



Konecta's Proposal for Cleo

May 19, 2026



We are a global leader in customer experience (CX) and digital services

We deliver scalable, digital-first customer experience solutions across regulated and high-growth environments, combining operational expertise with flexible delivery models.

#

Ranked **#1 BPO** in Peru, Italy, Czechia & Spain

#

We are **#2 BPO in Colombia** with >15% market share

#

20+ years of experience supporting **Banking & Fintech brands** in regulated environments.

#

Top BPO challenger in English speaking markets



109,000+
employees



€2bn+
revenue



40,000+
employees working
from home



28
countries

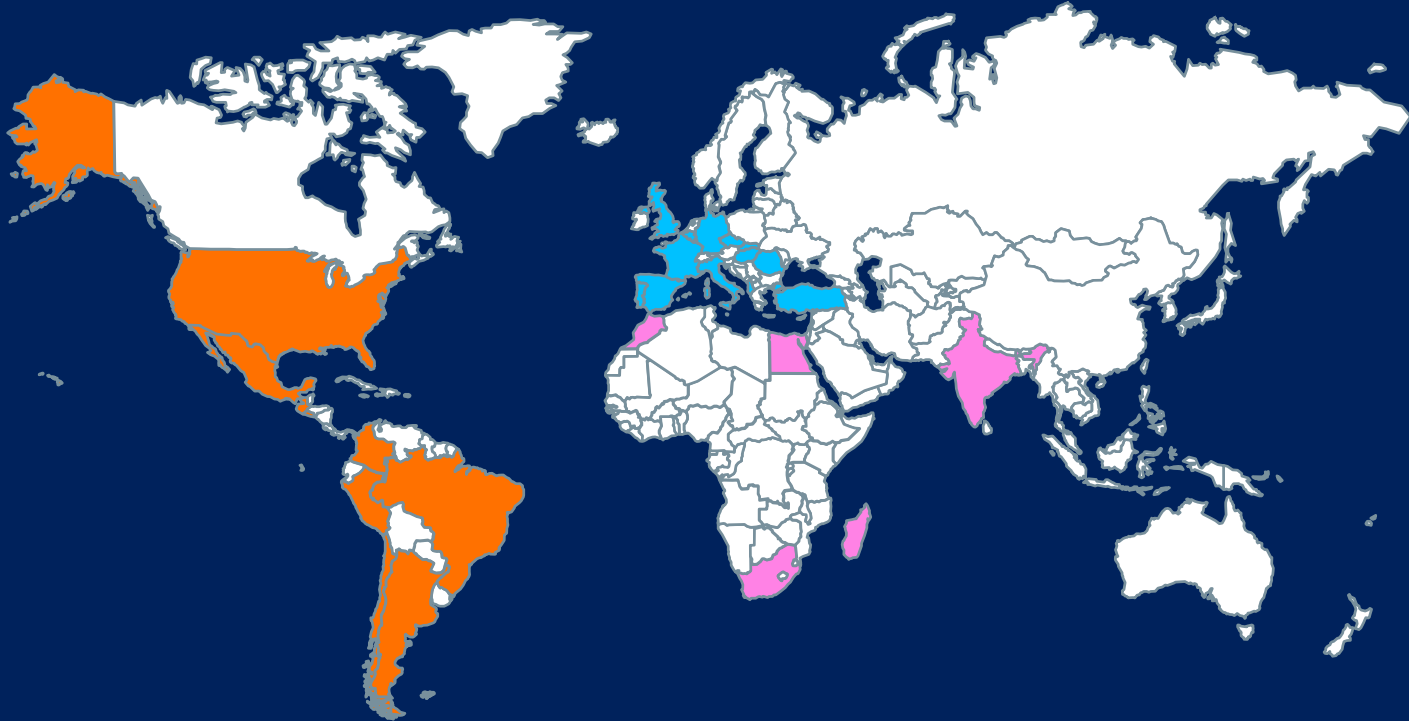


40+
languages



500+
blue chip clients

A leadership position across five continents with best-shoring capabilities



AMERICAS

- 9 countries**
56+ sites
- Colombia - 21 sites
 - Peru - 9 sites
 - Argentina - 10 sites
 - Mexico - 4 sites
 - Brazil - 8 sites
 - Chile - 1 sites
 - El Salvador - 1 site
 - Guatemala - 1 site
 - USA - 2 sites

EUROPE

- 14 countries**
110+ sites
- Spain - 34 sites
 - Italy - 31 sites
 - France - 18 sites
 - Czech Rep - 9 sites
 - Türkiye - 5 sites
 - Romania - 6 sites
 - UK - 3 sites
 - Albania - 3 sites
 - Kosovo - 1 site
 - Slovakia - 1 site
 - Germany - 1 site
 - Belgium - 1 site
 - Hungary - 1 site
 - Portugal - 2 sites

MIDDLE EAST | AFRICA | ASIA

- 5 countries**
12 sites
- South Africa - 1 site
 - Madagascar - 2 sites
 - Morocco - 7 sites
 - Egypt - 1 site
 - India - 1 site
- Forthcoming: The Philippines**

MULTILINGUAL HUBS

All along with a comprehensive virtual model to provide best-in-class Work from Home operations

- Barcelona
- Bogota
- Cairo
- City
- Casablanca
- Istanbul
- Lisbon
- Paris
- Tangier
- London
- Mexico



