



**EXPERTS IN
COLLECTIONS**

Experts in collections

Our payment collection solutions provide your customers with a level of care and attention that goes beyond the norm. It can be a difficult subject to approach with customers, so engaging in a way that's compassionate, caring, and empathetic is crucial.

You're not just dealing with money, you're dealing with people in complex situations that you have very little knowledge of and approaching these situations in the wrong way can lead to fewer payments, slower cash flow, and unsettled customers.

Sigma Connected is looking to change that.

At Sigma Connected, we're experts in handling payment collections in a way that carefully balances your needs as a business and the well-being of your customers.

Over £207m collected in 2022

We're more than just a payment collection agency - we're a collections partner that treats your customers with respect, helping you to maintain strong relationships that lead to positive future engagements.



➤ So, how can we help you?

We'll be on hand to offer expert assistance at every stage of your collections process. No matter if that's helping you across the full collections lifecycle, or at specific pain points where additional resources may be helpful, we'll structure a strategy that works to your strengths.

We can have as much involvement with the process as you might need, allowing us to find a way to work together that suits your business.

We don't do a one-size-fits-all collections process - every business and customer is different and we think it's vital that we give you the solution you need to increase resources in an instant to achieve maximum efficiency.

With Sigma Connected, a human touch is central to what we do and there will always be an empathetic, knowledgeable expert available to ensure your customers get the help that they need, whenever they need it.

5.7m voice interactions | 2.5m non-voice
interactions with customers

[If you'd like to get in touch with us, head over to our quick and easy contact form on our website.](#)

Our collections ecosystem

Sigma Connected's collections services bring together expert insight, leading technology, and sophisticated analytics that results in effective payments and clear ROI across the whole collections lifecycle.

➤ So, how does our ecosystem work?

We function based on **8 key pillars**, which cover the complete payment collection process.

1 Managing risk intelligently

It's easy for data to be lost when it moves between providers, which is why we look to keep everything under one roof. With Sigma Connected, you'll get one comprehensive overview and one consistent client relationship.

2 Commercial structure

We'll price each individual element of the collections process based on your specific needs, so you'll only ever pay for what you get. Nothing more, nothing less.

3 Insight and analysis

We strive to understand customer behaviour on a deeper level. By enhancing our reporting and analysis on your account, we'll be able to continuously test new tactics that keep us evolving and improving around the clock.

4 Seamless movement throughout the journey

The collections process can be a long one, but with Sigma Connected's intuitive platform, it's easier to view and monitor progress. This saves time and helps you to collect your cash as quickly as possible.

5 Segmented analytics

We'll collect data relating to every step of the end-to-end service that we provide. With this data at our fingertips, we'll help to inform your collections strategy to better target the different demographics in your audience.

6 Vulnerable customer management

Through our industry-leading ReachOut programme, [we engage and support vulnerable customers as they move through the collections process.](#)

