

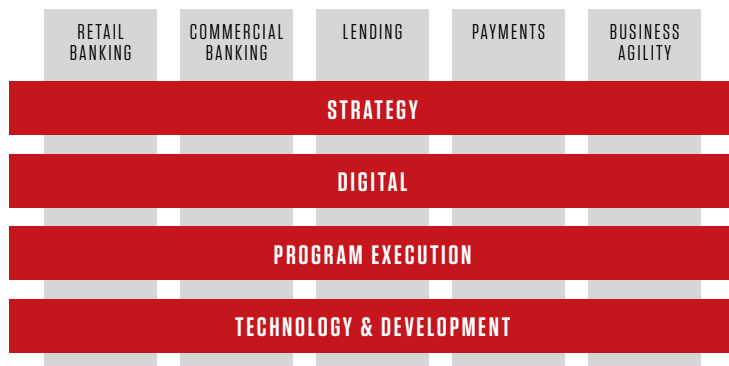
CAPCO

BANKING AND PAYMENTS

TODAY'S MARKET

Across financial services, firms have taken large strides in the strategic journey of digital transformation to-date, however, the effects of global events and a sustained customer preference for convenience has forced banks to pivot to virtual-first commercial models and implement previously untested strategies to win in the marketplace. This sudden push to virtual has made a digitally-enabled value chain and compelling experience the primary differentiator to market success. As innovative fintechs drive the financial services industry to homogenize sales and servicing capabilities, banks are also doubling-down on product innovations and streamlining operations to remain profitable. The regulatory climate continues to evolve, forcing our clients to adapt and implement new policies in response to new types of risk. This major business shift requires us, as Capco, to direct our capabilities, knowledge, and skill sets in a deliberate way to lead our clients through these emerging dynamics.

SERVICES AND SOLUTIONS



BANKING AND PAYMENTS PRACTICE

In light of increased digital adoption, competition from fintechs, and pressure to enhance the user experience while optimizing operations, Capco's Banking and Payments experts help our clients harness innovative technology and business models to achieve operational excellence and transform customer experiences to provide a competitive edge in today's markets.

Our teams stay at the forefront of industry trends and technologies that are driving innovation and help clients manage global end-to-end transformation initiatives through a combination of traditional and digital offerings. Our focus encompasses the following:

- **Retail Banking:** Tailoring strategies, developing detailed and actionable roadmaps, designing and digital capabilities, providing operational risk assessments and driving implementation
- **Commercial Banking:** Streamlining and automating commercial client onboarding and product implementations along with system selection and implementation
- **Lending:** Assessing origination platform, defining and developing operational readiness and lending capability models, and working alongside business from strategy to implementation
- **Payments:** Managing product launch, examining processor vendor landscape, facilitating business-to-technology and vendor handshake, and supporting end-to-end execution
- **Business Agility:** Helping banks scale agile transformation, providing E2E product development support, and designing and overseeing agile enterprise enablement

CLIENT SUCCESS STORY

Challenge: Drive digital transformation to become the leading commercial bank for the innovation economy.

Solution:

Capco launched a large-scale agile delivery program with cross-functional teams and leadership support. To drive digital transformation, we focused on three key areas:

- Delivery Leadership & Strategy through program management and oversight to support effective decisioning and risk management
- Agile Transformation & Delivery through coaching and tools aligning the agile way of working to the client
- Delivery Execution through User Research and User Experience Design to support ongoing development

Results:

In less than six months, we went from an initial concept to a live beta version of the base candidate MVP and validated the new user experience and features.

- Ongoing staffing support with industry subject matter experts and experienced Product Managers and Project Managers
- Trained over 150 client staff on agile and mobilized nine cross-functional agile delivery pod teams
- Provided UX expertise and continuous iterations through processes, templates and code-ready assets

"Capco was critical in accelerating delivery of plans, leading the design of new processes and procedures as well as managing technology delivery. They understand how the pieces fit together, the vendors, and the business outcomes that were needed to deliver upon our targets."

– Bank Executive

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ABOUT CAPCO

Capco, a Wipro company, is a global technology and management consultancy specializing in driving digital transformation in the financial services industry. With a growing client portfolio comprising of over 100 global organizations, Capco operates at the intersection of business and technology by combining innovative thinking with unrivalled industry knowledge to deliver end-to-end data-driven solutions and fast-track digital initiatives for banking and payments, capital markets, wealth and asset management, insurance, and the energy sector. Capco's cutting-edge ingenuity is brought to life through its Innovation Labs and award-winning Be Yourself At Work culture and diverse talent.

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