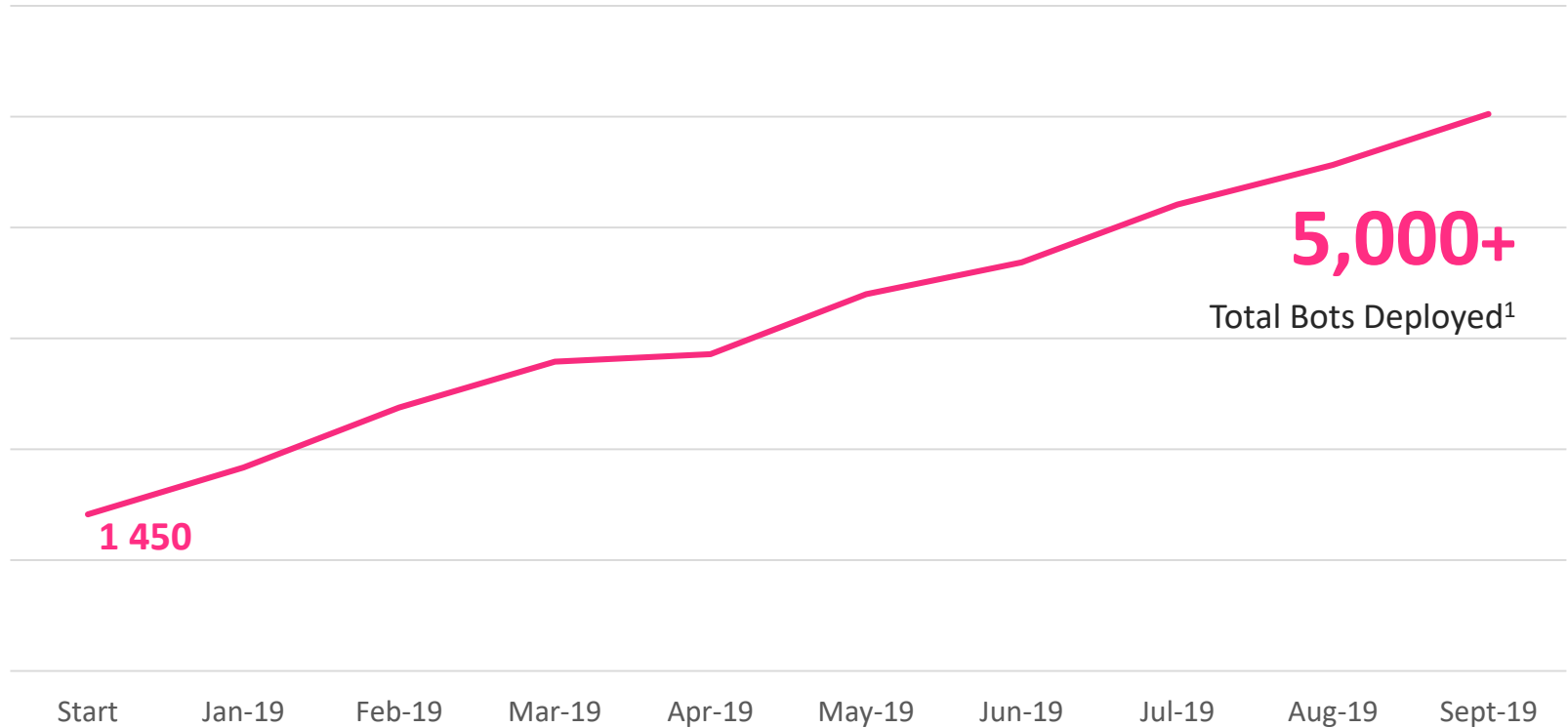


**600+**

**T.A.P. Experts**

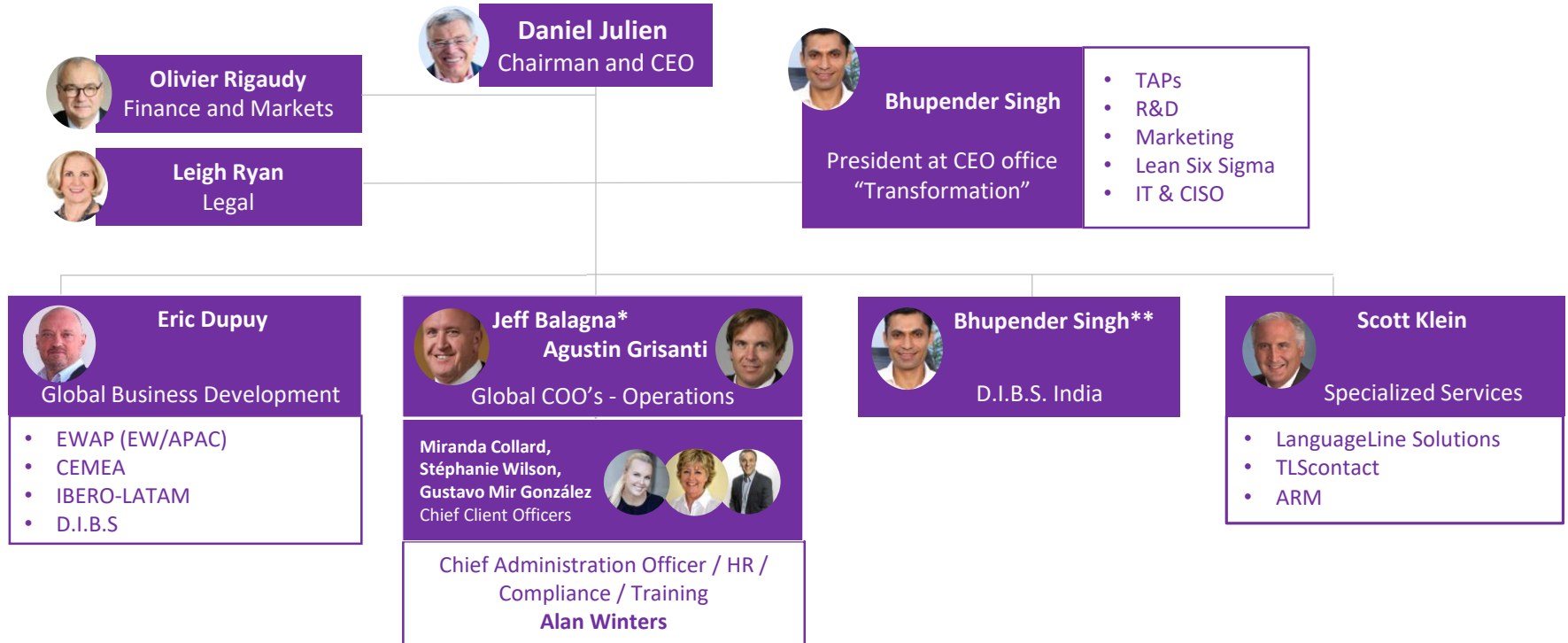
*(compared to 400 in Dec-2018)*

# Aggressively Developing Bots...



1 – Measured as 1 attended bot counts x1; 1 unattended bot count x8

# Reinforcing Teleperformance Organization Chart



→ 20 global management committee members: average age of 48 years and average seniority of 10.2 years

# Teleperformance Objectives 2020 - 2022

- Organic growth = **at least + 7%** per year
- ➔ Revenue = **at least €6.5 billion** in 2022 excluding acquisitions
- Acquisition
- ➔ Revenue between 250 and 500 millions euros
- ➔ Total revenue (organic growth + acquisitions) = **c.€7.0 billion**
- Increase in EBITA margin = **at least + 10bps** per year (CAGR)
- Continued **strong net free cash flow**



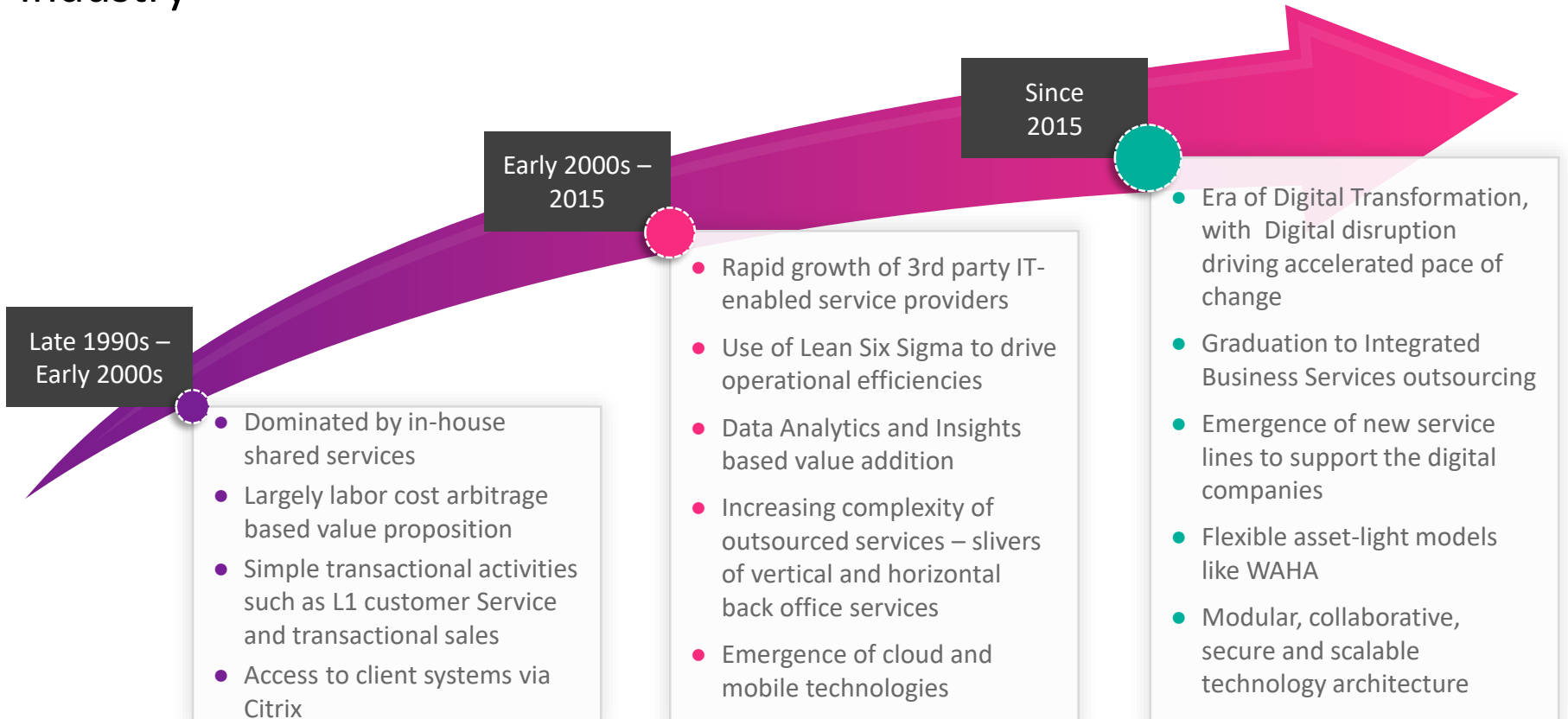
digital  
day

# Teleperformance Transformation Journey

Bhupender Singh  
President at CEO office  
“transformation”

Santa Clara, 16-17 October 2019

# Evolution of the Global Business Process Services Industry



# TAP – Technology | Analytics | Process Excellence

## Teleperformance response to the disruptive times – embrace TAP across all functions



### Technology

- Industry & Domain specific transformation tools
- Platform agnostic RPA and RDA solutions
- IVR, Conversational & Chatbot solutions
- Applied Intelligence - Cognitive solutions using AI & Machine Learning



### Analytics

- Reporting & BI - Insightful dashboards, data visualisation tools
- Descriptive Analytics – What is the data telling us?
- Predictive Analytics – What is likely to happen?
- Prescriptive Analytics – What actions should one take?
- Voice of Customer Analytics - Speech & Text



### Process Consulting

- CX Strategy & Management – Customer journey mapping, EFM, Digital channels migration
- Operational Strategy & Target Operating Model design – elimination, automation, consolidation, centres of excellence
- LSS and Design Thinking driven targeted optimization



**5,000+**

Total Bots Deployed  
*(compared to 1450 bots in Dec-2018)*



**1,250+**

Total Bots Under Development



**600+**

Knowledge Services & TAP Experts  
*(compared to 400 in Dec-2018)*

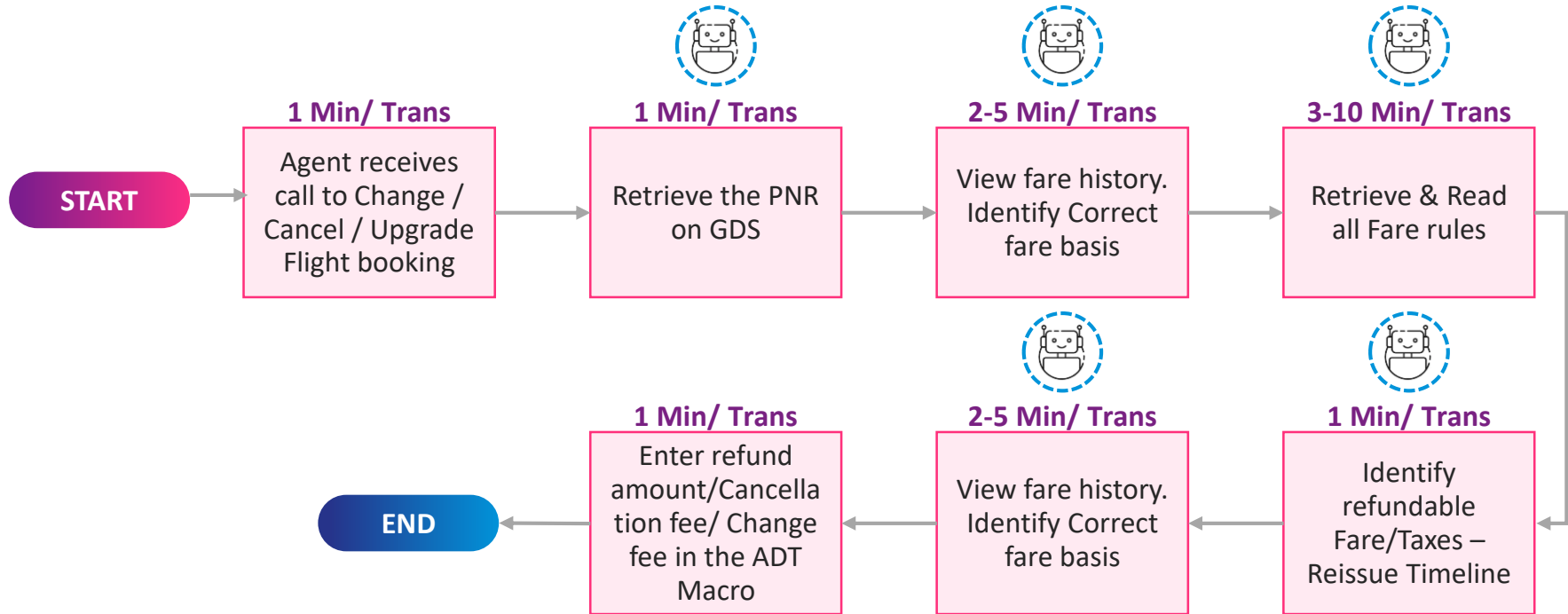


**100+**

Proprietary Digital Products and Tools



# TP Fare: AI Based Airline Fare Calculator



PRE

- **High** processing time
- NPS of **8%**
- Retail losses – **3 to 4%** of cost of service

POST

- **30%** reduction in processing time
- NPS improved to **25%**
- Reduced retail loss to **<1%** of total cost of service

# Lending Suite



**"The Lending Suite"** is one of our Robotics Process Automation (RPA) initiative to automate numerous business processes across multiple industries. It is an intelligent and automated approach to provide better customer experience, improved efficiency and reduced costs.

## Origination



### Appointment Booking

Calendar management and Email / SMS alerts



### Data Capture

OCR extracts applicant's personal details from KYC documents

## Underwriting



### Decision Bot

Automatically reviews the applicants credit history and provides outcome basis the banks policy



### Workflow Bot

Ability to re-assign the application to the same underwriter



### Assist Bot

Provides in-depth view sourced from various screens to a single view for the underwriter

## Fulfillment

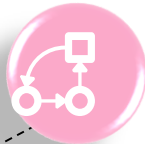
### Fulfillment

Automatically reworks the case and the sends out the offer/ response letter if case meets criteria



### Valuation/Validation

Automatically instructs valuation when the application is agreed



## Offer Release



### Offer Completion

Auto extract of information from various credible sources and auto complete the system requirements

## Application Control & Communication



### Status/Alert Report

Ability to attach the documents/information for review to the underwriter



### Communication

Automated real-time status of the application for all parties

## Customer Management



### Contact Centre Front

Apply to pull Customer data Or Chat – API/ Portal



### MIS & Dashboard

#### Business Intelligence

Intelligent Reporting & Dashboards



**OCR**  
Additional information received and Auto updated

# Conversational chatbot solution for a e-commerce logistics company helps in reducing live chat volume

## Business Challenge

Higher volumes on live chat channel for simple queries and inconsistent NPS

## Approach

Conversational chatbot developed to increase containment on top contact drivers & self-service queries

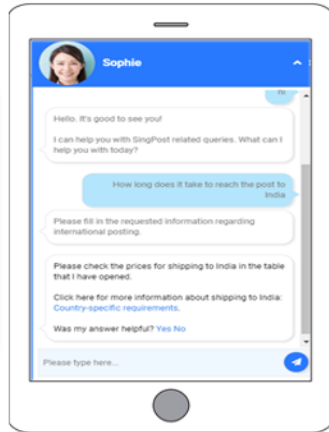
## Outcome

- Chat volume reduction
- Improved Net Promoter Scores
- Reduced agent effort in managing customer

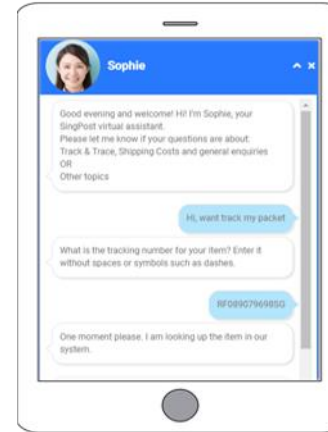
## Chatbot Screens



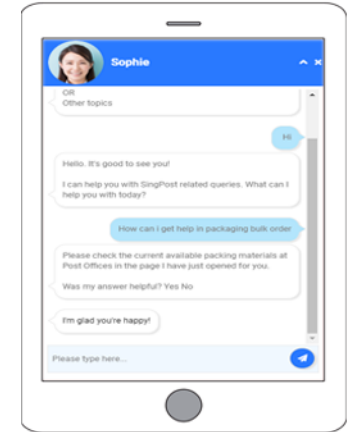
Service	Delivery Time (days)	Tracking	Weight Limit	Calculated cost	Compensation	Advice of Receipt	Book Courier
International Mail - Letters/Printed Papers (AIR) (Ordinary Mail)	Up to 2tg	No	Up to 2kg	\$55.20	Not included	Unavailable	No
International Mail - Small Packet (AIR) (Ordinary Mail)	Up to 2tg	No	Up to 2kg	\$56.80	Not included	Unavailable	No
Registered (Ordinary Mail)	Up to 2tg	Yes	Up to 2kg	\$57.70	Included	\$51.00	Yes



Checks cost of Courier to different countries



Track & Trace Shipment



Opens the help page on the website for general queries

# Transformation in Action – High Tech High Touch in internal processes

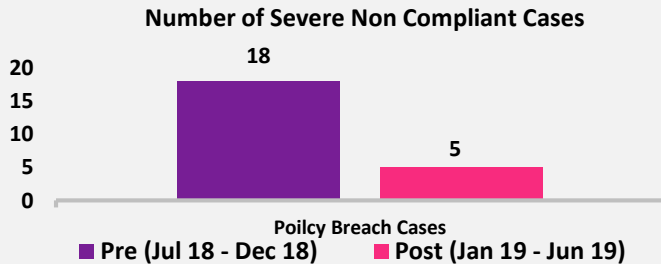
## Psychometric Assessment

### Overview:

A psychometric assessment based on Dark Traits theory of Paulhus & Williams to classify job applicants into three categories

### Outcome:

Severe non-compliant cases reduced from **18** to **5**



- All 05 severe non-compliant cases were rated as Moderately Recommended
- Attributes that they were scored Moderate in Dark Personality test
  - Opportunism
  - Thrill-seeking

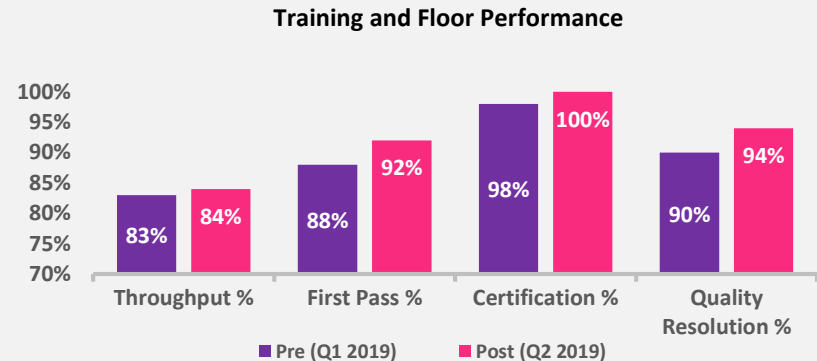
## Gamification

### Overview

Traditional training methods replaced by Gamified and self learning modules and techniques

### Outcome:

- Training Days reduced to **18** day Vs **23** days
- Improved Training yields and Floor Performance





digital  
day

# Digital Transformation & E-economy in Colombia

Juan Carlos Hincapié  
CEO - TP Colombia

Santa Clara, 16-17 October 2019

digital  
day



# TP COLOMBIA: FROM A TRADICIONAL CRM COMPANY TO AN E-ECONOMY ORIENTED BPO

# of Employees Dedicated to **E-Economy** Companies



- FROM 7.000 EMPLOYEES (2018) TO 25,000 (2020)
- 10.000 OF THE NEW EMPLOYEES SERVING E-ECONOMY CLIENTS

- 15 E-ECONOMY NEW LOGOS
- STRONG AUTOMATION AND INNOVATION HUB FOR THE WORLD. FROM 20 DEVELOPERS TO 230 DEVELOPERS IN 4 YEARS FOR THE IBEROLATAM REGION