89%
Employee Satisfaction

6.0%
Attrition Industry: 10-12%

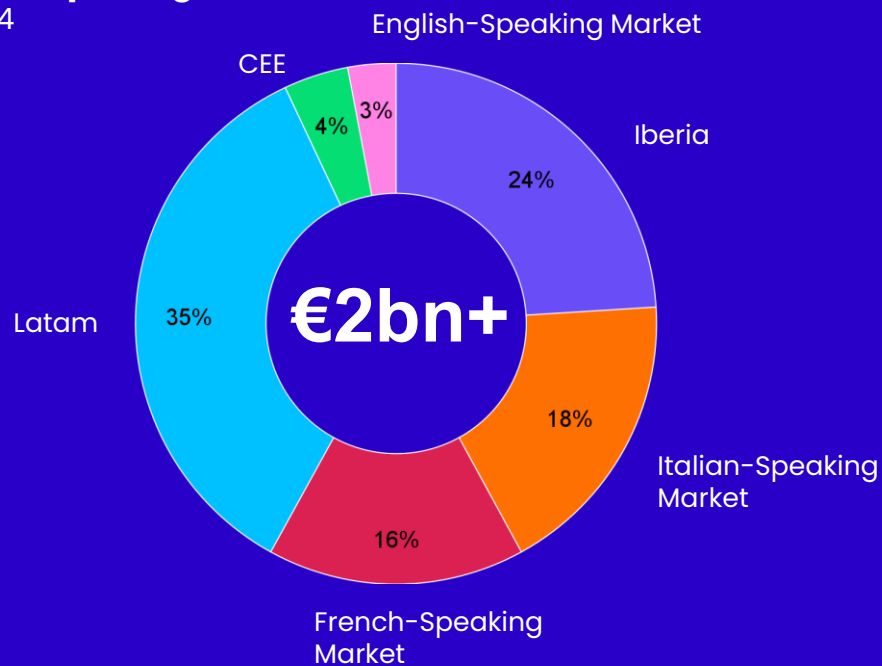
94%
Loyalty

+85%
Internal Promotion

We are a global leader in customer experience (CX) and digital services

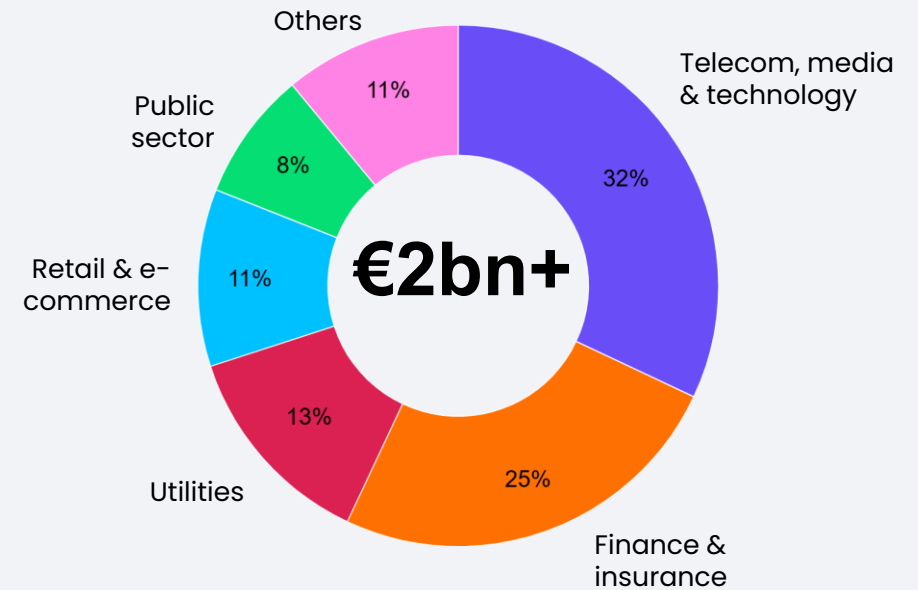
Revenue per region

FY 2024



Revenue per industry

FY 2024



We are leader in the Customer Experience Management



Leader in CX management EMEA
Peak Matrix® 2025

Major Contender in CX
management Americas Peak
Matrix® 2025

Leader in B2C Sales Services
Peak Matrix® 2025



Leader in the 2025 Frost Radar™:
Customer Experience Management
Outsourcing in Europe

Leader in the 2025 Frost Radar™:
Customer Experience Management
Outsourcing in Latin America



Best Place to Work 2024 Albania
(5th year), Romania, Africa and
Europe, Morocco (8th year).

Great Place to Work 2024
Argentina, Colombia & Peru.

Our certifications



You are 500+ across all industries

relying on us to craft
meaningful experiences
to your customers
and employees.

AUTOMOTIVE,
MOBILITY & TRAVEL

FINANCIAL
& INSURANCE

RETAIL &
ECOMMERCE

TELECOMS, MEDIA &
TECHNOLOGY

HEALTHCARE

PUBLIC SECTOR

UTILITIES



Our Banking and Financial Services Experience



17,450+

Dedicated professionals



17%

Of group revenue



14+

Languages

Having been born in 1999 as a company in the banking sector, our company has 26+ years of experience servicing this sector. As our clients evolve, we have also supported their growth into the digital service offerings and resulting fintech and digital banks.

Selection of Services: Activations | Antifraud | App Support | Appointments | Back Office | Big Data & Analytics | Billing | Branch Services | Claims | Collections | Compliance | Contract management | Credit and Debit Cards | Credit management | Customer Service | CX Consultancy | Cybersecurity services | Document management | Field marketing | Financial Services | Fund Management | Help Desk | Insurance | Investments (certified) | Knowledge Base Maintenance | KYC | Lead Gen | Leasing and Renting Services | Loans | Loyalty | Marketing | Mortgages | Post-Sales | Promotions | QAaaS | Recovery | Retention | Sales | Social Media Management | Subscription Management | Surveys | Switchboard | Technical Support | Telemarketing | Telesales | Virtual Offices | Warranty | Welcome and Onboarding Services | White Glove

Support Channels: App, Back Office, Bots, Chat, CRM Ticketing, Digital, Email, GenAI, IVR, SMS, Social Media, Voice, WhatsApp

Our Partnership with Santander

25+ Years | 5,000+ Staff | Multi-Entity Delivery



Since 1999 | FTE: 3,500

Where: Spain, Argentina, Brazil, Mexico, Portugal

Languages: Spanish, English, French, German, Portuguese

What we do:

- Customer service & digital banking
- Back-office & core operations
- Credit & financial processing
- Sales, collections & insights



Since 2001 | FTE: 750

Where: Spain, Italy, Peru, Portugal

Languages: Spanish, Catalan, Portuguese, English

What we do:

- Customer admin & loan management
- Fraud checks & complaints
- Claims & back-office support
- Account lifecycle management



Since 2010 | FTE: 200

Where: Spain, Argentina, Portugal

Languages: Spanish, English

What we do:

- Back-office, risk & retention
- Sales support for SMEs
- eCommerce & white-glove services
- Planning & ops support



Since 2000 | FTE: 575

Where: Spain, Argentina

Languages: Spanish, English

What we do:

- Digital onboarding & virtual support
- Customer service & complaints
- Fraud & investment support
- Account lifecycle management

Experience Aligned to Cleo's Digital & Fintech Model

nexi
every day, every pay



Payments Platform CX & Operations

Nexi

- Customer support for cardholders and merchants (B2C & B2B)
- Back-office operations, transaction support, and POS onboarding
- Process optimisation with focus on quality and One Call Resolution

Relevance: Supporting large-scale payments platforms with end-to-end CX, onboarding, and operational efficiency.

superdigital



Scaling Tier 1 Digital Support

SuperDigital

- 24/7 chat-led customer support
- Transition from internal to outsourced operations
- Continuous process improvement through insights

Relevance: Mirrors Cleo's Tier 1 model with internal escalation and improvement focus.

UNDER NDA



Fintech Platform CX & Operations

Under NDA

- Customer support across chat, email, and in-app channels
- Back-office operations and digital collections support
- Process optimisation, training redesign, and analytics-driven improvements

Relevance: Supporting high-growth fintech platforms with scalable, digital-first CX delivery.

Our BFSI Experience in Colombia

30+ YEARS

Delivering Support in
this Vertical

9,370+

Teammates working
in a variety of roles

Support for

Customer Service, Back Office, Marketing and
Sales, Legal and Collections, Social Media, TIC,
HelpDesk (CAUs)





BOGOTA, COLOMBIA

Buró 24 – Modern 5-floor facility featuring controlled access, CCTV surveillance, ergonomic workstations, cafeteria areas, and dedicated training rooms with an auditorium for up to 40 people. Certified under RETIE and RETILAP standards, with full LED lighting, air conditioning across all floors, and redundant power backup through dual generators and seven UPS units for uninterrupted operations. Conveniently located with direct access to public transportation and minutes from El Dorado International Airport. With strong cultural alignment and overlapping time zones with the US, Colombia enables real-time collaboration, faster ramp, and consistent customer experience at scale.

Konecta is the 2nd largest BPO in the country.



21

Konecta sites



27,000+

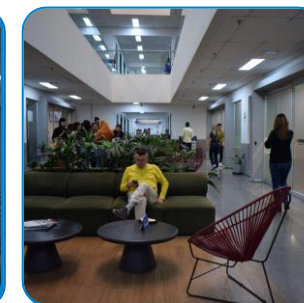
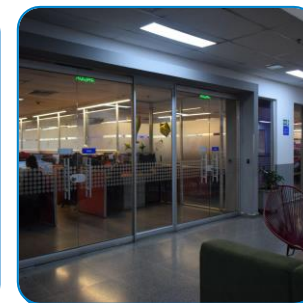
Staff



\$308M

Revenue

Client Selection:



Cleo

konecta



CENTRAL POINT, BOGOTA, COLOMBIA

Central Point - State-of-the-art facilities equipped with advanced technology and sophisticated design, featuring LEED GOLD green building certification. Amenities include a modern cafeteria, comfortable break areas, efficient elevators, and dedicated training rooms. Convenient access to business centers. Easy commute via car, located near public transportation, 5 km from the airport.

RECRUITMENT CAPABILITIES

3,000+ Spanish-speaking FTEs per month | 200+ English FTEs per month

EMPLOYEES

Large pool of highly qualified IT specialists, and digitally skilled bilingual workforce. Languages: Spanish, English

SERVICES

Omni-Channel Multilingual Customer Service | Technical Support | 24/7 | Serving clients across a wide range of industry sectors.

CERTIFICATIONS

ISO 9001 | ISO 27001 | LEAD GREEN BUILDING GOLD CERTIFIED | GREAT PLACE TO WORK CERTIFIED

Our long Partnership with Bancolombia

OUR CLIENT RESULTS

Our client for over 25 years, Bancolombia is one of the largest financial institutions in Colombia, offering a wide range of banking services to individuals and businesses, among them savings accounts, credit cards, loans, and investment options. Our client is known for its **innovative digital banking solutions**, allowing customers to manage their finances easily and securely online. The bank is committed to supporting its customers with comprehensive financial services and a **strong focus on customer satisfaction**.

SCOPE

We provide **customer care, retention, back office, collections, sales, upselling, and cross-selling**.

Konecta provides **specialized services** such as the analysis of credit studies, mortgage sales, and anti-fraud services.

Our dedicated team in Colombia consists of **7,880 employees** for all of Bancolombia's lines of business and subsidiaries

THE KONECTA EFFECT

We support Bancolombia in the process of granting credits and mortgages by ensuring that the provided documentation complies with Bancolombia's financing policies. This was accomplished via

- The **development of an online portal** to manage the digital documentation of the bank's clients, allowing Konecta to be above Bancolombia's target for the "Document Custody Index" according to colombian laws.
- The development of **CRM modules** focused on tasks exclusive to back office

Konecta actively helps in conciliation, negotiation, and advisory services for Bancolombia customers in arrears (6–120 days in the Administrative Stage, over 120 days in the Late Stage, and in the Punished Stage). Konecta handles assigned accounts through **direct assignment** or obligation unification, ensuring comprehensive customer management.

