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BUSINESS ADMINISTRATORS

Debt Collection Presentation

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Executive Summary

The **Alefbet Group**

3 Brands, One High Performance Culture

ALEFBET
COLLECTIONS & RECOVERIES

SSD SHAPIRO SHAIK DEFRIES & ASSOCIATES

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METRO COLLECT

ALIYAH CAPITAL PARTNERS + ALEFBET HOLDINGS =

Executive **Summary**

ITC Business Administrators (ITC BA) is a world-class 200 agent covid compliant seater collections and recoveries business based in Johannesburg, South Africa. ITC BA is a member of the Alefbet group of companies (Website). Since 2005, ITC BA has consistently been one of the top Debt collection's companies with clients that include financial services and telecommunication providers, retailers, utilities, government institutions and healthcare providers. ITC BA is a proud Level 2 B-BBEE contributor.

Combined, our leadership team has more than 50 years of experience in Credit Risk management and Collections. We are a performance driven team with a passion for people, collaboration, and delivering top tier debt collection and client centric solutions. ITC BA utilizes bespoke, proprietary collections technology, processes and training material to efficiently collect on high volume, multi-stage outstanding debt, both in South African and international markets.

We currently have R13 billion under debt collection. Our database of 80 million living and deceased South African consumer records is updated daily, providing a rich and invaluable source of data for our clients with 3 million active accounts.

Alefbet Collections and Recoveries prides itself in being in the top 5 collections agencies in the country from a scale. This is affirmed by statistics provided by the debt collection council.

Our competitive strength lies in our analytical abilities and staff management. ITC BUSINESS ITC Business Administrators exceptionally quick to market with initiatives.

Each client and each campaign are customizable and measurable. Ensuring we align to the unique needs of a specific debtors' book and segment of our client's customer base & client requirements.

Executive **Summary**

ITC BA is exceptionally quick to market with initiatives. Each client and each campaign are customizable and measurable. Ensuring we align to the unique needs of a specific debtors' book and segment of our client's customer base & client requirements.

Innovation is a core part of our company's culture, and over the past 5 years we've continuously invested in our Call Centre technology to provide customers with a bespoke collections system with both inbound and outbound voice and digital communication capabilities. Business Intelligence and Data analytics is used to model large datasets to define our strategies and enhance the campaign results for our clients.

Establishing a partnership model with our clients, as we believe in entrenching ourselves within the value chain of our clients, ensuring we understand the needs and objectives through collaboration whilst fostering relationships built on high performance and integrity.

We currently have R13 billion under debt collection. Our database of 80 million living and deceased South African consumer records is updated daily, providing a rich and invaluable source of data for our clients with 3 million active accounts.

A core value of the company is optimal empowerment, with over 90% of jobs created for colleagues from previously disadvantaged communities as well as colleagues with disabilities.

Health and Safety processes and procedures are standard workplace practice. This creates a robust OHS Committee and a safe and regulated working environment.
At ITC BA we believe that we have the necessary skills, experience & expertise to deliver a world-class debt recovery solution to your institution of higher learning.

Executive **Summary**

ITC BA has successfully implemented a hybrid Work from Office / Work from home operating model ensure operating agility and Covid compliance. We are able to flex up to 100% Work from Home capability within 48 hours.

- Alefbet Collections and Recoveries Quick Facts
  - Make 2.5 Million outbound phone calls p/m
  - Send 1.2 Million SMS p/m
  - Deliver 1 Million emails p/m
  - Receive 35 000 incoming calls p/m
  - Process 40 000 Debit Orders (80% success rate) p/m
  - Trace/Update entire database (60 million records) every month
  - ITC Business Administrators and all Alefbet Collections and Recoveries companies are fully POPI compliant, and Debi check ready and active

- ITC Business Administrators can confidently say we are market leaders in:
  - Capacity and Infrastructure
  - Quality of Staff
  - Quality of systems and processes
  - Collection of delinquent accounts
  - Data Analytics
  - Early & Late-Stage Collections

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Company Profile

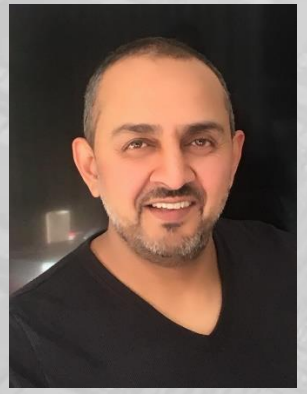
Our **Executive Team**

50 years+ of Solid Collections Experience

Head Operations	Head Human Capital	Head Data Analytics & MI	Head Client Relations	Head Technology	Head IT Infrastructure	Head Finance
Performance Management	Talent & Development	Value Optimization	Client Value Management	iCred Optimization	Network & Security Management	Management Reporting
Client Strategy Alignment	Wellness	Portfolio & Client/Sector Insights	Client Support Services	Dialer Optimization	Database Admin	Profitability Management
Collections Efficacy	Employee Relations	Model Builds	Back-office processes	Digital Assets Optimization	Desktop & User Support	Cost Optimization
Payments Optimization	BBBEE	Management Info & Reporting	New Business Support			

Collections & Recoveries Leadership

Captains of Industry at the Helm



Tej Desai – CEO

Tej graduated in 1997 with a BCom Degree: Risk Management from Wits and completed a Global Executive Leadership Program through Wits Business School. Tej has over 15 years collections experience, having filled executive levels roles at both Absa & Standard Bank, working across retail banking portfolios within Sub-Saharan Africa.

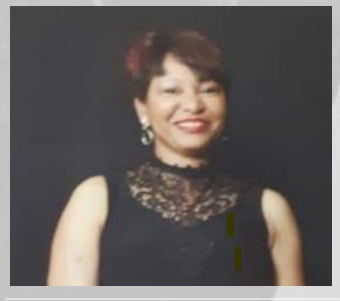
In his last role prior to joining Alefbet, Tej was the Executive director of Retail Collections at Absa bank, where he led a team of 700+ colleagues across collections, recoveries and debt review functions. Under his management, Tej was accountable for debt portfolios in excess of R20billion with monthly collections in excess of R300m.

Simone Bedeker - Head of Operations

Simone Bedeker is Head of Operations since 2020 and has extensive experience in both credit provider and debt collector.

Simone spent 15+ years in the Retail Industry leading a team of specialists in the Debt Review Recoveries and Fraud divisions at Tenacity Financial Services and RCS.

Simone holds an LLB degree and has been successful in leading the Alefbet Collections and Recoveries in being identified as a preferred service provider.

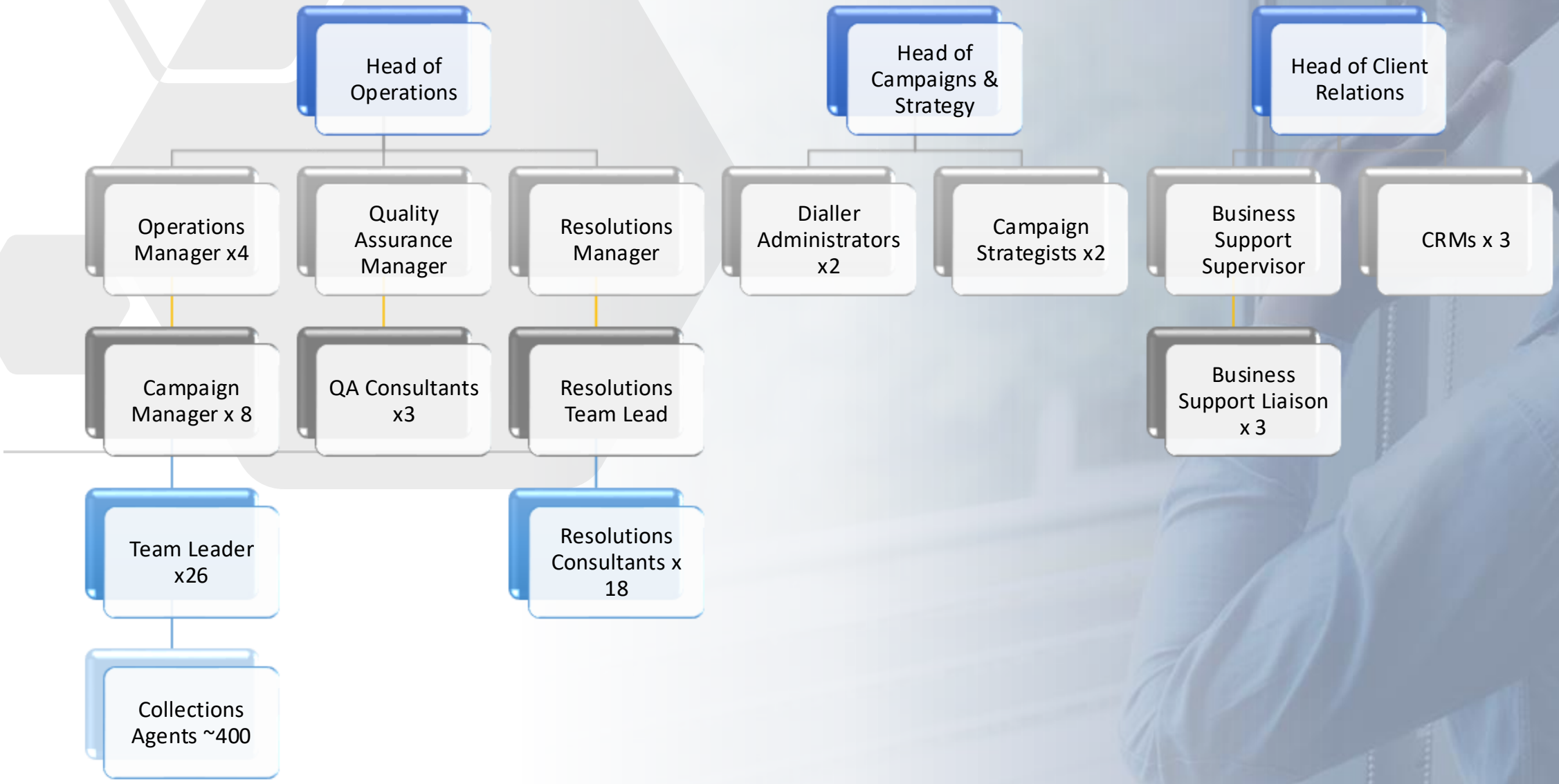


Millasant Eriss- Head of Client Services

Millasant Eriss joined the group in 2022 as Head of Client Services, with 18+ years experience in the industry she has worked with several large service providers across all industries.

