



OUTSOURCING DONE RIGHT

Celebrating 27 years of Excellence

A "Valued and Preferred BPO Service Provider"
of the world's most respected organizations





We are OPTIMUM

Optimum's success is founded on building a team of top-notch professionals most admired for their skills, professionalism and commitment to legendary service.

Premier service provider of

- **Business Process Outsourcing (BPO)**
- **Knowledge Process Outsourcing (KPO)**
- **Information Technology Outsourcing (ITO)**

We build scalable teams that embrace, live and breathe our client's culture. This will enable your Manila Team to deliver over and beyond agreed performance metrics.

Our Strengths

We attract, engage, develop and retain top talents, who share our values, with a genuine desire to deliver the highest quality of service to our clients.

Our Expertise

- Accounting and Finance
- IT Services and Support | App Development
- HR Management and Talent Acquisition
- Outbound and Inbound Call Center Services
- Research & Analytics
- Mortgage Processing
- Insurance Claims Processing
- Back office Support & Services



Our Clients

We work with clients across a wide spectrum of industries.

Some of our clients are members of



Industry Verticals

- Financial Information and Analytics
- Industry Data Intelligence Services
- Global Exhibitions, Events & Seminars
- Media and Publishing
- Mortgage and Finance
- eCommerce and Technology
- Insurance
- Manufacturing
- Regulatory Compliance Consulting
- Investment Firms

Mortgage Processing Services

Reduce back-log while reducing average handling time and existing turn times.

01 LOAN PROCESSING AND SUPPORT

- Loan Registration / Loan Set-up
- Order and follow-up on 3rd party services
- Order and evaluate credit documents
- Update Loan Origination System
- Borrower/ Branch communication
- Clear missing documentation
- Submit to Underwriting

03 CLOSING AND FUNDING

- Prepare Loan Estimates
- Prepare Closing Disclosure
- Quality Check of funding documents
- Set-up wire
- Funding Authorization

05 LOAN ASSUMPTION

- Send emails
- Collect documents
- Review for Underwriting
- Decision - Approved or Denied
- Notify borrower

02 UNDERWRITING SUPPORT

- Income and collateral component underwriting support
- AUS validation
- Collation of conditions for underwriting clearing
- Confirmation of final underwriting approval/clear to Close

04 POST-CLOSING

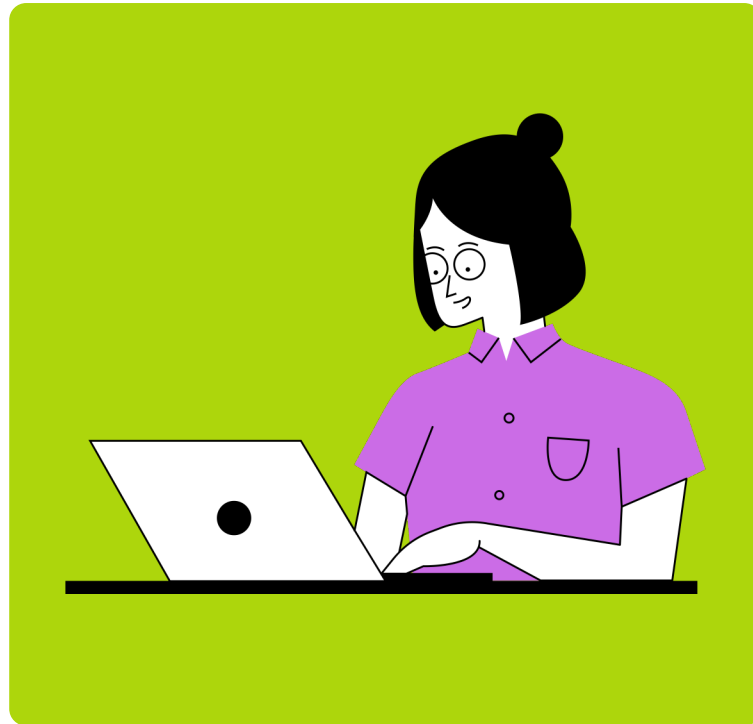
- Document Indexing
- Perform post-closing audit
- Clear any discrepancy
- Monitoring and tracking trailing documents

06 QUALITY CONTROL (REVIEW & AUDIT)

- Send Acknowledgements / Requirements Letter
- Collect all documents
- Review for underwriting
- Send Decision Letter to borrower – approve or deny

