

iQor provides the full spectrum of call center services, including customer service, customer retention, and collections. We aim to be your premier service provider for these functions—time after time.

This is our pledge to you.



#1 PERFORMANCE CULTURE

Everything we do at iQor is tightly focused on delivering superior performance to our clients. Our people are rewarded for being the #1 performer on client scorecards and exceeding service level agreements. Our processes are geared to ensure we are always working toward that goal. Our systems are being reworked to support this objective. For example, we have developed performance enhancement tools, including Quantum Match and PE 2.0, to help our people develop winning strategies for client performance. Our commitment to performance is unparalleled and unflagging. By delivering #1 performance, our aim is to build enduring relationships with our clients.

WORLD-CLASS PEOPLE

Stellar performance starts with stellar people, and iQor has assembled a world-class global team to deliver on its performance commitment. Our senior management group includes the very best and brightest in their fields of expertise, with an average tenure of more than 20 years in the industry. We know this business inside and out, and have a proven track record of delivering consistently high results. We share a strong vision, and know how to play as a team. Together, we are turning our performance aspiration into a reality.

NEXT-GENERATION TECHNOLOGY

We are enabling our people with the very best tools that our industry—or any industry—has to offer. Extensive technology investments throughout iQor are bringing state-of-the-art capabilities to every part of our company. We have installed the first end-to-end IP network in the call center industry—allowing us to deliver any call, anywhere, at any time. All data at iQor now resides in a single store—our Data Depot—giving us a degree of flexibility and knowledge that cannot be found with our competitors. We will soon introduce NexGen, the most advanced application available in our industry. Among the many capabilities embedded in NexGen is a data self-service portal—Dextor—that allows you to access your information directly. And above all, if your business requires unique capabilities, we have the most flexible architecture and the most responsive technologists to give you exactly what you need.

GLOBAL FOOTPRINT

We can serve you from virtually any location you seek—onshore, nearshore or offshore. We have Centers of Excellence in the United States, Canada, the United Kingdom, India, and the Philippines, and will soon launch a presence in South America. In all cases, these Centers of Excellence are proprietary, so you will deal with iQor employees and no one else. You can be assured that we will always deploy the best people to the task—whether we use American managers in India and the Philippines or Indian engineers in the United States. Each center operates to a common set of processes, protocols and technology. And with our VoIP-powered dynamic allocation capabilities we can assign your work to the appropriate center in real-time—without regard to the location.

ZERO-DEFECT COMPLIANCE

We know that careful and respectful handling of our clients *and their data* is essential. We literally handle hundreds of millions of calls a year for clients who trust us with their reputation. With our all-digital network, we can now offer our clients the most advanced call monitoring and call recording capabilities in the industry. We will soon have the capabilities to record and monitor 100% of our inbound and outbound calls, using artificial intelligence and speech recognition capabilities to pinpoint and isolate calls that do not meet our high compliance standards. This means we *protect and respect consumers and our clients*. We are developing state-of-the-art training modules for our agents to ensure the highest level of professionalism, ethics and integrity. Our process improvements and investments in new technology are providing a new level of performance for back-office and operations compliance. Integrity and compliance are non-negotiable for our clients, and we are making it a way of life at iQor.

We are a strong, vibrant and innovative partner. We have a strong balance sheet with world-class investors and we continue to make strategic investments in technology, analytics, human resources and an expanded global presence.