KM² Solutions

Business Catalog

We deliver a suite of outsourcing solutions
to complement any business operation.

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Our Services

KM² Solutions

KM² Solutions

CORE SERVICES

- Accounts Receivable Management
- Customer Acquisition
- Customer Sales
- Customer Care
- Customer Retention
- Product Support
- Third Party Verification
- Payment Services
- Appointment Setting
- Back Office

Omni-Channel

Why KM² Solutions?

ACCOUNTS RECEIVABLE & COLLECTIONS

KM² Solutions provides high-quality, cost-effective receivables management services. We help clients acquire new customers, support existing customers, and help prevent accounts from slipping into delinquency.

- We support top Fortune 1000 companies in industries such as Financial Services, Technology, Retail/eCommerce, Utilities & Energy, Communications & Media, Cable & Wireless, Travel & Hospitality, Healthcare, Consumer Packaged Goods, and Automotive.

- We support customers of all credit rankings, from high-quality to sub-prime.

- KM²'s pricing is over 50% lower than the typical domestic contact center cost.

- We outperform in all key receivables management metrics, including Right Party Contact, Promises to Pay, Kept Rate, Dollars Collected, Average Handle Time, Calls per Day.

- All our contact center locations are in regions with extensive service sectors, which allows for multilingual, high-quality collections practices, even when curing highly delinquent accounts.

KM² Locations:

- **Barbados**
- **Colombia**
- **Dominican Republic**
- **Grenada**
- **Honduras**
- **Saint Lucia**

KM² Solutions (KM2 Solutions) operates contact centers throughout the Caribbean and Latin America. The company provides clients with a host of different solutions, including customer care, receivables management, technical support, sales and marketing, data analytics, and back-office processing. KM² Solutions maintains PCI DSS compliance, completes a SOC 2 audit annually, and has a Compliance Management System that meets the FDIC standards.

KM² Solutions

CORE SERVICES

- Data Entry
- Data Mining & Analytics
- Order Processing
- Document Verification
- Document Digitization
- Document Management
- Audio and Video Transcription
- Photo Retouching
- Translation Services
- Web Research
- Content Moderation
- Billing and Invoicing

Omni-Channel

Why KM² Solutions?

BACK-OFFICE PROCESSING

At KM² Solutions, our agents are highly trained to perform all back-office functions. We provide everything from transcription services and data entry to application processing and document management. Also, with our extensive experience working for credit providers and related industries, KM²'s verification services are of the highest standard.

- We support top Fortune 1000 companies in industries such as Financial Services, Technology, Retail/E-Commerce, Utilities & Energy, Communications & Media, Cable & Wireless, Travel & Hospitality, Healthcare, Consumer Packaged Goods, and Automotive.

- KM²'s pricing is over 50% lower than the typical domestic call center agent cost.

- We outperform in all key back-office metrics, including Case Completion Rate, Error Rate, Case Quality Score, Average Handle Time.

- All our contact center locations are in regions with high, multilingual literacy rates; therefore, we can provide back-office functions with the utmost attention to detail.

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KM² Solutions

KEY ADVANTAGES

- Personalised Service
- Enhance CX
- Lower Abandon Rate
- Minimize Attrition
- Reduce Handle Time
- Improve Conversion
- Retain Existing Customers
- Increase Brand Loyalty
- Cost Savings

Omni-Channel

BILINGUAL SUPPORT & TRANSLATION SERVICES

KM² Solutions specializes in high-level Bilingual Support. With over 14% of the U.S. population speaking Spanish at home, and that number growing, KM² can meet this increasing demand for bilingual support across its full range of products and services.

All of our bilingual agents, whether in Customer Care, Collections, or Sales, are equally proficient in English and Spanish, allowing customers to interact at a higher level than other nearshore alternatives.

Active Translation Services

KM² Solutions also provides Active Translation Services. Our Bilingual (English/Spanish) Agents can be 100% trained on a client's products and services, allowing them to perform real-time, in-call translation for customer/client calls. This service can reduce handle time for bilingual transactions by over 66% on average.

Customer   KM²
                Bilingual Agent   Client

Most of our bilingual employees come from Immersion School systems, which means they speak English in schools from an early age. Not only are they bilingual, but their English proficiency and communication skills are of the highest caliber. Translation services are just one of many tailored services KM² provides our clients. We can offer customized solutions to meet any client's needs.

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✉ salesteam@km2solutions.com

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CORE SERVICES

- Customer Service
- Customer Retention
- Customer Acquisition
- Sales and Upsells
- Account Management
- Welcome Calls
- Claims/Loan Processing
- Reservation Management
- Scheduling
- Technical Support
- Live Chat
- Email Support

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Why KM² Solutions?

CUSTOMER CARE

KM² Solutions provides customer care and relationship management services to clients of all types. In doing so, KM² helps companies improve customer satisfaction while reducing costs and increasing revenue.

- We support top Fortune 1000 companies in industries such as Financial Services, Technology, Retail/E-Commerce, Utilities & Energy, Communications & Media, Cable & Wireless, Travel & Hospitality, Healthcare, Consumer Packaged Goods, and Automotive.

- KM²'s pricing is over 50% lower than the typical domestic contact center cost.

- We outperform in all key customer service metrics, including First Contact Resolution, Average Handle Time, Service Level, C-SAT (Customer Satisfaction Score).

- All our contact center locations are in regions with extensive service sectors, providing multilingual agents who are not only professional but highly skilled in quality customer care and support.

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HELPDESK METRICS

- New Ticket Volume
- Volume by Channel
- Support Tickets Solved
- Response Time
- Wait Time
- Resolution Time
- Backlog
- Predicted Backlog
- Ticket Distribution

IT & HELPDESK SUPPORT

KM² Solutions provides a suite of services for outsourced IT & Helpdesk support. From basic services such as route desk to fully integrated systems admin and field support, our highly trained specialists can complement internal and external client teams at every level.

We work closely with our clients to identify pain points and provide comprehensive solutions while excelling in all key metrics. We can integrate seamlessly within client-side operations to provide best-in-class technical support.

The 3 Levels of Support:

Level 1: Route Desk

- Order Taking – Create Ticket, Forward to Tech

Level 2: Service Desk

- Complete Tickets - Take call, remote in, fix basics.

Level 3: System Admin

- Full System Admin - Desktop Support, Field Support, Facilities Management & HR Issues

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KM² Solutions

CORE SERVICES

- Call Monitoring
- Email Monitoring
- Chat Monitoring
- Text Monitoring
- Data Entry Monitoring
- Process Monitoring
- QA Monitoring
- Compliance Monitoring

PROCESS MONITORING

At KM² Solutions, we constantly monitor our internal teams' interactions and processes to ensure quality and compliance at every level. Our dedicated teams of skilled professionals are also available as a resource to clients to assist with their needs both internally and externally.

We work closely with our clients to determine that their activities, resources, and behaviors are being managed efficiently and effectively. From agent call monitoring to auditing for regulatory violations, we check all processes and generate actionable results.

The 3 Main Audit Areas:
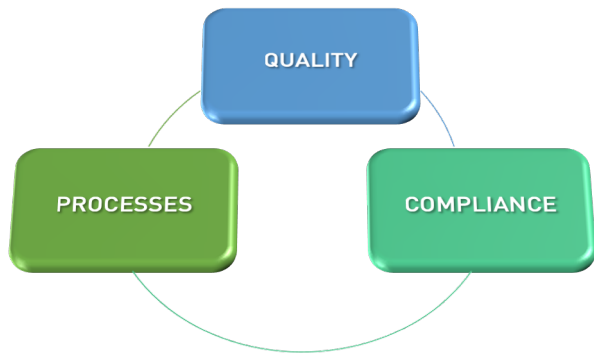
QUALITY

PROCESSES

COMPLIANCE

The 3 Main Audit Groups:

AGENTS

QA

COMPLIANCE

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CORE SERVICES

- CSAT Scores
- Net Promoter Score
- First Call Resolution
- Average Wait Time
- Average Handle Time
- Clarity and Tone
- Care and Understanding
- Procedure Adherence
- Compliance Adherence

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QUALITY MONITORING

As a premier nearshore outsourcing company, KM² Solutions' success is rooted in the quality and competency of all our customer contact representatives. To successfully achieve this, we have developed a stringent monitoring process to ensure quality at every interaction.

KM² Solutions is now extending this service to our clients for use both internally and externally. Our team can lead the monitoring quality audits throughout a client's entire organization. We can work independently or alongside a client's internal quality group to ensure that benchmarks are fairly set, that assessments are calibrated, and that analysis is objective. Leveraging an outside team for quality monitoring also helps uncover potential compliance issues that an internal group, or a group monitoring only one team, may miss.

The 5 Elements of Call Quality:

DICTION

ADHERENCE

ACCENT

EMPATHY

COURTESY

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CORE SERVICES

- Lead Generation
- Cross-Selling & Up-Selling
- Loyalty Management
- Appointment Scheduling
- Win-Back Programs
- Customer Surveys
- Customer Acquisition
- Customer Retention
- Outbound Sales
- Subscription Management
- Social Media Marketing

SALES & MARKETING

KM² Solutions has over 15 years of experience supporting sales and marketing campaigns for global businesses. Our agents are highly trained in sales and negotiation techniques. We work closely with your brand to drive it forward and give you the freedom to focus on your core operations.

- We support top Fortune 1000 companies in industries such as Financial Services, Technology, Retail/eCommerce, Utilities & Energy, Communications & Media, Cable & Wireless, Travel & Hospitality, Healthcare, Consumer Packaged Goods, and Automotive.

