

DIGITAL SOLUTIONS

CAPCO





INTRODUCTION

COLLABORATION TO EMPOWER FINANCE. INGENUITY TO PUSH IT FORWARD.

Innovation begins with a vision of what could be, but transforming a vision into reality requires more than imagination. As the world of finance adapts to new technological possibilities and human needs, making these visions of the future come to life becomes imperative for success.

At Capco Digital, everything begins with our client's vision. And, where our clients bring a deep understanding of their own institutions, our global team of specialists brings a deep understanding of technological advancements, user-experience possibilities and cultural savvy. Our team is 100% dedicated to the financial services industry, and we help institutions large and small form the future of finance.

We champion our clients' ideas with leading-edge design and technologies that make visions become reality. We work with clients rather than around them, collaborating to build solutions that will drive the institution today and five years from now – solutions that businesses, consumers, and investors can use every day.



ABOUT US

Capco is a global business and technology management consultancy with a focus on financial services, including banking and payments, capital markets, and wealth and asset management. Capco's Digital practice partners with financial institutions and fintech firms to deliver digital transformation, from customer experience to back-end processes.

Our professionals combine innovative thinking with unrivalled, firsthand industry knowledge to offer our clients consulting expertise, complex technology and package integration, and managed services to move their organizations forward. Through our collaborative and efficient approach, we empower our clients to successfully innovate, increase revenue, manage risk and regulatory change, reduce costs and enhance control.

1998 **FOUNDED IN**

19 **YEARS**
INDUSTRY
EXPERIENCE

23 **WORLDWIDE**
OFFICES
ACROSS FOUR CONTINENTS

3500⁺
PROFESSIONAL CONSULTANTS
AND OFFSHORE SPECIALISTS



**HOW CAN
WE HELP?**

OUR DIGITAL CAPABILITIES



STRATEGY

- Strategy that remains relevant even against changing needs, requirements, regulatory push and technological pull
- Creating a transformation roadmap and a forward-looking operating model



INNOVATION

- Accelerated, empowered problem solving to exceed customer expectations
- Taking a fast-fail approach by rapid prototyping, harnessing customer feedback



DESIGN

- Designing to delight, creating forward-thinking design in line with brand guidelines
- Producing propositions and mapping customer journeys and customer expectations



TRANSFORMATION

- Embedding new and agile ways of working using cultural drivers to embrace organisational change
- Creating and supporting digital platforms to support current and future programme delivery



REALISATION

- Sourcing, integrating and assisting to commercialise with the most innovative partners, using our fintech ecosystem
- End-to-end integration, Launch plan and digital marketing to maximise uptake and ROI

DELIVERING VALUE FOR YOUR BUSINESS

Capco Digital delivers innovative and intuitive front-end user experiences. We are also experts at delivering solutions that enable teams to work quickly, more efficiently and in alignment with regulatory requirements.

We understand today's customers, and the internal and external constraints institutions face. This allows us to design digital offerings that enhance the customer experience and get to market faster. Our capabilities span all aspects of digital design and delivery, including creative, customer experience, technology and business processes.



**1. CREATE
PROPOSITIONS THAT
MEET YOUR AND YOUR
CUSTOMERS' NEEDS.**

**2. RELENTLESSLY
EXPLORE NEW
BUSINESS MODELS
AND PRACTICES.**

**3. DELIVER
AGILE SOLUTIONS.
ALWAYS.**

OUR INSIGHTS



APIs: DELIVERING THE CONNECTED ECOSYSTEM

Just as the digital era ushered in new opportunities and threats to banks, open APIs also provide their own set of opportunities and challenges by increasing competition for customer loyalty and engagement. Banks should not consider these APIs as technical interfaces that merely expose data to third parties, but instead treat them as enablers for new and attractive customer experiences that could increase customer loyalty and uptake of products and services. The banks that succeed in this new normal will be those that adopt APIs and use them to remain competitive.

We believe APIs will cause the banking industry to split into two market focus groups: producers and distributors. As a result, a new customer segment for the production market will likely emerge: developers. For banks seeking to maximise the benefit from the APIs they create, it's essential to treat APIs like customer products.

Capco outlines seven principles key to delivering APIs as innovative products in either market.

HOW TO DELIVER APIs AS PRODUCTS



CAPCO

Capco is a global management and technology consultancy dedicated to the financial services industry. Our professionals combine innovative thinking with unrivalled industry and domain expertise to offer our clients consulting expertise, complex technology and package integration, transformation delivery, and managed services, to move their organizations forward. Through our collaborative and efficient approach, we help our clients successfully innovate, increase revenue, manage risk and regulatory change, reduce costs, and enhance controls. We serve our clients from offices in leading financial centers across the Americas, Europe, and Asia Pacific.

WORLDWIDE OFFICES

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