

# Teleperformance Overview

- Intro & Evolution
- Service Offerings
- Key Financials
- Client Portfolio
- Shoring Strategy & Cloud Campus
- Analyst Awards & Accolades

Investor Meet  
January 2023



# Teleperformance (“TP”) is a global leader in Digital Integrated Business Services

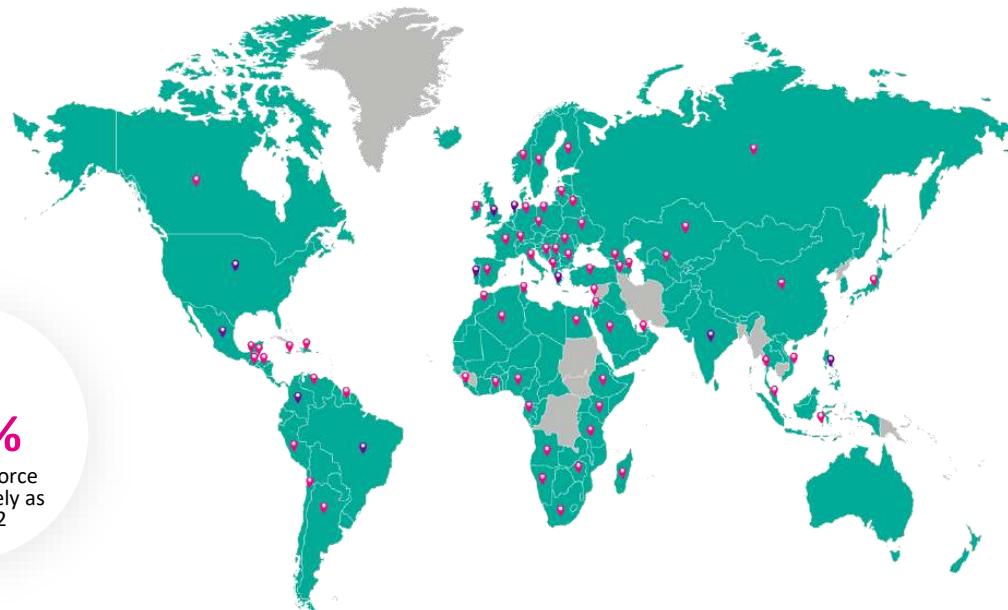
We are a team of  
**420K**  
people

We provide services in  
**265+**  
languages and dialects

We are present in  
**88**  
countries

We serve  
**170+**  
markets

Around  
**50%**  
of our workforce  
works remotely as  
on Sep-22

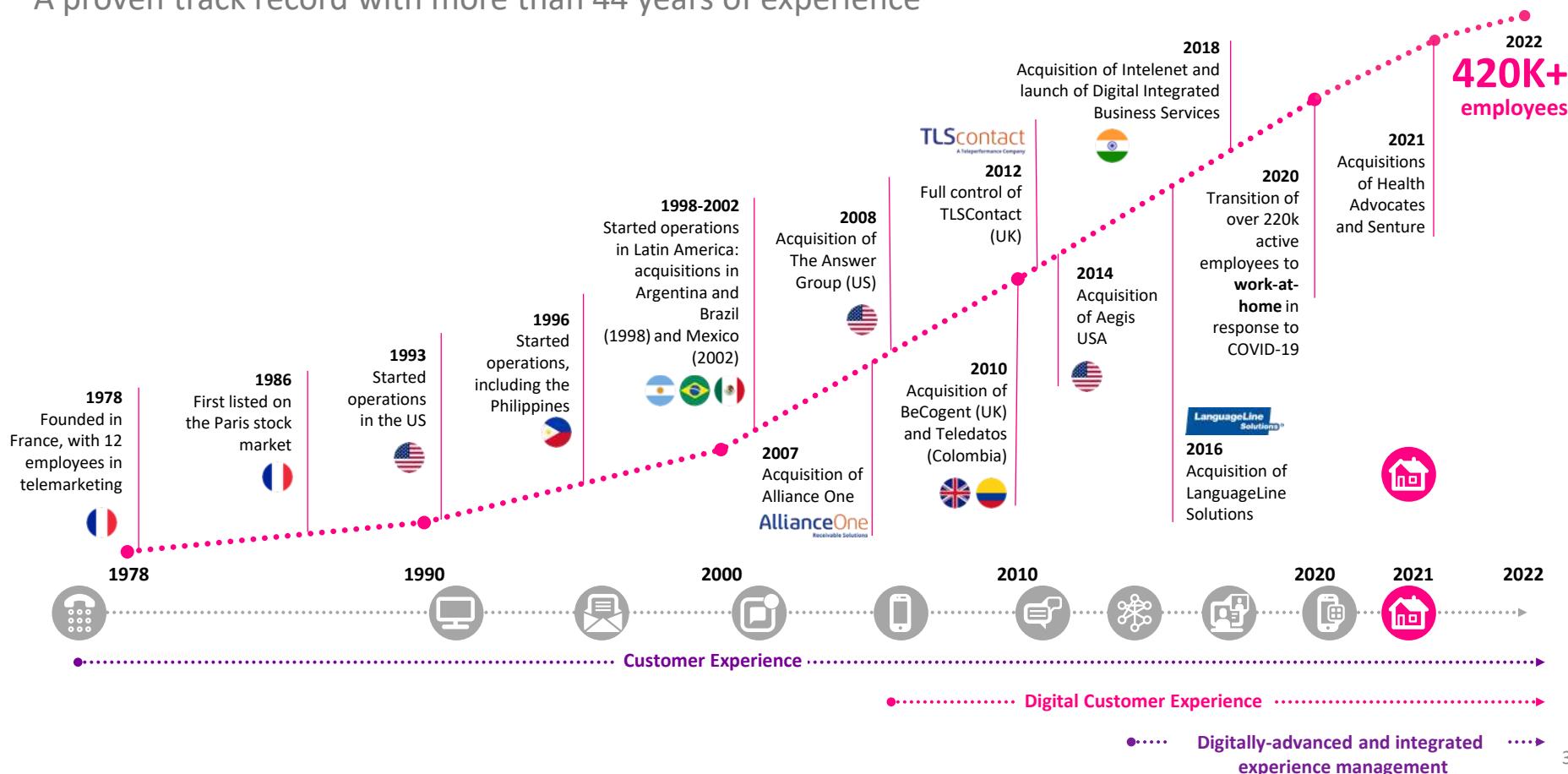


# Our History

A proven track record with more than 44 years of experience

inspired to be *the best*

**T** Teleperformance



# Our Strategy: TP Cube

Now a leader in innovative customer and citizen experience management services

## Customer and Citizen Experience Services

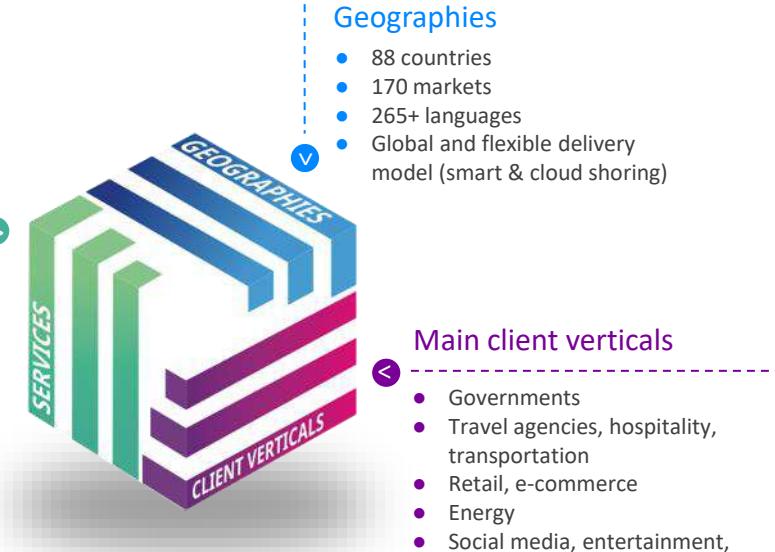
- Customer and citizen care
- Technical support
- Sales
- Accounts receivable
- Online interpreting

## Back-office Services

- Industry-specific services
- Content moderation (Trust & Safety)
- Security risk management
- Financial & accounting processes
- Visa application management

## Knowledge Services

- Operations consulting that ranges from customer experience design to business process optimization
- Advanced analytics solutions
- Digital solutions that enhance human productivity through Optical Character Recognition (OCR), Robotic and Cognitive Automation, among other technologies



Intelligent, integrated, industry-specific operations

# Leveraging the power of TP's end to end services

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CX  
JOURNEY

 MARKETING  SALES  FULFILLMENT  COLLECTIONS  SERVICE  INSIGHTS  RETENTION  ADVOCACY

CHANNELS

 VOICE  EMAIL  CHAT  DIRECT MESSAGING  VIDEO  SOCIAL MEDIA  METAVERSE

CX &  
BUSINESS  
SERVICES

## CUSTOMER EXPERIENCE

- Customer Care
- Technical Support Level 1, 2 & 3
- Gamers Help Desk
- Accounts Receivable
- Loyalty Management

## BUSINESS SERVICES

- Digital Customer Onboarding
- Digital Content Management
- Risk, Compliance & Fraud Ops.
- Global Business Services
- Localization & Interpretation
- F&A, HRO

## SALES OPERATIONS

- B2B Sales
- B2C Sales
- Collections
- Churn / Retention
- Sales Training & Coaching
- Sales Recruitment (HRO)

T&S  
SERVICES

## TRUST & SAFETY

- User-Generated Content Moderation
- Ad Moderation & Monetization
- Identity & Account Authenticity
- e-Commerce, Shopping, and Payment/Fraud Review
- Application & Developer Support

- Digital Media & Copyrights
- Social Media CX
- AI operations

DIGITAL  
SERVICES

## T.A.P.<sup>TM</sup>

- Analytics & Data Integration
- Customer Consulting & Insights
- Innovation, Research & Development
- Customer Experience Analytics

- Digital Transformation Implementation
- Market Research & Intelligence



SHORING  
STRATEGY

 ONSHORE

 NEARSHORE

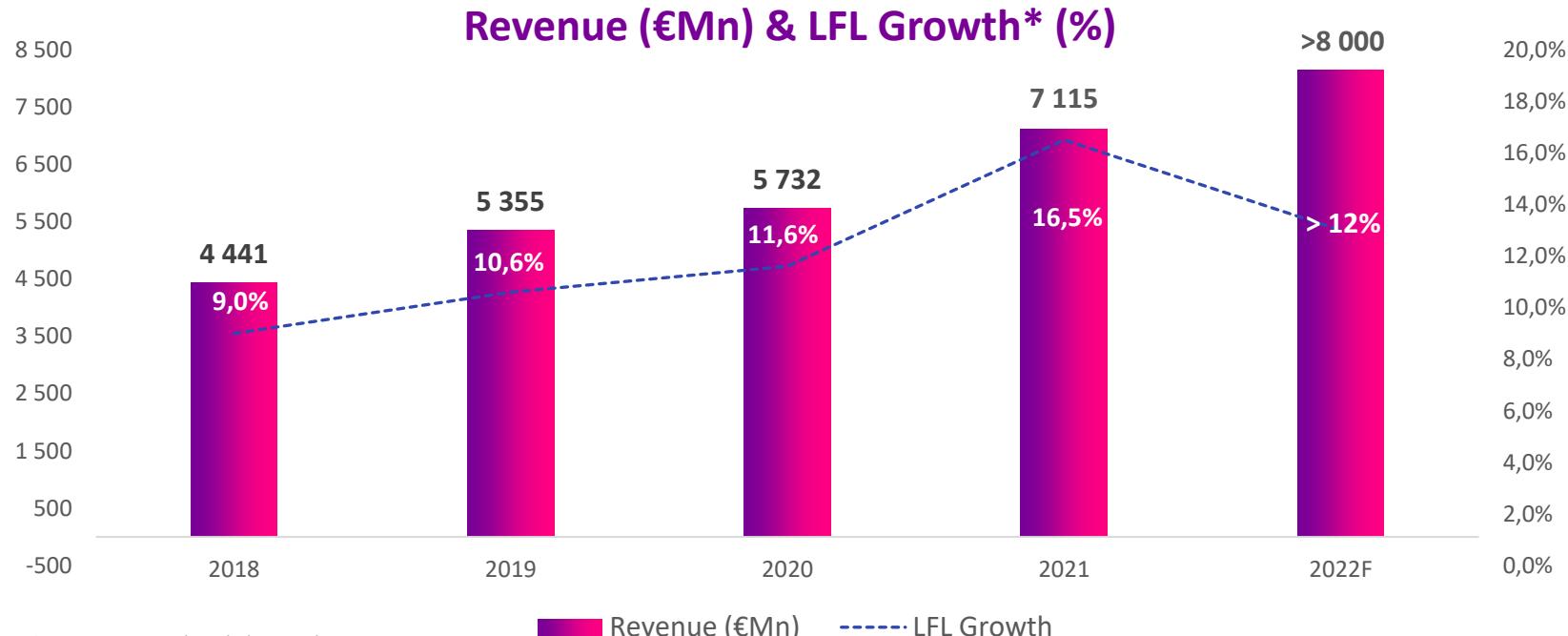
 OFFSHORE

 MULTILINGUAL

 CLOUD CAMPUS

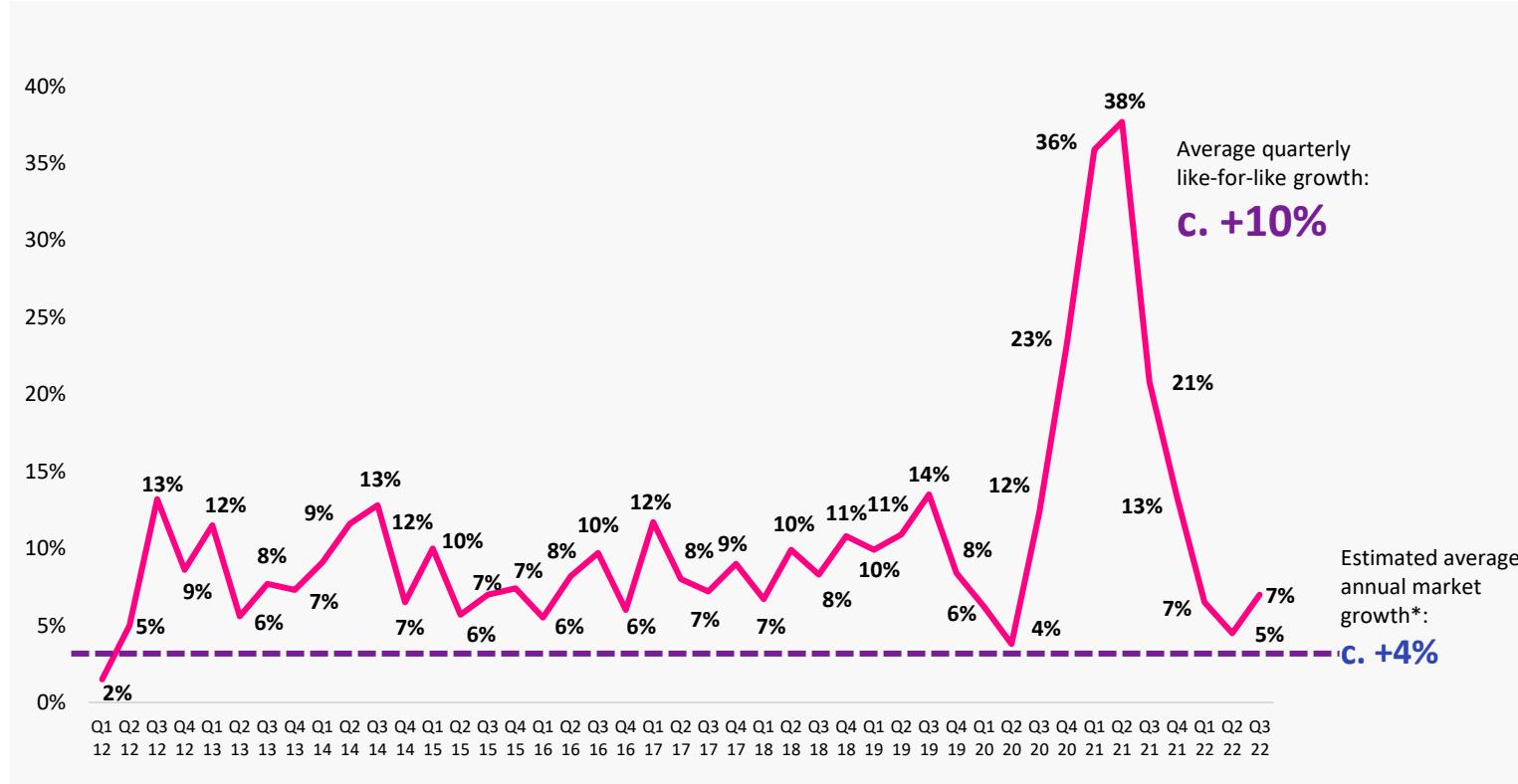
# We grow steadily and are financially solid

...with a revenue forecast of EUR 8Bn+ and an objective of LFL growth\* > +12% in 2022



\*2021 & 2022E LFL growth excludes Covid impact

# In a competitive environment, TP has delivered above average market growth rates for 42 consecutive quarters



# Diversified Client Portfolio

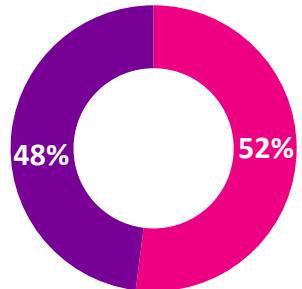
inspired to be *the best* |  **Teleperformance**

With more than 1,000 clients, 50% of which are multinationals, TP has the most diverse client base in its sector

A 95% retention rate and an average client relationship of 13 years demonstrate the strength of our partnerships and our industry-leading innovation.

We are a public company listed on Euronext Paris, a member of the CAC 40 index, and BBB investment-grade rated by Standard & Poor's.

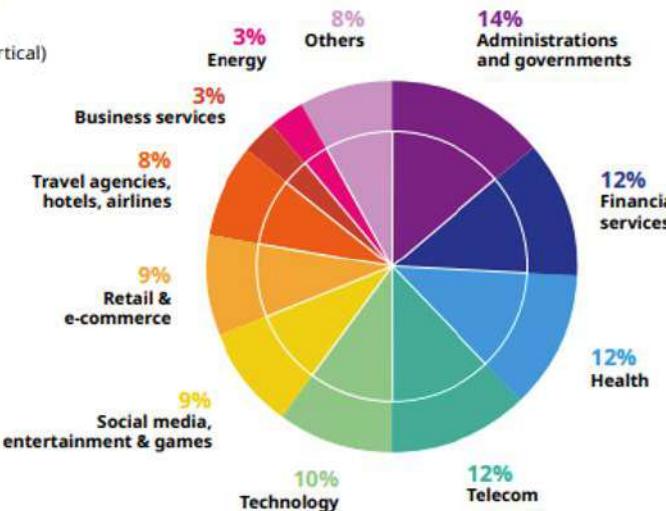
**Revenue by Shoring\***



■ Domestic ■ Nearshore/ Offshore/ Multilingual

\*Core Services Revenue

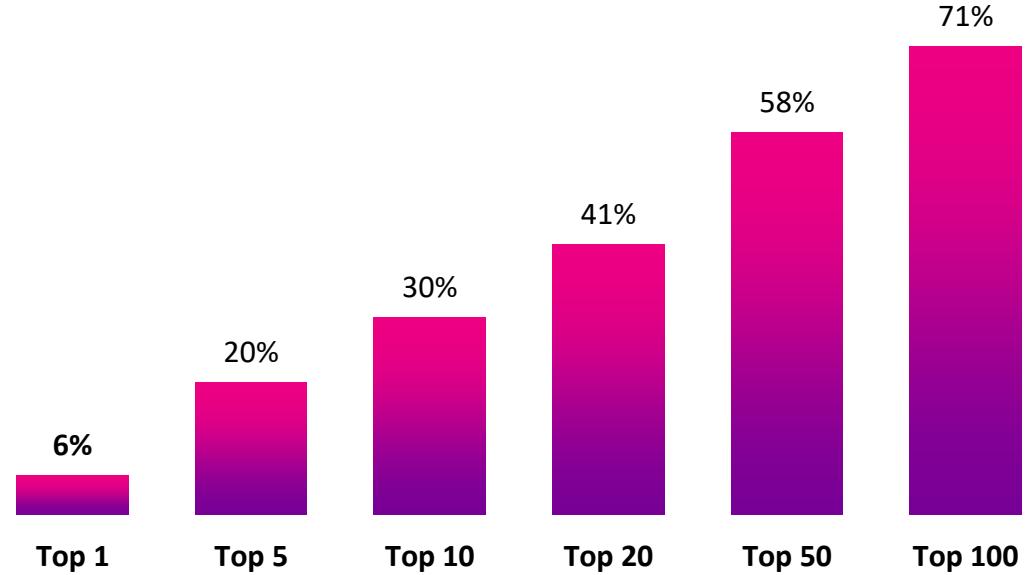
 **Industry expertise and strong growth in the digital economy**  
(% revenue by vertical)



## Strong and diverse client portfolio



Our top client represents only **6%** of our revenue.



As per 2021 revenue. Excluding LLS & Health Advocate revenue, given the specificity of their business and client portfolios. These companies since 2016 and 2021 respectively were not included in the concentration rate calculation

# Our Values



# We are trusted by the world's best brands

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 **Best  
Global  
Brands  
2021**

**80%**

of InterBrand's 10  
Best Global Brands



**84%**

Of the 25 Most  
Innovative Companies  
of 2021



**72%**

Of the world's 25 Most  
Reputable Companies  
for 2022.

