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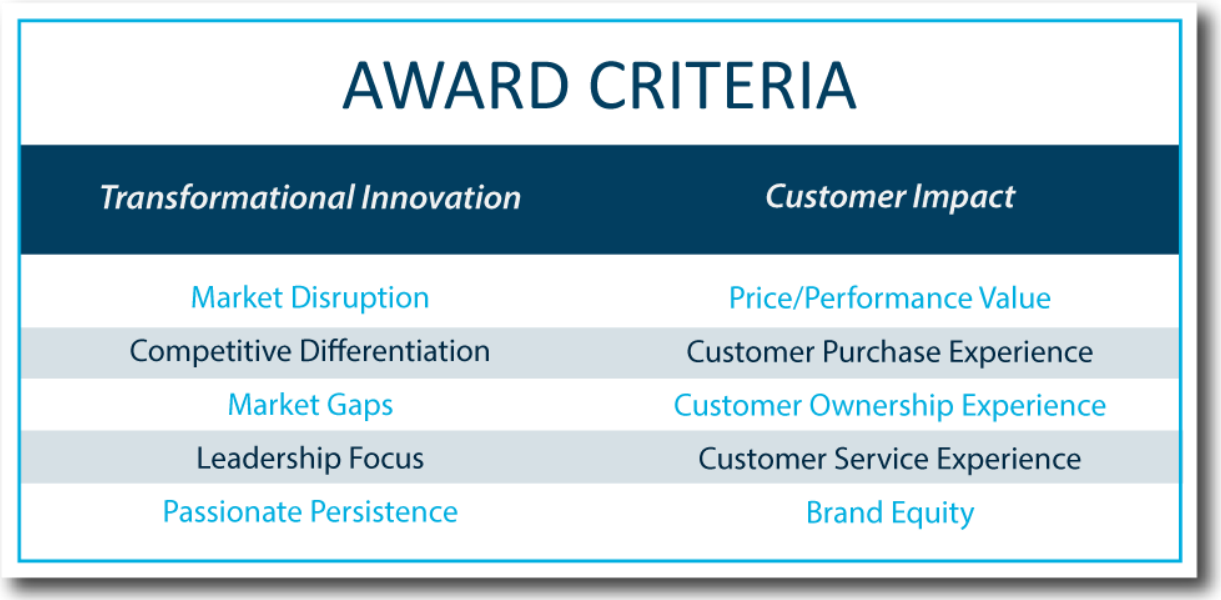
BEST PRACTICES



2026 GLOBAL AI BPO CX MANAGEMENT TRANSFORMATIONAL INNOVATION LEADERSHIP

Best Practices Criteria for World-Class Performance

Frost & Sullivan applies a rigorous analytical process to evaluate multiple nominees for each recognition category before determining the final recognition recipient. The process involves a detailed evaluation of best practices criteria across two dimensions for each nominated company. Sanas excels in many of the criteria in the language translation industry.



The Transformation of Collections in the BPO CX Management Industry

The global debt collections and receivables management landscape is experiencing a rapid transformation of historic proportions. Rising consumer debt levels, increasingly complex regulatory environments, and the accelerating maturity of agentic artificial intelligence (AI) are converging to redefine effective and ethical collections practices in 2026. The U.S. debt collection industry alone was estimated at $30.19 billion in 2025. It is projected to reach $31.2 billion in 2026, reflecting a 3.4% compound annual growth rate (CAGR) 1

One could argue that the 2026 credit environment is the most complex since the 2008–2009 financial crisis. For decades, the global collections industry has operated on a fundamentally labor-intensive model — one that equates contact volume with performance, tolerates high cost-to-collect ratios, and yields inconsistent consumer outcomes. Debt collection has long been among the more challenging areas in the financial services industry. It is characterized by high operational costs, inconsistent agent performance, and the constant tension between recovering what's owed and avoiding customer alienation.

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Frost & Sullivan is recognizing TP.ai Collect. This solution suite from TP (formerly Teleperformance) excels across many criteria in the global CX outsourcing space. It functions as an intelligent, hybrid collections solution designed to maximize debt recovery while protecting long-term customer relationships.

Market Disruption

By leveraging agentic AI to optimize outreach strategies and automate complex tasks, TP.ai Collect's solution significantly lowers the cost-to-collect, reducing overall collections costs by as much as 45%. Critically, this cost reduction is achieved without compromising peak performance or strict compliance, helping clients achieve recovery rates of up to 25%. Competitors in this space — whether traditional business process outsourcing (BPO) providers relying on agent scale or point-solution technology vendors offering automation without managed delivery — have not demonstrated an equivalent combination of financial performance, compliance integrity, and consumer experience quality. TP.ai Collect disrupts the foundational assumption that cost reduction and recovery excellence are mutually exclusive objectives.

