Delivering the next generation of digital customer experience

# TTEC Investor Overview

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August 2026

# Disclosure

This presentation includes forward-looking statements (within the meaning of Section 27A of the Securities Act of 1933 as amended, Section 21E of the Securities Exchange Act of 1934 as amended, and the Private Securities Litigation Reform Act of 1995) relating to TTEC's strategy, operations, value proposition, market assessments and the size of addressable market, financial performance and outlook, including M&A and strategic partnership opportunities, profitability, and cash from operations, which are based on managements' expectations, assumptions and projections with respect to the future, and are not a guarantee of performance.

These statements reflect managements' beliefs as of the time of this presentation.  TTEC's actual results may differ materially from what is reflected in the forward-looking statements.  New factors or events that  are not currently known to us may emerge and materially and adversely affect us and our results of operations.  Except as otherwise required by applicable securities laws, TTEC has no obligation to revise this information nor update you about these impacts.

The forward-looking statements are subject to various risks, uncertainties and factors that could cause actual results to differ materially from those described, including risk factors outlined in our most recent SEC filings on Form 10-K and any of our subsequently filed Quarterly Reports on Form 10-Q.

This presentation also contains estimates and other statistical data made by independent parties and by us relating to market size and growth and other data about our industry. This data involves a number of assumptions and limitations, and you are cautioned not to give undue weight to such estimates. Assumptions and estimates of our future performance and the future performance of the markets in which we operate are necessarily subject to a high degree of uncertainty and risk.

In addition to the financials presented in accordance with U.S. generally accepted accounting principles ("GAAP"), this presentation includes certain non-GAAP financial measures. We use the non-GAAP financial measures listed in the appendix to evaluate our ongoing operations and for internal planning and forecasting purposes. We believe that non-GAAP financial measures, when taken collectively, may be helpful to investors because it provides consistency and comparability with past financial performance. However, non -GAAP financial information is presented for supplemental informational purposes only, has limitations as an analytical tool and should not be considered in isolation or as a substitute for financial information presented in accordance with GAAP. In addition, other companies, including companies in our industry, may calculate similarly-titled non-GAAP measures differently or may use other measures to evaluate their performance, all of which could reduce the usefulness of our non-GAAP financial measures as tools for comparison. You should review the reconciliation of our non-GAAP financial measures to the most directly comparable GAAP financial measures set forth in the Appendix, and not rely on any single financial measure to evaluate our business.

For additional information about TTEC's business, refer to the company's 2025 Annual Reports on Form 10-K, subsequent Quarterly Reports on Form 10-Q, and other documents filed with the U.S. Federal Securities and Exchange Commission (the "SEC") from time to time, and relevant earnings press releases (including GAAP, Non-GAAP and other reconciliation financial tables included therein). The documents that we filed with the SEC can be obtained for free by visiting EDGAR on the SEC website at www.sec.gov.

*For additional information, refer to TTEC's 2025 Annual Report on Form 10-K, relevant earnings statements, and GAAP and non-GAAP reconciliation tables.*

 

# TTEC is one of the largest pure-play CX technology and services partners in the world, serving approximately 735 clients

## TTEC DIGITAL

- Cloud Contact Center Technology Platform
- CCaaS Systems Integration & Orchestration
- CX Strategy & Digital Transformation Consulting
- Automation (AI/ ML/ RPA)

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**~$2.04B**
**Revenue**
LTM Q2'26

## TTEC ENGAGE

- Customer Care Services
- Customer Growth Services
- Back Office & Technical Support
- Fraud Mitigation

| | | | |
|---|---|---|---|
| **$453M** | **11.7%** | **$1,587M** | **8.7%** |
| **Revenue** | **Adj. EBITDA Margin** | **Revenue** | **Adj. EBITDA Margin** |
| LTM Q2'26 | LTM Q2'26 | LTM Q2'26 | LTM Q2'26 |