**Forbes**

**68%**

Of the Top 25 Public  
Companies for 2021

# A True Business Partner

Our clients **trust us** to navigate the waves of change and adapt quickly to the world's challenges and disruptions, while providing innovative services that provide a competitive advantage



“More than a provider that simply blends in, Teleperformance wishes to go beyond and regularly challenge us.”



“Our relationship with Teleperformance is built on innovation and never standing still.”



“Cloud Campus formalizes the work-at-home model and uses innovation to take it to the next level.”



“Our results were great. All of this was made possible by the fact we now had access to a geographically dispersed workforce that allowed us to hire the best talent possible.”

# See what our clients have to say...

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# Teleperformance Cloud Campus



50%

of our workforce  
remains remote

Q3 2022



Eliminate hiring  
boundaries



Dedicated support for  
dispersed teams



Effective employee  
management and optimization



A highly secure remote  
environment

# We are widely recognized for our experience, sustainability, and technology

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## Environmental Social and Corporate Governance



## Customer Experience



## Technology



## Best Service Provider



# Industry-Leading Vision and Market Impact

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At Teleperformance, good is never good enough. We believe in delivering nothing but the best.

## Everest Group Peak Matrix – Trust and Safety 2021



## Everest Group Peak Matrix - CXM Market Standings 2021



## Everest Group Peak Matrix – Work at Home Agent 2021



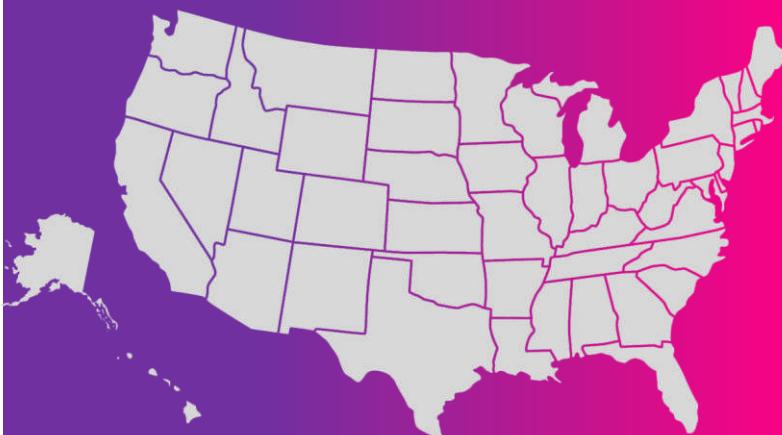


# Teleperformance USA

The Best CX Company for US Domestic Operations

## US Market Situation:

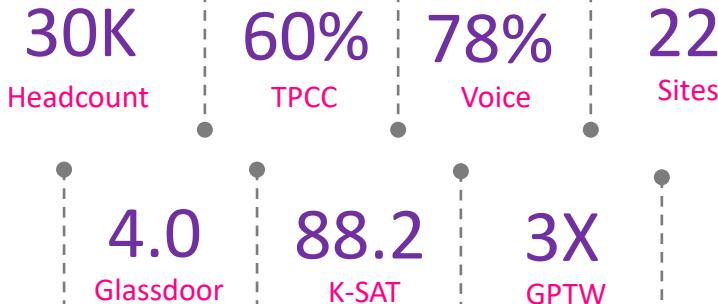
- \$36B Total CC US market size
- 1.69M Total outsourced FTEs
- 60% Outsourced, 40% in-house



- Industry Growth: 4-5%
- TPUSA Growth: 6.2%

## US Core Delivery:

Delivering World Class CX since 1993



# The Best CX Company for the US Domestic Market

## Vertical Experience

18%   
Healthcare

17.6%   
Government

13.3%   
BFSI

11.2%   
Media, Entertainment & Gaming

8.2%   
Automotive

7.6%   
Technology

- 62% Care
- 16% Trust & Safety
- 9% Tech Support
- 8% Sales

## Delivery Excellence

26,209 Employees 

22 Delivery Centers 

### Channels Served:



## Our Priorities:

### Breakthrough GROWTH



Separate ourselves from the competition, Vertical Specialization and Differentiation. Start Green and Operational Excellence.

### Breakthrough CLIENT EXPERIENCE



Impact our client's end to end customer experience. Leveraging innovation, creativity to increase value.

### Breakthrough EMPLOYEE EXPERIENCE



Remove friction across the employee journey. Lead with empathy, listen and learn.

## People & Culture

3X GPTW Certified



**Diversity + Equity Inclusion**  
Forbes 2021 THE BEST EMPLOYERS FOR DIVERSITY

**Citizen of the World**

  
\$3,468,457 Total Employee Donations for 2022

**Passion for you**

## Value Creation & Innovation



**T.A.P.**

1,614 Front-line Ideas  
€ 36M Project Impact  
€ 2.6M Project Impact



309 Six Sigma Trained  
€ 3.58M Impact of Projects

2022 Global Winner  
**Botathon 2022 Datathon**

# TP Differentiators

## Session 1.

1. High Touch: TP's People Practices through the Employee Lifecycle (Operating Framework)
2. High-Tech: Innovation through TAP

# 1. High Touch:

TP's People Practices through the Employee Lifecycle (Operating Framework)



# Operations



We strongly believe that

**Empowered, diverse,  
and highly trained  
teams make the  
difference**

**420K\***  
Passionate  
people

**54%**  
Are women

**61M**  
Employee  
training hours  
in 2021

**71%**  
Non-agent  
roles filled  
internally

**97%**  
Of all employees  
work in a certified  
Great Place  
to Work®



# Service Delivery Framework

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**TOPS**

**BEST**

Technology  
Analytics  
Process Excellence

T.A.P.™

Teleperformance  
CCMS

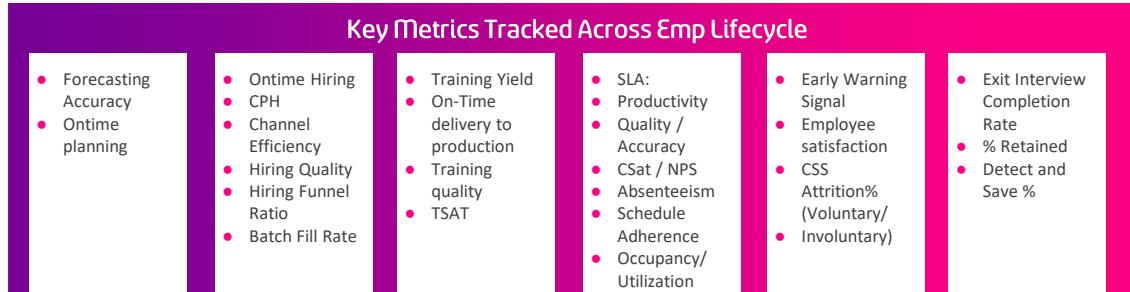


**copc**™

All Ideas  
Matter



- Plan to hire
- Forecast to hire
- Sourcing
- Screening
- Interviewing
- Foundation Training
- Product Training
- Continuous Learning
- Nesting
- Performance Management
- Engagement
- Employee Satisfaction
- L&D
- Career Progression
- Wellness
- Exit Interview
- Handover
- Alumni



## TP Governance Framework

Strategic planning & Management Reporting (QBR)

Set and monitor the operation performance (MBR)

Day to day operational execution, Service delivery and Technology performance SLAs (WBR)

## Talent Excellence Framework



**Improved Client Satisfaction**

**Efficient Operations**

**Improved ESAT / Employee Engagement**

**Continuous Improvement**

**Magical End User Experience**

**Farming opportunities / Revenue Growth**

# Performance & Outlier Management

## Approach

### Customer Experience



- CSAT
- Quality
- Top trending errors – Contact driver wise
- First Call resolution
- End user Accuracy

### Efficiency



- KPI Analysis
- AHT – Components
- Handling Time
- After call Work
- Hold Time
- Incorrect Transfer

### Hygiene



- Unplanned Leave
- Schedule Adherence
- Break Defects
- Call Avoidance

## Identification

### Variance Management

- Quartile Management
- Repeat Defaulters

### Dashboards

- SLA & KPI reports
- Histograms, Box plots
- Weekly/Daily performance trends



## Methodology

- Leverage Quality & Magical Experience team to attributes and process knowledge
- Planning Activity in Game Plan
- Focus group support
- Addressing through 7 Steps of Coaching
- Loop back with the training teams to conduct curated refreshers and check for conformance
- Corrective & Preventive action plan
- Discussion with HR

# Career Development Programs and Initiatives

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JUMP! is a development program exclusively designed for Teleperformance to identify and prepare high-potential employees to take on leadership positions in the company. JUMP! is a dual training program offering both technical and behavioral training, as well as personal development planning.



Teleperformance University is an executive program comprised of two tracks focusing on our high-tech, high-touch strategy as well as the completion of a Six Sigma Green Belt project to apply what was learned and drive real value back into the organization.



Teleperformance Academy is a facility exclusively designed for training initiatives consisting of buildings with bright classrooms, spaces with natural lighting, equipped with individual and modern tools to support the learning process.

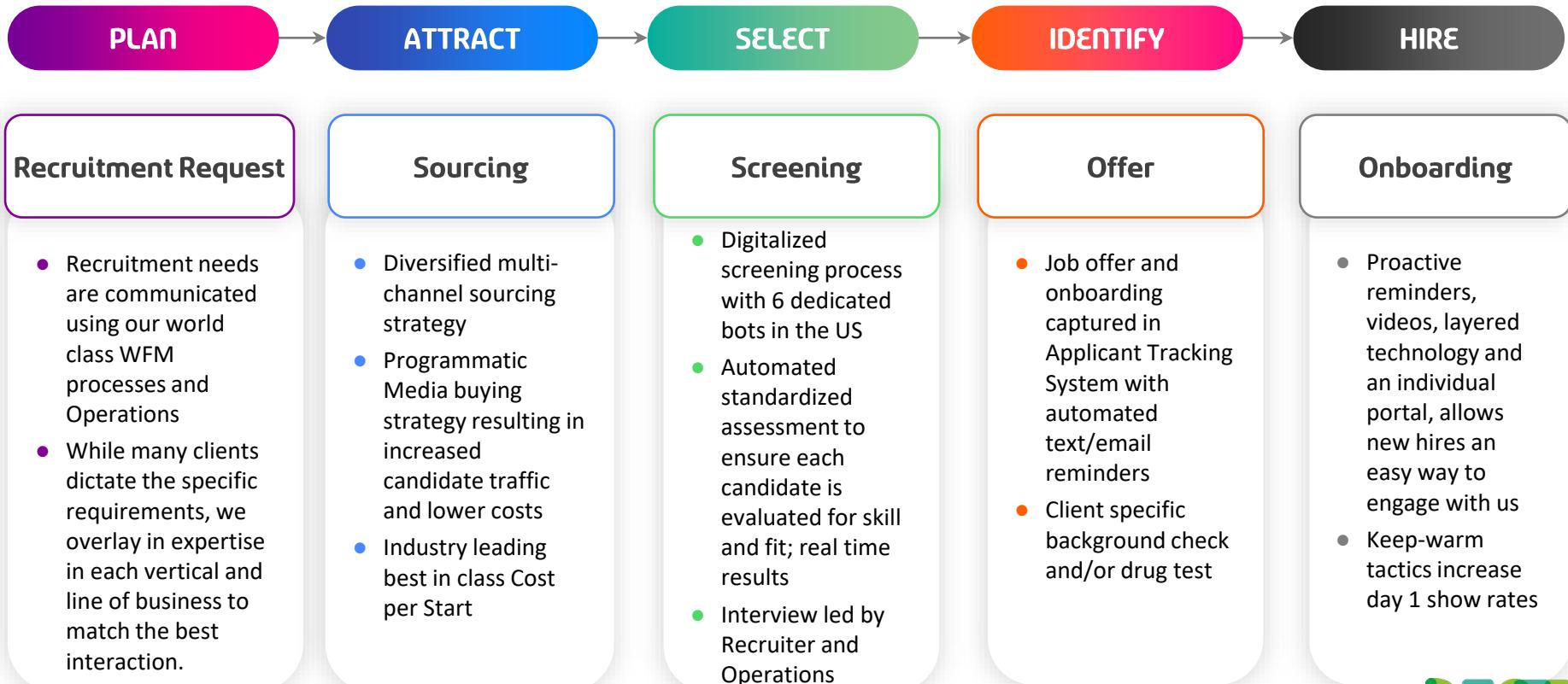


Teleperformance e-Institute provides e-learning training to all management staff (supervisors, platform managers, operations directors, etc.).

# Talent Acquisition



# Predictable, Repeatable, yet Customizable Recruitment Process



# Talent Acquisition – Defining Right Profile

All profiles are defined with the client to ensure achievement of KPIs and business results

## **Skill Level Assessment**

Candidate's skills are matched with client's hiring requirements and position profile

Assessments are performed to evaluate language proficiency, problem-solving ability and overall compatibility skills

## **Diversified Recruitment Channels**

Programmatic, Digital, Social Media, Community Grass-roots and Employee Referrals



## **Personality-Based Assessment**

Extraversion, Conscientiousness, Agreeableness, Openness to Experience, Emotional Stability and Polychronicity

## **Profile Calibration**

Regular meetings with Operations, Training, and Quality Assurance, ensure that the candidate profile is continuously improved for success

## **OnTarget Recruiting**

Proprietary analytic methods determine the probability of an applicant being a high performer

# Training



# Our Training Differentiators: Educate, Engage, Empower

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## TP Simulator

A Training simulator to bring live like environment into classroom training allowing Associates to get hands on experience thus providing efficient service post go-live

NPS improved **65.3 to 78.2**

Reduction in Avg response time from **1073 secs to 374 secs**



## Gamification

Adding an extra layer over traditional training activities, gamification increases user engagement, influence behavior and motivate participation

Critical error reduction - **30%**

Quality improved **by 10%**

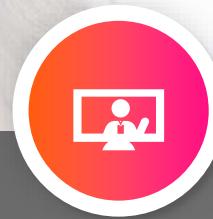


## Digital Floor Walker

A chat Bot platform created for our New Associates. The platform enables an Associate to chat with a BOT to get answers to queries to help them during Nesting

Nesting First Time Pass **78% to 100%**

Quality increased from **86.75 – 90.15**



## Self Directed -Learning

Digital multimedia learning modules created with a best authoring tools imbibing all the new age learning concepts, videos, quizzes, interactivity to effectively learn key critical concepts.

Increase in quality **75% to 95%**

Reduction in Training Timeline from **20 days to 16 days**

# Workforce Management



# Workforce Management Framework

## Objectives and Procedures

- Efficient Forecasting and Planning processes for KPI and economic model improvement
- Scheduling, which guarantees better adherence of resources
- Real-time performance management (mission control)
- Standardized and automated reporting
- Continual improvement of KPIs

## Key Benefits

- Optimized resourcing
- Improved efficiency through the improvement of schedule adherence
- Improved efficiency through the optimization of interaction expert and supervisor schedule alignment
- Alignment with key requirements from the COPC Standard



### Forecasting

- Analyze historical volumes, seasonality, and external events
- Forecast the volume of interactions

### Capacity Planning

- Develop daily and interval plan for interaction experts, which maximizes productivity
- Guarantee optimal staffing per interval to achieve committed KPIs

### Reports

- Reports and dashboards that track KPIs and business goals
- Improve control

### Mission Control

- Real-time control of the capacity planning
- Guarantee the KPIs and adherence

# Operating Precision: Tracking the Metrics

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Operations Dashboards provide critical reporting and metrics information that are integral in Business Performance Management. It collects all the key performance indicators (KPIs) and the company's important metrics in one easy to view report. Enables highlighting key issues, risks and trends in the business.



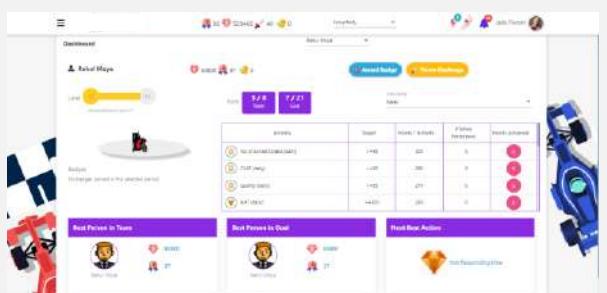
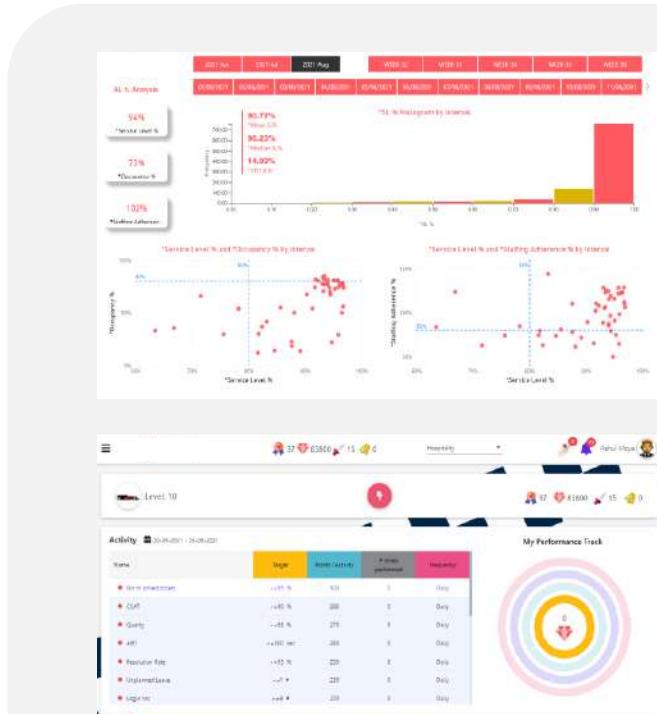
SLAs  
KPI's



Adherence  
Shrinkage  
Attrition



Gamification

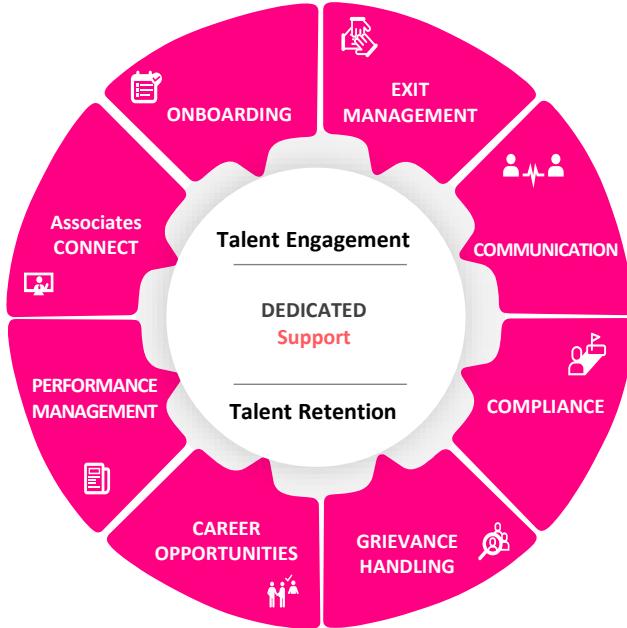


# Talent Excellence: People & Culture



# Talent Excellence Framework

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## ONBOARDING:

- New Associates Handholding
- Create a sense of 'belongingness'



## ENGAGEMENT ACTIVITIES

- Fun@work Calendars.
- Sports ,social activities, Family Day (virtual events)
- TP Advantage Club



## DIVERSITY & INCLUSION | TP WOMEN

- TP Women- promotes Diversity, Equality & Unity
- Network sessions for Women



## Associates CARE CONNECT

- Multiple connect Channels
- Structured listening model



## WELLNESS INITIATIVES

- Passion 4U
- TP Clinic & Vaccination drive



## COTW & COTP PROGRAMME

- Fund raising drives
- Activities of community service



## PERFORMANCE MANAGEMENT & CAREER OPPORTUNITIES

- Internal Job Postings with 80% Fill-rate
- JUMP program for all leadership positions
- Scorecard Methodology
- Campaign level & India level RnR programs

FOSTER A CULTURE OF BELONGINGNESS FROM EARLY LIFE

MOTIVATE ENGAGE & RETAIN TALENT

RWARD HIGH PERFORMANCE & COMPETENCE

PROVIDE FIRST TIME RIGHT RESOLUTION TO QUERIES & CONCERN

PROMOTE INTERNAL GROWTH & BUILD CAREER PATHS

CREATE A LONG-LASTING GOODWILL



Dream Companies to work for (Rm edition)



# Acting on Early Warning Signals

## Early Warning System (EWS)- a **Retention Tool** used to identify potential attrition

### OBJECTIVE



Identification of early warning signals from Associates through behavioral patterns

### Methodology

(High Touch Approach)



Development & Implementation of action plans for retention



CLASSIFICATION OF ASSOCIATES INTO RAG STATUS



GAUGING THEM ON THE EWS PARAMETERS



ONE ON ONE SESSIONS BY SUPERVISORS



HIGH ALERT CASES ( 100% RED & CRITICAL AMBER CASES) MET BY TALENT EXCELLENCE



ACTION PLANNING



EFFICACY OF THE PROCESS REVIEWED (DETECTION ACCURACY %) & (RETENTION %)

### EWS PARAMETERS

- One on One assessment
- Leave / Attendance Records
- Performance trend
- Behavior/ Motivation
- Tenure in current role