- KM²'s pricing is over 50% lower than the typical domestic contact center cost.

- We outperform in all key sales and marketing metrics, including Pitches Set, Pitches Kept, Conversion Rate, Average Sales Price, Acquisition Cost, Customer Lifetime Value, Average Handle Time.

- All our contact center locations are in regions with extensive service sectors, which allows for the highest level of quality, multilingual customer interactions.

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CORE SERVICES

- Asset Tracking
- Contract Verification
- Picture Verification
- Application Verification
- Address Verification
- Employment Verification
- Claims Processing
- Name/ID Verification
- Content Moderation
- Fraud Prevention

Why KM² Solutions?

VERIFICATION & AUTHENTICATION

KM² Solutions, as part of our back-office processes, offer a suite of robust verification and authentication solutions. Our highly-skilled, highly trained agents, harnessing state of the art technology and custom software solutions, perform standardized processes to ensure accuracy of information across a raft of customer interactions.

From asset tracking to visual verification, our staff and systems allow us to authenticate our client's customers' correspondence at every step to prevent fraud and seamlessly manage our client's interests.

Client Example 1:

A well-known finance company relies on KM² Solutions to manage its client's auto inventory. This requires a three-step verification process.

- Audit Function I/O – Confirm Asset Location
- Picture Verification – Visually Inspect Asset & Authenticate
- Payment Distribution – Issue Remunerations

Client Example 2:

A well-known auto finance company relies on KM² Solutions for its employment verification process:

- Verify Name/ID/Address Details
- Verify Employment History and References
- Submit to Client for Processing

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Our Technology

KM² Solutions

KM² Solutions

KEY ADVANTAGES

- Improve Call Quality
- Flag Risk & Compliance
- Monitor Sentiment
- Monitor Empathy
- Improve Brand Loyalty
- Measure Impact
- Customer Experience

DATA OUTPUTS

- Heat Maps
- Frequent Phrases
- Words in Cloud Map
- Sentiment Awareness
- Tonal Awareness
- Visual Representation

Omni-Channel

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INTERACTION ANALYTICS

NICE · inContact

KM² Solutions provides cutting edge analytics solutions through our inContact platform. This industry-leading, artificial intelligence (AI) powered tool identifies trends across all customer interactions in an omnichannel environment.

By using natural language processing, keywords, and tonality, each interaction can be monitored to assess what transpired, the outcomes, and to evaluate the overall customer experience.

This data is used to facilitate improvements in customer satisfaction by identifying training and education opportunities to improve operational efficiencies and detect potential risk and compliance issues.

Interaction Analytics Overview:

Improve Customer Experience

Target Operational Improvements

Detect Risk & Compliance Issues

KM² Locations:

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- Colombia
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KM² Solutions

KEY ADVANTAGES

- Simultaneous Interactions
- Multiple Channels
- Seamless Connections
- Optimized Delivery
- Customer Convenience
- Personalized Interactions
- Quicker Transactions
- Streamline Flows
- Better Reporting
- Better Customer Experience
- Maximum Efficiency
- Cost Reductions

Omni-Channel

OMNICHANNEL ROUTING

NICE · inContact

KM² Solutions utilizes the inContact Omnichannel routing and interaction management suite to enable agent productivity and enhance the customer experience.

This fully integrated offering of Voice, Chat, Email, SMS, Social, and Workflow Processes not only affords us the ability to combine multiple channels into a single customer interaction but increases agent productivity by giving them the ability to handle multiple interactions simultaneously.

This robust and expandable platform also adds advantages from a reporting and accountability standpoint – giving us a better picture of how our agents interact with your customers.

Consumers

- Inbound Voice
- Outbound Voice
- Email
- Chat
- Mobile
- Text
- Social Media
- Work Processes

Agents

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KEY ADVANTAGES

- Custom KPI's & Metrics
- Analytic & Quality Modeling
- Messaging & Alert Engine
- Evaluations & Surveys
- Reporting & Trending
- Gamified Rewards/Incentives
- Attrition Tracker

SUCCESS METRICS

- Increased Attendance
- Employee Satisfaction
- More Dollars Per Contact
- Improved CSATs
- Bonus Percentage Increases
- Reduced Agent Attrition

Why KM² Solutions?

PERFORMANCE OPTIMIZATION & EMPLOYEE ENGAGEMENT

Our client's success depends on the exceptional performance of our people. By utilizing the Acuity Performance Management Platform, we can optimize people, processes, and technology to enhance the employee experience, strengthen culture, and drive better overall performance while reducing attrition.

Through the Acuity dashboard, we can gain access to workflows, immersive data, gamification, and e-learning features, that we can use to advance skills while gaining valuable intelligence that empowers supervisors and stakeholders to deliver data-driven coaching and tailor professional development to enhance performance.

Acuity Features:

- AI-Powered Data & Analytics
- Web-Based Dashboards
- Gamification & Communications
- Voice of the Employee (VoE), Pulse Surveys, Quality Monitor
- Performance Pay, Incentives

Companies with highly engaged workforces outperform their peers by 147% in earnings per share, report 23% better employee turnover rates, and are 12 times more likely to have strong business results.

Acuity can be integrated efficiently and securely with existing systems and data. It can be tailored based on a client's specific needs, improving agent attrition rates, attendance scores, and delivering real bottom-line benefits.

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PROCESS OPTIMIZATION & AUTOMATION

KM² Solutions harnesses powerful front and back-end process & automation tools by *Advantage Point Solutions*, allowing us to further improve performance while surpassing our clients' goals.

Complex tasks often require agents to utilize multiple systems in a single transaction. Through process optimization, systems can be integrated onto a single desktop for a more fluid workflow to streamline the work process.

By adding automation technologies such as Robotic Process Automation (RPA), "software robots" can interact with applications and systems as human employees would. This speeds up agent workflow by performing mundane tasks automatically, freeing up agents to focus on delivering exceptional customer service.

KEY ADVANTAGES

- Consolidate User Interface
- Execute Higher Volumes
- Partial/Full Automation
- Eliminate Human Error
- Automate Low-Value Tasks
- Less After-Call Work

SUCCESS METRICS

- Increased Productivity
- More Transactions
- Reduced Handle Time
- Improved CSATs
- Reduced Costs

Omni-Channel

Increase Productivity
- Execute high volumes of rules-based tasks and processes around the clock.
- Execute more tasks in less time.

Improve Accuracy & Compliance
- Eliminate human error by offloading tedious, error-prone processes.
- Ensure correct steps for regulatory compliance.

Reduce Operational Costs
- Reduce time spent on low-value tasks
- Decrease workforce expenses.
- Robot workforce operates 24/7/365.

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Our Industries

KM² Solutions

KM² Solutions

CORE SERVICES

- Customer Acquisition
- Verifications
- Originations
- Loan Processing
- Customer Care
- Receivables Management
- Technical Support

Omni-Channels

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INDUSTRY EXPERIENCE:
AUTO FINANCE

KM² Solutions offers a full suite of services catered to the Auto Finance Industry that help clients dramatically improve all points along the customer lending cycle. Our toolkit allows clients to outsource key functions across their entire portfolio. This drives value to their bottom line while ensuring accuracy, security, and best-in-class experiences for the customer. This solution is relied upon by some of the largest Auto Finance lenders in the industry.

Auto Finance Features:

- We manage every touchpoint across the customer lifecycle, including Loan Verification, Processing, Customer Care, and Accounts Receivable Management.
- When all these processes are managed by a trusted partner, clients' time can be better spent focusing on their core business.
- KM²'s pricing is over 50% lower than the typical domestic contact center cost.
- We consistently outperform in all key metrics across the board, ensuring customer satisfaction.
- Our proven acquisition strategies and data-driven retention models maximize potential revenue opportunities at every interaction.
- Our flexible technology platform allows seamless integration with any client system.
- All of our contact center locations are in regions with extensive service sectors, which allows for multilingual, high-quality collections practices, even when curing highly delinquent accounts.

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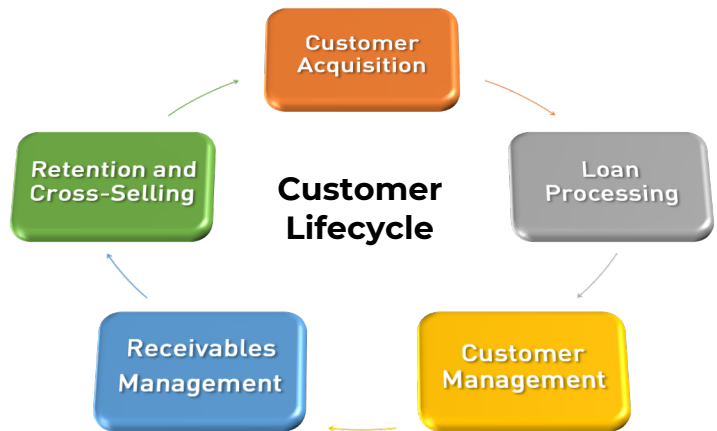
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CORE SERVICES

- Accounts Receivable Management
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- Product Support
- Third Party Verification
- Payment Services
- Appointment Setting
- Back Office

Omni-Channels

KM² Solutions works diligently with its partners to provide cost-effective, custom-tailored solutions, maximizing efforts to achieve desirable results. We help our clients acquire new customers, optimize the way they support existing customers, and help prevent their customers from slipping into delinquency. Our financial services include everything from telesales, loan origination, retention, care, and support through first-party collections and recovery.

