

## Atento's digital solutions enhance customer experience and increase efficiency across the banking value chain

- Atento presented at Fintech Americas 2017 its wide range of digital solutions for the banking and financial services sector
- Atento's financial services digital offering encompasses solutions such as online sales, omnichannel customer care, credit origination, smart back office and digital collections among others
- The offering is part of Atento Digital's customized portfolio to serve banks and financial services providers in the age of the digital consumer

**MIAMI, October 6, 2017.**- Atento S.A. (NYSE: ATTO), the leading provider of customer relationship management and business process outsourcing services (CRM/BPO) in Latin America, and one of the top five providers worldwide, has presented in Fintech Americas 2017 its digital solutions serving the banking and financial services sector. Fintech Americas, celebrated in Miami 5-6 October, is an annual meeting point for the banking and financial services community facing digital transformation.

David Cardoso, Global Director of Atento Digital, the digital business unit of Atento, participated at Fintech Americas as speaker with the topic "Driving Customer Experience and Efficiency for Banking in the Digital Age". For David Cardoso, "The increasing digitalization of our societies brings significant disruption to the banking and financial services industry but also great opportunities to enhance customer experience and increase efficiency across its value chain." Mr. Cardoso added, "Atento helps banks and financial institutions unveil the full potential of digital with end-to-end solutions such as our online sales solutions for retail banking supported by analytics, our smart back office credit origination solution or our digital collections solution among others".

At Fintech Americas 2017, Atento showcased some of its digital solutions implemented with banking and financial services clients as follows:

- **Its end-to-end online sales solution supported by analytics**, to manage an entire credit card sales cycle for retail banking, from client attraction (including lead collection, enrichment and analysis) to sales conversion and after sales, combining digital marketing and omnichannel customer care
- **Its integrated back office solution for credit origination** encompassing the entire credit process (digital marketing, omnichannel customer care, document capture and automatization, credit assessment, etc.)
- **Its semantic technology based solution** to manage in real time customer engagement through social media, enabling monitoring of customer sentiment, root/cause analysis and automatization of customer management
- **Its digital collections solution** enabling credit recovery through digital channels as well as traditional channels enhanced by business intelligence tools and analytics

These solutions are part of Atento Digital's financial services offering. Atento Digital integrates digital marketing tools, automatization of front and back office customer processes and a robust omnichannel platform to generate efficiency and results for customer's acquisition, management and retention. It also provides solutions to advance digital transformation processes while making the most of existing systems. Atento Digital's mainstream offering encompasses a range of services including online sales, digital customer care, digital technical support, digital HR and digital collections, all delivered through Atento's omnichannel platform integrating traditional and digital channels. Atento's digital offering also includes consulting capabilities and the use of analytics and automatization tools to enhance the effectiveness and efficiency of customer related processes.

### About Atento

Atento is the largest provider of customer relationship management and business process outsourcing (CRM BPO) services in Latin America, and among the top five providers worldwide, based on revenues. Atento is also a leading provider of nearshoring CRM/BPO services to companies that carry out their activities in the United States. Since 1999, the company has developed its business model in 13 countries where it employs 150,000 people. Atento has over 400 clients to whom it offers a wide range of CRM/BPO services through multiple channels. Atento's clients are mostly leading multinational corporations in sectors such as telecommunications, banking and financial services,



health, retail and public administrations, among others. Atento's shares trade under the symbol ATTO on the New York Stock Exchange (NYSE). In 2016, Atento was named one of the World's 25 Best Multinational Workplaces by Great Place to Work® for a fourth consecutive year. For more information visit [www.atento.com](http://www.atento.com)

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