**Detection Accuracy %** = No of Attrites who were identified Red / Total attrition for the Month

**Retention %** = No of Red Saved / No of Reds identified

## Real Time Experience

Sentiment, MOT,  
Glassdoor, Indeed

## Employee Wellbeing

Passion4U  
Mental Health

## Employee Happiness

R&R  
GPTW and ESAT  
Engagement and Culture

Be Wise

Be Happy

Be Fit

Connect

Grow

Prosper



# TP has been consistently rated the best (or close to the best) in the industry in every external HR benchmark

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#11 ranking on



Certifications For 2022!  
64 Great Place To Work™

23 Countries



8 Countries

World's Best Workplaces



COMPARABLY

2022  
People  
COMPANIES  
THAT CARE



## ERG Awareness Drive



- TP Women
- International Men's Day
- International Women's Day
- EveryWoman Day
- Gender Equality Day
- Movember- Men's Health Awareness Month
- Wear it Pink
- White Ribbon Day
- World Perimenopause Day
- International Equal Pay Day



- Autistic Pride Day
- International Day of Persons with Disabilities
- International Epilepsy Day
- Sign2Sing Week
- World Alzheimer's Day
- World Alzheimer's Month
- World Autism Awareness Week
- World Braille Day
- World Hearing Day
- World Dyslexia Awareness Day
- World Sight Day



- Black History Month
- Lunar New Year
- Europe Day
- Martin Luther King Day
- World Religion Day
- Nelson Mandela Day
- Bastille Day
- National Hispanic Heritage Month
- Asian American and Pacific Islander Heritage Month
- Eid & Ramadan
- Diwali
- Hanukkah & Passover
- Obon



- Human Rights Day
- International Day of Peace
- World Day for Cultural Diversity for Dialogue and Development
- World Refugee Day
- Veterans Day
- Young Carer's Action Day



- LGBT History Month
- Pride Month
- National Coming Out Day
- International Transgender Day of Remembrance
- International Day Against Homophobia, Transphobia and Biphobia

We are the only business  
process services company to be  
named a **25 World's Best  
Workplace**



## 2. High Tech

Driving Innovation through TAP & TP Digital

# Driving External & Internal Transformation through T.A.P.™

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Adding value to our clients by deploying simple, safe and cost-effective digital solutions



Technology

- High Tech Solutions such as RPA & AI, Chatbots, Omni-channel CX
- High Touch Solutions for AI-based Coaching, Gamification, Simulation

**TP** unify

**TP** voice2messaging

**TP** video assistance

**TP** writeless



Analytics

- Customer Interaction Analytics
- Predictive Modelling
- Recommendation Engines
- Dynamic Dashboards/Reporting

**TP** interact

**TP** recommender

**TP** dialog

**python**



**Power BI**

**CallMiner**

**nexidia**

**tableau**



Process Excellence

- Customer Journey Mapping
- Lean Six Sigma
- Design Thinking
- All Ideas Matter

**DESIGN THINKING**

**All Ideas Matter**

**LEAN 6 SIGMA**

**TOPS**  
TELEPERFORMANCE  
OPERATIONAL  
PRACTICES AND  
STANDARDS

**BEST**  
BASELINE  
ENTERPRISE  
STANDARDS FOR  
TELEPERFORMANCE

**IDEO**

**copc**

**MURAL**

**2,000+**

Knowledge Services & TAP Experts

**15,000+**

Total Bots Deployed

**100+**

Digital platforms

1

## 1800+ TP Digital Network

- Global network with 3 COEs (India, Colombia, Philippines)
- 40% verticalized

2

## 2400+ projects

>€100Mn direct bottom-line impact to TP through delivery transformation programs in 2022

- 4K+ bots deployed in 2022
- 64% of Top 200 clients with at least one digital product

3

## Pivoted to a P&L model

- Beginning to sell Analytics-aaS, WFMAaaS, QAaaS
- Helped launch TP Boost (Sales), TP Collect and TP Live

4

## Transformation Led Solutions for Clients

- 70% of client proposals submitted with medium to high complexity of transformation
- Transitioning to alternate commercial models

5

## Hiring & Training

- 10% of new hires via internship, Jump and internal hiring
- Conducted global knowledge sharing sessions; certifications to be launched in January 2023

6

## Innovation

- Launched new products (e.g. StoryfAI, TP Writeless)
- Thought leadership in industry events

# 2023 TP Digital Objectives

01

## Deliver tangible impact to TP Group

### Digital P&L:

- Sell TAP as a service

### Savings through Deliver Better:

- Through a combination of Lean Six Sigma, Automation and Analytics
- Improve efficiency of internal functions such as QA, WFM

### Growth through Sell More:

- Tailor-made transformation solutions for new and existing clients

02

## Evangelize TP's transformation value proposition

- Continue the shift from “transactional” to “transformational” selling
- **Shift from input to output / outcome based commercial models**
- Upskill wider organization on TAP - **solidify learnings through certifications**
- **Build deeper vertical and horizontal domain experience**
- Hire and groom digital-savvy talent for TP Group

03

## Act as the innovation hub for the group

- Build and launch new domain-focused, AI-enabled products
- Forge new strategic partnerships and drive tangible outcomes
- **Research and invest in emerging areas such as Web3, Blockchain, Metaverse**
- Conduct internal hackathons such as Botathon and Datathon
- Create new thought leadership on digital transformation themes

# Augmenting TP's intellectual property through strategic partnerships

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Strategic Partnerships

TP Owned



Enterprise Solutions



Intelligent Automation



Digital CX



Analytics



Productivity  
Enhancement

100+ Digital Platforms



### Business Challenges

- Huge **surge in call volumes** from passport applicants in 2022 as over 5 Mn citizens delayed applying for passports during COVID-19 travel restrictions
- The agency expected a **6 times forecasted** levels of calls and **c.9.5 million passport applications** in 2022
- Key challenges included:
  - Long wait times
  - IVR capacity forced disconnects
  - Repeat Contacts
  - Customer frustration
  - Employee dissatisfaction
  - Poor media coverage

### About the Client

Client is the passport authority and agency of a European nation's government



### Solution Approach & Summary

- Analyzed CX data to **identify call drivers** that can be better contained on a digital channel
- Built and deployed a **Voice To messaging (V2M) solution** to deflect calls to automated messaging
- Deployed technology solutions for **IVR mapping**, in partnership with **Twilio**.
- Targeted contact drivers enable transition from Voice to SMS through IVR reconfiguration – it could handle and triage customer statuses, **passing to customer services only when certain triggers are met**
- When passed to SMS Services, the system manages the queue and assignment of SMS tasks to available agents, **driving efficiencies**



### Potential Impact Statement

**€4.1M**

client benefit for 2022



**>55%**

deflection rate for applicants looking for status updates

**<10%**

of deflected contacts routed to an agent

**+35%**

increase in SLA



**€469k**

TP Benefit for 2022



**Solution designed, developed and deployed within 2 weeks**

1

## CX & Ops Consulting

CX Redesign & Transformation

Operations Effectiveness

Project & Change Management

Workforce Optimization, WFM-aaS

2

## Data Analytics and AI

Customer Interaction Analytics

Predictive Modelling

AI-aaS

Conversational AI, QA-aaS

3

## Technology Platforms

Product Engineering, SaaS

RPA-aaS

Cloud Migration & CC-aaS

InfoSec-aaS

## Consulting



### About the Client

Client is a Cloud-based provider of integrated digital human capital and business solutions, proprietary AI and business analytics. It provides worldwide services across Retirement benefits, Consulting and Payroll



### Background

Client receives around 21M calls annually from its top 150+ customers spread across 15 different industries however 20% of those are repeat calls that increase the Operational cost

### Opportunity

- High propensity for repeat calls
- Higher Cost per call
- CSAT scores were inversely proportional to increased propensity of Repeat calls
- Low Digital footprint, Human-intensive Tasks and the need for self-service channels



### Solution Approach & Summary

- **Baselining and prioritization** of top 5 accounts which contributed to more than 75% repeat calls
- **Repeat Call propensity analysis** using analytics & LSS suggested an inverse correlation between CSAT score and increasing propensity of Repeat calls
- **Hypothesis formulation using conditional probability** on customer behaviours indicated likelihood of repeat calls and confirmatory study using 1 to M analysis
- **Detailed Journey mapping**, Deep-dive assessment and Opportunity identification for top 6 primary topics
- **Solution segmentation across key TAP levers** and Interaction value (Eliminate, Automate & Optimize)
- **Solution prototyping** and real-world process simulations and assessment findings
- **Transformation Roadmap for Agile Sequencing** of Solution Interventions & ROI computation
- Suggested **Workflow Automation using RPA** to perform standard & repetitive tasks like Timesheet reconciliation, Payslip extraction and BO tasks
- Identified opportunities for using Email, Voice and Chatbots for **Digital alerts on case updates**
- **Simulation** tools for real-time customer guidance
- **V2M Deflection** of generic queries to Digital channels



### Potential Impact

**\$8.4M**

Net savings on Operational expenditure

**18%**

Reduction in cost per call (\$12 to \$9.8)

**50%**

Reduction in completion time of in-flight overlapping projects

**15%**

Reduction in repeat call propensity (Impacted +5% CSAT)

**Consulting****About the Client**

The client is an American company that provides a secure online platform for buying, selling, transferring, and storing cryptocurrency

**Business Objectives**

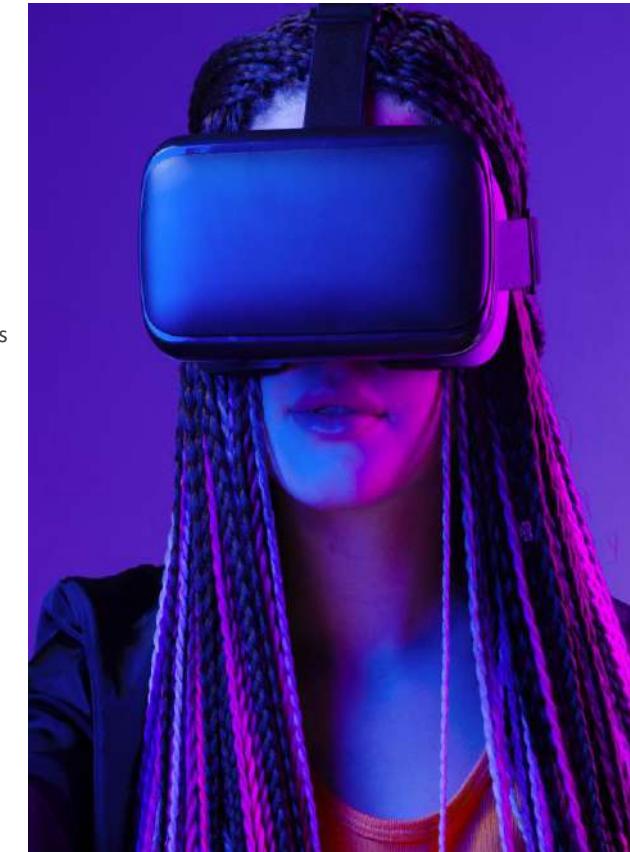
1. Create operating competencies for '**future of work**'
2. Define metrics and set **performance thresholds**
3. Design an **operating model** for training, quality, workforce management
4. Identity management in **Metaverse**
5. Suggest **geo specific policy nuances** and coordinate changes
6. Identify data privacy gaps and **error proof policy moderation**
7. Conduct due-diligence and **enhance systems**

**Incubation Framework**

- **Request Intake**  
Requirement specification and Responsibility Assignment
- **Maturity and Readiness Testing**  
Blockchain evaluation for identity transfer and attestation
- **Content Creation**  
Training Plan, Capacity Plan, Sampling and Audit Plan, Risk Registers
- **Experimentation and Simulation**  
New process modelling on Lead and Lag measures
- **Steady State**  
Process Deployment and Business Continuity Plan

**Potential Impact Statement**

- **Data Driven** : Safely, securely and efficiently
- **Talent Rich** : Resolving complex and unstructured requests
- **Co-Innovation** : Agile coordination for rapid prototyping
- **Technology Propelled** : Metaverse and KYC/AML Compliance





# Consulting as an enabler for strategic outsourcing

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TP Teleperformance



## Project Highlights

Won consulting deal worth \$327K with Delta Airlines

beating McKinsey and other consulting firms

**Project Scope:** Enable Delta to seamlessly operate a blended model of W@H and B&M to be future ready in scaling operations across following themes:

1. Operating Model
2. People Practices
3. Employee Engagement
4. Tech and Logistics

**Project Timeline:** 12 weeks

**DELTA**

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**W@H Consulting proposal for Delta Air lines**

Dec-2022

1. Our Understanding of the Requirement
2. TP's Tried-and-Tested Approach for W@H
3. Our Success Stories
4. Next Steps – Our Methodology



## Potential Impact:

Consulting engagements leading to hosting Delta in Jan-23 in Philippines for potential outsourcing contracts



8m

Revenue for TP  
Potential business for ~250 FTE

25x

Downstream TP  
Revenue



# Additional Use Cases



## Healthcare

**10 percentage points** increase in FCR



## Retail

**58% reduction** in QA cost and **4% improvement** in resolution accuracy



## Sales

**24% more sales** generated for leading global bank



## Telco

**8% improvement** in efficiency



## CPG

Improved sales by **\$400K** and **\$250K savings** in costs



## Trust & Safety

Up to **30% reduction** in policy misalignment



## Collections

**6% increase** in collections amount and **3% reduction** in cost to collect



## Travel

**15-point improvement** in NPS



## BFSI

**16-point increase** in NPS and **100M €/year** CX impact

## Technology



### Business Challenges

- Scammers utilizing data and pictures published on client websites and publishing them on other sites (like Craigslist)
- Extremely time and labor intensive to scan through thousands of listings and compare them with the information on client site
- Information (listings) update routinely so comparison exercise needs to run 24x7
- Once a potential scam is detected, it needs to be flagged the same on craigslist in real-time (24x7)

### About the Client

Client is the leading real estate and rental marketplace dedicated to empowering consumers with data, inspiration and knowledge around the place they call home, and connecting them with the best local professionals who can help.



### Solution Approach & Summary

**Created an unattended automation solution with Python. Below are the steps:**

- **Extraction** - Extract newly added properties from Client and Craigslist every 3 hours
- **Conversion** – Convert the images to HASH value and extract addresses as well and move the data to a database.
- **Comparison** - Compare the HASH values between Client and Craigslist. If the result match i.e. images are identical/similar. These properties are tagged as potential scams
- **Flagging** – BOT flags the potential scams and once done it also takes a screenshot and stores in a database. BOT also checks if the flagged property is removed from Craigslist, every 6 hours



### Potential Impact Statement



**\$1.3M**

Net savings on Operational expenditure



**90%**

Reduction in manual work



**24/7**

Monitoring of listings for scam



**45%**

Reduction in fraud listings





# TP Differentiators

## Session 2.

1. Client / Account Management
2. Responsible Practices & ESG

# 1. Client / Account Management



# A Simplified New Business Strategy for Increased Growth & Profitability

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With TP committed to delivering >2 to 3x market growth over the long term.



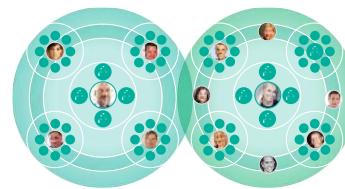
# Go-to-Market Strategy Drivers

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## CLIENT OBSESSION WITH FIERCE FOCUS ON GAMMA & GLOBAL ENTERPRISE BRANDS



## VERTICAL EXPERTISE AND CLIENT PROXIMITY



## BEST-IN-CLASS SERVICE & PRODUCT PORTFOLIO TAILED TO VERTICALS



TP Cube: a three-dimensional strategic approach.

## DOMINATE THE MARKET IN ALL LARGEST BUYING MARKETS



US Market, UK, DACH, France, China, Brazil, Turkey,...

## INDUSTRY LEADING WITH HIGHEST PROFIT MARGIN

# 15%

2021 EBITA before non-recurring items:  
€1,071million, or 15.1% of revenue, up +45.7%

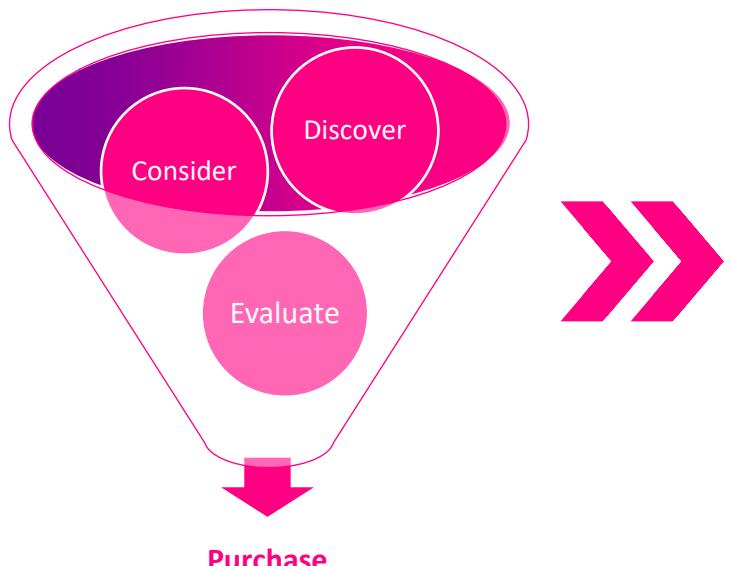
## CULTURE OF OWNERSHIP, & STREET SMART MINDSET



# Teleperformance Integrated and Dynamic Go-To-Market and Client Experience Model

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FROM THE TRADITIONAL SALES FUNNEL



TO TP'S INTEGRATED & DYNAMIC GTM MODEL

Company's promise are constantly qualified and supported by the reality of what the we deliver with BD and CS working together.



Research & Identification

Problem Qualification

Solution Exploration

Requirement Building

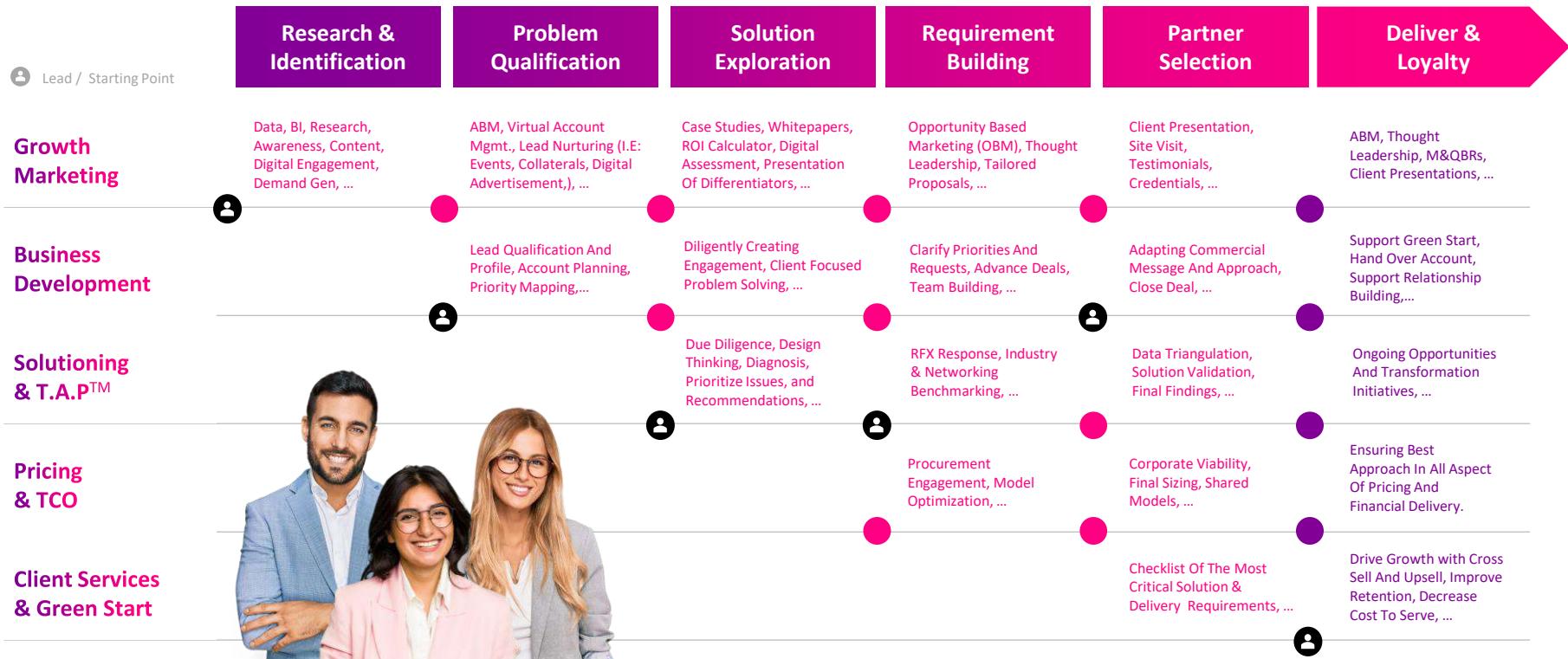
Partner Selection

Deliver & Loyalty

# Fully integrated teams and GTM approach for engaging B2B customers throughout the journey

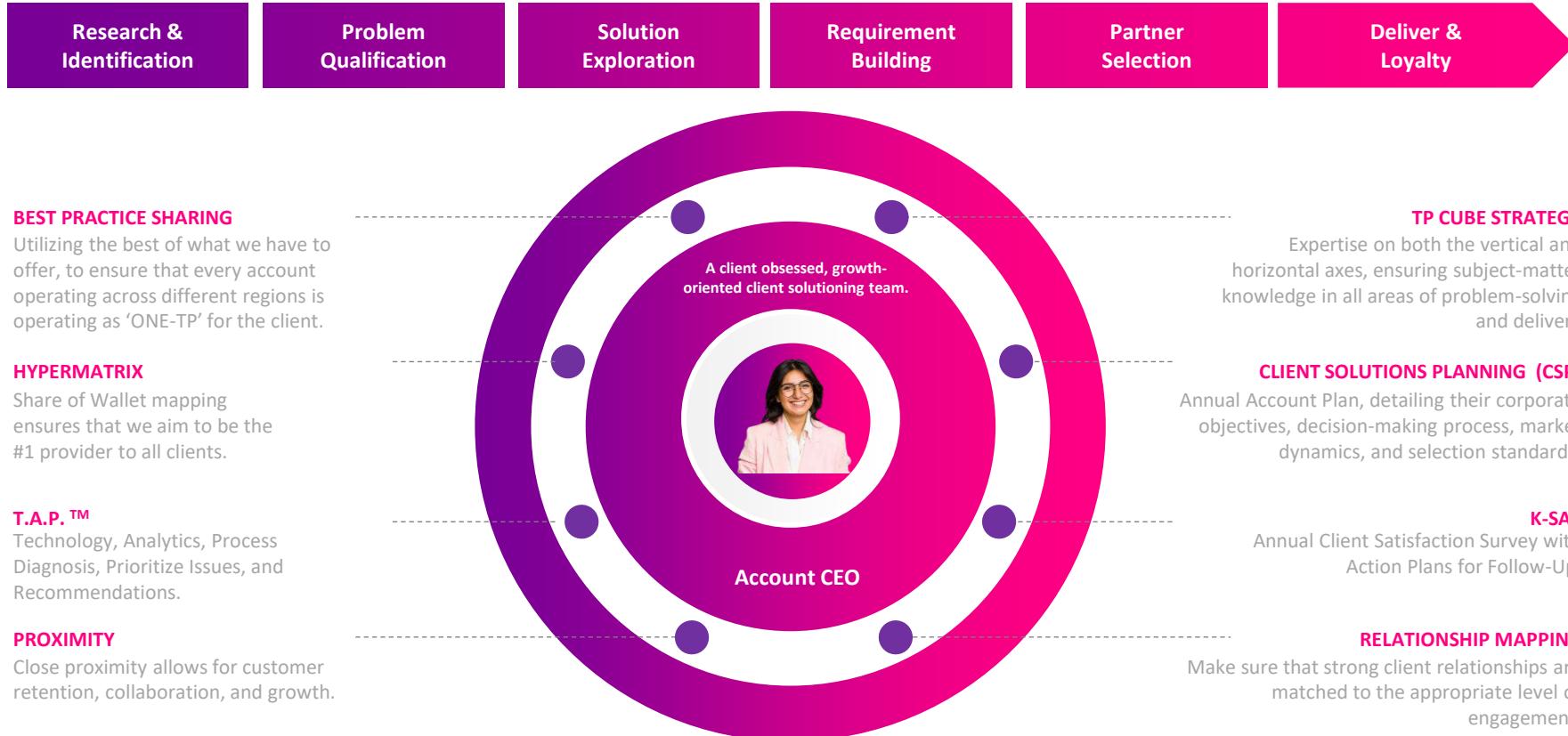
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From marketing through business development to client services, a cohesive team working to position TP as the go-to partner for traditional, transformative, and digital services throughout the journey.

