

Delta Capita

A PRYTEK Financial Services Business

Delta Capita Showcase

2024

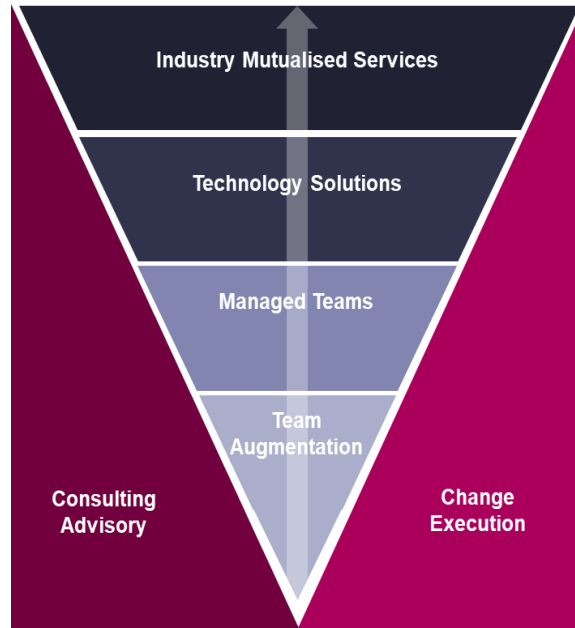
Reinventing the Financial Services Value Chain

At Delta Capita, the Financial Services division of Prytek, we provide a blend of consulting, services and proprietary products to the financial services industry.

Our Services teams provide specialist resource, specialist technology and oversee the delivery of critical services such as Client Lifecycle Management, Post Trade services, Structured Product issuance and Pricing and Risk.

Our Consultants provide a proven advisory and change execution capability across financial services. We can provide insights and benchmarking through to accelerating the delivery of change programmes from inception through to benefits realisation utilising our domain expertise and ability to provide capacity.

Our mission is to support our clients as they move critical but non-differentiating functions away from the traditional model of building and operating their own technology and operations towards more efficient, sustainable, mutualised services delivered on shared technology.



Trusted partner for a more efficient, effective and secure Financial Services value chain.

60+
Customers Globally.

Tier 1 & 2
Service Top Financial Institutions.

1,200+
Employees across the globe

FT1000
Europe's fastest growing companies in 2018,2020 and 2021.



Delta Capita: Our Offering

Within our business we have two overarching global business lines:

1

SERVICES



Our Services business provides solutions ranging from Resource Augmentation through to fully tech-enabled, Mutualised Managed Services. The specialist areas we provide services in are Client Lifecycle Management, Post Trade Services, Structured Products, Pricing and Risk and Market Infrastructure connectivity & transformation.

2

CONSULTING



Our Consulting team provides a proven transformation execution capability, which can support the delivery of transformation programmes from inception through to benefits realisation. We provide our clients with a unique service through our combination of strong core consulting capabilities, expert domain knowledge and pragmatic commercial flexibility.

People based services

Our people, your technology & processes, managed by you

Software as a Service

Our technology, your people & processes



Managed Teams

Our people, your technology & processes, managed by Delta against agreed outcomes

Managed Services

Our technology, our people delivering a full-service capability underpinned by agreed SLAs

Benchmarking
Voice of the Customer

Performance
Improvement

Risk & Regulatory

Strategy & Operating
Model

Data & Automation

Project & Programme
Delivery

Domain Knowledge

Commercial Flexibility

What we do: Global Consulting

We help our clients solve their real-world business problems.