Millasant has a superior work ethic and is a passionate professional that insists on delivering best-in-class service to the Alefbet group of clients. She is knowledgeable in her field and has extensive experience in debt collection. This enables her to address a wide spectrum of issues and fields related to debt collection matters.

Our **Operational Structure**

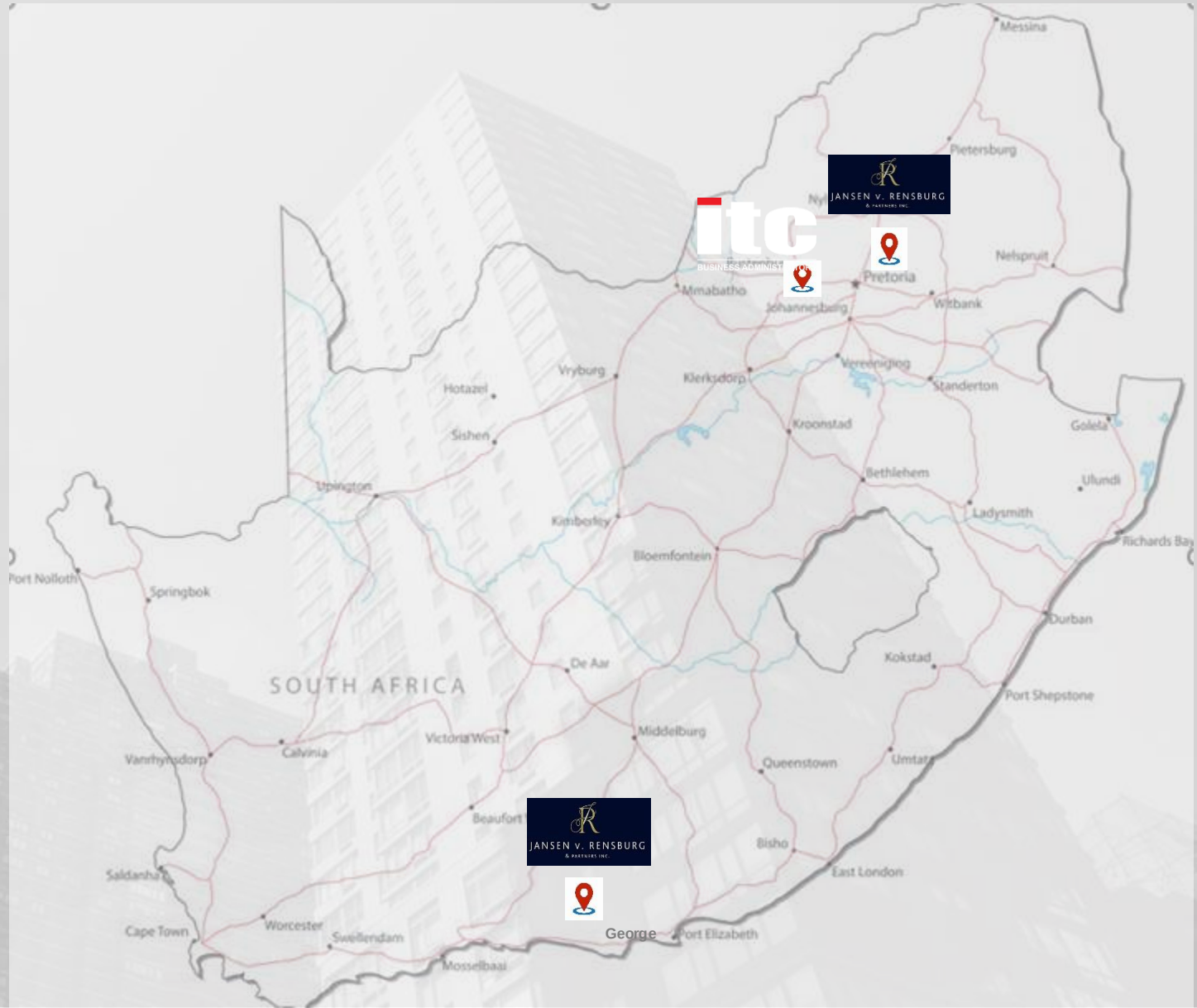


Our **Footprint**

Johannesburg – Metropolitan Revenue Collections is a 600-seater Covid-19 compliant call centre business based in Blackheath, Cresta with an optional additional floors that can seat 900 more agents. We also have an additional 100 Covid-19 hot standby seats in Houghton.

Pretoria – Our Legal department JVR Attorneys has offices in Lyttleton, Centurion.

George - Our Legal department JVR Attorneys also has offices in Hartenbos near George, Western Cape.



Our **Track Record**

Best in Class Performance

- Seasoned SME on **Retail, Banking, Medical**, and **Telecoms** performance, successfully partnered and continue to contribute value with various Clients for over **10 years**
- Esteemed **strategic partner** to several leading corporate brands
- **Consistently 1st position** on several **Late-Stage Banking and Telecoms** mandates.
- Received **2nd place award** for top collector from banking and financial services Client.
- Awarded placement on a PWO mandate after a **successful POC** on a large Retailer.
- Successfully appointed on a **Telecom early-stage mandate**, after running a 6 month POC
- Managed books of **2,4 million accounts** with an exposure of **R18, 5 bill** in last 12 months
- We consistently have in excess of **120k paying accounts** with a value **exceeding R500 mill**
- Omni-channel contact with **automated WhatsApp chatbot** to enhance contactability

Why **choose us?**

R13 billion under debt collection, with a database of 80 million consumer records updated daily with ~c 3 million active accounts.

A proud Level 2 B-BBEE contributor

World-class 800 agent seater collections and recoveries business

Leadership team with 50 years' experience in Credit Risk & Collections

Bespoke, proprietary collections technology is capable of high volume, multi-stage, including off-balance sheet debt. In-depth experience in post-debt review, administration & deceased estate matters

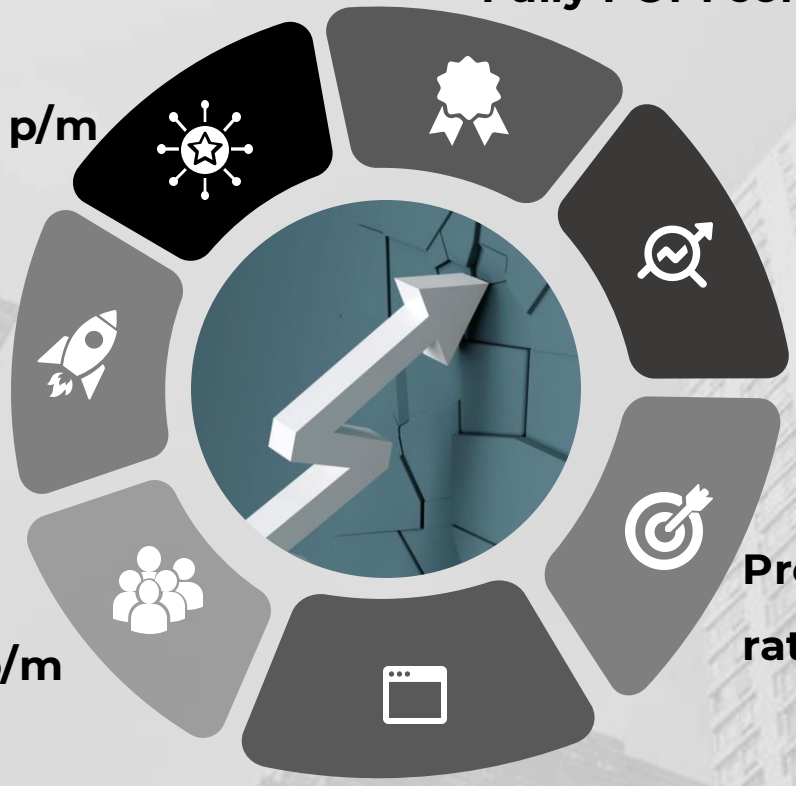
Omni-channel contact with automated AI & machine learning incl. WhatsApp chatbot to enhance contactability

Strategic partners with Paym8, EasyPay, Pay@ to facilitate all payment options i.e. Debicheck; Instant EFT; Direct payments; In-Store retail payments

Significant **Scale and Volume**

Fully POPI compliant and Debi check ready and active

2.5 Million outbound phone calls p/m



Comprehensive BCM with full redundancy and loadshedding mitigation

Receive 45 000 incoming calls p/m

Process 60 000 Debit Orders (80% success rate) p/m

Send/Deliver 1.2 Million emails p/m & 1.5 Million SMS p/m

Track & Trace capabilities with multiple credit bureaus to datawash & update the entire database (80 million records) weekly

What **sets us apart?**

Transitioning to a new Collections paradigm

- Adding more analytics for more precise decisions, better segmentation and improved solutions.

  Increasing flexibility and customer centricity in our collections processes through agile workforce management.

  Automating collections processes with intelligent, multi-channel communications and AI driven orchestration.

Analytics

Who will pay, how much, when - Predictive

- Collection Strategies
- Segmentation
- Treatment Paths

Increase likelihood of predicted behavior - Optimized

Operations

Allocate resources, measure and ensure performance, reconcile financials and drive customer experience.