KM² provides a full suite of solutions to clients with end-to-end care and support. We handle it all with the quality and dedication you would expect from an award-winning industry leader.

We deliver high-quality, multilingual services from best-in-class locations at half the cost of a US Based provider. We outperform in all key metrics, including First-call Resolution, Customer Retention Rates, Agent Response Time, Agent Efficiency.

Customer Acquisition
Loan Processing
Customer Management
Receivables Management
Retention and Cross-Selling

Customer Lifecycle

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CORE SERVICES

- Customer Care
- Remote Care & Monitoring
- Emergency Care Triage
- Activations
- Claims Management
- Insurance Verification
- Patient Scheduling
- Appointment Setting
- Reminders
- Billing/Account Management
- Collections
- New Member Acquisition
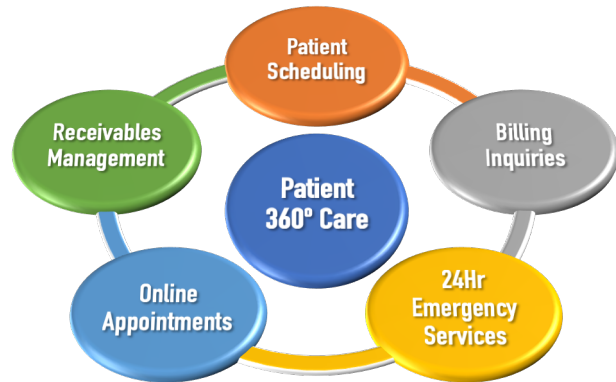- Lead Generation/Enrollment
- Surveys

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Why KM² Solutions?

INDUSTRY EXPERIENCE:
HEALTHCARE SOLUTIONS

KM² Solutions provides best-in-class, cost-effective solutions for all your healthcare outsourcing needs. We enhance the client/patient experience and resolve issues in a friendly and timely manner.

From government organizations & major employers to healthcare providers, pharmacies & manufacturers - we work to meet your needs. We are HIPAA Compliant and work to the highest standard within the regulatory framework of the industry.

Patient 360° Care: Patient Scheduling, Billing Inquiries, 24Hr Emergency Services, Online Appointments, Receivables Management

KM² has deep expertise in inbound & outbound healthcare solutions. We support:

- Daily, weekly, seasonal volume management.
- Easy to staff, scalable solutions.
- Direct access to international teams.
- Bilingual staffing for Spanish language support.
- Increased sales, average order value, and bundled services.
- Emphasis on patient satisfaction and return visitors, increasing the lifetime value of each customer.

We outperform in all key metrics including: first-call resolution, patient retention rates, agent response time, and agent efficiency.

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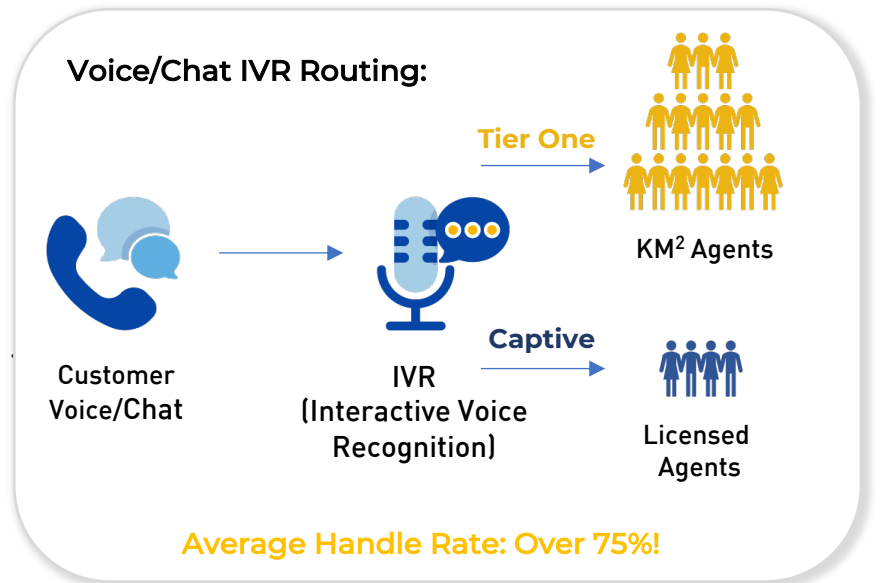(262) 790-2656
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KM² Solutions

'TIER ONE' SERVICES

- Customer Care
- General Inquiries
- FNOL
- CAT Support
- Claims Management
- Policy Management
- Commission Management
- Access Issues
- Billing Inquiries
- Credits/Refunds
- Select Policy Changes
- Pay Plan Changes
- Other Back-Office Support

Omni-Channel

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INDUSTRY EXPERIENCE:
INSURANCE

KM² Solutions provides best-in-class outsourcing services for some of the biggest names in the U.S. insurance industry. Whether it be policy management, managing claims, or bundling services, insurance companies require a personal touch at every interaction to enhance customer experience and drive brand loyalty.

KM² can manage all 'Tier One', In-Scope Bilingual Voice and Chat transactions. Automatically filtered through Interactive Voice Response (IVR), all Out-of-Scope requests transfer directly to an internal licensed rep or local insurance agent. On average, more than 75% of all incoming Voice and Chat transactions fall In-Scope and can be handled directly by KM² agents.

Voice/Chat IVR Routing:

Customer Voice/Chat → IVR (Interactive Voice Recognition)

Tier One → KM² Agents

Captive → Licensed Agents

Average Handle Rate: Over 75%!

KM² manage complex tasks while driving performance, cutting costs, and improving customer service standards so clients can focus solely on regulatory or state-specific tasks that require licensed agent interaction.
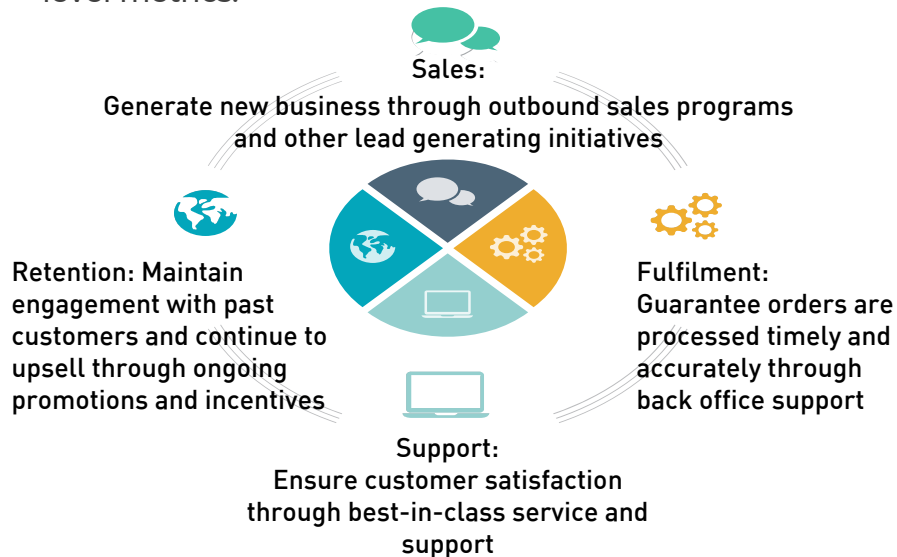
KM² Solutions

CORE SERVICES

- Customer Service Support
- Sales Support and Real-Time Sales Guidance
- Order Enquiry, Taking and Processing
- Order Tracking and Status Enquiry
- Product Returns
- Product Exchanges
- Complaint Management
- Payment/ Billing Support

Omni-Channels

INDUSTRY EXPERIENCE:
RETAIL & ECOMMERCE

KM² Solutions strives to deliver a seamless shopper experience, helping our retail and eCommerce clients make the most of every relationship across whichever channels are most relevant to the client's customers. Our Retail and eCommerce service experts have extensive experience meeting and exceeding key metrics for inquiries related to customer service, direct response, technical support, catalog orders, and eCommerce. Our proven track record includes increasing average order value, conversion rates, and, most importantly, customer satisfaction.

- 100% increase in Retail/E-commerce seasonal staffing flexibility.
- Cost effective, high-quality services delivered from best-in-class locations.
- Accent neutral bilingual support.
- We outperform in all key metrics, including AHT, calls per hour, hold time, wrap-up time, NPS, and service level metrics.

Sales:
Generate new business through outbound sales programs and other lead generating initiatives

Retention: Maintain engagement with past customers and continue to upsell through ongoing promotions and incentives

Fulfilment: Guarantee orders are processed timely and accurately through back office support

Support:
Ensure customer satisfaction through best-in-class service and support

Why KM² Solutions?

KM² Solutions (KM2 Solutions) operates contact centers throughout the Caribbean and Latin America. The company provides clients with a host of different solutions including customer care, receivables management, technical support, sales and marketing, data analytics, and back-office processing. KM² Solutions maintains PCI DSS compliance, completes a SOC 2 audit annually, and has a Compliance Management System that meets the FDIC standards.

For more information, please contact the Sales Team:

📞 (262) 790-2656
✉ salesteam@km2solutions.com

KM² Solutions

CORE SERVICES

- Customer Acquisition
- Customer Retention
- Customer Attrition
- Sales and Marketing
- Reservations
- Loyalty Management
- Guest Profiling and Segmentation
- Cross-Selling
- Upselling
- Financial Analytics and Reporting

Omni-Channels

INDUSTRY EXPERIENCE:
TRAVEL & HOSPITALITY

KM² Solutions is an industry leader in helping travel, leisure, and logistics firms achieve operational efficiency and best-in-class customer service. Through operational expertise and key technologies, our tailored suite of outsourcing solutions can complement any hospitality operation and ensure long-lasting customer experiences. Our goal is to ensure client success by building strong customer loyalty and engagement programs while enhancing the customer experience.

