



processedge
business process outsourcing solutions



Netsoft Informatics Pvt Ltd

[ProcessEdge is the Business Process Outsourcing group of Netsoft Informatics Pvt Ltd]

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Document Control

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1.0 ProcessEdge Overview

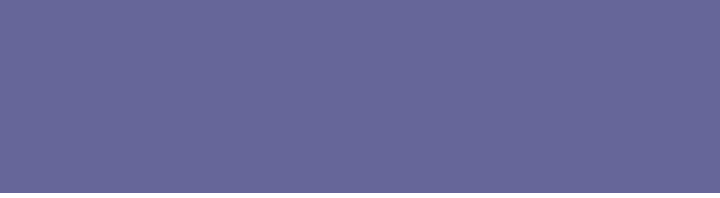
In a fiercely competitive environment, businesses need a sharper focus on key growth drivers, drive operational efficiencies with better management of available resources, and to innovate at each step in order to deliver a superior customer experience. Business Process Outsourcing is one such way that allows both small businesses and enterprises to focus on creating long-term value while outsourcing non-core activities to specialist providers. From general administrative tasks, to transaction-oriented workflows, outsourcing the non-core processes is a viable alternative that provides business scalability, operational efficiencies, and strategic capability to thousands of businesses worldwide.

At Netsoft ProcessEdge, we provide process outsourcing solutions that leverage our proven expertise and experience in managing outsourcing engagements for clients across the US, Canada, and Europe. Our clients choose from an array of alternatives that include onsite resource deployment, dedicated offshore teams, or even a variable-cost, on-demand model that is optimized for a varying process/transaction load. We tailor our offerings for each engagement, based on the scale of operations, outsourcing readiness, and the nature of the business/domain. We work closely with our clients to assess readiness, develop the outsourcing agenda, devising success metrics, ensure smooth transition of business processes, and achieve ongoing performance improvements.

Our associates work in a 24x7 work environment that is designed to deliver work with accuracy, cost-effectiveness, and more importantly, with a reliable turnaround time. With teams spread across our offshore delivery centers at Chandigarh and Bangalore in India, and onsite engagement managers, coordination staff, and partners in the United States, Canada, and Europe, we assist our clients in their quest for superior market presence, efficient operations, and continued growth.

2.0 Process Outsourcing Avenues

At ProcessEdge, we focus on building sustainable relationships with our clients, and our service offerings leverage our domain expertise, process maturity, as well as our delivery model perfected over the past 5 years of serving clients across 21 countries across the globe. Our business/technology consulting teams help us in adding value to each process outsourcing engagement through critical insights into process efficiency; organizational aspects in outsourcing readiness, as well as helping our clients make the right technology choices during the outsourcing engagement.



Our services are designed to address the needs of Small and Medium Enterprise clients, with a vertical industry focus on Finance and Banking, Insurance, Healthcare, Technology, Entertainment & Media, Retail, and Real-Estate. Regardless of the size of the outsourcing relationship, we bring our perspectives, experience and expertise in these domains to every engagement and strive to act as an extended team of your organization.

Customer Interaction Services

ProcessEdge provides services for managing interactions at all customer touchpoints - from Market Research and Campaign Planning, to providing ongoing sales and outsourced helpdesk services to your end-customers. We realize that managing customer relationships is vital to the success of your business and we ensure that interaction with your customers is handled professionally, and with the level of care and personal attention every customer looks for. With '24x7' availability for both voice and non-voice services, you can rest assured that you always have the best professionals managing your customer relationships. Representative services in this category include,

- Campaign Design and Response Management
- Customer Support Services
- Inbound and Outbound Call Center Services
- Technical Support Services
- IT Helpdesks

Transaction Processing Services

Handling increasing transaction volume can be a challenging task for both established and growing companies. Whether it is processing incoming payments, or handling routine Order Entry, Accounting, or CRM data entry, our process teams can share the workload with rapid service ramp up. Our emphasis in these services is to have well-trained associates handle each transaction with a view to enhance productivity while evaluating error-rates rigorously. Some of the areas where we have helped our clients better manage their transaction workload include,