# Deliver & Loyalty: Client Solutions Governance & Relationship Building



## Banking & Financial Industry Expertise & Strategy

### Consumer Trends - BFS

What scenarios are the **consumers** expecting in today's market?



**7%+**

of US consumers' mortgage rates have crossed **7%+** for the first time since 2002, doubling in last 9 months with reverberating impacts yet to be seen



**52%**

of US consumers have **switched providers** in the last year because of poor customer service



**73%**

of US consumers **would share their personal data for better service and perks**



**79%**

of consumers **view their relationship with financial services providers as purely transactional**



**40%**

of consumers **would be more loyal to their bank if it provided more personalized service**

#### 1. High-quality customer service

Modern-day customer service requires a well-trained staff, but now, it also hinges on the right technology platforms. In addition to having these two elements in place, you need to create seamless transitions between them.

#### 2. Low fees

Customers want low fees on checking accounts and other services, but they're willing to accept fees when they perceive that they're receiving value in return. Retail customers are twice as likely to switch banks if they've been charged any type of fee over the last three months.

#### 3. Security and fraud protection

Trust issues have always plagued the banking industry, and a lack of consumer confidence can undermine your appeal. To attract and keep customers, your bank needs a strong commitment to cybersecurity and anti-fraud measures.

#### 4. Accessibility

Customers want easy access to mobile and online banking tools. They want to be able to manage their accounts, discover new products, and access banking services conveniently from anywhere. But they also still need convenient access to ATMs and branches.

#### 5. Competitive interest rates

As banks streamline their onboarding processes, customers can easily go anywhere when they want to open a savings account or take out a loan. They will go toward the best rates. To keep your customers and attract new ones, you need to offer competitive interest rates.

#### 6. Positive brand reputation

Banks receive a lot of negative press over their reputations, and they spend a significant portion of their revenue on marketing to protect their images. Customers want to work with banks that have a positive reputation. Keep in mind your reputation can't just come from clever marketing — it also has to be built on real experiences and interactions.

#### 7. Different types of accounts & products

Your customers need accounts, loans, and financial services tailored to their needs. They expect personalized recommendations and guidance. If you don't provide that, your customers will find another option. To be successful, your financial institution needs to understand what your customers want and make a plan to meet their desires.

**70% of financial activities happen outside of banking environments** – mostly on merchant points of sales and direct P2P payments/transactions. Adding more players to this environment, in the US only, **Meta** is already the number 1 marketplace for social commerce – followed by **TikTok** in second place. There is a race to become a one-stop shop across the ecosystem

Source: Accenture

- Domain Expertise
- Continuous Evaluation of Consumer Trends
- Segmentation
- Targeted suite of Solutions
- Case Studies/White Papers
- 45K BFSI professionals delivering exceptional results

**High double-digit YOY Growth in 2022**

## Travel & Hospitality Industry Expertise & Strategy

### Macroeconomic View - T&H

Macro-Economic factors may impact T&H space, however, overall outlook seems positive for the Travel industry

Macroeconomic Impact



Travel & Hospitality (T&H)



Source: MF, Morgan Stanley, WTTC, Industry Articles

#### HEADWINDS

- Russia-Ukraine geopolitical tension to impact tourism
- China under Isolation
- Rising interest rates, energy prices, potential **global recession** could have an impact to T&H
- **Operational challenges & staff shortages** to persist in the industry
- Continued **travel disruptions** due to delayed & cancelled flights
- **High Inflation** resulting in increased travel fares
- **Business travel could shrink** as tech/tech-led companies deploy cost optimization measures including layoffs

#### TAILWINDS

- Demand for **domestic travel soars** and **international** picks up gradually
- **Digital technology adoption & innovation** to act as a catalyst
- **Easing travel restrictions** reviving tourism in Europe & America
- Increasing demand for 'bleisure' travel due to hybrid work
- Consumers prioritizing vacations for **emotional wellbeing**

1

**High double-digit YOY Growth in 2022**

1

## 2. Responsible Practices & ESG



# We have a comprehensive ESG and CSR program with quantified and ambitious targets



## Commitments



Be a preferred employer in the market



Promote diversity, equity & inclusion (DEI)



Reduce carbon footprint



A Force of Good

## Objectives

Maintaining >90% of total employees working in a TP subsidiary certified GPTW®

Increase in % of women on Executive Committee by 2023, while maintaining gender balance at all levels

SBTi targets  
Climate pledge (net zero by 2040)

Develop local economy  
Give back to communities

## How?

**Uphold the best HR and social practices in every country:** living wage, benefits, work-life balance, values and culture...

**A truly diverse, multicultural and inclusive workplace**  
DE&I governance, policies, targets and trainings

**Adopting renewable energy**  
Energy efficiency measures  
Awareness & campaigns

**125K employees hired in their first job**  
Impact Sourcing, COTW, UNICEF partnership

Since 2011, Teleperformance is a signatory of the UN Global Compact and is committed to promote its 10 principles and to contribute to the Sustainable Development Goals.



# We have a comprehensive ESG and CSR program with tangible achievements

We are committed to building a sustainable business for our employees, clients, shareholders and communities.

- **97%+ employees work in a certified Great Place to Work® environment**
- **79% Trust Index score** from our employees (based on more than 201K surveys)
- **61 Mn training** hrs. were provided worldwide in 2021 alone, a 39% increase from 2020
- **71% internal promotion rate** for supervisor and management positions
- **15% reduction** in per-employee **carbon emissions** from 2020 to 2021
- **21.4% reduction in electricity** consumption per-employee from 2020 to 2021; **21% renewable energy**
- **\$70M+ in donations** to help underprivileged people or victims of natural disasters since 2006
- Our employees dedicated more than **60,000 volunteer hours** in 2021 alone

# We have a comprehensive ESG and CSR program that has been validated by external agencies

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Since 2020, approved at "GC Advanced" level for the quality of its CSR documentation which corresponds to the highest distinction from the United Nations Global Compact.



TP recognized by Fortune and Great Place to Work® as one of the 25 World's Best Workplaces (ranked 11<sup>th</sup> in 2022)



2022 and 2021 Frost & Sullivan Institute Enlightened Growth Leadership Award



Verego Social Responsibility Standard Enterprise-Wide Social Responsibility Standard (SRS) Certification for the 9<sup>th</sup> time in a row. Teleperformance achieved certification in all five defined areas at a Group-wide scope.



Ranked in first quartile of its sector



Distinguished as an Industry Mover in the S&P Corporate Sustainability ranking. Ranked in the top 14% of its sector.



Received the ISS Prime Label which is awarded to companies with an ESG performance above the sector-specific Prime threshold



Reconfirmed in the Ethibel Sustainability Excellence Europe Index with effect from March 2019



FTSE4Good

Included in the FTSE4Good Index since June 2018



INDICES EUROZONE 120

Included in the Euronext Vigeo Eurozone 120 Index since 2015 and ESG CAC 40 since September 2022

With our ongoing commitment to social responsibility through our growing list of initiatives that strive to make a positive global impact, Teleperformance is grateful, and beyond honored, to be the recipient of a full, enterprise-wide Social Responsibility Standard (SRS) certification from Verego! **This is the ninth consecutive year that Teleperformance has received this recognition.**



- Leadership
- Ethics
- Community
- People
- Environment



# We put our employees at the heart of everything we do

We are committed to be a best employer in every market, and provide working conditions aligned on the highest standards



# A preferred employer

Great Place to Work®, international reference in employee engagement and wellbeing

In 2022, Teleperformance has been recognized as one of the



## 25 World's Best Workplaces™

by Fortune Magazine in partnership with Great Place to Work® (ranked 11<sup>th</sup>)  
Out of 10,000 other companies for the second consecutive year.

As of 2022, Teleperformance is Great Place to Work® certified in **64 countries**, covering **more than 97%** of global workforce.

### About Great Place To Work®

Thousands of companies in the world trust GPTW® to **measure their employees' trust index** towards their employers, their pride and happiness at work.

**Anonymous survey** sent to all employees, containing one question on overall satisfaction and around 60 questions covering five values: Credibility, Respect, Fairness, Pride and Camaraderie.

### What our employees say

#### Trust Index® score of 79%

according to more than **201,000 employees**, well above the required minimum score of 65% to be certified.

- **93%** Say TP is a safe working environment
- **90%** Say they are treated fairly, no matter gender or origin
- **87%** Feel welcome in the company
- **84%** Say TP makes them feel they belong, no matter their role

# An employer committed to well-being and diversity

For Teleperformance our Diversity makes us stronger

We celebrate diversity and have opportunities for all



## PRIORITY STRANDS



Improve representation of women or men in leadership roles, across business units and geographies



Ensuring reasonable accommodation, increased representation, support and awareness in the workforce



Respectful workplaces through equal rights, benefits, opportunities for advancement



Improve race, ethnic and cultural diversity in the leadership roles and in the workforce



Flexibility for companies to prioritize diversity strand relevant to their needs and local realities



Created in 2019, the **TP Women** initiative seeks to address the challenges faced by women in the workplace and drive positive change:

- a mentoring scheme to help high-potential female employees reach senior positions in the Company;
- a review of recruitment and training procedures for management positions;
- dashboards to track changes per region and per department;
- networks to raise awareness and promote equality.

**54%** of women in the workforce

**46%** in management positions

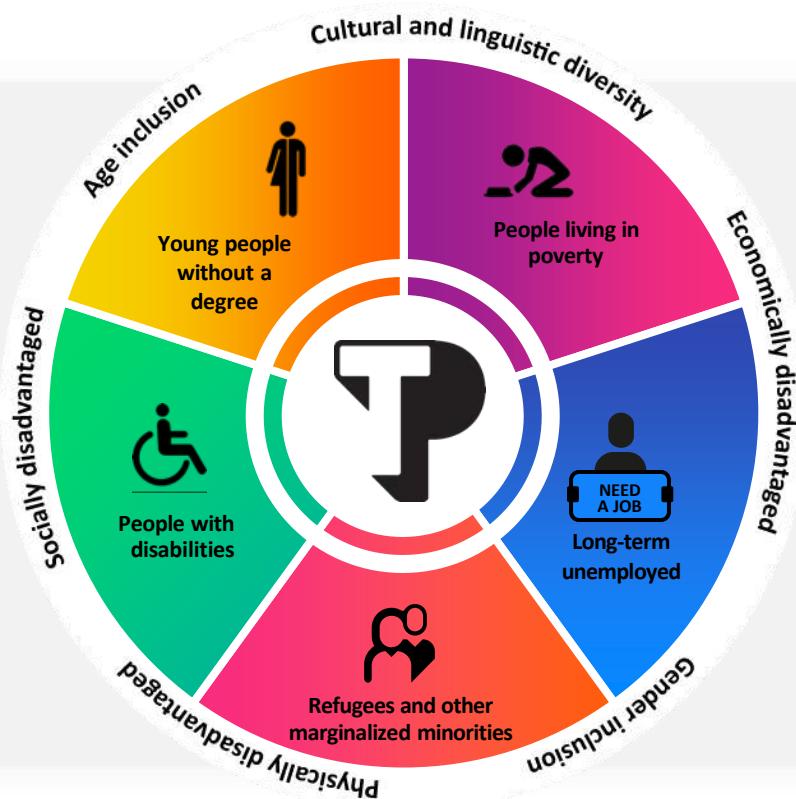
**25%** in the executive committee

**50%** in Board committee

**Public commitment:**  
reach at least  
**30% of women**  
in Executive Committee  
by 2023.



# An inclusive model - Impact Sourcing



- Committed to Impact Sourcing for over a decade
- Our Impact Sourcing framework focuses on **hiring people from disadvantaged groups** and develop a truly **inclusive workplace**, for people from all backgrounds. 15% of global workforce are Impact workers
- In 2021, 125,000 young people started at TP in their first job opportunity.
- Recognized as an Impact Sourcing champion by the IAOP.
- **2,000+ Venezuelan refugees hired by TP Colombia:** TP received the **award for Outstanding Leadership in Integrating Refugees** into the Workforce in Colombia, from TENT Partnership for Refugees



We care about  
the environment

Citizen of the Planet

# Citizen of the Planet

An ambitious environmental roadmap, started in 2008



- Carbon reduction targets approved by the **Science Based Targets initiative**
- **Objective to reduce scope 1 and 2 GHG emissions 49% per FTE by 2026 from a 2019 base year**, and to reduce scope 3 GHG emissions from purchased goods and services, and employee commuting 38.3% per FTE.
- Net zero by 2040 (Climate Pledge)

Joined the Climate Pledge, a coalition of 200+ companies aiming at being carbon neutral by 2040



Constant carbon footprint decrease for 4 years in a row. 21% renewable energy.



**Employee engagement and awareness campaigns:**

- World Cleanup Day, tree planting, and COTP campaigns all year long
- Being Green Essentials booklet
- CSR trainings



Engaged in favor of reforestation and biodiversity conservation



**Teleperformance joined One Tree Planted to fund the planting of 500,000 trees**  
in India, Philippines, the Andes region, Portugal and the Southeastern United States.

Additionally, Teleperformance has launched a fundraising program to engage employees and other stakeholders to match its commitment and fund the plantation of an additional 500,000 trees.

**We are committed to giving  
back to local communities  
where we live and work**



# Force of Good

COTW charity initiative, helping local communities

- **Established in 2006**, Citizen of the World (COTW) is TP charitable initiative that seeks to generate a positive impact on local communities, focusing primarily on education and disaster relief.
- Global and local partnerships with NGOs across the world.
  - **60,000+ children benefitted from COTW support to education programs in 2022**, of which more than 10,000 in India
  - In 2022, TP raised \$1.6m in support to Ukraine.

- **\$7m** donations and **+60K** volunteer hours in 2021 alone
- **\$70m+** donations since inception
- New partnership with **UNICEF** launched in 2022

# Force of Good

Global partnership with UNICEF



United in Hope, Compassion, and Action: TP for UNICEF

UNICEF does not endorse any company, brand, product or service. The children featured are not beneficiaries of UNICEF programs.

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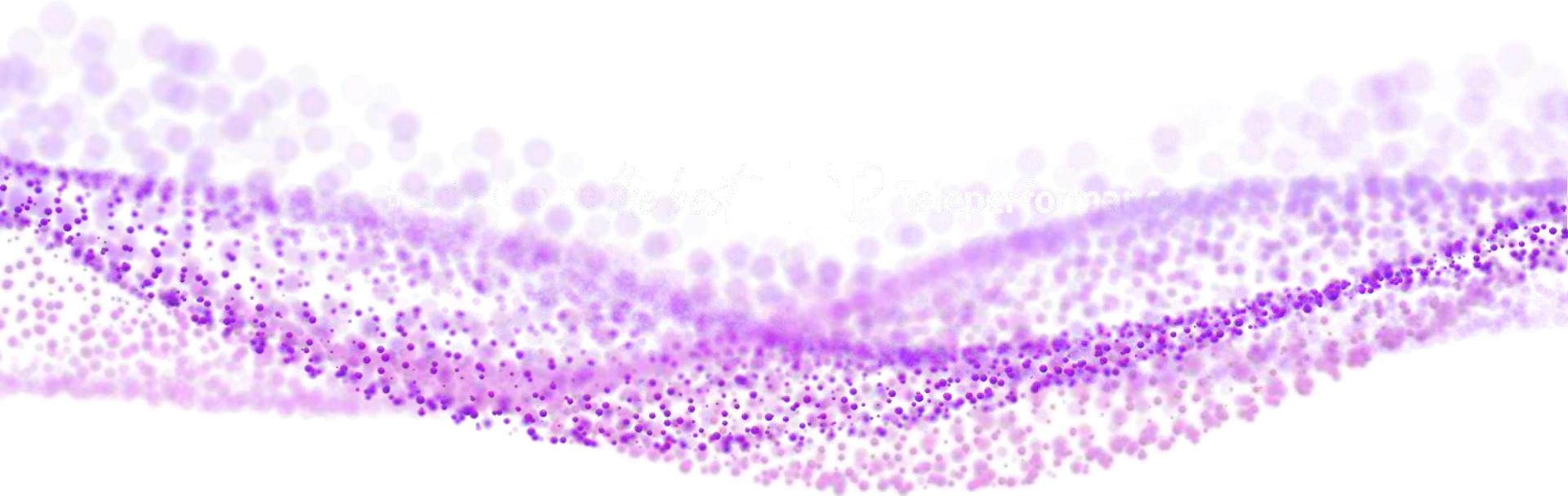
## Education

- India : long-term full education program around early childhood, digital learning, quality teaching, adolescent education & out of school children
- Philippines : education fund to face significant school disruption due to Covid

## Emergency response and disaster relief

TP positioned as one of UNICEF's global partners for emergencies, which include in immediate disaster relief but also in mid-term & long-term recovery programs around Nutrition, Water, Sanitation, Hygiene, and Education.