- Dialer Capability
- Monitor & Report
- Optimising Tracing

Collaborative partnerships / Optimize Self-serve

Communications

Frequency **Timing** **Channel**

- Contactability
- Digital Comms
- Omni-Channel Capability

Leveraging Multi-Channel 24/7 with AI Orchestration

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Technical Solution: Our Strategy

Collections & Recovery Overview

ITC BA makes use of behavioural Economics initiatives to ensure a more meaningful and fulfilling engagement with the debtors. This follows the 'Connect to Collect' philosophy and will assist even the un-employed feel valuable members of society.

We developed models that deal with real-time information and make recommendations based on debtors' actual situations and preferences

- Real time / same day handover notification SMS and email are sent (automated process aligned with your institutions Requirements)
- Accounts where a linked account exists in the group and ITC BA environment and are Paying / PTP / RPC are prioritised accordingly.
- Daily Bureau cleansing and enrichment is done with partner bureaus e.g. Phone, email, etc.
- The enriched data is processed live via the API and is available immediately.
- SMS's are sent to the no response portion of the handover after 7 days,
- Where no RPC is established, in the 1st 30 days , the accounts will be scheduled via the preview dialler with variable time allocations. Z
- Desktop trace enablement where there are no valid contact details.
- Where RPC is established, a PTP is not generated and there is no query raised, the account rotates every 3 days for the first 30 days.
- On day 31, accounts where there is NO positive outcome, i.e. No PTP/ RPC are again enriched following the monthly enrichment process

All Numbers are attempted via voice and non voice modes

Scoring and propensity to pay models allow for ***improved negotiations***

All accounts including medium and low scores ***are worked***

Higher activation rates

Collections & Recovery Overview

Each client mandate has a dedicated team of collectors and back-office staff to ensure that SLA levels are met

- All accounts are allocated to dedicated collectors who ONLY work on YOUR accounts
- They receive specialist training on your specific debtors and type of accounts
- Focus on activation of accounts and quick recovery of capital

The benefit of this strategy can be deemed as a mutual partnership with the following results.

Dedicated Employees *reducing attrition rates*

A higher number of ***payments,*** *especially on* ***Secured Platforms like DBO***

An overall increase in ***Activation Rates***

Increase in ***Yield*** *performance* ***reducing*** *Bad Debt* ***Write-Offs***

Pre-Delinquent **Management**

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Treatment will include the following:

- ✓ Communicating as “The Client”, the Key treatment framework is customer retention & experience, stemming the roll into delinquency.
- ✓ Driving pre-emptive interventions through early waring triggers, with the objective of “how can we help you”, will have a positive impact on the customer experience/retention and impairments.
- ✓ A full API integration for Action files is available in order to support the above capabilities as well as provide full reporting functionality
- ✓ Fixed cost per seat model
- ✓ Working with a dedicated team to ensure alignment of client dispositions and engagement outcomes
- ✓ Experienced in managing role rates across a number of strategic clients and ranking at the top or second on all panels
- ✓ Staffing is available at scale, collector to account ratio is 650:1 - depending on volume
- ✓ Work hours: 7am – 7pm (Mon – Fri) & Sat 8-1pm
- ✓ Inbound and outbound capacity

Why this approach

- ✓ Consumer Education
- ✓ Customer Retention
- ✓ Payment reminder
- ✓ Driving Debit Order campaigns
- ✓ Significantly Reduce Bad Debt W/Off

Early-Stage **Collections**

- ✓ With the use of Data Analytics and Propensity Modelling the solution will maximize recoveries and minimize rolling of accounts.
- ✓ This Collections methodology ensures that the accounts with the highest contactability and greatest propensity for payment are presented in a logical queue flow for the collections agents to work.
- ✓ Applying machine learning, our Collections agents are guided on Debtor's ability to take up a PTP and honour the arrangement, this further extends to the actual payment amount the customer can afford.
- ✓ We developed models that deal with real-time information and make recommendations based on debtors' actual situations and preferences.
- ✓ Enhanced activation capabilities

  - ➢ Real time / same day handover notification SMS and email are sent (automated process aligned with Client Requirements)
  - ➢ Accounts where a linked account exists in the group and SSDA environment and are Paying / PTP / RPC are prioritized accordingly.
  - ➢ Daily Bureau cleansing and enrichment is done with partner bureaus e.g. phone, email, etc.
  - ➢ The enriched data is processed live via the API and is available immediately.
  - ➢ SMS's are sent to the no response portion of the handover after 7 days,
  - ➢ Where no RPC is established, in the 1st 30 days , the accounts will be scheduled via the preview dialler with variable time allocations. Z
  - ➢ Desktop trace enablement where there are no valid contact details.

Late-Stage **Recoveries**

Treatment includes

- ✓ Scoring of the accounts in a ranking system based on number of key criteria.
- ✓ Building of queues is ranked and ordered according to scoring. Accounts in a reminder and broken status will carry a weighting higher than a score. Collectors then work through the queues from highest to lowest propensity to pay.
- ✓ Issuing of electronic final demand letters, digital section 129 letters
- ✓ This methodology has shown significantly positive results in increasing collections yield, activations, and increasing recurring payments.
- ✓ In our financial services clients this has been coupled with a significant reduction in their provisioning requirements
- ✓ SMSs still remain our biggest Digital channel. This with the WhatsApp chatbot will improve contactability.
- ✓ Email campaigns are largely used to contact the customers who avoids voice calls.

Specialized **Collections**

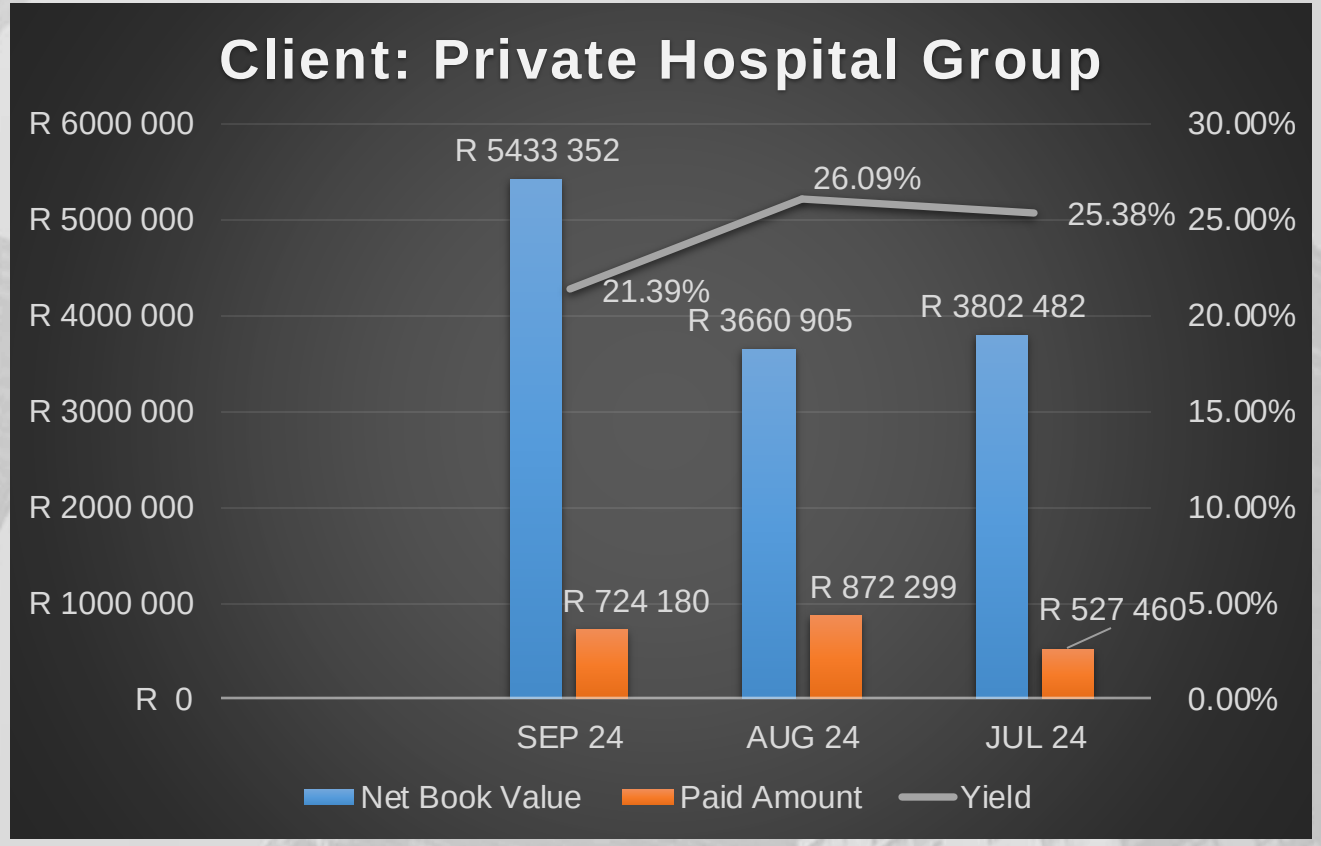
Our Specialist Collections team comprises knowledgeable and highly-competent trained staff who are familiar with the NCA rules around Debt Review/Administration/Sequestration/Liquidation and what is required to rehabilitate a consumer.

Our Debt Review agents are able to negotiate repayment arrangement terms on credit agreements, assisting consumers with the best possible solution for servicing their debt.
We manage each step in the process, in the shortest possible timeframe, by ensuring regular follow-up and follow-through.

With our expertise, we are able to achieve yields of between 5% and 10% on earlier Debt Review mandates and, while achieving in the range of 1,5% and 3% on Late Stage.

