

Business Process Outsourcing with *Business Insight*

**Continuous Improvement for the Bottom Line,
Business Insight for the Top Line**



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When your goal is optimizing processes and gaining efficiencies – whether back office or customer facing – Capgemini Business Process Outsourcing (BPO) Services is your proven solution.

For more than 12 years, Capgemini has taken a leadership role in developing BPO solutions. In the 1990s, we were pioneers in 1st Generation BPO services, focusing on scale and labor arbitrage. Then we brought innovation to 2nd Generation BPO, focusing on bottom-line cost reduction through standardization and continuous improvement.

Today, Capgemini ushers in our 3rd Generation of solutions: BPO with *Business Insight*. This solution continues to deliver excellence in bottom line optimization, and through analytics and business intelligence tools, it offers *Business Insight* that can drive value to the top line.

Uniquely, Capgemini BPO with *Business Insight* supports both bottom line improvement and top line performance. Whatever your BPO objectives might be, Capgemini can help.

Bottom-line Operational Savings

Global organizations are under increasing competitive pressure and as a result, there is an unprecedented focus on operational efficiency. As manufacturing units and core operations have become more efficient, the spotlight has turned to supporting processes such as Finance & Accounting (F&A), Procurement and Call Centers. Capgemini's BPO solutions bring the lowest risk transition with continuous improvement to meet the needs of the most demanding processing environments.

Today's corporate back office must deal with complex legacy environments or new enterprise-wide systems implementations, multiple ERP packages, multiple processes, and multiple language requirements. The customer-oriented processes face technical

pressure and increasingly complex service levels and product portfolios. We have the proven BPO methods, technical platforms and global resources to help you transform your business. Our processing excellence dramatically improves productivity and quality performance, bringing competitive advantage through reduced operational overhead.

A Tailored Approach that Leverages Scale and Industrialization

At Capgemini, we passionately believe that achieving your business objectives and long term success requires innovative solutions tailored to your particular needs. Quite simply, we believe one size does *not* fit all. But a tailored approach need not result in losing the economic advantages and best practices in standardization and industrialized delivery. Our methods, experience and solution flexibility enable us to assemble a business solution that addresses client-specific needs combined with the benefits of economies of scale.

“The Capgemini Group has really made a difference ... due to the continual performance above anyone's expectations.”

Bill Hogan

Finance Director,
International Paper

Our flexibility in solutions is supported by our Rightshore® delivery network. Our Rightshore approach places processes, service functions and language support in the optimal location or combination of locations to provide maximum economic value and flexibility in delivery. BPO with Capgemini is an efficient and safe path to

Capgemini's BPO Solution Portfolio

Services Portfolio	Finance & Accounting	Procurement Services	Customer Care & Intelligence	Assurance Management	Knowledge Process Outsourcing
Full Scope BPO Services	<ul style="list-style-type: none"> ▪ Accounts Payable ▪ Travel & Expenses ▪ Accounts Receivable <ul style="list-style-type: none"> – Credit Management – Order Capture – Invoicing – Cash Applications – Collections ▪ General Accounting <ul style="list-style-type: none"> – Journals – Reconciliations – Fixed Assets – Cost Accounting – Inter-company – Reporting ▪ Planning & Performance Management ▪ Compliance Management 	<ul style="list-style-type: none"> ▪ Category Spend Management ▪ Purchase to Pay Process ▪ eSourcing Factory ▪ Tactical & Strategic Support ▪ Supplier Management ▪ Inventory Management ▪ Fulfillment 	<ul style="list-style-type: none"> ▪ Contact Center Transformation ▪ Operations Business Intelligence ▪ Touch Point and Self Service Optimization ▪ Advanced Technology Development ▪ Insight Marketing 	<ul style="list-style-type: none"> SOX Compliance <ul style="list-style-type: none"> ▪ Design Effectiveness <ul style="list-style-type: none"> – Documentation – Walkthroughs – Control Deficiency ▪ Operating Effectiveness <ul style="list-style-type: none"> – Testing – Report Operating ▪ Entity Level Assessment 	<ul style="list-style-type: none"> ▪ Master Data Management ▪ Financial Data Management ▪ Intelligent Electronic Technical Manuals ▪ Interactive Service Portals ▪ Content Management ▪ Authoring ▪ Illustration ▪ Publishing Services ▪ Localization
Business Insight	<ul style="list-style-type: none"> ▪ Concurrent Audit ▪ Revenue Recovery ▪ Ethical Fraud Testing 	<ul style="list-style-type: none"> ▪ Spend Intelligence ▪ Non Compliance Analysis ▪ Supplier Intelligence 	<ul style="list-style-type: none"> ▪ Speech/Data Analytics ▪ Customer Experience Assessment ▪ Customer Channel Analysis 		

value creation, simultaneously leveraging our extensive experience in business transformation and BPO.