Support to the emergency response in Ukraine.



teleperformance

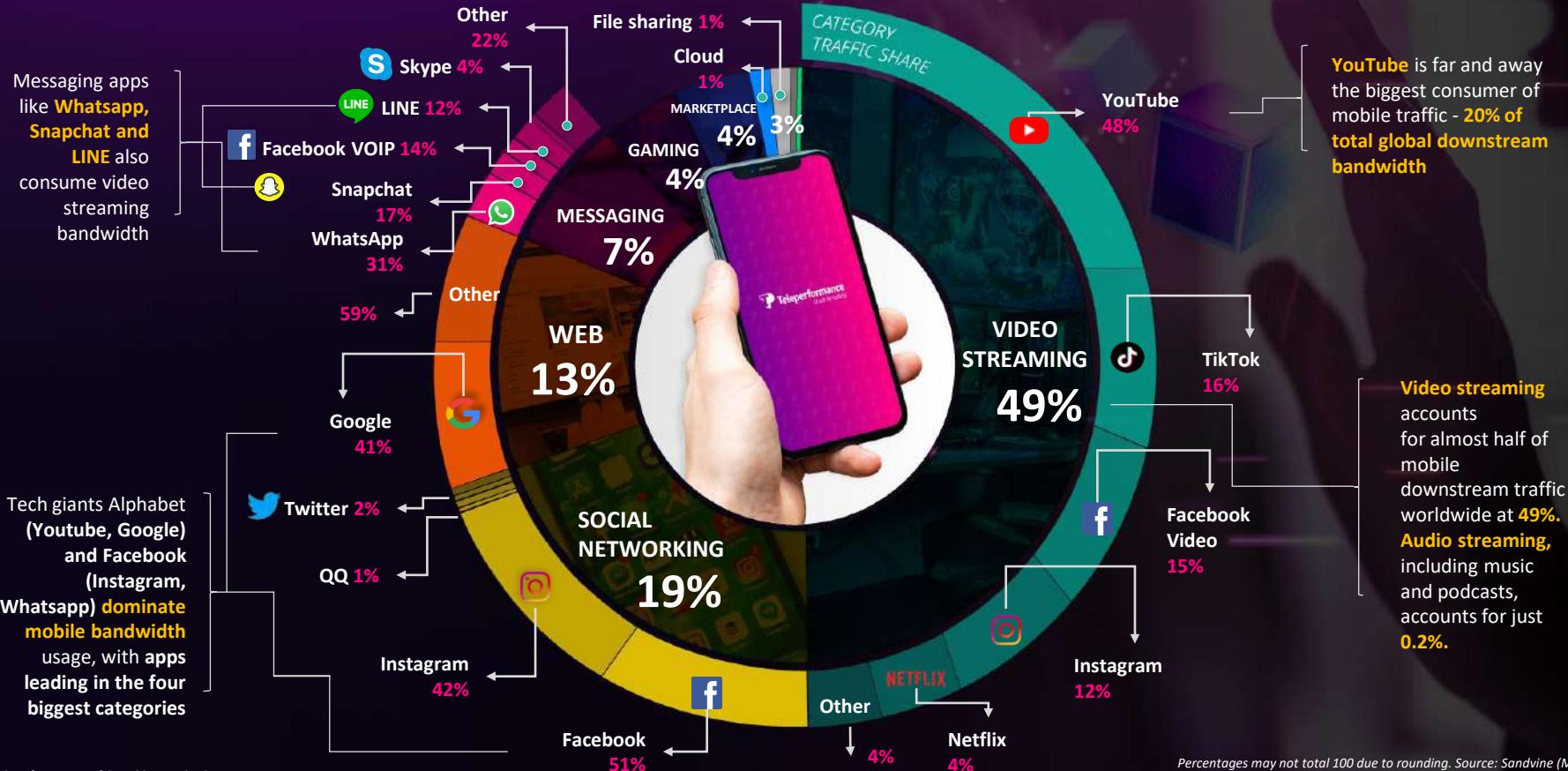
# Trust & Safety Overview

Investor Meet  
January 2023



# 2022 Mobile Traffic Worldwide

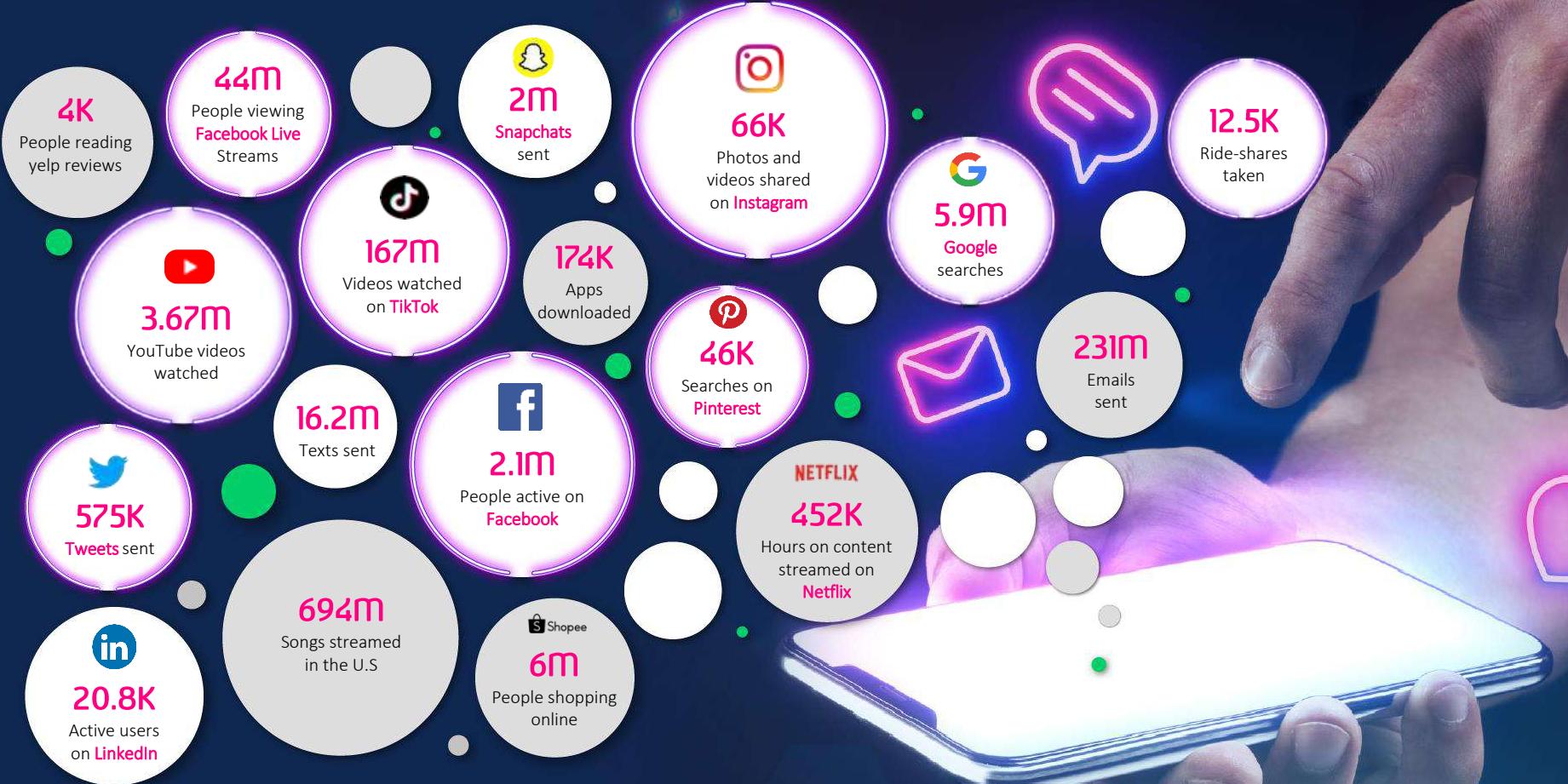
As global smartphone proliferation surges, a handful of categories and apps are dominating internet bandwidth



# A Minute Of Internet 2022

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**Teleperformance**  
each interaction matters



## What is Trust & Safety?

- Trust and Safety (T&S) refers to the process of ensuring that **digital content upholds platform-specific guidelines and rules**
- Within T&S, Content Moderation is an essential **first-responder service** to protect public from bad actors in the digital world. Global brands, governments and lawmakers worldwide are trying to find solutions to make social media safer at multiple levels without creating censorship: **in business integrity, IP protection, fake news, scams, hate and egregious content**
- T&S staff perform tasks that involve **monitoring, flagging, filtering, reviewing, and finally, escalating violating content** to social media platforms for immediate, necessary action

## Why is Trust & Safety important?

### Facebook

- Over **2.3 billion** pieces of content were actioned in Q2 2022
- In Q2 2022, **20.4 million** of Content was Actioned on Child Endangerment: Sexual Exploitation and **13.6 million** for Dangerous Organizations and Individuals: Terrorism
- Proactive rate ranges from **77%** for Bullying and Harassment to **99.7%** for Fake Accounts

### YouTube

- In Q2 2022 alone, over **4.4 million** videos removed
- Over **30%** of videos were related to Child Safety, **20%** Violence and Graphic Content, **15%** Nudity and Sexual Content
- **754M+** of comments also removed in Q2
- **1.1% of comments** are removed based on human flaggers as the first source of detection

### TikTok

- In Q2 2022 alone, over **113 million** videos were removed from TikTok
- Of this, **48 million** were removed by AI while **65 million** required human intervention
- **43.7% of videos** removed were related to Minor Safety, **21.2%** related to Illegal activities and regulated goods

### Instagram

- Over **46.6 million** pieces of content were actioned from Instagram in Q2 2022
- **479.8K** of Content were related to Child Endangerment: Nudity and Physical Abuse
- Proactive rate ranges from **87.4%** for Bullying and Harassment to **99.3%** for Violence and Graphic Content

# Trust & Safety Market

T&S services is a fast-growing Business Process Services market segment, expected to reach >\$10 billion by 2025.



Adoption by work type  
Percentage of revenue

2020

2021



Adoption by industry  
Percentage of revenue



## Global Trust & Safety Market & Next Years Projection

(In € Billion)

\*Everest  
Projections

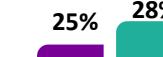
MARKET GROWTH AT 20%



Adoption by geography  
Percentage of revenue

2020

2021



# Everest Group Peak Matrix For Teleperformance Trust & Safety 2022

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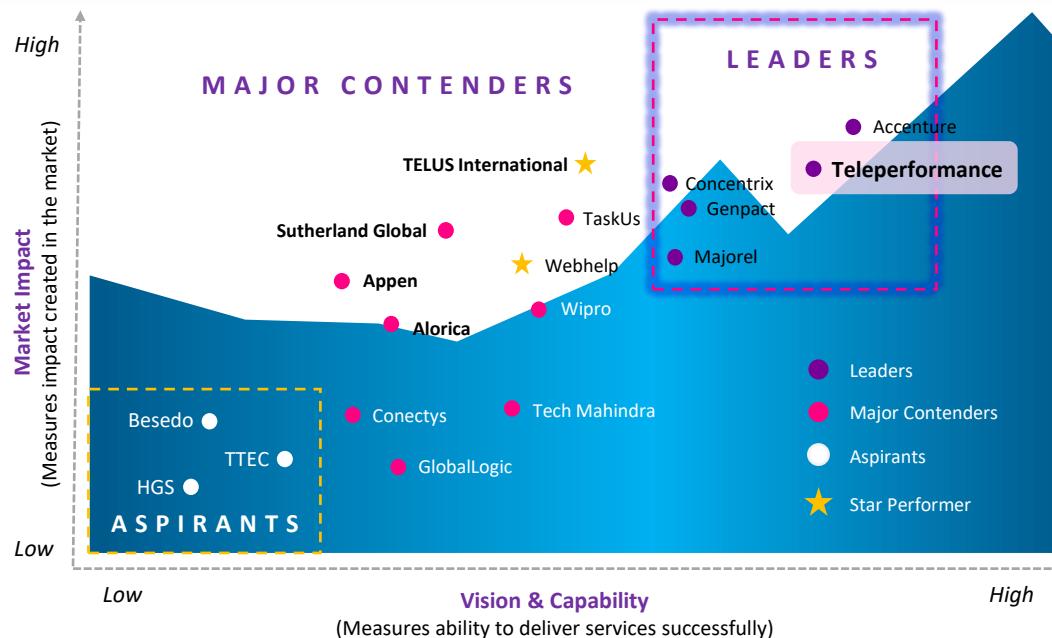
Teleperformance



Ranked 4<sup>th</sup> in Leader's Group in 2021

Ranked 2<sup>nd</sup> in Leader's Group in

2022



**Continuously invest** in strengthening all around T&S capabilities and endeavoring towards creating differentiated capabilities by exploring newer avenues of value creation for our T&S clientele



**Deep industry and domain expertise**, superior technology capabilities and robust frameworks for moderator's well-being monitoring and management



**Global operations** and delivery presence across onshore, nearshore, and offshore locations with strong capabilities in a variety of languages



**Superior analytics capabilities**, dedicated practice to monitor the evolution of T&S policies and policy insights



**Research in moderators' well-being and consulting /transformation capabilities**



# Global T&S Market Share

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 Teleperformance

## 2022 Service Provider Share Distribution

By Everest Group 2022. Active ACV in US\$ billion



More than 35% of market share

The acquisition of Lionbridge AI and Playment has enhanced Telus market adoption

## Webhelp expanded delivery presence

## LATAM, EMEA and APAC

## TP'S TOP COMPETITORS



## EMERGING THREATS



## TP TRUST & SAFETY



### SOCIAL MEDIA

Content Moderation, Monetization, Creator, Risk, Actor, Policy & Quality, Authenticity



### HI-TECH, AI & METAVERSE

Data labeling, annotation, automation, categorization and training data for AI/ML algorithm



### E-COMMERCE

Content moderation (Paid, Commerce), Monetization (Integrity/Ads, Sales), Risk (Fraud, IP, Legal, Compliance & escalations)



### GAMING & COMMUNITY

Content (community) moderation, Chat, Ads, Transactions & Payments, Authentication



### DATING & MATRIMONY

Content moderation, Risk (Legal, Escalations), Actor Review, Quality, Authenticity



### TRANSPORTATION & FOOD DELIVERY SERVICES

Identity, Authenticity, Monetization (Integrity/Ads, Sales), Content Moderation



### SOCIAL MEDIA MONITORING & ANALYTICS

Real-time knowledge & analytics on social media



### FRAUD PREVENTION & MONITORING

Fraud & Privacy, Risk, Whitelisting, Categorization, Quality and Financial



### OTHER AREAS

NFT, Crypto, Proctoring & Fleet Management

## Policy insights

## Use of analytics

## Language processing

## Gamification

## Digital solutions

### User generated content moderation

Review user generated contents including image, video, audio, texts and live streaming

- Sexual content
- Hate speech | Fake News
- Violence & Illegal activities
- Impersonation
- Live chat review & moderation
- Child abuse & Molestation
- Animal Cruelty

### Ads moderation & monetization

Reviewers disapprove or takedown Ads that target or harm users

- Inappropriate Ads
- Content & data labelling
- Spam link
- Unacceptable advertiser
- False or misleading ads

### AI Operations

Review and labelling of images, text, video and audio for training ML/AI

- Data labeling
- Data annotation
- Data protection
- Categorizations
- Comment & live stream moderation
- Copyright infringement

### E-commerce shopping & payment/fraud

Screening of shopping website to check the authenticity of the merchant

- Fake goods, news or products
- Fraud review & resolution
- Dispute intake & resolution
- Unauthorized purchase
- Dangerous or illegal products
- Anti-Money Laundering (AML)

### Application & developer support

Support applications at the script level and developers as per policies

- Identity mitigation
- Identity theft
- KYC (Know your customer)
- Legal restrictions
- Illegal apps/activities

### Digital Media & copyrights

Unauthorized usage of any original content

- Unauthorized use of a copyright image
- Unauthorized use of a logo
- Unauthorized reselling of artwork

Re-upload of an original video

### Identity & account authenticity

Protect individual user identity and authenticity from unauthorized access and activities

- Risk management
- Unauthorized account access
- Account violations
- Fake accounts
- Bot accounts
- Illegal activities
- Impersonation

### Social Media community management

Promotes safer digital ecosystem, prioritizing safer brands and online communities

- Social media monitoring
- Terrorist propaganda
- Bullying & Harassment
- Comment & Content relevance
- Self harm & threats
- Sentiment Analysis
- Search relevance



## MISSION

To create a Positive Wellness culture and tailor impactful, custom-made, accessible & proactive Holistic Wellness & Resiliency solutions for the Global Trust & Safety community that we serve.



## VISION

To re-define Wellness by optimizing a framework of whole person care, deep collaboration, continual research & innovation.

T&S is wholly committed to the Health & Wellness of our content moderators both during your employment and beyond.

We view Wellness as the Golden Thread that spans across employment lifecycle, an end to end offering, which firmly places our people above all else.

Take Greater Responsibility

Positive Wellness Culture

Be the Source of Truth

Passion & Enthusiasm

Hold Ourselves Accountable

We Succeed Together

## OUR 6 PILLAR WELLNESS PROGRAM

Continuity & Cohesion

Risk Assessment & Tailored Wellness

Purpose & Pride

Proactive Holistic Wellness

Resiliency Skills

Research & Innovation

# 2022 Wellness Trends Comparison

inspired to be *the best* | **T** Teleperformance

## Global Wellness Summary

**64** experienced and licenced Psychologists

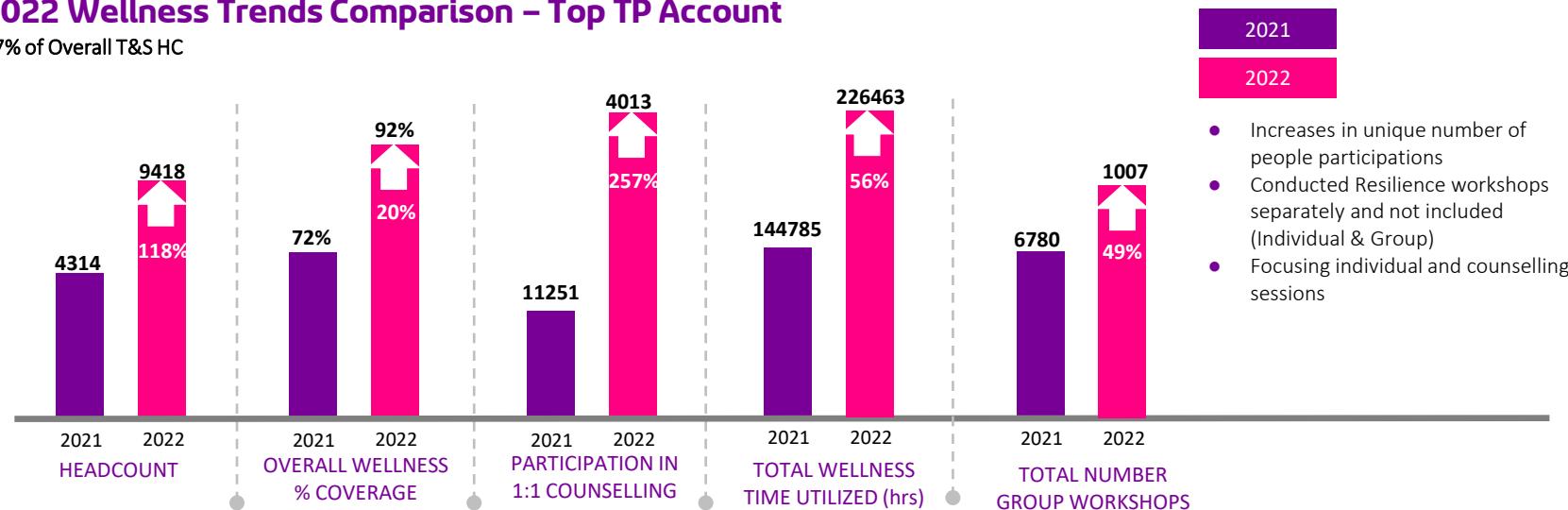
**46,703+**  
1:1 Counselling sessions completed

**100%** of Leaders trained in SPOT

**100%** New Hires have completed Welcome to Wellness

## 2022 Wellness Trends Comparison – Top TP Account

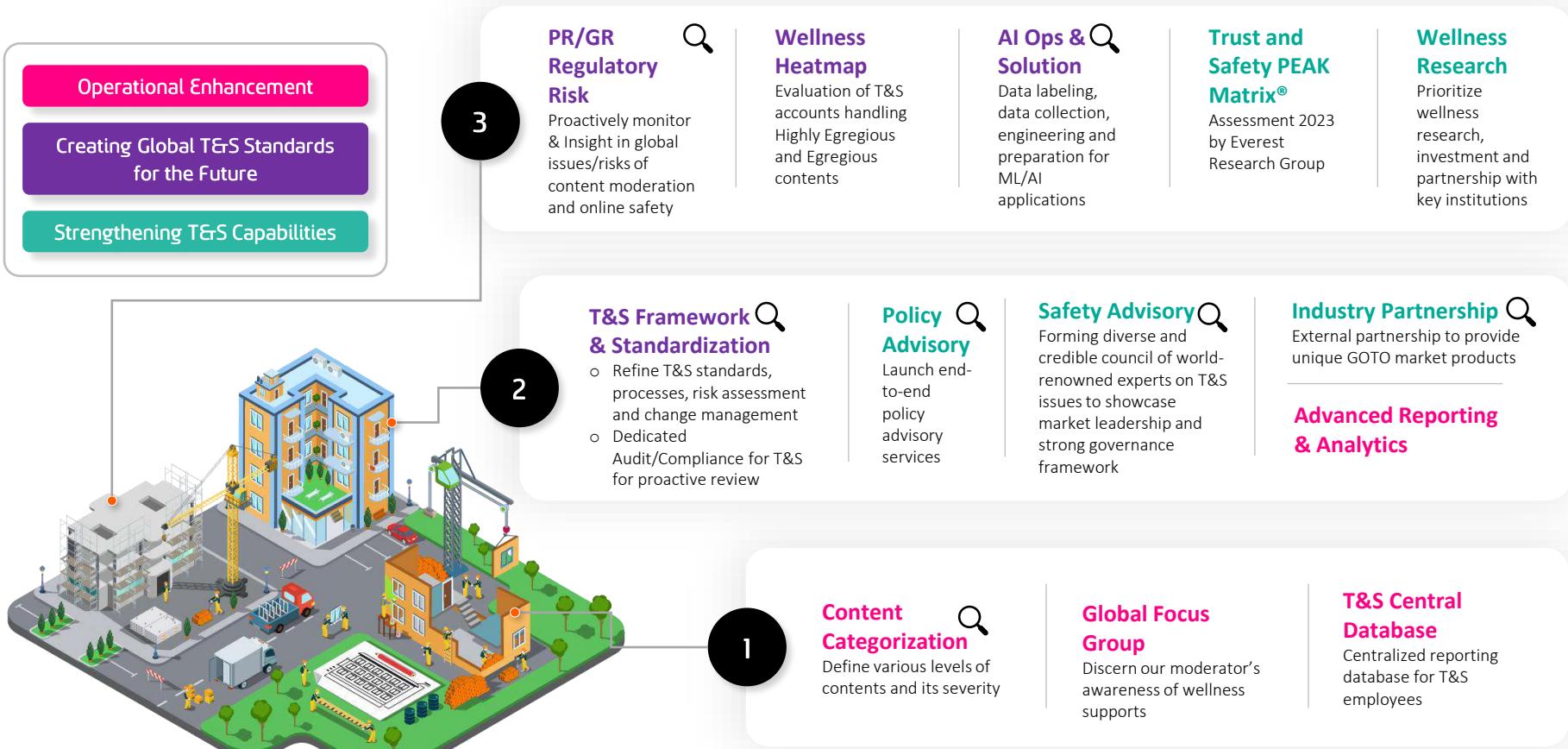
47% of Overall T&S HC



# Transforming T&S Standards for the Future

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## 2023 Key Priorities – Work in Progress



