



PegaWorld

JUNE 7-9 | LAS VEGAS

PEGAWORLD.COM



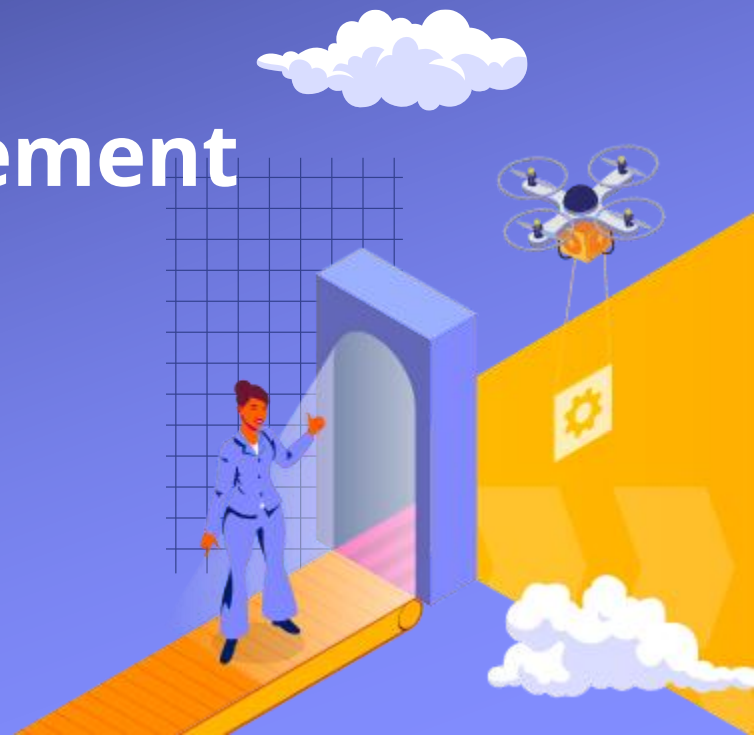
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Lightroad

sopra **steria**
FINANCIAL SERVICES

£2.7B and Counting: Reinventing Debt Management with Pega



About Sopra Steria



Hello!

We're renowned for our successful delivery
of **consulting, digital transformation**
and outsourced business services
across government and the private sector in
the UK.

Sopra Steria, a European tech leader

Key figures

51,000

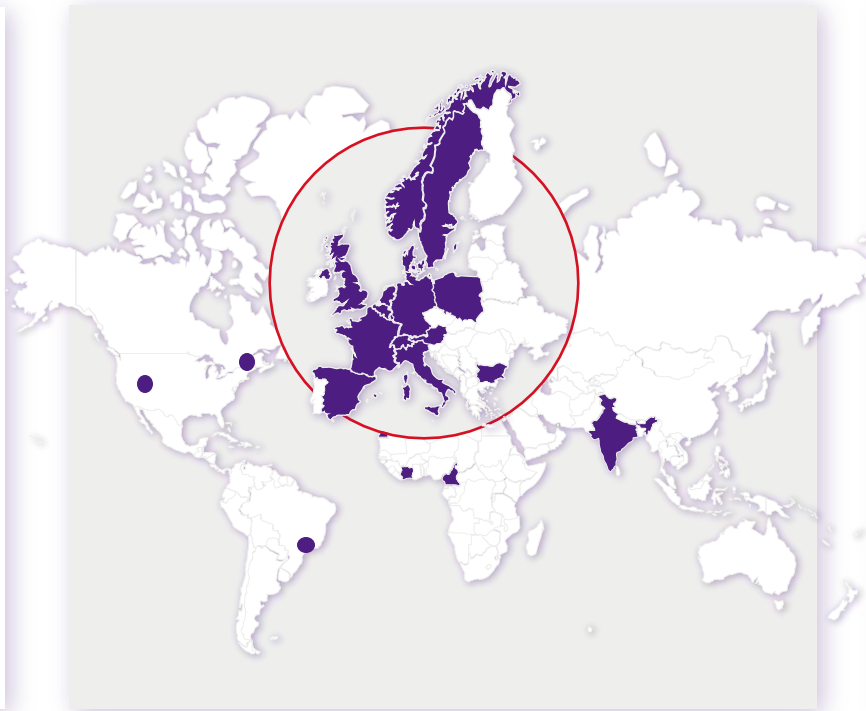
employees worldwide.

