



REQUEST FOR INFORMATION

Identification of Financial Services

FRAUD VULNERABILITY ANALYSIS

RISK ASSESSMENT Service Provider

Proposal Release Date: May 26th 2009

Proposal Due Date: June 12th 2009

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1 - INTRODUCTION

Teleperformance, with its International headquarters in Paris, France, is a leading CRM contact center aka call center. Teleperformance has the largest global footprint in the industry with 249 contact centers, presence in 47 countries, servicing over 75 markets and 18 Nearshore and Offshore locations. While each facility is unique and may have different services and technologies, this RFI solicitation intent is to identify the best solution(s) for the best price to use at our various call center locations. All Teleperformance regions and companies act independently of one another therefore assessments/services will be specific to those regions/companies. Some companies have a hub and spoke environment with a central data center that connects to multiple call center locations.

Security is becoming increasingly important and Teleperformance is committed to being proactive in fraud prevention specifically with our financial clients. The first step in this process includes identification of assessment firm/s which can provide fraud prevention risk assessments for individual client campaigns at the various Teleperformance locations. More than one assessment firm may be selected to perform assessments at different regions.

Fraud prevention risk assessments would be contracted for individual client campaigns at a specific location for a subsidiary. The scope of the assessment would be to identify any risks or opportunities of fraud within the operations area for that client campaign only. Assessment time could vary based on the size or complexity of the client campaign. Quotes for services should include standard hourly rates.

The fraud prevention risk program would begin with an internal risk assessment survey created from the Global Security Compliance & Auditing department. The internal risk assessment survey is completed by the Teleperformance operations manager for that client campaign. The internal risk assessment survey covers the following subjects:

- Workstation Security
 - o Applications and tools available to agents/supervisors.
 - o Desktop lockout rules.
- Access Control (Internal and client systems)
 - o Login provisioning

- Password controls
 - Termination of logical and physical access
- Training
 - Workstation access
 - Logins and passwords
- Operational Security
 - Client requested processes
 - Remote access
 - Recorded calls
 - Ability to track fraud if it occurs
 - Fraud controls within each line of business
- Physical Security
 - Operations area
 - Visitor policies

A remediation plan will then be created to reduce any risks identified where possible. If it is determined that a 3rd party fraud prevention risk assessment will be performed, the completed survey along with a remediation plan where available will be provided. In addition, a detail description of the services provided, systems used, and size of the client campaign will be discussed prior to the start of the assessment.

Teleperformance reserves the right to select multiple assessment firms across various regions. We reserve the right to cancel this RFI and take no action. It is the intent of Teleperformance to identify a global strategy to fraud prevention risk assessments for our various sites around the world.

2 – STATEMENT OF PURPOSE

The purpose of this RFI is to solicit proposals for fraud vulnerability analysis and prevention recommendation services.

The purpose of the fraud prevention risk assessment is to identify opportunities within the operational areas where agents or supervisors may be able to commit fraud. The scope would not include datacenter reviews and general IT Administration risks as these items are covered within VISA PCI, ISO 27001, and HIPAA assessments.

Some examples of items to be covered within the fraud prevention risk assessments could be, but are not limited to:

- Identifying opportunities in which Teleperformance agents or supervisors may commit fraud within the tools they have access to. Some examples may be:
 - o Do agents obtain credit card information and are agents able to access the Internet to make an unauthorized purchase?
 - o Are there appropriate controls or reports in place to prevent agents or supervisors from shipping unauthorized equipment?
 - o Are client systems with access to sensitive data available over the public Internet?
- Are there environmental factors specific to that location which could put employees at risk for sharing PII (personal identifiable information) with others for the purpose of fraud?

The 3rd party assessment firm is expected to provide a detail written report of risks, vulnerabilities, and opportunities for fraud which were identified. The report will also include recommendations for change to mitigate the items identified. Teleperformance will have complete discretion over who may receive a copy of the report outside of the contracted assessment firm. The final report will be provided to internal Teleperformance management and in some instances, to the client to whom the assessment relates to.