- Ecommerce Order Entry and Management
- NACHA-Compliant ACH File Generation
- Check and Credit Card Processing
- CRM Customer Data Validation
- Billing and Commissions for salesforce
- General Ledger/Bank Reconciliation
- Accounts Receivables/Payables Reports

Human Resource Process Outsourcing

Ongoing Human Resources processes like Compensation and Benefits Administration can take a great deal of any organization's time and funds, without adding significantly to the bottom line. Our focus in HR process outsourcing is on helping you manage the routine tasks associated with the entire 'Employee Lifecycle', including,

- Recruitment and Selection
- Payroll Services
- Benefits Administration
- Employee Helpdesk
- Document/Record Management

Customized Services

We realize that each business is unique, and so are its processes. At ProcessEdge, we work with our clients to design new services and tailor our offerings to meet specific needs. Our customized offerings have been used by clients in a range of business areas, and involving a varied mix of competence streams. Some of our recent engagements designed for specific customers include,

- **Marketing Services**

From designing customized campaigns for our clients, to ongoing management of the Search Engine Optimization, and Media Bidding Management for PayPerClick services.

- **eMedia Services**

Our eMedia Division helps our customers put the best foot forward with professionally-created graphics, presentations, collateral, and event material. ProcessEdge provides ongoing graphics and eMedia production services to clients worldwide.

- **Industry Specific Services**

Netsoft's vertical industry focus within the organization is reflected in our process outsourcing offerings for different industry verticals. Some of these services we provide currently include:

- Insurance Claims Processing
- Insurance Policy Management
- Mortgage and Loan Processing for Real Estate Industry
- Case Management
- Credit Criteria Evaluation for Loan Processing
- Asset Reconciliation
- Patient Data Management compliant with HIPAA
- Property Assessments and Listing

Knowledge Process Outsourcing

Our services offerings extend way beyond outsourcing the traditional transaction-oriented processes and allow our clients to rely on us to provide knowledge-intensive process support. Our services in this space include,

- Data Analysis and Pattern Recognition
- Trend Forecasting and Behavior Modeling
- New Product Research and Development
- Strategic Technology Planning and Review
- Market and Consumer Behavior Research
- Usability Studies and Focus Groups

3.0 Delivery Methodology and Capabilities

Program Management

Netsoft's Program and Relationship Management has been the single biggest reason for our growth as a provider of quality outsourcing services and solutions. And we carry that forward at ProcessEdge in the way we manage our relationships and the key drivers that guide our way forward.

- **Technology and Business Capability**

Our value proposition extends beyond just process outsourcing and we use our technology and vertical domain expertise to provide solutions that mirror the complex needs of each organization.

- **Process and Quality Focus**

Using our mature FlexSourceSM delivery model, we focus on defined processes and mature quality management framework to delivery results right from the program initiation stage.

- **Integrity and Transparency**

When you work with ProcessEdge, you work with an organization that has been lauded by customers for its integrity and transparency in every sphere of our activity.

- **Flexibility**

We work with our customers in customizing the outsourcing program to meet their specific needs and to better align our services with their business objectives. From designing custom processes, to tailoring the commercial terms, we address your specific requirements in every possible way.

- **Consistency and Reliability**

We leverage our in-house knowledge management and process asset framework called **KWorld** to provide faster ramp-up, predictable results, and ongoing process improvements.

- **Accountability**

We share the risks, and rewards, of the entire outsourcing strategy for our clients. Our teams are accountable for their performance in every way during the outsourcing program, and we ensure that our clients get what we promise. From clearly defined performance expectations, to well-defined escalation clauses and emphasis on quick resolution of outstanding issues defines the experience with ProcessEdge.

Our unique 3-phase program management approach to process outsourcing ensures that you can choose the pace and qualitative evolution of the relationship at each step. Beginning with the most visible cost-reduction benefits of over 35%, our clients can use our tremendous domain expertise to drive ongoing process optimization, and finally to reengineer core processes for better customer impact.