Nearly 30

countries.

€ 5.6bn

2025 Group revenue.



Key figures

7,197

employees in the UK.

27

offices in the UK.

€ 940.9m

2023 UK revenue.

The world is how we shape it and we're **harnessing the power of innovation** to drive change in business and society.

Together we...

Define the future

We design customer-centric services as trusted advisors.

Build the future

We partner with top technology providers.

Deliver the future

We provide trusted, scalable services through innovation.

Our Vision

Empathy

We're real people who take care of each other.

Community

We're committed to doing better for people and the planet.

Excellence

We're focused on excellence, not perfection.

Respect

We work together in a way that is ethical, fair and inclusive.

We shape our world by living our values

Our clients

A sample of some of our clients...





So What?

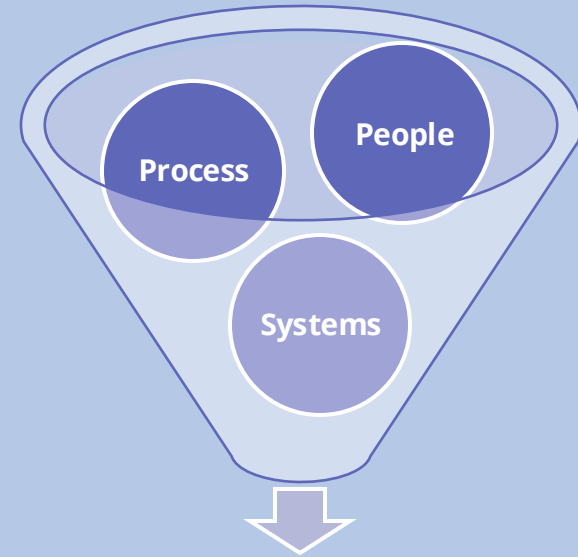
Problem Statement

Addressing the gap in debt management services....

- To transform and deliver recovery outcome-based services to UK government and wider public sector bodies
- Shifting the focus away from transaction-based services
- To deliver financial services & utility sectors collection activity in an ethical way that:
 - Supports client expectations
 - Promotes financial resilience for debtors
 - Rewards agents through living company values

Solution

Transforming...



**Enhanced Debt
Management Services
(EDM)**

Sopra Steria Financial Services Limited (SSFSL)

SSFSL is a ringfenced entity within Sopra Steria, created to hold necessary regulatory authorisation to deliver regulated and unregulated financial services.

Adhering to the higher principles of the FCA's Consumer Duty:

"sets higher and clearer standards of consumer protection across financial services, and requires firms to put their customers' needs first"



People & Process

Delivering digital and agent-led customer service journeys under our consumer-facing banded debt collection agency, Lightroad.



Blackpool

- Non-Digital operational processing
- Complaints management
- Document management
- Risk & compliance
- SIAM
- Security
- Infrastructure management
- Competitor, service and customer intelligence
- Financial crime investigation/management

SSL promotes Hybrid / Home working

- Up to 75% of Sopra Steria employees can be either home or remote workers subject to client approval



Newcastle Site

- Assisted digital services
- Request & enquiry management
- On-boarding/Offboarding
- Profile creation
- Vulnerability identification
- Payment processing

Why SSFSL for collections:

- Debtor/Customer benefits:
- Debtor/customer first approach resulting in better collections from sustainable payment plans and fewer broken commitments
- Digital services ensuring debtors can access services and ability to pay outside of standard operational hours
- Collection strategies mapped to debt type/segmentation as required
- Tailored communication strategies such as pre alert texts
- Vulnerable debtor data capture of customer treatment, profile and outcomes for reporting
- Improved service overall for collections inline with industry standards such as SFS for I&E capture

Process

Debt Collection Service Offerings

| | SaaS | Lightroad  | White Label | Other Services |
|-------------------------|--|---|---|--|
| SERVICE OFFERING | Access to the EDM Platform including digital front end solutions | Full DCA (Debt Collection Agency) services using SSFSL people, process and systems | Delivering collection services branded as client, using SSFSL people and systems | <ul style="list-style-type: none"> • Intelligent Analytics • Trace Services • Support Point • Resource Augmentation • SME support |
| DESIGNED FOR | SSL group only at present | All Clients who are looking for a truly external DCA service | Clients who need a collection service that appears and behaves as their own, not as an external 3 rd party | All clients |

Still with the So What.....

