


“BRIDGES ACROSS BORDERS”
Fostering Outsourcing Partnership
in
Financial Services & Information Technology
6-9 November 2007

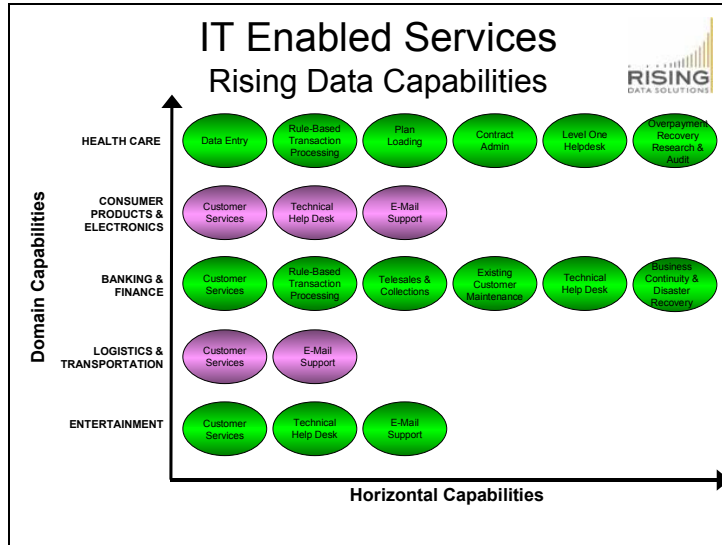
Accra, Ghana



Rising Data Solutions Ghana Ltd.
ITES Outsourcing Sensitization
Workshop
November 06, 2007

Where Are We

	SEP 07	Y/E 07	Y/E 08	3 Year Goal
Contracts	1	3	7	11
Agents	41	80	380	1,000
Total Employees	64	109	448	1,155
Bandwidth Tel	1 X E1	2 X E1	4 X E1	8 X E1
Bandwidth Data	2 X DSL	1 X E1	2 X E1	3 X E1



- ## Sales - Overseas
- Strategy
 - Take simple work first
 - Gain experience
 - Do it well
 - Elevate People as they gain experience
 - Work up the complexity chain
 - Data Entry / Transcription
 - Outbound - Surveys, Lead Generation, Collections
 - Inbound - Customer Support
 - Complexity matches bandwidth growth
 - Expand Support to UK
 - Expand Support to Public and Private businesses in Ghana

- ## Overseas Sales (Cont.)
- Type of Work
 - 1st - Data Entry (Transcription, Clipping)
 - 2nd – Outbound (Survey, Lead Generation, Closing Leads, Collections)
 - 3rd – Inbound (Customer Support)
 - Hindrance to Sales
 - Infrastructure –
 - Bandwidth Cost and Redundancy
 - Electrical Stability
 - Transportation of Employees
 - Airport to Hotels, to Restaurants to Facility

Current Campaigns



1. Voicemail Service Provider
 - Online Transcription of Voice Mail Messages
2. Merchant Financing Provider
 - Outbound B2B Lead Generation/Closing for Cash Advances
3. IVR and Business Solutions Provider
 - Online Transcription of Customer Database Names/Addresses and Messages

Inshore Work



What is Inshore work?

- Traditional outsourcing using local resources to optimize results

Why Inshore (local outsourcing) ?

1. Rapid growth or acquisition
2. Major issues or concerns that require concentrated customer facing
3. Seasonal increases in volume
4. Specific functions better suited for outside vendor placement
5. To avoid high labor cost of entrenched entitlement mentality labor pool base
6. To avoid high cost of labor caused by union activity in captive centers

Inshore US Case Study 1



- HSBC purchased Philadelphia National Bank 1 Billion Dollar outstanding Credit card portfolio
 - *In the 1990's the credit card banks were rapidly consolidating to reduce costs to allow for more competitive pricing and for retention of their profitable customer base. HSBC sees an opportunity to purchase a strong credit card portfolio from another bank, but must move fast to make the purchase. HSBC needs 100 agents to handle the customer service and collections work for the 1 million customer accounts purchased and have 30 days to find 100 fully trained agents. HSBC partners with an outsourcing company, paying for 100 agents for 6 months and 50 agents for one year as HSBC hires to meet the need in order to acquire the bank and not lose revenue or customers during the transition.*

Inshore US Case Study 2



- Barclays PLC utilizes local collection agency to handle charged off credit card customer accounts
 - *In the 1980's the credit card banks faced growing delinquency problems. Barclays PLC has a growing customer account base in default who require more aggressive collection activity. Barclays partners with local collection agencies, assigning the accounts for concentrated collections and legal activity to recover the bad debts. Barclay's preserves their premier customer service image, while recovering lost revenue through 3rd party collection agencies*

Inshore US Case Study 3



- Microsoft gears up for the holidays
 - *Microsoft actively markets an innovative new game (Xbox.) They aggressively market globally for the crucial Holiday buying period. Microsoft partners with outsourcers in the local markets. The agents in the outsource centers handle the sharp increase in inbound call volume from October through January allowing Microsoft to handle the increased inbound order taking without needing to hire full time employees who will not be needed after January*

Inshore US Case Study 4



- Dell Computers Asia Pacific utilizes local Asia Pacific Outsourcing Contact Center to handle battery recall in Asia
 - *In the 2006 highly publicized IT conference in Japan, a Dell portable catches on fire. The largest recall Dell customers had ever experienced must be handled with both Dell captive contact centers and external vendor contact centers. Dell Asia Pacific partners with a Philippines contact center to handle the battery recalls in Asia Pacific, assigning the calls for Vietnam, the Philippines, Australia, New Zealand and Thailand to this center in 5 working days. During the following 3 months the Dell battery recall is viewed as a success in large part due to the responsiveness of local outsource vendors' to the pressing Dell need.*

Inshore US Case Study 5



- State of California has fiscal crisis and utilizes local outsourcing companies to lower cost of handling State of California calls
 - *In the 1990s California was challenged with a massive budget deficit. California employees handling calls for unemployment, child support and state taxes made extremely high salaries and had an "entitlement" attitude with an unwillingness to take pay cuts or less time off. California let go the bulk of these telephone agents and used local outsourcing for these calls cutting their cost.*

Inshore US Case Study 6



- GMAC has fiscal crisis and utilizes local outsourcing companies to lower cost of handling General Motors Acceptance Corporation calls
 - *In the early 2000's GMAC was challenged with a Union organized work base in their captive centers and spiraling costs associated with excessive retirement funds along with Union wages. GMAC laid off a large percentage of their workforce and hired outsourcing centers to handle their inbound call volume significantly reducing their costs.*