Konecta's innovative approach has transformed Bancolombia's credit and mortgage operations, driving remarkable results.

Through streamlined processes and optimized resource allocation, Bancolombia **reduced costs by 20%** while enhancing efficiency.

Document **processing times dropped by 7%**, significantly boosting productivity.

Most impressively, Konecta **increased recovered capital by an outstanding 23%** in the last year, solidifying its role as a strategic partner.

Our seasoned and highly professional team that understands your business and ensures smooth, successful operations



Luis Cely

VP Ops US NS | Key Account Director

More than 20 years of executive career in the BPO and Contact Center industry, stand out as a leader in comprehensive processes in the areas of operations, commercial and customer service. Manager for more than 10 years in implementations at the LATAM and MERCOSUR level in multinational and national companies, in the sectors of Retail, Telecommunications, Telematics, Technology, Health, Automotive, Banking, among others.



Carlos Panesso

Nearshore Operations Director

With 20 years of customer service experience, including over 16 years in the BPO industry, leading areas such as quality, training, and client operations.

He has managed regional operations in Colombia, Brazil, and Portugal and has previously led operations for top Retail brands.



Claudia Casiano

Regional Talent Attraction Manager

Psychologist from the Catholic University of Colombia, with more than 20 years in organizational psychology, Specialist in Human Talent Management, expert in human factors. Leader in Human Management processes of different companies in the Retail, Mines, Health, direct sales sectors. Currently Manager of Talent Attraction special processes, leading inclusion and diversity route and Sena quota program with more than 1,200 apprentices.

OUR VIBRANT COLOMBIA SQUAD



Employee Engagement Colombia



75%

I am proud to work at Konecta



63%



37%

88% Satisfaction
7.1% Attrition
5.6% Absenteeism

Employee
Attrition
Absenteeism

**Great
Place
To
Work®**



We put our people at the heart of the business and recognize them as ambassadors of our clients' brands. We build an environment that supports professional development and are proud to be consistently recognized as one of the best places to work.



ZARA

Real Life Data for an international account

Over 500 Konecta employees provides B2C customer service for Zara online and Zara shops, handling over 2.5 million interactions a year via phone, WhatsApp, chat, social media and email across 22 markets in 14 languages. The 15+ years of partnership are built on shared values, including transparency, flexibility, and responsibility.

Talent Acquisition Results

Punctuality: 95,03 %

Graduation Rate: + 95%

Training Attrition: 7,52%



38,31%



61,69%

Attrition 2024

Monthly Average Attrition: 5,8%

Konecta engagement model: how to create value for clients and built a success path together

Phase 1

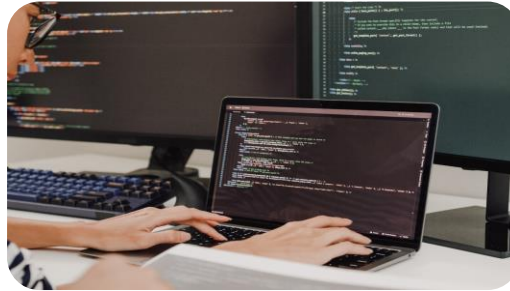
Needs assessment & advisory



Understand client needs and the AS-IS business processes to identify pain points, potential risks, areas of improvement with the objective to design the TO-BE supported by a tailored consultancy

Phase 2

Co-creation & prototyping



Rapid co-creation and prototyping leveraging our solution accelerators with the objective to design together the target solutions & services, leveraging on prototyping (e.g., pilot/PoC)

Phase 3

Implementation & delivery



Build-up the designed solutions and services, leveraging our intellectual property (solution accelerators) as well as innovative and up-to-date market technologies also through partnerships

Phase 4

Monitoring & continuous innovation



Track results and performances to evaluate delivered solutions & services and to detect potential new improvement areas, also fostering innovation culture

Main outcomes

- Strategic vision and objectives
- Improvement analysis
- Innovation and technology drivers
- Transformation roadmap

- Pilot/PoC results
- Gaps to be addressed
- Implementation & delivery plan
- KPIs to be monitored

- Launch new solutions/services
- KPI monitoring
- Change management plan

- Change requests management
- Voice of the Customer collection and feedback loop

Some success stories and on-going projects of our Insights solution

INSURANCE CLIENT

Enhanced claims management with inbound insights for seamless customer experience.

Optimized renewal processes with outbound insights, boosting upsell/cross-sell opportunities.

Leveraged proprietary technology to align commercial and operational objectives effectively.

NO PROFIT ORGANIZATION

Improved donor management through inbound insights, ensuring smooth administrative handling.

Increased donor engagement via outbound insights, driving higher donation confirmations and upgrades.

Delivered a partner-powered solution tailored to meet humanitarian goals.

TELCO OPERATOR

Identified churn risks by analyzing customer interactions, enabling proactive retention strategies.

Enhanced retention efforts with insights-driven personalization and targeted campaigns.

Discovered upsell opportunities through conversation analysis, improving revenue streams.

Some of the clients we partner with



Electrolux



nexi



Some success stories and on-going projects of our Co-pilot solution

PUBLIC SECTOR

Automated conversation summaries to enhance tracking and streamline post-call documentation.

(Rolling-out) Simplified agent access to the knowledge base with natural language-driven PULL search.

-4,3% AHT Reduction RPC

-5,9% AHT Reduction Short Call

BANKING

Delivered instant PULL search for knowledge base queries, improving agent efficiency.

Provided real-time PUSH of scripts and procedures, guiding agents step-by-step during calls.

Automated post-call summaries and actions, including CRM updates and document dispatch.

AIRLINE

Suggested real-time call procedures with PUSH scripts, improving operational accuracy.

Automated task execution, such as CRM updates and case closure with relevant information.

Introduced proactive alerts to guide agents through next steps during calls.