Our approach to BPO bundles people skills, outstanding transitioning capability, technical solutions, operational excellence, process expertise and transformation skills to:

- Transfer and reduce risk
- Accelerate innovation and speed-to-value
- Yield higher savings
- Deliver sustainable business benefits
- Provide *Business Insight* through analytics and business intelligence

Capgemini's BPO Services

Capgemini's BPO services cover a broad spectrum of business operations in horizontal processes for both the back and front offices:

- Finance & Accounting
- Procurement Services
- Customer Care & Intelligence
- Assurance Management
- Knowledge Process Outsourcing

Though the business function that is outsourced may vary, our overall commitment and approach to value creation remains consistent as we:

- Manage and execute functions according to agreed service levels and business metrics
- Transform and continuously improve the business process
- Commit to enhance business value
- Provide flexible commercial and contract constructs that are outcome-based
- Create enduring relationships focused on partnership and a spirit of collaboration
- Strive to provide *Business Insight* to our clients

Top Line Value: Capgemini BPO with Business Insight

The key drivers for BPO are bottom-line cost reduction, process improvement and standardization to reduce operating costs. But the business equation has two halves: a top line focus on sales and a bottom line focus on the cost of operations.

Today's enlightened organizations now view outsourcing as a way to improve their performance, enhance innovation, and create a stronger competitive advantage. For those organizations ready to expand the depth of their BPO initiatives, Capgemini offers our 3rd Generation BPO solution: BPO with Business Insight. BPO with Business Insight is focused on adding value to the client's top line to complement bottom-line efficiency gains and cost savings, driven by conventional continuous improvement BPO services.

Capgemini BPO with Business Insight: Leading 3rd Generation Solutions

Capgemini BPO services are taking solutions to the next level of service delivery. Through the application of unique Business Insight processes and analytics, and using business intelligence tools, we are able to extract value from what was previously viewed as just workflow. As a result, Capgemini delivers Business Insight that can positively affect clients' top lines. Incremental and detailed knowledge, beyond the fundamental workflow and processing services, provides the foundation for better, more informed business decisions and the potential to improve the top line.

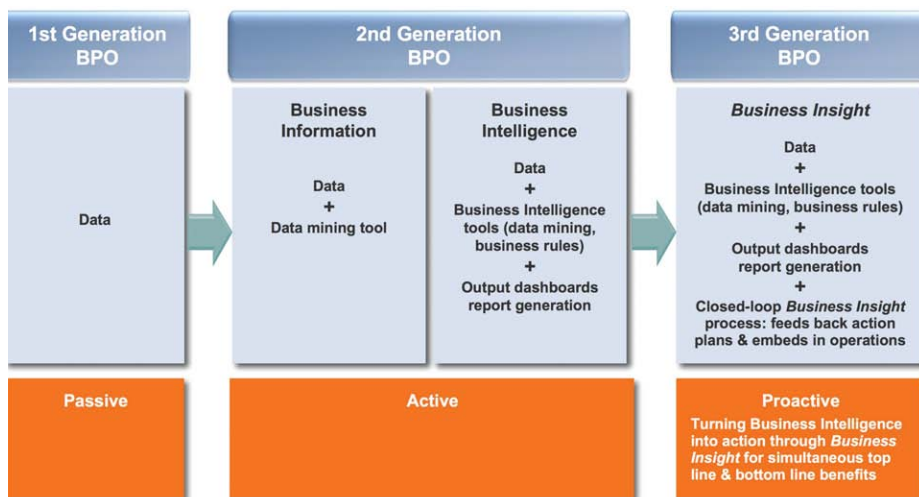
BPO with Business Insight requires a broad range of competencies and experience:

- Deep industry domain knowledge
- Broad process expertise
- Benchmarking capabilities
- Business intelligence and analytics competency
- Methodologies and global infrastructure to industrialize Business Insight processes and embed them into day-to-day operations

But the real key to Business Insight is working with the client to turn business intelligence into action.

By combining Business Insight for the top line, with a reputation for delivery excellence on the bottom line, Capgemini is leading 3rd Generation BPO services. Innovative and unique Business Insight processes such as Concurrent Audit, Spend Intelligence, and Customer

Business Insight: Turning Business Intelligence into Action



“This partnership will improve efficiency and help Zurich move towards greater consistency of process. The framework agreement is another pillar supporting the implementation of global strategies and platforms to consolidate our competitive advantage throughout the value chain. It will also give Zurich more flexibility through Capgemini's ability to leverage the unique features of their Krakow Center, including non-English speaking skills, highly educated finance employees and technology to reduce cost.”

Claudia Dill
CFO Europe,
Zurich Financial Services

Capgemini Rightshore® BPO Global Network



Delivery Excellence for the Bottom Line

Annually, Capgemini BPO Services Group:

- Collects more than US\$3 billion in receivables
- Processes more than 10 million invoices
- Handles more than 1 million Help Desk inquiries
- Manages more than US\$10 billion spend
- Processes more than 3 million purchase orders
- Strategically sources more than US\$6 billion
- Manages more than 20 million customer contacts

Experience Assessment unlock hidden value from traditional workflows that can bring benefits to the top line.