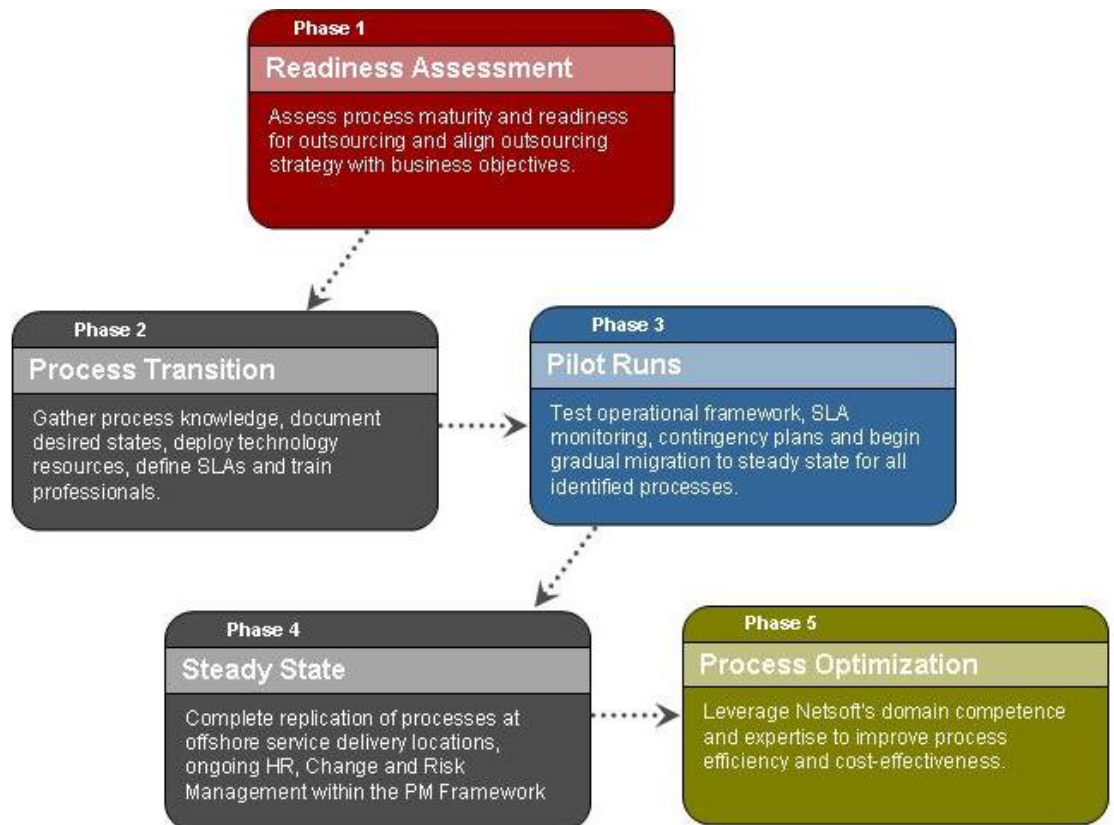
Delivery Model and Transition Management

Our **FlexSourceSM** methodology is a proven delivery model for outsourced business process and technology services that addresses common pain points of small and mid-sized enterprise customers. Combining cost-effectiveness and measurable business value of the outsourcing engagement with exceptional process orientation, this model allows our clients to choose the engagement type, service levels, and deliverables in line with the unique requirements of their organizations.



For instance, using the Netsoft **FlexSourceSM** model, our clients can combine standard team engagement for providing process outsourcing services, with a transaction-based structure with defined deliverables and costs per transaction. What this means for our clients is that they get a tailored, cost-optimized engagement model that helps manage costs, get better returns on IT investments, and have predictable results from outsourcing initiatives.

The **FlexSourceSM** model supports onsite process management and coordination resource deployment as well as offshore service provisioning, providing our clients with optimal results and a predictably high level of service. For any process outsourcing engagement, we follow a well-designed sequence of steps that help our clients in moving non-core processes to us in a gradual manner.



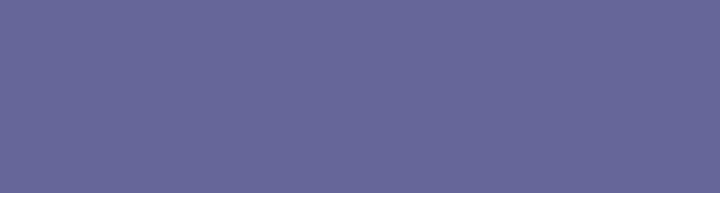
Each phase of our 5-step migration process emphasizes a results-driven approach to transitioning processes from onsite location to our offshore service delivery centers.

