



BUSINESS PROCESS OUTSOURCING

Company Overview

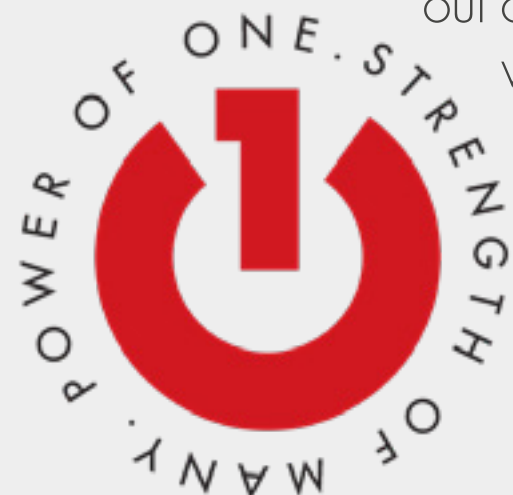
“We provide technology enabled outsourced business processes to corporates and assistance to their customers, by connecting to a network of experts and trusted service providers and employees who care”.

About us

We are Digicall. The power of one. The strength of many.

Born from an innate desire to assist and serve, Digicall has been delivering worldclass outsourced and incident management services in South Africa since 2003 and expanded to the UK in 2012 and Australia in 2015. Whether you're in insurance, utilities, banking, telecoms, retail or other sectors, we offer our clients best in class, stringently vetted, specialist service solutions under one vision and ethos. Our service is supported by unique technologies and people who live to exceed client expectations and grow their client's businesses. This approach has cemented our role as a disruptor and leader in our industry, which has allowed us to become one of the best BPO's. Our sole purpose is to be a seamless extension of our client's brands and a trusted hero to everyone our business touches. Our calling is to assist and solve whenever we are needed.

Digicall is a growth enabler behind many of the biggest and best-loved brands. We deliver on your outsourcing requirements by harnessing the combined power of varied specialist services under one ethos and operation. If you have a business process out of your core focus, you can rest assured that Digicall's wide selection of white label services can assist to solve your problem.



The Power of One, For All.

Our promise

ONE SERVICE ETHOS

In whichever way you engage with Digicall, you will have a consistent, connected, smart and speedy service experience. Complete commitment to innovation and total transparency. Our systems enable a single view of your customer's data from receiving an incident report through to claims processing. We offer a full-service solution while giving our clients a comprehensive view of customer experience protocols in which all incident response data is fully captured and reported.

INTERNATIONAL PRESENCE AND PROCESSES

With offices in the UK and Australia, Digicall adheres to global best practices and only partners with best in class, stringently vetted service providers, to ensure complete peace of mind for everyone we serve.

GROWTH

Our tailor-made offerings enable your specialist focus, allowing you to get on with your core business, with the full confidence that you have the most dedicated and professional service providers on your and your customers' side.

TECHNOLOGY ENABLED

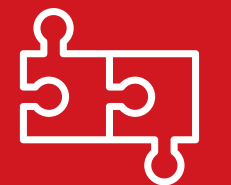
We embrace fast changing technology, but great customer service is still delivered by people, whether at the customer front – end or in the management of the complex technologies involved. We have a proven track record in maximising your brand and passionate staff which are a true reflection of our clients' brands.

Our values

We are united and upheld by our values for you. We strive to be Smart, Honest and Strong so that we can consistently deliver our best.

SMART

We value intelligent solutions, thinking and ingenuity.



HONEST

Honesty, integrity and an ethical approach to every aspect of our business gives our clients peace of mind.



STRONG

We develop strong foundations, and use them as a basis for growth, which benefits not only us, but our clients and our communities. We are strong for each other and our clients – we are their strength in the storm.