	Client Problem Statements	DC Capabilities	Our Experience
Advisory	<ul style="list-style-type: none"> • Where do I stand against my peers? Ahead? Behind? • What do our customers really want from us? 	Benchmarking Voice of the Customer	<ul style="list-style-type: none"> • Benchmarking priorities for phase 2 of ISO20022 • Product development research for market infra clients • E2E customer journey mapping for private bank
	<ul style="list-style-type: none"> • How should we configure our people, processes & tech? • How can we achieve <i>transformative</i> cost savings? 	Strategy & Operating Model	<ul style="list-style-type: none"> • CLM Op Model created for a neo bank • ESG Strategy & Operating Model review
Execution	<ul style="list-style-type: none"> • How can we improve efficiency, control and speed? • How can we support business growth at a lower cost? 	Performance Improvement	<ul style="list-style-type: none"> • Compliance Op model & process optimisation for efficiency • Client onboarding reengineering & automation for growth
	<ul style="list-style-type: none"> • How do we maximise the value from the data we have? • How do I choose and/or get value from the vendors/tools? 	Data & Automation	<ul style="list-style-type: none"> • Creation of a single client record from multiple records • Vendor selection and implementation for exceptions
	<ul style="list-style-type: none"> • What does this regulation mean for me? What are my peers doing? • How can I hit this deadline when I don't have the people? 	Risk & Regulatory	<ul style="list-style-type: none"> • Consumer Duty impact assessment / programme design • Op Risk review and programme design
	<ul style="list-style-type: none"> • Where can I find 1 or 2 good people to augment my team? • How do I reduce the burden of CV sifting, interviewing? • How can I flex my resourcing up/down to always have the right team? 	Project & Programme Delivery	<ul style="list-style-type: none"> • Short-term resource augmentation to drive mobilisation • Multi-year Ops change delivery team drawdown
	<ul style="list-style-type: none"> • Where can I find people who understand my domain? • I need people who don't need educating on the basics 	Domain Knowledge	<ul style="list-style-type: none"> • ISO20022 SME and programme delivery at a tier 1 bank • CLM benchmark and operating model review at a tier 2
Commercial	<ul style="list-style-type: none"> • Why is the risk always on me / the bank? • Where can I find a partner who will share risk? 	Commercial Flexibility	<ul style="list-style-type: none"> • Fixed price • Fees at risk • Deliverable / Outcome based contracts

Delta Capita | Why Partner with Us?

Delta Capita Consulting is a strong "challenger" in the consulting industry, offering a unique combination of scale global delivery capability, deep expertise, and highly competitive commercials

WHAT ARE WE GOOD AT?

We have strong capability across:

- ▶ Benchmarking / Voice of the Customer
- ▶ Strategy & TOM
- ▶ Performance Improvement
- ▶ Data & Automation
- ▶ Project & Programme Delivery
- ▶ Risk & Regulatory
- ▶ ESG

Deep industry SME knowledge in:

- ▶ KYC/CLM
- ▶ Post trade
- ▶ Payments
- ▶ Structured Retail Products
- ▶ Pricing and Risk
- ▶ Market Infrastructure

OUR DIFFERENTIATORS

1. **Our SMEs have 'been there and done it':** many of our leadership team have held senior roles within FS, and have "been there and done it"
2. **Our focus is on delivery, not PowerPoint:** for us, the job is not done until the project is delivered
3. **We are clear on where we can differentiate:** we are open about what we can do well, and are building our brand based on delivery & value
4. **Our rates are typically 20-30% below big 4:** but our industry expertise is on-par, or better, and our delivery capability is much stronger
5. **Small enough to care, big enough to matter:** we are happy to do small engagements and every client matters
6. **We are open to new commercial models:** as a small firm, we are able quickly to agree to fixed price, risk sharing, and other models
7. **We have a hand-picked, high-quality team:** as a small firm, we have hired very selectively and can therefore bring higher quality to our clients
8. **We will 'do this with you', not 'do it to you':** our people will stand shoulder-to-shoulder with you and your team to get the job done

✓ SME knowledge

✓ Delivery excellence

✓ Agile

✓ Competitive commercials

✓ Global scale

✓ High quality people

✓ Industry knowledge

✓ Transparent

✓ Innovative

Overview of Our Experience

We are a trusted and established consulting partner across multiple tier 1 and tier 2 banks. The table below provides some highlights from our current client portfolio.

Sector / Tier	Client Since	Countries	COMPETENCIES								EXPERT DOMAINS						
			Benchmark / VoTC	Strategy & Op Model	Performance Improvement	Programme Delivery	Digital	Data & Automation	Agile	Technology	Post Trade	CLM / KYC	Risk & Reg	Payments	SRP	Other SME advisory	
Tier 1 Global Bank	2018															✓	
Tier 1 Global Bank	2010		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Tier 1 Global Bank	2009			✓	✓	✓	✓	✓	✓			✓	✓				✓
Tier 1 Global Bank	2015				✓				✓			✓		✓	✓		✓
Tier 1 Global Bank	2012			✓	✓	✓			✓			✓	✓	✓	✓	✓	✓
Tier 1 Global Exchange	2018		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓			✓
Tier 2 NA Bank	2021		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓
Tier 2 UK Bank	2020		✓	✓	✓	✓	✓	✓	✓	✓				✓	✓		✓
Fintech scale-up (DLT)	2020		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓
UK Retail Bank	2022				✓	✓				✓	✓						

