Sigma Connected - Collections Ecosystem



Pre-delinquency Typical Customer onboarding Bill issued and payment due 1st reminder sent/direct debit failure client activity Sigma's Pre-delinquency **Credit Risk** • White Label • White label Sigma Rehabilitation SIGMA CONNECTED Manual override reviews SIGMA Connected Early identification • Inbound queries Service **Early collections Outbound collections calls 2nd Reminder** ReachOut **Sigma's Early Collections** • 3rd party ReachOut brand \sum • White Label • For 'No Contact' customers SIGMA Positively engages the Inbound / Outbound • Omnichannel IVM /SMS/Voice disconnected Last attempt before DCA reachout Late collections Write off 3 BY SIGMA CONNECTED Debt sale / Write off Advise of referral to DCA DCA engagement Sigma's Debt Sale **McLaren Credit Services** \sum • Consultancy on debt sales • Full DCA Capability Partnering with debt SIGMA • Low cost offshore option A typical purchaser McLaren • Omnichannel capability Credit Services

Litigation

collections cycle