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# TTEC at a Glance

## SCALE

**~22**
COUNTRIES &
~50 LANGUAGES

**~735**
CLIENTS

**~45K**
TOTAL
EMPLOYEES

**~3,000**
CX PROFESSIONALS &
ENGINEERS SERVICING
CLIENTS

**~50%**
OF EMPLOYEES
WORKING FROM
HOME

## DIVERSIFICATION*

**19%**
BFSI
(BANKING, FINANCIAL
SERVICES, INSURANCE)

**20%**
HEALTHCARE

**14%**
AUTOMOTIVE

**13%**
PUBLIC
SECTOR

**9%**
TELECOM & MEDIA

**8%**
TECHNOLOGY

**7%**
TRAVEL &
HOSPITALITY

**4%**
RETAIL

**6%**
OTHER

*For additional information, refer to TTEC's 2025 Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, relevant earnings statements, and GAAP and non-GAAP reconciliation tables.*
**FY 2025*

# TTEC serves a large addressable market

| CX TECHNOLOGY AND SERVICES | | CX DELIVERY SPEND | | TOTAL ADDRESSABLE MARKET |
|---|---|---|---|---|
| **$115bn** | + | **~$525bn** | = | **~$640bn** |
| Technology (CCaaS, CRM, AI)<br>Professional services | | Captives + outsourcers<br>Front and back office | | TTEC Digital + TTEC Engage |

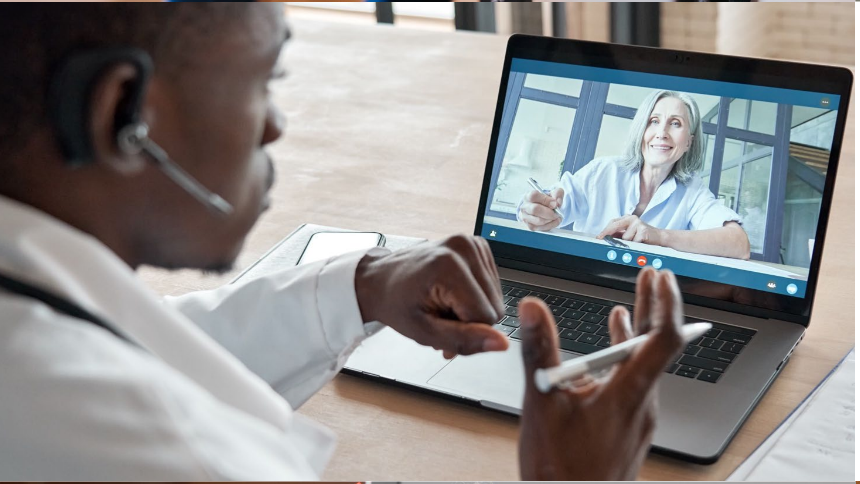
Note: Reflects 2020 market size.

(1) Everest, BPS/BPO Top 50 2019, April 2019. IDC, Worldwide and U.S. Digital Strategy Consulting Services Forecast, 2019-2023, July 2019, #US44446019. Gartner, Q3'19 Update. Forecast: Infrastructure Software Markets, Worldwide, 2017-2023. IDC, Worldwide Artificial Intelligence Software Platforms Forecast, 2019-2023, July 2019, #US44170119. IDC, Worldwide Contact Center Applications Software Forecast, 2019-2023, June 2019, #US45124119.Gartner, April 2019. Forecast Analysis: Contact Centers, Worldwide. Frost & Sullivan, November 2019. Growth Opportunities in the North American Contact Center Market, Forecast to 2023. Gartner, Q3'19 Update. Forecast: Enterprise Application Software , Worldwide, 2017-2023. Frost & Sullivan, July 2019. Global Marketing Automation Solutions (MAS) Market, Forecast to 2025. Markets and Markets, November 2018. Fraud Detection and Prevention (FDP) Market by Solution, Service, Application Area, Organization Size, Vertical, and Region – Global Forecast to 2023.

(2) Everest CCO annual report ERG-2018-21-ft-2768



## Virtual CX

In every category, customers are engaging virtually to do everything they want.

Whatever. Wherever. Whenever.




## FITNESS

Building a loyal community of fitness enthusiasts with digital and voice support

## ENTERTAINMENT

Enabling omnichannel support across multiple consumption sources for leading streaming services

## BANKING

Facilitating safe and secure transactions for disruptive fintechs and legacy financial services giants

## eHEALTH

Using advanced analytics and in-home video to encourage patients to use preventative care

## Virtual CX

In every category, customers are engaging virtually to do everything they want.

Whatever. Wherever. Whenever.