Over 940k vulnerable customer interactions

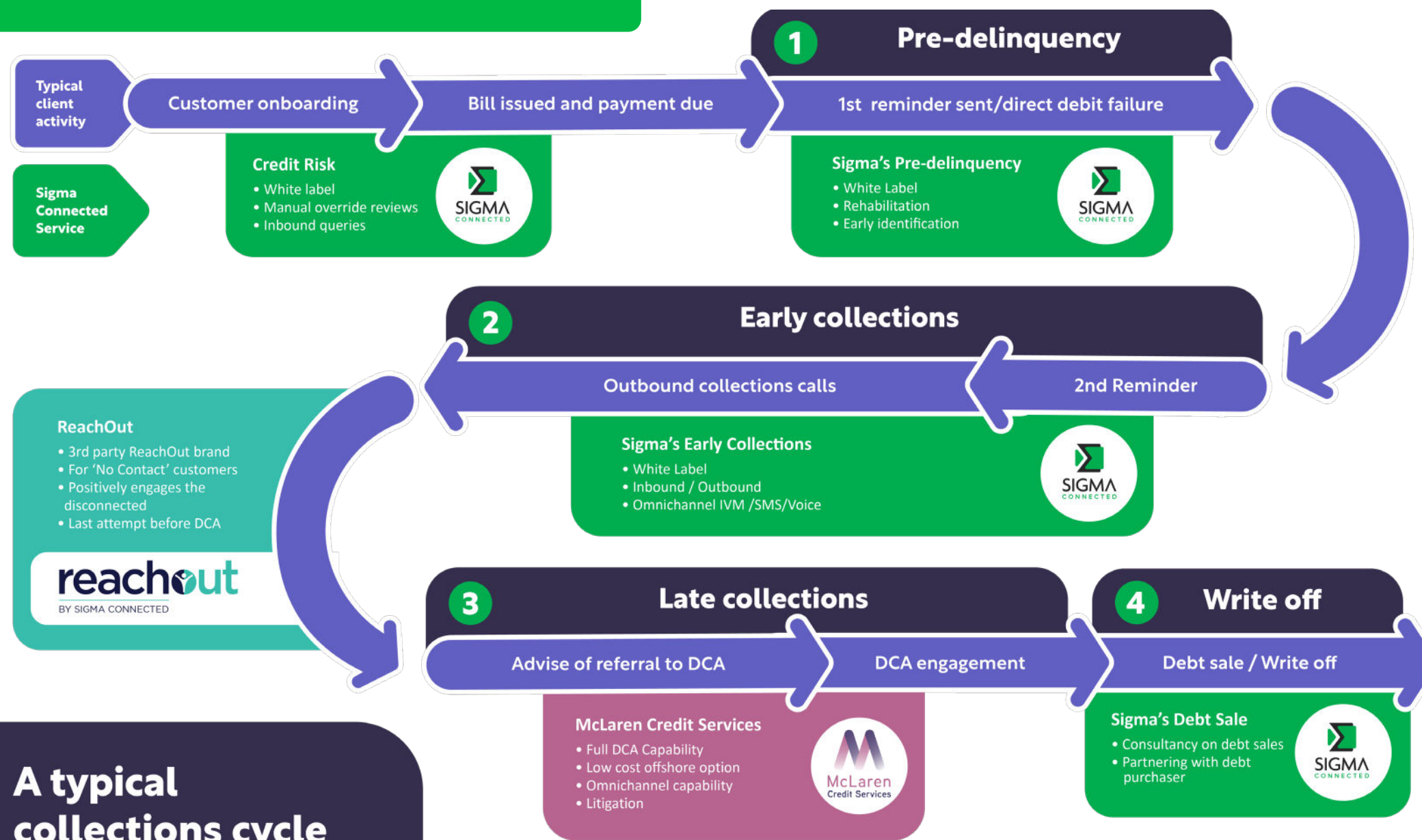
7 Machine learning

By harnessing the power of our partner network, we can add extra layers of data to our analysis, helping us to accurately predict customer behaviour at every stage of their journey.

8 Centre of excellence

At Sigma Connected, we never stand still. As we're working on your account, we'll also continue to look to develop our services and enhance your future collections strategy.

Utilising our collections ecosystem gives you a better overview of the status of the debts owed, as well as the stage of collection that these debts are currently at, displayed as real-time information that you can digest, analyse, and utilise to improve your customer acquisition process in the future.



> Pre-delinquency

Engaging customers at an early stage, before their outstanding payment becomes a debt, proves beneficial in most credit management strategies.

Example areas where this works are:

- > Energy - if a monthly direct debit fails.
- > Financial services - high card utilisations or high balance customers or signs of distress.
- > Telco – missed payments or irregular activity.
- > Banking - high spending, feeds from various data sets highlighting potential issues, open banking feeds e.g. salary stopped being paid.

Services offered

- **‘Nudges’** – using our omnichannel platform to send SMS or IVM either before payment due or immediately when issue occurs.
- **Outbound** – proactive voice contact to compliment ‘nudge’ activity

Skills our advisors will have:

- Customer engagement
- Questioning and probing skills
- Strong adherence to process

Sigma Connected strengths:

- Skilled at ‘human contact’ conversations
- Understand credit
- Omnichannel offering



Sigma Connected experience:

- Failed direct debit campaigns for energy clients. Outbound campaigns using omnichannel platform. Understanding reason why direct debit has failed and re-instating where necessary or agreeing alternative arrangements.
- Voice only campaign for energy company, dialling out after direct debit has failed and either re-instating direct debit or managing as a collections call.

Why Sigma Connected?

- We can create rapid capacity to run these campaigns as they require timely actions
- The use of an omnichannel dialler ensures the campaigns are run efficiently.
- Full report on contact rates and outcomes
- With an end-to-end solution, failures at predelinquency can be moved onto the next stage of collection seamlessly.



➤ Early Collections

Sigma Connected has a history steeped in collections. We operate multiple campaigns in early collections for energy, financial services, vehicle leasing and water. Coupled with industry specific knowledge, it gives the strongest combination to deliver the best results.