- Operate in locations with strong travel & hospitality sectors and agents with deep industry experience.
- Operational efficiency and an increase in customer satisfaction and loyalty.
- Cost effective, high-quality Travel & Hospitality services delivered from best-in-class multilingual locations.
- Dealing with a Mix of Users – Frequent Business Travelers and the Infrequent Traveler. Flexibility to handle differing needs.
- We outperform in all key metrics, including First-call Resolution, Customer Retention Rates, Agent Response Time, Agent Efficiency.

GUEST RELATIONS

SALES

- Maximize utilization
- Position properties
- Marketing support
- Best practices

- Maximize share
- of wallet
- Upselling, cross-selling add-on services,
- excursion enhancements

OPERATIONS   **SERVICE**

- Listings management
- Cancellations
- Fee changes
- Disagreements

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Our Operations

KM² Solutions

COMPLIANCE

At KM² Solutions, we pride ourselves on maintaining the highest standard of integrity in serving our clients. We perform with strict adherence to our clients' guiding principles and values.
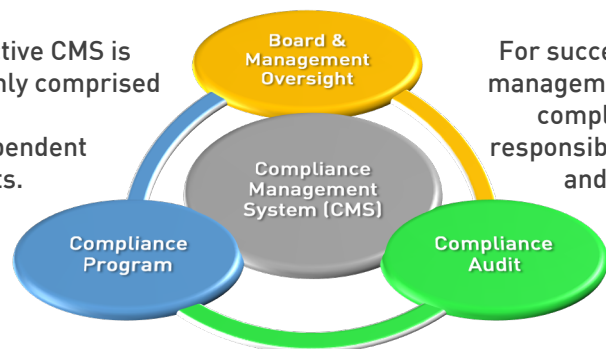
We take extra care to protect the reputation and brand of each of our clients. Regular monitoring and audits are conducted to ensure compliance with all industry acts and standards, including FDCPA, HIPAA, TCPA, FCRA, TCFAPA, and PCI DSS.

The Five Functions of our Compliance Department:

1. **Identification:** Identify the risks that an organization faces and advise on them.
2. **Prevention:** To design and implement controls to protect an organization from those risks.
3. **Monitoring and Detection:** To monitor and report on the effectiveness of those controls in the management of an organization's exposure to risks.
4. **Resolution:** To resolve compliance difficulties as they occur.
5. **Advisory:** To advise the business on rules and controls.

Compliance Management System (CMS):

An effective CMS is commonly comprised of three interdependent elements.

For successful management of compliance responsibilities and risks

Board & Management Oversight

Compliance Management System (CMS)

Compliance Program

Compliance Audit

FUNDAMENTALS

- Employee Training
- Strict Access Policies
- Proximity Card-Based Access Control System
- Video Surveillance
- Secure Connections
- Disabled Ports
- Internet Access Restricted
- Clean Desk Policy

CMS GOALS

- Policies and Procedures
- Training
- Monitoring
- Consumer Complaint Response

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ONBOARDING & IMPLEMENTATION

KM² Solutions logo

BENEFITS

- Reliable Technology
- Integrated Systems
- Enhanced Scalability
- Accurate Reporting
- Effective Training
- Faster Ramp Time
- Business-Wide Continuity
- Customized Solutions
- Strong Client Relationship

THE KM² ADVANTAGE

WHY IS IT IMPORTANT?

First impressions count. Designing and implementing a successful onboarding process streamlines time consuming tasks and ensures complete readiness and total satisfaction from day one.

KM² Solutions values creating strong client relationships from the very beginning. Our onboarding process is designed to seamlessly integrate a client's systems with our own and quickly ready the project for operation. Furthermore, this process identifies key contacts within both organizations and establishes a communication dynamic going forward. We tailor all specifications and requirements to meet the unique needs of each project.

The onboarding process consists of a 3-phase plan:

1) **Contract Execution:** The initial scope of work has been clearly defined in the MSA and SOW and approved by all parties involved.

2) **Identifying Key Leaders:** The internal project team has been identified, and their roles and responsibilities assigned and communicated.

3) **Project Implementation Plan:** The hardware, technology, supporting documents, and processes are assigned to both KM² and our client's team to ensure project success. This 5-step method includes:

- **HR & Recruiting:** Defining the hiring plan, job descriptions, schedules, due dates.
- **Training:** Timeline, training material, staffing.
- **Testing:** IT planning, configuration and testing, operational, and system testing.
- **Reporting and Billing:** Production reports, custom reports, define invoicing methods, and frequencies.
- **Go Live:** Account creations, training class, and production floor readiness, ongoing support, and project closure.

The client onboarding process may take up to 45 calendar days depending on the project.

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PERFORMANCE MANAGEMENT

KM² Solutions' goal is to deliver complete customer satisfaction with every interaction. We constantly evaluate our agent's performance to ensure we successfully meet the needs of each individual client. Performance Management is key for maintaining high levels of customer experience by aligning employees, resources, and systems to meet business goals.

Client satisfaction is our benchmark for success. By understanding a client's needs, goals, and expectations, we can provide the right people, in the right position, with the right skills, and have the best technology in place. Plus, in sharing best practices, we improve performance and productivity, which is essential for the success of the project.

Issue Resolution Process

Performance Management ultimately begins by hiring the right people, but when issues arise, identifying and repairing the issue with a measured response is critical. Once potential issues have been identified, steps need to be made to minimize their impact on the project.

Analyze	• Ongoing analysis of all KPIs and individual performance against team
Identify	• Identify and confirm performance issues and accountable individuals
Coach	• Develop performance enhancement plans and coach to specific skills
Review	• Test for skill comprehension and monitor individual for performance improvement

KM² Solutions' strategies focus on people, strict management disciplines, and excellence in operations, enabling everyone to achieve solid overall performance and exceed expectations.

PM TOOLS

- Call Recordings
- Live Monitoring
- Quality Worksheets
- Coaching Sessions
- Skill Testing
- 360 Degree Feedback

PM KEY GOALS

- Maintain Accurate Reporting
- Identify Performance Outliers
- Determine Root Cause of Performance Outliers
- Effective Skill Training
- Eliminate Critical Errors
- Achieve Optimal Performance

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QUALITY ASSURANCE

The KM² Solutions Quality Assurance model is instrumental in helping improve, maintain, and exceed the overall customer experience by effectively managing the project's service deliverables. Our QA experts excel in key areas such as compliance, process, and customer satisfaction, enabling us to meet both our client's objectives and the organization's.

Using a scorecard-based observation and evaluation process, the QA team works in conjunction with Operations, Training, and HR to identify strengths and opportunities to ensure KPI's are not just met but continually improved upon. The department plays a vital role in maintaining customer and client satisfaction.

KM² Quality Model
- **Observe:** A minimum of one observation per agent per week is achieved by looking for appropriate behaviors and skills.
- **Educate:** Target agent's self-discovery, understanding, and commitment to improving on identified areas.
- **Follow-Up:** Is the agent displaying desired behaviors? If not, go back to Educate or move to Performance Management.

Our focus is to develop Agents and maximize their performance by listening and providing feedback.

Tactics include:
- One on one sessions with Agents
- Peer review and calibration sessions with Supervisors and Managers
- Devise and execute action and performance improvement plans
- Supervisors and Managers are kept abreast with all actions between Performance Management (PM) and Agent(s), and in turn, the Supervisors offer the same courtesies

QA SCORECARD

- Agent Satisfaction (ASAT)
- Agent Greeting
- Address the Customer
- Establishing Rapport
- Customer Satisfaction (CSAT)
- Professional Tone
- Clear Dialect
- First Call Resolution (FCR)
- Displays Empathy
- Negotiation Skills
- Net Promote Score (NPS)
- Service Level
- Speed of Answer
- Average Handle Time (AHT)

THE KM² ADVANTAGE

WHY IS IT IMPORTANT?

QA ensures that agents provide quality service in line with organizational objectives.

Optimized quality assurance enhances the quality of service to customers and improves close rates.

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KM² Solutions

RECRUITMENT STRATEGY

RECRUITMENT GOALS

- Attract high-quality talent
- Hire candidates looking to grow and stay with the company
- Hire candidates that best-match the profile
- Optimize recruiting investment
- Streamline the onboarding process

KEY SKILLS

- Dependability
- Empathy
- Customer service
- Negotiation
- Problem-solving
- Ability to understand and follow instructions
- Ability to focus on goals
- Strong work ethic
- Communication
- Positive attitude

Our goal at KM² is to hire the right people with the right skills. We invest heavily in sourcing the best talent possible. Our recruitment strategy is a holistic process, which begins with establishing the correct selection criteria, followed by assessments, job interviews, and reference checks.

KM² RECRUITMENT FUNNEL:

- **Sourcing/Lead Generation:** We use many different channels to get the message out as we recruit. These sources include radio, newspapers, social media, job fairs, and employee referral programs.

- **Job Application Completion:** Once a candidate becomes interested, they have the option to apply directly online. The job application is delivered directly to the Human Resources teams for review. Alternatively, they can also apply at job fairs and by walking into the office.