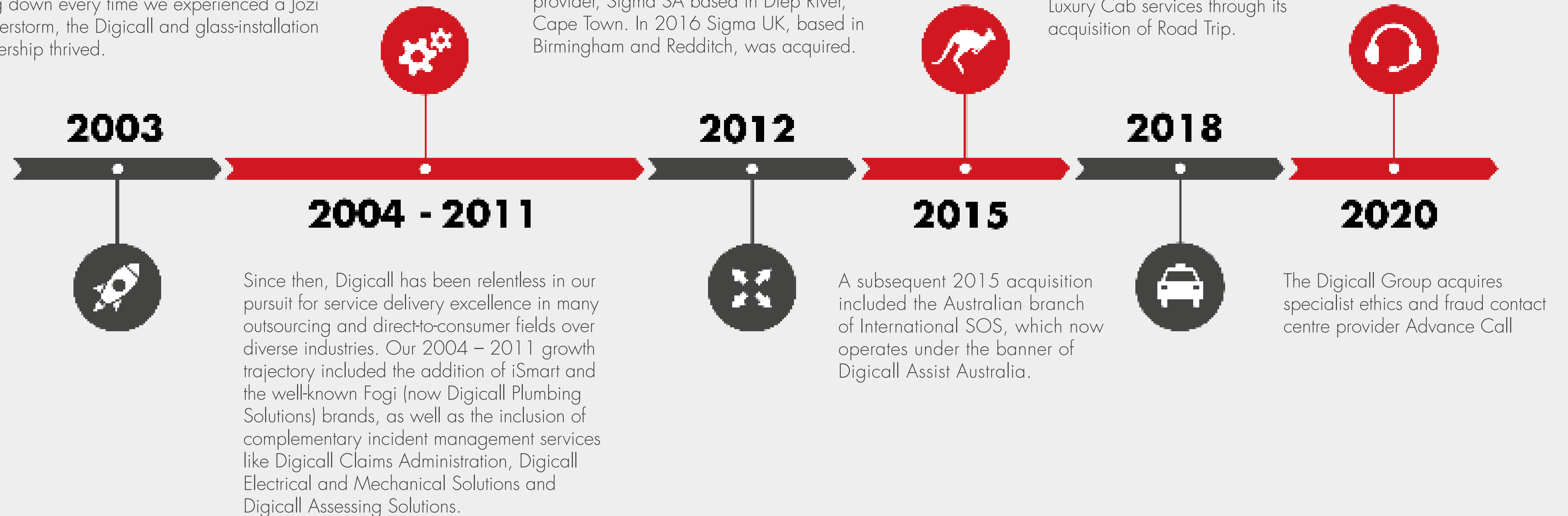
www.digicallgroup.co.za

Our history

Chairman, Altmann Allers and co-founder Willem de Clercq, identified the opportunity to help big brands like PG Glass and Glasfit with their contact centre and installation fulfilment requirements. It wasn't all smooth sailing from the start and despite challenges, like our remote radio link systems going down every time we experienced a Jozi thunderstorm, the Digicall and glass-installation partnership thrived.

2012 was a ground-breaking year for the business and saw our expansion into new territories, such as the addition of Nova Human Capital Solutions, to address the growing need for outsourced HR payroll related services. 2012 also saw the completion of our incident management response offering with the acquisition of two incident and emergency response businesses that became Digicall Assist SA. Another notable event is the 2012 purchase of the offshore debt collection service provider, Sigma SA based in Diep River, Cape Town. In 2016 Sigma UK, based in Birmingham and Redditch, was acquired.

In 2018 Digicall expanded to provide Chauffeur, Cab and Luxury Cab services through its acquisition of Road Trip.



With offices in South Africa, the United Kingdom and Australia Digicall adheres to global best practices, working with rigorously vetted service providers, giving clients complete peace of mind.

Fast facts **2020**

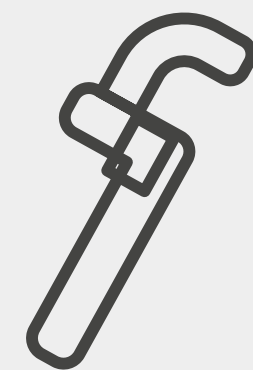
volumes per annum

DIGICALL



> 47 000

PROPERTY ASSESSING
AND REPAIR CLAIMS



> 158 000

GEYSER AND PLUMBING
CLAIMS



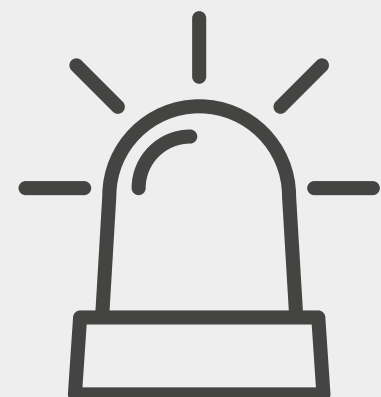
> 31 500

ELECTRICAL AND
MECHANICAL CLAIMS



> 300 000

MOTOR AND BUILDING
GLASS CLAIMS



> 260 000

ASSISTANCE SERVICES
ROAD AND HOME
(SA AND AUS)