# **DIGITAL INTEGRATED BUSINESS SERVICES**

## **AS A KEY ENABLER FOR E-COMPANIES**

---

# AUTOMATION PENETRATION

- LIBRARY THAT INCLUDES RPAs AND RDAs FOR:
  - FRAUD PREVENTION (REIMBURSEMENT)
  - LOGISTICS
  - TROUBLE SHOOTING
- REINVENTING TOURISM WITH GDS MIDDLEWARE
- 7 CLIENTS USING OCR TECHNOLOGY: MORE THAN 1.000.000 OCRs ORDERS PROCESSED PER YEAR

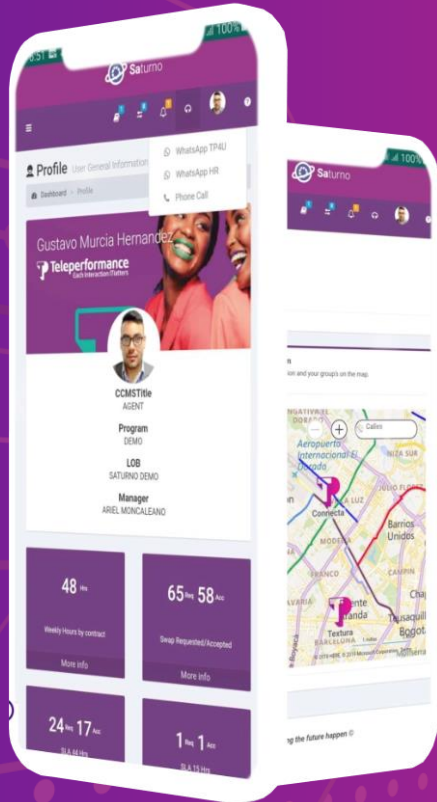


# DEVELOPING TOOLS FOR THE NEW E-ECONOMY UNIVERSE

- **KIOSKS: AS A NEW TECHNOLOGY TO SUPPORT  
HIGHT TOUCH DIFERENCIATION**
  - ACTUALLY IMPLEMENTED ON TWO E-ECONOMY CLIENTS
- **U LIVE AS AN ALTERNATIVE HUMAN TOUCH  
CHANNEL**
  - 800 AGENTS GIVING LIVE VIDEO SUPPORT TO THE WORLD →  
3.250.000 HOURS
- **TP WALLET AND TP OBSERVER PLAYING A KEY  
ROLE IN PARTNERSHIP CONSTRUCTION**



# WF & ANALYTICS BOOST



- **WORKFORCE ENGAGEMENT MOBILE APP**
  - “SATURNO” → 375.000 ONLINE SHIFTS CHANGES PER YEAR
  - “TP CHRONOS” → REAL TIME TOOL IN A CENTRALIZED COMMAND CENTER.
- **ANALYTICS**
  - **TEXT MINING:**
    - MORE THAN 2.8M LINES OF TEXT ANALYZED
    - MORE THAN 100.000 SURVEYS WITH SENTIMENT ANALYSIS PER YEAR
  - **ANALYTICS ACADEMY: 250 GRADUATES ON 2020**
  - **PREDICTIVE ANALYTICS TO SUPPORT CLIENT’S GROWTH: +50M TRANSACTIONS ANALYZED PER YEAR**
  - **SPEECH ANALYTICS: 108.000 RECORDED HOURS**
  - **AUTOMATED BUSINESS INTELLIGENCE: MORE THAN 200.000 KPIS CALCULATED DAILY AUTOMATICALLY**

# STRONG PROCESS BACKBONE FOR HYPERGROWING COMPANIES

- SIX SIGMA APPROACH
- 15 CLIENTS WITH MORE THAN 500 LINES OF BUSINESS
- FRAUD CONTROL
- STRONG HR PROCESSES TO RECRUIT MASSIVELY



# TP AS A KEY PARTNER FOR COMPLIANCE

- GDPR
- SECURITY
- PCI



## TRAINING

- GAMIFICATION
- SPECIAL PROYECT FOCUSED  
ON E- COMPANIES
- DIGITAL EXPERIENCE
- E-ECONOMY TRAINING  
DEDICATED AREA



# INTERNAL CULTURE

- POSITIONING TP AS THE COOLEST PLACE TO WORK
- MIMIC WORKPLACES
- EMPLOYEE EXPERIENCE
- BEING GREAT PLACE TO WORK



# PARTNERSHIP

BASED ON RESULTS, TRUST

AND PRODUCTIVITY

---

# E-ECONOMY CLIENT STORY



- From supporting our customers by email only, to providing omnichannel support: phone, chat, video calls, social media
- From supporting LatAm & Brazil in 2016 to handling more than 35 countries
- Expanding from transportation products to 5 additional business lines

- From being primary support providers to become experts handling COE LOBs, Safety, and priority support
- From having an FTE billing model, to generating efficiencies by billing per event
- From manual, repetitive, and expensive processes to have RPAs bringing efficiencies around 60% of total processes

# E-ECONOMY CLIENT STORY

## # of Line Of Business



- From regular schedules for our agents to allow them to request schedule changes by Saturno App
- From manual Tag Assignment to automatically allocate agents in the different queues
- From following internal policies to have internal affairs team dedicated to anticipate, detect, and close security gaps
- From handling 2 LOBs to have specialized support with more than 70 LOBs
- From starting as a small team supporting a client, to build a community within TP creating a global strong partnership

# CONSTANT EVOLUTION AND REINVENTION

---

# E-COMPANIES, NEW WAY OF MAKING BUSINESS

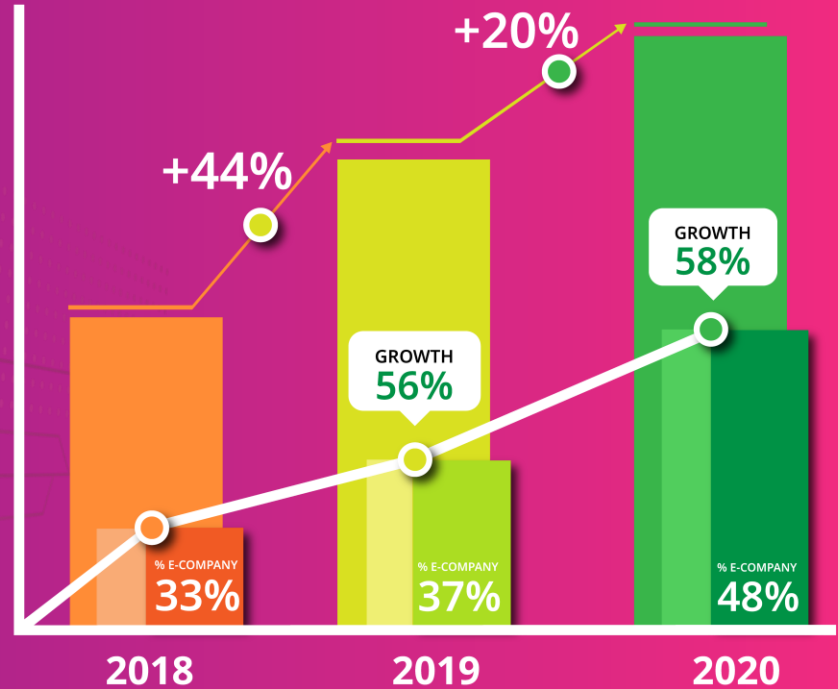
- AN EXPLORATIVE AND COLLABORATIVE RELATIONSHIP
- FROM VENDORS TO PARTNERS
- COOPERATION, THE CORNERSTONE
- ALL ABOUT CONNECTION, BUILDING RELATIONSHIPS & PRODUCTIVITY
- FLEXIBILITY. NO FORECAST FOR PEAK SEASONS



On 2020, **48%**  
OF TP COLOMBIA'S REVENUE WILL  
**COME FROM E-COMPANIES**

---

# E-COMPANY REVENUE ON 2020 WILL TRIPPLICATE VS 2018





# Content Moderation Services

**David Rizzo**, President Asia Pacific

**Saurabh Mohanty**, EVP & Global Lead  
– Trust & Safety Operations

Santa Clara, October 17, 2019



1. Emerging Threats & Risks  
in the Digital World

2. Teleperformance  
Solution & Approach

3. Resilience  
& Wellness

4. Case Studies

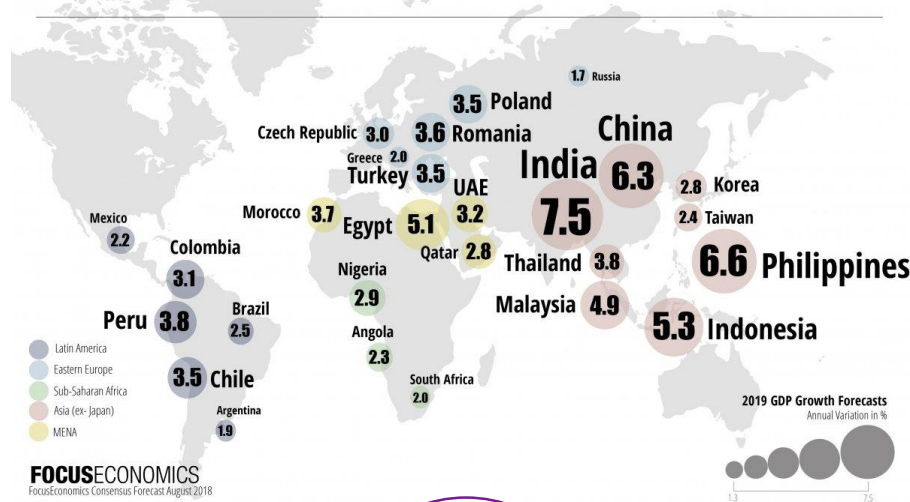
5. Future Vision

digital  
day

1

# Emerging Threats & Risks in the Digital World

## EMERGING MARKET ECONOMIES IN 2019



Increasing access into digital products

Increased global staffing & workforce management solutions

New and emerging abuse threats

Platforms will need to have differentiated strategies to deal with risk

High Risk Content will need to have shorter SLAs

# Emerging Threats & Risks in the New Digital World

- Digital Content Consumption is growing by 18% YoY. Almost 30% growth in emerging economies.
- Abuse Rates and Growth of Bad Actors is increasing by 30%+ in emerging markets
- Machine Learning and automated classification outputs range between 50% - 90% requiring significant human intervention to take down fraud and abuse



- Platforms need to have 100% in-market solutions to staff moderators ensuring infusion of cultural context and market knowledge
- Employee experience for moderation services continues to be a challenge with multiple incidents related work environment issues reported externally (3-4 per year)
- Ongoing challenges with moderation tools affecting efficiency and effectiveness. Platforms struggling to manage accuracy of decisions (90%+) due to ongoing policy changes

digital  
day

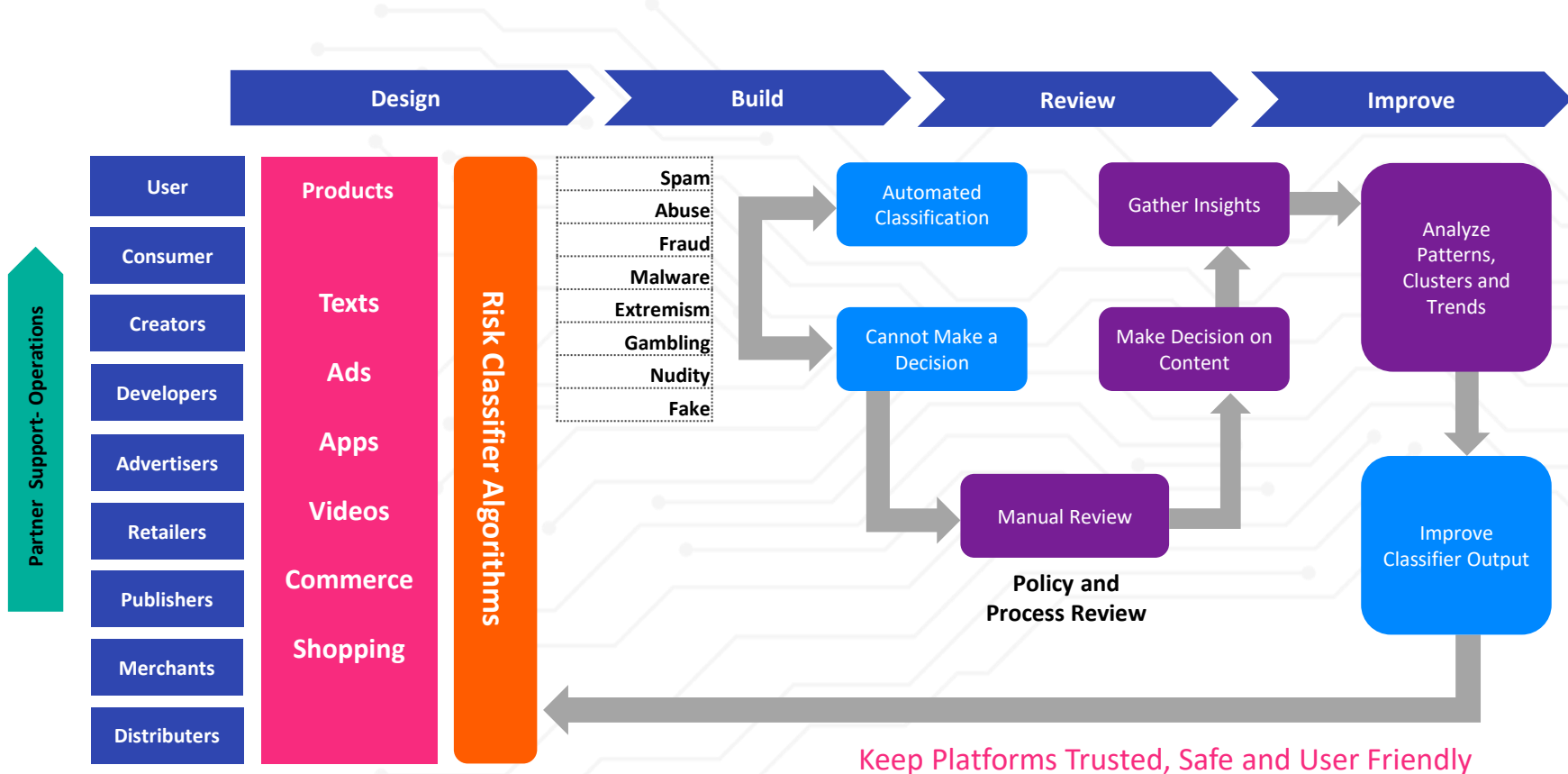
# 2 Teleperformance's Solution & Approach

## TP believes in a synergistic relationship between human moderators and AI

1. Extensive experience in data curation, moderation and labelling to provide scalable, fast-paced delivery solutions
2. Full management service by experts to identify what could be automatized
3. Supporting clients in tool development that drives Machine Learning
4. Multilingual language capability to cater to the market needs in terms of content curation, allowing service delivery globally across geographies and cultures



# Workflow



Challenges

## LOCATION STRATEGY

Lack of insights within markets that drive localized interpretation of policies and enforcement. Multi-Lingual hubs are efficient only if they are allowed to enforce policies based on local context. For e.g a Spanish reviewer in EU will not be effective for the LATAM market

## RECRUITING & STAFFING

Content Review is becoming increasingly specialized. The need to evaluate behavioral skills requires enough lead time to staff these roles . Forecasting volume is difficult – hence there is a need for long term collaborative cross-vendor/site capacity planning to reduce staffing risk

## WORKFLOW & TOOLS

Reviewer experience is often ignored while designing tools. This leads to ongoing tool changes causing productivity and quality issues while scaling operations

## POLICY IMPROVEMENTS

Policies are designed to allow for interpretation. However, there are instances where application is not tested adequately in new-hire training and updates are not distributed on-time and accurately

Solution

**In-Market and Multilingual Native Locations**

**Risk Review Operations Academy**

**Incubation and Reviewer Experience Feedback Tools**

**Policy Dissemination and Testing Tools**

Challenges

## QUALITY FRAMEWORK

Quality Measurement systems are not well defined allowing for little to no improvements to policy management and training processes. In some cases there's a delay of a days to receive QA results increasing the risk of ongoing False Positives and False Negatives

## RECRUITING & STAFFING

Some wellness programs lack the depth to manage the employee lifecycle. Global programs seldom work effectively due to cultural nuances that need to account for variability within employees leveraging these programs

## WORKFLOW & TOOLS

Dashboards and reporting systems are not adequate to manage queues and optimize utilization/occupancy while driving better SLA Management

## POLICY IMPROVEMENTS

Reviewers often lack a platform to provide insights into specific market issues that should lead to an update in policies or enforcement guidelines

Solution

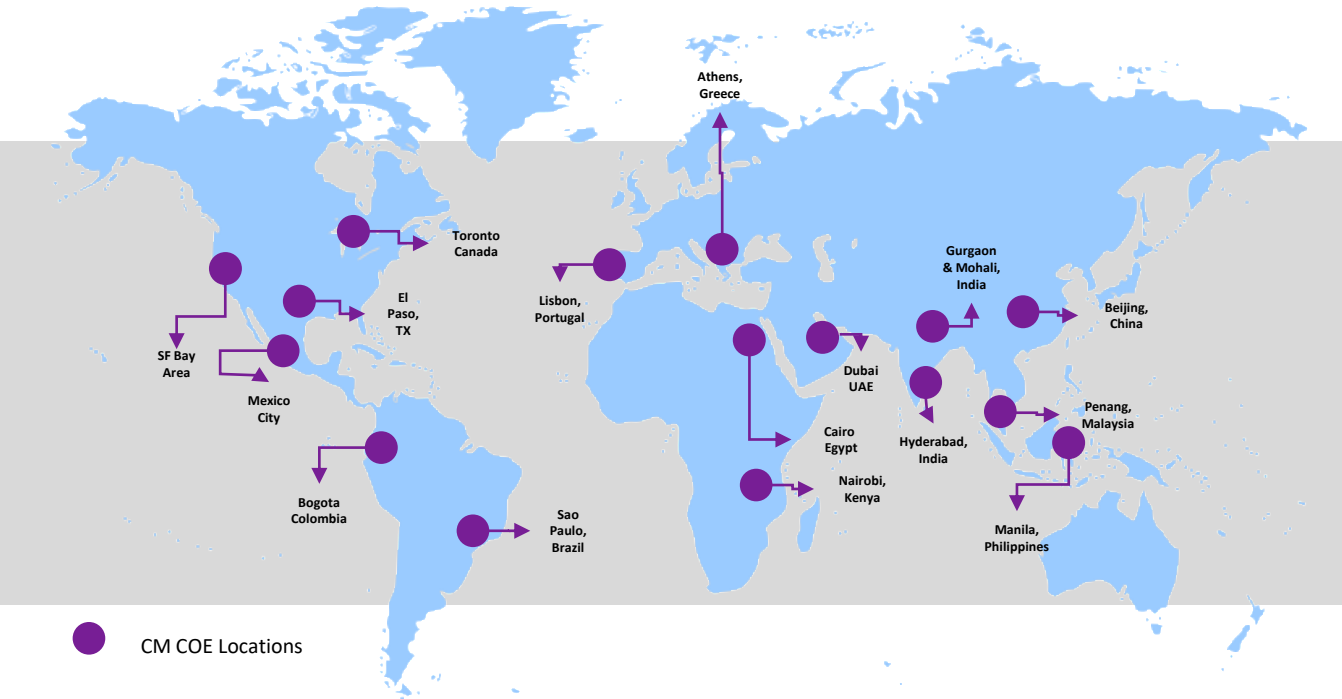
**Rapid Root Cause Analysis Framework**

**Best in Class Wellness Program**

**Power BI and Command Centers**

**Market Insight and Analytics Tool**

# Scale and Location Strategy



We have a unique mix on onshore, offshore and near shore strategies that enable flexibility for our clients through multi lingual hubs and global delivery models

TP Content Services supports leading companies around the world, helping to deliver with speed, scale and accuracy to maintain trust and improve the user experience.

Teams operate 24/7 to ensure timely risk management

Turnaround time varies from 1 to 48 hours, depending on priority of the risk .

The speed of review for each item varies between 5 and 123 seconds, depending on its type (photo, video, page, account and documents)

More than 6,500 TP employees support content in over 30 languages and review millions of items each week.