- **Screening:** At this stage, we review candidates based on hiring needs. We analyze their English language proficiency by measuring their grammar, reading, and listening skills. We also assess computer literacy. Assessing personality strengths is the final criterion of this process.

- **On-Boarding:** After a candidate has been selected, they go through an extensive compliance and orientation process before training begins.

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RETENTION GOALS

- Employee Satisfaction
- Achievement Recognition
- A Sense of Purpose
- Brand Ambassadors
- Quality Performance
- Incentive Programs
- Professional Growth
- Career Pathing
- Work-Life Balance

THE KM² ADVANTAGE

WHY IS IT IMPORTANT?

The average cost of replacing an employee is estimated between 150-250% of the employee's annual salary.

A tenured employee has the experience to build a stronger relationship between the consumer and the brand.

Why KM² Solutions?

RETENTION STRATEGY

At KM² Solutions, we invest in our people's well-being, professional development, and career advancement. The genuine care we give to employees translates into people staying with us longer.

KM² is committed to creating a positive and rewarding work environment that encourages open communication, mutual respect, and teamwork; while recognizing hard work, effort, and dedication.

Every member of our team enjoys great benefits and perks. Throughout each of our sites, we offer comprehensive insurance assistance for medical and life. We also provide on-site clinics and childcare services, local discount programs, health and wellness programs, on-site cafeterias, and various recreational activities.

KM² offers learning and development opportunities that expand our employees' knowledge base and skill set through our Leadership Development Program. We also promote career advancement based on individual strengths. The ability to move up the organizational ladder makes KM² more than just a stopping point in our employees' career path.

KM² CARES   KM² University   KM² CONNECT   KM² Listens   LEADERSHIP DEVELOPMENT PROGRAM

KM² Cares, our corporate social responsibility arm, furthers our commitment to our employees and communities at large. This is also expressed in the company's core values, beliefs, and behaviors. The company's commitment to excellence is not only reflected in its operations but in its employees and the communities we serve.

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TRAINING

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TRAINING SKILLS

- Express Empathy
- Overcoming Objections
- Build Rapport
- Problem-Solving Skills
- Collection Rebuttals
- De-Escalation Skills
- Call handling Techniques

THE KM² ADVANTAGE

WHY IS IT IMPORTANT?

Effective training is vital in ensuring we deliver the best possible customer experience.

Our emphasis on continued education keeps our agents motivated and engaged while allowing for growth opportunities within the organization.

KM² Solutions believes that great performance comes from building a great team. We take time to develop high-performing individuals, setting the stage for client success. Training starts with a full day of orientation, touring the site, and reviewing company policies and procedures. For the next 2 weeks, Product Knowledge and Systems training is undertaken, during which, call scenarios are created that mimic the ones in production. During this phase, a specific agenda is followed where all training topics are evaluated by both the company and the client. Once the trainee successfully passes a rigorous graduation exam, the trainer transitions with the trainee to the production floor. Follow-up is provided at the end of each program. 30-day and 60-day evaluations are undertaken to ensure a proper transition has been completed.

Knowledge Transfer Process

T3 (Train the Trainer)

KM² partners with client by sending a trainer to observe client operations, review training materials, attend a class (if available), in order to absorb business culture and service specifics.

Client Certification

Client performs an evaluation on trainer product mastery by observing the first delivery from the newly trained trainer. If criteria is met, then trainer gets certified in Product Mastery according to client standards.

Class Delivery

Product training is delivered based on T3 specifications and client required standards, followed up by class observations and trainer feedback sessions.

KM² University

Continuous learning is essential for keeping agents up-to-date with the latest skills and preparing agents for managerial duties. KM² University is an online portal of education modules that support employees in improving their skills in a variety of leadership disciplines, from management skills to operations and people development.

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KM² Solutions

WORKFORCE MANAGEMENT

KEY CAPABILITIES

- Forecasting
- Capacity Planning
- Staff Scheduling
- Activity Management
- Attendance and Adherence
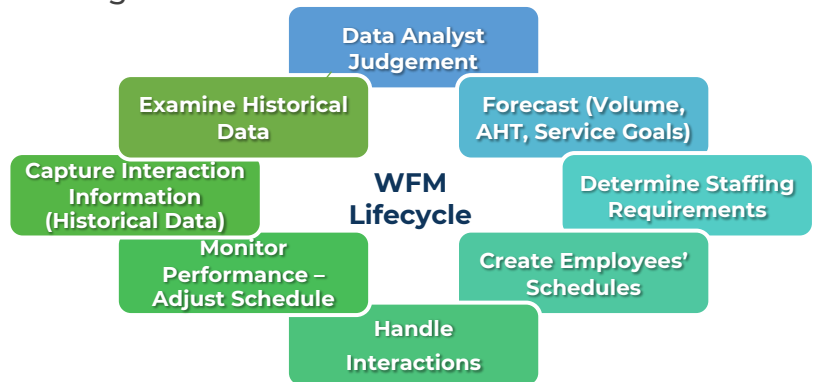- Real-time Management
- Performance Tracking

WFM KEY GOALS

- Achieve optimal performance
- Higher productivity
- Consistent customer experiences
- Reduce operational costs
- Greater insight into KPIs.
- Easier reporting and analysis
- Consistent customer experiences

At KM² Solutions, we achieve and maintain operational efficiency through optimal workforce management. Customers and staff are at the center of everything we do. By ensuring that the right number of agents with the right skill sets are staffed at the right time allows us to meet our client's demands while maintaining operational efficiency for any business industry.

Our dynamic and reactive WFM model is comprised of three basic elements that make our operational processes more efficient, scalable, and profitable:

- **Forecasting**, the backbone of the WFM cycle which allows us to identify future workload and anticipate call drivers.
- **Scheduling**, determines FTE needs, and schedules staff according to call volume forecast, achieving workforce and cost efficiencies.
- **Real-Time Analysis (RTA)**, managing staff on a day-to-day basis, ensuring we have the best possible support during each time interval.

WFM Lifecycle: Data Analyst Judgement, Examine Historical Data, Forecast (Volume, AHT, Service Goals), Capture Interaction Information (Historical Data), Determine Staffing Requirements, Monitor Performance – Adjust Schedule, Create Employees' Schedules, Handle Interactions

KM²'s WFM cycle requires several key steps so that the service levels can be fulfilled; these steps include capturing and examining historical data, analysis, forecasting volume, AHT, and service goals, determining staff requirements, creating employee schedules, handling interactions, monitoring performance and readjusting where needed.
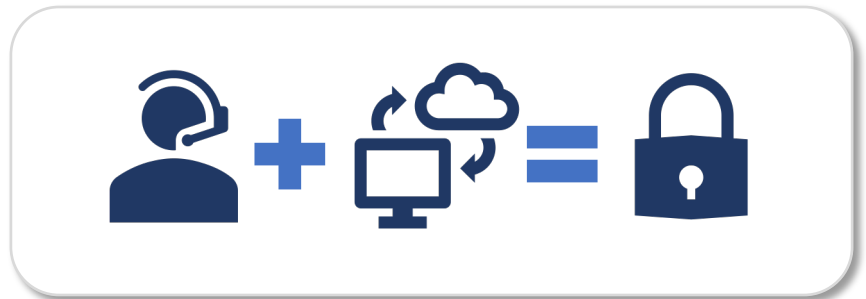
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KM² Solutions

WFH IMPLEMENTATION

- Secure Client Approval
- Identify Eligible Agents
- Assess Home Workspace
- Assess Network Capabilities
- Configure and Distribute Secure Workstations
- Setup Multifactor Authentication

This solution can typically be implemented in 24-72Hrs depending on the number of agents deployed

WFH BENEFITS

- Maintained Uptime
- Better Productivity
- Flexible Scheduling
- Schedule Adherence
- Employee Satisfaction

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WORK-FROM-HOME OPERATION

KM² Solutions can scale services and delivery methods to suit a client's needs. Our Work-From-Home (WFH) model provides flexibility and productivity advantages. KM²'s secure WFH solution is not only a standalone model but can also offer clients operational continuity in times of uncertainty.

Information Security & Compliance:

- KM² Solutions delivers secure WFH with agents using end-to-end encryption and multifactor authentication on locked-down desktops.

- KM² has a proven track record in mitigating risk. We can satisfy information security, regulatory compliance, and client concerns.

- KM² ensure strict security protocols are met while continuing to deliver to the highest CX standards in remote environments.

KM² Solutions has established a strong security culture. We trust in our policies and procedures, trust in our training, and above all, trust in the tenacity of our people. In turn, our clients trust us to deliver secure, cutting-edge solutions for all their outsourcing needs.

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Our Locations

KM² Solutions

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BRIDGETOWN, BARBADOS

Barbados is an Eastern Caribbean island and an independent nation situated approximately 1500 miles Southeast of Miami. KM² Solutions operates two centers in its capital and largest city, **Bridgetown**, the country's commercial center.

A vibrant hub, Bridgetown is an important financial, informatics, and cruise ship port of call for the region. Natively English speaking, Barbados enjoys a literacy level of over 99%. A leading tourist destination, Barbados has many international flights daily and is a quick trip from North America.

Demographics & General Information
- Population: 285,000
- Land Area: 166.4 mi²
- Monetary Unit: Barbados Dollar (BBD or BD$)
- Exchange Rate: USD$1.00 = BDS$2.00 (Pegged)
- Time Zone: Atlantic Standard Time (AST) GMT-4
- Climate: A tropical climate, temperatures range on average from 76°F to 87°F. December to May is classed as 'Dry Season' while June to November is 'Rainy Season.'