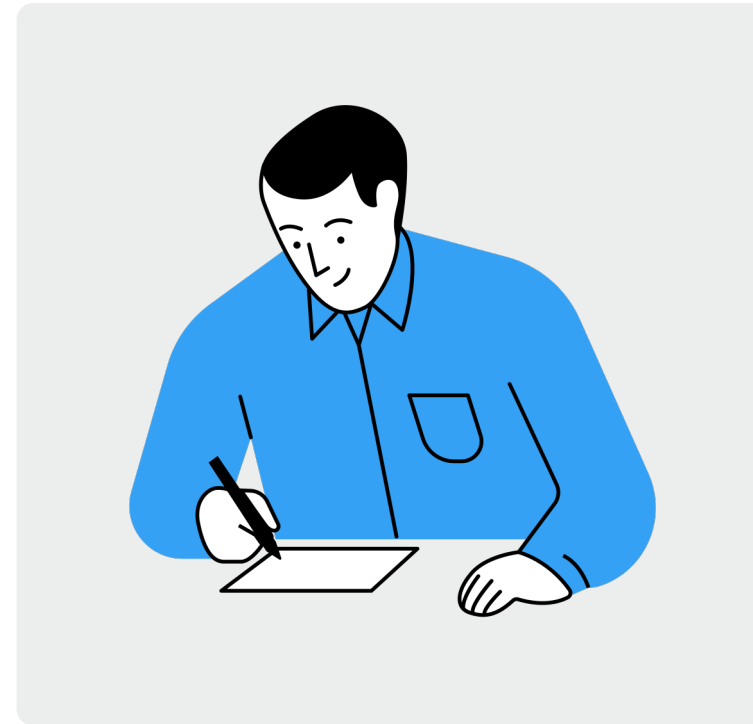
Mortgage Processing Services

Sample Roles



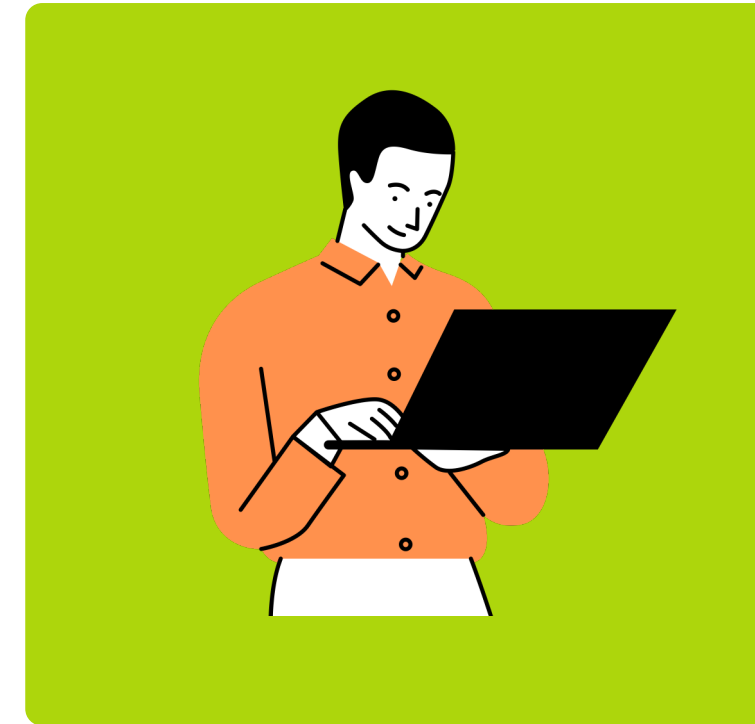
Underwriter Support

- Loan Set-up and Review
- Analyze borrower information
- Verify Data and Documentation
- Calculate ratios and metrics (DTI& LTV)
- Risk Assessment – Evaluate Collateral
- Provide support to the onshore underwriter
- Compliance with Regulations