# Teleperformance Operations Value Proposition

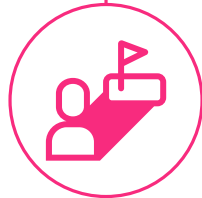
## Scale

Provide 100% In-Market Coverage for Emerging Threats and Bad Actors



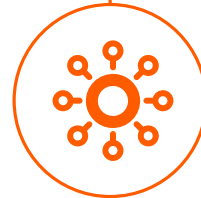
## Throughput

Improve Efficiency by 20% through process optimization



## Risk

Achieve 30% improvement in Precision and Recall Accuracy



## Resilience

Engage with a highly motivated and resilient workforce



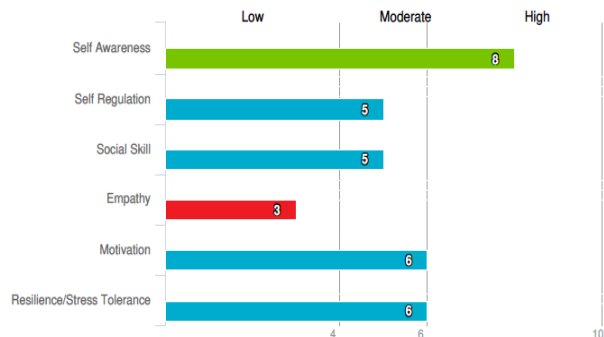
digital  
day

# 3 Resiliency & Wellness

# Recruiting for Resilience

50% probability of success is based on sourcing and hiring the right people who share our purpose of making the digital world safer

## Emotional Intelligence



Values shown in above chart are sten scores

■ Low ■ Moderate ■ High

## Evaluation of Traits



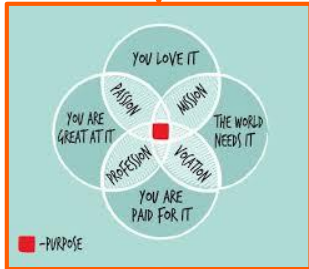
Values shown in above chart are sten scores

■ Low ■ Moderate ■ High

Our personnel Assessment Tools include a suite of psychometric tests that help us filter candidates with resilience and a sense of “higher calling”

# Employee Wellness

We place a significant emphasis on wellness for our social media gatekeepers and moderators



Framework to recruit reviewers with a sense of Purpose and Skills



Firewall and Resiliency Training through the onboarding process



Custom build Infrastructure to provide the right work environment



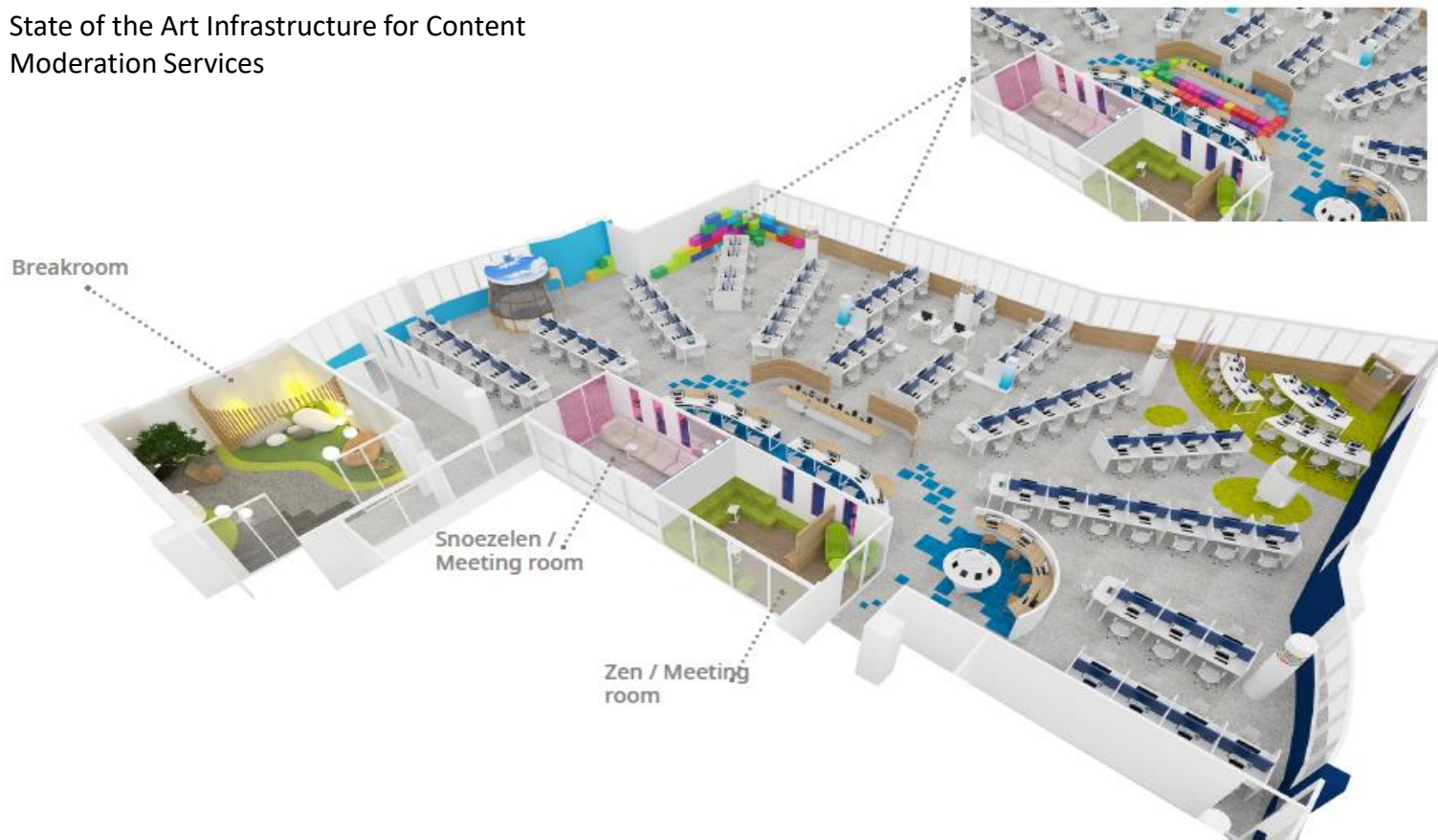
Ongoing specialist support to maintain Emotional/ Psychological Wellbeing



Program for 24x7 support during lifecycle and post-employment

# Employee Wellness - Infrastructure

State of the Art Infrastructure for Content  
Moderation Services

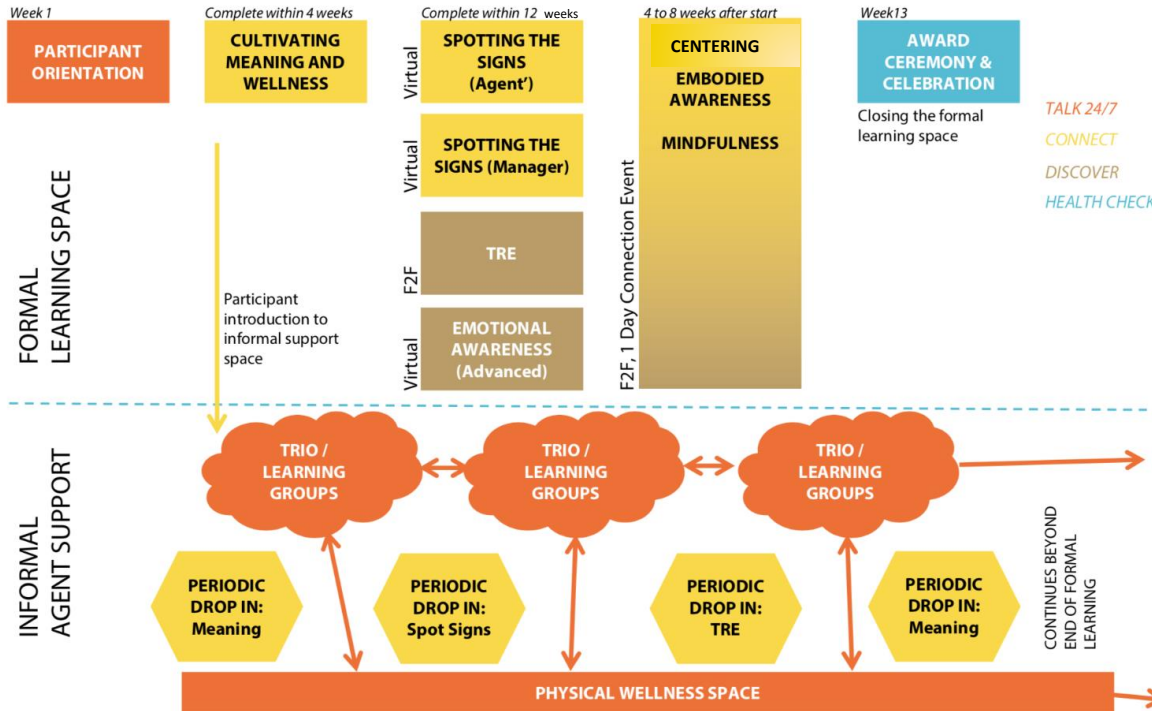


# Employee Wellness - Infrastructure



# Employee Wellness - Programs

We have partnered with specialists to provide wellness programs for employees through their lifecycle including training for our operations leads



Each employee (including leadership) start their journey during training where they will begin to cultivate their meaning and purpose, and how that links to their own wellness in both life and work.

Managers, Trainers, Team Leads, and Counsellors are all certified to deliver each piece of the journey.

Though the prescribed journey is a 3 to 6 month period, it evolves over time as the content is better tailor-fit for their needs as they build their personal resiliency.

digital  
day

4

Case Study

# Content Moderation for a Social Media and Social Networking Service Company

## The Client

Our client is an American online social media and social networking site company. Their service enables users to contact friends and family by sharing status updates, personal photos and other items of interest.

## The Challenge

In May 2017, the company set a hiring goal of 10,000 employees for its trust and safety team, which includes 7,500 content moderators to ensure the safety of its online community.



In July 2018, Teleperformance was awarded its first sizeable Content Moderation program by this American online social media and social networking site company.

Teleperformance was selected as a vendor due to our **global reach and scale.**

# Content Moderation for a Social Media and Social Networking Service Company

Case Study

## Teleperformance Service

Teleperformance's multi-lingual hubs in Penang, Lisbon, and Athens are being engaged to address the significant number of languages and cultural nuances required to properly address the myriad of moderation requirements of this client. We provide 100% market coverage through natives for moderation

**Languages supported:** 28 languages  
(1 in Lisbon, 18 in Athens, 9 in Penang)  
**FTE :** 1,004 FTE  
(100 in Lisbon, 604 in Athens, 300 in Penang)



**Ramped 3 sites  
for 28 languages with over  
1,000 FTE in six months**

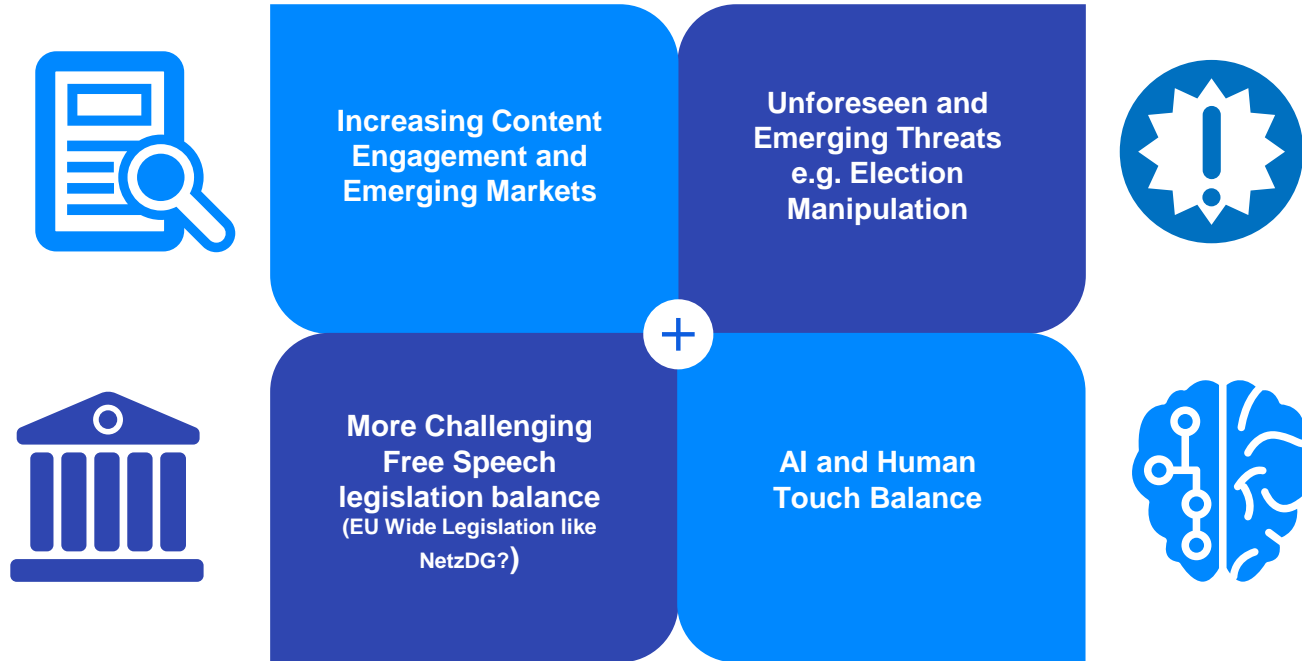
## Content Moderation Services Overview:

- Objective of driving cultural and region specific requirements into the platform.
- Proactive (Pre Moderation) and reactive advertisement reviews that include text, pictures, websites, and videos.
- Moderation of consumer profile pages based on search results that include the review of profile pictures, feeds, and video.

# 5

## Future Vision

# Future of Content Moderation



# Future Performance Measures

## Manual Review

- Proactive review error rate
- Processing error rate
- Metadata quality error rate

## Classifier Review

- Coverage classifier
- Precision classifier
- Recall classifier

## Volume

- Team headcount
- Throughput of reviews



## Efficiency

- Cost per review
- Cost per revenue dollar

## Quality Assurance

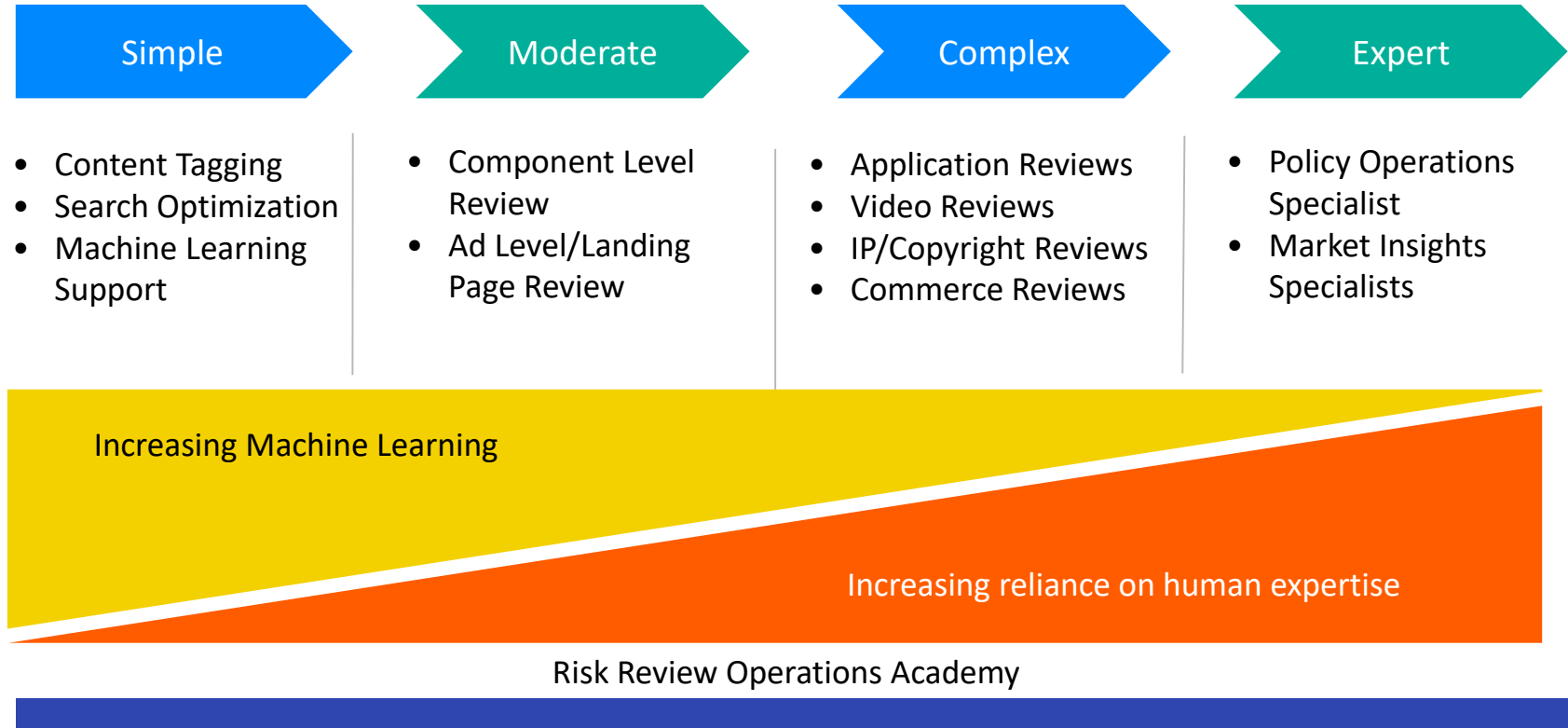
- Accuracy of QA Team

## Appeals

- Escalations
- Accuracy of appeals
- Partner satisfaction with policy Clarity

- Focus on Cost Per Review Dollar
- More Real Time QA results with rapid RCA and improvements
- Queue Management to drive productivity with multiple service levels for risk classification

# Future of the Workforce



Certification Levels



# A New Way of Managing Customer Services in the Philippines, Linking in-House and Outsourcing

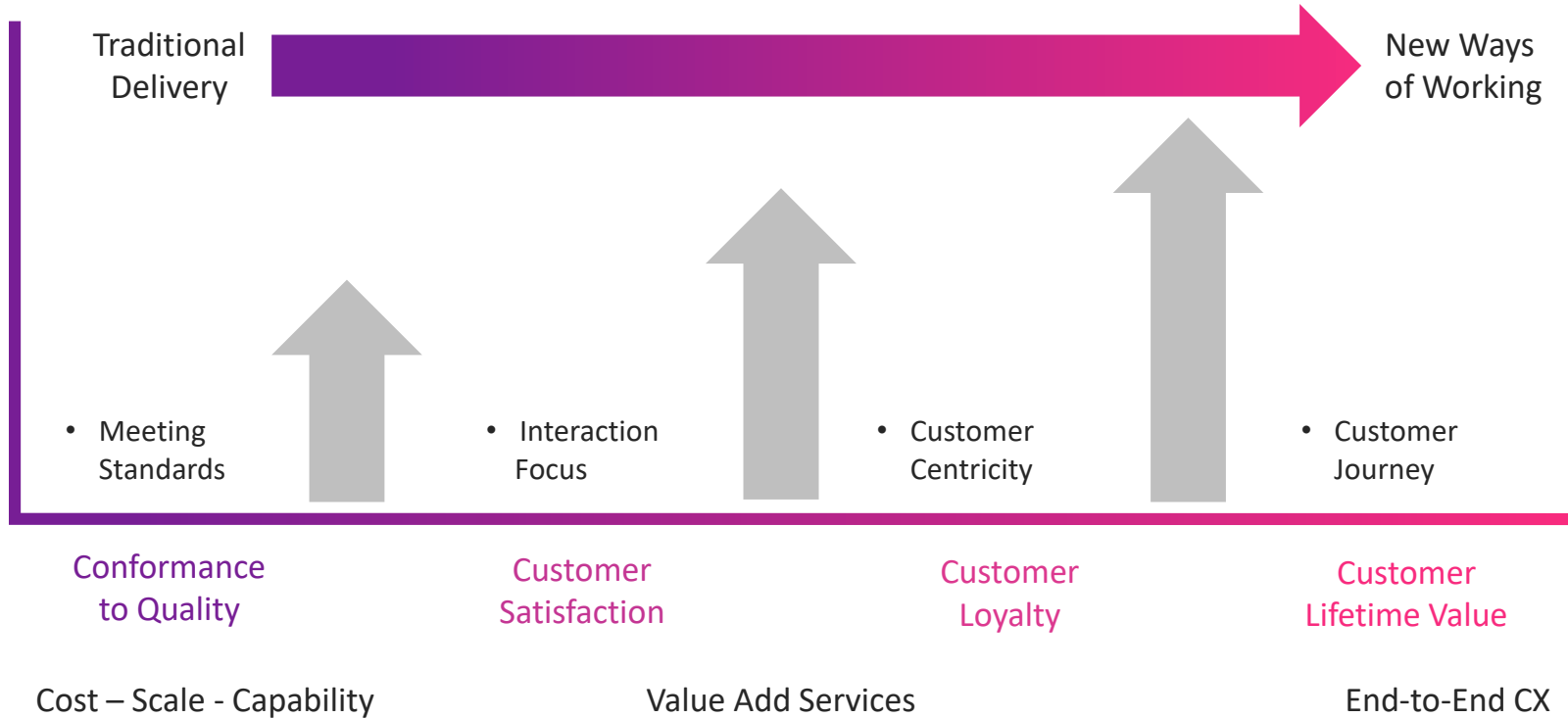
Mike Lytle, COO Philippines

Tanya Famador, SVP Support

Santa Clara, October 17, 2019

# Evolving Landscape

## Journey towards Customer Centricity



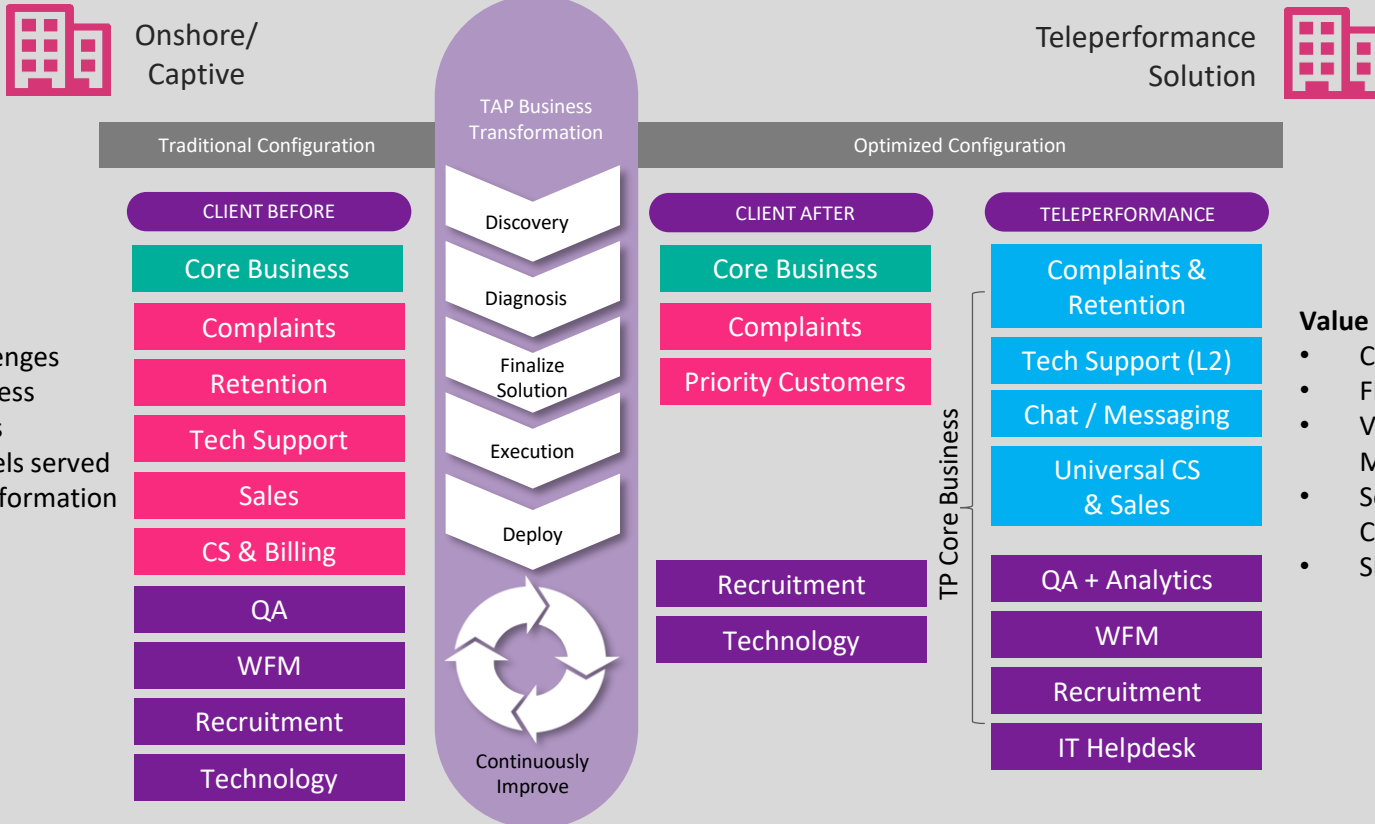
# Emerging Delivery Models

## In-House Partner Operation Strategy

	Capability Augmentation	Supersite Partner	E2E Resolution Partner
Client Profile	First time outsourcers looking to solve capacity and capability challenges	Experienced outsourcers looking to consolidate footprint and work types.	Seasoned outsourcers looking to redefine their E2E Service Delivery
Client Engagement	Partner Solutions Consultant	Extension of Client Operations	Strategic Partner
Value Proposition	Stabilize & Optimize Delivery T.A.P. Business Transformation	Fully Branded, Dedicated Site Employee Value Proposition Customer Experience Focus	Customer Journey Focus Geo-Based Routing Universal Agent