> 20 000

OUTSOURCED CLAIMS
PROCESSING AND
FULFILMENT



> 2 680 000

CUSTOMER CARE INTERACTIONS
AND SURVEYS



735 - FTE'S SA
390 - FTE'S UK

CREDIT MANAGEMENT



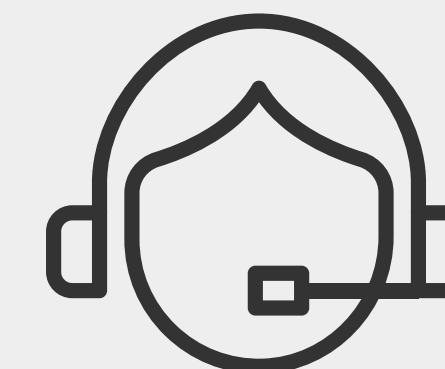
> 123 500

PAYSLIPS AND TAX
CERTIFICATES



> 51 500

MOBILE CONTRACTS
OUTBOUND SALES

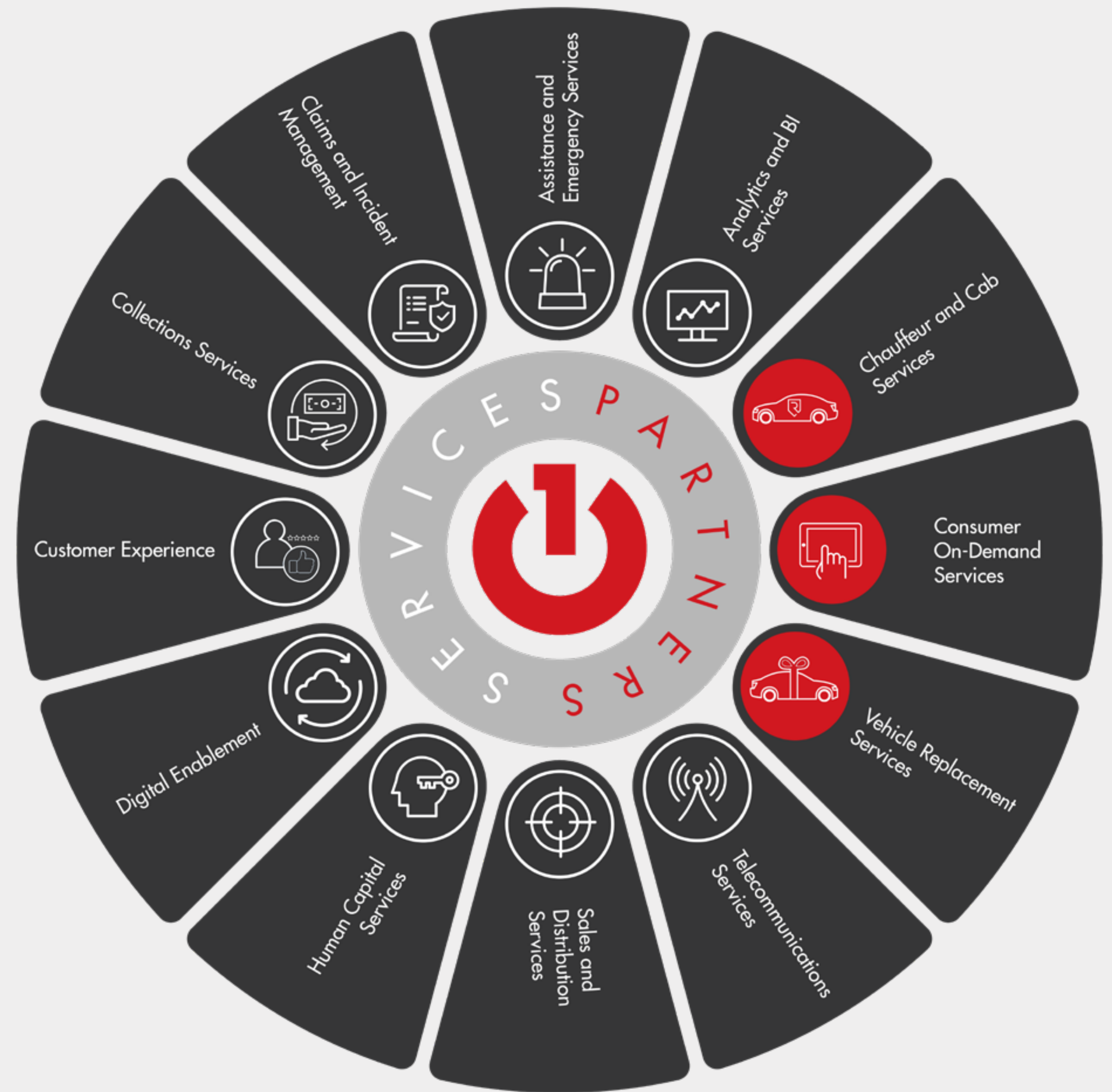


> 70 000

45 AGENTS
SALES & DISTRIBUTION

If “Knowledge is Power”, we want to help you stay informed about what’s going on in your industry, and how changes and advancements in these industries may impact your business.

What we do





Service Providers

Regular product, system and service training
Service provider rotation appointment system and fair distribution of work supporting Transformation of the supply chain stakeholders
Regular assessments to SLA requirements
Regular road shows for customers and sp's on latest technology and products
Accredited according to industry standards

Cost Containment

Preferential rates with suppliers on certain brands and products
Warranty Management
Predetermined national rates
No mark-up of Digicall contractor fees
Risk sharing commercial models
Comparative cost assessments and benchmarking

Disaster Recovery

Prioritized service delivery during catastrophe situations
50% staff working remotely thus reducing the impact of a catastrophe at Head Office
Redundancy measure for continuous operations for power, telephony and servers
Core operations movable to Continuity SA with complete system capabilities
Daily data backps and weekly off-site backups at Metrofile
Disaster recover plan testing every 6 months

How We Deliver?

