





TECHNOLOGY BUSINESS SOLUTIONS

Intelligent Automation, Omnichannel Communications,
and Process Streamlining With Data Management



HELP YOUR BUSINESS DELIVER EXCEPTIONAL EXPERIENCES

Our Technology Business Solutions leverage the benefits of intelligent automation technologies, optimized business processes and access to a global talent pool.

Banking, Financial services, Insurance	Health	Customer communications	Data & Business process management	HR, Payroll
				
<p>SPS helps banking, financial services, and insurance companies unlock operational efficiency in various areas:</p> <ul style="list-style-type: none"> - Payment processing - Credit & Lending processing - Onboarding & Compliance services - Leasing contract management - Claims automation - Pension plan administration 	<p>Automation empowers healthcare providers to focus on delivering exceptional care by unlocking their full potential:</p> <ul style="list-style-type: none"> - Claims & Case management - Automated TARMED Claims Handling - E2E Disease Program Management (DMP) - Image Data Management - Outpatients Administration 	<p>Our Customer Communications services create one powerful, dynamic communication platform that allows businesses to effectively engage with their customers</p> <ul style="list-style-type: none"> - Omnichannel outbound communication - E-Billing Hub & E-invoicing - Large-Scale Transactional Print - Omnichannel content services - Dialogue management 	<p>SPS Data & Business Process Management services turn data into valuable insights for better outcomes</p> <ul style="list-style-type: none"> - Omnichannel Inbound Document & Data Processing - Front & Back Office Business Processing - Intelligent Process Automation (AI, OCR, RPA) - Best Shoring Services 	<p>Ensure day-to-day HR administration, such as monthly payroll and other non-core, repetitive tasks, to free up resources.</p> <ul style="list-style-type: none"> - Payroll Application Management & Hosting (SAP) - Payroll Full – Service & End to End HR Administration - T& E Administration - Training management

INTEGRATED SERVICE PLATFORM
Staff service app and compliance

INFORMATION AND DOCUMENT PROCESSING
Digital business processes

ENHANCE CUSTOMER SATISFACTION, OPTIMIZE OPERATIONS, AND STAY AHEAD OF REGULATIONS.

The BFSI industry currently faces challenges like increasing regulation, new competition, and the demand for digital client experiences. Best in class processes and the right business partners are crucial to overcoming these challenges and achieving success.

At SPS, we offer comprehensive outsourcing solutions tailor-made for the BFSI industry. Our services range from onboarding new customers with efficient KYC and AML procedures, processing payments and cheques and managing credit and lending products. For P&C insurances we transform and automate the end-to-end claims process. By combining streamlined back-office processes with

AI-enabled workflows and a global talent pool, we provide digital client experiences that meet the highest security standards in the industry. Through increased process digitalization, we improve customer experience and enable faster turnaround times for leading banks and insurance companies around the globe.



Payments processing

SPS provides end to end Payments Processing services from digitizing, classification and straight-through processing to exception handling. We operate Lockbox services for major global banks ensuring the highest level of quality, compliance and fraud prevention.



Credit & Lending processing

SPS offers Business Process as a Service (BPaaS) offerings for credit products such as mortgages, consumer or auto loans. Together with our technology partners we offer BPaaS for loan origination, onboarding, funding, servicing and collection on a scalable SPS technology platform.



Onboarding & Compliance services

SPS manages the client onboarding process and master data for banks, investment advisors, leasing companies, and insurance firms. With these services, SPS ensures compliance with all regulatory requirements and applies the relevant checks and business rules (anti-money laundering, tax, etc.).



Leasing contract management

At SPS, we manage the entire lifecycle for auto leasing companies, from configuring a vehicle, price calculations, to inquiries from hand-over to return. Contract documents, invoices, researches, insurance claims, settlements, data entry and payment allocation are just a few examples for our comprehensive service.



Claims automation

Our insurance claims automation solution supports the efficient and straight-through processing of physical and digital insurance claims for P&C and Life insurances. Our end-to-end approach focusses on customer experience from claim submission



Pension Plan administration

SPS helps insurances and banks to efficiently manage their admin intensive portfolio of products, such as Riester in Germany. SPS offers processing of the complete life cycle of contracts and managing complex cases.

EMPOWERING YOUR TALENT TO PRIORITIZE PATIENT CARE.

Our Health services unlock new potential through automation and allow healthcare providers to focus on what matters most — delivering exceptional care to their patients.