Teleperformance will provide evidence of remediation of all vulnerabilities identified within the 3rd party report. The 3rd party assessment firm will provide a statement confirming Teleperformance has remediated all discovered vulnerabilities discovered in the vulnerability analysis.

3 – EXISTING ENVIRONMENT

3.1 Teleperformance overview and locations

Teleperformance has the largest global footprint in the industry with 281 contact centers, presence in 45 countries, servicing over 75 markets and 15 Nearshore and Offshore locations.

Additional information can be found at: <http://www.teleperformance.com/MapLocator.aspx>

Please note the numbers below do not incorporate supporting functions.

Region	Company	Total Onshore Locations	Offshore/ Nearshore Locations	Total Workstations
Eastern Europe	Czech Republic	2		267
	Hungary	1		175
	Poland	4		663
	Russia	2		600
	Slovakia	1		70
	Ukraine	1		50
France	France	27	Tunisia	10000
	PGS Progissoftware	1		18
	Synerfil	1		82
Northern Europe	Denmark	1		140
	Finland	2		229
	Norway	6		308
	Sweden	3		467
Central Europe	Germany	3	South Africa	784
	Switzerland	3		466
	Austria	1		124
	Belgium- Techmar	1		97
	Belgium	1		82
	Netherlands	2		530
Southern Europe	Greece	4		1938
	Portugal	2		875
	Spain	6		2451
	Italy	3		1825
	Romania	2		297
	Lebanon	1		59
	Egypt	1		300
UK	TP UK	5		2667
	BPS Contact Center	2		297
Americas	USA	18	Chihuahua, Philippines, India	15000

	USA- Interactive (IVR)	5		300
	AllianceOne	11	Jamaica, Canada, India	2200
	Americall	10		400
	Canada	9	Tunisia	2860
	TP Mexico	5		1110
	Mexico HTC	4		1845
	Brazil	1		4438
	Argentina	1	Chile	3100

4 – SUPPLIER REQUIREMENTS & INSTRUCTIONS

4.1 RFI INSTRUCTIONS

All vendors are required to follow the instructions in order to be considered in the final evaluation. Failure to comply with these instructions may result in disqualification from consideration.

4.2 QUESTIONS

All suppliers must submit questions to complianceRFI@teleperformance.co.uk no later than June 5th, 2009 5:00 p.m. GMT. A copy of all questions and their associated responses will be emailed to all participants that submitted a question.

4.3 RFI RESPONSE FORMAT

Each supplier must provide a softcopy response. RFI responses must be submitted no later than June 12th, 2009 5:00 p.m. GMT.

Please submit soft copy responses to: complianceRFI@teleperformance.co.uk

4.4 RFI REQUIRED PROPOSAL OUTLINE

The following table summarizes the mandatory proposal contents and format requirements of your proposal.

Section	Section Title	Page
1	Executive Summary	X
2	Suppliers Background & Company Financials	X
3	Customer References	X
4	Matrix of Licensed Locations and Services	X
5	Estimate of Time for an Engagement	X
6	Price Structure per Engagement	X
7	Technology Specifics & Compatibility	X
8	Invoicing Requirements	X

Executive Summary – please provide your standard corporate executive summary.

Supplier Background & Company Financials – we are seeking information regarding the background of your organization in order to assess the ability of your organization to fulfill the requirements of this RFI in a timely and efficient manner. Please include answers to the following:

- Provide, company name and headquarters location.
- Provide length of time of which you have been offering these security technology solutions and services.
- Provide the names, role, telephone, fax and email addresses of primary points of contact within your company.
- Disclose fully all your relationships with any and all security system providers for Teleperformance.
- Indicate whether your company is currently in litigation with any organization regarding fulfillment of contractual obligations, performance, or copyright and patent infringement.
- Conflict of Interest Certification: certify that your firm has no real or potential conflicts of interest which would prevent the supplier from acting in the best interests of Teleperformance.