Projects in discovery or development phase





A success story of our Autopilot solution

PARIS 2024



Paris 2024: Transforming the digital experience with GenAI

Konecta developed an integrated, multichannel digital platform (calls, emails, chatbot, social media, FAQ) and multilingual (French and English) solution, leveraging GenAI to deliver a unique digital experience for the Paris 2024 Olympic and Paralympic Games.

30

advisors available
7/7 during the Games
to handle requests

4.26

average satisfaction
score after an
interaction with an
advisor

94%

AI understanding and
compliance rate
during the
Paralympic Games

CASE STUDY

How we use AI in our Quality Process

Our team oversees customer and driver interactions in Spanish-speaking markets across Central and South America, providing continuous process improvement through a tech-enabled, data-driven approach. Our client, a leading ride-hailing platform with over 550 million users, previously relied on in-house quality measurements with limited, non-representative samples. Data compilation took over a week, delaying critical feedback.

We developed a comprehensive measurement model analyzing 54,000 samples monthly and created a cross-vendor reporting dashboard with access protocols.

100%

Automated
daily reporting

100%

Improvement
in agent
feedback time

95%

measurement
confidence
level

60%

Of processes
improved

Konecta infuses AI on all its solutions for process optimization, efficiency, and quality on internal activities: three main areas of impact



QUALITY IMPROVEMENT & COACHING

Co-pilot
AI-driven insights
AI-coaching



STREAMLINE TASKS & PROCESSES

E2E task automation & process optimization
AI-powered Knowledge & Document management systems



GREAT TRANSFORMATIONAL PROGRAMS

E2E Operations data driven reengineering and controlling

Process Automation & Optimization Platform



Overview

AI-Powered Solution that streamlines the execution and management of business-critical processes by automatizing and orchestrating stakeholders, tasks & complex workflows.



Target

- Operational efficiency and workload optimization
- Reduction of manual errors, reworks and lead time
- Improvement of real-time visibility and seamless coordination across systems, platforms, applications and business functions



Key features



Process & workload automation

1

- ✓ Workload tracking, task dispatcher and flexible workforce management (blending Human, BOT and AI)
- ✓ AI-powered automation for customer identification, data/info extraction & classification, document sign & check, tracking & notification, summarization, recommendation & communication preparation



Internal workflow orchestration

2

- ✓ BPM monitoring and governance for complex business process flows
- ✓ Easy of integration and customization with clients' systems, levers for process design, business rules, tracking & monitoring



External stakeholders' coordination

3

- ✓ Orchestration of tasks and process flows among networks: e.g. customers, external partners, field force, ..
- ✓ Dynamic governance and optimization according to settable criteria and changing inputs: e.g. availability, geography, skills, activity regrouping, etc.



Real time analytics

4

- ✓ Centralized real-time data-driven performance & productivity monitoring
- ✓ Operations workload & process real time tracking
- ✓ Insights for process continuous improvement and adjusting workforce distribution

[Video demo](#)



TCO reduction: 20%

Quality 20/30%

Reduction of process time - 45%

Cleo

konnecta

Examples of back office optimization



An industrialized and data driven process re-engineering with real-time advanced productivity tracking and capacity allocation optimization and flexible workforce management

- ✓ Overall efficiency of FTEs above ~20%
- ✓ Single platform for workforce mgmt.
- ✓ Unique real-time and data-driven monitoring



Core insurance system setup, allowing a fast product & pricing configuration using GenAI, blockchain and a no-code platform, led to faster time-to-market, expansion plans and new opportunities

- ✓ -40% average end-to-end processing time of claims
- ✓ -30% time for configuration of new products



A fully automated management through automation (RPA) to support activities within claims management process including risk assessment checks and payment processing

- ✓ Saving operating costs and reducing processing times by ~20/30%
- ✓ Digitization through RPA and Task Management improving Governance and SLA monitoring



GenAI-based hyperautomation to orchestrate and automate processes/tasks among internal process, departments, systems, and tools, with the integration of interaction analytics

- ✓ 30% of cases with minimal human intervention



To automatically acquire, catalogue and classify an increasing number of structured and unstructured documents through an advanced document and process management system

- ✓ Service level DMS & Back Office: T-0
- ✓ 98% of accuracy
- ✓ 99% of the time response within one minute



To reduce document dispersion and operating inefficiencies with a better centralized governance of documents and information through the integration of the advanced document management system

- ✓ 30/40% hands-on machining time



Ongoing startup project to orchestrate processes within lending business areas with a full task tracking and performance monitoring

- ✓ Real-time task orchestration and monitoring
- ✓ Data-driven dashboarding and reporting



Global industrialized framework to optimize worldwide banking operations covering mainly lending and antifraud processes providing data-driven monitoring

- ✓ Overall efficiency of FTEs above ~20%
- ✓ Unique tracking and monitoring of worldwide banking operations

Streamline data-driven processes within UniCredit Banking Operations



Profile & relationship

Pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. During 2019, the COO and Group Operations launched a multi-year program, with the aim to industrialize back-office factories, providing more efficient processes and reducing costs, leveraging on new technologies.

Client need

An industrialized and data driven process re-engineering with real-time advanced productivity tracking and capacity allocation optimization including a flexible workforce management.