Infrastructure
- Airports: Grantley Adams International Airport (GAIA)
- Airlines: All Major Airlines (US, Canada, UK & Europe)
- Transportation: Taxis, Buses (ZR's

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OTHER FACTS

- KM² Opened: 2018
- Language: Spanish (Official)
- Literacy Rate: 94.25%
- Labor Force: 80.1%
- English Fluency: 13.5%
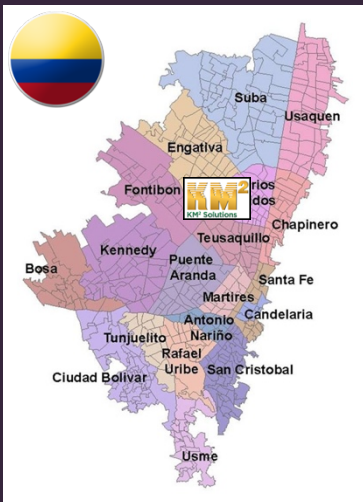
BOGOTÁ, COLOMBIA

Colombia is situated in the northwest corner of South America; it shares borders with Panama, Venezuela, Brazil, Ecuador, and Peru and is approximately 1500 miles South of Miami. Colombia's capital is **Bogotá**, the political, economic, administrative, and industrial center of the country. The city has a young, educated workforce with an English-neutral accent, bilingual population, advanced infrastructure, and political and legal stability. It is a quick flight from most Southern U.S. cities. This makes the location an ideal outsourcing hub for North American clients.

Demographics & General Information
- Population: 7.2 million (Greater Metro)
- Land Area: 685 mi²
- Elevation: 8,660 ft
- Monetary Unit: Colombian Pesos (COP$)
- Exchange Rate: $1 ≈ $3,200 COP
- Time Zone: Central Standard Time (CST) GMT-5
- Climate: The average temperature is 58°F; the driest months are December, January, July, and August. The warmest month of the year is March.

INFRASTRUCTURE
- Airports: El Dorado International Airport
- Airlines: All Major Airlines
- Public Transportation: Taxi,TransMilenio Buses

*Bogota holds 71% of bilingual talent within the Colombian labor market.

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SANTO DOMINGO, DOMINICAN REPUBLIC

The **Dominican Republic** is a country located on the island of Hispaniola. It occupies the eastern five-eighths of the island, which it shares with the nation of Haiti. Approximately 800 miles Southeast of Miami, it is the most visited destination in the Caribbean, has the ninth-largest economy in Latin America, and is the largest economy in the Caribbean and Central American region. **Santo Domingo** is the capital and largest city with the greatest metropolitan area in the Caribbean by population. It is the cultural, financial, political, commercial & industrial center and chief seaport of the country.

Demographics & General Information
- Population: 3 million (Greater Metro)
- Land Area: 40.32mi²
- Monetary Unit: Dominican Peso (DOP or RD$)
- Exchange Rate: USD$1.00 ≈ RD$50.8
- Time Zone: Atlantic Standard Time (AST) GMT-4
- Climate: A tropical rainforest climate in the coastal and lowland areas. The annual average temperature is 77°F.

Infrastructure
- Airports: Las Américas International Airport, Santo Domingo (AILA)
- Airlines: All Major Airlines
- Public Transportation: Taxis, Buses, Metro

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KM²
KM² Solutions

OTHER FACTS

- KM² Opened: 2010
- Language: English (Official)
- Literacy Rate: 97.8%
- Labor Force: 71.2%

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ST. GEORGE'S, GRENADA

Grenada is an island nation in the Caribbean Sea about 1500 miles Southeast of Miami. Also known as the 'Isle of Spice' due to it being the world's second-largest exporter of nutmeg and mace. Grenada's capital, **St. George's**, is a popular tourist destination and where the county's international airport is located. It is also home to St. George's University, a private international school. The populous of locals, students, and tourists alike make St. George's a vibrant hub of business and social activity. Grenville, where the KM² office is located, is Grenada's second-largest town and is about halfway up the East coast. The town and surrounding parish have a population of about 25,000 residents. It is common for employees to commute between both cities.

Demographics & General Information
- Population: 108,000
- Land Area: 134.6 mi²
- Monetary Unit: Eastern Caribbean Dollar (XCD or EC$)
- Exchange Rate: USD$1.00 = EC$2.70 (Pegged)
- Time Zone: Atlantic Standard Time (AST) GMT-4
- Climate: The climate is tropical, with an average annual temperature of 80°F. December to May is classed as 'Dry Season' while June to November is 'Rainy Season'.

Infrastructure
- Airports: Maurice Bishop International Airport (MBIA)
- Airlines: All Major
- Public Transportation: Taxis, Minibuses

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KM²
KM² Solutions

OTHER FACTS

- KM² Opened: 2011
- Language: Spanish (Official)
- Literacy Rate: 83.6%
- Labor Force: 67.4%
- English Fluency: 36.65% (San Pedro Sula)

SAN PEDRO SULA, HONDURAS

Honduras is a Central American country bordered to the West by Guatemala, to the Southwest by El Salvador, to the Southeast by Nicaragua, to the South by the Pacific Ocean, and to the North by the Gulf of Honduras, a large inlet of the Caribbean Sea. Honduras is approximately 800 miles Southwest of Miami. San Pedro Sula is the second-largest city behind the capital of Tegucigalpa. Known as the industrial capital of Honduras, San Pedro Sula has seen a great deal of modernization with Business Parks, Conference Facilities, Shopping Malls, and more. An international airport is a short distance away with regular flights to and from most American cities.

Demographics & General Information
- Population: 640, 000 (Greater Metro)
- Land Area: 324.3 mi²
- Monetary Unit: Lempira (HNL)
- Exchange Rate: USD$1.00 ≈ L24 HNL
- Time Zone: Central Standard Time (CST) GMT-6
- Climate: Over the course of the year, the temperature typically varies from 68°F to 92°F and is rarely below 63°F or above 98°F.

Infrastructure
- Airports: Aeropuerto Internacional Ramón Villeda Morales (SAP)
- Airlines: Most US Airlines
- Public Transportation: Taxi, Bus.

"The places that you've always wanted to visit are the places you'll want to do business!"

Why KM² Solutions?

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CASTRIES, ST. LUCIA

OTHER FACTS

- KM² Opened: 2004
- Language: English (Official), French, Creole (Dialect)
- Literacy Rate: 90.4%
- Labor Force: 72.23%

Saint Lucia is an independent island nation in the Eastern Caribbean, approximately 1500 miles Southeast of Miami.

Saint Lucia's capital, **Castries**, houses the seat of government and the head offices of many foreign and local businesses. The birthplace of two Nobel Prize Laureates, English is Saint Lucia's official language with an education system based on British norms resulting in a literacy rate of over 90%. A relatively short flight from the southern U.S. and operating on Atlantic standard time, Saint Lucia presents itself as an ideal staging point for nearshore outsourcing.

Demographics & General Information

- Population: 182,000
- Land Area: 238.2 mi²
- Monetary Unit: Eastern Caribbean Dollar (XCD or EC$)
- Exchange Rate: USD$1.00 = EC$2.70 (Pegged)
- Time Zone: Atlantic Standard Time (AST) GMT-4
- Climate: The local climate is tropical, with an average annual temperature of 80°F. December to May is classed as 'Dry Season' while June to November is 'Rainy Season'.

Infrastructure

- Airports: Hewanorra International Airport (UVF), George F.L.Charles Airport (SLU) – Regional Only
- Airlines: All Major Airlines (US, Canada, UK & Europe)
- Public Transportation: Taxis, Minibuses

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Case Studies

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INDUSTRY

- Insurance

SERVICES

- Bilingual Phone
- Bilingual Chat
- Back-Office Processing

LOCATION

- Dominican Republic

KEY ADVANTAGES

- Automatic Call Filter via IVR
- Handle 100% In-Scope Calls
- Conference Out-Of-Scope
- Real-Time Translation
- Personalised Service
- Enhance CX
- Lower Abandon Rate
- Reduced Handle Time by 65%
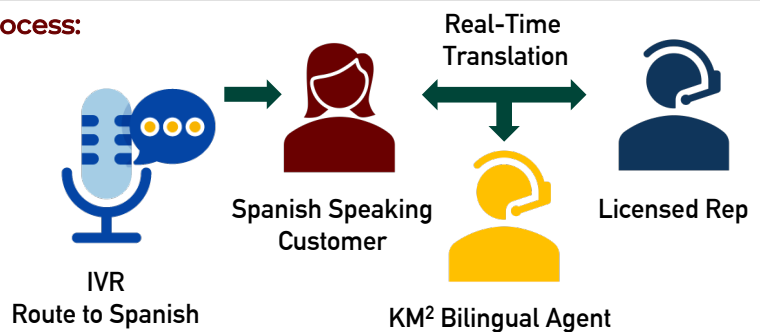- Increased Brand Loyalty

CASE STUDY:
ACTIVE TRANSLATION

Summary: With over 14% of the U.S. population speaking Spanish at home, KM² Solutions can meet the demand for advanced bilingual services. Our bilingual (English/Spanish) agents can be 100% trained on a client's products, processes, and quality standards, allowing them to perform real-time, in-call handling and translation for customer/client calls.

Story: One of the top ten U.S. insurance companies relies on KM² for Active Translation Services. Spanish speaking customers are automatically routed to a bilingual KM² agent via an option on the IVR. For in-scope calls, the customer will be fully handled in Spanish by a KM² agent. For out-of-scope calls, the agent will conference in an internal licensed rep and act as the translator, servicing the customer as a team. This service can reduce handle time for bilingual transactions by over 65% on average.

