**Script**

1. Arjun

Good morning everyone I am happy to be presenting to you our 2019 end update on the performance of our Accounts Receivable division in the Global Business Service team at Diebold and we will start by going over our dashboard’s objectives and then explaining the some of the trends within our dataset for 2019. But first I would like to define some terms before we discuss these trends. The 3 metrics of prime interest will be the first pass yield, rolled throughput yield, and net revenue. In short, the goal of this dashboard is to provide visibility over poor performing accounts, which will enable management to know which parts of the business need the most attention. And so, without further ado I will pass the torch to Nick who will explain the components of these metrics.

1. Me

Blah, blah, blah, science, science, science, and badda bing badda boom!

1. Mohamed

After seeing how the metrics operate and looking at the higher-level results, it is now important to see how they function over time. For net revenue, we can see that in the first quarter of 2019 net revenue was the lowest overall and the 4th quarter was the highest. This can be explained by the fact that our goals were much more ambitious in terms of collecting cash and our credit memos decreased from the higher amount in Q1. For our indices, Surprisingly, while the overall dollar value of payments increased, it is clear from our first pass yield that the percent of invoices paid was down from the first quarter. But while this was the case for first pass yield, the rolled throughput yield increased over time, most likely due to the increase in the percent of payment terms being fulfilled by invoices from Q1 to Q4. But now that we have explained the trends over time. We can now look at specific revenue streams, customers, and payment terms to see what specific parts of the business need the most attention coming into 2020.

1. Amruta

Okay, so when we look at the table breaking down our metrics by collector, customer, revenue stream, and payment terms we will break these metrics down by low net revenue, first pass yield, and rolled throughput yield. On Net Revenue the accounts that performed that worse were primarily in the banking sector and one in the retail sector, while having unspecified revenue streams and payment terms. These were not the highest volume accounts though like BofA for instance. For First Pass Yield, the lowest performing accounts came primarily from product and catalog revenue streams, with a mix of different customers, and had net 30 payment terms. Finally for the rolled throughput yield, the customers were primarily the banking sector, varying revenue streams, and Net 30 payment terms.