Solutions

- **Process catalogue review and redesign**, leveraging on LSS methodology, identifying areas for process improvement and automation
- A unique framework to orchestrate the workforce based on Task Manager solution
- **Full integration with Big Data platform to support analytics**
- Design of new data-driven monitoring based on Business Intelligence

Main figures

- 5 countries and >30 sites
>4k employees involved
- >2k processes
- Implementation time: 18 months
- Measurement of results: 2 months after first releases



MAIN RESULTS

Overall efficiency of FTEs
above ~20%

Single global platform to manage the workforce with automated workload dispatching

Centralized real-time and data-driven performance monitoring system

Smart Complaint Management: Revo case

Overview

New solution delivering full stack **E2E claim management based on a comprehensive framework of technologies** and functionalities to

- **orchestrate** human/non-human activities, systems, platforms and business functions
- **streamline** the flow through automated evaluation, classification, summarization, scoring, alerting and processing to reduce errors, non-compliance & effort

Key features

- **Omnichannel** communication
- **OCR & GenAI**-powered data extraction and agent support
- **Workforce & flow** orchestrator and automation
- **Monitoring** and **reporting** dashboards
- **Document** and **Knowledge management**
- **Blockchain** and **no-code/low-code** configuration
- **Centralized** governance

DEMO



REVO

-40%

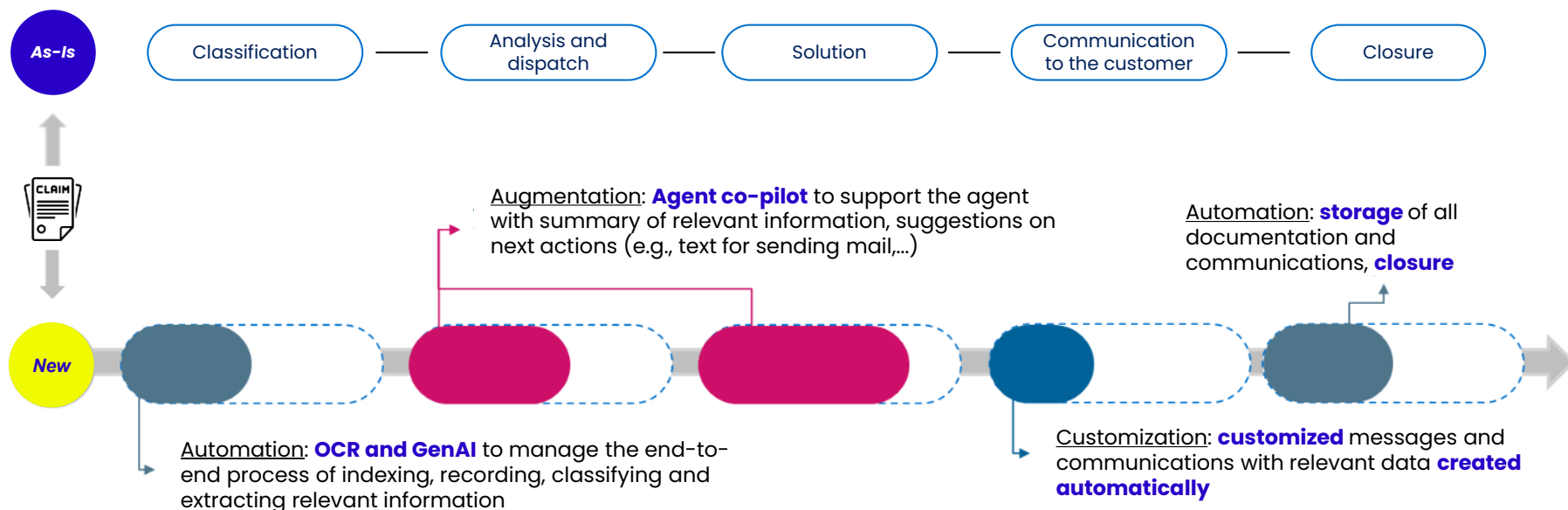
reduction of processing time

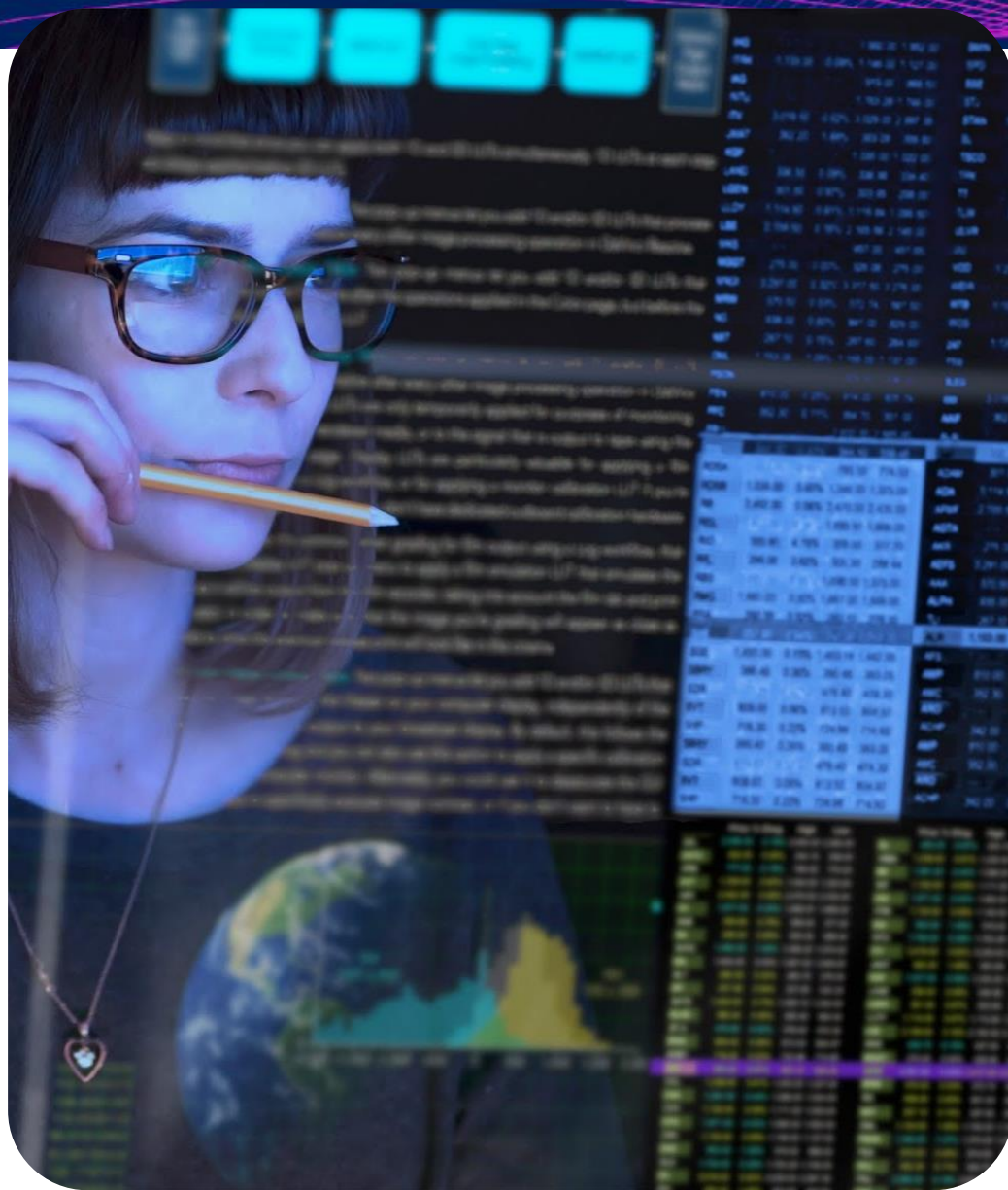
-30%

time configuration of new Insurance products

"Konecra is the right technology enabler to support such a disruptive technological evolution as REVO's, which has fundamentally challenged the way insurance processes have traditionally been executed"

Matteo Merli, REVO Insurance's Deputy Chief Operating Officer





Other relevant use cases within BFSI industry



Ongoing startup project to orchestrate processes within lending business areas with a full task tracking and performance monitoring

Real time **task orchestration and monitoring**

Data driven **dashboarding and reporting**



Global industrialized framework to optimize worldwide banking operations covering mainly lending and antifraud processes providing data-driven monitoring

Overall efficiency of FTEs above **~20%**

Unique tracking and monitoring of worldwide banking operations

Advanced document & Knowledge management

Advanced solution to enhance simultaneous collaboration on documents within an organization and optimized OCR & AI powered acquisition, auditing, classification, archiving, recovery, and consultation of documents, info & metadata, coming from several sources and in different formats (doc, image, video, audio, etc.) with AI-powered copilot for summarization, recommendation and translation



All in one ...

- **Centralized Document Storage**
- **Document Indexing and Categorization**
- **Advanced Search and Retrieval**
- **Version and access Control and Permissions**
- **Collaboration Tool**
- **Integration with Client's Systems**
- **Robust Security & Compliance**
- **Scalability and Cloud Support**
- **Auditing & anti-fraud checks**