# Capability Augmentation

Extend Operational Capabilities without the Big Out-front Investment



**Business Situation:**

- Capacity Challenges
- Outdated process
- Outdated tools
- Limited channels served
- Business Transformation

**Value Proposition:**

- Cost Reduction
- Flexible Capacity
- Value – TAP Methodology
- Solutioning & Consulting
- Shared Services

# Supersite Partner

## Best of Both Worlds - Captive and Partner Model

### Business Situation:

- Multiple Vendor Sites
- Service inconsistency
- Stagnant CSAT/NPS Performance
- Legacy Systems
- Struggling with Talent Retention



Partner 1  
Nearshore



Captive Onshore



Partner 2  
Offshore



Partner 3  
Offshore



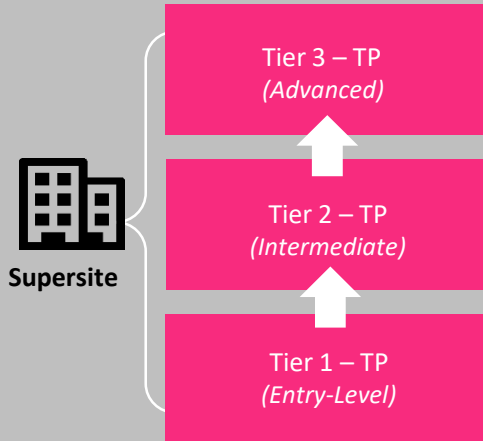
Partner 4  
Offshore

# Supersite Partner

## Best of Both Worlds - Captive and Partner Model

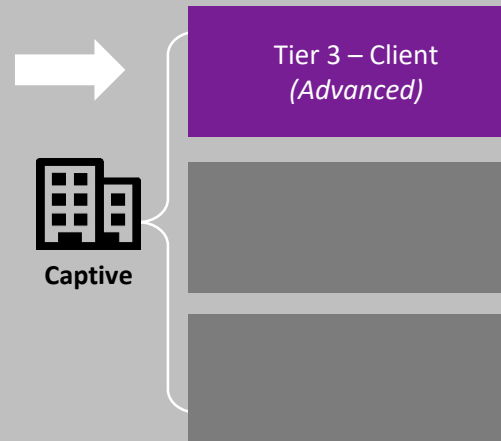
### TELEPERFORMANCE SITE

Agent Tier's are based on work type and complexity. This model allows for career pathing.



### CLIENT CAPTIVE SITE

The model allows synergy with client captive operations.



#### Business Situation:

- Multiple Vendor Sites
- Service inconsistency
- Stagnant CSAT/NPS Performance
- Legacy Systems
- Struggling with Talent Retention

#### Value Proposition

- Work Consolidation, Co-located (Cost Reduction)
- Attractive Employee Value Proposition
- Dedicated and branded workspace
- CX Improvement Loop

All Ideas Matter  
Customer Experience Team  
T.A.P. Diagnostic Exercises

Inner Loop

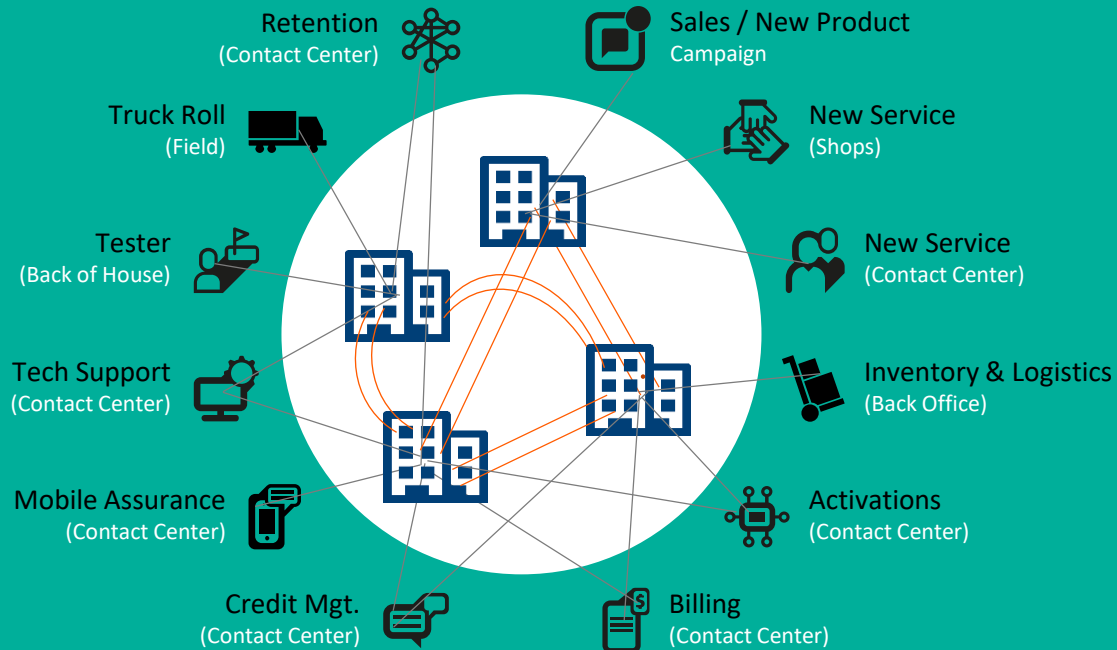


Outer Loop

Product Owners  
Knowledge Base POC  
Transformation Team

# E2E Resolution Center

Touchpoint Orchestration through End to End Service Re-Design

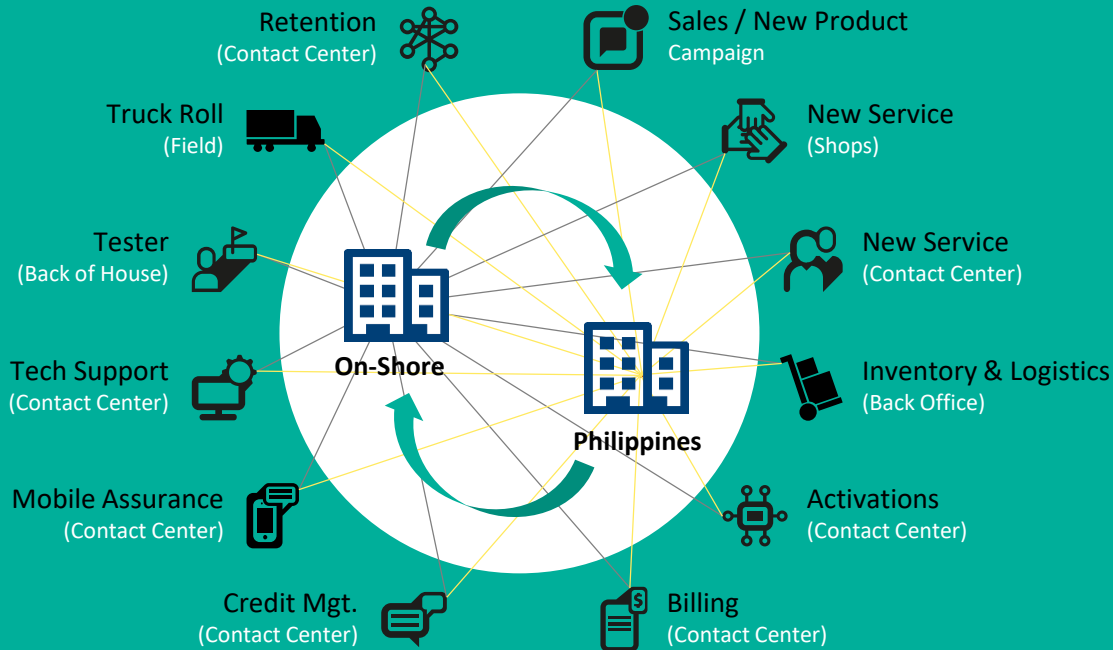


## Business Situation:

- Orchestrate the customers journey
- Multi step resolution
- Build a brand experience
- Stagnant CSAT/NPS Performance

# E2E Resolution Center

## Touchpoint Orchestration through End to End Service Re-Design



### Business Situation:

- Orchestrate the customers journey
- Multi step resolution
- Build a brand experience
- Stagnant CSAT/NPS Performance

### Key Differentiator

- Ownership of the Customer Journey
- Multi-skilled Agent
- Omni/Multi Channel Operation
- Geo-Based Routing
- Dedicated Operational Cluster per Geo
- Dedicated and branded workspace

# Beyond Traditional Service Delivery

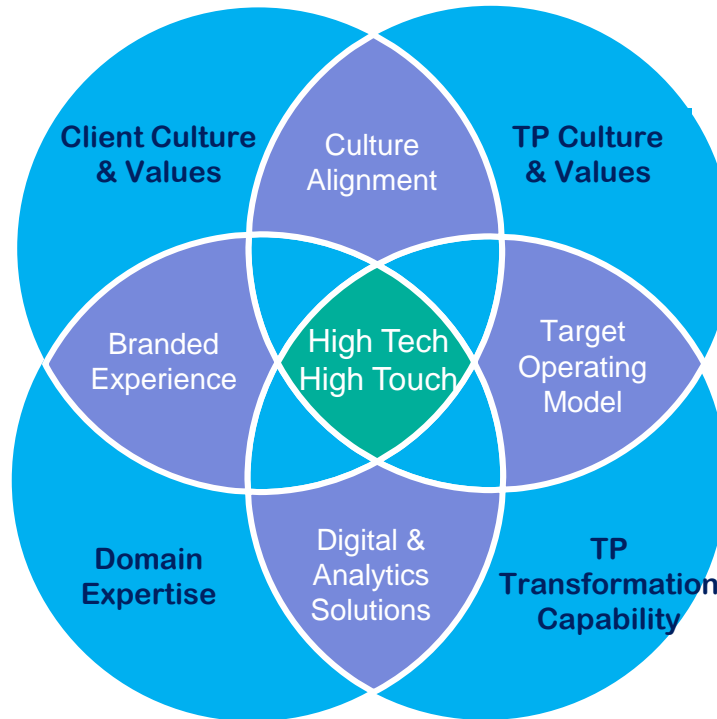
## Creating a High-Tech, Hi Touch Operation

### Culture Alignment

- Culture Workshop
  - *Mindset, Behaviors & Practices Alignment*
  - Site Credo
- Passport to Supersite
- Fully Branded Environment
- Employee Lifecycle Management

### Branded Experience

- *Develop a distinct brand tone and experience*
- Personalized Conversations
- Channel Orchestration
  - Online
  - Offline
  - Live (Voice/Chat)
- Experience Engineering



### Target Operating Models

- *eTOPS + Performance Analytics*
- Coaching Lab
- *Customer Experience Forum*
- AIM (Frontline Empowerment)
- Six Sigma DMAIC
- Front-Back Office Optimization

### Digital & Analytics Solutions

- *RDA/RPA, Chatbots (AI/ML)*
- *Voice and Text Analytics (FCR Improvement, Effort Reduction)*
- *TP Engage (Gamification)*
- Training Environments
- TP Client
- Agent Guidance + Predictive Analytics

# PHILIPPINES

23 years of growth and leadership and customer care in the Philippines!



Only BPO recognized in the Philippines to be  
Great Place to Work Certified 2018-2019  
Best Retention for the last 5 years  
Best Employee NPS for the last 5 years

**46k+**  
Employees

**21**  
Sites

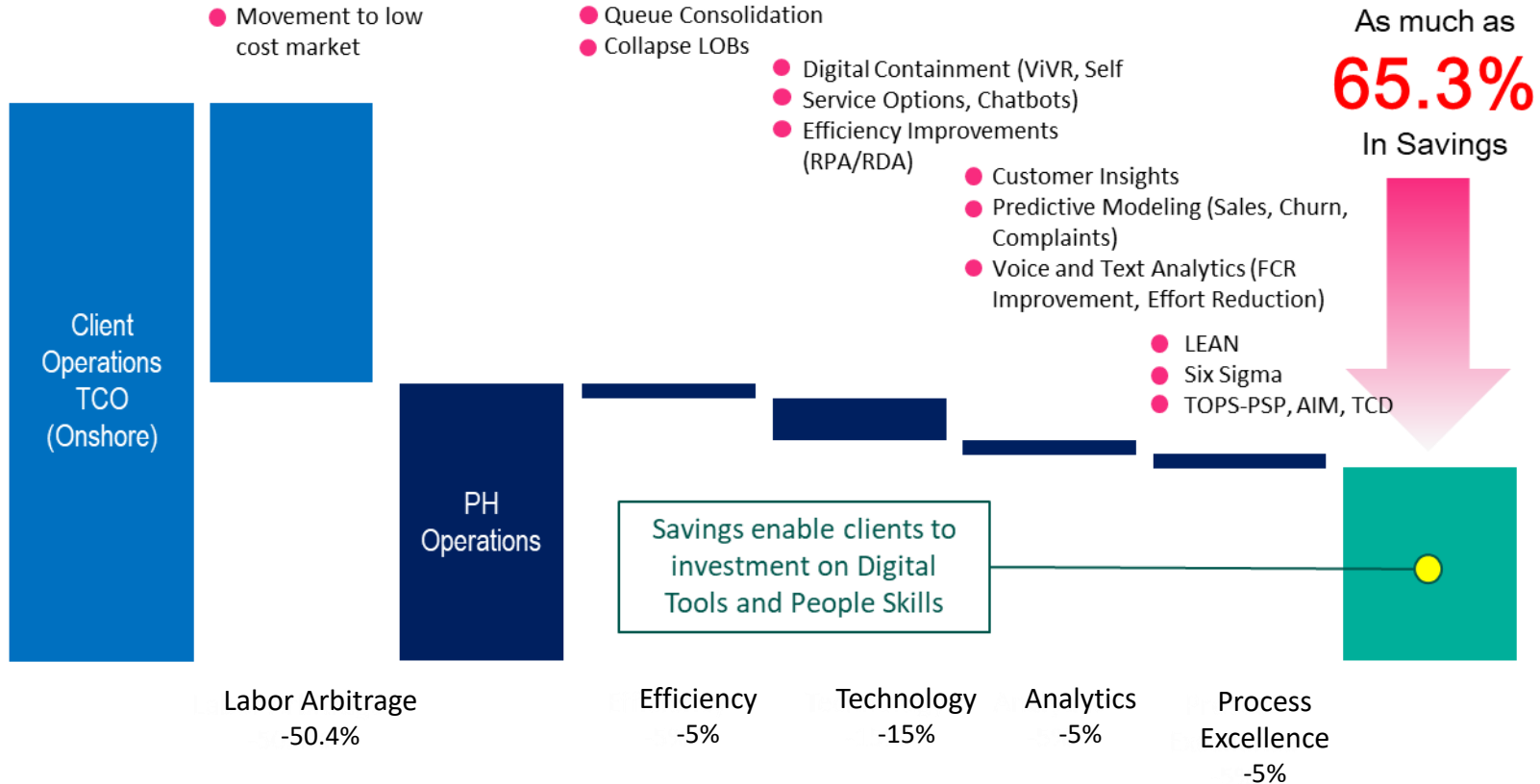
Over  
**32,000**  
Workstation

Services  
in **16**  
languages  
& dialects

English, Filipino, Korean,  
Mandarin, Spanish, French,  
Cantonese, Thai and Japanese

# HIGH LEVEL COST OUT EXPECTATIONS

## Philippines Delivery





digital  
day

# U.S. Healthcare

Miranda Collard  
Linda Comp-Noto

Santa Clara, 16-17 October 2019

# Healthcare Headlines

Disruption = Opportunity

**25%** of US  
healthcare spending  
is waste, study finds

Amazon announced  
**VIRTUAL AND IN-  
PERSON HEALTH**  
services for employees  
and families in Seattle  
called Amazon Care

## TOP TEN predictions: Impact on your business model?

10. State and local initiatives will trump federal impact

9. **\$2 Trillion** will migrate to value based healthcare

8. Newly sculpted provider networks will emerge as winners

7. Public health and healthcare will increasingly merge

6. **\$200 Million** Americans will become healthcare consumers

5. Healthcare pricing will become transparent

4. Consumer centric business models will be essential to survival

3. Healthcare will become an Information technology business

2. Precision medicine will become commonplace

1. The structure of the healthcare industry will radically change

U.S. Family Health  
Coverage Costs  
Surpass

**\$20,000** Per  
Year, Hitting a  
Record

**10k Baby Boomers**  
retire every day; trend  
to continue

U.S. healthcare percentage of GDP is  
**16.9%** vs. 8.8% average for all OECD  
countries in 2018

U.S. Health Care Costs Skyrocketed to

**\$3.65 Trillion** in 2018



The **\$67 Billion** deal, Express Scripts and Cigna which pairs a health insurance giant with the nation's largest pharmacy benefit manager, is the second insurance mega-merger to close in 2018,

behind The **\$69 Billion** deal between CVS Health and Aetna

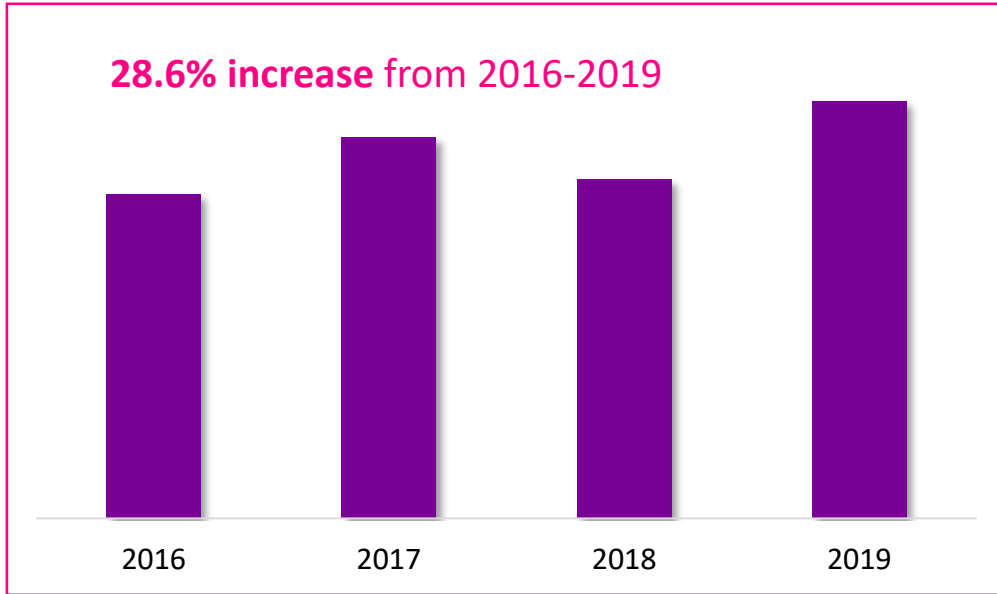
Healthcare companies are consolidating to tamp down rising healthcare spending and ward off new competitors

From voice technologies  
to machine driven  
diagnostics,

**ARTIFICIAL  
INTELLIGENCE** is  
set to demonstrate some  
real traction this year in  
healthcare

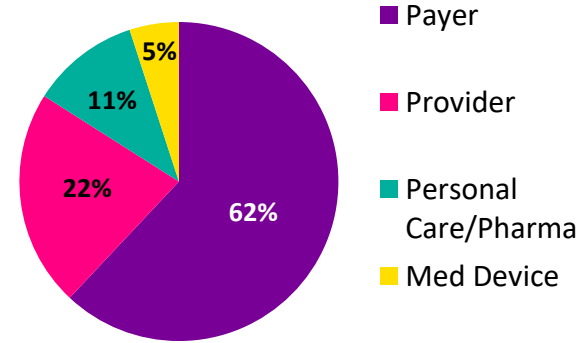
# U.S. Healthcare Topline

Trends and Opportunities



Healthcare growth has accelerated in 2019 through transformational high tech, high touch opportunities within key accounts

