

Domain Experts Delivering Results

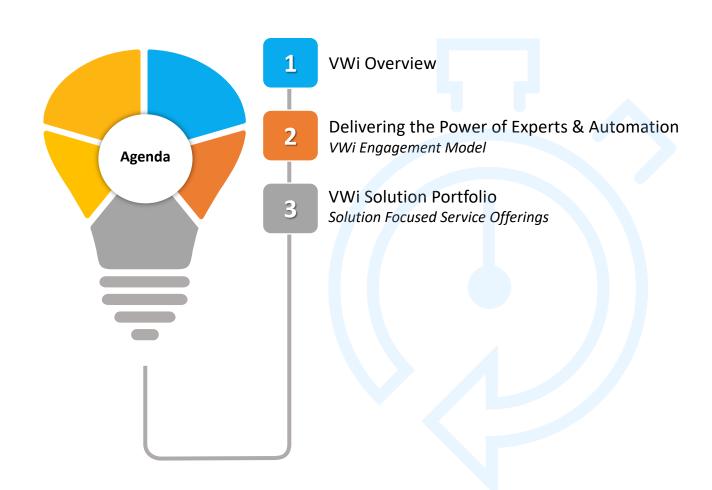
Providing excellence in customer experience, smart process design to maximize outcomes, and full support protecting revenue leakage for our clients is our culture. Our Technology and efficiency brought together with VWi domain experts and we deliver the best combination of outcomes for our partnership. Passion to deliver results and exceed your expectations is our mission.

Robert Williams
Chairman and CEO





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Overview – VWi Introduction



VWi's Approach Is Connected to Each Clients Agenda and Expected Outcomes



Over 2000 Clients across 4 Business Units with a Vertical Focus: Financial Services, Transportation, CPRD, Manufacturing, Healthcare, and Technology

500+ associates delivering Client value

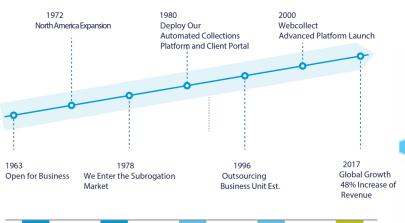
Business Units

- Revenue Cycle Management
- F&A Outsourcing
- 3rd Party Collections
- Subrogation

Our Journey

Processes

Day



50,000+ 12,000+ 3.2 Million+ Collecting Serving 15
Automated Inquires Per Contacts Over 15 Billion Countries in

Yearly

in Annual

Receivables

7 Languages

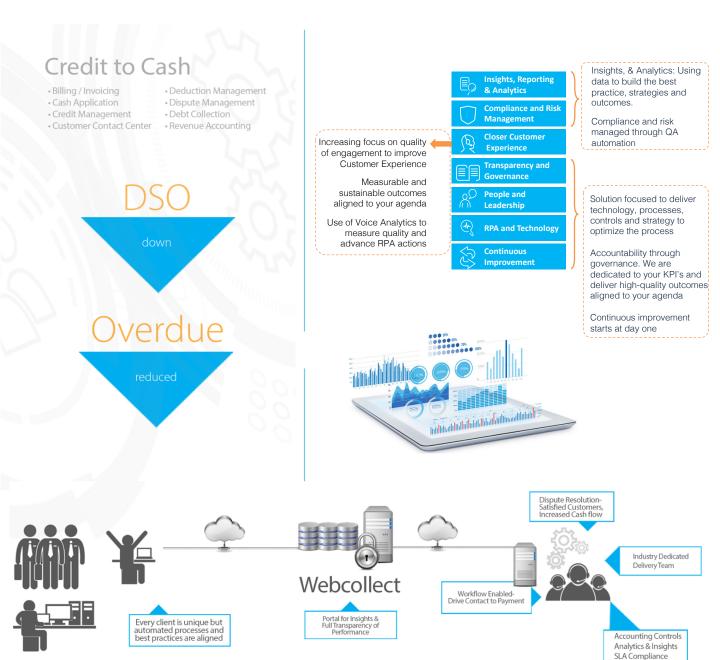
Our History of Experts and Technology Investment Has Produced Solid Results for our Clients

- Efficiency improvements in the range of 20% - 30%
- Removal of manual processes
- Improved customer experience
- Deeper Insights and Analytics
- Automatic workload organization
- Reduced errors' opportunities
- 95% of gueries indexing automated
- 20% Improvement across financial results



Industry Focused and Aligned to Your Business

Outsourcing, 3rd Party Collections & Subrogation, We Are Industry Specialized





Solution Portfolio





High Degree of Automation

ERP solution and additional tools with high level of automation and workflow capability for efficient transactions



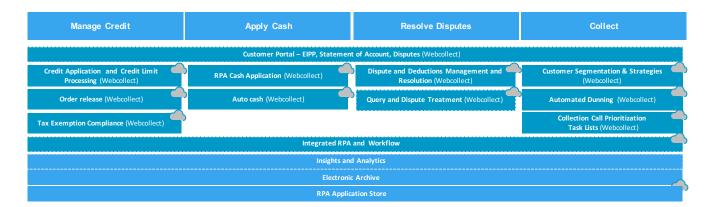
Paperless Environment

Document repository stores electronic media and scanned images



Dashboards, Analytics and Insights

Webcollect online reporting capabilities designed and implemented to enable monitoring of receivables performance



BUSINESS ISSUE

- Manual processes: Excess labor required due to lack of automation and key resources currently focused on transactional processes
- Revenue leakage: Deduction management and adjustment processes caused revenue leakage
- Account reconciliation: Redundancy and inefficiency in account reconciliation
- Process alignment: Need for aligning the processes with company's drive for profitability and brand management
- Service levels: Improve service levels as well as focus on value add

OUR APPROACH

- Implemented an Electronic Invoicing Payment and Processing (EIPP) strategy
- Implemented a web-based solution to automatically download receivables information
- Implemented a custom-built Request For Adjustment (RFA) solution to accelerate-the adjustment process
- Implemented deduction management process to connect vendors, distributors and retailers thereby reducing the manual processes often needed for the dispute resolution
- Implemented an auto cash system to increase exception matching
- Methodologies/tools: Webcollect Auto Cash
- Scope of work: Finance, Customer Service Collections

BENEFITS

- Achieved 36% resource reduction
- Attained decline in delinquency rate from 4.6% to 1.2%
- Decreased manual processing of adjustments and cash applications by 57%
- Achieved a faster adjustment cycle of less than 10 days
- Reduced unapplied cash and credits by 66%
- Improved productivity rates by 60% through standardization and automation of manual processes



Delivering Experts and Automation

Every Enterprise must navigate through the wide and complex environment of changing customer needs, demographics, increased regulatory requirements, and a conservative risk management climate.

The industry is also facing new market conditions that include a changing competitive atmosphere with new and emerging players, lower growth rates, and a volatile global environment wrought with unprecedented disruption which impacts your industry and brings expansive opportunities.

VWi's Client Engagement Model provides the scalability and customization required for the small, mid, and large enterprise. We are passionate about delivering value and outcomes specific to your agenda.







Innovation

Domain Experts

Delivering Results

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Founded in 1963, with over \$15 billion under its management, VWi is a leading businessservices provider relied upon by more than clients to transform 2,000 global their businesses into leaner, more dynamic, agile and efficient operations. With a consultative approach to providing a full range of end-to-end solutions, VWi's enterprise solution team delivers a highly automated and optimized environment for our clients. VWi delivers services globally with a core focus upon onshore delivery under a highly automated managed BPO offering.