

Business Profile (BPO Division)

Krystal Integrated Services Pvt. Ltd.

Krystal Integrated Services Pvt. Ltd., in response to ever increasing need of High quality business with minimum cost formed a Business Process Outsourcing division in the year 2002 at Mumbai, Maharashtra.

The state of the art infrastructure selected is both scalable and flexible providing for small to corporate sized enterprises. It has a distinct location advantage being in the heart of the India's financial capital, Mumbai.

We bring to the world a whole new class of services and a unique approach to customer satisfaction. We serve to the world and an extensive portfolio of services in the most professional manner and also adhering to the industry standards. We share our knowledge of offshore development, our deep project management experiences, processes and methodology and wide network of personnel sources to ensure an outsourcing strategy that works for our clients. With strong plans of investing in people and technology, our strategy revolves around an inexorable commitment to provide superior services using world-class technology. The aim is to build a culture, based on our values of integrity and trust; supported by action with results.

Krystal provides Inbound and Outbound Voice based services, Web based and E-mail based services, Back-Office services and services related to Data Processing and Data Analytics. Based on our rich domain understanding and vast experience, we provide following solutions among others to corporations of any size across the globe.

- Banking
- Communication Services
- Insurance
- Health care
- Business Development
- Customer Care
- Human Resource
- Research
- Address Verification
- CAF Pickup
- Time base Dunning (Collections Outbound)
- Inbound (Technical Trouble Shooting)
- Value base Dunning (Collections Outbound)
- Sales (Outbound)
- Relationships Manager (Personalised Service)
- Data Entry
- Scanning
- Data Storage
- Verification
- Documentation

- Scanning

- Sales (Outbound)

Services

Krystal, is a commercial centre, with back-up facilities. It is a fully servicing outsourced Contact Centre company, committed to providing superior value to our clients. Besides the cost advantage, our services ensure quick and accurate responses to our clients' customers. Through inventive tools, we deliver long-term sustainable benefits to our clients.

Solutions come in different services, in order to meet the diverse needs of individual Clients. Krystal has a complete solution to providing a different service all together.

Our existing and prospective clients can make significant savings by using our extensive range of call centre, back office and facility management solutions.

Our contact centre offer businesses a full range of management services to drive sales growth, customer services and back office operations. In addition, we can provide a full IP network to enhance and expand company communications.

Outbound Services

Telecom

- | | |
|---|--|
| - Telemarketing lead management | - Product Promotion |
| - Lead Generation / Qualification of telemarketing lead lists | - Research Surveys and Polling |
| - Decision Maker Contacts | - Customer Satisfaction |
| - Appointment Scheduling | - Telephone and Web Based Business Development |
| - Debt Collection Services | - Up Sell/Cross Sell Campaigns |
| - Database Selling | - Direct Mail Follow-up |
| - Market Intelligence Services | -Seminar Population |

Banking/FSS (Retail Banking, Mortgage, Credit Cards, travels & tourism)

- | | |
|------------------------|--|
| - Debts follow ups | - Customer service management for international banks, software firms, telecom service providers, credit card companies etc. |
| - Tele banking | - Airline ticketing and reservations |
| - Lead generation | - Database cleansing and updating |
| - Cold calling | - Third party verification |
| - Script development | - Record verification |
| - Plan management | - Fraud detection /prevention Calls |
| - Up selling | |
| - Plan migration | |
| - Payment follow ups - | |

- Welcome / thank-you calls

- Continuity sales calls

Inbound Services

Finance & Accounts

- Accounts Payable
- T & E
- Order Processing
- Billing
- Accounts Receivable
- Collections
- Cash & Banking
- Scanning

- Fixed Assets
- General Accounting
- Subsidiary Accounting
- Joint Venture Accounting
- Reporting
- Reconciliations
- FP & A

CRM

- Customer Care
- Dispute Resolution
- Order Management
- E-Commerce
- Warranty Services
- Customer Analytic
- Billing & Payments
- Order Processing
- Refunds

- Sales Support – Consultative Selling, Up Selling / Cross Selling
- Ticketing
- Reservation
- Loyalty Program
- Frequent Flyer Program
- Customer Feedback Program
- Multi lingual Support – French & German

Tech Support

- Level 1,2,3, Support
- Helpdesk Support
- 3rd Part Software Troubleshooting
- Remote Desktop Troubleshooting
- Warranty configuration & Sales
- Consumer Tech Support