... and how we're empowering it with Generative AI

Automated Document Summarization

Intelligent Content Extraction

Optical Character
Recognition (OCR) with AI

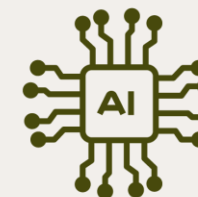
Context-Aware Search

Regulatory
Compliance Assistance

AI-Powered Insights and
recommendations

Document Categorization and
Tagging

Real-Time Translation



BENEFITS

Productivity
+ 30/40%

Quality
+ 20/30%

Processing time
-80%



Automation through AI-powered KM & advanced document management



Profile & relationship

Italian credit institution specialized in financial services since 1983, with attention to the needs of the real economy and sustainability projects.

Client need

Reduction of document dispersion with a better centralized governance of documents and information, enabling collaboration and reducing operating inefficiencies

Solutions

- Automated documentation: AI-generated summaries and best practices
- Context aware search: intelligent retrieval of relevant information in google-like mode
- Integration with co-pilot (summary and recommendation), OCR, and speech-to-text modules
- Integration with the application architecture defined by IFIS Bank;
- Migration of documents stored on the previous document system.

Main figures

- **>600 active users**
- **>150M archived documents**
- **65 Terabytes of space occupied**



MAIN RESULTS

30 - 40%
reduction in hands
on machining time

Advanced document management

Allianz  Bank
Financial Advisors

Profile & relationship

Allianz Bank Financial Advisor offers integrated insurance, banking and finance solutions, serving over 400k customers with the support of 2.4k+ financial advisors.
Since 2006, Konecta manage the dematerialization and document archiving of financial products, in addition to Back Office and Financial Concierge services.

Client need

Allianz Bank needs to automatically acquire, catalogue and classify an increasing number of documents, including both structured and unstructured documents.
In 2021, Konecta introduced the GESDEM platform, dedicated to advanced document and process management.

Solutions

- New APP to scan customer documents at any time and in any situation with immediate feedback on the scan of the document sent and the detailed list of uploaded documents always consultable
- C.Capture implementation: advanced document classification and metadata and signature extraction system through the integration of technologies based on AI and OCR

Main figures

- **45+ agents**
- **Volumes: 500k+ documents per month**



MAIN RESULTS

Service Level GED e Back Office: T-0

98% of accuracy

99% of the time response within one minute

Advanced document management

Overview

AI-powered platform for an optimized E2E credit/debt collection management to enhance

- operational efficiency
- real-time visibility on task execution, and seamless coordination systems, platforms, applications and business functions
- collection rate and time
- acquisition quality and risk reduction

Key features

- Workflow orchestrator for E2E mgmt
- Configuration of Credit rules, parameters and strategies
- Centralized governance & monitoring
- AI for insights, recommendation, process automation, and customer interaction management support