Systems and IT

Specialised and automated business systems
Digicall integration solution enables single point of data exchange between customer and Digicall systems
Automated SP Management Module
Data warehouse provides consolidated view to all parties
Real time availability of specific data to customers

Digicall Fulfillment

Management team with more than 100 years collective experience in Business Process Outsourcing (BPO)
More than 3 500 contact centre seats in 3 countries
Digicall has over 1400 service providers handling home and road assistance claims nationally
Technology enabled solutions providing transparency in service delivery

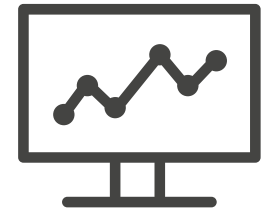
BEE Focus

More focused impact on the South African socio-economic landscape
We act in accordance with a system which is fair, equitable, transparent competitive and cost effective to advance economic transformation and enhance economic participation
Codes of Good Practice govern our efforts to procure goods and services from companies with solid B-BBEE strategies
Level 2 B-BBEE contributor
Meaningful and sustainable skills development
Promotion of the inclusion of black female owned and black owned entities as core suppliers
Consistently increasing our direction of spend on be-half of our clients to Black Owned businesses

•• **DIGICALL**

Digicall SA is a B-BBEE Level 2 contributor

Analytics and Business Intelligence Services



Digicall provides data and analytics services to our clients by analyzing business data, compiling reports and building visual models to explain and illustrate trends and relationships hidden in vast data sets within the organisation.



MANAGEMENT INFORMATION REPORTING

We provide data and analytics services across a variety of business areas and industries to extract hidden value from raw data and provide insight to stakeholders.



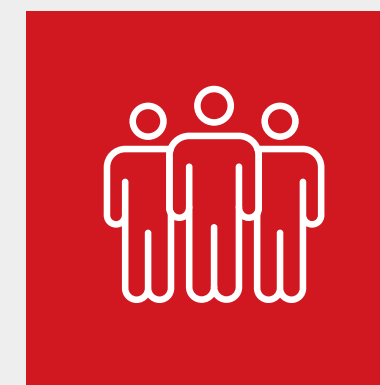
DATA ANALYTICS METHODOLOGY

Analysing business processes by data gathering, data cleaning and preparation, data analysis, results interpretation, feedback reports and recommendations.



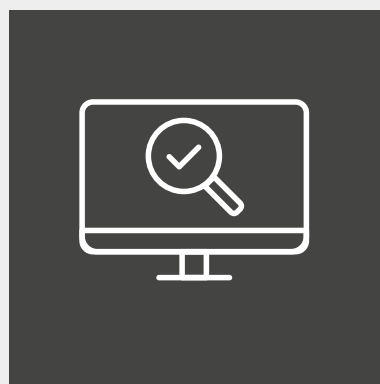
BUSINESS INTELLIGENCE

This service is provided to extract value from sizeable amounts of data that are routinely generated by organisations during the normal course of business. When unlocked, the valuable information, which often remains hidden within the data, allows us to identify areas where efficiency can be improved, revenue can be increased, processes improved, and fraud detected.



LEAD TEAM

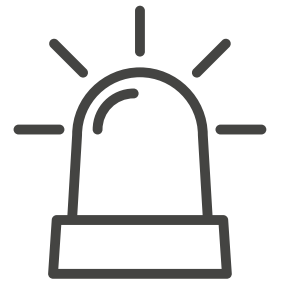
Spearheaded by highly capable individuals with extensive experience using data analytics in the payroll, procurement, insurance, anti-money laundering and anti-bribery and corruption environments.



DATA QUALITY MANAGEMENT

Data analytics relating to fraud prevention and detection in environments such as payroll, procurement and insurance.

Assist and Emergency Services SA



We prioritise customer safety and manage all reported incidents effectively to achieve the best possible outcome for our clients and their customers through our systems, people and suppliers, driven by innovation and technology. Our customer-centric approach and incident management methodology includes critical problem-solving skills and understanding customer needs.



ROADSIDE ASSISTANCE

Professional and real-time incident management of roadside, towing and accident assistance.

Services covered:

Electrical and Mechanical Breakdown Towing, Accident Management, Vehicle Storage, Fuel Delivery, Locksmiths, Flat Tyre Change, Courtesy Transportation and Hotel Accommodation in an emergency



MEDICAL ASSISTANCE

Our 24/7 365 Nurse line provides advice on a range of medical issues, self-medication, doctor referrals and ambulance transportation in emergencies.

Service covered:

Medical Advice & Referrals, Emergency Medical Transportation, Medi Cab, Medi Chat, Repatriation of Mortal Remains, HIV and Trauma Assistance and Funeral management Services

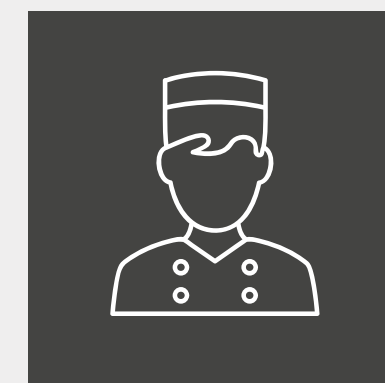


HOME EMERGENCY ASSISTANCE

For any sudden, unexpected and/or unforeseen home assistance requirements, Digicall will dispatch a suitable service provider to limit, minimize or prevent further damage to the home.

Services covered:

Plumbing, Electrical, Glazing, Locksmiths, Building, Gate Motors, Tree Felling, Bee Keeping, Security and Home Appliance Repair



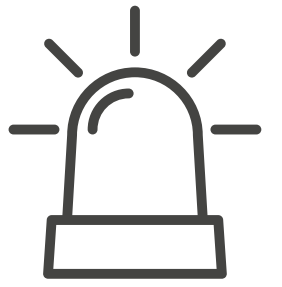
LIFESTYLE ASSISTANCE

We offer a variety of assistance services to SME's and individuals to run their daily lives and challenges.