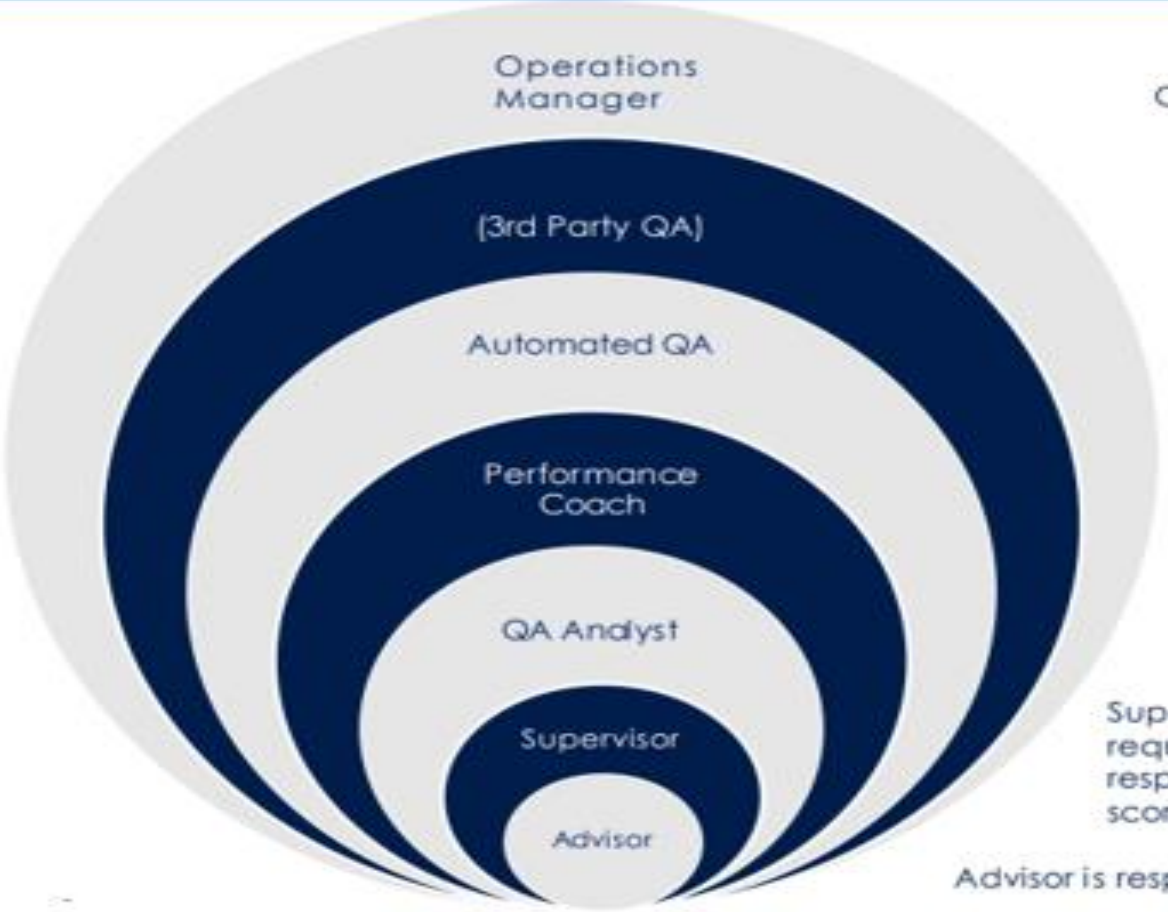
We also have extensive experience in the management of Deceased Estates, our success is built on the back of an automated process linked to the government gazette to identify when a death is registered. The administration of a deceased estate is done within the framework of and in compliance with the Administration of Estates Act 66 of 1965. we have had great success on Deceased Estate management and easily achieve yields of up to 2%.

Comparative **Stats**



Quality is Key to our Success

Quality Management – It's our People that make the difference!



Operations Manager takes ultimate accountability for quality

Audits a section of engagements to ensure objective monitoring

Automated QA process implemented, designed to analyse phrases, words and identify any quality issues

Performance coach listens to calls and shadows advisors. Provides feedback on quality to management and advisor

QA Analyst assigned to team listens to random or specific calls and provides feedback to supervisors and advisors

Supervisor has responsibility to ensure advisor understands quality requirements & listens to specific number of random calls. Supervisor is responsible for team's quality and remuneration i s linked to quality score

Advisor is responsible for their own quality

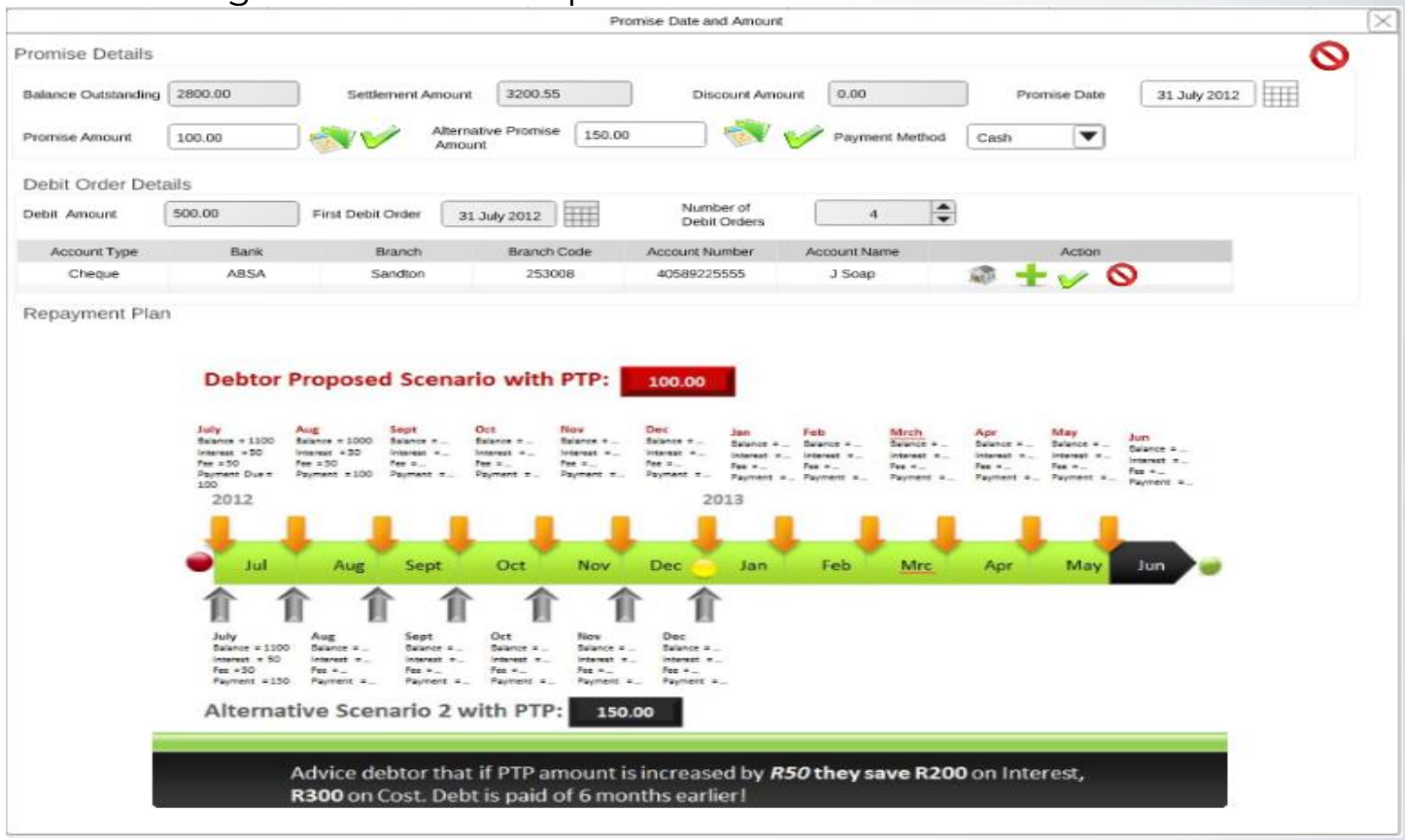
Our **CRM System**

Our bespoke in-house collections system iCred has both inbound and outbound voice and digital communication capabilities

Described below are a few of the standard features of the ITC Business Administrators collection system.

iCred Software – Collections agent Level

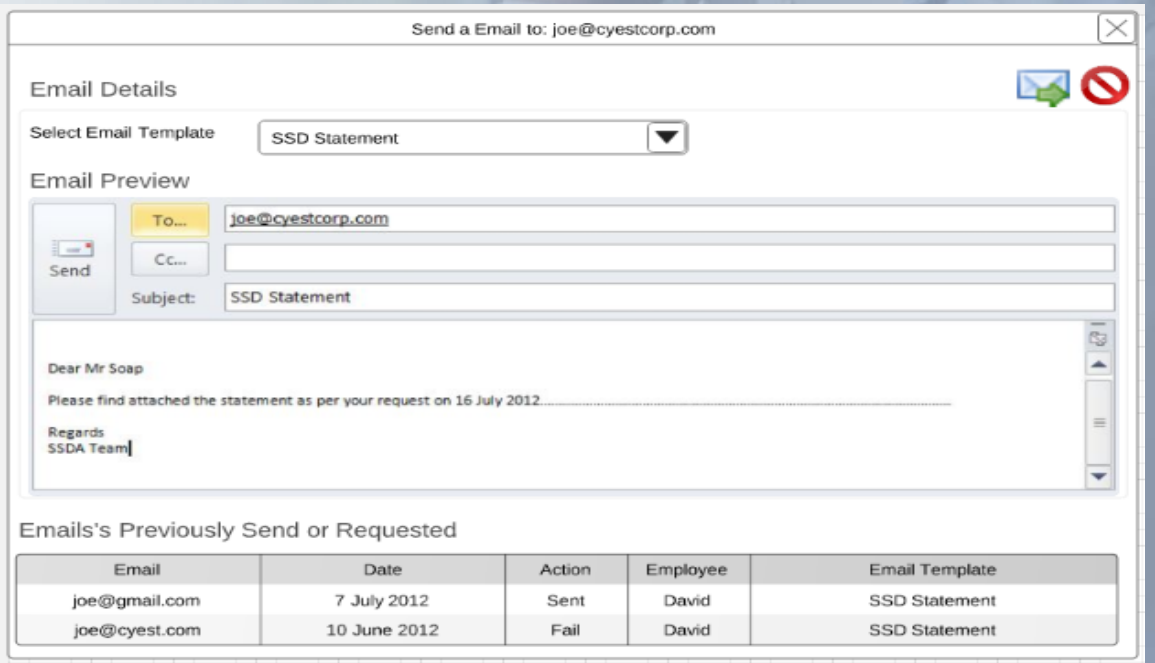
Affords our collections agent's real-time control and management of debtor's payments, promises and repayment-arrangement. See example