What are our goals to success?



Enhanced Debt Management Systems



Our Journey So Far.....

2021

- Business concept Board Approval
- Pega technology selected
- FCA Accreditation achieved

2023

- Financial Services foundation client
- Further accreditations for collection specific services

2025

- Large FS client win
- Multiple UK Gov client onboardings
- UK Public sector wins
- Collections panel manager onboarded

2022

- Pega deployed with CSFS and CDH capability
- Business supporting components built
- Public Sector framework contract win

2024

- Further FS Sector clients
- UK Government foundation client
- SaaS foundation client in UK Government

2026

- Continued client growth across FS, NHS and Utilities (water & gas)
- Integration of vulnerability support tool Support Point



Where are we now...
£2.7bn and counting

EDM

Inversion

- Agent workflow

Digital Portals

- Customer
- Buyer/Client
- Lightroad website

Supplier Eco System

- PCI pal card payments
- AccessPay DDs
- TU tracing
- Loqate address, cleansing

T-Rex

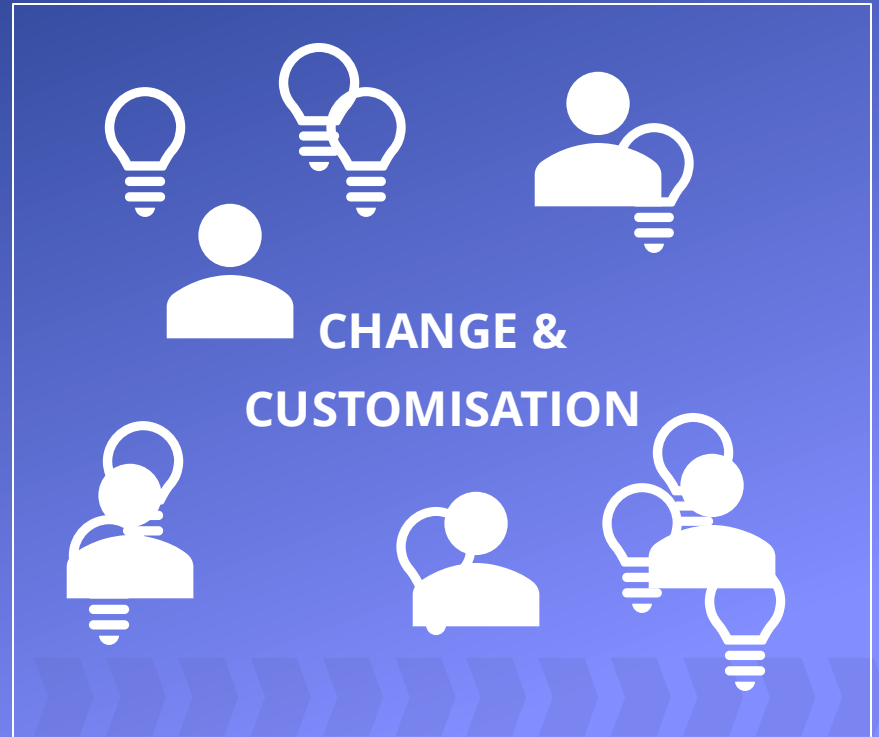
- Receipting & banking tool

Amazon Connect

Intelligent Analytics

Delivering for the business

- **MANAGING STRATEGIES**
- **EMBEDDING CAPABILITY**
- **CONTINUOUS IMPROVEMENT**



Outcomes & Efficiencies

How Pega technology helped unlock the path to our success

Enhanced reporting
capability

Headcount and cost
to service savings

Activity prioritisation
on workflow baskets

**Supporting all customer journeys
including those that are vulnerable**

Service-focused
collection strategies -
dynamic change
capability

Intuitive customer
interaction screens
for full account
management

Customer-specific
prompts for agents



Meet The Team

Sopra Steria Financial Services Debt Management Team



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