



An overview of Sigma Connected

Financial Services customer experience, delivered differently

Customer experience in financial services plays a critical role in people's lives, often at moments of change, uncertainty, or difficulty. Whether answering queries about essential accounts, managing a complex claim, or supporting customers in financial difficulties or even in vulnerable circumstances, the quality of each interaction matters.

Sigma Connected was established in 2011 to help UK organisations manage these complex interactions. Over 15 years, we've become a trusted provider of high-quality, compliant customer contact operations at scale. Today, we manage over 40 client contracts, ranging from specialist teams of 20 to hundreds of agents on our largest engagements.

We partner with leading financial services, insurance, and motor finance companies to deliver accessible, resilient, and outcome-focused experiences. In a landscape defined by Consumer Duty, rising arrears, and increased regulatory scrutiny, these interactions demand more than process and technology, they require skill, empathy, and sound judgement from the people handling them.

What makes us different?

Sigma Connected combines financial strength with a collaborative, transparent, and agile approach to client relationships that sets us apart. We offer the scale and capability to match any major provider, with the responsiveness and deep domain knowledge of a niche specialist.



Hands-on leadership

Our co-founders, Gary Gilburd (CEO) and Mike Harfield (COO), remain very hands-on in client partnerships and business development.

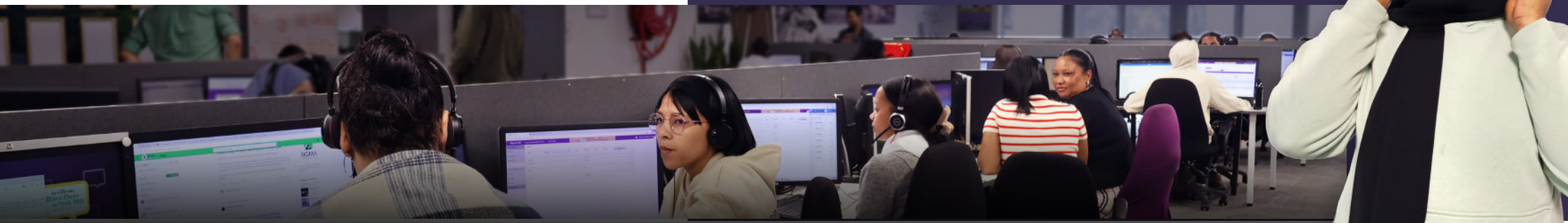
Proven outcomes

Our high employee engagement results in more highly skilled, longer tenured, and better motivated teams, which translates into superior customer experiences.

Total compliance

As an FCA-authorised firm, we share the same appreciation of what it means to be a regulated firm and exercise the same due skill, care, and diligence as our clients.

We are also proud to be the only outsourced customer experience provider included in The Sunday Times Best Places to Work list for three consecutive years. This recognition reflects exceptional employee engagement and wellbeing, resulting in more highly skilled, longer tenured, and better motivated teams than most service providers. Time and again, we have proven this translates into superior citizen experiences and outcomes, as validated by independent customer feedback, KPIs, and client testimonials.



Our specialisms & capabilities

Purpose-built for complex, sensitive and escalated citizen contact management

We specialise in customer interactions that demand high levels of knowledge, judgement, emotional intelligence, and accuracy, supported by technology that enhances, rather than replaces, human interaction. Our teams are trained and empowered to manage emotionally charged, factually complex, and sensitive conversations.

Strategic solutions for modern challenges:

Financial difficulty and arrears

We manage credit card, current account, loans and mortgage portfolios with a focus on rehabilitation and fair outcomes. Our agents are expertly trained on all aspects of supporting customers in financial difficulty and vulnerability.

Vulnerable customer management

We specialise in the identification and support of vulnerable customers across complex and sensitive interactions. Our advisors are trained to understand how vulnerability impacts individuals over time, enabling them to deliver tailored, empathetic support aligned to each customer's needs and signposting appropriate help and support where it's needed.

Complaint management excellence

We clear backlogs in weeks, not months, using a tried-and-tested methodology to turn friction points into loyalty opportunities. Our teams support clients end-to-end from summary resolution to final response.

Fraud and financial trust

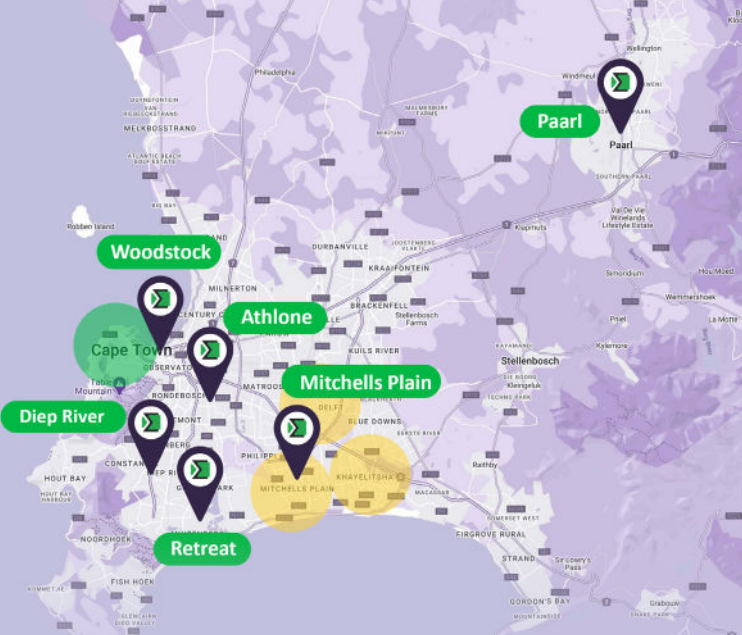
We provide 24/7 protection through fraud defence work and expert investigations that address the devastating human impact of fraud and financial crime.