Our **CRM System**

- Memos are date & collections agent stamped to ensure accountability.
- Product specific (Client Data) interface, which includes, Erf Numbers, Account Number, Customer Account number, Cycled Arrears.
- Unlimited detailed notes screen with set notes to ensure quicker wrap up time.
- Password protected for various managerial levels.
- NCA & DCA charges programmed into the system. These set parameters ensure compliance with the necessary legislation.
- Unlimited address and telephone screens with built-in intelligence to match postal codes to addresses.
- Quality assurance built into the systems ensures wrong info is not added and correct info not manipulated.
- Facility to calculate repayment plans over specified periods.
- Diaries and maintain control of all accounts.
- Manage drop-offs.
- Ability to send out letters, SMS, e-mail where necessary
- Tracing & legal facilities built into the current system
- All calls are recorded and retrievable immediately

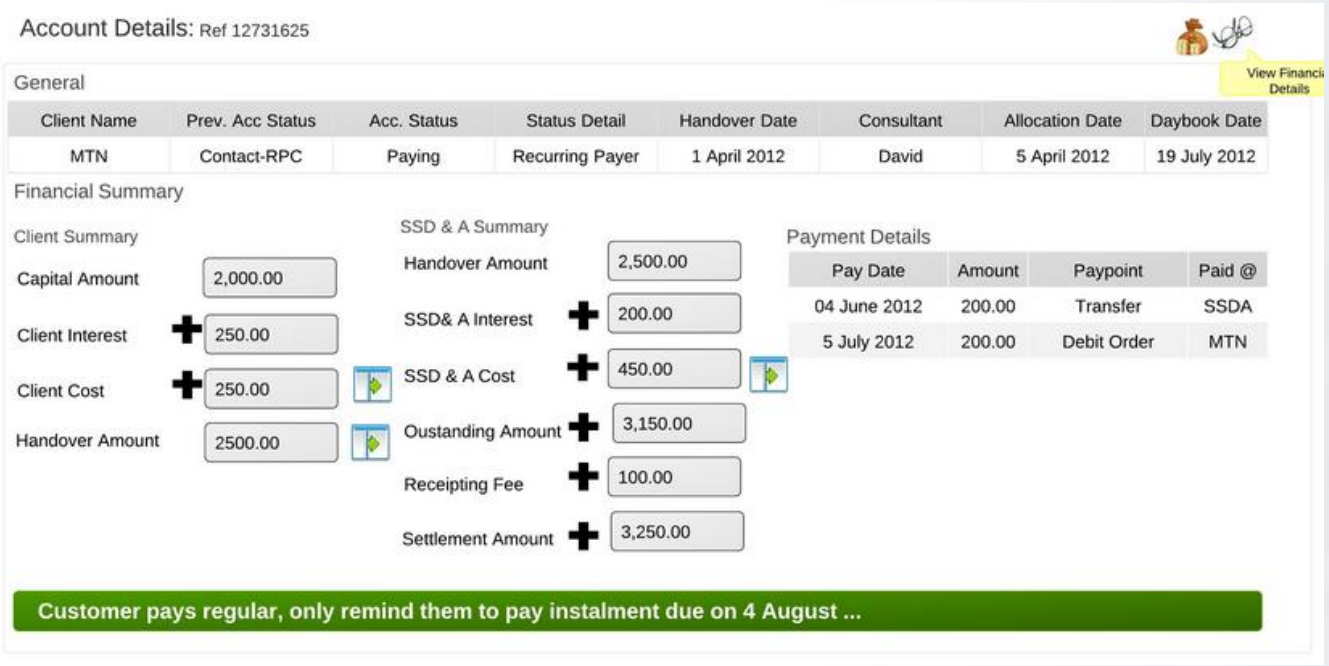
Agents can send emails easily directly from our system



Our **CRM System**

iCred Software – Management Level

- Ageing and tracking of accounts
- Tracking the movement of files between portfolios
- Ability to generate massive amounts of letters before the accounts get to the collection's agent. Hit the ground running approach
- Ability to generate massive amount of SMS before the accounts get to the collection's agent.



- Administration Order Module
- Electronic and seamless allocation of new matters to agents
- Interest is generated automatically or as per the client's mandate
- Debit Order facility
- Credit Card facility

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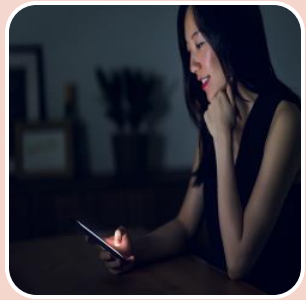
Our Capabilities

Capabilities Landscape



Data Analytics

- Predict payment patterns
- Derive segmentation
- Assess ability to pay
- Optimise payments

Strategy Execution

- Who to collect on and when
- Execute on segmentation & rules
- Champion/ Challenge

Performance Culture

- Learning & Development Incubator
- Collections Academy
- Active coaching and support

Management Information

- Monitor portfolio performance
- Measure operational efficacy
- Ad-hoc campaign customisation

CRM Case Tool iCred

- Campaign creation and task scheduling
- Distribution of assigned work
- History of actions & results
- Log contact actions and payment plans
- Query management

Dialler Management

- Plan & execute voice campaigns
- Monitor campaign effectiveness
- Determine capacity requirements

Payment Channels

- Convenience & Choice
- Debicheck
- Pay@
- Easypay
- Realtime credit card payments
- USSD

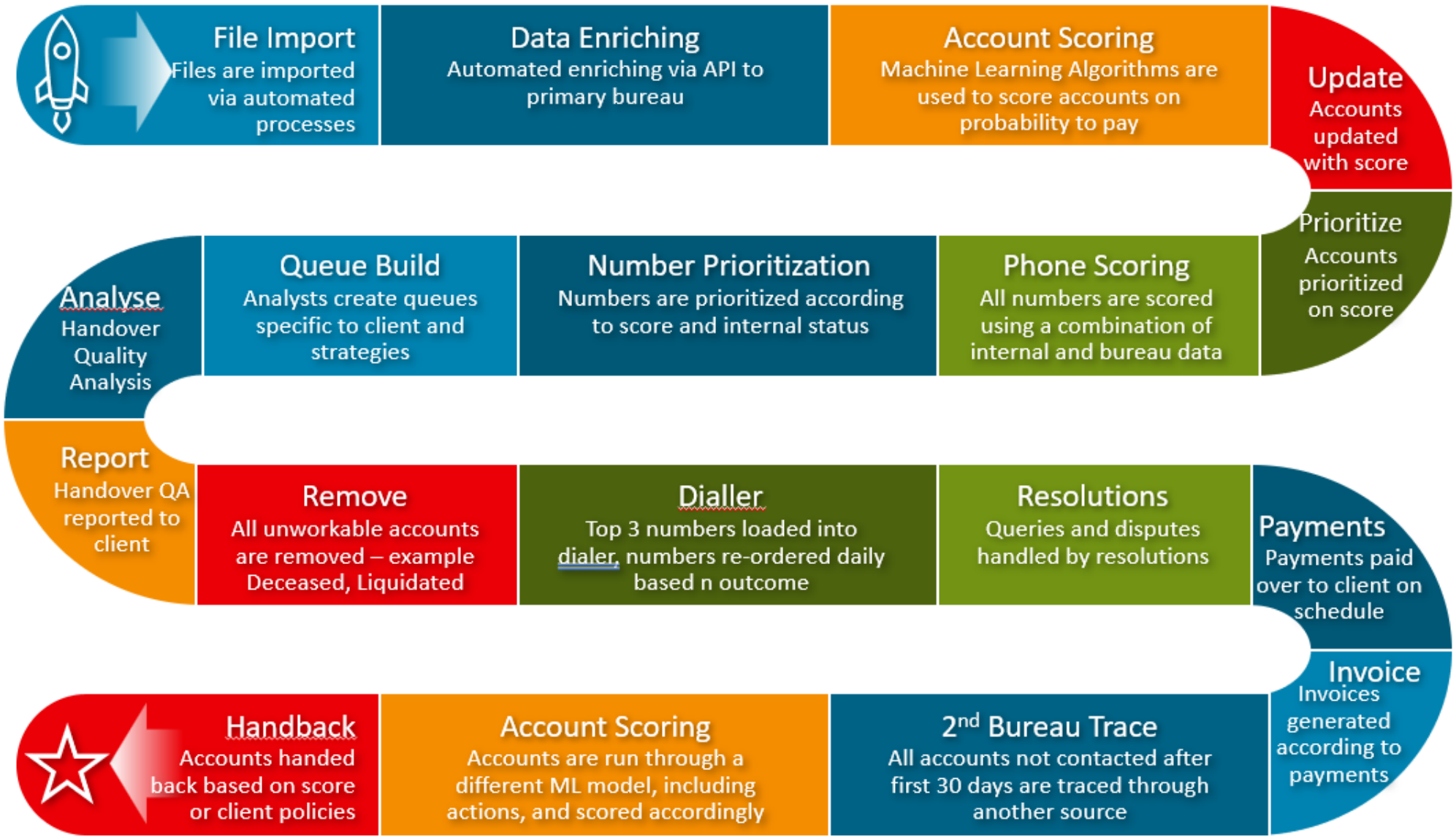
Voice | Letters | SMS | Email | Chat | 2way SMS | WhatsApp Bot | PayShap | In APP | Auto Portal

DIGITALISATION

Traditional

Auto Resolve

Account Life Cycle



Account Treatment

High level overview of our process for daily, weekly and/or monthly handovers of accounts

New handovers are imported via the FTP site or client specific integration platform.