The healthcare industry faces increasing challenges like ageing demographics population, changing legislation, expensive treatment methods, people's behavioral changes, or shortage of skilled labor. All of that resulting in exploding cost structures. While new business models begin to develop and technology offers more than ever digitalization opportunities than ever, most traditional

players in the health sector are stuck in old, physical processes. Designing simple and user-friendly patient and insured journeys is not a simple task. Various regulatory reforms and keeping up with technological innovation add even more complexity to finding the best setup. Understanding how to navigate through these local market conditions is essential.



Claims & Case Management

SPS provides automated omni-channel claims services from receipt of claims, capturing and processing of data, to applying business rules for settlement. Our health claims specialists handle complex cases in best-shoring delivery set-ups. Additionally, SPS handles insured inquiries on clients' business systems and takes care of day-to-day back-office operations.



Automated TARMED Claims Handling

SPS operates a standardized and highly scalable Swiss claims automation service according to the TARMED structure in a highly automated way, from omni-channel claims receipt, data processing to application of business rules allowing straight through processing of health claims.



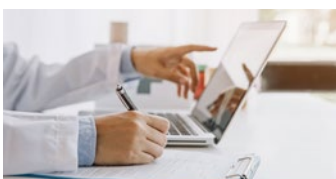
E2E Disease Program Management (DMP)

SPS provides DMP services for chronic diseases on a highly automated technology platform. The service covers data processing and enrichment, creation of data records, correction procedure by telephone and archiving of data records and images. Data analytics and customized reporting complement our services.



Image Data Management

SPS performs automated photo capture for health insurances, offering a cost-effective multi-device solution to create insurance cards. Our AI-based white label solution automatically processes and validates images. We create the entire customer communication including cover letter, forms and insurance card and transfer of master data records.



Outpatients Administration

SPS provides clients with booking admin services to enhance patient experience and optimize clinical efficiency. Our services aim to reduce health inequalities and improve health outcomes by saving patients time and money, while also providing a smoother administrative process.

TRANSITION SEAMLESSLY INTO THE DIGITAL ERA WITH OUR TRUSTED OMNICHANNEL SOLUTION

SPS Customer Communications services create a powerful, dynamic communication platform that allows businesses to effectively engage with their customers.

In our connected world, people expect to communicate at any time, from any place, through their preferred channels. While new market entrants are fully digital, established businesses must transform their communication capabilities

into an omnichannel strategy. Yet, legacy back-end systems, availability of data in the right format and the ability to orchestrate communication channels pose significant challenges to large companies.



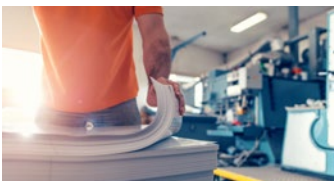
Omnichannel Outbound Communication

Our proprietary platform connects with various back-end systems to receive raw data, transforms it into the required output channel format, and generates and delivers communication via the preferred channel. Connected with our Data & Business Process Management solutions, this creates a secure, end-to-end closed-loop communication.



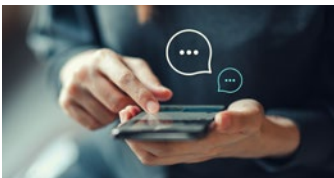
E-Billing Hub & E-Invoicing

As a payment solutions partner to telcos, health insurances, energy companies, public bodies and banks, we offer a state-of-the-art billing service that allows our clients to provide their end customers with fully digital invoice processing – from invoice receipt, to approval and payment. The whole service runs fully automated on our technology platform using a data-secure handling process.



Large-Scale Transactional Print

SPS provides the entire transactional printing cycle and processes high volumes of transactional business documents such as invoices, insurance policies, account statements and customer loyalty schemes. Our large-scale print centers, processing two billion pages annually, are equipped to handle large volumes of print data, applying efficient and latest printing technology and preparing physical output for distribution, including managing inserts. Additionally, we consolidate and optimize postage and hand over to postal operators for final delivery.



Dialogue Management

SPS acts as a one-stop-shop for personalized dialogue management. Whether it is flyers, leaflets, or mailings through all channels, handling address and response management, we manage the overall production and take care of your campaign. We provide invaluable analysis, enabling you to gain insightful and actionable information regarding campaign performance.

TRANSFORM THE WAY YOU CONNECT WITH CLIENTS BY MANAGING THE ENTIRE CUSTOMER LIFECYCLE

SPS Data & Business Process Management services turn data into valuable insights and leverage those insights for better outcomes.