Services offered:

Business Concierge, Legal Advice, Biz Assist, Dr Doolittle, Document Assist, Funeral Assistance, Identity Theft Support, Financial Fitness, Cyber Security Services and Tutor Assist

Assist and Emergency Services **AUS**



Digicall Assist has a long and trusted history of providing exceptional assistance to customers on our clients' behalf. We are the leading outsourced assistance services provider for seamless customer experience across Australia.



ROADSIDE ASSISTANCE SERVICES

Digicall Assist is a leading independent provider of Emergency Roadside Assistance in Australia. We work with leading automotive manufacturers, major insurance groups and fleet management groups. Digicall Assist is not affiliated with any vehicle manufacturer, insurer, motoring club or automobile association.



INSURANCE SERVICES

Trusted by Australia's leading insurance companies for the best solutions for their policyholders.



PREMIUM CUSTOMER CARE

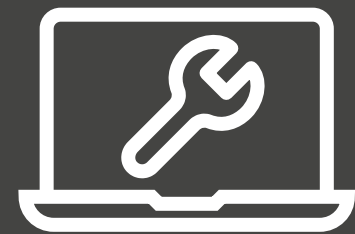
That first contact between you and your customer can make or break you. That's why more companies choose Digicall Assist as their First Line of Response. Let us become your customer service provider with our world-class contact centre.

www.digicallassist.com.au

Claims and Incident Management



Digicall provides outsourced, end-to-end claims administration and incident management services to corporate, commercial and domestic (personal lines) clients for all types of motor and non-motor incidents and claims.



ASSESSING AND REPAIR SERVICES

- Detailed quality reports
- State-of-the-art building estimation software
- Assessing and Repair Services to all major Insurers and Banks
- National footprint of accredited and stringently vetted service providers
- Catastrophe Management Services dispatch assessors country wide within 24h
- Conduct Value at Risk (VAR) assessment for on site claims



GLASS SERVICES

- Oversee all processes, record incoming and outgoing calls, maintain an external system to all insurance customers, brokers and glass suppliers
- Provide custom reporting, and conduct regular compliance audits
- Glass business process outsourced partner
- Specialising in Motor and Building Glass incident management, claims administration
- State-of-the-art system, skilled staff, quality and cost effective solutions and operating a 24/7 contact centre



ELECTRICAL AND MECHANICAL SERVICES

- Extensive technical experience to manage and administer building electrical and mechanical claims
- Negotiate and establish electrical and mechanical claims rates and assist all stakeholders with training, technical matters, product selection and projects
- Source and utilise approved service providers to carry out various electrical and mechanical repairs or replacements and monitor and control product, workmanship quality and cost performances



CLAIMS ADMINISTRATION SERVICES

- We focus on corporate and commercial motor claims, and all types of personal lines schemes. We handle claims effectively with minimum inconvenience to the customer.
- Our one-call resolution handles all the claimants' needs through one point of contact. Clients deal with one highly skilled claims administrator who treats the customer fairly.
- We apply the latest technology to claims administration while constantly working on business improvements.
- Our bespoke web-based Claims Administration system is geared for any type of incident or claim, with full end-to-end claims fulfilment capabilities.
- Our system has the flexibility to adapt to any claims outsourcing requirements in the market.
- Our paperless environment delivers convenience without compromising information integrity.



PLUMBING SERVICES

- Specialists in plumbing incident management, including warranty management
- State-of-the-art, web-based plumbing incident management system aligned to the regulated standards governing the plumbing industry
- Technical administration services focused on the management of cost, compliance and quality controls
- Administration and management of plumbing incidents which limits future risks, providing cost control measures
- Administration, procurement and technical support to facilitate claims

Collections SA



Sigma, a Business Process Outsourcing (BPO) provider, specialises in early and late stage debt recovery, customer care services and lead generation projects. This Digicall owned partner operates from state-of-the-art, efficient contact centres in South Africa and the UK, while providing cost-effective solutions to our clients. We have an ethical approach to treating customers fairly and, without question or compromise, ensure strict adherence to your brand protection requirements. Our staff are multi-skilled and trained to service various brands. Our specialist teams assist operations in their daily performance metrics, namely dialler, workflow and quality.



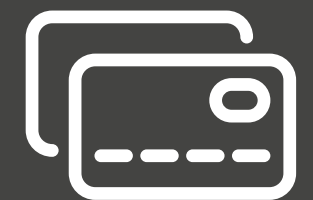
CUSTOMER COLLECTIONS

Contacting existing customers and bring their accounts up to date.



CUSTOMER REHABILITATION

Contacting existing customers with overdue accounts and rehabilitating them to a purchasing position



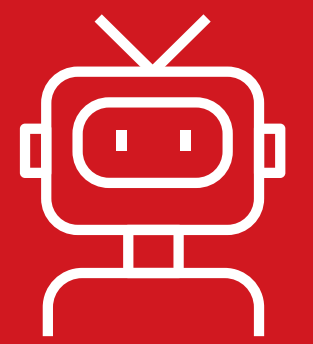
SECURED PAYMENT METHODS

Converting customers to secure payment methods



FLEXIBILITY

Flexible, adaptable, cost-effective commercial models and a scalable workforce



TECHNOLOGY

State-of-the-art infrastructure – CRM and multi-channel “Plug and Play” services any time, any place, any process and contact centre set up.