- These are then matched against our existing database for positive statuses:
    - RPC, Paying account
    - Contact made with the debtors in any confirmed status.
- The handover notification SMS and email are sent (automated process aligned with client)
- Accounts, where a linked account exists in the group and ITC Business Administrators environment and are Paying / PTP / RPC, are prioritised accordingly.
- At 6 PM daily the file is sent to the bureau for cleansing and enrichment, e.g. phone, email, etc.
    - Direct API into our primary partner bureau, CPB
- The enriched data is processed live via the API and is available immediately.
- SMSs are sent to the no PTP portion of the handover after 7 days, selling the discount offer where available per client
- Where no RPC is established, the account is dialled every day for the 1st 30 days via the predictive dialler with variable time allocations.
- Where RPC is established, a PTP is not generated and there is no query raised, the account rotates (queued to the dialler) every 3 days for the first 30 days.
- On day 31, accounts where there is NO positive outcome, i.e. No PTP/ RPC are again enriched following the monthly enrichment process (below)
- The accounts with No RPC are called every 3 days for the next 60 days, with enrichment taking place every month.
- Accounts about to be re-called are sent an activation SMS requesting an ad-hoc amount or relevant messaging.

Contact Channels

Dialer

- We use predictive dialing as the voice contact channel
- The predictive dialer is enabled for Answering Machine Detection (AMD) and linked back to our data ar
- The dialer is enabled with Work-from-Office and Work-from-Home capability
- It is integrated with the scoring and queueing strategies
- We average at 300K call attempts daily

Other Channels

- We utilise SMS and e-mails for the written communication
- Automated SMS's, voice messages and emails are based on defined templates and digital strategy calendar
- Ad-hoc communication is based on digital strategy, data analysis or specific demands

Queuing

- Queueing is 100% dynamic and based on our analytics and scoring
- Accounts are prioritised based on the 10X methodologies, handover analytics and client specific requirements
- All queues are fully customisable, and priorities are set for each of the queues

Why?

Everything we do is designed to make an agent's life as simple as possible, providing the maximum of useful information, at the right time, to the right person, for the desired results

Customer Engagement Solutions

WhatsApp Bot:

- Being able to communicate with the customer base promptly and asynchronously (at a time most convenient to the customer)
- Built in Auto responses and workflows for self service functions such as;
    - Payment arrangements
    - Payment fulfilment (Instant EFT & Credit card payments)
    - Balance enquiries and
    - Query logging

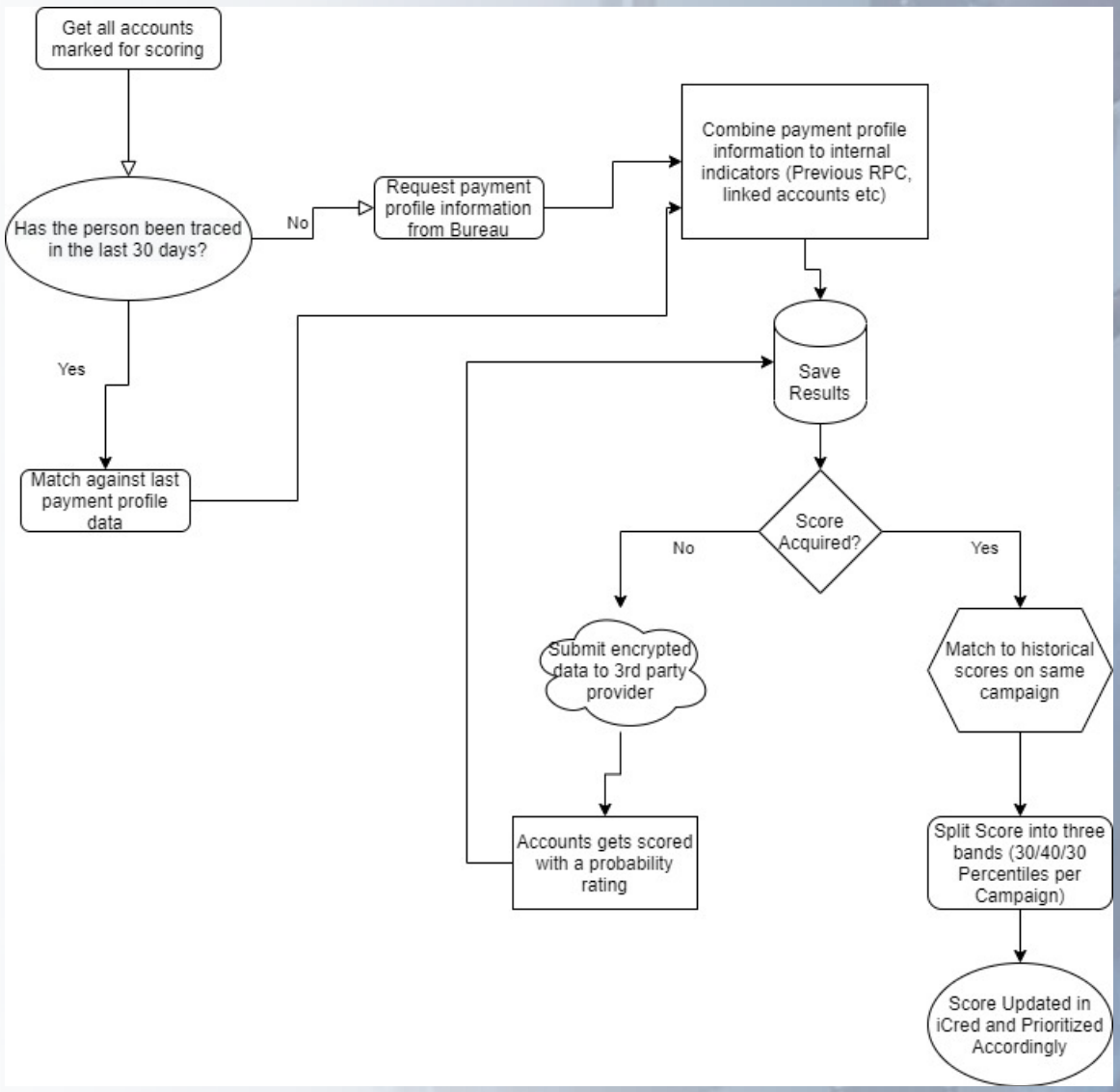
Digital Communication:

- Altering the ways of engaging with clients against the backdrop of changing customer preferences for communication
    - Preferred customer contact channel
    - Design campaigns for specific customer groups, accurately aligning their profile to the message that is sent
    - Platform which is accessible 24/7 by customers, providing maximum flexibility for a response

Data **Enrichment**

- We trace all accounts on the night of handover with our primary Bureau and/or secondary Bureau where appropriate.

- We load all accounts with the bureau as trace locator triggers at the end of the month.
  - We will receive any new information as and when it gets loaded at the bureau.
  - We do a second trace with an additional bureau after 1 month of no contact.



Analytics & Scoring

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Analytics

- Dedicated campaign for each client, and every campaign receives its own custom analytics build and modelling.
- Dynamic capability allow us to incorporate changes from client data, internal data and bureau data into the models as they change.
- Each handover is independently scored, and the results are shared with the business to adapt and align to every data set.

Scoring

- Bespoke account scoring and enrichment strategies on each client and on each client placement are applied
- Scoring is dynamic and requires inputs from multiple data sources (client, internal, bureau, agent, etc)
- Scoring is directly linked to debtor behaviors and needs to incorporate learned information

Why?

- We developed models that deal with real-time information and make recommendations based on debtors' actual situations and preferences.

Tracing Capabilities

INTRODUCTION

Contactability is a primary indication of probability to collect. If we cannot contact an account holder, there is no reason to expect that we would be able to influence the account holder's payment behaviour and collect arrears funds from the account holder.

This document refers to the automated process implemented in iCred to maximise our ability to contact account holders in a timely fashion, while minimising efforts at the same time.

SUMMARY

ITC BAs CRM system, iCred, follows a six-step process on every account that gets loaded into the system.

1 – Match account holder to existing account holders on database
2 – Enrich contact information with existing data
3 – Enrich contact information from external sources
4 – Prioritise contact numbers according to external + internal propensity to contact scores.
5 – Load account holder onto bureau for monitoring and retrieving of new contact information as and when available.
6 – Secondary Bureau Trace on unsuccessful attempts of all existing contact information

Internal enrichment happens at the point of entry when an account is loaded into the system.

Tracing with our primary bureau happens overnight on all accounts received during the day.

Tracing with our secondary bureau happens on a monthly basis.

Numbers are queued to the dialler using an ordering function, ensuring that the highest probable number is always attempted first, followed by the second highest probability, and so forth.

Ease of **Transacting**

We provide multiple payment options providing the consumer the option to pay at their convenience 24/7/365

01

02

03

04

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Debit Orders / Debi Check

Easy Pay – Payment at any participating retailer

Capitec Pay - Capitec customers can pay using their banking app

Pay@ - Pay@ Payments at select retailers (PEP, Pick n Pay, etc.)

Real-Time Online Payment
Debtor access our online payment portal to make payment

Dedicated Trust Account- Debtor can do deposit into our account

Client Payment - The debtor can make payment directly to the Client

EFT Transfer - We provide debtor with our banking details for an EFT & Credit Card Payments

PASA Compliance

The Alefbet group of companies use PayM8 as our preferred payment solutions partner for Debit Order / Debi Check solutions amongst others. Founded in 2001, PAYM8 is a merchant facing offering its Merchants specialist payment solutions, tailor-made for their businesses.
Operating from offices across Africa, PAYM8 is Head Quartered in Johannesburg. Its primary focus is on Financial Collections, On-Line Payments and on offering Merchant and 3rd Party access to an intelligent Payments Platform.

PayM8 is a member of the PASA (Payments Association of South Africa).