Our core services:

We provide end-to-end customer experience services across all voice and digital channels, acting as a seamless extension of your internal team:

- **Customer experience,**
specialist information, guidance, and triage for complex account management.
- **Fraud management,**
comprehensive handling of fraud disputes, Section 75 claims, preventions, and fraud recoveries.
- **Collections and recoveries,**
a tailored approach to arrears management and collections that balances commercial performance with customer wellbeing.
- **Complaints handling,**
specialist knowledge of DISP and FOS rules to resolve issues early and avoid expensive ombudsman referrals.
- **Back-office case management,**
meticulous handling of non-fraud disputes, chargebacks, and complex case investigations.





Our delivery model, blended strength and South African excellence

Our operating model is purpose-designed for flexibility and resilience, enabling rapid scaling and access to an extensive talent pool.

The Cape Town experience

Sigma Connected is a leader in the South African market, our 5 locations across the Western Cape are situated in suburbs close to our employee neighbourhoods, allowing us access to amazing talent.

To help you stay in full control of your customer service activity, we ensure that we provide solutions with delivery provided in South Africa, managed to the same governance framework as the onshore call centre to ensure consistent customer experience quality, at nearly 40% of the cost.

- **Integrated governance**, our South African operations mirror UK quality assurance, compliance standards, and training frameworks to ensure consistent delivery.
- **Complaints centre of excellence**, our facility is specifically equipped to handle complex investigations and high-pressure interactions with professionalism and efficiency.
- **Cost efficiency**, this blended approach results in reduced costs, and we pass these savings on to you, which is a significant advantage in a sector where VAT is a major consideration.

Innovation, transformation and social value capabilities

Beyond core service delivery, Sigma Connected helps clients achieve operational and strategic goals through continuous improvement, technology-led innovation, advanced data analytics, and social value initiatives.

- Expertise in designing and implementing new platforms and systems to drive automation and replace legacy infrastructure.
- Strong partner network for systems, software, and hardware—including AI and automation solutions.
- Focus on process optimisation, automation, and intuitive self-service to reduce costs and enhance customer experience, while ensuring live-agent access for complex or sensitive interactions.
- Driving social mobility through impact sourcing – recruiting, training, and employing socio-economically disadvantaged individuals (especially in areas with high unemployment).
- Committed to achieving net zero by 2050

ReachOut, reimagining problem debt engagement

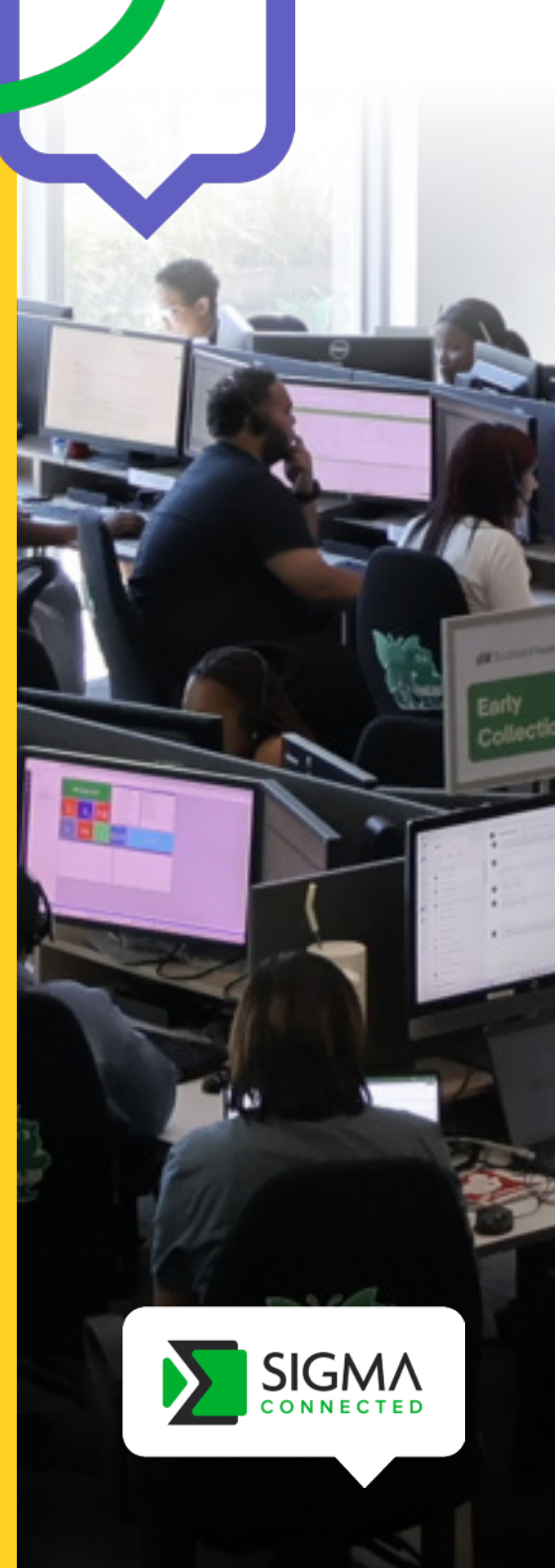
Traditional collections methods often struggle to engage customers due to low levels of trust. **ReachOut** is a pioneering, award-winning service developed by Sigma Connected that reimagines debt management by supporting customer wellbeing.