Unlike traditional AI tools or labor-centric outsourcing models, TP.ai Collect is a fully managed collections performance engine. It combines agentic AI, human expertise, and analytics to deliver compliant, measurable recovery outcomes. Decisions are measured against real financial results, not interaction volume, and performance-first execution is aligned with key performance indicators (KPIs). This shift from activity measurement to outcome accountability marks a genuine disruption in how the global CX outsourcing industry conceptualizes collections performance.

Competitive Differentiation

What distinguishes TP.ai Collect from competing platforms in the global collections outsourcing market is the sophistication and accountability of its agentic AI architecture — a capability that purpose-built technology vendors and generalist outsourcers alike have struggled to replicate at enterprise scale. The agentic component is the core differentiator, enabling autonomous AI collectors to execute multi-step recovery workflows, make real-time decisions, and collaborate seamlessly with human experts across digital and voice channels. TP.ai Collect's hybrid model ensures that AI collectors handle scale and speed across high-volume portfolios, while human experts manage complex, sensitive, and high-value cases — delivering hybrid execution that is compliant, empathetic, and higher-yield.

> *"TP.ai Collect is designed and engineered to close — delivering not a point solution but a fully managed, intelligence-driven collections performance engine that integrates agentic AI, human expertise, advanced analytics, and enterprise-grade governance into a single, accountable outcome model."*
>
> ***- Michael DeSalles, Principal Analyst, Frost & Sullivan***

1. State of Debt Recovery 2026: MSB Annual Report, https://msbureau.com/blog/debt-collection-industry-report-2026/

This intelligent routing is not static; it is continuously refined by advanced analytics that guide whom to contact, when to engage, and which offers perform best. The strategies improve through real-world outcomes and embedded learning loops.

Use Cases

For a leading financial institution, TP.ai Collect matched — and in some cases exceeded — human agents' customer satisfaction scores. For a leading telecommunications provider, TP.ai Collect delivered a 7-percentage-point improvement in the pay-to-contact ratio, a key industry metric that tracks how often contacted customers make a payment. These outcomes demonstrate a level of performance consistency that competitors operating through human-only or purely automated models cannot systematically reproduce across diverse client environments and regulatory jurisdictions.

Market Gaps

A long-standing structural tension in the global collections industry has been the perceived trade-off between rigorous regulatory compliance and aggressive recovery performance. Organizations that invest heavily in compliance infrastructure have historically sacrificed yield, while those prioritizing contact frequency and collection volume have accumulated regulatory exposure. Rising non-performing loans (NPLs) and tighter consumer-protection rules are making compliant, omnichannel, cloud-first adoption essential. Compliance is now configurable, as buyers demand machine-readable policies, safe templates, and instant, no-code updates.

TP.ai Collect directly resolves this paradox. Governance and compliance are built in by design — with full auditability, control, and readiness for global and local regulations embedded at the core of the platform rather than bolted on as an afterthought. Because collections require the highest level of ethical oversight, TP.ai Collect is governed by responsible AI principles. This ensures that every AI-driven decision is fair, compliant, and empathetic. Agentic AI communication interactions are therefore timely, contextually relevant, and respectful of the consumer's situation. This drives faster resolution while protecting brand reputation and preserving long-term customer trust.

> *"TP.ai Collect's architecture addresses a market need that has long gone unmet — an enterprise-grade collections capability that delivers the highest recovery levels precisely because it is built on a foundation of ethical AI governance, not in spite of it."*
>
> ***- Michael DeSalles, Principal Analyst, Frost & Sullivan***

Price/Performance Value

The economic model underpinning TP.ai Collect is as significant an innovation as the technology itself. Traditional collections outsourcing is structured around activity-based pricing. These per-agent costs, seat fees, and contact-volume metrics do not directly reward recovery performance. TP.ai Collect replaces this model with an outcome-based commercial framework that fundamentally realigns the economics of the client-provider relationship.