PAYMENTS ASSOCIATION SOUTH AFRICA

This serves to confirm that

Paym8 (Pty) Ltd

Reg no: 2001/000415/07

Has been Authorised in terms of the
National Payment System Act, 1998,
as a System Operator
in the following payment systems:

EFT DEBIT | EFT CREDIT| DEBICHECK| DEBIT CARD| CREDIT CARD

This Authorisation is valid until 28 February 2024

27 February 2023
Date Signed

PASA

Ghita Erling
Chief Executive Officer

Trust Account Management & Receipting

- Each account receives a unique identifier when imported into our CRM system
- The reference number is linked to an algorithm linked to our bank account, that allows for easy identification of payment when this correct reference is used.
- iCred Payment screen manages diarized PTP's with detailed notes
- Unallocated payments are managed by daily matching of deposit slips & auditing the suspense account
- We makes use of a dedicated Trust Account for each client we service
- Pay overs from the Trust Account are done daily/weekly/monthly, as per client request
- The trust accounts are audited by BDO SA

Payments are identified from the daily Exceptions report.

Where there is sufficient information on the payment reference, the finance administrator will attempt to trace the account number / debtor on I-Cred.

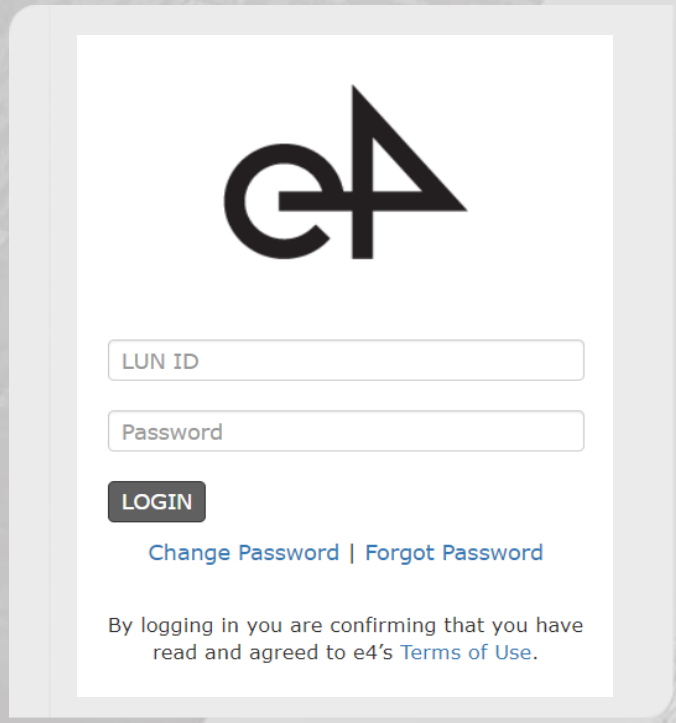
If no success, the finance administrator will contact the bank (by phone and email) to obtain the depositors' information.

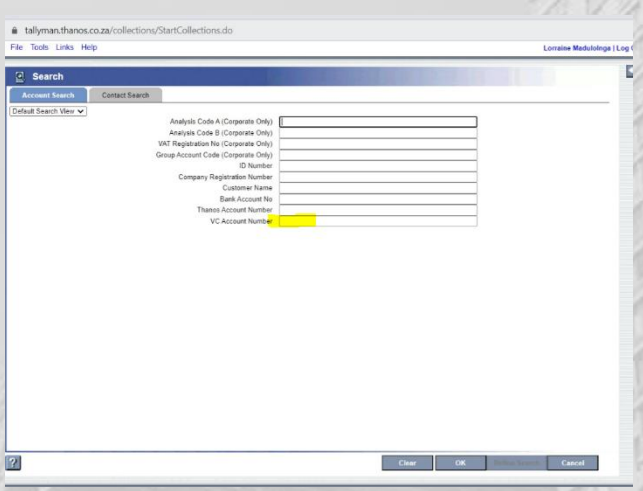
Call depositors to obtain information that will help us to allocate the funds

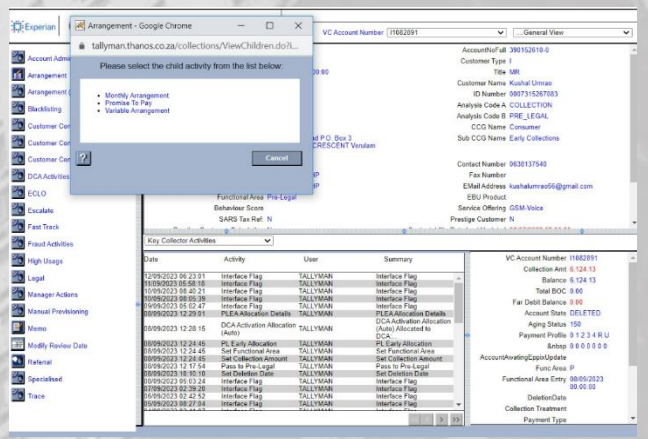
System **Integration**

At Alefbet we value integration. Our experience has shown that the higher the level of integration, the more successful our collections efforts become. Therefore, we are committed to investing a significant amount of time and resources upfront to ensure a seamless and precise integration process. This investment pays off in the long run, allowing us to consistently derive value from it.

Moreover, we excel in connecting with various client portals, including DM11, E4, Excalibur, CAS and Tallyman. Through these portals, our agents can easily perform tasks such as arranging payments, updating customer information, and verifying customer details.





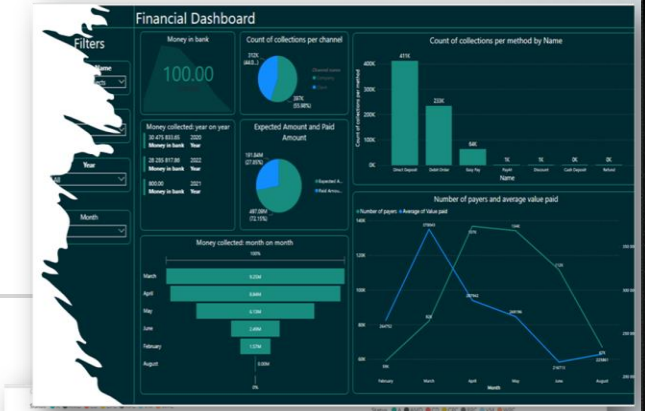


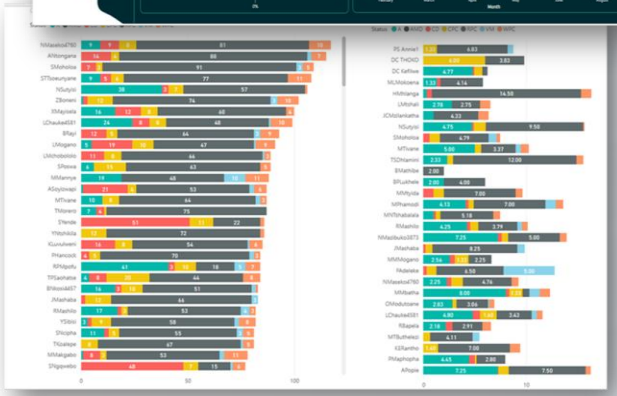
Insights & **Reporting**

BUSINESS ADMINISTRATORS

Operational and Management Reporting

- Reports that is used by management, operations as well as our clients for daily, weekly and monthly monitoring of performance deliverables.
- Performance can be tracked day on day, Month to date and Month on month, etc. which enables accurate and flexible progress tracking
- Key areas which are focused on in this report are:
- Payment number and value
- Yield rates
- Average payment amount
- RPC's
- PTP's
- All conversion rates
- Digital communication





Values	MAY 2022	APRIL 2022	MARCH 2022	FEBRUARY 2022	JANUARY 2022	DECEMBER 2021
BOM Accounts	68 214	76 429	75 747	54 666	64 814	40 391
BOM Balance	R 266 707 676	R 298 629 030	R 293 489 218	R 205 827 519	R 239 474 204	R 143 106 930
BOM Capital	R 257 656 070	R 289 952 187	R 286 551 783	R 200 688 281	R 228 777 149	R 132 525 620
Total Number of New Accounts	10 355	20 821	5 653	25 458	16 199	28 821
Total Value of New Accounts	R 39 463 373	R 79 437 198	R 18 564 417	R 101 787 339	R 62 320 754	R 110 009 875
Total Retracted Accounts	14 745	29 749	3 886	2 570	25 805	4 061
Total Retracted Value	R 64 078 333	R 128 221 554	R 13 751 604	R 10 231 467	R 104 398 273	R 13 685 301
Total Settlemets	155	146	158	105	129	188
Total Settlement Value	R156 369,33	R143 180,36	R149 550,26	R93 220,73	R74 197,63	R95 224,18
Net Accounts	63 824	67 501	77 514	77 554	55 208	65 151
Net Value Of Accounts	R 242 092 715	R 249 844 674	R 298 302 031	R 297 383 392	R 197 396 685	R 239 431 503
Total Payments	7 138	6 472	7 420	5 276	5 691	6 426
Total Paid Amount	R 2 241 790	R 2 095 108	R 2 466 613	R 1 636 702	R 1 566 971	R 1 644 330
Total Client Portion2	R 2 084 061	R 1 962 990	R 2 294 964	R 1 535 164	R 1 443 863	R 1 470 546
Total Client Payment Amount	R963 222	R880 516	R1 429 286	R946 831	R922 809	R917 592
Total DO Payments	1 964	1 898	2 249	1 593	1 695	2 305
Total Discounts Paid	156	158	185	140	110	51
Total DO Value	R 538 224	R 499 229	R 606 083	R 463 791	R 439 303	R 483 600
Total Discounts Accepted	839	799	815	715	609	302
Total Capital Yield	0,810%	0,680%	0,800%	0,760%	0,630%	1,110%
Total Yield	0,841%	0,702%	0,840%	0,795%	0,654%	1,149%
AVG Payment	R 314,06	R 323,72	R 332,43	R 310,22	R 275,34	R 255,89
Accs Worked	69 060	83 768	68 424	65 038	59 504	58 132
Call Duration	95d 19:30:42	95d 21:40:40	116d 4:29:35	79d 3:03:22	87d 2:58:18	68d 18:54:11
Call Duration >10s	71d 4:09:50	67d 10:13:58	83d 18:30:03	58d 16:53:45	64d 18:10:20	51d 0:43:27
Agent Allocation Yesterday	36	36	36	36	36	36
Agent Campaign Allocation	42	43	43	33	35	37
Calls	867 993	941 422	1 068 519	718 433	778 439	655 342
Calls > 10s	85 302	86 445	99 088	70 420	80 724	67 435
RPC Calls	22 588	18 281	20 117	14 511	14 720	12 335
RPC Percentage	26,48%	21,15%	20,30%	20,61%	18,23%	18,29%
SMSs	56 378	92 261	28 098	40 037	26 210	15 788
Delivered SMSs	45 366	67 379	25 808	31 034	22 095	4 251
Failed SMSs	11 012	24 882	2 290	9 003	4 115	11 537
Mails	67 384	51 638	8 650	13 752	84	52
Total Activations	1 549	1 751	1 943	1 775	1 315	748
Total PTPs Expected	14 504	15 939	14 934	13 360	12 142	12 820
Total PTPs Paid	6 682	7 066	6 784	6 115	5 791	5 638
Total PTPs Paid Value	R 2 118 328	R 2 242 030	R 2 275 649	R 1 854 208	R 1 660 450	R 1 509 693
PTP Conversion Rate	47,87%	45,75%	46,92%	47,94%	50,14%	46,16%
Total PTPs Captured	8 832	8 226	9 197	7 375	7 561	6 211
Total PTPs Due Value	R 5 380 542	R 5 743 709	R 5 672 096	R 4 741 460	R 4 401 907	R 4 446 062
Total Target	**R2 150 000**	**R2 150 000**	**R1 860 000**	**R1 860 000**	**R1 860 000**	**R1 875 000**