Many businesses heavily invest in digital transformation programs to enable true digital client experiences and automated customer interactions. But challenges like resistance to change or lack of expertise often limit the outcome of these programs. SPS can help give you a

competitive advantage by transforming the way you connect your clients with your business. Get faster turn-around times with seamless customer journeys, while protecting sensitive data and meeting regulatory requirements.



Omnichannel Inbound Document & Data Processing

SPS manages all types of structured and unstructured data from receiving, capturing and structuring documents and data, to data classification, validation and enrichment, application of business rules and decision making, to managing master data.



Front- and Back-Office Business Processing

SPS makes your processes more efficient. Transactions such as client onboarding, address changes, mutations, terminations, or updates of any master data are our core expertise. Our highly trained staff works 24/7 onshore, nearshore and offshore on your core business systems and takes care of your business processes with guaranteed SLAs and KPIs.



Intelligent Process Automation (AI, OCR, RPA)

SPS employs advanced automation technologies such as Artificial Intelligence (AI), Optical Character Recognition (OCR), and Robotic Process Automation (RPA) to streamline and automate transactions and back-office processes.



Best Shoring Services (Onsite, On-, Near-, Offshore)

SPS provides a global scalable workforce for any type of business transaction and designs most efficient 24/7 delivery models, combining local and near- as well as offshore resources.

ELEVATING BUSINESS RESILIENCE WITH SPS TECHNOLOGY BUSINESS SOLUTIONS

Your benefits at a glance

CUSTOMER EXPERIENCE

- Enhances operational efficiency in Banking, Financial Services, and Insurance.
- Creates a powerful communication platform for effective customer engagement.
- Facilitates personalized dialogue management for effective customer communication.

ESG

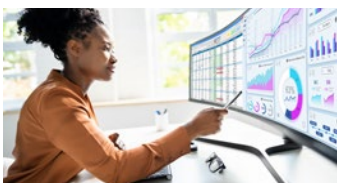
- Positive impact on sustainability through digital transformation.
- Reduces CO2 emissions by using less paper and optimizing postage.
- Promotes social sustainability through employee satisfaction and development opportunities.

RELIEVE THE BURDEN ON HR DEPARTMENTS

SPS HR & Payroll services free up resources for your most strategic priority: to attract and develop talent.

HR organizations face wide-ranging challenges. They must support the business strategy with the required talents through successful recruiting, retention as well as talent development initiatives. They also need to ensure day-to-day HR administration such as monthly payroll and other

non-core, repetitive tasks. With the shortage of HR specialists and increasing expectations of the different generations in the labor force, this becomes a true challenge for HR executives.



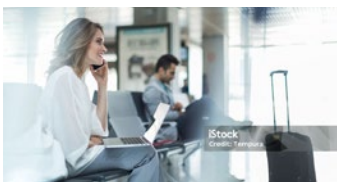
Payroll Application Management & Hosting (SAP)

SPS is the leading specialist for the operation and maintenance of your payroll solution, if on KIDICAP, SAP HCM R/3 or S4/HANA, in the cloud or on premise. The scope of our services ranges from system hosting and application management up to full-service administration including legal, tariff and corporate changes.



Payroll Full-Service & End-to-End HR Administration

On top of hosting and managing your payroll application, SPS offers holistic payroll and HR admin services along the employee lifecycle — from hire to retire, including employment contracts, trainings, master data changes and reference letters.



T&E Administration

We provide comprehensive solutions for travel and expenditure. Integrated systems, user friendly apps, managing physical receipts and validations create a great employee experience and business efficiencies.



Training Management

SPS offers customized end-to-end solutions for your employee training programs: from a user-friendly portal, to catalogue management, to help desk, to facilitating travel and offsite trainings. Procurement, administration and payments of the external training providers are part of our offering.

BUSINESS EFFICIENCY

- Leverages intelligent automation technologies for optimized business processes.
- Increases operational efficiency in payment processing, credit & lending, and claims automation.
- Manages omnichannel document processing, business processing, and intelligent process automation.

EMPLOYEE EXPERIENCE

- Relieves HR departments by offering payroll and HR administration services.
- Provides comprehensive solutions for travel and expenditure to enhance employee experience.
- Offers customized end-to-end solutions for employee training programs.

AGILITY AND SCALABILITY

- Navigates uncertainties with technology solutions for business resilience.
- Utilizes a global talent pool for diverse expertise.
- Offers best shoring services for global scalability.

SPS Global Headquarters

Pfingstweidstrasse 60B
8005 Zürich
Switzerland

+41 (0) 44 208 9500
global.sps@spsglobal.com
www.spsglobal.com



The Power of Possibility