# Content Categorization Overview

## The First Cross-Culturally defined Content Categorization Guidelines

1

Internal reference for what constitutes Non-Egregious, Egregious and highly egregious contents given the varying level

### Content Categorization

Adult Sexual Content (Note: This is applicable for Adults (i.e. 18 years of age and up) online. Any Content Involving or seeming to involve a Child are covered under the Child Safety Section)

#### SUMMARY:

Non-Egregious	Egregious	Highly Egregious
<ul style="list-style-type: none"><li>Partial Nudity in a Non-Sexual Context (e.g. Breastfeeding)</li><li>Sexual Slang Terms (e.g. slutty)</li><li>Kissing, handholding, romantic event depictions (honeymoon)</li></ul>	<ul style="list-style-type: none"><li>Any content related to sexual exploitation, sextortion, non-consensual sharing of intimate images</li><li>Pornographic material (except those covering areas mentioned in Highly Egregious)</li><li>Sexual Arousal and Sexual Stimulation</li><li>Glorifying / promoting sexual violence, rape, incest, bestiality</li></ul>	<ul style="list-style-type: none"><li>Rape and sexual violence, including practices that could cause risk to life (e.g. autoerotic asphyxiation)</li><li>Content that is illegal in many markets (e.g. Necrophilia, coordinating a largescale sex trafficking ring online)</li></ul>

2

Standard guideline for evaluation, conversation and determination or workflow

### Child Safety / Content Involving Minors

#### SUMMARY:

Non-Egregious	Egregious	Highly Egregious
<ul style="list-style-type: none"><li>Child nudity in a non/sexual content (e.g. child in a bathtub)</li></ul>	<ul style="list-style-type: none"><li>Emotional abuse (e.g., cruel, humiliating and/or psychologically harmful interactions with children)</li></ul>	<ul style="list-style-type: none"><li>Any content that is or seems to be Child Sexual Abuse and Exploitation Material</li></ul>

#### DETAIL:

Non-Egregious	<ul style="list-style-type: none"><li>Non-sexual content of children with partial or full nudity (e.g., baby in bathtub in a non-sexual manner with genitals not visible, newborn baby in hospital)</li><li>Playful interaction against children (e.g., mild spanking.)</li><li>Emotional abuse (e.g., cruel, humiliating and/or psychologically harmful interactions with children)</li><li>Any content sexualizing minors / that is sexually suggestive (e.g. clothed minor (erecting, clothed minor with visible nipples))</li></ul>
Egregious	<ul style="list-style-type: none"><li>Non-sexual content of children with partial or full nudity (e.g., baby in bathtub in a non-sexual manner with genitals not visible, newborn baby in hospital)</li><li>Playful interaction against children (e.g., mild spanking.)</li><li>Emotional abuse (e.g., cruel, humiliating and/or psychologically harmful interactions with children)</li><li>Any content sexualizing minors / that is sexually suggestive (e.g. clothed minor (erecting, clothed minor with visible nipples))</li></ul>
Highly Egregious	<ul style="list-style-type: none"><li>Any content depicting, promoting, normalizing, or glorifying Child Sexual Abuse or Exploitation Material</li><li>Grooming behaviours such as eliciting sexual photos, videos, etc. of children content that displays or offers nudity to minors</li><li>Content that depicts or promotes physical abuse, self-harm, violence, neglect, or endangerment, of minors</li></ul>

3

Currently focusing on US centric terms, but [Equivalency Matrix](#) for comparable ratings in other global locations

#### Equivalency Matrix

US	UK	India	Philippines
Video games (Rating M)	PEGI 18 (18 years and over)	None	
MPAA (Rating R)	British Board of Film Classification 16	Central Board for Film Certification = Rating A/ Dirty content	Movie and Television Review and Classification Board Rating = R 16 (16 years and over)
Pornography X-rated Content	British Board of Film Classification = R18 (Pornographic Content)	Porn/Indecent/Erotic content/Blue Film/X-Rated (X-XXX)	Movie and Television Review and Classification Board Rating = R 18 (18 years and over)/X (Not for Public exhibition)

4

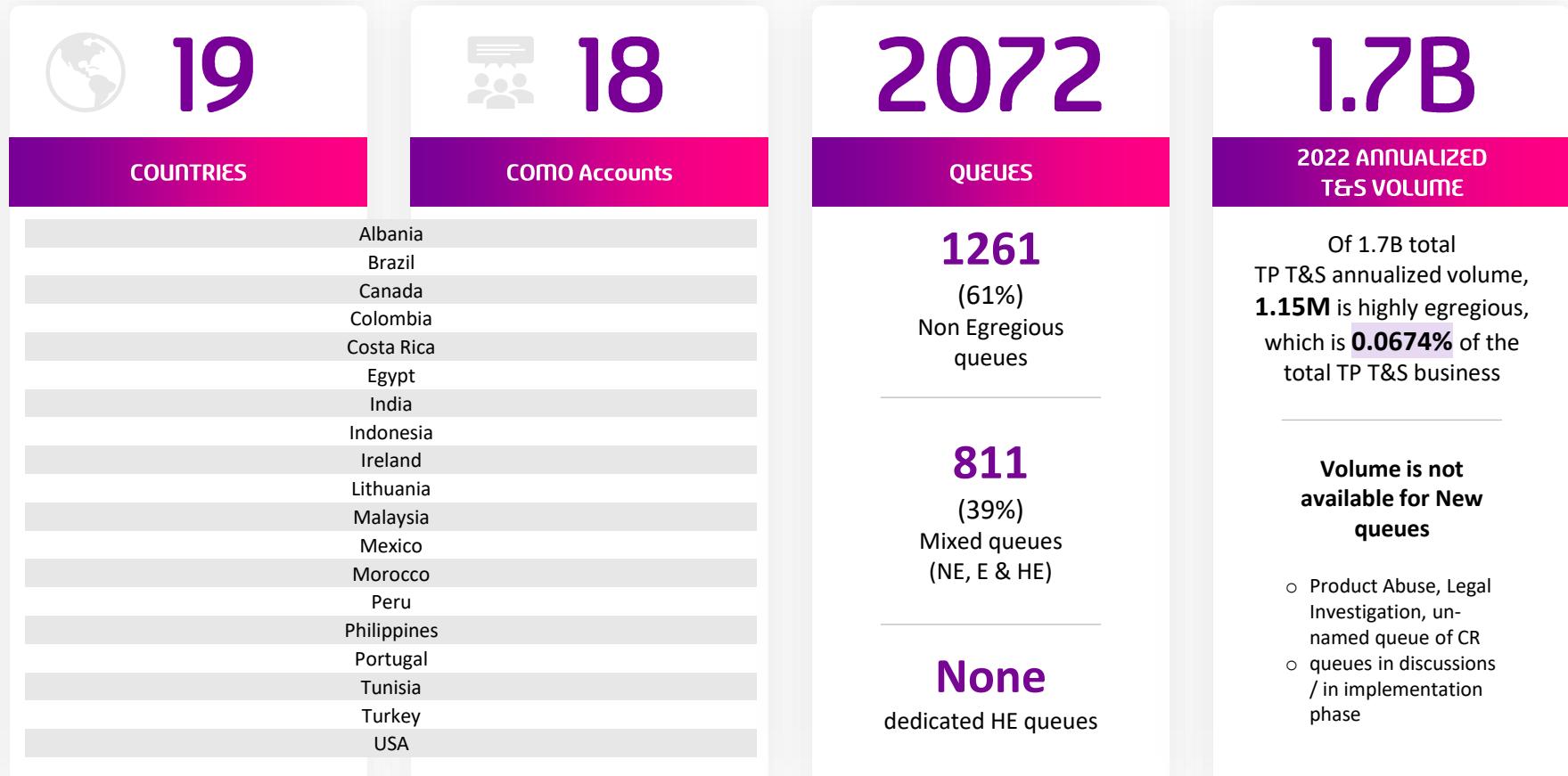
Self-assessment for each T&S CoMo accounts by:

- Account
- Region
- Location
- LOB



% Non-Egregious  
% Egregious  
% Highly Egregious

# Content Categorization Landscape



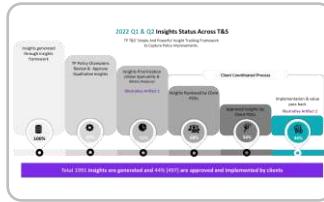
# Framework for Policy Advisory Services

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 **Teleperformance**

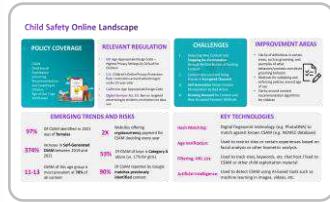
## CURRENT

## 1. GROUND LEVEL INSIGHTS



- Enables capture of **floor level observations** related to policies/guidelines
- Identifies **policy gaps** and missing policy elements in a structured manner
- Provides **real-time examples** in order to assist client policy teams in developing robust policies

## 2. MARKET INSIGHTS & INTELLIGENCE



- Bring in the latest insights surrounding emerging risks from **geopolitical events** and **bad actor trends** globally
- Analyze **emerging narratives** in various policy areas through market research and intelligence to showcase strong market understanding and proactiveness

### 3. CONTENT DEVELOPMENT



- Develop thought leadership and content expertise by working with **leading institutions** in civil society and academia
- **Develop best practices** for moderation, reporting, and moderator success by collaborating with experts in child safety, hate, etc.

## 4. T&S POLICY REPOSITORY



- Develop end-to-end policy advisory capabilities based on a nuanced understanding of breadth/depth of policies through creation of a **TP policy library**
- The initial set of policies will be **recalibrated and tailored** based on policy enforcement learnings and trends analysis

## 5. INDUSTRY & REGULATORY RISKS



- Analyze and prioritize relevant industry **risks**, covering brand/reputation, commercial, regulation, and technology areas
- Identify issues around **creation and distribution** of harmful content impacting the platform and align T&S solutions for risk mitigation

## KEY OUTPUTS / CAPABILITIES

- Feedback loop
- Cross-Platform Trends
- Open-Source Intelligence (OSINT) Capabilities
- Key Emerging Trends Dashboard
- Safety Advisory Council
- Thought Leadership in Collaboration with Experts
- Policy Repository (Best Practice Set)
- Policy implementation
- Risk Analysis Framework and Regulatory tracker

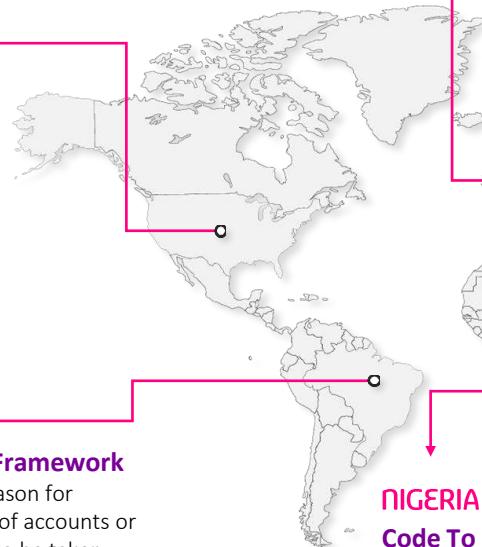
# Dynamic Regulatory Landscape

Regulatory landscape is dynamic across the globe, with markets such as the UK, India, and EU tightening accountability clauses for online platforms, while others such as the US and Brazil are focusing more on the right to freedom of speech.

## US

### Section 230, Communication Decency Act

Rules pivot toward free speech; liability of platforms remains low.



## BRAZIL

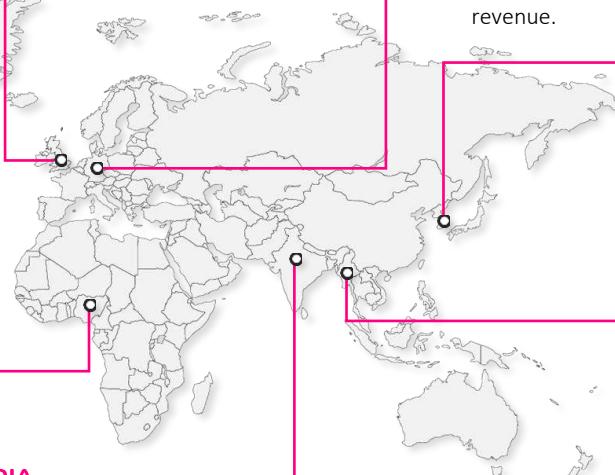
### The Internet Legal Framework

There must be a fair reason for suspension of features of accounts or profiles or for content to be taken down. There are provisions for warnings/fines or revenue in case of noncompliance.

## UK

### Online Safety Bill, 2021

Regulatory body to get extensive powers to issue hefty fines and warning notices for failure to take down certain illegal content.



## EU

### Digital Safety Act

Digital giants should take down hate speeches and child sexual abuse incidents or face fines up to 6% of global annual revenue.

Governments in at least 48 countries pursued new rules for tech companies in 2021 to protect user's rights.

## SOUTH KOREA

### MSIT Announces Ethical Principles for Metaverse

Unethical activities like harassment, abuse, and bullying can be reduced which will ultimately ease participation in the metaverse

## MYANMAR

### Cybersecurity bill

Military-run State Administration Council has extensive powers to access individual's data, and restrict or suspend access to internet.

## INDIA

### Intermediary Guidelines and Digital Media Ethics Code

Non-judicial authorities can request quick takedowns; companies and staff face expanded liability risks.

## NIGERIA

### Code To Regulate Interactive Computer Service Platforms

Removal of unlawful content, submission of the requested information, local incorporation, and dedicated request channel. Enterprises will be held liable for UGC on their platform.

# Safety Advisory Council Framework

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## Why Create a Safety Council?



- Access to an **independent and credible** group of world-renowned experts on T&S issues
- Showcase **market leadership** and **strong governance** framework through creation of diverse Council

## Areas of Input from Council Members



- **Best practices for policies** across key content areas (e.g. Child Safety, Hate, Terrorism)
- Perspectives on **content categorizations** (highly egregious, egregious, etc.)
- Insights on **policy nuances** and enforcement across **harm types**
- **Protecting** content moderators

## Council Formation



COMPOSED OF  
**10-15**  
EXPERTS

Hand Selected  
Based on  
World  
Renowned  
Expertise

Selection of people in relevant fields such as human rights, child protection, tackling online hate and harassment, and other areas primarily across Civil Society and Academia

## Cost and Next Steps



- Council members receive **nominal compensation** for their time and/or a donation to their organization
- Estimated cost is 15-20K USD annually per council member / organization for a total of between 200-250K USD
- Key next step is to gauge interest and ability from targeted Council members for participation

## Key Members Proposed



## Expectations and Timelines

**Nov 2022:**

Outreach to proposed members

**Dec 2022:**

NDA and other required documentation created

**Jan 2023:**

Council launched and Inaugural Meeting Prep

**Feb 2023:**

First Council Meeting Held

- **Cadence:** Meet between 3-4 times in a year and gather ad-hoc inputs via email
- **Structure:** Similar to other Safety Councils (e.g. Spotify, Snap, Facebook)
- **Expectations:** Guidelines and code of conduct to be created (similar to Yoti)
- **Membership Timeline:** Membership may be re-evaluated every 18 months



**Stanford** | Cyber Policy Center  
Freeman Spogli Institute and Stanford Law School

# Safety Advisory Council Framework

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## Why Join the World Economic Forum?



- Access to an **independent and credible** group of world-renowned experts on T&S issues
- Showcase **market leadership** and **strong governance** framework through creation of diverse Council

## Global Coalition for Digital Safety



- The Coalition brings together world leaders to **collaborate on issues of online safety**
- The Coalition seeks to drive **industry alignment and improvement on digital safety** principles, policies, tools, taxonomies, and other work related to online safety

## Benefits of Coalition Membership



COMPOSED OF  
**40+**  
LEADERS

Seat at the table  
to align on  
industry issues  
related to online  
safety

The most relevant decision makers, (policy makers, heads of Trust & Safety) at the most significant digital platforms are part of the Coalition; membership would elevate TP standing as a a trusted partner globally

## Cost and Next Steps



- Platform Partnership to Associate Partnership: **135,000 to 200,000 USD annual membership fee**
- Proposal from World Economic Forum on engagement opportunity and validation of correct **partnership options**

## Key Members Proposed



## Expectations and Timelines

**Nov 2022:**

Receive further  
information  
from WEF

**Dec 2022:**

Review a  
proposal /  
membership  
options

**Jan 2023:**

Gather approval  
for cost and  
membership

**Feb 2023:**

Joan Coalition  
Meeting

- **Cadence:** Quarterly Coalition Meetings
- **Network:** Access to contact and collaborate with Members and Expert Advisors, and contribute to perspectives on harms taxonomies (particularly around egregiousness)
- **Expectations:** Participation in 1 or more of the 3 working groups (Principles, Toolkit, Risk Assessment framework)

# Positioning and Thought Leadership

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SPONSORSHIPS  
CONFERENCES

**Q1 (Jan – Mar)**



Game Developers Conference (GDC)  
20 - 24 Mar, San Francisco



TrustCon  
Singapore (TBC)

**Q2 (Apr – Jun)**



FIC T&S Forum  
5 - 7 Apr, France

TrustCon Dublin  
(TBC)

Global Coalition for  
Digital Safety (TBC)

**Q3 (Jul - Sep)**



ResearchCon  
Stanford (TBC)



Develop  
11 - 13 Jul, Brighton



Gamescom  
23 - 27 Aug, Cologne



TrustCon  
Palo Alto (TBC)

**Q4 (Oct – Dec)**



Truth & Trust Online  
Oct, (TBC)



SEGS Marketplace  
Nov, London



FOSI Annual  
Conference  
Nov, Washington

## TSPA Sponsorship

EMEA: DIGITAL SERVICES ACT

CONTENT MODERATION

EMEA: AI Ops

EMEA: eCommerce, Retail, Gaming

PROFILING: Akash, Camilla, Farah, weekly comments (LinkedIn)

T&S Wellness monthly newsletter / microstudies (TBC)

Internal education around core T&S themes and sales priorities

ONGOING

CURRENT  
PARTNERSHIPS

MIT  
Technology  
Review

EST&COMPANY

GRIMTH COLLEGE

Khoros

yellow.ai

UiPath

HIVE

AUTOMATION  
ANYWHERE

TSPA

POTENTIAL  
PARTNERSHIPS

Trust Lab

WeProtect  
GLOBAL ALLIANCE

Harvard  
Business  
Review

Family  
Online Safety  
Institute

IWF  
Expert  
Network

YOTI

GDPR  
Compliance

University  
of  
Edinburgh

University  
of  
Edinburgh

LinkedIn Learning

ACTIVEFENCE

TRUST & SAFETY SERVICES

---

THE  
**guardians**  
OF THE INTERNET

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Tele  
performance  
each interaction matters

inspired to be *the best*

## BFSI Overview

# 2023 Investor Meeting



**T** Tele  
performance  
each interaction matters

A composite image. The left side shows a soldier from behind, wearing a camouflage uniform and a balaclava, looking out over a landscape. The right side shows a woman in a black dress and high heels, standing and gesturing with her hands. The background is a dark, textured area.

# Anti-money laundering: Council agrees its position on a strengthened rulebook

The EU continues its fight to **protect EU citizens and the EU's financial system against money laundering and terrorist financing**. In order to enlarge the scope of the existing regulatory framework and to close possible loopholes, today the Council agreed its position on an anti-money laundering (AML) regulation and a new directive (AMLD6). Together with the proposal for a recast of the transfer of funds regulation, on which an agreement has already been reached with the European Parliament, these will form the new **EU AML rulebook** once adopted.

Note: This slide has effects.  
Must be in Presentation Mode  
to see effect. \$8.3B number  
behind the news is addressable  
market size for BFSI

FORTUNE

**'How could you have an unemployment-less recession?' Bank of America CEO Brian Moynihan says the latest jobs report supports his prediction of a 'mild' downturn**

## Nicholas Gordon

December 5, 2022 • 3 min read

[hotlink]Bank of America[/hotlink] CEO Brian Moynihan is sticking to his earlier predictions that a U.S. recession, if it comes, won't be as bad as people fear.

"How could you have an unemployment-less recession?" Moynihan asked on CBS News's *Face the Nation* program on Sunday, citing the 263,000 new jobs reported in the U.S. jobs report on Friday.

The Bank of America CEO on Sunday said he expects the U.S. economy to contract by "just 1%" for the first three quarters of 2023, then return to positive growth. "This is a more mild

## Monetary policy

## Soaring Inflation Puts Central Banks on a Difficult Journey

Upside risks to the inflation outlook remain large, and more aggressive tightening may be needed if these risks materialize.