Phase 1/ Readiness Assessment

Before a process outsourcing program can be initiated, it is important to assess the organization's readiness to outsource processes. We help our clients in conducting objective assessments of their process assets, service levels, business imperatives, risks associated with outsourcing, organizational culture, and articulate a strategy that allows for a more informed choice of the outsourcing provider.

Phase 2/ Process Transition

Once the outsourcing strategy has been clearly defined and the success metrics identified, the core task is to migrate knowledge, operating procedures and capabilities. During this phase, our consulting team works with the client to define



Contract Management, SLA Terms, draft contingency plans, document processes in depth for the offshore team, and put in place everything required to rollout the process outsourcing services.

Phase 3/ Pilot Runs

The purpose of pilot runs is to ensure that all standard operating procedures are being followed and that relevant support processes are in place to support service delivery. Processes are migrated to the offshore location one by one, and lessons learnt during each exercise are used to improve service quality in each subsequent phase. Limited GoLive exercises are started within this phase with a gradual ramp-up to complete process transfers to the offshore centers. The phase ends with the completion of all migration activities.

Phase 4/ Steady State

This phase represents stable, ongoing operations of services, at agreed-upon service levels. All aspects of the engagement are managed using the relationship management model during this phase, with continuous performance improvement, and SLA monitoring in place. During this phase, the knowledge repository for the program is fully operationalized.

Phase 5/ Process Optimization

This is where we go beyond most competitive offerings for process outsourcing. We don't limit our service offering to achieving complete replication of your onsite processes. Our clients have the option of using our domain competence and expertise to improve processes at every step. The results are obvious – improvements in process efficiency and cost-effectiveness.

Risk Management

One of the pre-requisites of outsourcing engagement in the business process area is for the client and the provider to develop a joint risk-management framework on a strategic as well as tactical, short-term basis. At Netsoft, we follow a well-defined risk-management framework that addresses risks on the following three levels:

- **Business Continuity**

Ensuring continuity of our business and services is of prime importance for our entire team. We address the issue of business continuity from the following perspectives,

- **Business Environment Risk**

Netsoft's operational base in India ensures that our clients' business processes are handled in a country that has emerged as the world's

single largest technology outsourcing hub. As the world's largest democracy, with stable political system, progressive economic policies and continued economic growth ensure that business environment risk is manageable and among the least in the world.

○ **Location Outage Risk**

Netsoft's operations are run across two locations in India – our corporate office and flagship development location at Chandigarh and an Advanced Research Center at Bangalore, and this ensures that we can handle location outage risk well. Ranked among the best city states in India on a variety of parameters, the federally-administered Union Territory of Chandigarh is India's first completely planned city and has the finest infrastructure in the country. Bangalore of course has already been acclaimed as the world's outsourcing capital.

In the event of location outage at either of the locations, our risk management plan mandates quick and seamless migration of systems, processes and people across our locations to ensure you can continue to run uninterrupted.

○ **Infrastructure Risk**

Both our offshore locations in India are equipped with state-of-the-art infrastructure that includes,

- Redundant High-Speed Internet Connectivity
- High Capacity Internal Networks, with WLAN Access Points
- Redundant Servers, and High-Speed Workstations for Development/R&D
- Collaboration Infrastructure built on Microsoft® SharePoint® and Netsoft's custom developed Affiniti platform!
- Version-Control and Configuration Management Systems used across all teams and the organization as a whole
- Backup and Disaster Recovery Systems with redundant primary and secondary storage, and network equipment
- Redundant Power systems with primary power source as the state grid, secondary generator sets capable of generating 150% of the capacity of the primary source, and redundant UPS systems for servers and other infrastructure components
- Multiple telecom channels and providers to prevent a single point of failure in incoming/outgoing telecom capacity

- Service Level Agreement with hardware and network systems providers to resolve issues within 4 business hours on all mission-critical systems
- Well-defined and rehearsed disaster recovery protocols

- **Organizational Risk**

For over 8 years, Netsoft has continued its journey of continued growth, clocking an impressive year on year growth in revenues exceeding 30% since 2000. This revenue growth and strategic investments were maintained right through the 'dotcom bust' cycle and represents the strong fundamentals of the organization. We continue to expand our operational capabilities, asset base, human resources and financial strength to support our service offerings.