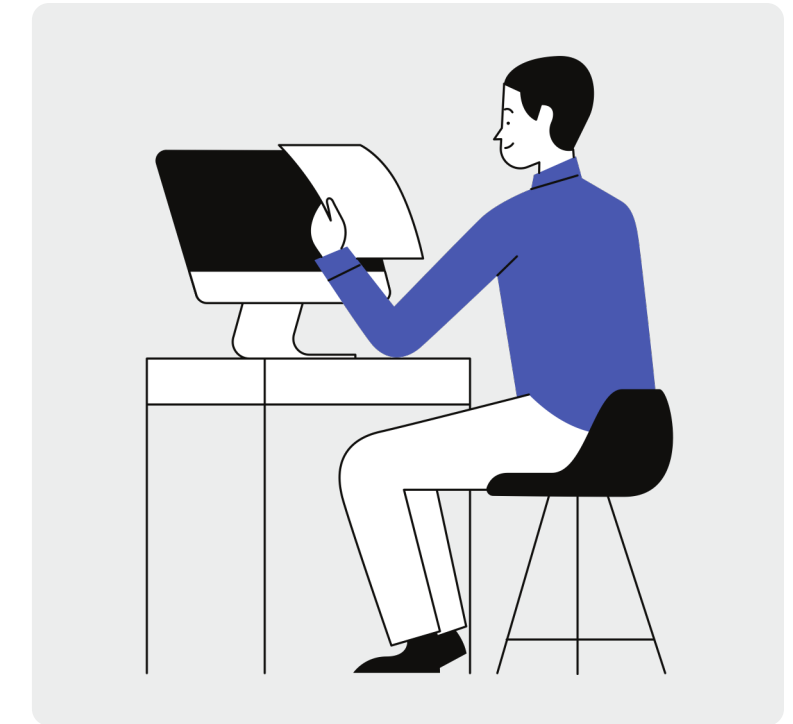
Compliance Analyst

- Regulatory Monitoring and Interpretation
- Loan File Review and Audit
- Evaluate Escrow Contracts
- Evaluate Escrow Instructions
- Training and Education for loan officers, processors, underwriters and other staff on compliance regulations.
- Reports on Compliance Activities



Shipper

- Review Documentation
- Upload Appraisal Documents
- Review Settlement Statements
- Create closing package and audit file
- Delivery Tracking and Monitoring
- Address Discrepancies



Quality Control Auditor

- Pre-funding Audits (review loan files)
- Post-Funding Reviews (monitor loan files and borrower payment and delinquencies)
- Assess Overall Compliance
- Verify buyer/seller/broker information

Accounting and Financial Services

GENERAL REPORTING AND AUDIT

- Management Reports
- Cash flow, Budget and Cost Analysis
- Activity Statements
- Benefits and Incentives
- Compliance with Reporting Standards
- Analysis of financial and operational data
- External and Internal Audits

ACCOUNTS RECEIVABLE SPECIALISTS

- Process Invoice and payments
- Collections and Collections Policy
- Negotiate payment plans
- Maintain accurate records of receivables
- Review client's credit-worthiness
- Resolve discrepancies & disputed charges
- Prepare reports on A/R activity

BOOKKEEPING

- Bank reconciliation
- Financial Statements
- Invoice, Bills and Order Processing
- General Ledger and journal entries

ACCOUNTS PAYABLE SPECIALISTS

- Process and manage vendor payments using the expense management system
- Review, verify and process invoices, reconcile accounts, and maintain accurate financial records.
- Import and review expense reports submitted through the accounting system.
- Verify expense details and adherence to company policies.
- Research and resolve discrepancies on expense reports.
- Approve valid expense reports for payment

Invoice Processing

- Match invoices with approved expense reports and purchase orders.
- Research and resolve discrepancies on invoices.
- Obtain authorization for non-standard invoices.
- Process manual and electronic invoices according to company procedures

Payments and Accounting

- Schedule and issue payments to vendors on time and according to agreed terms.
- Post payments to the general ledger and update vendor accounts.
- Reconcile bank statements and identify any discrepancies.
- Maintain accurate and up-to-date accounts payable records.

Reporting and Analysis

- Generate reports on AP activity, vendor trends, and spending patterns.
- Analyze data to identify areas for cost savings and process improvement.
- Present findings to relevant stakeholders.

Communication and Collaboration

- Communicate effectively with vendors, employees and internal departments.
- Assist with resolving invoice disputes and address account inquiries.
- Stay updated on company policies and procedures.

Outbound and Inbound Call Center Services

Highly Qualified Candidates with Excellent English Communication and Persuasion Skills

OUTBOUND CALLS

Sales & Customer Service

- Cold Calling
- Telemarketing & Sales
- Customer Service
- Appointment Setting
- Cross-Selling and Upselling
- Providing General Information
- Qualifying Leads
- Payment and Appointment reminders
- Subscription Renewals
- Maintain records of customer interactions

INBOUND CALLS

Sales & Customer Service

- Answer customer questions
- Troubleshooting problems
- Processing Payments & making changes to accounts
- Escalating issues to specialists
- Providing General Information
- Maintain Records of customer interactions

HR Admin and Support Services

HR Support 1: Implement a well-executed Onboarding and Offboarding Process

ONBOARDING

- Manage new employee's paperwork and documentation collection.
- Coordinate background checks
- Send welcome email & company information
- Facilitate HR orientation & compliance training
- Set up technology access and equipment
- Provide an overview of company culture, policies, and procedures.
- Schedule and coordinate product and process training with relevant departments.
- Provide ongoing support during their initial phase
- Ensure they are effectively integrated into the team and company culture.