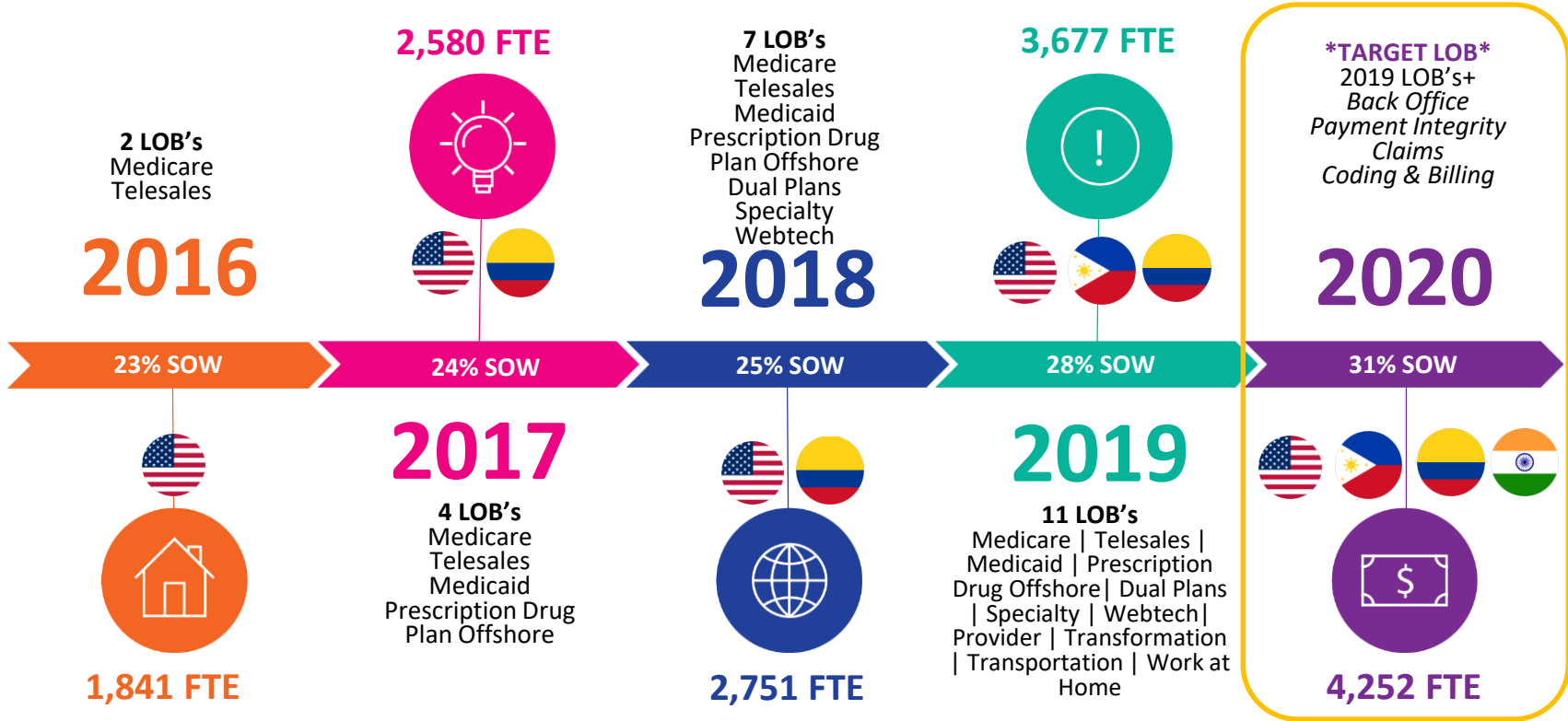
## Line of Business



Business Type	DIBS Opportunity
Payer	<ul style="list-style-type: none"><li>Payment Integrity Audits</li><li>Claims Processing</li><li>Re-work Elimination</li><li>Coding/ Re-coding</li></ul>
Provider	<ul style="list-style-type: none"><li>Revenue Cycle Management / Back Office</li><li>AR Follow up</li><li>Analytics</li></ul>
Med Device	<ul style="list-style-type: none"><li>Back Order Reporting</li><li>Analytics</li><li>Omni channel</li></ul>

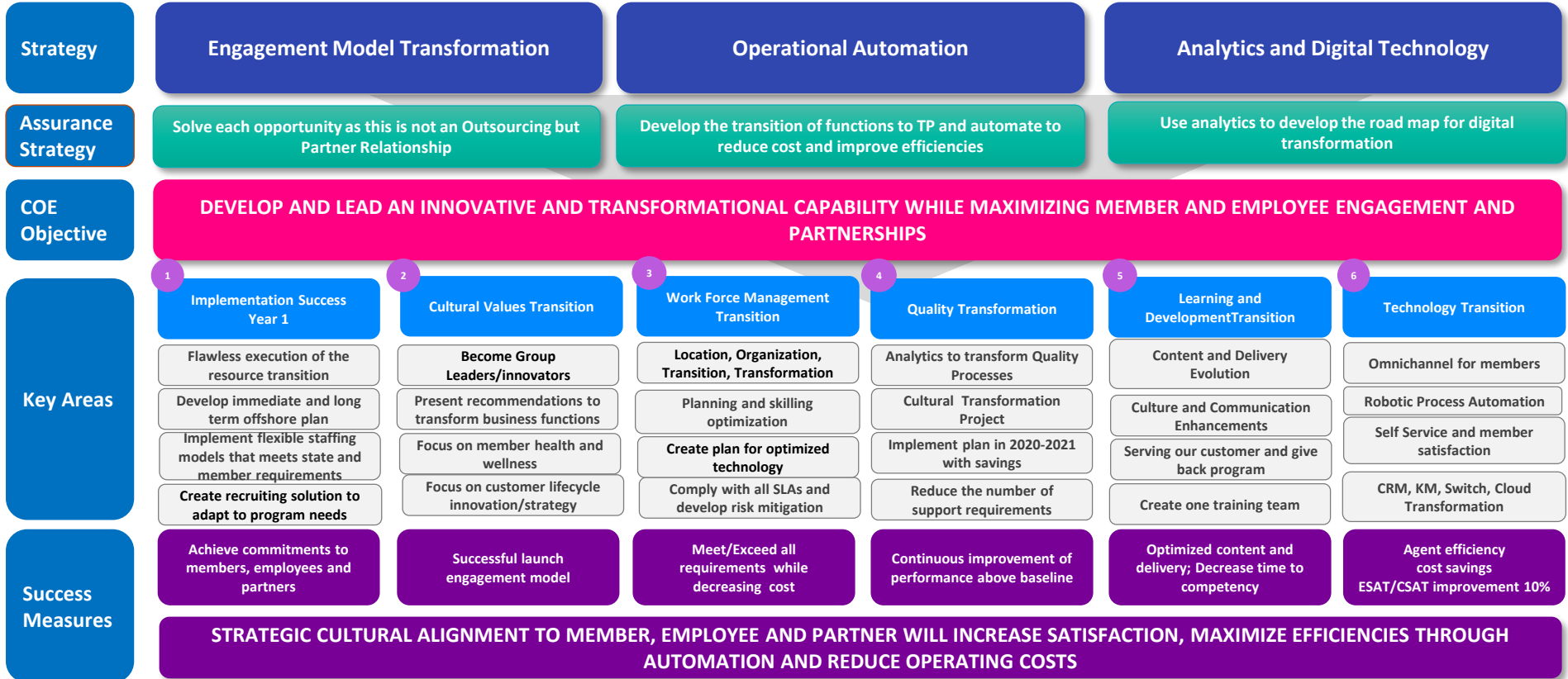
# Key Account Transformation

Frame the Strategy & Map Success



# One Team Transformation

## Strategy, Road Map and Key Successes



# Digital Transformation

## Objectives and Milestones

### Objectives

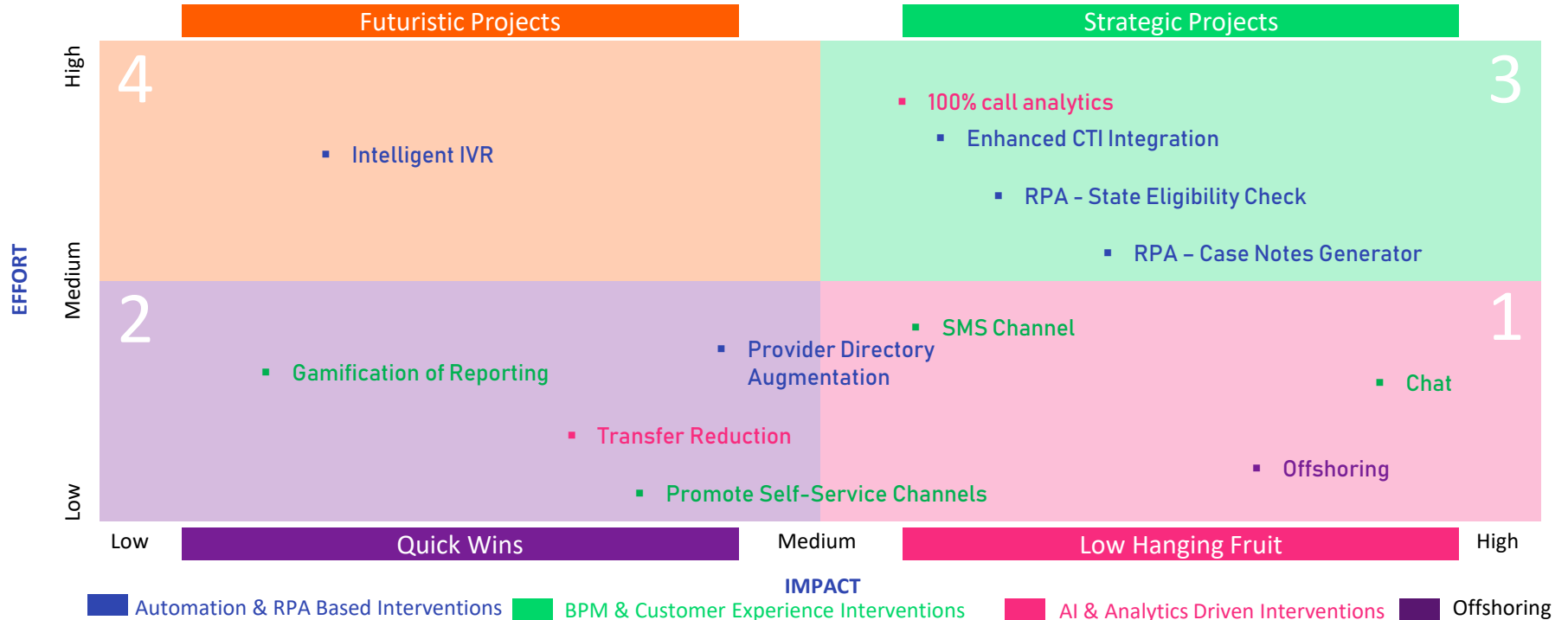
- Conduct TAP (Technology | Analytics | Process Excellence) assessment for the identified areas and identify areas of opportunity for:
  - Operational cost reduction
  - Improving member experience
- Create a prioritized roadmap of potential transformation levers and associated benefits
- Complete client security, compliance, business and IT assessments to minimize risk
- Setup a joint transformation committee to track project implementation and signoff on associated benefits for cost sharing model over 5 years

### Milestones

- Approval for high impact low effort projects
- Gained approval from client security, compliance, business and IT to minimize risks
- Create pilots with “Success Manager” to ensure adoption to achieve savings, member and Advocate improved NPS
- Expand to all locations and begin new list of high impact low effort projects to meet the 5 year goals

# Digital Transformation

## Impact Effort Matrix

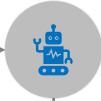


Identified transformation opportunities to achieve cost savings of 7% of annual budget for strategic projects identified

# “Digital Technologies that Elevate the Human Experience”

## Solution

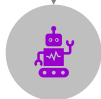
High-Tech High-Touch approach utilizing a series of BOTs to enhance human touch.



Fuels agent confidence to start every interaction with an ease of mind and a willingness to help

## Challenge

Agents have to work through the “mechanics” of the call, this includes work with multiple systems, call providers (physicians), wade through conflicting information and yet manage human touch.



Allows agents to express empathy towards the member while seeing a clear path on what steps to take next

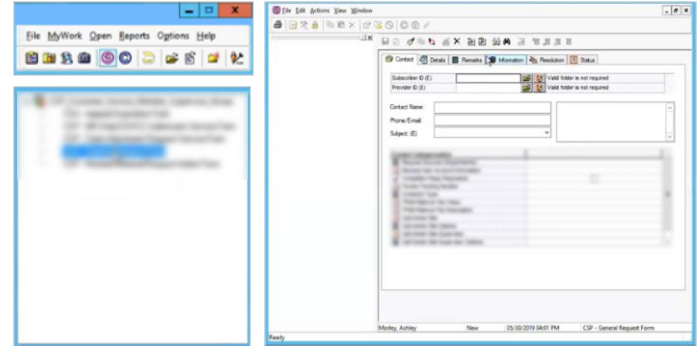
## Mission

A leading Healthcare company prides itself to have agents to single-mindedly focus on their members to demonstrate empathy and help them solve their issues, and focus on their well-being.



Provides agents the ability to give firm assurance to the customers that their issues have been taken cared of, ending the call on a positive note.

With a single click, agent triggers case creation for the client team to investigate and process the fix for the customer’s concern.



The bot also automatically captures every action made by the agent in the system and record them as system logs for future references.



Mr. Smith, I am pleased to tell you that this will be done in the next couple of hours. I will also create a reminder to call you once fixed.

Fantastic! You’ve been a great help for me today.





# R&D and Portfolio of IT Solutions

Teresa Mesquita, EVP Global Marketing and Product

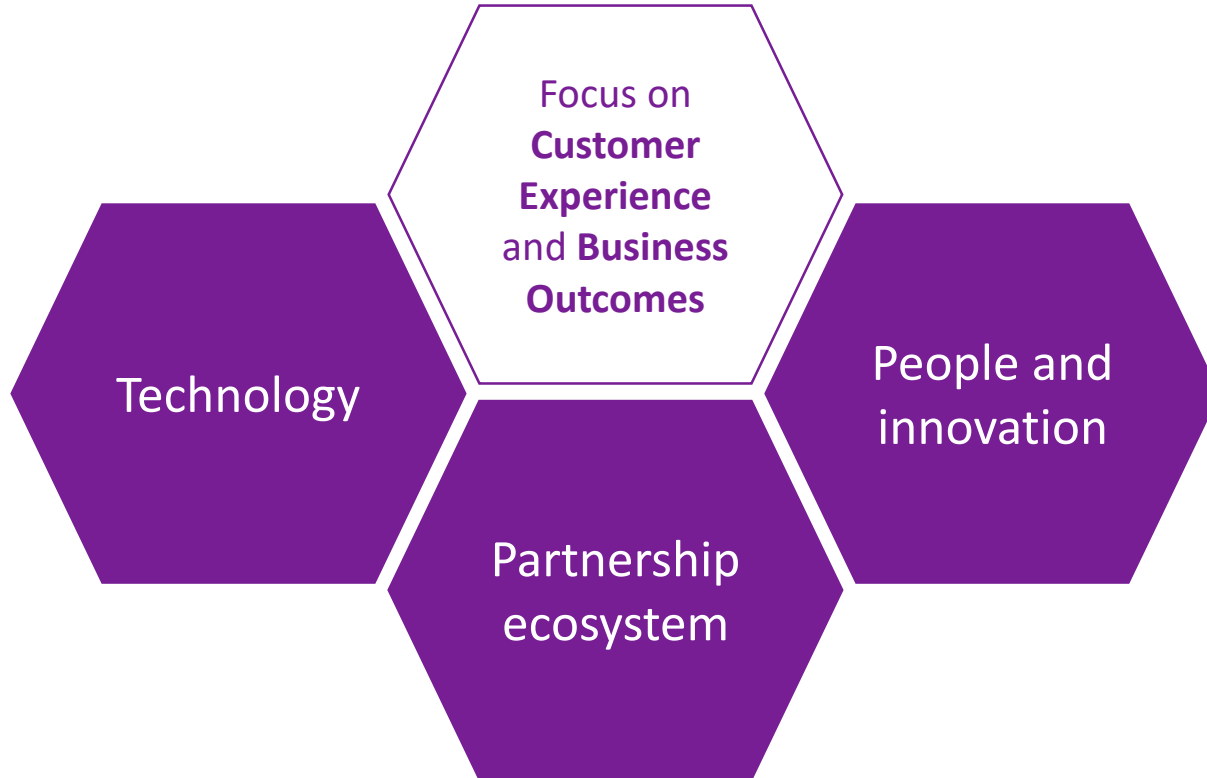
Santa Clara, October 17, 2019

digital  
day

1

Transforming into a  
Digital Integrated Business  
Services Partner

With a focus on value creation, Teleperformance leverages Technology, People and Partnerships to be a Digital Integrated Business Services organization



# Teleperformance digital roadmap framework screens technologies with a focus on enabling delivery at scale



## Discover



Ideation as part of the production process

- Ideation
- Technology Assessment
- Partnership Assessment



Assess technology

## Experiment



Experiment technology

- Perform pilots
- Evaluate results, performance, security, impacts
- Nurture partnerships



Test and integrate

## Go Local



Launch projects locally

- Build, deploy and launch reference projects
- Evaluate results and lessons learned



Local projects

## Go Global



Launch

- Training and build capabilities
- Training to bizdev & ops
- Showroom
- Market and implement



Integrate in TP portfolio

# Ongoing initiatives in different stages are the foundation for achieving digital transformation at scale

Not exhaustive



## Discover



IoT



Virtual and Augmented reality



Assess technology

## Experiment



Interaction expert virtual assistant



Test and integrate

## Go Local



- Machine learning for fraud detection
- Natural language processing for chatbot and email bots
- Recruitment bots
- Recruitment video interviews



Local projects

## Go Global



# Teleperformance Digital Platforms





Integrate in TP portfolio

# Digital Platforms that Teleperformance clients have access to globally in transformation projects



Not exhaustive

## 🔍 Omnichannel contact center tools

 <b>Client</b> Omnichannel and workflow mgmt tool All industries	 <b>Observer</b> Real time floor management and security monitoring All industries	<b>TP pulse</b> Real time dashboard with key business metrics All industries	<b>TP simulation</b> SW for quick, accurate, effective knowledge transfer All industries	<b>TP gamification</b> Platform for reward and gamification on operations floor All industries
--	---	--	--	--

## 🔍 Automation tools

<b>TP Automation</b> Optimization RPA / RDA projects with TP methodology All industries	<b>TP Bot</b> Automated conversational AI projects All industries
---	---

## 🔍 Analytics and AI tools

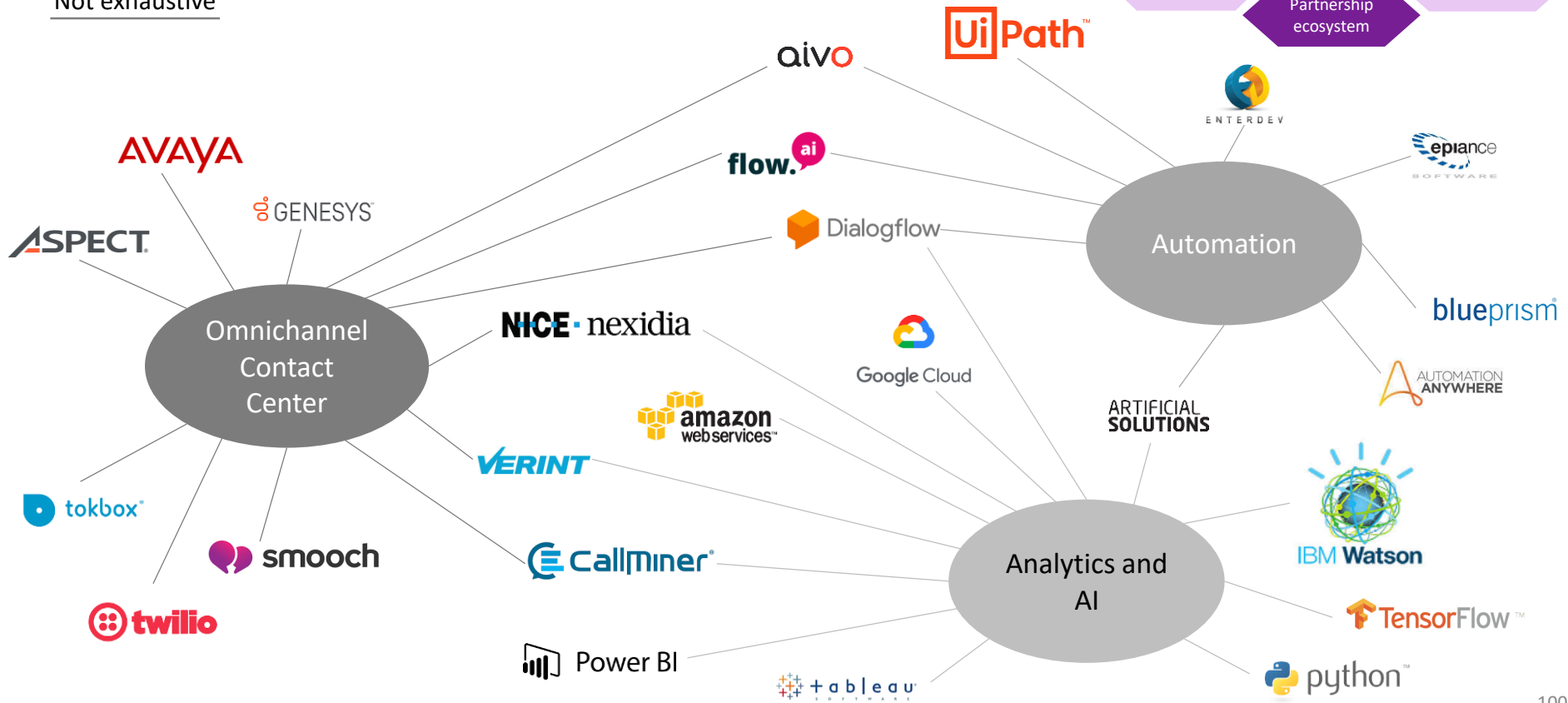
<b>TP prompto</b> Analytics for unstructured data, sentiment analysis All industries	<b>TP insight</b> Interactive analytics with advanced visualization options All industries	<b>TP interact</b> Speech analytics All industries	<b>TP recommender</b> Recommends Next Best Alternative products or services All industries	<b>Social Media Solutions</b> Recommends Next Best Alternative products or services All industries
--	--	--	--	--

## 🔍 Industry specific solutions

<b>TP fare</b> Automates calculating refunds and change charges Travel (airlines)	<b>TP flow</b> Workflow for an F&A process end to end mgmt Financial	<b>TP optify</b> Automate manual process of medical coding CPT/ICD Healthcare	<b>TP unify</b> Unify several applications on one screen with RPA Banking
---	--	---	---