Importantly to build trust, ReachOut doesn't collect debt. Instead, it triages customers and connects them with free financial, emotional, and mental wellbeing support. By supporting customers through the underlying causes of debt, ReachOut improves financial performance while transforming lives.

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BY SIGMA CONNECTED



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Gary Gilburd

Chief Executive Officer



Gary is a founding member of Sigma Connected since setting up the business in 2011. Over a 30-year industry career, he has performed every contact centre role there is, starting as an agent

Gary has over 25 years' experience running large contact centres across the UK and South Africa, with a particular specialism in early arrears and debt collection. He remains very active with all client engagements, regularly attending strategic review meetings to provide his own insights and shape service improvements.

Colin McMahon

Director of Financial Services



Colin is a seasoned sector veteran with 30 years' experience in financial services. He possesses deep specialisms in collections and recoveries operations, analytics, and strategy development.

Colin is an expert in navigating the complexities of supplier management, credit risk, and operational risk within highly regulated environments. He leads our financial services strategy, ensuring our solutions remain at the forefront of regulatory change and customer experience excellence.

Richard Ferris

Head of Outsourced Complaints



Richard Ferris is Head of Outsourced Complaints at Sigma Connected Group, leading the delivery of complaints management services for clients operating in regulated environments, with a strong focus on Financial Services. He brings extensive experience across complaints handling, dispute resolution and customer service, with deep understanding of regulatory requirements, conduct risk and fair customer outcomes. Richard specialises in managing complex and sensitive cases, ensuring consistency, quality and compliance, while using insight and root cause analysis to support continuous improvement across customer journeys.

Emma King

Account Director[



Emma King brings almost 20 years' experience in customer experience delivery across complex and regulated environments, with particular expertise in Financial Services. Her background spans complex voice contact, complaints handling, claims, fraud and vulnerability services, giving her a strong understanding of high-risk and sensitive customer interactions. Emma specialises in supporting organisations to manage challenging conversations with consistency, empathy and control, ensuring customer outcomes are aligned with regulatory expectations while driving quality and continuous improvement across service delivery.

Our key personnel

Our leadership team brings deep experience from the front lines of financial services and regulated outsourcing. These key personnel are supported by a highly tenured senior leadership team, many of whom have been with Sigma Connected since its inception with each bringing over 20 years of expertise in customer experience operations.



Proof of how we work

We have a proven track record of helping our partners navigate the unique challenges of the financial services sector, from managing rapid growth to clearing complex regulatory backlogs.



Clearing a major bank's complaints backlog

When a major bank was overwhelmed by a significant backlog of unresolved complaints, they needed a solution that could restore stability without sacrificing quality.

Sigma Connected deployed a two-pronged strategy, creating dedicated teams to handle business-as-usual operations while simultaneously clearing historical cases. By week 12, quality scores hit 90%, and we cleared the backlog entirely within weeks. Our real-time insights even led to new goodwill gesture policies that improved first-contact resolution across the bank.

Securing trust through offshore fraud delivery

Faced with increasing cost pressures, a major financial institution entrusted Sigma Connected with building a new fraud function in Cape Town. We built a tiered operation from the ground up, managing Tier 1 fraud cases and real-time monitoring alerts.

Our team's agility proved critical during a large-scale fraud attack in early 2025, where we rapidly redeployed skilled agents to contain the threat. After 15 months, the operation remains stable and compliant, with attrition rates 50% better than industry averages.

Transforming motor finance collections and service

In 2023, we partnered with an innovative motor finance provider to boost their debt collection results. Starting with a small team, the success of our onshore/offshore model quickly gave the client confidence to expand our remit to include general customer service and specialised handling of Discretionary Commission Arrangement (DCA) enquiries.

By multi-skilling agents and using expert workforce management, we've maintained a highly flexible resource that delivers peak quality scores of 96% and a CSAT of 4.5, all while keeping UK attrition under 10%.

Find out more about us

Sigma Connected partners with Financial Services providers to deliver reliable, customer-focused services. If you have any questions or want to find out more about us, click the link below:

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Colin McMahon

colin.mcmahon@sigmaconnected.com