- Disclose fully all your relationships with any and all security system providers for Teleperformance
- If you are a public company, provide audited financial statements for the past 2 years. Include annual reports if available. If you are a subsidiary of another corporation, include the holding company annual report. If you are a privately held company and will not disclose any financial information, provide the information indicated using either true dollars or percentage information. If you are providing data on a percentage basis, make sure that you scale everything to total sales. That is, assume total sales represents 100% and scale all sales and cost items as a percentage of this number.
- Any additional information the supplier deems useful for Teleperformance evaluation of the suppliers qualifications.

Matrix of Licensed Locations and Services- Complete 'Appendix 1' to reflect any and all locations in which you are licensed to perform services/assessments.

Estimate of Time for an Engagement- Define the estimated time needed to complete an engagement. Include time onsite and time to provide a final report. Provide multiple scenarios if appropriate for your companies model.

Price Structure per Engagement- Provide a detailed price structure for services. Price structure should consider the possibility that some engagements may require more time than others.

Technology Specifics & Compatibility- Define any technologies that Teleperformance may be required to provide by the 3rd party assessment firm to complete the fraud prevention risk assessment. If technologies are required, include any detail specifications or compatibility issues.

4.5 IMPORTANT DATES

Date to be received	Items to be returned
June 5 th 2009 5pm GMT	RFI Questions
June 12 th 2009 5pm GMT	Completed RFI Response

5 – TERMS AND CONDITIONS

5.1 CONTRACT DURATION

For purposes of this RFI, prices quoted for solutions and services are to be valid for a minimum period of three years from the award of the contract.

5.2 BID EXPENSES

Any costs incurred by you in preparing and providing a response to this RFI are solely the responsibility of your organization.

5.3 PRICING IS BEST AND FINAL

Teleperformance is soliciting an assessor firm/firms for services at all Teleperformance locations. The first purchase will be determined by the region as assessments/certifications are required and budgeted. The award will be heavily weighted to the assessor firm/firms who provide an acceptable package with the most attractive pricing. Expect to share assessment results and leverage results of other assessments where controls are similar. We are looking for “global” capacity pricing but are not committing to any single purchase or any number of purchases. Our intent is to identify the best service provider at the best price. The assessor firm/firms selected will become the preferred firm for all future services and regions quoted. Your pricing should include aggressive discounts to be considered as the vendor of choice.

Pricing shall include:

- Hourly Rate- Consultation Costs.
 - All assessments should include at minimum 2hrs consultation for questions and discussions around mitigating controls per engagement at no cost. This does not include hours worked as part of remote assessment review.
 - Additional hours above 2 should be billed at an hourly rate with detailed invoicing.
- Detailed Travel Costs.
 - Teleperformance will not pay for travel time.
 - Flights and hotel will be booked by Teleperformance and coordinated through the compliance team.
 - Teleperformance will not pay for First or Business class flight upgrades.
 - Meals will be reimbursed at a per diem as defined by the location.

- Assessment/Service Costs
 - Fraud Prevention Risk Assessment
- Any and all other costs must be explained in detail.

5.4 Evaluation Criteria

This request for information is designed to provide Teleperformance with the ability to determine which supplier(s) will best satisfy the requirements of Teleperformance with the most attractive pricing. The evaluation scoring criteria are listed below. Each category will receive a score in the range of 1-5 with 5 as a high score. Each category will be multiplied by the weight factor to identify the total category score. The total category scores will be added together to determine the vendor solution final score. Please note that due to the diverse geographical locations we may award multiple suppliers.

Category	Weight
Financials	
Customer references	3
Number of Teleperformance locations ¹	3
Financial fraud service expertise	4
Total project time estimate	4
Ability to meet our requirements	5
Additional features of value not specified in RFI	1
Total price (travel, assessment, additional fees)	5

¹ Companies who can perform assessments globally or in multiple regions will score higher than companies who can only provide services at limited locations.