# Leveraging an ecosystem of technology players and partners is key to growth and agility

Not exhaustive



# Three tiered approach to leverage the technical, process and industry knowhow and expertise



## Technology, Analytics and Process (T.A.P.) – Knowledge Services team<sup>1</sup>

Consulting experience in digital transformation, analytics and automation engagements  
*400+ digital transformation experts*

Knowledge Services Team

Digital Center of Excellence

Digital Transformation Team (CEMEA)

Digital Transformation Team (EW and APAC)

Digital Transformation Team (ILATAM)

## Technology, Analytics and Process (T.A.P.) regional teams<sup>1</sup>

Regional teams with expertise in technology, automation, analytics and process optimization  
*200+ digital transformation experts*

## Continuous improvement: all at Teleperformance

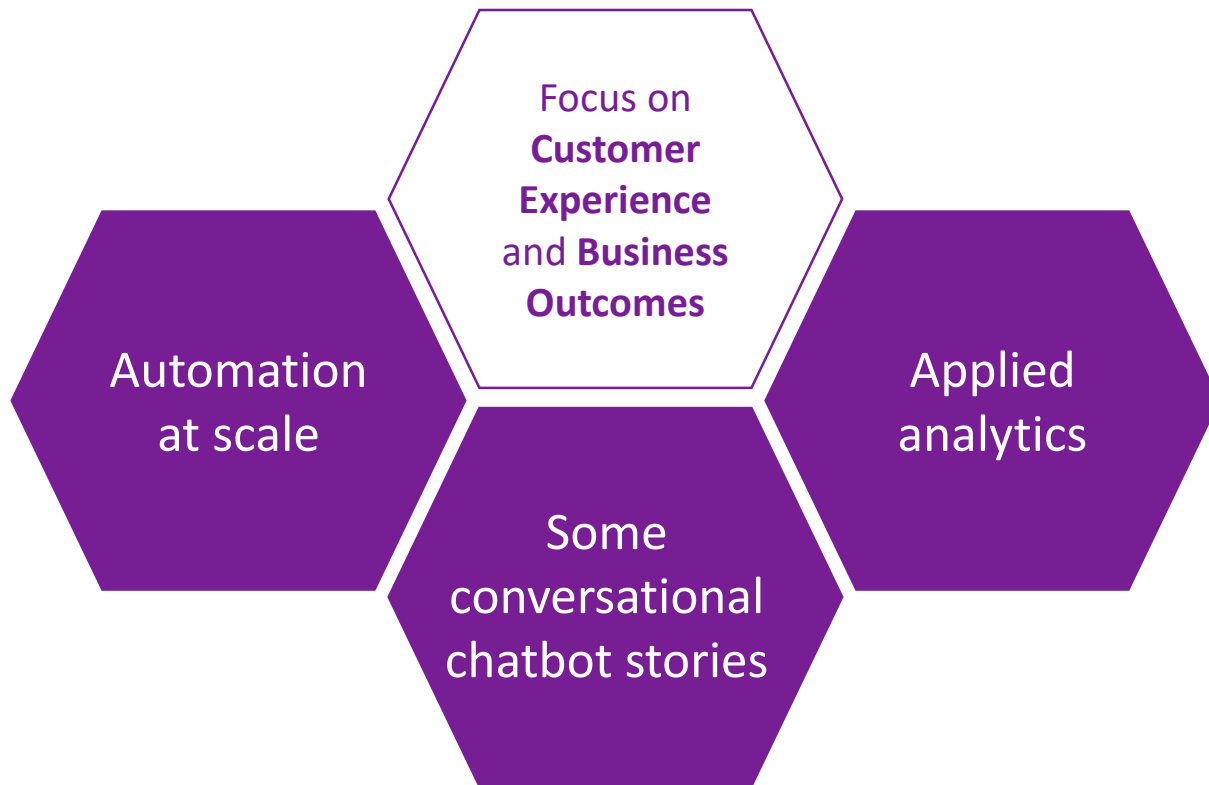
All operation and support functions are trained on lean six sigma method, to continuously improve performance

<sup>1</sup> – Includes senior IT/RPA professionals, developers, data analysts, data scientists, process engineers

digital  
day

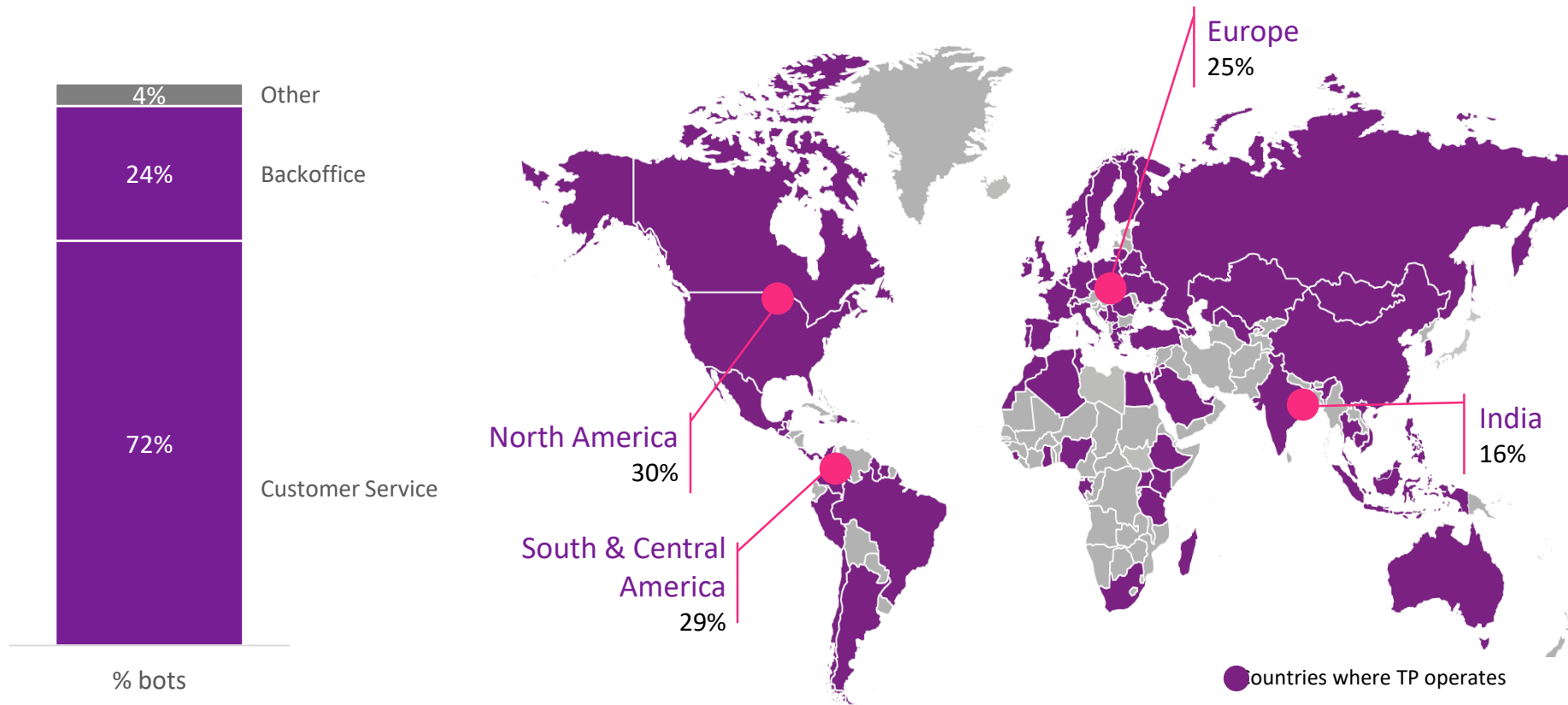
# 2 Digital Stories

Automation technology and analytics, combined with process excellence leads to successful stories



# Automation footprint: geographic distribution of bots<sup>1</sup>

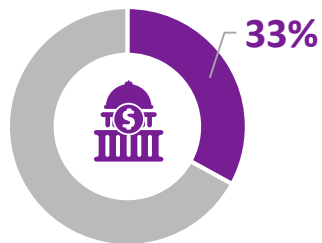
Sept-19, % total bots deployed



1 – Automation bots deployed in Teleperformance projects, includes assisted and unassisted bots

# Automation footprint: bots by industries<sup>1</sup>

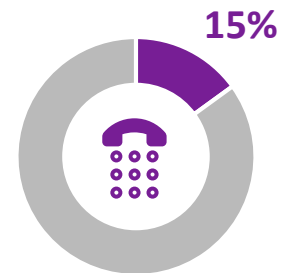
Sept-19, % total bots deployed



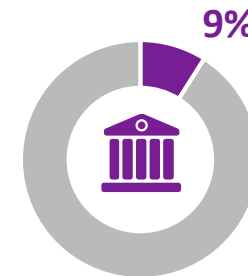
Financial Services & Insurance



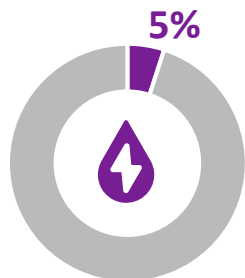
Retail, e-commerce and Technology



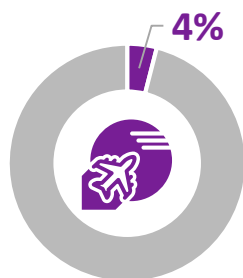
Telecommunication



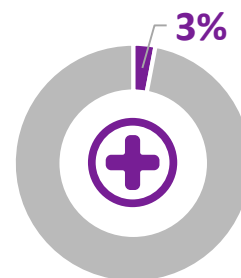
Public Sector



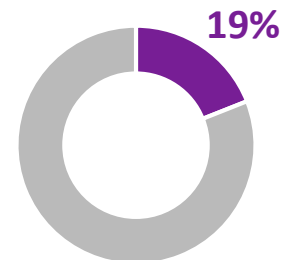
Utilities



Travel & Entertainment



Healthcare



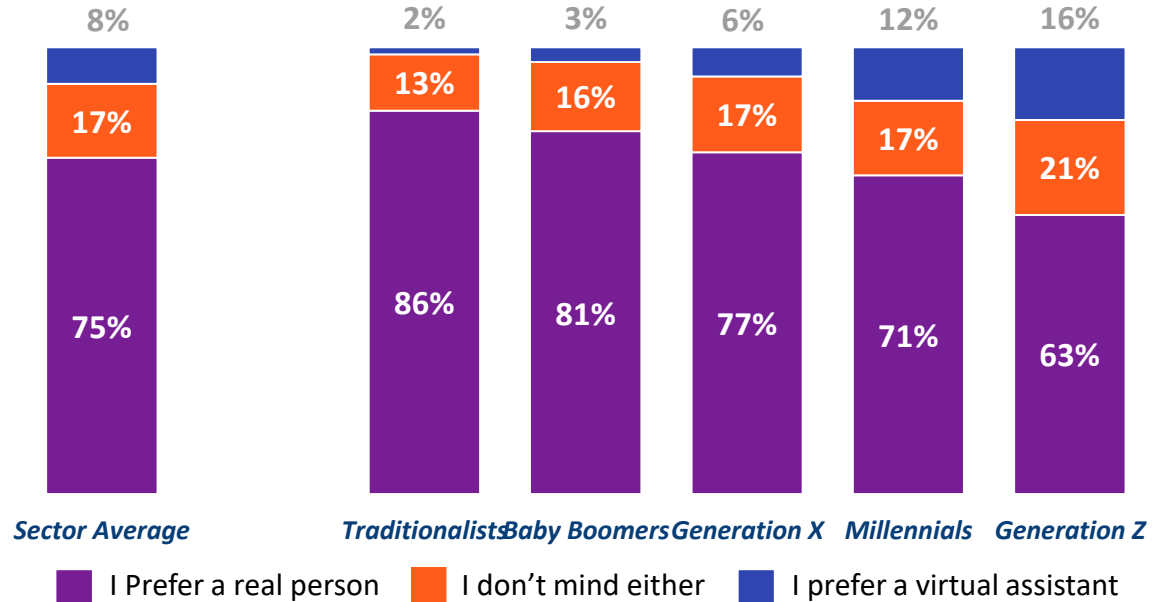
Other

# Consumers willing to use virtual assistants

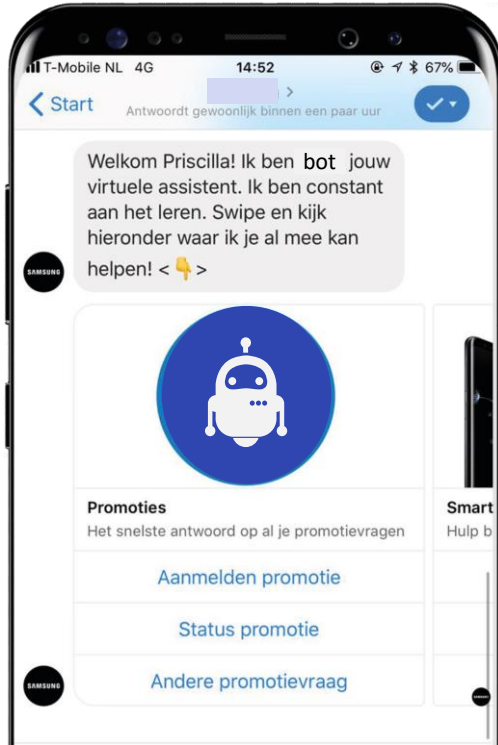
2019 CX Lab global results

*“Thinking about the several different ways you can contact customer service, overall would you rather be answered by a real person after waiting in a queue or a virtual assistant that can promptly answer your inquiry?”*

## Willing to use Virtual Assistant



# 1 Meet the personalized conversational chatbot on Facebook Messenger



...the Customer Assistant

FAQs

Transfer to live agent

...the Technical Support

FAQs

Request repairs

...the Marketing Assistant

Promotions

Generate leads

*“We love the bot (...) it helps our customers 24/7 and the customers are very happy with the service they get from it. Also we are very satisfied for the quality of service of the Teleperformance team”*



**25%**

Reduction in number of agents handling chat

**20%**

Increase in the overall volume of chats

Example from a consumer electronics company in Europe

## 2 Meet the e-commerce bot that assists with returns on the e-commerce site

### Business Results

**24/7**

Customer Service  
that NEVER Sleeps

**92%**

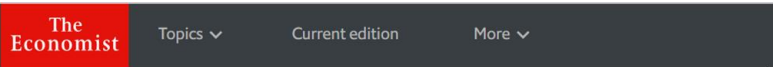
Customers score  
4.5 or 5

**42%**

Webchat  
Conversations  
handled only in  
chatbot

Example from a retailer company in Europe

# Chatbots are a real life example where Artificial Intelligence enables the transformation of work



A different dystopia: July 2030

## What if robots don't take all the jobs

*The real danger to future prosperity could be too few robots, not too many. An imagined scenario from 2030*



### Running a chatbot requires constant new content and update

- Keep updated with new products / features
- Responsive to seasonal trends
- Continuous enhancement of intents
- Add new intents for top contact drivers not handled by the chatbot

New roles needed to maintain a superior customer experience and capture efficiencies: **Conversation Designer** - deliver optimized interaction design and ensure continuous improvement

# Text analytics uncovers valuable insights that support actionable decisions, driving new customer journeys strategies

Data sources

Analyze

Explore



Voice transcripts



E-mails



Chat



Social media



Customer demographics



Blogs



Text Analytics Platform analyses high volumes of structured and unstructured text data using NLP and machine learning



Sentiment analysis



Topic extraction, advanced visualization of data and



## Business Results

45%

Reduction in customer complaints

15%

Reduction in incoming call volume

Teleperformance brings

**simpler, faster, safer**

solutions by leveraging **technology,**

**analytics and process excellence**

with a **global geographic coverage**



digital  
day

# Specialized Services

Scott W. Klein  
President of Specialized Services

Santa Clara, 16-17 October 2019

digital  
day

1

**LanguageLine**  
**Solutions**®

# LanguageLine is positioned to excel in a growing and increasingly more complex market

## Language Services Global Market Opportunity



2019 - \$49.6B

\$56.4B Language Services Market by 2022 increasing on average +4% annually



2019 Growth – 7%

North American Market represents 42.4% of the Global Market

## Global Interpreting Market Opportunity

**\$6.4B**

LanguageLine is growing nearly 50% faster than the market rate of growth.

## Market Complexity - Demand Drivers



- Nearly 90% of U.S. population growth will come from immigration through 2065
- Just over 50% of U.S. immigrants are English proficient
- 10 million persons are deaf and/or hard of hearing
- 350 languages are spoken in the U.S.
- Organizations struggle with complexity of language services which is not their core competency
- Enhanced regulatory scrutiny continues to fuel demand



Multi-cultural consumers are 92% of U.S. population growth, increasing 2.3M per year.

## The Largest Interpretation Company in the World



- The **#1** Over-the-Phone Interpretation Company
- The **#1** Video Interpretation Company
- The **#1** On Site Interpretation Company
- **3x** larger than our nearest competitor



More than 28,000 clients in the Health Care, Government and Enterprise industries.

# LanguageLine's full suite of solutions provides 360° consumer access and substantial upselling opportunities

## Spoken and Signed Interpretation Solutions On-Demand

### LanguageLine InSight Interpreting® App (Audio and Video)

- Live audio and video interpreters
- 240+ audio languages, 36 video languages
- Connect in <25 seconds, 90% video fill rate

### LanguageLine® Phone<sup>SM</sup> Interpreting (Audio Only)

- Live audio interpreters 24/7
- 240+ languages available in seconds
- Utilize any phone, custom routing and equipment

### On-Demand Interpreting Revenue Contribution

2018  
% of Revenue 89%  
• 83% audio  
• 6% video

## In Person

### LanguageLine® OnSite<sup>SM</sup> Interpreting

- In person, on location interpretation sessions
- 95 languages and American Sign Language

### In-Person Interpreting Revenue Contribution

2018  
% of Revenue  
5.4%

## Written Solutions

### Translation and Localization

#### LanguageLine® Translation and Localization<sup>SM</sup>

- Documents and marketing materials
- Localized digital and multi-media content
- Technical publications/eLearning
- Software/online applications

### Translation and Localization Revenue Contribution

2018  
% of Revenue  
5.6%

## Testing and Training

### Client's Bilingual and Interpreter Staff

#### LanguageLine® Testing and Training<sup>SM</sup>

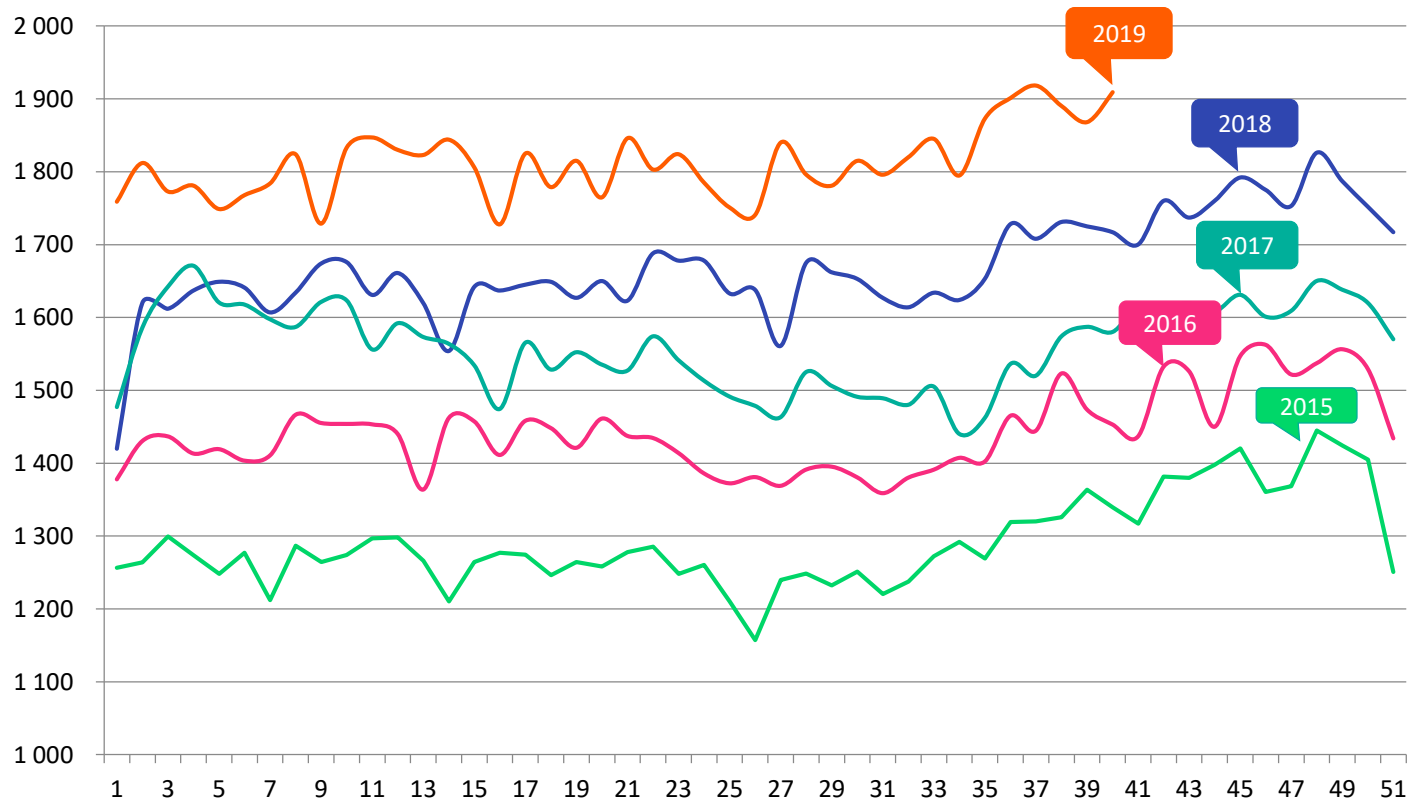
- Bilingual staff and candidate language proficiency testing
- Interpreter staff training