- Product Installation Questions
- Product Activation
- Support for Multiple Platforms
- Service Dispatch
- Cross Sell / Up Sell

Telecom (Wireless, ISP)

- Order Fulfillment
- Plan Swaps
- Account Modifications
- Warranty Exchanges
- Correspondence Management
- Address Verification
- CAF Pickup

- Time base Dunning (Collections Outbound)
- Value base Dunning (Collections Outbound)
- Sales (Outbound)
- Relationships Manager (Personalised Service)

- Customer Data Verification
- Offline Handset Programming
- Phone Activation

- Churn Management
- Fault Management

Insurance (Health)

- Claims Registration
- Claim Adjudication
- Claims Data Entry
- Claims Data Validation
- Claims Data Correction
- Coordination of Benefits
- Data Entry
- Scanning

- Data Storage
- New Policy Setup
- Policy Owner Service
- Funds Management
- Administration - HAS, FSA, HRA
- Dispute Resolution
- Claim Settlement

Banking / FSS (Retail Banking, Mortgage, Credit Cards)

- Account Opening / Maintenance
- Back-office Process for Post Close Audits
- Verification of Details / Update to Credit Bureaus
- Verification

- Documentation
- Processing of Accounts Generated by Telesales
- Data Processing
- Account Activation
- Credit Disputes Business Profile

Receivables Management

- Card Collections – Inbound & Outbound: Collections of Overdue / Delinquent amounts from Credit Card Customers.
- Bank Collections – Responsible for the collection of overdue amounts from loans / overdrafts.

International

- Sales (Outbound)
- Inbound (Technical Trouble shooting)

Technology

We focus on using technology in a way that translates into real business benefits for our clients. Advanced technology gives our client complete confidence that their customers will receive a reliable, quality service with state of the art functionality and efficiency.

Krystal developed an information technology infrastructure in order to make a scalability platform and offer highly diverse and reliable connectivity solutions to its clients.

Our network ensures 100% reliability with dedicated 1 MBPS ADSL broadband providing total quality transmission.

Our contact centre is fully equipped with Dual Core Assembled workstations and dual processing servers. Our network is one of the latest advancements in the IT industry using the new enhance CAT6 cabling for lightning speeds of data transfer.

Technology highlights:

- An industry renowned predictive dialer Altitude solution which aids the outbound campaign excel and achieve maximum productivity
- Enhanced CAT6 cabling for voice and data transfer over internet and LAN
- Round the clock support 24 hours a day, 7 days a week, 365 days a year
- We have a state of art logger to monitor all the calls incoming outgoing to monitor the performance and train the agents to catch perfection
- Dual Core Assemble workstations with IBM and HP Quad core processing servers

Infrastructure

Krystal's infrastructure combines state-of-the art facilities with security to ensure that your customer's data is secured along with your business. Krystal has invested heavily to ensure an excellent, world-class BPO facility, which caters to the needs of our esteemed clientele. Our state of the art infrastructure supported by the latest in technology. Our migration process is thoroughly thought out and planned to the smallest detail. We strongly believe in holding your hand through the migration of your functions step by step offering guidance, expertise and support accurately and efficiently. Krystal is unique in its approach because it understands the culture and ethics of its offshore centre.

Facility Highlights:

The salient features of our BPO facility are:

- Seating Capacity of 150 people at any given time.
- 1 Training Room with a capacity of 20 people at a time.
- 8 Support Staff Cubicles.
- 1 Cabin for Manager.
- Cafeteria has a Seating capacity of 10 people at a time.

Quality

Krystal's Quality Assurance Team ensures that every agent delivers quality service at every customer contact. Our Customer Service Agents are considerate problem solvers. We only employ highly skilled agents who provide superior customer care.

We train our agents to efficiently track customer service requests and immediately route customer queries based on their training and expertise.

Our devotion to training produces superior customer service. Agents receive 4 weeks of in-depth training on core skills, including communication, customer service and sales. Krystal provides extensive training on client programmes and on-going training and quality improvement.

We have an in-house quality monitoring process that utilizes formal instruments of measurement. This process establishes exceptional quality levels and tracks an agent's performance based on the following criteria:

- Competence levels
- Communication with customers
- Call control skills
- Product or service knowledge
- Overall professional conduct and performance
- Stringent monitoring program
- Restricted Data Center Access
- Dedicate Quality Assurance