TP.ai Collect delivers up to a 35% reduction in cost-to-collect, up to a 25% improvement in recovery and liquidation rates, and up to a 30% improvement in right-party contact and conversion. These results span a fully managed collections lifecycle that eliminates the operational complexity of managing stand-alone technology vendors, compliance teams, and human collections workforces separately. Across live deployments, the solution has achieved a 25% debt recovery rate and delivered a 40% reduction in collections costs compared to a human-only model — figures that represent a significant shift in the economics of collections operations. This is especially true for enterprise clients in financial services, telecommunications, retail, and healthcare, as these sectors face elevated delinquency volumes in 2026. TP.ai Collect's combination of measurable recovery uplift and structural cost reduction generates a return on investment (ROI) that competitors operating on legacy pricing models cannot credibly match.

Leadership Focus

The global CX outsourcing market features dozens of competitors offering AI-enabled collections capabilities. What sets TP.ai Collect apart is not just the technology — it is the depth of domain knowledge embedded within it. TP.ai Collect is built on 25+ years of collections expertise, with an outcome-based commercial model and proven recovery performance that no purely technology-native competitor can claim to have organically developed at the same scale. This institutional knowledge base encompasses consumer behavior patterns, negotiation tactics, regulatory nuances, and performance optimization strategies. It is encoded into every AI model, every workflow, and every governance rule within the platform.

> *"What makes TP.ai Collect a genuine transformational innovation is the fusion of 25 years of domain expertise and agentic AI precision — delivering a fully managed, multilingual, compliance-ready collections platform to global enterprise clients that deploys in weeks, scales across jurisdictions, and converts regulatory rigor into measurable commercial value."*
>
> ***- Alpa Shah, Associate Partner & Global Vice-President of Research***

TP.ai Collect deploys rapidly, in as little as 5 weeks. The solution set is multilingual by default, delivering consistent performance worldwide. This global deployment capability, underpinned by localized regulatory compliance, enables enterprise clients to standardize their collections operations across regions. This is possible without sacrificing adherence to local consumer protection laws or cultural communication norms. Competitors that lack this combination of deep domain expertise, global regulatory reach, and rapid deployment capability face significant barriers to replication. This fortifies TP.ai Collect's leadership position in the global collections outsourcing market.

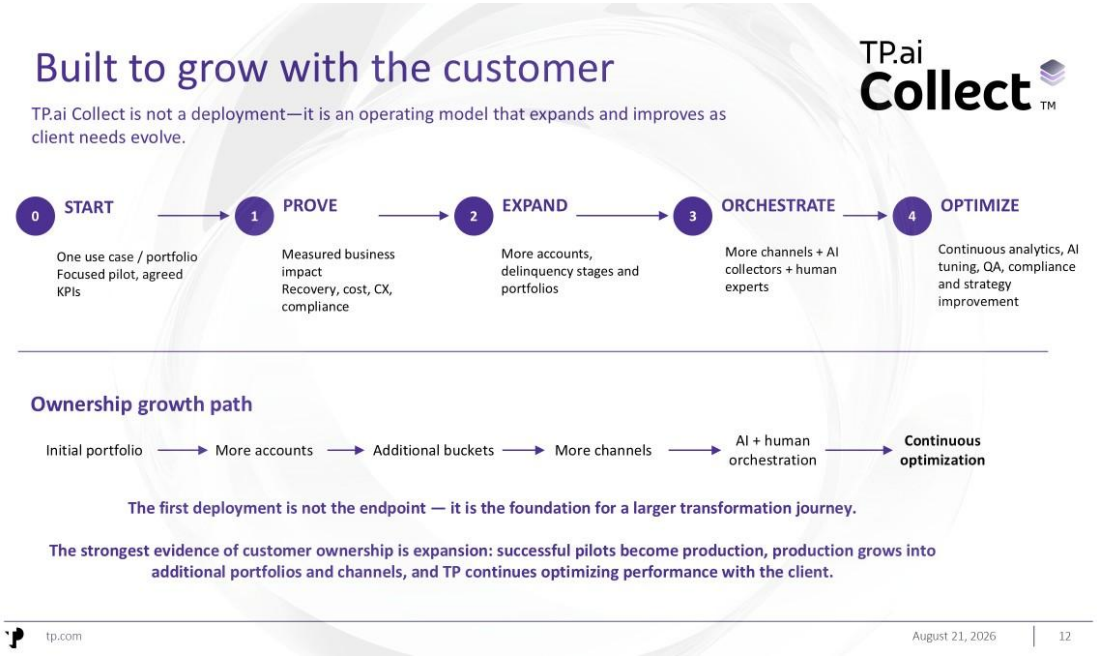
Customer Ownership Excellence

TP.ai Collect demonstrates exceptional customer ownership by helping clients improve debt recovery outcomes while preserving long-term customer relationships. Recognizing that collections is one of the most sensitive customer engagement functions, this TP division has developed a model

that balances recovery performance, regulatory compliance, and consumer empathy. TP.ai Collect combines agentic AI with human expertise to create a fully managed collections performance engine that delivers measurable business results without compromising the customer experience.