SECTORS THAT WE CURRENTLY SERVICE ARE:

- Financial Services
- Retail Services
- Energy Sector Services
- Education Sector Services



www.sigmasa.co.za

Collections **UK**



Sigma UK a multi-award-winning provider of outsourced (white-label) contact centre, business process outsourcing, training and consultancy services. Our specialities include Collections, Complaints Handling, Customer Services, and Vulnerable Customer Support Services.



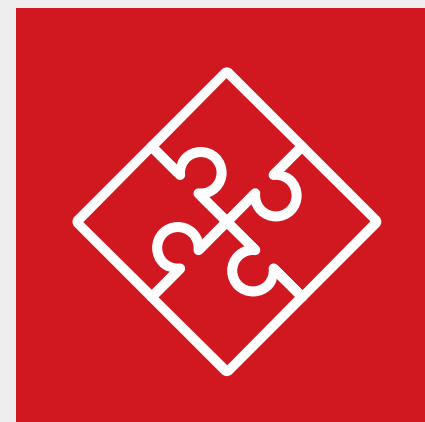
DESIRED CUSTOMER EXPERIENCE

Voice, non-voice and back-office services delivered in line with clients' desired customer experience.



TRAINING PROGRAMMES

Deliver bespoke training programmes to our clients' own in-house teams of advisors



DUNNING STRATEGIES

Design and manage Dunning Strategies for collections.



PARTNER OF CHOICE IN THE ENERGY SECTOR

Working with many medium-sized and challenger energy suppliers



www.sigfin.co.uk

PARTNER OF CHOICE

We are the partner of choice in the energy sector and have significant experience in the utility, telecoms, financial services and retail sectors. Our investment in leading-edge contact technology and systems offer a "right time, right channel, right outcome" approach to customer engagements that achieves high customer satisfaction, whilst increasing productivity and reducing the cost of delivery.

ACCREDITED

We provide additional capacity through a flexible model that helps you manage unexpected demand, always ensuring that services are delivered within a strong risk governance framework. We are OFCOM and PCI compliant, ISO9001 and ISO27001 accredited, regulated by the FCA, and compliant with the relevant legislation, regulation and industry standards. We operate in several highly regulated sectors and have embedded processes to ensure compliance. Our investment in leading-edge contact technology and systems offer a "right time, right channel, right outcome" approach to customer engagements that achieves high customer satisfaction, whilst increasing productivity and reducing the cost of delivery.

Customer Experience



Customer experience is our top priority. With our 24/7 customer care, customer service, and customer satisfaction surveys service lines, we ensure that your customers feel heard. Digicall maintains a high standard of service across all our offerings because we know that your customers matter to you. We assess and streamline client processes for system customisation and reporting. We anticipate and consider a business' future needs, and together with daily performance analysis, provide recommendations for improvements to future proof your business.



CUSTOMER SERVICE LINES

- **Brand and Consumer Care:** Quality deviations, complaint and compliment resolution, issuing of vouchers in electronic or paper-based format
- **Customer Service for Retailers:** Account and delivery queries, inbound and outbound sales, product information, complaints and compliments resolution
- **Customer and Consumer Satisfaction Surveys:** Via SMS, outbound calls, USSD and email according to KPI, and in line with Service Level Agreement.



SPECIALISED CONTACT CENTRE LINES

- How is my driving?
- Confidential whistleblowing/fraud lines
- Campaigns specific to client needs i.e. brand surveys/activations



DATA CAPTURING AND ORDER PROCESSING

- High volume order processing and data capturing
- Telesales functions of clients' products
- Customer and consumer data integrity/updates
- Tracking individual retailers' ordering patterns and possible market trends.



CORPORATE INCIDENT AND INSURANCE CLAIMS

- First Notification of Loss (FNOL)
- Processing of motor and non-motor claims
- Tracking incidents for health and safety reporting and mitigation.

Digital Enablement



Cloud based SaaS solutions for real-time, transparent and client configurable control.

OUR DIGITAL SERVICES:

DigiFlow™

A cloud-based, multi-tenant Workforce and Case Management System that provides Clients with real-time, transparent and configurable control, resulting in an end-to-end solution that allows for client-centric customisation, enhanced data intelligence, improved service and cost optimisation.

Claims Connect

Corelogic Claims Connect ®, a robust property estimation workflow management solution, helps improve the operational efficiencies of your building claims department, making the claims process from FNOL to resolution easier, faster, more efficient and more cost-effective for you, your employees and the policyholder.

SightCall

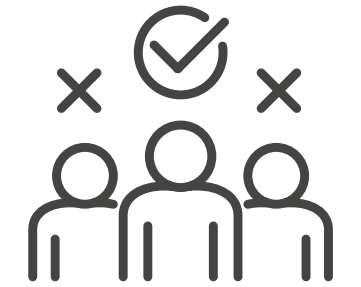
Harnessing the transformational power of AR and AI, this visual assistance platform blends the physical and digital worlds to create a collaborative environment that empowers our clients to meet challenging tasks with confidence and new insight, without having to deploy unnecessary support to the field.