Active translation for out-of-scope calls:

- Fully verify customer
- Warm conference customer to internal rep
- Shift ownership to internal rep
- KM² agent translates in real-time
- Compliance, payment, cancellation scripts direct translated English/Spanish to customer
- KM² agent completes and closes out call

Process:

Real-Time Translation

Spanish Speaking Customer

IVR Route to Spanish

KM² Bilingual Agent

Licensed Rep

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INDUSTRY

- Insurance

SERVICES

- Bilingual Phone
- Bilingual Chat
- Back-Office Processing

LOCATION

- Dominican Republic

SUCCESS METRICS

- Record Delivery Time
- Surpassed All KPI's
- Outperform Internal Teams Net on Average
- Full Staffing – Trained and Operational in 90 days
- No Implementation or Development Delays
- Due to Success Rates, New Lines of Business and Tasks Added

CASE STUDY:
CLIENT IMPLEMENTATION

Summary: The KM² implementation team makes the onboarding process seamless, even with the most complex requirements.

Story: When one of the top ten U.S. insurance companies approached KM², it had limited outsourcing experience. With the requirement to cover four lines of business, and bilingual inbound/outbound voice, chat, and back-office tasks for each, KM² rose to the challenge.

Despite the complexities, through close collaboration, the KM² implementation team executed flawlessly in not just implementing requirements within a 90-day window but delivered over 300 implementation elements with the added challenges of multi-system integration (inContact, Citrix), and training a full quota of staff remotely.

Client Testimonial:

"I want to thank the KM² team for their flexibility and attention to detail. Being able to pull off rolling out two different programs with different brands and channels, all in a virtual environment has been fun and exciting! I'm excited about our long-term future together as we move forward."

Our implementation team has worked on hundreds of client startups. Whatever the complexity of the task at hand, our deep experience and consistent track record of success make KM² Solutions your perfect outsourcing partner.

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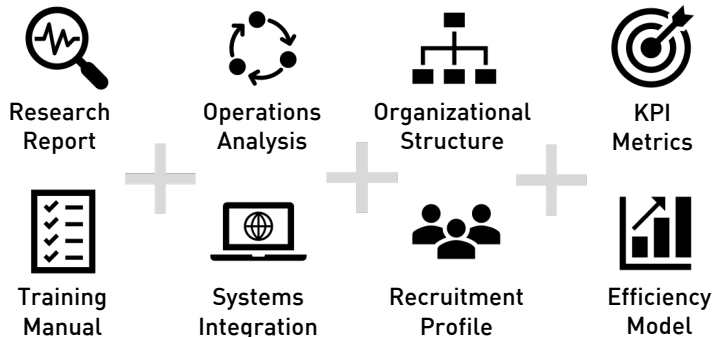
CASE STUDY:
CONSULTATIVE APPROACH

Summary: KM² Solutions' consultative approach means we can successfully tailor programs to a client's specific needs. Through an immersive visit, we can use our knowledge and expertise to identify areas of improvement and systems integration opportunities.

Story: A top Dermatology Company in the U.S. with no prior outsourcing experience approached KM² to provide tailored solutions to aid the client's growth, productivity and foster patient trust. KM² Solutions dispatched an experienced operational team to analyze areas of opportunity over a 2-week immersed visit and draft a plan of action.

Key Issues Identified:

- No formal training material
- No standardized call flow
- No quality assurance or KPI's established
- Little integration between customer touch-points

Output of Consultation:

Research Report	Operations Analysis	Organizational Structure	KPI Metrics
Training Manual	Systems Integration	Recruitment Profile	Efficiency Model

After the visit, KM² distributed key documentation to the client that provided the roadmap for future success. Going forward, KM² was more easily able to integrate with the client's operations, meet desired metrics, and increase overall revenue.

INDUSTRY

- Healthcare

SERVICES

- Customer Care
- Scheduling
- Upsell
- Billing

LOCATIONS

- Honduras

SUCCESS METRICS

- Conversion Rate
- Same Day/Next Day
- Appointments per Hour
- Appointments Kept
- Quality Score

Why KM² Solutions?

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KM² Solutions

CASE STUDY:
MULTIPLE GEOGRAPHIES

INDUSTRY

- Financial Services

TASKS

- Loan Servicing
- Data Capture
- Data Processing
- Document Verification

LOCATIONS

- Barbados
- Dominican Republic
- Grenada
- St. Lucia

KEY ADVANTAGES

- Collective Learning
- Shared Best Practices
- Uncover Inconsistencies for Compliance
- Better Redundancy Capabilities

Summary: KM² Solutions operates multiple sites across six countries in the Caribbean and Latin America, allowing its clients not only high-level bilingual options but better performance and both flexibility and redundancy for business continuity purposes.

Story: A leading Financial Services Company in the U.S. relies on KM² for its outsourcing solutions across multiple lines-of-business. By leveraging four of our geographies, we can maximize agent performance through shared best practices and internal competition.

With a diverse geographic footprint, KM² has maintained business continuity when faced with localized events such as communications or infrastructure outages, climate and weather-related anomalies, or geopolitical related shutdowns.
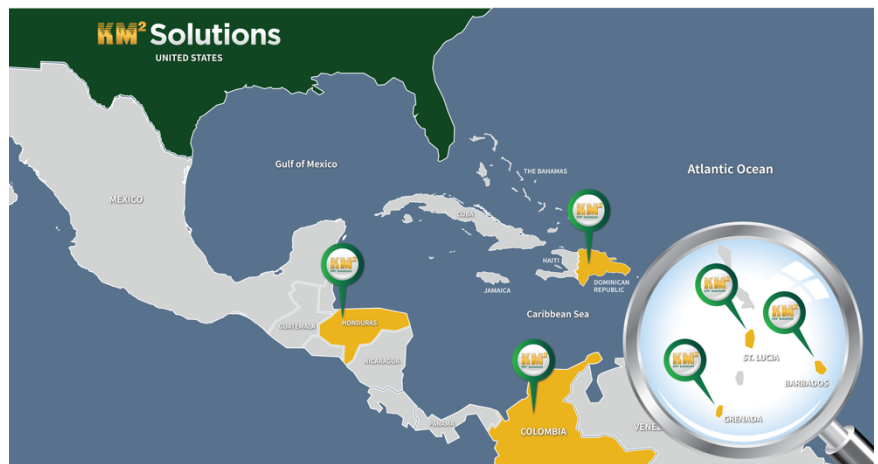
KM² only choose locations in regions that provided access to a talented and well-educated workforce, robust technology infrastructure, and ease of access for clients. Clients in more than one location benefit from increased performance, better uptime, flexibility, scalability, and have access to more specialized skillsets.

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INDUSTRY

- Financial Services

SERVICES

- Customer Care
- Collections
- Loan Verification
- Lead Generation/Sales
- Data Entry
- Loan Servicing
- Chat

LOCATIONS

- Barbados
- Dominican Republic
- Grenada
- St. Lucia

SUCCESS METRICS

- Seamless Implementation
- Rapid Scalability
- Multi-Site, Multi-Geo Placement
- Bilingual Support

CASE STUDY:
MULTIPLE LINES OF BUSINESS

Summary: KM² Solutions wins new lines of business through a proven track record of success. We support our clients across the full customer lifecycle and regularly implement new projects based on developing needs.

Story: A leading Consumer Financial Services Company has been a strategic partner of KM² for over 15 years. Having started with just 20 FTE performing basic call services, we now have over 600 agents working in multiple geo's and across multiple lines of business. KM² is viewed as a tried, trusted, and flexible partner, able to take on new challenges and win new business over time.

In the initial stages of the partnership, KM² primarily serviced welcome calls and support functions. As we outperformed in those tasks, the client expanded our scope of work. Today, we additionally provide collections, loan verification, sales, back-office processing, and chat services.

Implementation of Services Timeline:
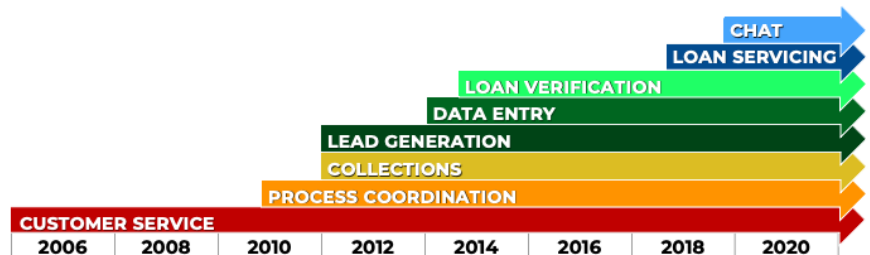
With multiple contact centers across six geographies, KM² Solutions provides bilingual support and multiple levels of business continuity. KM² Solutions can also leverage talent across the organization to drive improved performance results.

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KM² Solutions

INDUSTRY

- Auto Finance

TASKS

- Bilingual Phone
- IB/OB Collections
- IB/OB Pre-Funding
- Back-Office Processing
- New Deal Funding

LOCATIONS

- Dominican Republic
- Grenada
- St. Lucia

KEY DIFFERENTIATORS

- Proximity to the U.S.
- Cultural Empathy
- Ease of Doing Business
- Bilingual Support

CASE STUDY:
NEARSHORE VS OFFSHORE

Story: KM² Solutions is engaged in a partnership with a major U.S. Auto Finance Company that has offshore locations in the Philippines. KM² competes against these offshore vendors with our nearshore teams based in the Dominican Republic, Grenada, and St. Lucia. In both voice and back-office services, KM² unanimously outperforms.