Tobias Adrian, Christopher Erceg, Fabio Natalucci

August 1, 2022

## Secure Payments in the Metaverse Will Lean on Banking Experience, Technology

BY PYMINTS | SEPTEMBER 2, 2022



The possibilities of Web3 are becoming increasingly apparent. This next iteration of the internet will feature a strong emphasis on decentralized applications, heavy use of machine learning and artificial intelligence and extensive use of blockchain-based technologies. Additionally, the metaverse provides infrastructure that allows consumers to interact, socially and in decentralized spaces, make investments and more. Whether excited over the potential widespread use of the metaverse or relieved at the prospect of inexpensive cross-border bitcoin transactions, businesses and consumers alike are eagerly anticipating these advancements in technology.

### Crinoids are, too

ed as recently as a few months ago that they ally. Inflation seemed to be driven by an unusual pandemic and later Russia's invasion of Ukraine, as these pressures eased.

ade highs and price pressures broadening to recognize the need to move more urgently to ons and damaging their credibility. Policymakers ie resolute to avoid potentially more painful and

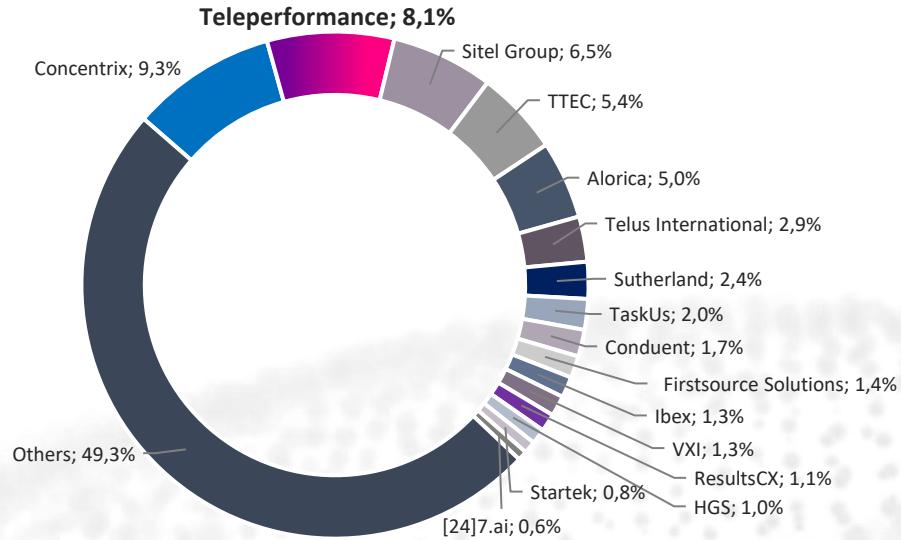
# USA Market – CX Outsourcing Size and Share

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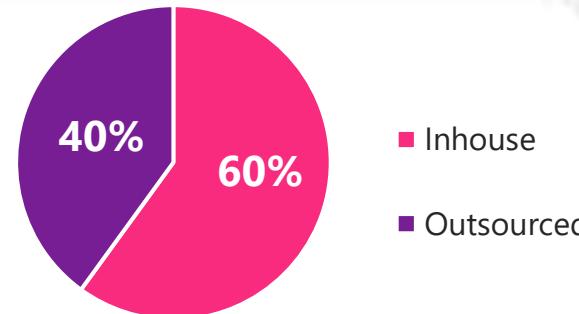
## OUTSOURCED CX MARKET FORECAST 2022: F&S



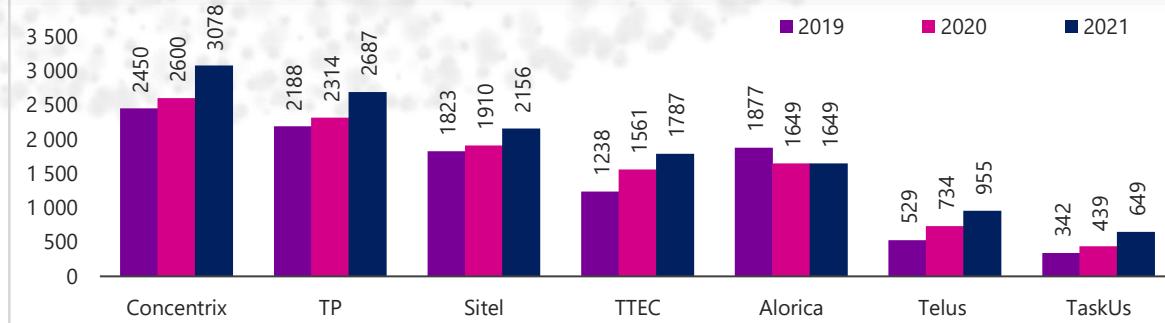
## COMPETITOR'S MARKET SHARE 2021: F&S



## IN-HOUSE VS OUTSOURCED MARKET 2022: F&S



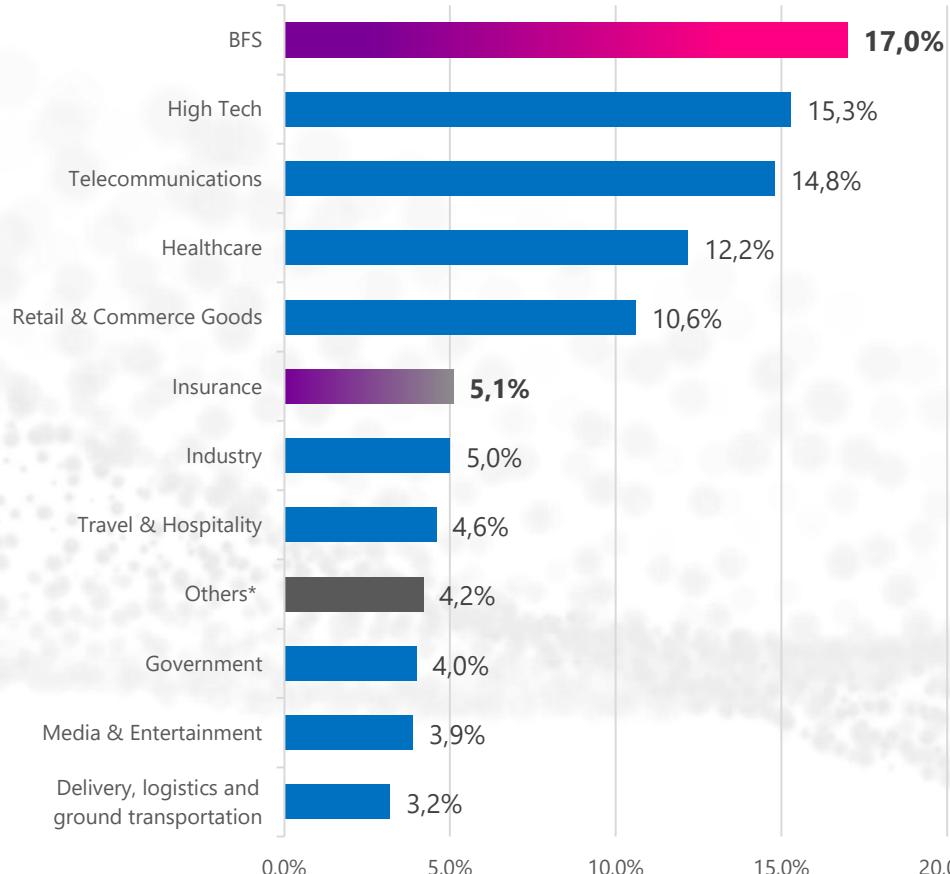
## TOP COMPETITOR'S REVENUE (\$'M)



# USA Market – CX Outsourcing Forecast by Vertical

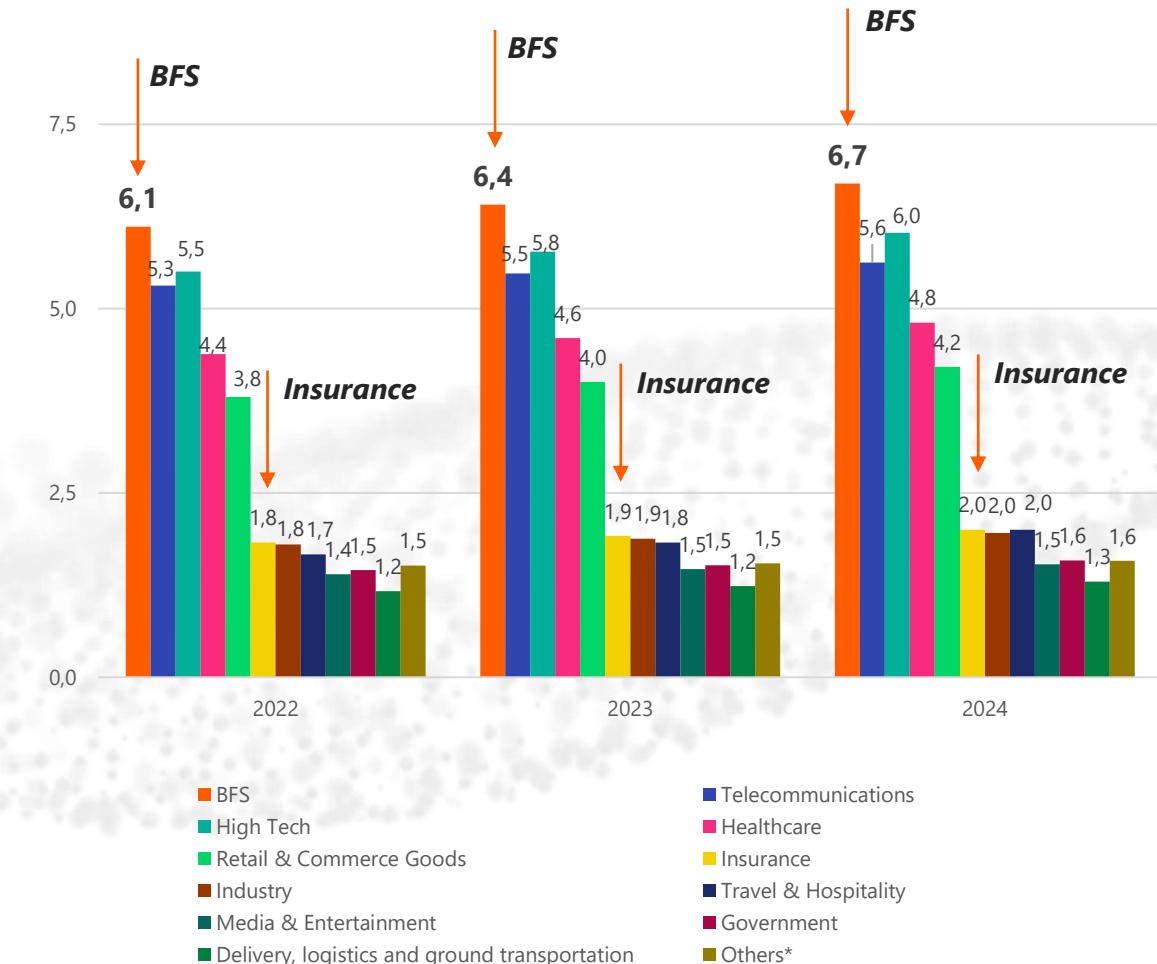
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## REVENUE SHARE BY VERTICAL 2022 – F&S



\*Others: include utilities and energy, services, education, non-profit organizations, political parties, wholesale, and other product and service providers

## REVENUE FORECAST BY VERTICAL (\$B) – F&S



### SOURCES & ASSUMPTIONS

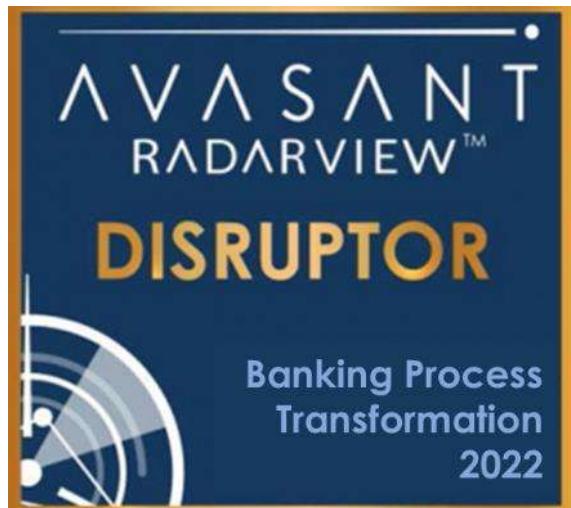
\*F&S - USA Contact Center Outsourcing Market, Forecast to 2024 Draft

# BFSI: Who we are & what we do

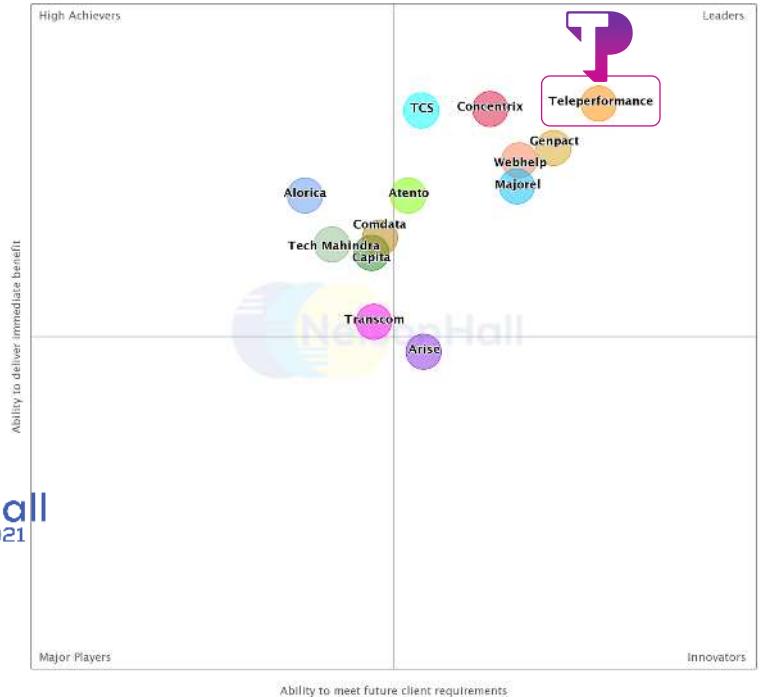
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## Teleperformance Recognized as a 2022 Disruptor in Digital Transformation



## Ranked as Top Leader In Nelson Hall BFSI Report



## OUR ACCOLADES

**“** Company of the Year in the Contact Center Outsourcing Services Industry in Latin **America** by **Frost & Sullivan** **”**

**“** Leader in the "Global Omnichannel Customer Service Outsourcers Wave" by **Forrester** **”**

**“** Leader and Star Performer by **Everest Group** **”**

## Who we are

Teleperformance is the global leader in providing Front, Middle, and Back Office BPO and Digitally Integrated Business Transformation Services for the world's top Banking and Financial Services Brands! We are the customer experience engine for over two-thirds of the most valuable brands globally.



**45,000 + Professionals** in Financial Services & Insurance



**140+ Clients** (We Serve **40% of Top 20 Banks** Globally)



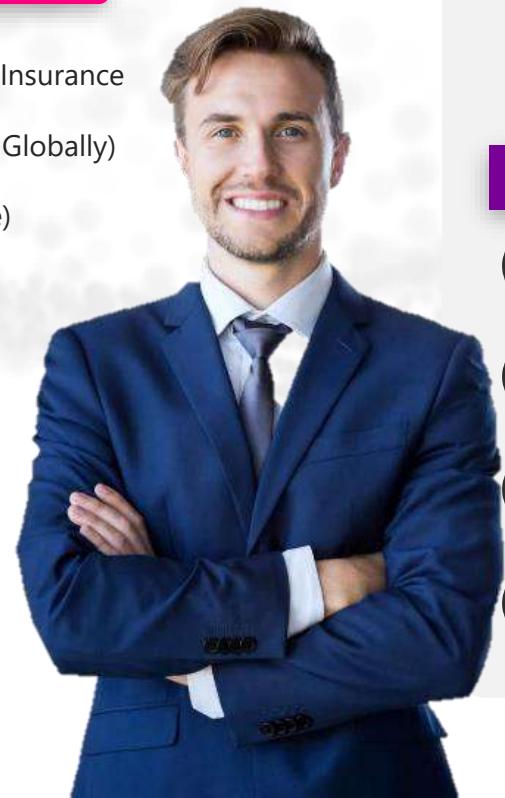
**310+ Programs** (80% Clients 3+ Years Tenure)



**Operating BFSI Programs in 35+ Countries**



**Global BFSI Leader**



### Our Expertise

-  Retail Banking
-  Corporate Banking
-  Wealth Management
-  Credit Bureau
-  Lending
-  Card Operations
-  Remediation Services

### One Stop Solution

#### Channel:

- Voice
- Secured Emails
- Secured Messaging
- Unsecured emails
- Chat & Bot
- Omni Channel
- Integrated Services

#### Services:

- Accounts Receivable
- Back-Office
- Collections
- Customer Acquisition
- Customer Service
- Market Research
- Technical Support
- Consulting
- Innovation & Incubation
- Financial Crime

### Our Capabilities (A snapshot)

E2E Customer Service

Digital Solutions

Loyalty & Lead Gen

Collections

Innovation

Scaled Agile Support

Technical Support

Program Management

Trust & Safety/ Back Office

Customer Journey Map

Financial Inclusion/Impact Sourcing

Transformation/AI

Teleperformance Insurance Practice aims to be the agile business services partner across the global insurance ecosystem.

With over 44 years of experience in connecting the world's most successful brands with their customers, Teleperformance has become the trusted provider of Digitally Integrated Business Services.

## Insurance Market Expertise



Property and Casualty Insurance



Life Insurance & Annuities

We are a team of

**8.5K+**

People serving  
Insurance globally

We provide  
services to

**58+**

Clients from  
insurance sector

In total

**105+**

programs designed to  
serve insurance lifecycle

Operating in

**20+**

countries through  
domestic, nearshore,  
offshore, and  
multilingual operations



## TP Clients & Partnerships

Continuous effort to strengthen our expertise in insurance sector has resulted in long-term partnerships with leading enterprises

Our Clients by Region	EW Region	Ibero-Latam Region	EMEA Region	APAC, India & Middle East
	20%	31%	29%	20%

**60% of top 10 insurance companies** are Teleperformance clients

**40% of top 50 insurance companies** are Teleperformance clients

**84%**

of Teleperformance clients  
within the insurance sector have  
been with us for **over 3 years**



# Teleperformance Service in a Box

BFSI End to End Solutioning - 2023

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## D2C & GROWTH STRATEGY

- Segmentation
- Lead Generation: Marketing and Social Media
- Onboarding
- Account Servicing and Retention
- Benchmarking



## B2B Services

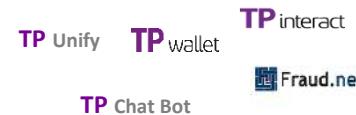
- Lead Generation- Strategic Partnerships
- Collections and Settlement
- Customized Payroll Services
- Investment Services/ Asset Mgmt. Support
- Transaction Processing
- Third-Party Risk Management



## BFSI SECURITY PRACTICE

### REGULATORY & COMPLIANCE

- Payments Compliance
- Regulatory Reporting
- Change Management
- AML / Financial Crime / Identity Management



## FRAUD & DIGITAL

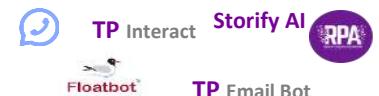
### AUTOMATION

- RPA as a Service
- Frictionless Interactions Through Digital Channels: Urgent Case Management, Infoline Service for App Use, DX for Transactional Issues and Case Registration
- Authentication and PIN Reset



## Customer Service

- Immediate Servicing for Crisis Management
- Cross Border Mobility
- Case Follow-Ups, Callbacks
- Complaint and Claims Handling
- Voice-To-Voice Chat and BOT Services



## SECURITY

- Detection of Cyber-Threats
- Sensitive Data Treatment and Monitoring
- Cloud Services



## BACK OFFICE/ONE OFFICE

- End-To-End Back Office Engine
- Email/Chat/Case Management
- Profile Analysis for Lending
- Contract Preparation and Review



## Analytics & Consulting

- Process and Operational Rules Design
- Real Time Data & Analytics → Insights
- Demand Forecast & Database Management
- Training, Onboarding & Gamification
- Design Thinking and Customer Journey Mapping
- Agile Transformation and Delivery
- Payment Innovation and Consumer Finance



**Banking**

**Collections**

**Insurance**

**Open Banking**

**Fintech**

**Insurtech**

# Value Across The Financial Spectrum

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## Flagship case studies

**BFSI engagements globally:** With our expertise and geographic scale, TP has deep relationships with banks, fintechs, insurance, and beyond.

## A Few Of Our Partners

### Payment Network

- B2B Support & Onboarding
- Fraud Alerts & Investigations
- B2C Chargeback and Disputes
- Merchant Onboarding
- Issuer Engagement

Mexico, Colombia, India, US, Brazil, PHL

### Crypto Client

- Fraud Prevention
- AML / KYC and Due Diligence
- Chat & Voice Customer Support
- Incubation and Innovation

US, India, PHL, Portugal

### Fintech Processor

- Multi – Lingual Customer Care
- SMB Program Support
- AML and Data Validation
- Sales Support

Mexico, PHL, Brazil, Columbia, US

### Insurance

- Licensed P&C Servicing
- Claims Intake Support
- Lead Generation
- Building a COE in PHL
- Cloud Campus potential

US, PHL, India, LATAM, South Africa

### American Bank & Insurance

- New Member Solutions
- API Helpline
- Deposits and Credit
- Insurance Solutions
- Lending
- Website Support
- Fraud Servicing
- Tax / Investment
- Mortgage
- Helpline
- Billing

Global Support. Multi-geos including Malaysia, HK as service locations.