## MOBILITY

Architecting and delivering digital transformation for one of the world's largest auto manufacturers

## SHOPPING

Designing next gen customer experiences for many of the world's most popular and fastest growing D2C brands

## DINING

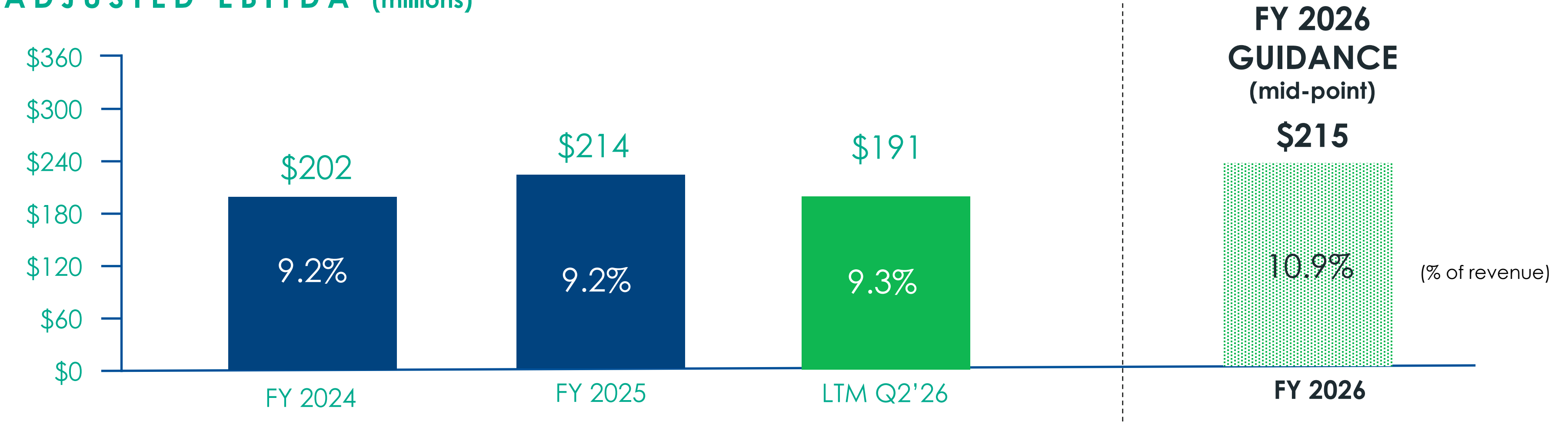
Helping one of the fastest growing food delivery services establish its leadership across multiple countries with exceptional CX

## LIVE, WORK, SCHOOL

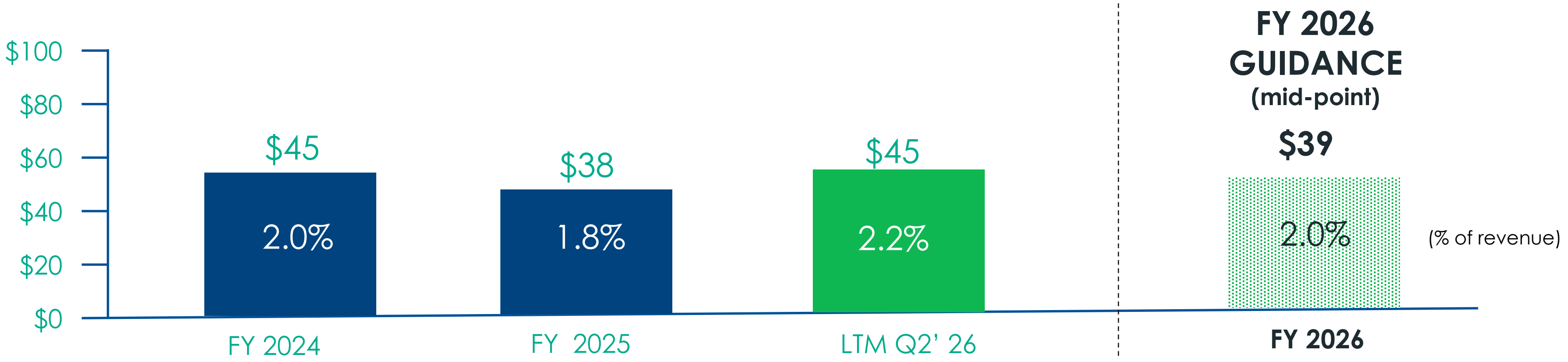
Working with hypergrowth companies from seed to scale to deliver exceptional CX and drive commerce

# Trends — Adjusted EBITDA and CapEx

## ADJUSTED EBITDA (millions)




## CAPEX – NET OF FINANCING (millions)




For additional information, refer to TTEC's 2025 Annual Report on Form 10-K and subsequent Form 10-Q quarterly reports, relevant earnings statements, and GAAP and non-GAAP reconciliation tables.