OFFBOARDING

- Conduct exit interviews with departing employees to gather feedback and identify areas for improvement.
- Collect company property and ensure all accounts and accesses are deactivated.
- Process final paycheck & accrued vacation time
- Termination of benefits
- Handle any outstanding paperwork or benefits concerns

Offboarding Communications

- Communicate departure information to relevant stakeholders within the company
- Prepare farewell messages and ensure a smooth handover of responsibilities.

HR Admin and Support Services

HR Support 2: Contracts Administration Specialists

Contract Management

- Maintain a centralized repository of all employment contracts, including digital and physical copies.
- Track key contract details, including start dates, end dates, renewal options, compensation clauses, and non-compete agreements.
- Manage contract amendments and updates, ensuring all parties are informed and in agreement.
- Assist with the onboarding process by providing new employees with their signed contracts and explaining key terms.
- Prepare termination documents and manage offboarding procedures, ensuring all contract obligations are fulfilled.

Data and Reporting

- Develop and maintain accurate data records related to employee contracts, including expiration dates, renewal statuses, and performance metrics
- Generate reports on contract trends, upcoming renewals and potential risks
- Present contract data analysis to HR leadership and relevant stakeholders

Compliance and Risk Mitigation

- Ensure compliance with company policies, legal requirements, and regulatory guidelines related to employment contracts
- Identify and mitigate potential risks associated with contract terms, such as non-compete agreements and non-solicitation clauses.
- Conduct periodic reviews of contracts to ensure accuracy and relevance.

HR Admin and Support Services

HR Support 3: Compensation Specialists

Ensure accurate and timely calculation, tracking, and payment of commissions and bonuses for employees

Responsible for analyzing data, applying complex compensation plans and communicating compensation details clearly to employees

Compensation Calculation

- Analyze relevant data to determine commission and bonus eligibility based on the established compensation plan.
- Ensure accurate calculations according to specific plan rules and incentive structures.
- Address discrepancies and handle compensation inquiries.

Data Management

- Maintain accurate records of performance data.
- Develop and implement data tracking systems to ensure transparency and efficiency in compensation calculations.
- Generate reports and dashboards to monitor performance and compensation trends.

Communication and Compliance

- Clearly communicate compensation including eligibility requirements, payout schedules and any changes to the plan.
- Ensure compliance with company policies, federal and state regulations related to employee compensation.
- Collaborate with human resources and accounting departments to resolve compensation-related issues.

Plan Administration

- Assist with the development and implementation of new or revised compensation plans.
- Analyze the effectiveness of existing plans and recommend improvements.
- Stay updated on relevant compensation laws and industry best practices.

IT Placement Services

Maintain, Evaluate, Recommend Improvements, Optimize the organization's IT Systems

IT System's Specialist

- Keep systems running smoothly and efficiently
- Provide responsive technical support to users
- Resolve system issues ensuring uninterrupted operations
- Implement proactive maintenance strategies to minimize downtime
- Conduct Training sessions for new users for software proficiency

Developer/Analyst

- Update and Integrate client systems.
- Build data visualizations and required reports
- Analyze servicing and performance data that optimize processes, minimize risks and maximize profitability
- Collaborate closely with stakeholders to translate their needs to insightful reports and dashboards
- Maintain data pipelines to ensure seamless flow of accurate and timely information.

IT Support

- Manage the client's system infrastructure
- Monitor system performance
- Implement proactive measures to prevent downtime
- Perform regular backups and system updates
- Provide Technical Support to users
- Analyze System logs and error reports
- Collaborate with Internal teams including IT and operations.
- Configure and customize client systems
- Implement users access controls and data security protocols
- Implement enhancements for optimal system utilization.
- Create training materials for user client's system functionalities and best practices
- Maintain and update user manuals and system documentation to ensure accuracy and accessibility.





The Optimum Advantage

The Power of our People

We take pride in offering the highest standard of service delivery to our clients.

- ▲ Value and Relationship-based Approach
- ▲ Quality Control with High Standards
- ▲ Scalability, Flexibility and Customized Services
- ▲ Increased Value-creation
- ▲ Fairness and Equity



Solution Design



**Quality and
Productivity**



Cost Efficiency



**Account
Management**



**Continuous
Improvement**



Transparency

Strategic Business Location

Ortigas Center in Pasig is the midpoint of Metro Manila



THE ORIENT SQUARE





**When we shake your hand, we're making
a promise towards your success.**

We look forward to being of service.

THANK YOU.

The Optimum Source Team

www.optimum-source.com