- **Data Security and Privacy**

Outsourcing business processes invariably means that sensitive and confidential information of our clients pertaining to these processes is handled by ProcessEdge. We take this responsibility with seriousness and professionalism at all levels – from the senior management involved to the associate level. The following basic safeguards are available with us for ensuring complete data privacy and security of the data we handle at all times:

- Secure, encrypted communication links/VPNs between ProcessEdge and client locations for all data interchange
- In-house (or customer site training if required) for all associates working on a particular account in handling sensitive customer data
- Workplace Sanitization Program that prevents any camera phones, loose paper sheets, USB memory drives, or other unauthorized electronic equipment from entering the premises.
- Routine electronic surveillance of associates handling of data as well as other security precautions
- Exchange of all information is on a 'need-to-know' basis, with explicit Non-Disclosure agreements signed between Netsoft and our employees to prevent any unauthorized leaks
- Secured infrastructure and use of smart-cards and RFID-based security systems
- Third party audits of information systems by Certified Information Systems Analysts [CISA]

- **Transition and Relationship Management**

Our relationship management approach is to build long-term value for both Netsoft and our clients. At the same time, we do realize that our clients need the flexibility and confidence that if they want to transition processes back onsite for any reason whatsoever, they can readily do so. At ProcessEdge, we put this philosophy into action with a defined strategy for managing transition as a two-way street. And at the heart of this strategy is our knowledge management framework that allows us to move process-knowledge across teams and organizational boundaries with seamless ease.

At ProcessEdge, we approach business with the clinical precision of a surgeon's knife, and we take our responsibilities seriously. In every facet of our operations, we practise what we profess, and the results are visible in the continued growth Netsoft has experienced since its inception.

4.0 Success Stories

Spread across 21 countries, our client base extends across Asia Pacific, Gulf, Europe, and North America. Our growth as an organization has been matched by the extremely prestigious clientele that we have had the privilege of working with. While we continue to add ongoing relationships to this ever-growing list of clients, each relationship is unique for us, and each solution tailored to meet specific needs of each engagement. Here is a select group of our clients that we have worked with on process outsourcing.

OPINIONMETER

Opinionmeter International, CA, United States

Processes Outsourced: **Remote Infrastructure and Application Management;
Remote Helpdesk;
Usability Studies and Interface Usability Engineering**

ProcessEdge provides ongoing remote infrastructure management services for Opinionmeter International. Delivered from our delivery center in Chandigarh, India, these services represent the high-end of our outsourced process outsourcing capability that combines



AFCP, CO, United States

Processes Outsourced: **Web and Operational Infrastructure Management**

ProcessEdge provides web and operational infrastructure management services for AFCP since 2001. As a part of the responsibilities outsourced, our team designs and develops operational and content management plans for AFCP.org's web infrastructure as well as other operational systems.



KnownTo Limited, London, UK

**Processes Outsourced: Customer Support Helpdesk
Remote Application Management**

As a part of our engagement with KT, ProcessEdge integrated KT's web infrastructure with Salesforce.com's support infrastructure backend to capture customer case requests. Our support team provided ongoing customer service and remote helpdesk services for KT's end-customers at retail and corporate levels.

Kalmström

Sweden

**Processes Outsourced: Technical Support Helpdesk
Application Upgrades Rollout**

Netsoft provides ongoing technical support helpdesk services to Kalmström Sweden for their entire product range.

Other services provided to clients worldwide include:

- ACH File compilation and processing / NACHA-Compliance Audits for a major payment services provider in Europe
- Loan-processing outsourcing solution for a major mortgage company in the United States
- GAAP-Compliant General Ledger/Bank Reconciliation for a number of clients across the US and Europe
- CRM Customer Data Management with Siebel
- Payroll Data Management Services for a major client in the US
- eMedia Outsourcing Services for a large number of clients across the United States, Canada, UK, and Europe. Customer References available on request.
- Product Research and Development for a large number of ISVs in the US and UK. Customer References available on request.
- Usability Engineering for a large number of customers across the US and Europe

Since much of our work in this space is under strict Non-Disclosure Agreements, providing client references/details are not possible without explicit information release authorization from clients for specific requests. If you are interested in knowing more about our success stories, or how we can help you, please feel free to contact us anytime!