# 2026 Guidance

Full year 2026 guidance at the midpoint

| | | |
|---|---|---|
| **GAAP Revenue** | **$1,965M** | |
| **Non-GAAP Adjusted EBITDA** | **$215M** | **10.9%** of revenue |
| **Non-GAAP Operating Income** | **$155M** | **7.9%** of revenue |
| **Non-GAAP Earnings Per Share** | **$0.89** | |

*Note: For additional information, refer to TTEC's 2025 Annual Report on Form 10-K, and Quarterly Reports on Form 10-Q, relevant earnings statements, and GAAP and non-GAAP reconciliation tables. 2026 Guidance as provided during TTEC's fourth quarter 2025 earnings release.*

# TTEC – Reconciliation of Non-GAAP Financial Information

## ($'s in Millions, except EPS)

| | Consolidated | | Engage | | Digital | |
|---|---|---|---|---|---|---|
| | LTM Q2 2026 | LTM Q2 2025 | LTM Q2 2026 | LTM Q2 2025 | LTM Q2 2026 | LTM Q2 2025 |
| **Revenue** | $ 2,041 | $ 2,145 | $ 1,587 | $ 1,692 | $ 453 | $ 452 |
| **Reconciliation of Adjusted Operating Income and EBITDA:** | | | | | | |
| **Income from Operations** | $ (131) | $ 71 | $ 56 | $ 40 | $ (187) | $ 32 |
| Restructuring charges, net | 7 | 8 | 4 | 6 | 3 | 2 |
| Impairment losses | 208 | 9 | 3 | 8 | 205 | 1 |
| Property costs not related to operations | - | 0 | - | 0 | - | - |
| Expenses related to non-binding offer | 7 | 9 | 4 | 7 | 3 | 2 |
| Expenses related to alternative capital structure | 1 | - | 0 | - | 0 | - |
| Mexico VAT consulting fees | 0 | 1 | 0 | 1 | - | - |
| Liability related to notifications triggered by labor scheme | - | 3 | - | 3 | - | - |
| Equity-based compensation expenses | 11 | 15 | 7 | 9 | 4 | 6 |
| Amortization of purchased intangibles | 31 | 32 | 16 | 16 | 15 | 15 |
| **Non-GAAP Income from Operations** | **$ 134** | **$ 147** | **$ 92** | **$ 90** | **$ 42** | **$ 58** |
| **Non-GAAP Income from Operations Margin** | 6.6% | 6.9% | 5.8% | 5.3% | 9.3% | 12.7% |
| Depreciation and amortization | 56 | 62 | 45 | 50 | 10 | 11 |
| Changes in acquisition contingent consideration | - | (0) | - | (0) | - | - |
| Gain on property sale | (0) | (16) | (0) | (16) | - | - |
| Mexico VAT | (4) | (7) | (4) | (7) | - | - |
| Loss on sale or dissolution of subsidiary | 1 | - | 1 | - | 0 | - |
| Foreign exchange loss / (gain), net | (4) | 4 | (4) | 4 | 0 | 0 |
| Other Income (expense), net | 8 | 20 | 8 | 20 | (0) | (0) |
| **Adjusted EBITDA** | **$ 191** | **$ 209** | **$ 138** | **$ 141** | **$ 53** | **$ 69** |
| **Adjusted EBITDA Margin** | 9.3% | 9.8% | 8.7% | 8.3% | 11.7% | 15.2% |
| **Non-GAAP EPS** | $ 0.77 | $ 0.80 | | | | |

*Note: For additional information, refer to TTEC's 2025 Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, relevant earnings statements, and GAAP and non-GAAP reconciliation tables.*