>85%
Debt recovery
rate

+94k
Transactions per day



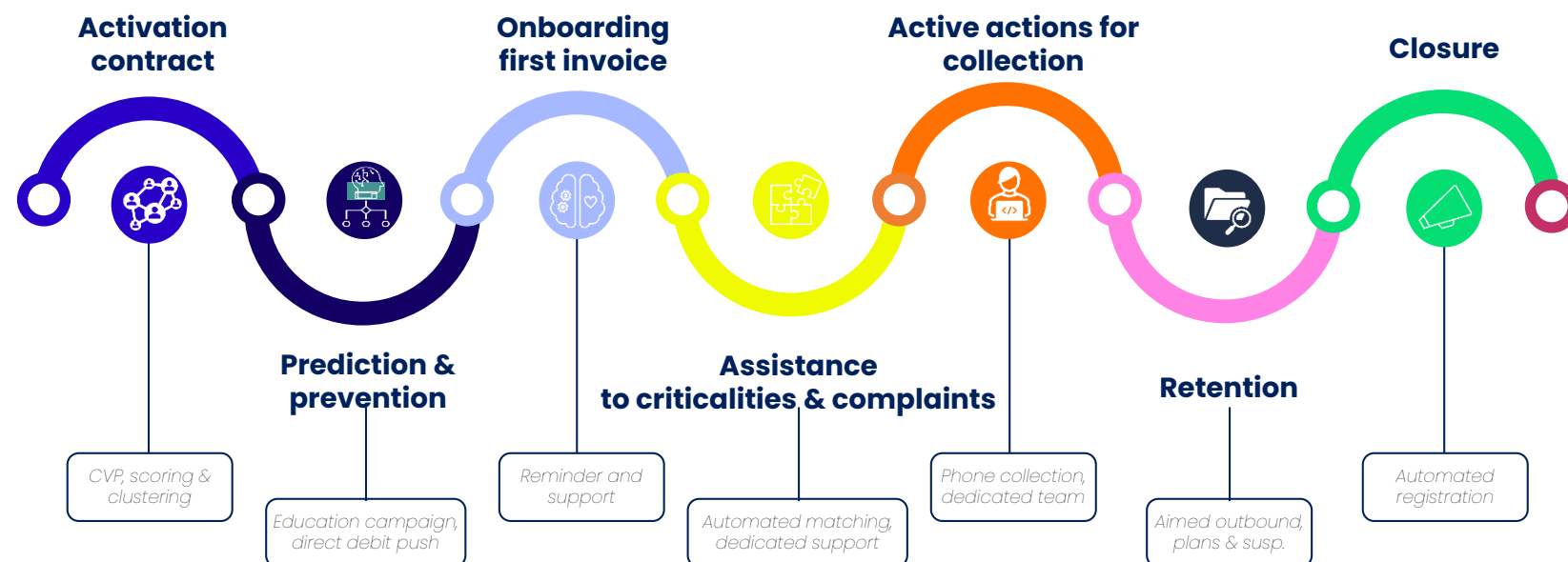
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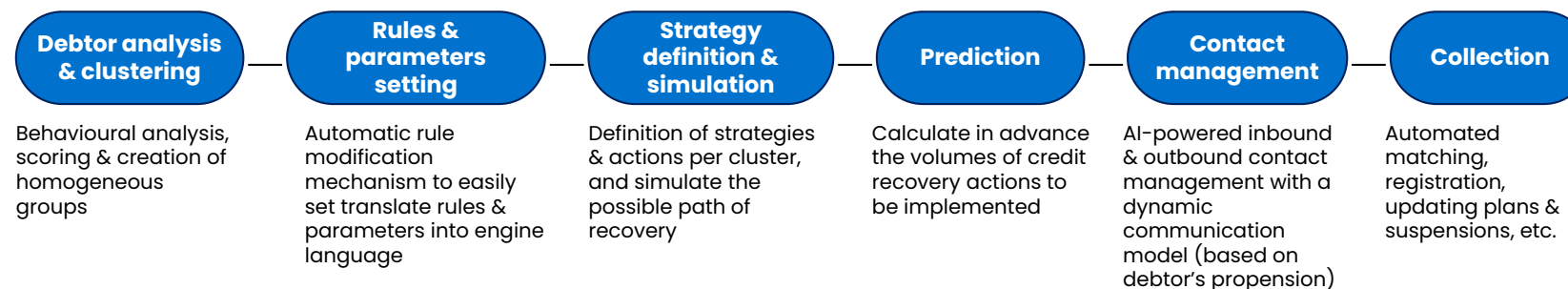
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Customer Journey flow and

examples of actions



Internal process management flow



Centralized governance & monitoring + continuous process improvement & strategy refining

Cleo

konecta

Credit Management: use case



Profile & relationship

Second Italian energy player with presence on the entire Italian territory and in France.
Konecta has a partnership since 2008, in Credit Management/Collection since 10+ years.

Client need

Centralized governance for a continuous monitoring of credit position, and profiling, claims management and automation of repetitive tasks and reminders towards Retail customers and micro-businesses in suspension and suspended

Solutions

- Credit Collection E2E platform (Italy and France) for advanced pre-analysis & scoring, automated operational management with the support of AI/RPA, Centralized governance and Networks orchestrator for end-to-end process assignment & execution
- New Smart Kredit.ai solution based on Google Cloud features with new functionalities: analysis of payer's behaviours, workflow optimization, facilitated rules mgmt., credit recovery process simulation, credit recovery actions prediction, real-time integration, dynamic communication models

Main figures

- +94k transaction per day
- +1M of invoice in factoring/transferred every month
- ~400 users

MAIN RESULTS



>85%
Recovery debts

Unique Credit Collection platform for countries Italy & France and for segments Retail & Business

Flexible Partner to provide solutions and professional service in different business areas

Why Konecta for Cleo

Banking & Financial Services Experience



Proven delivery in regulated environments with strong compliance and CX balance

English Delivery Footprint



Scalable, high quality support across key English speaking / bilingual locations

Chat Excellence



Driving chat first models to improve productivity and response times

Technology-Led Delivery



AI enabled, platform agnostic solutions focused on real operational impact

Low Disruption, High Agility



Ready to align with more competitive, performance driven pricing

A partner focused on delivering speed, consistency, and sustainable performance as Cleo scales

thank you

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