The company's customer-centric approach has translated into tangible business value. TP reports that TP.ai Collect can reduce collection costs by as much as 45% while helping organizations achieve recovery rates of up to 25%. Additionally, TP has demonstrated measurable client outcomes, including an 11.2% increase in collections and $1.8 million in recovered debt for a retail client. These results underscore TP's ability to serve as a strategic partner that drives financial performance while supporting positive consumer experiences. Figure 1.0 shows TP.ai Collect's approach as an operating model – designed as a customer ownership growth path.

Figure 1.0



Source: TP.ai Collect

Conclusion

TP.ai Collect excels in the global CX outsourcing space, serving as an intelligent, hybrid collections solution designed to maximize debt recovery while protecting long-term customer relationships. TP.ai Collect is built on 25+ years of collections expertise and seamlessly orchestrates human negotiation and AI precision to deliver measurable recovery uplift, reduce operational costs, and maintain enterprise-grade compliance. TP.ai Collect is leading a categorical disruption of the status quo, replacing activity-based metrics in collections with a performance-first architecture anchored in real financial outcomes.

For its strong overall performance, TP.ai Collect is presented with Frost & Sullivan's 2026 Transformation Innovation Leadership Award in the Global AI BPO CX management industry.

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What You Need to Know about the Transformational Innovation Leadership Recognition

Frost & Sullivan's Transformational Innovation Leadership Recognition identifies the best up-and-coming, potentially disruptive market participant.

Best Practices Recognition Analysis

For the Transformational Innovation Leadership Recognition, Frost & Sullivan analysts independently evaluated the criteria listed below.

Transformational Innovation

Market Disruption: Innovative new solutions have a genuine potential to disrupt the market, render current solutions obsolete, and shake up competition

Competitive Differentiation: Solutions or products articulate and display unique competitive advantages

Market Gaps: Solution satisfies the needs and opportunities that exist between customers' desired outcomes and their current market solutions

Leadership Focus: Companies' focuses are on building a leadership position in core markets and on creating stiff barriers to entry for new competitors

Passionate Persistence: Tenacity enables the pursuit and achievement of seemingly insurmountable industry obstacles

Customer Impact

Price/Performance Value: Products or services offer the best ROI and superior value compared to similar market offerings

Customer Purchase Experience: Purchase experience with minimal friction and high transparency assures customers that they are buying the optimal solution to address both their needs and constraints

Customer Ownership Excellence: Products and solutions evolve continuously in sync with the customers' own growth journeys, engendering pride of ownership and enhanced customer experience

Customer Service Experience: Customer service is readily accessible and stress-free, and delivered with high quality, high availability, and fast response time

Brand Equity: Customers perceive the brand positively and exhibit high brand loyalty, which is regularly measured and confirmed through a high Net Promoter Score®

About Frost & Sullivan

Frost & Sullivan is the Growth Pipeline Company™. We power our clients to a future shaped by growth. Our Growth Pipeline as a Service™ provides the CEO and the CEO's growth team with a continuous and rigorous platform of growth opportunities, ensuring long-term success. To achieve positive outcomes, our team leverages over 60 years of experience, coaching organizations of all types and sizes across 6 continents with our proven best practices. To power your Growth Pipeline future, visit Frost & Sullivan at http://www.frost.com.

The Growth Pipeline Generator™

Frost & Sullivan's proprietary model to systematically create ongoing growth opportunities and strategies for our clients is fueled by the Innovation Generator™.

Learn more.

Key Impacts:

- **Growth Pipeline:** *Continuous Flow of Growth Opportunities*
- **Growth Strategies:** *Proven Best Practices*
- **Innovation Culture:** *Optimized Customer Experience*
- **ROI & Margin:** *Implementation Excellence*
- **Transformational Growth:** *Industry Leadership*



The Innovation Generator™

Our 6 analytical perspectives are crucial in capturing the broadest range of innovative growth opportunities, most of which occur at the points of these perspectives.

Analytical Perspectives:

- Megatrend (MT)
- Business Model (BM)
- Technology (TE)
- Industries (IN)
- Customer (CU)
- Geographies (GE)