Services offered

- Proactive outbound omnichannel campaign on Live and Final debt incorporating voice, SMS or IVM either as a standalone stage or as part of your dunning cycle.
- Outbound voice only campaigns following up as reminder letters hit the doormat.

Skills our advisors will have:

- Negotiation skills
- Questioning and probing skills
- Vulnerable customer identification
- Empathy and understanding

Sigma Connected strengths:

- Technology - omnichannel offering
- Continuous improvement through Champion Challenger strategies
- Skilled at 'human contact' conversations
- Insight and analytics



Sigma Connected experience:

- Multiple early collections campaigns for energy, water, financial services, and vehicle leasing clients. A mix of outbound and inbound campaigns using omnichannel platform. Outperforming the competition on both live and final, inbound and outbound
- Standalone campaigns or blended into the dunning cycle.

Why Sigma Connected?

- Over 1,000 people focussed on collections.
- The use of an omnichannel dialler ensures the campaigns are run efficiently.
- Full live reporting on contact rates and outcomes.
- Champion Challenger strategies to optimise outcomes.



➤ ReachOut

ReachOut is a new and unique service from Sigma Connected to address the dual challenge of low engagement and low awareness of available support.

When our clients are unable to contact customers with debts, they ask us to ReachOut with our offer of support. As a confidential and impartial service – one that isn't there to (and can't) collect debt – our supportive and empathetic Pathfinders can speak with people where creditors can't.

Creating a safe environment for sensitive disclosures means our Pathfinders can explore reasons for non-payment and understand the challenges faced by your customers.



Pathfinders guide customers to whichever charities are best placed to help them through any crisis or to improve financial, mental or physical wellbeing.

They also explain the support your company can offer to those vulnerable customers, giving people reasons to re-engage with you in order to find debt solutions.

This personal approach to debt counselling builds trust, helps people better manage debts and improves outcomes for all parties.

15% to 25%

typical customer engagement rate (just prior to debt collection agency intervention).

2 in 3

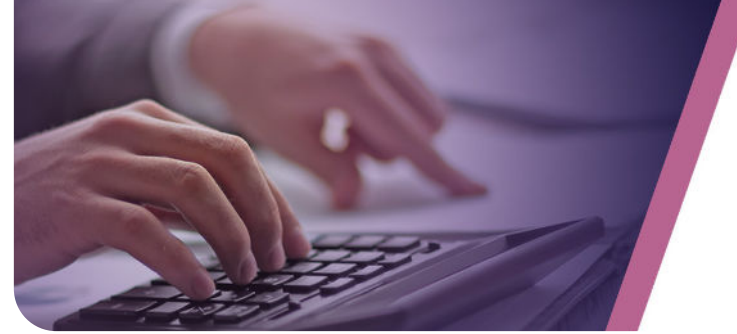
customers reconnect with client organisation and work together to agree a positive way to resolve their debt.

1 in 4

customers have serious problem debt. Pathfinders help these customers to access debt charities.

1 in 20

customers are experiencing emotional, mental or physical crisis. We help them access much needed support from a wide range of relevant charities.



> McLaren Credit Services (MCS)

With many years of collections, debt sale and DCA experience, we launched our own DCA, MCS and we're here to do things differently.

Services offered

- Full DCA Capability
- Low cost offshore option
- Omnichannel capability
- Litigation



Why McLaren Credit Services?

- Many years of DCA experience in a new DCA – with no legacy operating models or technology, we have the ability to look at collections through a modern lens.
- Capability to reduce servicing costs by using South Africa for delivery.
- Part of a larger group with financial stability, giving you peace of mind.
- A scalable boutique service that is agile and flexible to meet your changing needs.
- FCA accredited and members of the CSA.
- Digital front end giving you a low cost attractive solution for customers that simply need a nudge.
- Specialist occupier and trace services.
- Experienced and tenured collectors that know how to speak to customers and negotiate a positive outcome.
- Specialist B2B team with a proven track record in difficult and complex debt portfolios.
- High volume residential collections managed through our CRM and 'state of the art' dialler.
- Data enrichment and analytics to determine the right strategy for your portfolio - to deliver you the best outcomes.
- Open and transparent approach.



Underpinned by technology

Using Sigma Connected's bespoke CRM system, Orca, we can seamlessly manage your end-to-end debt collection strategies for you.