Capgemini’s rigorous transition programs, process efficiency models, and continuous improvement methodologies help organizations achieve the stability, effectiveness, and efficiency associated with excellence in 2nd Generation BPO. As a result, organizations then have the potential to take the next step to 3rd Generation BPO through Capgemini’s unique *Business Insight* processes.

The Capgemini BPO Difference: Business Insight

Unique *Business Insight* processes combine analytics and business intelligence to unlock hidden value from workflow. This can provide incremental knowledge beyond fundamental processing services that can contribute to clients’ top line growth.

Transition Excellence

Capgemini has the most robust and collaborative transitioning methodology in

the business. For more than 12 years, we have sustained a record of transition excellence, developed from experience in setting up and optimizing more than 100 shared service centers and more than 30 BPO projects.

Solution and Contract Flexibility

The combination of a tailored solution, with the benefits of industrialization and hybrid pricing (including: transaction, FTE, shared risk and reward pricing), aligns the contract solution and metrics with client objectives. This helps attain optimal performance while accommodating changing needs over the contract period.

BPOpen™ Technology Innovation

Proprietary Service Oriented Architecture (SOA), developed specifically to support the complex needs of global BPO service delivery, de-risks transition, accelerates speed-to-value and provides access to point solution technology and innovation. This is accomplished while facilitating the transition from legacy to future Software as a Service (SaaS) platforms.

Case Study:
Business Insight for a Utility Client

The Problem

A large utility client had customer loyalty issues resulting in churn and increased customer support costs.

The Insight

Capgemini had access and knowledge of the customer experience through call logs, payment records, and billing data, so we were able to unlock the hidden value of that data using *Business Insight* processes. Pooling the data and using business intelligence tools, we were able to segment the client's customer base and predict which customers were likely to switch service providers and when.

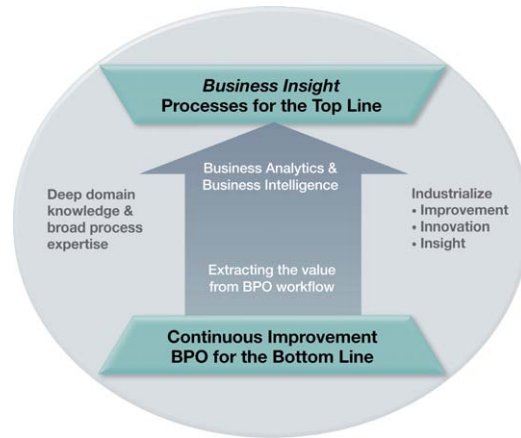
The Action

We worked with the client to refine the upstream experience and process handling of the client's customers, which included modifications to the inbound calling process and additional refinements to the customer service experience.

The Benefit

The company increased customer loyalty and reduced churn by improving transaction handling time and enhancing the customer contact experience, while decreasing customer service costs. Customer retention improved. Top line benefited.

Business Insight: Delivering Value to the Top Line



Rightshore Delivery

Capgemini's Rightshore delivery approach places the right resources, in the right location, at the right time. This leverages our network of industrialized on-, near- and offshore centers to provide increased value and reduced Total Cost to Process (TCP). The balance of risk, cost and scalability, as well as alignment with cultural and business priorities, determines the right solution. Whether it is a dedicated center or a combination of centers, our global reach provides 100 percent time zone coverage. We serve clients in more than 40 countries and in 33 languages.

Governance & Collaboration

Thousands of transition and implementation labor hours have taught us that a critical component of BPO success lies within the governance framework and the collaborative relationship between service provider and client. Capgemini's approach has been a key to 12 years of success in the market.

Transformational Business Process Outsourcing

To support transformational requirements, we leverage Capgemini Group's deep

sector skills in Consulting, Technology and IT Outsourcing. Our seamless BPO approach and solution reduces risk and frees client senior management for more strategic priorities. Through *Business Insight*, Capgemini adds further value supporting better decision making and contributing to top line growth.

BPO Solutions for Complex Market Challenges

Capgemini's BPO solutions portfolio matches deep process and industry expertise and unique *Business Insight* processes to positively affect your performance.

Whether you seek BPO services to achieve significant operational efficiency and bottom line benefits or want to pursue BPO with *Business Insight* for top line value, Capgemini delivers solution flexibility to match your objectives.

Explore the best ways to transform your back office process or front end customer care operations into competitive differentiators for your business. Learn more at www.capgemini.com/bpo.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and collaboration-

focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration.

Capgemini employs more than 80,000 people worldwide and reported 2006 global revenues of 7.7 billion euros.

More information about our services, offices and research is available at www.capgemini.com.

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