STREAMLINE. IMPROVE. ACCELERATE

Human Resources

NOVA is a full-service HR consulting and outsourcing partner for human capital services. NOVA provides business solutions for payroll outsourcing, people assessment and development, talent management, performance management, HR compliance and consulting services, HR online management systems, training, learning, and skills development solutions.

We can step into a business and provide advice and guidance on strategic people matters and manage the process on behalf of clients while they focus on delivering and implementing their business strategy. Outsourcing these business functions frees up time, removes the stress and administrative burden that is often associated with these tasks.

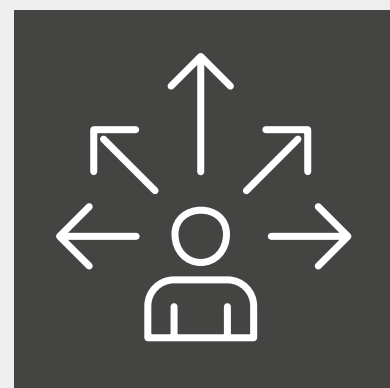


NOVA'S SUCCESS PILLARS

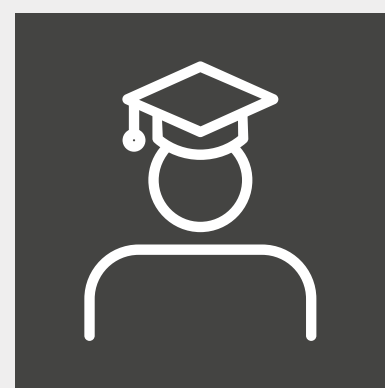
- NOVA's consultants are affiliated with the relevant professional bodies and must develop their skills, knowledge and expertise continuously.
- Proposed solutions are built around the unique requirements of each client – there is no "one size fits all" approach, which ensures that client engagements are meaningful and have lasting impact.
- Make use of the best technology platforms available to improve both internal and clients' business efficiencies.
- Respect, Trust, Ethics and Excellence is what defines us.



www.nova-humancapital.co.za



**FLEXIBLE AND FULLY OUTSOURCED
PAYROLL SOLUTIONS**



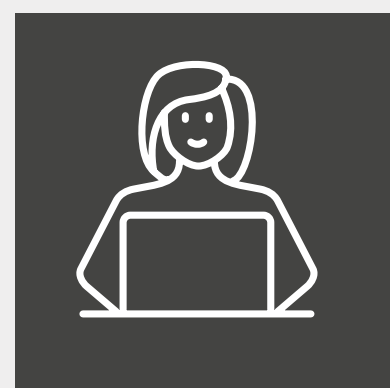
**FULLY OUTSOURCED LEARNER AND
LEARNERSHIP MANAGEMENT FOR B-BBEE
COMPLIANCE AND B-BBEE SCORECARD.**



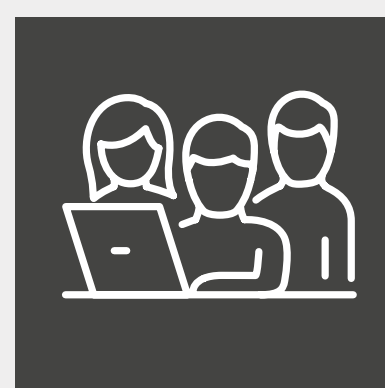
STRATEGIC HR PROJECT ENGAGEMENTS



**24/7 LABOUR RELATIONS SUPPORT AND
CCMA REPRESENTATION**

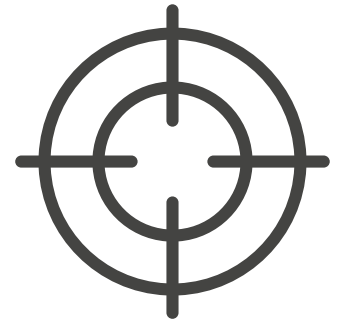


**FULL-FUNCTION ONLINE HR AND PAYROLL
MANAGEMENT SOLUTIONS INCLUDING
EMPLOYEE SELF-SERVICE (ESS), LEAVE,
CLAIMS, PAYSLEIPS AND PERFORMANCE
MANAGEMENT**



**FLEXIBLE AND FULLY OUTSOURCED HR
MANAGEMENT**

Sales and Distribution Services



We are a licensed FSP with contact centres throughout South Africa, where we provide quality sales under the long-and short-term insurance categories and other related sectors. We specialise in the generation of sales through robust real-time quality assurance systems and processes, world-class quality assurance, reporting and monitoring, and continual staff training and coaching.

We combine traditional contact centre based telesales with digital marketing. We convert opportunities into sales by using digital campaigns across social and display marketing through various media devices, platforms and channels. This is supplemented by Inbound Web Chat services and Social Chat capabilities.