### Global Bank

- Insurance – Sales
- Mobile Banking
- Retirement Funds
- Commercial Cards

### Global Bank

- Retail Banking
- ✓ Card Support
- ✓ Deposit Support
- Consumer Vehicle Lending
- Small Business Disputes
- Small Business Deposits
- Small Business Cares
- Mortgage Remediation

## Powering the leaders in BFSI. Being the Partner in delivery and innovation.

 **Simple BFSI Strategy by Pillar:**  
Traditional/Fintech/Insurance/Hybrid

**Delivering on hypergrowth & Driving our Brand:** Leveraging our Global Breadth and Depth to deliver best-in-class services to our clients



**Delivering Creative Solutions & Being a Partner in Driving the End – to -End Customer Experience Ecosystem across all channels**

### Consolidate Outcomes

- 35% STP Improvement for the Largest UK Bank Through Robotics
- 49% Reduction of Regulatory Compliance Errors
- 16% improvement in Net promoter score
- Improved customer journey 50% referral reduction
- 11% y-o-y savings for the bank
- 40% reduction in processing time
- 90% reduction in loan closure Turn around time

**CX Is driving consumer loyalty. With the digital world, even more so. TP is enabling disruption through our best-in-class products and capabilities.**



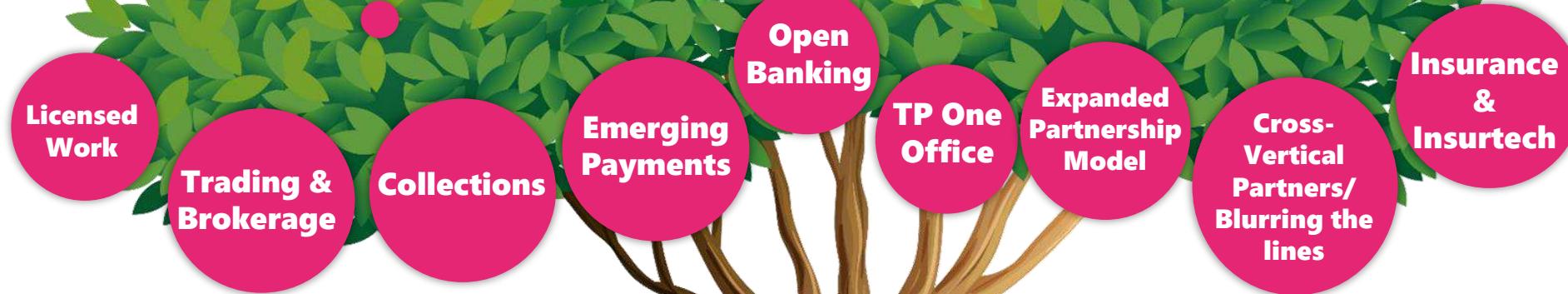
How will we tackle  
the market in  
2023?

# 2023:

Expanding Our Core.  
Building upon our Foundation

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## WORLD OF BFSI



There are key opportunities within the BFSI space which can be easily captured by TP by continuing to evolve our go-to-market strategy and leveraging our core competencies for a laser-focused approach to market needs

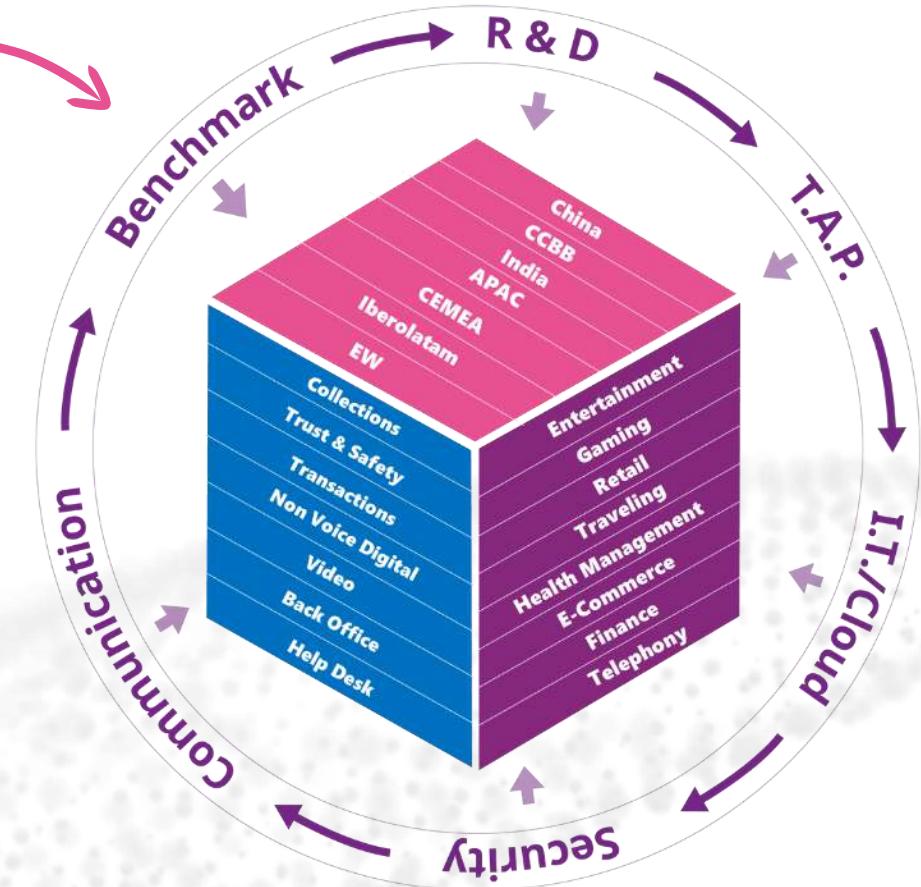
# Cross-Vertical Partner

**All companies are now on the race to become the super app:** a one-stop shop for clients where they can go for shopping, banking, entertainment and more. The goal is to provide a seamless customer journey from beginning to end, including all kinds of services a consumer might be interested in.

This means a trend for our clients to become cross-vertical, enabled by technology, and play a role in more than one industry. Examples such as Amazon and Apple – who are retailers that offer streaming, gaming, retail solutions and more are each time more common.

**And they are all driven by one common aspect of it all is: where will their consumers transact?**

**64%** Banks' mention of super-apps in their annual reports and other public communications has increased more than six-fold between 2019 and 2021.



How does TP play a role in other vertical's efforts in support of logo's race to become Super-App (Embedded Payment or Embedded Finance)?

How do we create Payments-as-a-Service (Horizontals w/I verticals)?

# Collections

Despite high inflation, increasing revolving credit, and rising interest rates, consumer spending appears to be holding up. This strong continuation of payment and spending trends suggests that people are slowly returning to old spending habits. With the moratorium for lending/ credit/ rental ending by Dec 31, this will have a snowball effect on needs in Collections.

## 3 ways to capitalize on today's opportunity:

1

Engaging with customers on their preferred digital channels

2

Improving process and cost efficiencies through automation, artificial intelligence, and other emerging technologies

3

Understanding what customers want and what the industry climate demands

### Collections Expertise

Breadth and Depth	Industries	Digital Collections
<ul style="list-style-type: none"><li>• Collections<ul style="list-style-type: none"><li>○ First Party or Third Party Collections</li><li>○ Early, Mid, Late Stage Collections, Post Charge Off Collections</li><li>○ Inbound, Outbound &amp; Blended</li></ul></li><li>• Skip Tracing, Lettering, Legal</li><li>• Blended Calls - Customer Service + Collections</li><li>• Account Receivable Management (Business to Business Collections)</li></ul>	<ul style="list-style-type: none"><li>• <b>Banking &amp; Finance</b> - Credit cards, Installment loans, Student Loans, BNPL, Mortgage, Vehicle Financing</li><li>• <b>Healthcare</b> - Account Receivable Management for Pharmacy, Suppliers of Medical Equipments</li><li>• <b>Utilities</b> – Telecom, Energy, Home Security</li><li>• <b>Government</b></li><li>• <b>Credit Bureau</b></li><li>• <b>Retail</b></li><li>• <b>Insurance</b></li><li>• <b>Travel</b></li></ul>	<ul style="list-style-type: none"><li>• <b>SMS</b></li><li>• <b>WhatsApp</b></li><li>• <b>Email</b></li><li>• <b>Voice Bot</b></li><li>• <b>Payment Portal</b></li></ul>

 **TP Recommender** is an AI-based analytics platform that provides propensity-to-pay and omnichannel segmentation-based collections models and strategies. Recommender drives reduction in cost and increase in revenue by adopting best contact method (SMS, whatsapp, email, voicebot, phone call) based on customer segmentation.

 **TP Interact** is a service offering which combines a suite of the latest Interaction Analytics technology, analyzing data from multiple channels, including calls, emails, surveys, and social media that provide accurate actionable insights on areas of Risk and Compliance, Customer Experience, Performance Management and Collections Efficiency and Effectiveness.

 **TP Voicebot** AI based conversational platform that enables enterprises to automate conversations and trigger workflows directly through conversations without human intervention. The automation layer can support intelligence on top of any communication

 **TP cube** is a collections-specific workflow and dialer platform that can incorporate collections strategies and predictive dialing models

# Fintechs and Emerging Payments

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TP's Platform approach to payment solutions allows for global growth and enables strategic partnerships

**Fintechs & NeoBanks**

**Crypto & Web 3.0**

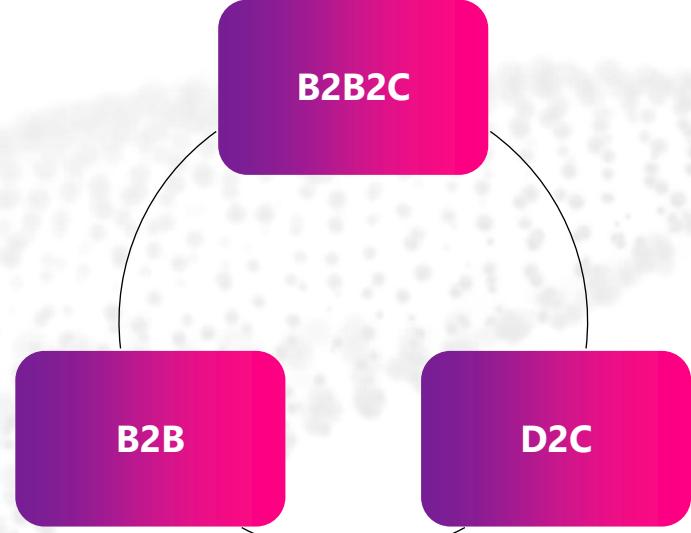
**BNPL**

**Platforms & Enablers**

## TP Execution Layer

- Growth & Retention
- Automation
- Regulatory & Compliance
- Customer Servicing
- B2B Engagement
- Back Office
- Trust & Safety
- Analytics & Consulting
- Content Moderation
- Metaverse & Gaming
- Wallet Enablement

## Omni Customer Enablement



**Retail  
Banking**

**Corporate  
Banking**

**Wealth  
Management**

**Credit**

**Lending**

**Card  
Operations**

**Remediation  
Services**

**Collections**

**Digital  
Analytics**

## Current Trend



### General Trends

- High regulatory requirements
- Digitalization / Automation of all front-to-back processes involving clients, decisions and reporting
- Availability of multi-channel client services (Omni channel)



### Banking Challenges

- Specific client needs, requiring flexibility of product and service offering
- Increasing competition from global incumbents and disruptive entrants

## Banks are Unifying their business model...

Front Office

Product

Ops

Customer service experts  
+ Product Specialist +  
Execution and  
Technology Experts

## DIGITALIZATION

## TP One Office

### Standardizes and automates front line processes

One office is a key driver of this trend. continuously translate business needs into requirements and ensure IT-support for these processes.

### ...maps customer journeys and improves CX

Standardize and automate steps and processes or make them redundant

### ...reduces compliance errors and risks

Centralized risk and compliance team for timely regular and end to end controls

### ...Follows the SUN model

Centralised Geographical setup for multiple geos and regions for uninterrupted client experience

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# The Power of the BFSI PACK

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# F2F Client

Roadshows | 2022

Together, even from a distance  
**Together!**



Disruption & Disrupted



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# Thanks!

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Tele  
performance  
each interaction matters

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## US Licensed Insurance Strategy

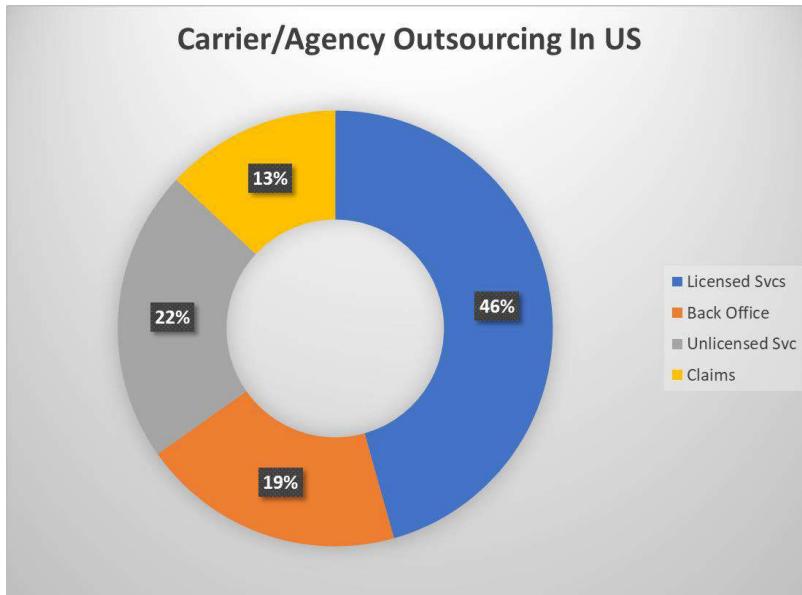
2023  
Investor  
Meeting



# Expanding the Core: Licensed Work

Landscape & Why Insurance in the US?

€160B  
US Insurance Market



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**Approximately €45 Billion** of the entire insurance landscape will remain in the US



**Licensing will remain on soil:** 61% of all licensed work in the US has citizenship and location requirement



**Gap in Staffing leads to outsource needs**

- According to LIMRA-McKinsey Financial study 20%-40% agents are within a decade of aging out
- 9% of agents are retiring quarterly
- 4% agents being added during same time period



**Increased cost in the insurance landscape leads to cost efficiency needs**

- More frequent disasters are increasing cost
- Gap in Adjusters in Claims – fastest growing need in outsourcing
  - 58% are staff adjusters
  - 42% are field adjusters
  - Shortage of 4K agents in 2021

Why us and why now?

## Staffing Solutions & Licensing Intel



### Countercyclical Solutions

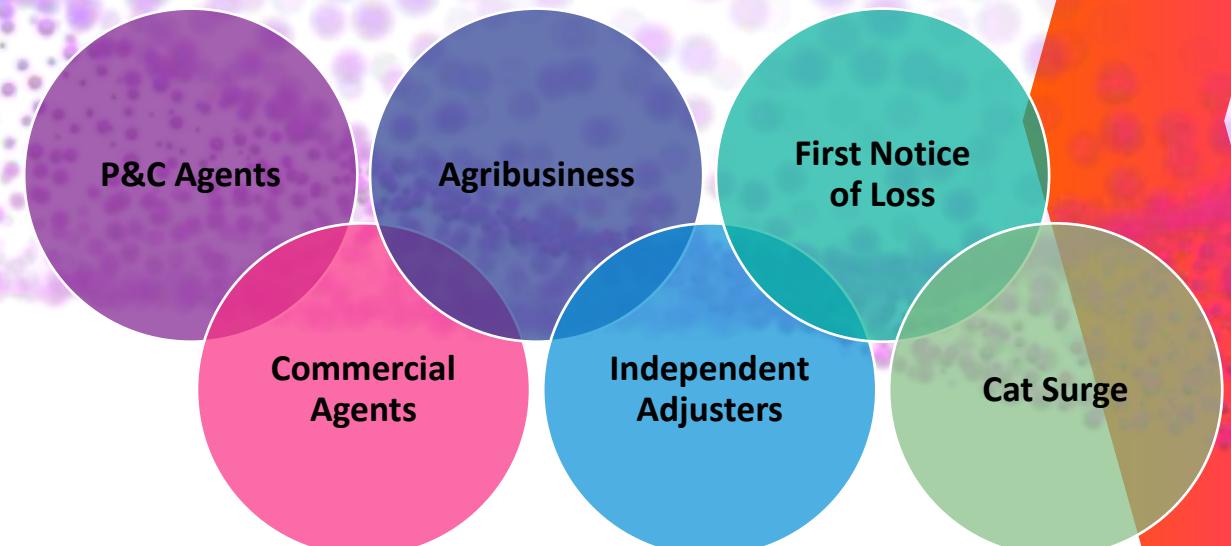
- **Countercyclical Solutions Lead to a Flex model and a holistic Licensing team:** P&C business results in summer; Health Insurance has end of year seasonality; Tax Clients have first of year seasonality
- **Flex Program** - Our current employees sign up to take insurance courses in their free time. We monitor progression and pay for test once milestones are hit. Creates internal career pathing



### Licensing Intelligent Tracking

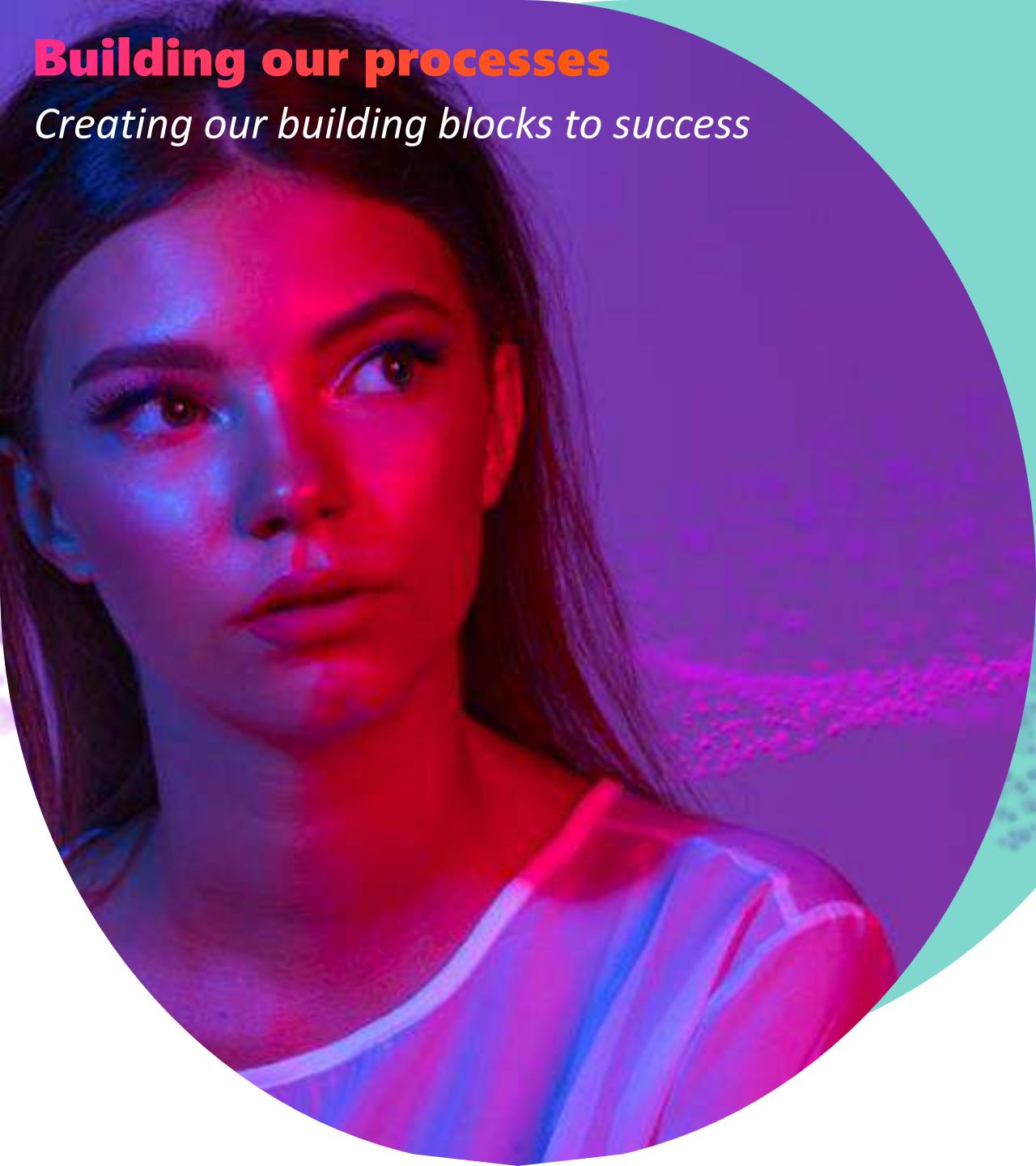
- Internal teams track licensing processing time and identity potential delays.
- Monthly calls with 13 senior level DOI leaders
- SILA (Securities and Licensing Administration) participants and contributors ensures constant capacity during peak season

**Next generation of our licensed insurance team will include:**



# Building our processes

*Creating our building blocks to success*



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**Agent  
Licensing/  
Credentialing**

**Third Party  
Administration**

**Policy  
Relationship  
Management**

**Policy  
Replacement**



- **TP will be the leader in Licensed Insurance Segment which is €45 Billion opportunity**
- **We will grow in double-digits in 2023**
- **G2M Strategy established and now commercialization in action**
- **Cross-pollenate TP's LOBs and Expand on new LOBs to deliver and drive best in class service for our clients**

**Disruption: Insurance IS our disruptor in 2023. Licensed work – even more so**