### Testing and Training Revenue Contribution

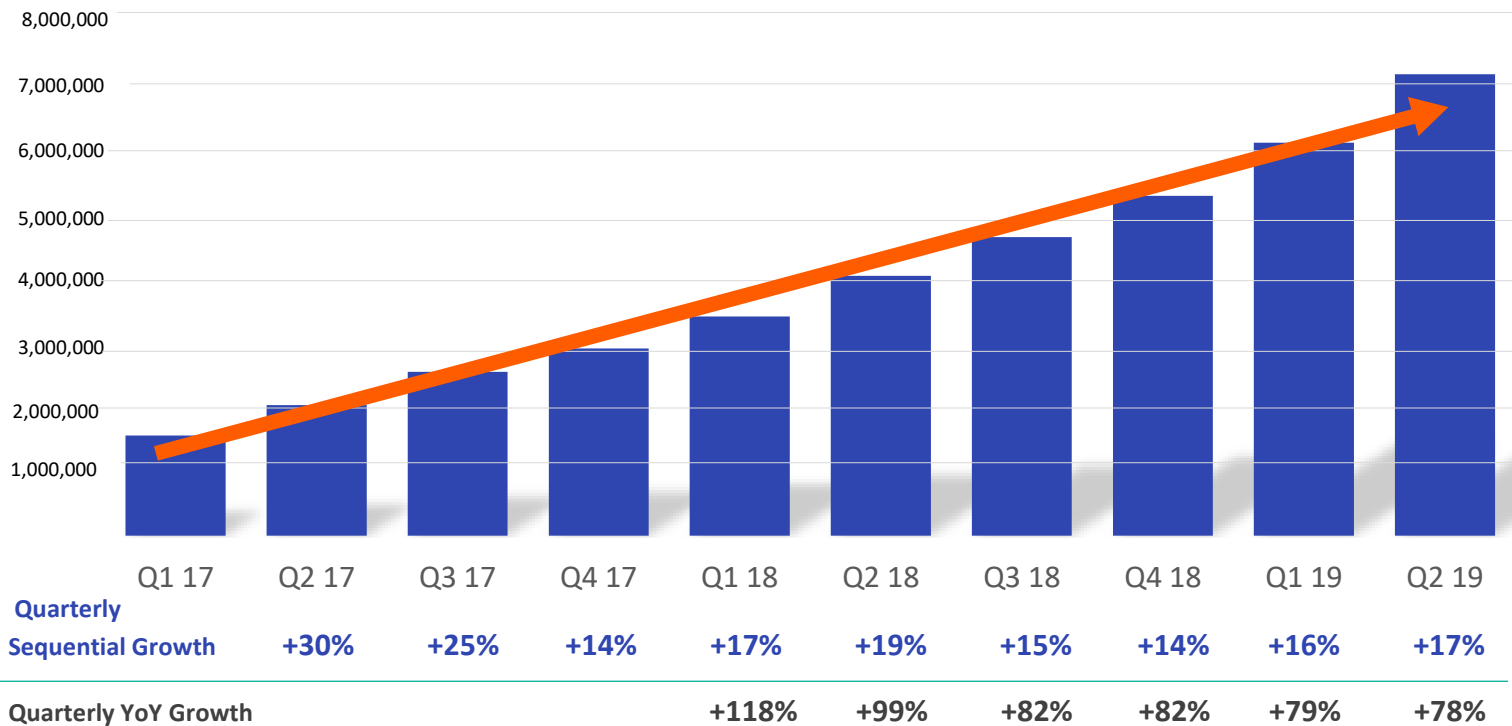
2018  
% of Revenue  
.3%



# LanguageLine's OPI Monday Minutes sustain year over year growth

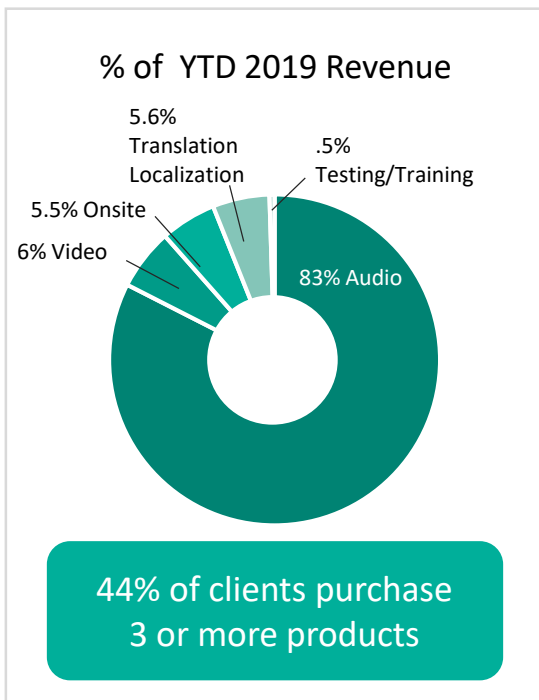


# LanguageLine's video minutes continue double-digit increases quarter over quarter

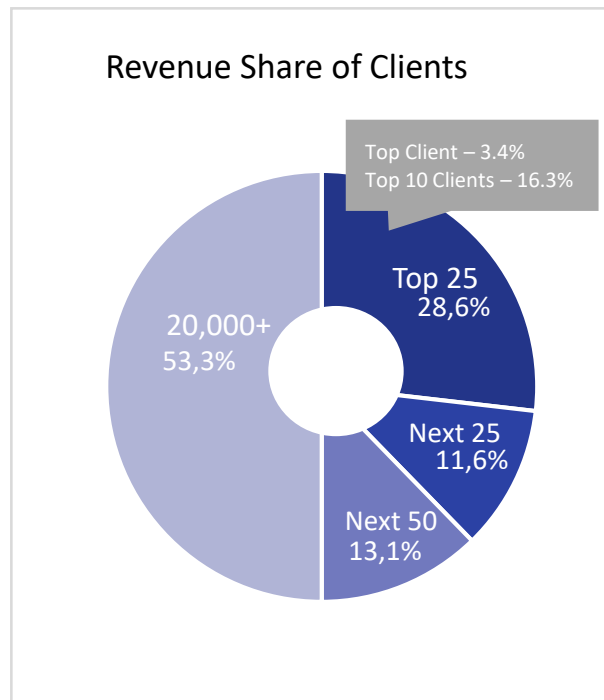


# LanguageLine's diversified revenue and strong client retention demonstrates a stable business poised to seize the accelerating market

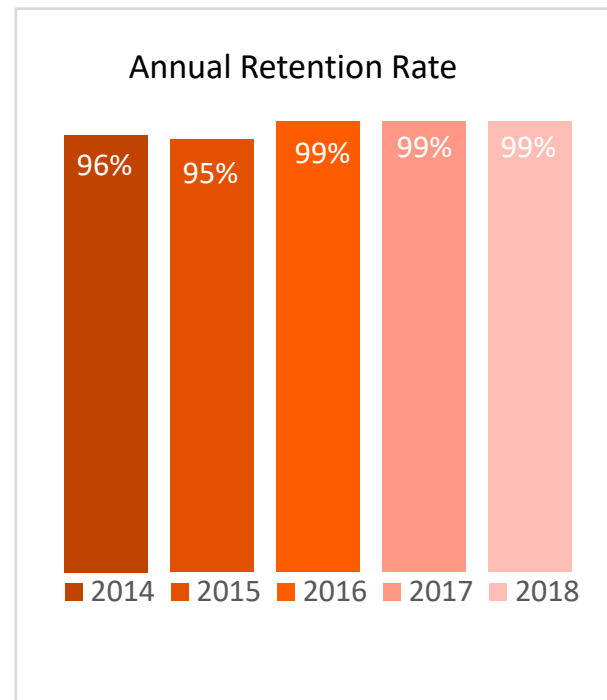
## Diverse Revenue Streams



## Significant Amount of Client Diversification



## Industry Leading Retention Rates



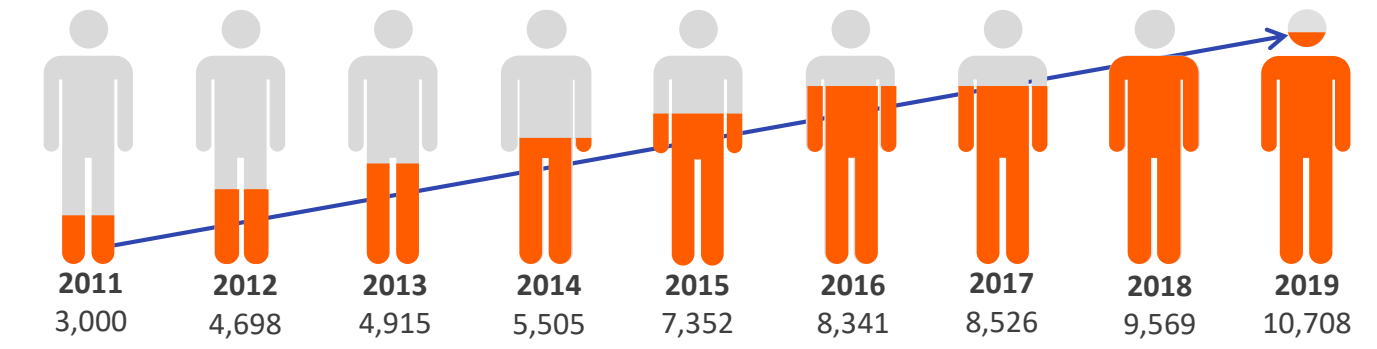
# LanguageLine's commitment to lean six sigma, digitalization and innovation drives scalability and rapid connect times across hundreds of languages

LLS Key Performance Stats	2014	2015	2016	2017	2018	2019 (Q1-Q2)
Total Call Volume	19,763,682	20,794,426	32,413,915	35,278,849	36,560,861	19,659,986
Number of Languages Utilized	232	253	260	263	257	253
Avg. Interpreter Connect Time (in seconds)	24.6	21.0	21.0	25.3	16.0	14.3

- The cumulative effect of LLS's sustained investment in technology and process improvement over the last 5 years has created differentiating and stable industry leading interpreter connect times.

# Growing LanguageLine Certified<sup>SM</sup> phone and video interpreter team allows increasing demand fulfillment

## Global Interpreters for 24/7 Availability and Language Coverage



### Teleperformance

#### Locations

#### # of Interpreters

Bogota	975
Cairo	130
Vilnius	79
Lisbon	71
Dubai	23
Tirana	<u>13</u>

**1,291**

# LanguageLine's investment in trail blazing tech innovation anticipates clients' needs to maintain market dominance



## A History of Pioneering to Enhance the Client Experience

**2010**  
**Call Distribution**  
 Process calls to skill level and individual

**2013**  
**Dual Handset Phone**  
 Developed and patented an antimicrobial dual handset phone

**2016**  
**Olympus**  
 Cloud-based interpretation platform  
 Digitally enabled interpreters  
**LanguageLine Labs**  
 Tech research and development team

**2018**  
**VIQRAM**  
 AI video interpreter monitoring  
**Skip the IVR**  
 Calls sent directly to interpreter queue

**2019**  
**TeamLink**  
 Client-based use of interpreting platform  
**Mobile Interpreter**  
 Interpreter ability to use mobile devices

**2010**  
**Direct Response**  
 Ability for an LEP to call a client with an interpreter already on the line.

**2015**  
**Machine to Human Bridge**  
 AI answered language requests directed to human interpreters

**2017**  
**Interpreting Application**  
 InSight video and audio app

**2018**  
**TrueSound**  
 Audio amplification iPad enclosure

Total and Complete Client Satisfaction



Most Innovative Company of the Year



Olympus



Innovation Company of the Year



InSight for Smartphones



Innovation Leadership



Company of the Year

# LanguageLine's trusted client relationships are built on our commitment to excellence and transparent approach

## People

Our quality linguists are a pillar for success

### LanguageLine Certified Interpreters

- LanguageLine Interpreter School
  - Training and testing process
  - Monitoring and quality assurance
  - Audits
  - Confidentiality/Privacy training
  - Continuous development
- 
- 17,000+ qualified interpreters worldwide available 24/7/365

## Process

Disciplined approach to process management

### Lean Six Sigma

- 195 White Belts (30% management workforce)
- 15 Yellow Belts
- 3 Green Belts
- 1 Black Belt
- 1 Master Black Belt

### LanguageLine Certifications

- ASTM pending
- ISO 9001:2015/ISO 17100:2015
- GDPR/BCR Compliant
- COSO 2013 Framework for SOX
- Enterprise Risk Management Audit Program

## Technology

Leader in technical innovation

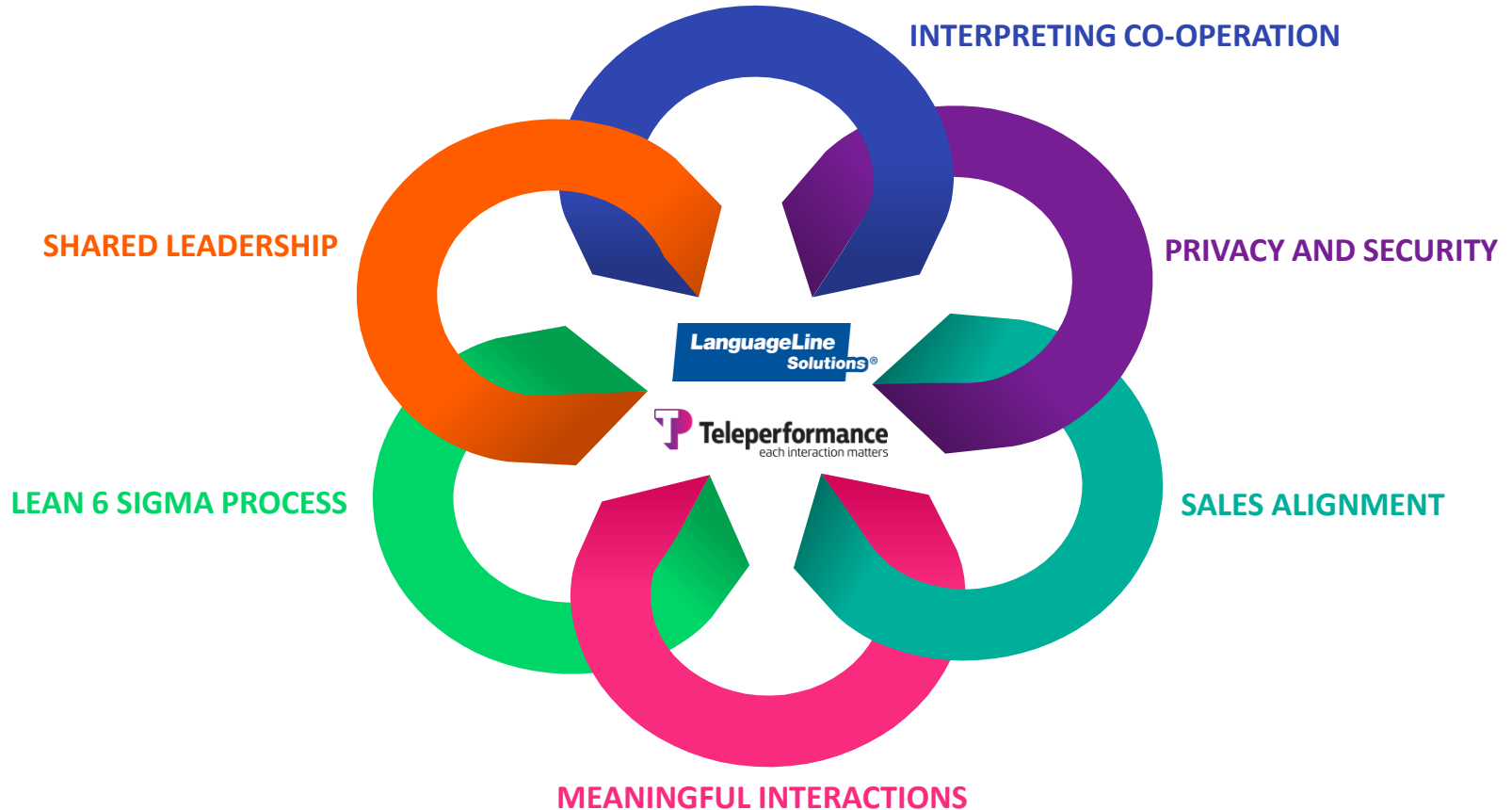
### Olympus Platform

- Cloud-based
  - Scalable – meet demand
  - Reliable- 99.9% available
  - Secure
  - Efficient
  - Increased service quality
- 
- Solutions
    - Interpreting applications
    - Interpreters platform
  - Patents
    - Awarded 21 patents

**Evidence Document**  
53-pages of proven  
claims and differentiators



# LanguageLine's synergistic alliance with the Teleperformance family



digital  
day

2

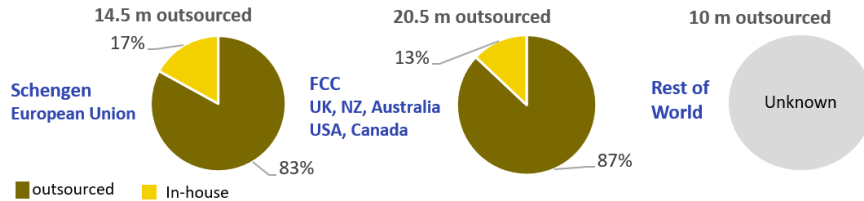
**TLScontact**

A Teleperformance Company

## Providing a comprehensive set of services in a growing core market

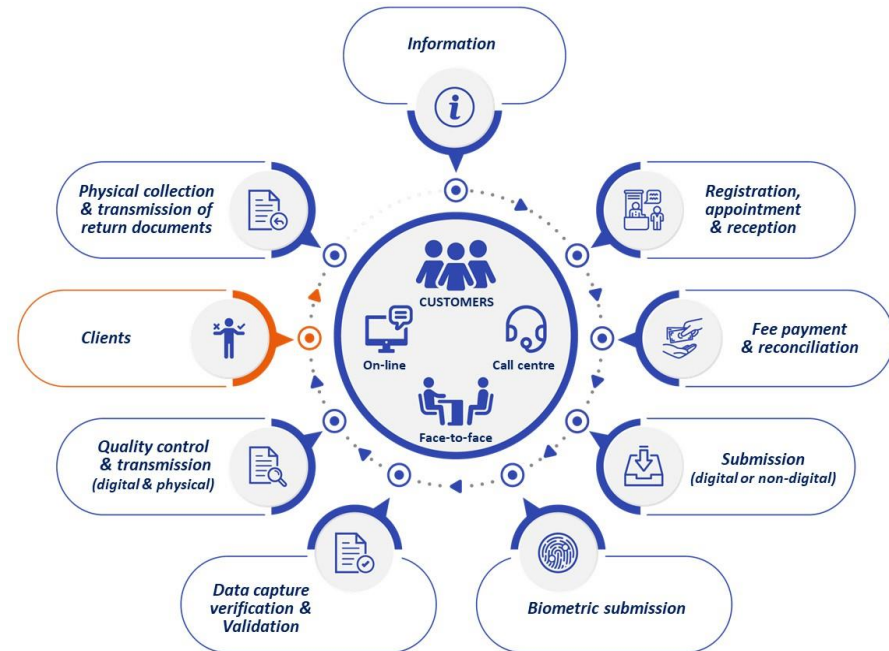


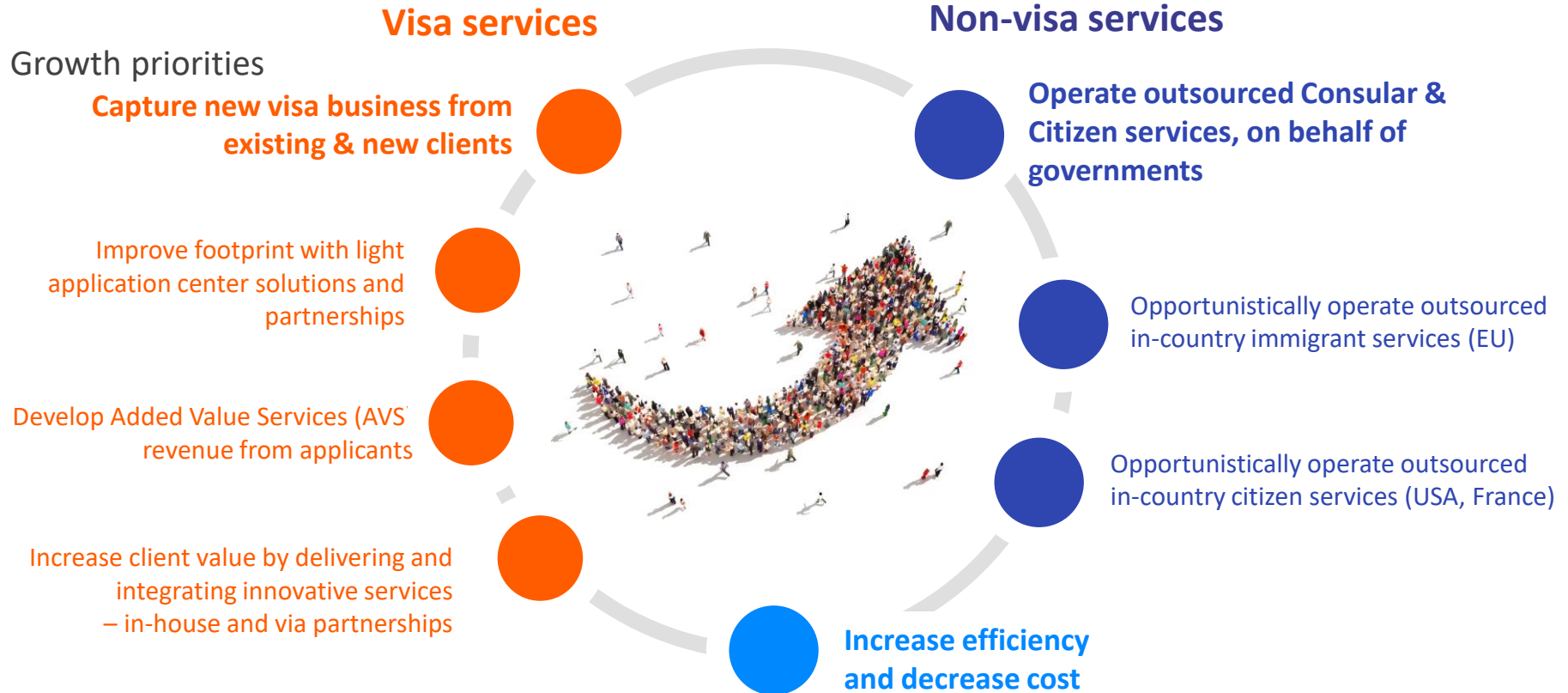
### Volume – 45m applications by percentage of volume outsourced



Source: visa statistics (2017) Government data  
VFS, BLS reports ; analyst reports ; TLS analysis  
Rest of the World is generally delivered via other digital authorizations, which TLS is pursuing as a separate initiative

Making international travel easy and safe for both governments and citizens.