Summary: KM² consistently outperforms the clients' offshore provider while increasing volume and expanding into additional KM² nearshore geographies.

- Grew program in size by nearly 500% while maintaining competitive performance vs. their other established, offshore provider (2+ years).

- Launched new LOB successfully that brought queue back into managed status.

- Regularly outperform competing provider on collection metrics ($ collected and roll rate).

For this client, some data is shared related to agent performance in various geographies. Through direct comparison, KM² nearshore agents score consistently higher than the client's offshore locations.

Key Performance Data:	Year Totals Aug '19 - Aug '20
Win Rate % vs. Offshore ($ Collected 1-30 days past due)	67%
Win Rate % vs. Offshore ($ Collected 31-50 days past due)	58%
Overall QA % for Year	96.96% (Goal 95%)

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CASE STUDY:
RAPIDLY SCALING CLIENT

INDUSTRY

- Auto Finance

SERVICES

- Customer Care
- Collections
- Loan Origination

LOCATIONS
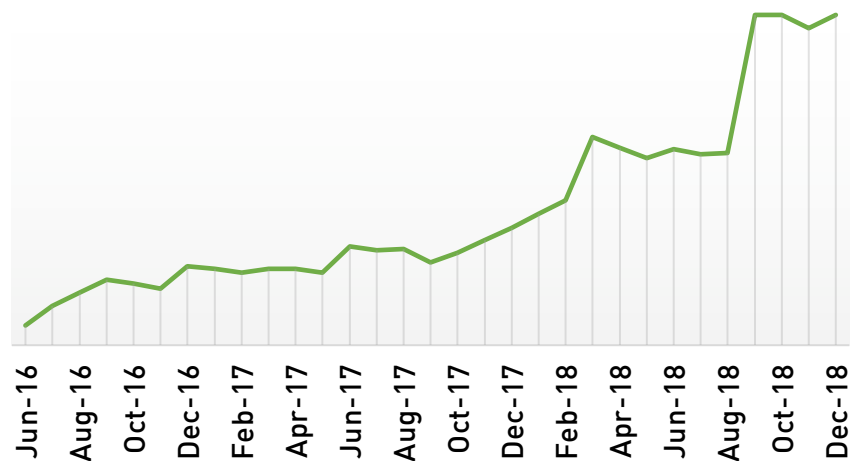
- Barbados
- Honduras

SUCCESS METRICS

- Conversion Rate
- Same Day/Next Day
- Appointments per Hour
- Quality
- Surpassed All KPI's

Summary: KM² Solutions is able to rapidly scale with clients in scope and size, increasing both services offered and geographic locations for business continuity purposes. KM² responds quickly and seamlessly in scaling its solutions to meet the clients' needs.

Summary: KM² is partnered with a popular Auto Finance Client with a fast-growing business that leverages our business for customer service and collections outsourcing. Growth levers for this client have included M&A, rapid organic growth, and industry partnerships. We have been able to rapidly add quality agents and tenured supervisors as the expansion needs continued. Quality and performance remain constant during these scaling periods.

Staffing these programs in high growth periods is easily completed, given our strong HR departments and efficient recruitment marketing.

Revenue Growth Following Client Platform Acquisitions:

Jun-16, Aug-16, Oct-16, Dec-16, Feb-17, Apr-17, Jun-17, Aug-17, Oct-17, Dec-17, Feb-18, Apr-18, Jun-18, Aug-18, Oct-18, Dec-18

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KM² Solutions

INDUSTRY

- Healthcare

SERVICES

- Bilingual Phone
- Inbound Scheduling
- Outbound Scheduling
- Back-Office Processing
- Fax Follow-up
- Inbound Fax Data Capture

LOCATIONS

- Colombia
- Honduras

SUCCESS METRICS

- Rapid Rollout
- Flexible Scheduling
- Multisite & WFH Deployment
- Maintained Quality
- Cost Savings

CASE STUDY:
REMOTE TRAINING

Summary: KM² Solutions can train teams across multiple geographies simultaneously for on-site and work-from-home deployment, reducing training time and costs while matching overall performance.

Story: KM² is partnered with a well-known U.S. Medical Diagnostics Company, providing bilingual Customer Care and Back-Office services across two of our geographies.

Our flexible training toolkit and robust technology platform allowed us to train 100 agents across multiple geographies remotely, with over half of those agents operating on a secured, WFH basis. This included new hires from nesting through to production.

Remote training allows for synergy between programs. Agents split over multiple locations can be taught at the same cadence on flexible schedules. This unified approach allows for greater continuity in terms of knowledgebase and ease of client interaction virtually throughout the process.

Remote Training - Goals Attained:

- Rapid rollout of class while maintaining quality and performance standards.

- Grew total team to 100 agents - including the launch of a 2nd site in under 3 months.

- Added back-office functionality (fax) "on-the-fly" (approx. one-week implementation) based on unexpected client need.

KM² Solutions surpass all metrics goals set by the client and regularly outperform the client's internal team on efficiency and productivity. Performance data showed that our remote training scenario matched that of an on-site scenario while dramatically decreasing the time taken and costs incurred.

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INDUSTRY

- Auto Finance

SERVICES

- Customer Care
- Collections
- Loan Origination

LOCATIONS

- Barbados
- Honduras

SUCCESS METRICS

- Conversion Rate
- Same Day/Next Day
- Appointments per Hour
- Quality
- Surpassed All KPI's

CASE STUDY:
TRUE COST SAVINGS

Summary: KM² Solutions provides outsourcing solutions at over 50% less the cost of a domestic operation and consistently outperforms across all KPI's.

Story: KM² Solutions has been partnered with a well-known Auto Finance Company for the past seven years. With two domestic sites operational in Atlanta and Houston, KM² was initially approached as a nearshore alternative to support Customer Care and Collections.

Through close consultation with the client's CFO, and a deep dive into their fully-burdened cost-per-agent, taking into account factors often overlooked such as utilities and benefits, it was revealed that KM² Solutions' all-in cost was more than half the cost of their domestic equivalents.

Cost Benefit Analysis:

Cost Comparison (Hourly Rate)

Captive/Domestic US*	$USD	Average Nearshore**	$USD
Labor, Benefits & Taxes	$13.50	Labor, Benefits & Taxes	
Vacations/Holidays	$2.35	Vacations/Holidays	
Site Management, HR	$2.62	Site Management, HR	
QA, Trainer	$1.75	QA, Trainer	**Total**
Attrition	$1.43	Attrition	**13.50**
IT Support	$1.66	IT Support	
Facilities/Utilities	$1.69	Facilities/Utilities	
Overhead, Supervisor, Other	$4.90	Overhead, Supervisor, Other	
Total Hourly Rate/Agent	$29.90	Domestic-Nearshore Difference	$16.40

*Approximate   **Based on Caribbean/LatAm Call Center

KM² Solutions remains the client's sole outsourcing provider and has increased agent headcount three-fold, expanding into our Honduras site and adding bilingual support. Our teams consistently outperform across all key metrics and continue to set record-breaking months.

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KM² Solutions

INDUSTRY

- Financial Services

TASKS

- Loan Servicing
- Data Capture
- Data Processing
- Document Verification

LOCATIONS

- Barbados
- Colombia
- Dominican Republic
- Grenada
- Honduras
- St. Lucia

SUCCESS METRICS

- Maintained Uptime
- Better Productivity
- Flexible Scheduling
- Schedule Adherence
- Employee Satisfaction

CASE STUDY:
WORK-FROM-HOME (WFH)

Summary: KM² Solutions prides itself on its ability to adapt quickly to clients' needs in any eventuality. One of many Business Continuity Measures is our successful Work-From-Home (WFH) model. KM² can rapidly deploy secure WFH solutions for its clients while ensuring operational continuity.

Story: A well-known Financial Services Company relies on KM² for its outsourcing solutions across multiple geographies. In the event of crises such as the COVID-19 Pandemic, KM² can quickly migrate agents to a secure WFH model using end-to-end encryption and multifactor authentication on locked-down desktops. KM² Solutions can, on client approval, ensure operational continuity within a typical 24-72hr turnaround depending on the number of agents required.

WFH Agent Deployment:
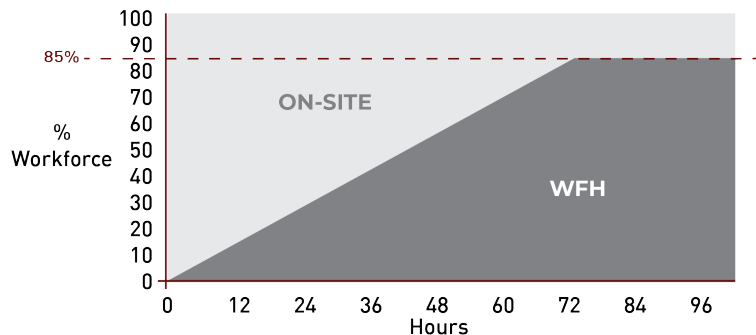
WFH Implementation Procedure:

- WFH first requires approval from the client.
- Next, we assess each agent's home network and physical location in order to provide the client with a quick estimate of the total number of agents eligible for this program.
- Next our local I.T. teams configure and distribute workstations at selected agent's homes.
- This solution can be distributed in 24-72hrs depending on the number of agents.

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