We utilise MaxContact, a state-of-the-art omnichannel platform that offers the following capabilities:

- Outbound and inbound blended voice.
- Interactive Voice Messaging (IVM); text to speech including customer name, 4 digits of account number, plus other personalisation if the data is made available. Sentiment can be added to the voice dependent upon the call type.
- Two-way SMS embedding instructions within the text for the customer to take action. Press to Call or a link to pay as well as being able to respond to the SMS.
- Email – two-way management of email as well as proactive email campaigns.
- Social – Inbound management of social channels allowing the customer every opportunity to make contact.
- Able to cover your web chat function on your behalf.
- Personalisation enabling a brand name and logo to appear on screen so the customer knows who the SMS has come from.

➤ Technology

Cutting edge contact platform

- **Omnichannel** - delivering effortless multi-channel customer experiences
- **Unified Agent Desktop** - single interface showing account history across all channels
- **Smart Routing** - delivering contacts to advisors based on relevant experience
- **Channel Pivoting** - switching channels in-flight without restarting the conversation
- **Automation** - inc. intelligent auto-responses and suggested canned responses
- **Speech Analytics** - for quality control and to identify dissatisfaction/ complaints
- **Full GDPR / OFCOM / PCI Compliance** - working to latest requirements



➤ Insight & Analytics

Sigma Connected's Insight and Analytics function uses the latest Microsoft Power BI supported by a comprehensive data warehouse meaning if the data exists, we can report on it. Power BI allows a visualisation of your data like you've never seen before giving you top level summaries with drill down to campaign, team or agent levels.

What Sigma Connected offers

- Out-of-the-box reporting to get your campaign up and running with a set of standard reports we know all clients want.
- Bespoke reporting as the campaign evolves and additional views of performance are required.
- Full transparency of performance – our clients get the same access to the reports as we do.
- Live updates – as soon as the data is refreshed the report is updated.
- Exportable to PowerPoint so your weekly or monthly performance pack is prepared for you.

Why are we different?

- Performance Analysts are dedicated to a client and build knowledge of the campaign enabling them to spot issues with performance and suggest improvements.
- Our Performance Analysts have industry knowledge so they understand your language and your business.
- Our data warehouse allows you to look at historic trends as far back as the data goes.
- Slice and dice your reports whichever way you want. We have multiple campaigns operating providing you with comparative performance data.



What can you expect out of the box

Contact	Contact Rates Right Party Contact Success Rates	Trends Historic data Drill downs	Visuals
Efficiency	Productivity Occupancy Active agents+	Outcomes Splits by day & agent Best time to contact	Outcomes

Who uses insight

Sigma	Drive performance and benchmark trends	Full transparency and understand performance	Client
Ops	Understand collect rates and optimise dialler and strategy	Team leaders and QA to support indi- viduals	Agent level

Working with Sigma Connected

At Sigma Connected, we're driven to boost your business with sophisticated outsourced services that alleviate stress and help you to focus on other things.

From onboarding to account reviews, we've got everything covered, leveraging the latest technology and platforms to keep your operations running as smoothly as possible.

The benefits of working with the Sigma Connected Collections team:

➤ Onboarding

We gather all of the key information as quickly as possible so that we can start making an impact from the get-go.

➤ First-class strategy

Our strategies draw from our vast experience and up-to-date best practices, helping us to optimise performance as we work. We're never opposed to adopting new strategies, so we'll never be implementing outdated principles on behalf of your business.

➤ Technology

We harness state-of-the-art technology that keeps you ahead of the competition. Our omnichannel approach utilises interactive voice messaging, 2-way SMS commands, email management, and social media management - if it's aimed at your business, we'll handle it for you.

➤ Workforce planning

Thanks to our IEX platform, we can monitor productivity and ensure we have the right number of staff on hand at the right times so that you're never caught short or over-resourced.

➤ Dialler Management and Performance

We have dedicated dialler managers who monitor campaigns across the day to ensure they are both optimised and compliant.

➤ Insight and Analytics

Our insight toolkit gives you an out-of-the-box solution for contact rates, productivity, collect rates, outcomes and liquidation rates. We'll then customise your reports to show you information relating to your most important KPIs.

➤ Performance Management

Using the insights we gather throughout the day, we can ensure our teams are on track to meet their targets.

➤ Agility

We'll remain ready to adapt to any changes that might impact your debt collections, helping you to stay ahead of the curve at all times.

22.6m outbound
calls made

**OVER
700k** SMS sent

If you're looking to compliment your collections process with expert outsourced solutions, it's **time to get in touch with the Sigma Connected team.**

Where people



with people



www.sigmaconnected.com