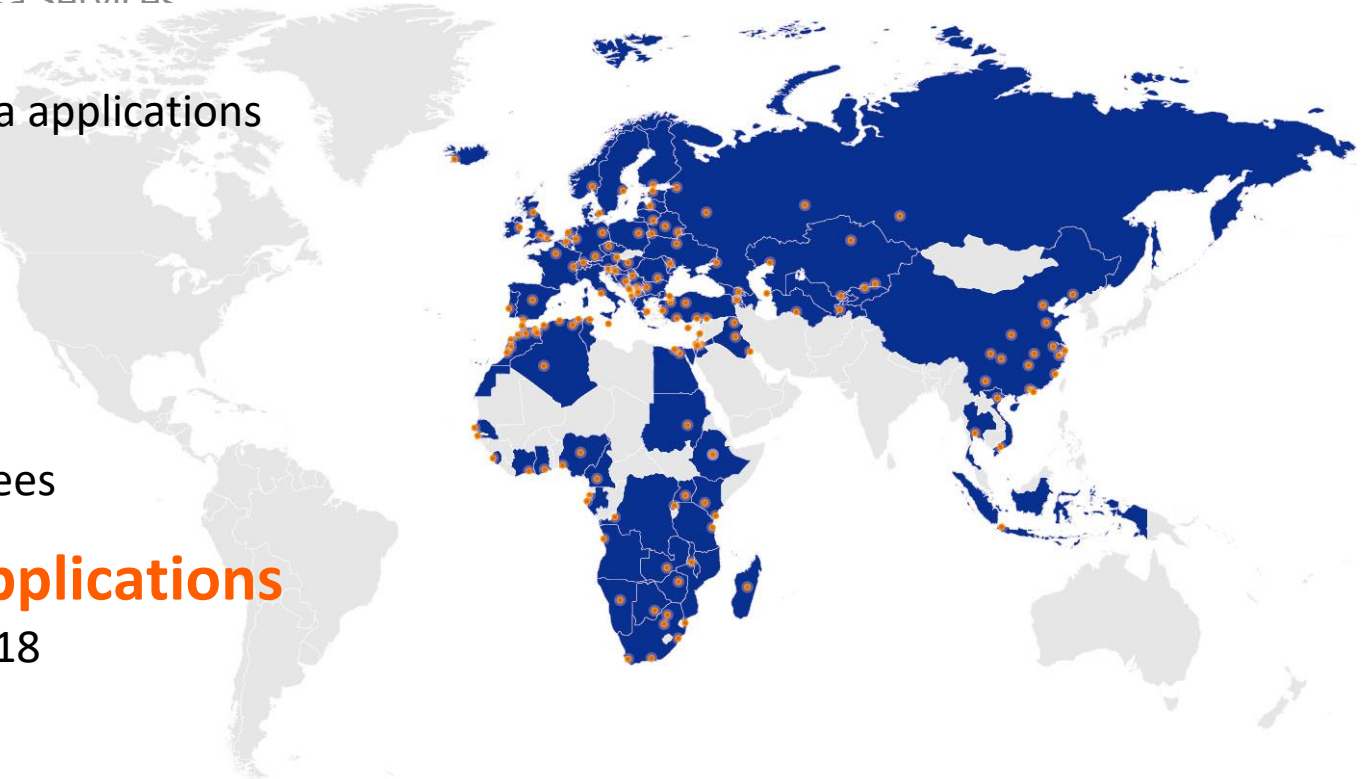




# TLScontakt At A Glance

European Leader In Visa Services

- **4 million** Visa applications per year
- **90** Countries
- **140** Locations
- **2,250** Employees
- **1 Million Applications** Digitalized in 2018



digital  
day

3

**AllianceOne**

**Receivable Solutions**

# Receivable Solutions for the Customers' Journey

## Full Range of Interaction Channels



### First Party Collections

- ✓ Extension of Client
- ✓ Seamless to their customer
- ✓ Connectivity to Client System
- ✓ Our Dialer/Client Dialer
- ✓ Manual Call Assist Solution
- ✓ Flexible Outbound Reporting
- ✓ Optimal KPI Results



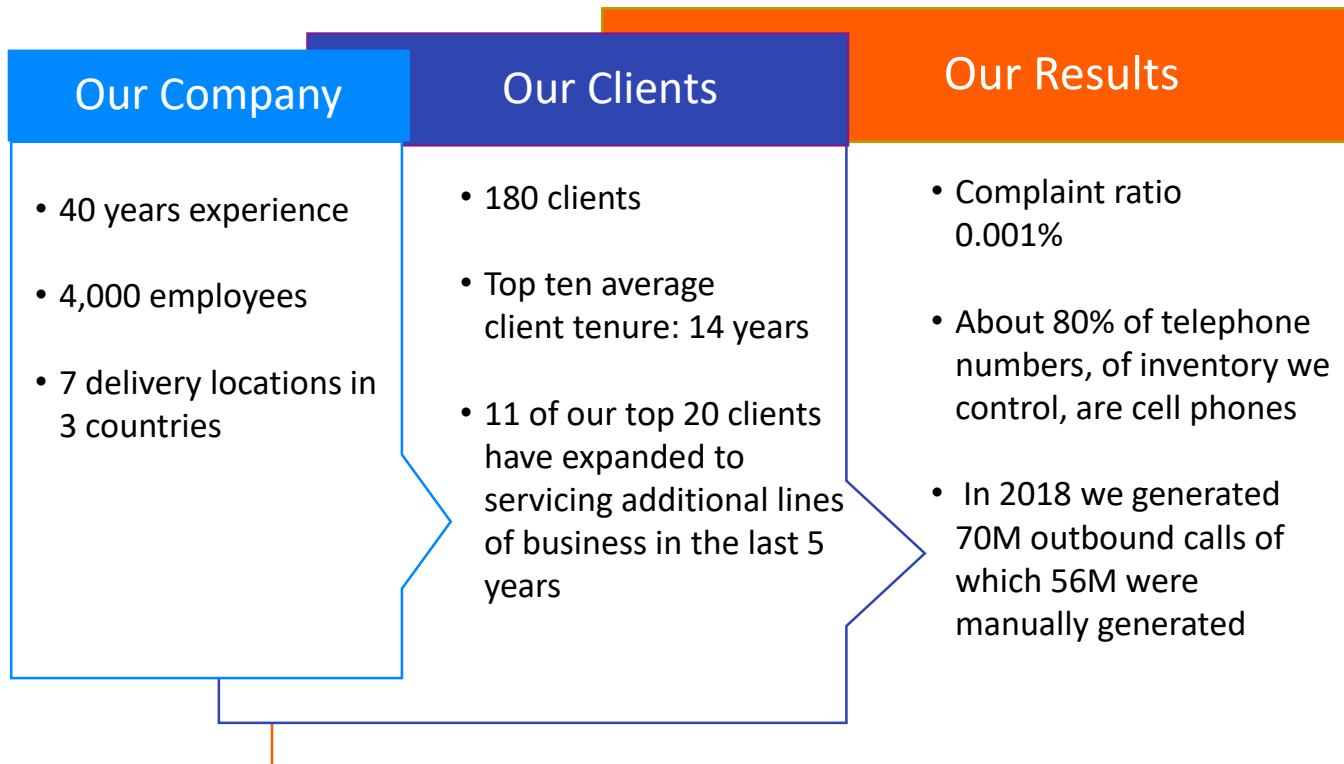
### 3<sup>rd</sup> Party Collections

- ✓ Strategic Approach
- ✓ Predictive Dialer, Digital Channels
- ✓ Manual Call Assist Solution
- ✓ Robust Payment Processing
- ✓ Flexible Reporting
- ✓ Tax Time/Cyclical Strategies
- ✓ Letter Strategies
- ✓ Competitive Liquidation Rate/Roll Rate

## Specializing in Various Stages of Delinquency



## Strong Foundation for Success





digital  
day

# Data Security Strategy

Rajendra Deshpande  
CIO  
Teleperformance India



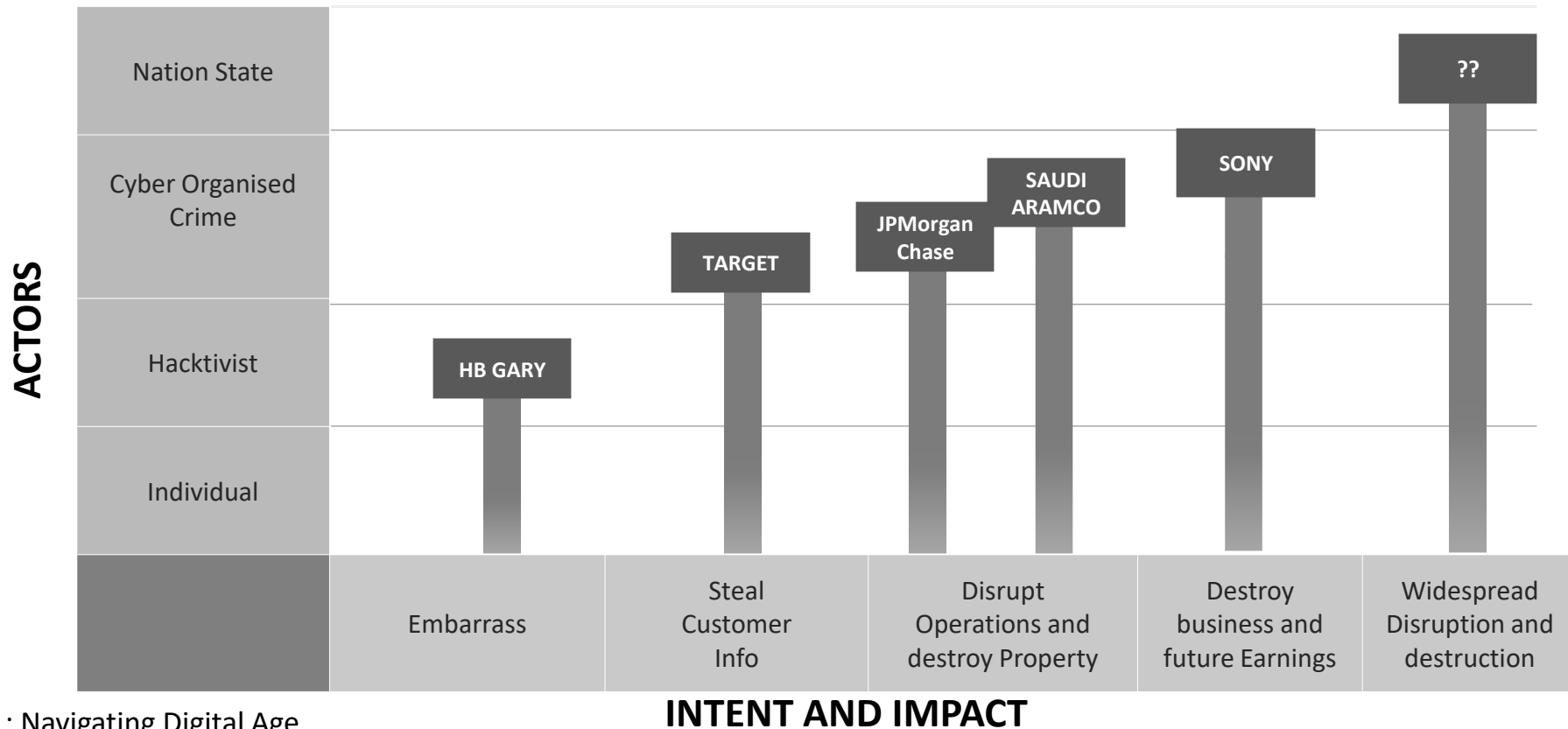
# Cyber Attacks – The Cover Story

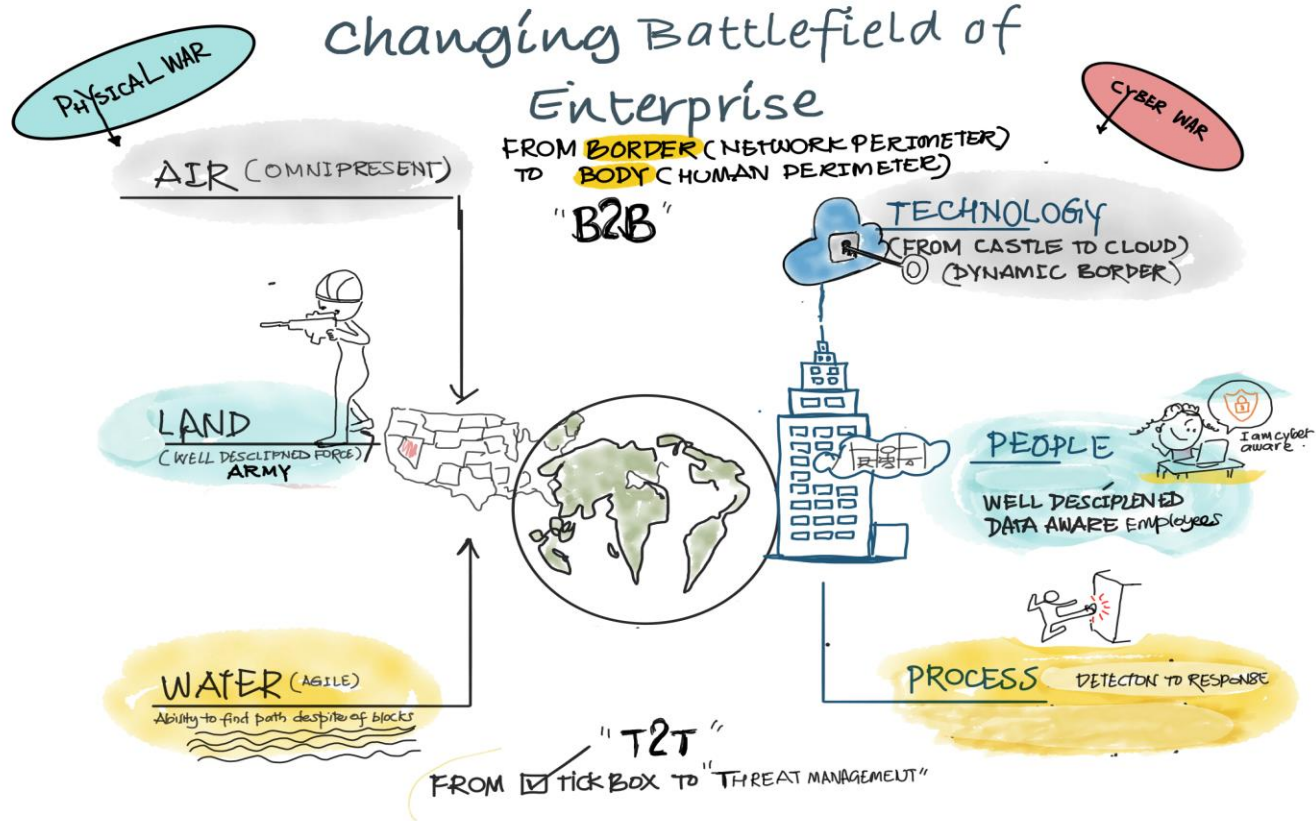
Cyber security has moved from a server room to a board room issue



# Evolution Of Cyber Threats

## Attackers are getting more organised and targeted





By: Rajendra Deshpande.



# Teleperformance's Cyber Program

## How is Teleperformance staying ahead of the game?

Holistic approach across People, Process & Technology aligned to:

Emerging Threats

Leading cyber security practices

Changing business environment & risks

Proactive in identifying and eliminating threats

5 phases of cyber security (NIST Frame Work)

Identify

Protect

Detect

Respond

Recover

Through

**Project Eagle: Teleperformance's Continued Improvement Cyber Program**

# Game Plan



# TP Enhanced Cyber Security Program

**01**

Network re-architecting to reduce attack surface area

White Hat hackers supported by reputed organization

**02**

**03**

Multi-layer approach from perimeter to end point

Establishing Organization wide security awareness-  
example -Anti phishing

**04**

**05**

Augmenting internal staff with external expertise

End to End detection and Response framework

**06**

## Securing End Point



EDR provides active detection response capability



Shift from Reactive approach of collecting logs from end points to proactive and real time data analysis



Capability to capture unknown signatures & pattern



Need for speed



Provides end point visibility and help drive clear action plan



24/7 Threat Hunting Protection: hunts down subtle signs of attack + detects lurking security incidents

## Security Operation Center

- Next generation SOC which demonstrates
  - real-time insights
  - predictive capabilities with ML and AI
  - able to keep up with the latest and emerging cyber threats
- Globalisation and standardization of SOC capabilities in Tools, Processes and People
- Leveraging Global Threat Intelligence to enhance SOC capabilities within single instance
- Strengthening worldwide service delivery with Advanced Threat Detection
- Ability to rapidly and effectively respond to security incidents

# How Eagle Is Modernizing The Security Response & Strategy

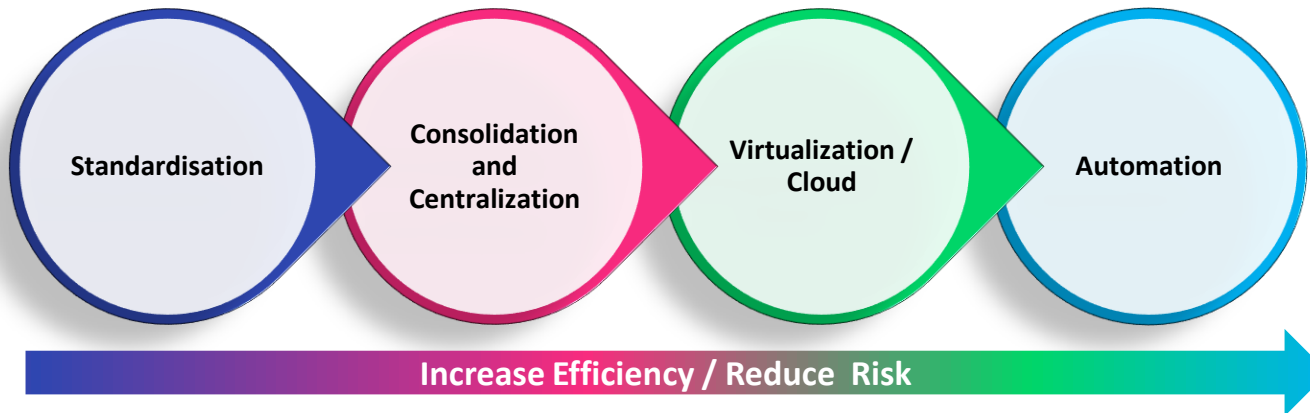
## Technology

### Prevention/Detection:

- Cloud Access Security Broker (CASB)
- Endpoint Detection and Response (EDR)
- Data Loss Prevention (DLP)

### Analytics:

- Firewall and Traffic Auditing and Analytics
- Passive Vulnerability Scanning and Analytics
- ML/AI for log for detection and threat hunting

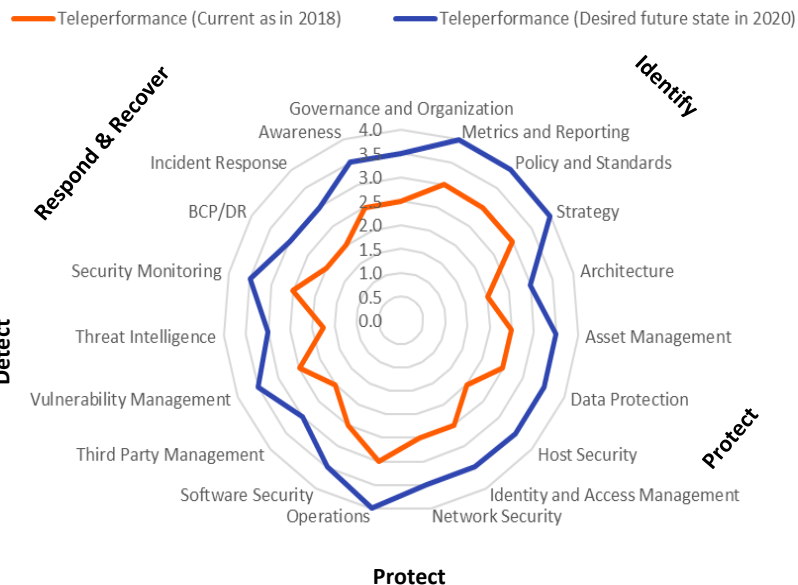


### Incident / Crisis:

- Regional Emergency Response Teams
- Retainer:
  - Cyber Security
  - Forensic Investigation Experts
- Regular Trainings
- Feedback loop and targeted sharing of lessons learned
- Attack / Crisis Simulation

# We Are On A Path Of Major Differentiation

Security Maturity



NIST Cyber Framework	2018	2020
<b>Identify</b>	Diversified technology solutions across regions	Integrated, unified, homogeneous and globalized cybersecurity posture
<b>Protect</b>	Regionalized Risk Mitigation from perimeter to an endpoint which covers most aspects of the wide surface area of threat landscape	Worldwide perspective towards strategic, operational, technical, and network mitigation to end-points and automatic detection of the varied threat landscapes
<b>Detect</b>	Selective detection and monitoring of related traffic and network behavioural capabilities	Using comprehensive universal detection tools, techniques, and processes  Using industry best practices stealth searching methods for intelligent threat hunting practices coupled with machine learning and artificial intelligence
<b>Respond</b>	Crises management - federalized approach	All-encompassing and meticulously planned collaborative approach towards logical and unified processes across TP
<b>Recover</b>	Protracted timelines for business recovery and self-healing resilience	Robust, resilient, and well-designed utilization and intelligent use of people, process and related technologies

digital  
day

*“The more we sweat in peace, the less we bleed in (cyber) war”*

– Sun Tzu

**Being cyber smart! Be aware be secure**

# Thanks!

## Follow us

 /company/teleperformance

 /teleperformanceglobal

 @teleperformance

 @Teleperformance\_group

 /teleperformance

 Teleperformanceblog.com

[teleperformance.com](http://teleperformance.com)