SERVICES INCLUDE:

- Financial Services Provider
- Lead generation
- Contact Centre Sales
- Inbound Web Chat services
- Social Chat services



DATA ANALYSIS FOR LEAD CONVERSION

At Digicall we contact the right people at the right time for a service that is best suited to them. Using propensity modelling of credible, qualified leads, and customer insights, we maximise the conversion of leads to sales. Every contact with a customer is seen as an opportunity to gather relevant information that allows us to maximise future interactions. By combining traditional contact centre sales with digital solutions, we reduce talk-time and fulfil more leads per advisor per day. These digital solutions include various channels such as SMS links, IVR messaging and SMS verifications. Our lead generation models determine propensity to buy which leads to improved conversion.



CREDIBLE QUALIFIED LEADS

We leverage credible qualified leads for your business with advanced customer insights through surveys and client engagement. Digicall develops customer-specific and client-centric scripts. Insights are also gathered using predetermined questions to establish unmet needs via call and digital channels. Our overall service offering provides corporates with holistic solutions from the sale to fulfilment.

Telecommunications Services

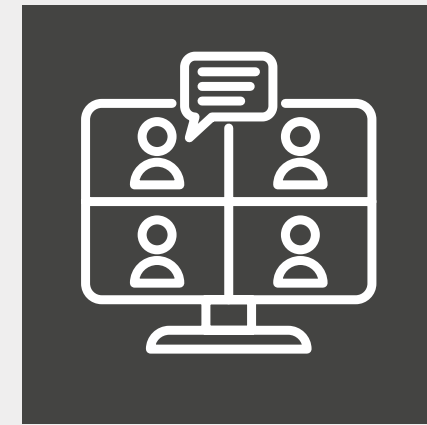


iSmart has deep roots in the telecommunications and data industry, boasting a range of Business to Business (B2B) services.



SMARTMOBILE

A participant in the South African Telecommunications market as a Mobile Virtual Network Operator (MVNO), SmartMobile offers a white-label cellular solution for your brand, built on bespoke back-end solutions which include quality assessment services, employment verification, account verification, full logistics and warehousing, after-sales services and reporting. iSmart's vast experience in niche markets allows to facilitate white label solutions for new entrants in the cellular space.



SMARTCOMMUNICATIONS

A division of iSmart, Smart Communications is a leading South African Hosted VoIP Provider. Leveraging years of experience in the telephony industry, in partnership with a reliable network of clients and suppliers, we offer a wide range of tailor-made SME business solutions for your business' specific needs. We deliver exceptional savings with unrivalled performance and service.



SPEECH ANALYSIS

We provide speech analytics consulting services for partners who want to implement actionable insights into voice interactions by using a combination of best-in-class technology, contributing to increased business efficiencies and improved customer experience. The technologies are:

- Nexidia upgraded Natural Language Processing (NLP) engine that employs Neural Phonetic Speech Analytics™ technology
- Phonetic indexing and search with Large Vocabulary Continuous Speech Recognition (LVCSR).

This system allows for 100% Quality Assurance on all calls and highlights problematic calls allowing for a more targeted Quality Assurance function.



www.ismart.co.za

Our business revolves around Business Process Outsourcing – we help you run your business more effectively and efficiently by taking responsibility for various processes.

Our Partner Services

CHAUFFEUR AND CAB SERVICES



Road Trip, provides Chauffeur and Cab Services to several of Digicall's corporate clients and their customers as part of a bundle of offerings. With this service, customers can be driven home in their own vehicles, and/or make use of the cab services.

DRIVERS

Our drivers are uniformed, badged and breathalysed before and after each shift, ensuring safety and peace of mind. Road Trip drivers take part in a defensive driver training program and go through a comprehensive vetting process which includes driver's licence, PDP and criminal record checks.

www.roadtrip.co.za

CONSUMER ON-DEMAND SERVICES



Whizzoh. Don't hit a blank when things go wrong at your house or in your life! Whizzoh keeps you connected to hundreds of qualified service providers, 24 hours a day.

SERVICE PROVIDER

- Assistance application available via App or Progressive Web Application.
- Blocked drain? Faulty gate motor? Locked out of the house?
- Whizzoh gets you out of a jam in just a few clicks
- The perfect service provider in your pocket.

www.whizzoh.co.za

VEHICLE REPLACEMENT SERVICES



My Brand Group, assists the Bank or Insurer to find a suitable and similar replacement vehicle for the customer without having to re-finance the vehicle or initiate the procurement process for a new vehicle.

This results in a saving to both the Insurer and the Customer, as well as aiding in the retention of the Customer for the Bank or Insurer. When acting on behalf of the OEM, we make sure the Customer stays with the brand.

The replacement journey, from notification of loss until the new vehicle is delivered to the Customer takes seven working days on average, ensuring customers are back to their normal day-to-day lives in no time.

Global Footprint

SOUTH AFRICA

Johannesburg - Head Office
Cape Town

UNITED KINGDOM

Birmingham
Redditch

AUSTRALIA

Sydney
Brisbane

MAURITIUS





Financial Services - Insurance	
Financial Services - Banking	
Financial Services - Other	
Assistance Services/Value Added Services	
Automotive	
Government	
FMCG/Retail	
Telecommunications	
Other	



Financial Services – Banking	
Financial Services – Insurance	
Utility – Energy	
Utility – Water	
Government	
FMCG/Retail	
Other	



Financial Services - Insurance	
Assistance Services/Value Added Services	
Automotive	
Fleet Management	





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