5.0 The ProcessEdge Difference

We realize you need more than just a document to help you choose your partner for outsourcing your business processes. Here are a few reasons why Netsoft fits the bill for Small and Medium Enterprise clients exploring process outsourcing as a viable alternative. We differentiate ourselves with laser sharp focus on delivering measurable business benefits through clear and consistent metrics, tailored offerings to meet specific needs, process and domain expertise, and of course, with the emphasis we place on building relationships that go beyond one-off engagements.

Measurable Business Benefits

At ProcessEdge, we focus on delivering results, not just promises. And this is reflected in our focus on managing the entire outsourcing process with a special emphasis on metrics that matter.

- We have a **well-defined metrics program** to help monitor Key Performance Indicators
- Our process teams tailor **Quality and Success Criteria** for each engagement
- We focus on **lowering transaction costs**, improving productivity and enhancing go-to-market capability

Customer Centric Approach to Outsourcing

We realize that each business is unique and we custom design our process outsourcing offering for each client, ensuring that all business requirements are met and that we can act as your extended team.

- ProcessEdge is among very few full-service process outsourcing providers to offer **flexible, cost-optimized** solutions for small businesses
- We offer **Scalable** services for enterprise clients that can handle rapidly growing requirements with tremendous ease
- Our clients utilize **customized services-mix** to address cyclical or one-off demand situations
- We work with our clients to define **customized contract management** and commercial offering for each engagement

Process and Domain Expertise

Our emphasis on process maturity shows results right from the commencement of the outsourcing program and through the duration of the contract.

- Our **outsourcing service delivery model** called **FlexSourceSM** that combines industry best practices with our experience in delivering outsourced IT-enabled services and solutions onsite, offsite and offshore
- Holistic **Program Management Framework** including rigorous Change and Risk Management, as well as Security/Privacy Administration
- We have **domain expertise** across 7 industry verticals including Finance and Banking, Insurance, Retail, Real-Estate, Entertainment and Media, Healthcare, and Technology
- Netsoft maintains a well-defined and managed **Process Asset Library** for outsourcing services

Organizational Strength

The strength of the relationship is only as strong as the partners. At ProcessEdge, we share the genetic makeup of Netsoft – our parent organization and work together with our business/technology consulting group to define each service/solution.

- Netsoft has over **6 years** of experience in delivering offshore outsourcing services and solutions
- We are a **full service business/technology consulting** and offshore solutions provider
- Our **experienced management** team has a stellar reputation in finance, information systems, corporate policy and service delivery
- Our **State-of-the-Art Infrastructure** is scalable and built on industry-best hardware and software systems to support our infrastructure risk-mitigation plans

Relationships That Endure

Relationships are the bedrock on which the foundation of success rests. Our emphasis on building strong, deep relationships with our clients is evident from the following statistics,

- We have over **150** clients in **21** countries for our outsourcing services
- Netsoft enjoys over **74%** repeat business/customer referral rate for its business offerings
- Each engagement has a **dedicated Relationship Manager** acting as a single point of contact and to provide ongoing support for your outsourcing program

Beyond NonCore

At ProcessEdge, you can not just rely on us for your non-core process outsourcing needs, but also to outsource knowledge-intensive and transformational process services. Our technology consulting heritage and deep understanding of business issues facing both small business and enterprise users makes us the ideal choice as your partner for business/technology services across the board.

6.0 Further Information and Contacts

While we hope this document has given you an insight into ProcessEdge as a premier process outsourcing service provider, please feel free to contact us anytime to discuss your need further.

- For any queries on our business process outsourcing services, or to discuss your specific needs, please contact



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- If you are visiting India and would like to schedule a trip to any of our facilities, please contact conciierge@netsoftglobal.com with the details of your trip, specific needs and for any other assistance you require.
- Media and Analysts can contact our PR group directly at pr@netsoftglobal.com
- To know more about Netsoft as an organization, please visit our website at www.netsoftglobal.com, or write to us at conciierge@netsoftglobal.com.