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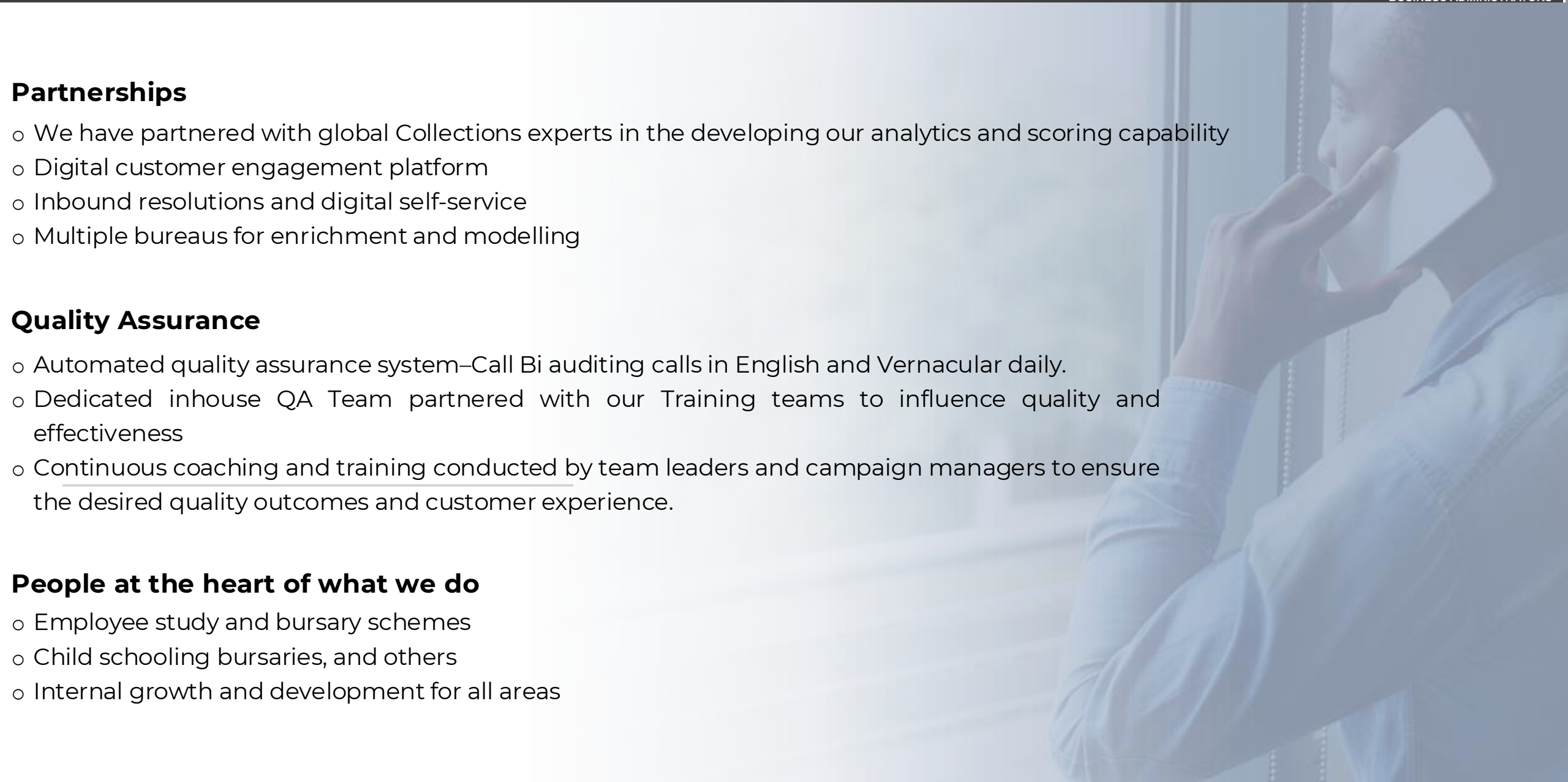
BUSINESS ADMINISTRATORS

Global Best Practices

Global **Best Practices**



Partnerships

- We have partnered with global Collections experts in the developing our analytics and scoring capability
- Digital customer engagement platform
- Inbound resolutions and digital self-service
- Multiple bureaus for enrichment and modelling

Quality Assurance

- Automated quality assurance system–Call Bi auditing calls in English and Vernacular daily.
- Dedicated inhouse QA Team partnered with our Training teams to influence quality and effectiveness
- Continuous coaching and training conducted by team leaders and campaign managers to ensure the desired quality outcomes and customer experience.

People at the heart of what we do

- Employee study and bursary schemes
- Child schooling bursaries, and others
- Internal growth and development for all areas

Transfer of **Skills**

- We offer our employees an 11-day training program on debt recovery. This includes the following:
  - Legislation
  - System training
  - Negotiations
  - Product knowledge on specific sectors / debts
  - ITC BA's HR process and procedures
  - ITC Business Administrators Telephone Etiquette
  - Introduction to Debt Collection
  - Fundamentals of debt recovery
- Refresher training for the above topics is provided on a continuous basis.
- We further develop our staff to grow into a specific area that they exhibit talent and passion. This could be in the support departments such as Finance, IT, Quality Assurance, Administration, Resolution, Analytics and Management.
- As recognition for staff loyalty, once a collections agent has been in our business for over 6-months and have a good disciplinary record, they qualify to take part in one of the many accredited learnership programs we run. These programs range from NQF 2 to NQF 6 and include areas like Business Management and Contact Centre Management.
- We are proud to say that we take approximately 250 of our staff through accredited learnerships.
- We also have developed a e-learning platform which allows collections agents to take refresher courses when they feel the need or when their line manager feels they should update their skills.
- Additionally, we use this e-learning platform to ensure our collections agents are deemed competent in any new pieces of information provided to us by our clients or legislatively. This is done via assessments.

Staff **Incentives**

At ITC BA we believe that everything we do is to simplify the process for our agents to achieve their set targets.

Staff are incentivised according to set targets which are complimentary to Client results monthly, and at ITC BA we have individual, as well as team, targets that drive performance. Key metrics are identified and aligned to client expectations which we then set targets against to improve on overall recoveries.

The leadership team includes the employees input on what they would like to receive as an incentive. These incentives are not only agent specific, as we also recognise the Leadership within the business.

- Daily/weekly/monthly incentives
  - Shopping, retail and food vouchers
  - Airtime Vouchers
  - Time off(half days/Saturdays)
- Monthly - Top 3 Performers in the business
  - Breakfast with the Senior Management team
  - Certificate + Recognition on the wall of fame
- Achieving 1st Rank on the EDC Panel
  - Team lunch
  - Rand Value allocated to a team building
- On the spot prizes are used to drive specific performance outcomes
  - Pop the Balloon
  - Lunch
  - Chocolates
  - Assortment of Snacks and Energy drinks
- Ad hoc incentives are based on consistent performance, most improved as well as employees who take the initiative by going the extra mile to meet and exceed expectations.

Corporate **Social Initiatives**

- The Alefbet Group of companies is a staunch believer in Investing in our youth and more specifically so in our previously disadvantaged communities.

- We are actively contributing to the Intombizana Development Trust, A Black Women Owned Non-Profit Organisation For The Education of Young, Black Women.

  - The Trust beneficiaries are young black woman under the age of 29.
  - With our contribution the Trust was able to sponsor several students. With success stories of one post-graduate student participating in the Richfield programme, BSc in Information Technology (Honours) and another two completing their 2nd year in Business Administration. This was all achieved in the midst of very difficult circumstances.

- Alefbet Collections & Recoveries recently celebrated 12 Employees who graduated with Services Seta Certificates of Competence in Business Administration Services (NQF Level 4) and Generic Business Management (NQF Level 5)

- Alefbet is an active participant in the YES (Youth Employment Service) program, we recently employed a total of 32 South African youth on a 12-month program. These initiatives assist with;

  - Much needed **job creation** for our youth.
  - Essential **work experience**, setting them up for a brighter future
  - Helping our citizens to require the skills and **confidence** needed to secure **meaningful and sustainable employment**.

Thank **You**

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