



# Process Redesign Services

Today’s marketplace demands that financial services companies employ highly efficient and effective sales, service, and operational processes.

Regulatory changes, increased competition, and new technologies are altering the profitability of entrenched business models.

Industry consolidation brings significant challenges to organizations unable to ensure costs and current weaknesses won’t simply multiply as the franchise gets bigger.

Capital Performance Group’s **Process Redesign Services** combine powerful diagnostics, unique industry insights, proven methodologies, and hands-on experience to help clients improve efficiency, productivity, profitability, and the customer experience.

Types of Business Objectives Addressed
✓ Improving sales productivity
✓ Increasing pull-through and reduced fallout
✓ Increasing capacity and throughput
✓ Reducing cost, cycle times, and error rates
✓ Enhancing organizational cohesiveness, execution consistency, and customer experience
✓ More fee opportunities, higher account balances, and increased cross-sales
✓ Better quality referrals

CPG has helped both large and small banks address today’s toughest challenges and biggest opportunities.	
<ul style="list-style-type: none"> <li>• Branch-based and online deposit <a href="#">account opening</a></li> <li>• Branch channel and online consumer and mortgage <a href="#">loan origination</a></li> <li>• New customer <a href="#">onboarding</a> for retail banking, business banking, and wealth management business lines</li> <li>• <a href="#">Cross-business line sales processes</a> for mortgage, investments, and treasury management</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Leveraging new sales and service technologies</a>, including video kiosks and enhanced ATMs</li> <li>• <a href="#">Loan decisioning, underwriting, and processing</a> for commercial, small business, and consumer LOBs</li> <li>• Rationalizing branch and back office <a href="#">deposit operations</a></li> <li>• Implementing <a href="#">imaging technologies and work flows</a> across the organization</li> <li>• <a href="#">M&amp;A integration</a> services</li> </ul>

CPG’s **Process Redesign Program** typically encompasses five principal steps and can be tailored to your specific needs. Work sessions and joint assessment and design tasks ensure internal ownership of project solutions and cultivate organizational buy-in.

### 1. Document the Current State

- Management and line level interviews
- Process flow mapping
- Performance measurement
- Technology utilization

### 2. Summarize the Improvement Opportunity

- Competitive best practices
- Customer needs and preferences driving purchase and retention behaviors
- Emerging industry trends

### 3. Capability Gap Analysis

- vs. Internal objectives
- vs. Peers and market competitors
- vs. Customer expectations

### 4. Future State Definition

- Identification and evaluation of strategic alternatives
- Specification of new process flows, organization structures and responsibilities, key performance targets, technology, and other implementation requirements
- Business case development and approval

### 5. Implementation Planning

- Identification of all developmental tasks and timing expectations
- Change management and communication planning
- Next step recommendations to ensure momentum
- Change management and communication planning
- Proposal for ongoing CPG assistance, if appropriate
- Can also include post-implementation effectiveness assessment

## Related CPG Services

**Bank-wide Efficiency Audit** – Assesses performance relative to industry benchmarks and operating goals to provide senior bank executives with an objective, fact-based approach for identifying efficiency and productivity improvement opportunities across multiple business units and/or markets.

**Performance Analytics & Reporting** – Turnkey analytic and reporting solutions to enable ongoing tracking and reporting of progress on performance objectives and strategic initiatives. CPG helps clients define goals, develop appropriate metrics, measure variance and trends, interpret results, and present information in understandable formats. Solutions include line of business performance scorecards, sales performance reports, and loan portfolio MIS.

**Project Management Office (PMO)** – Assistance in chartering, organizing, and implementing planning, reporting, and decision-making processes to establish and maintain a successful PMO. CPG can advise on PMO formation and also act as a temporary caretaker to enable clients to manage multiple concurrent initiatives and major work efforts successfully, ensuring smooth and timely strategic implementation.

**Vendor Selection Services** – Helps banks research, evaluate, and select appropriate product and service partners. CPG provides industry experience, structure, facilitation skills, analytical tools, and manpower to match clients to vendor solutions, build internal consensus, and ensure successful execution. Services include business requirements assessments, identification of candidate providers, RFI/RFP development and management, vendor and solution evaluation, and implementation support.

## Why CPG?

### Broad and deep experience

Our team of professionals includes industry leaders in the fields of retail delivery, commercial credit risk management, deposit and loan operations, e-commerce, mortgage banking, wealth management, corporate finance, and other crucial disciplines.

### We have proprietary insight

Our experience with countless banking institutions has enabled us to amass a deep database of industry best practices and performance benchmarks. We can even provide feedback on internal process metrics, such as cycle times, fallout rates, and other indicators of issues hindering end performance.

### We are process design experts

We bring structure, field-tested tools and methodologies, and outside objectivity to help you hone in on what matters and generate consensus for what to do. Most importantly, we have a long track record of enabling our clients to succeed; we will do the same for your organization.

For more information, please contact Gary Stein at 202/337-7876 or [gstein@capitalperform.com](mailto:gstein@capitalperform.com)

## About CPG

Capital Performance Group is a management consulting firm based in Washington, DC. Our consultants have years of experience in working with financial services companies as strategists, marketers, and operational managers. We understand what drives performance in the financial services industry and how to help our clients meet their business and financial objectives.