Teleperformance will reduce the potential suppliers based upon the evaluation scoring. Teleperformance may to invite the successful top suppliers on site to make a formal presentation or schedule a conference call to review their proposal to a team of Teleperformance representatives.

5.5 AWARDING OF BID

Teleperformance, at its sole discretion, reserves the right to either accept or reject any and all proposals. The existence of this request for information shall not, in any way, obligate Teleperformance to any contractual obligation. Teleperformance reserves the right to identify the winning bidders and still cancel the RFI if our budget does not support the purchase.

5.6 RESPONSIBILITIES AS INDEPENDENT CONTRACTOR

If your organization intends to utilize a third party organization to perform any of the tasks associated with any aspect of the proposal, this intent must be disclosed as part of the proposal. For example, if it is your intent to have an organization other than your own performs vulnerability scanning as part of the proposed engagement, you must indicate this as part of the proposal. In addition, responsibility for any items or activities provided by any subcontracting or third party entity must be assumed by your organization.

5.7 BONDING & INSURANCE

Supplier warrants that it will maintain sufficient insurance coverage to enable it to meet its obligations and by law. In addition, Supplier shall require each subcontractor that may perform Work for Supplier or enter upon the Work Site to maintain the same coverage and limits listed in this Section. Before beginning any Work under this RFI, Supplier will provide certificates of insurance indicating the following coverage:

1. Workers' compensation insurance with benefits afforded under the laws of the state in which the Work is to be performed.
2. Employer's Liability insurance with minimum limits of \$1 million.
3. Commercial General Liability insurance with minimum limits of \$2 million general and products/completed operations aggregate and \$1 million each occurrence.
4. Automobile Liability insurance with minimum limits of \$1 million.
5. Any required performance bonds under the laws of the state in which the Work is to be performed.

5.8 CUSTOMER REFERENCES

Supplier must provide a list of three references that use the proposed solution. Teleperformance will contact these references only at the end of the selection process as part of the due diligence phase of supplier selection. It is expected that if the supplier lists a reference in their proposal they will have the ability to arrange for a reference call.

Include for each reference:

- Company name
- Contact name
- Company address
- Contact telephone number
- Contact email address

5.9 INVOICING

Supplier must include your proposed fee schedule and terms in the proposal. Indicate payment terms in regard to any available percentage discount for early payment. Teleperformance standard payment term may vary by region however is generally net 60 days.

5.10 NOTES TO SUPPLIER

It is expected that all proposal submitted would be in accordance with what has been clearly outlined in the RFI. Once a proposal has been submitted it is final. The time for questions is clearly detailed in this RFI.

Once you have completed your proposal, your signature or that of a duly authorized individual of your company must be affixed, in order for us to acknowledge the fact that you have read the RFI thoroughly and have completed the proposal within the stipulated guidelines.

Appendix 1: Matrix of Licensed Locations and Services

Region	Company	Offshore/ Nearshore Locations	Fraud Prevention Risk Assessment
Eastern Europe	Czech Republic		
	Hungary		
	Poland		
	Russia		
	Slovakia		
	Ukraine		
France	France	Tunisia	
	PGS		
	Progisoftware		
	Synerfil		
Northern Europe	Denmark		
	Finland		
	Norway		
	Sweden		
Central Europe	Germany	South Africa	
	Switzerland		
	Austria		
	Belgium-Techmar		
	Belgium		
	Netherlands		
Southern Europe	Greece		
	Portugal		
	Spain		
	Italy		
	Romania		
	Lebanon		
	Egypt		
UK	TP UK		
	BPS Contract Center		
Americas	USA	Chihuahua, Philippines, India	

	USA- Interactive (IVR)		
	AllianceOne	Jamaica, Canada, India	
	Americall		
	Canada	Tunisia	
	TP Mexico		
	Mexico HTC		
	Brazil		
	Argentina	Chile	