Deep Dive: Our Consulting Offerings

9 – Project & Programme Delivery

10 – Data

17 – Target Operating Model

18 – Payments

20 – ESG

24 – Regulation

26 – Digital Transformation

31 – Agile

32 – Post Trade

11 - CLM

10 – Digital Assets

Delta Capita | Project and Programme Delivery

Project Management and Recovery

- ▶ Qualified and experienced PMs managing complex, multi-disciplined projects and programmes across Financial Services
- ▶ Project and Programme delivery from workstream to macro-level
- ▶ Failing project recovery and assurance
 - ▶ PRINCE2
 - ▶ AgilePM / SAFe
 - ▶ Scrum / Kanban / Scrumban
 - ▶ Lean / Six Sigma transformation

Case Studies

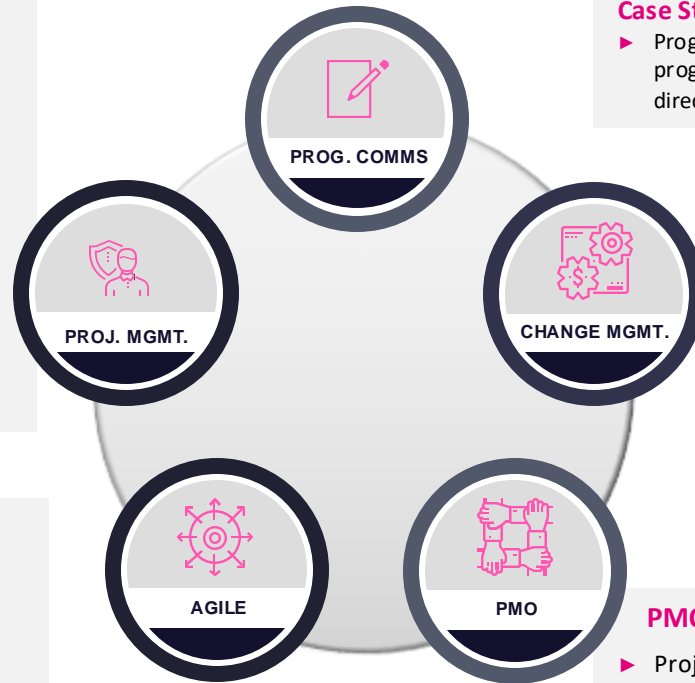
- ▶ Proven F2B delivery from discovery to benefits analysis and realisation
- ▶ Extensive stakeholder management expertise, across all business areas and value streams
- ▶ Education of Agile methodology with project team, stakeholders and BAU resources

Accredited Agile

- ▶ Agile accredited PMs
- ▶ Culture of learning & collaboration
- ▶ Multiple Agile disciplines e.g., SAFe, Scrum
- ▶ Internal accredited trainers
- ▶ Flexibility to adapt to various levels of Agile adoption

Case Studies

- ▶ We have experience in supporting our clients to deliver their Agile vision and business strategy
- ▶ Experience across a mix of leading Agile Frameworks including, (but not limited) to SAFe, Scrum, Kanban, etc.
- ▶ Guidance on implementation of Agile across programmes / institutions



Programme Communications

- ▶ Development of project and programme communication strategy
- ▶ Multiple communication streams utilised, leveraging tools, templates and client infrastructure
- ▶ Work with clients on strategic planning, identifying trends & opportunities and securing stakeholder buy-in through effective communication

Case Studies

- ▶ Programme Communication management across multi-year non-financial risk transformation programme, Ensuring consistency of programme communication and stakeholder engagement, direction and delivery across all projects

Change Management

- ▶ Enterprise-wide change assessments
- ▶ Communication strategy
- ▶ Embedding change culturally
- ▶ Vendor Selection processes
- ▶ Business case development
- ▶ Checkpoint reports
- ▶ Lessons learned reviews
- ▶ Understand, plan, implement, communicate change strategies
- ▶ Agile delivery methodologies (e.g., retrospectives)

Case Studies

- ▶ Facilitating RFP processes and third-party vendor management
- ▶ Developing Target Operating Model design across businesses and value streams
- ▶ Transforming operating model, processes and tools in response to regulatory requirements e.g., MiFID II

PMO

- ▶ Project status report
- ▶ RAID
- ▶ PID
- ▶ RACI
- ▶ Best practice / PMO set-up
- ▶ Governance structure optimization
- ▶ Project planning to appropriate horizons (strategic, initiative, delivery)
- ▶ Timebox/sprint run rates

Case Studies

- ▶ Provision of PMO resources to set up PMO best practice and governance structures
- ▶ Delivery of Programme level PMO support to establish, track and monitor cross-functional workstreams aimed at delivering organisational strategy
- ▶ Individual PMO support for PMs

Business Analysis and Performance Improvement | Capabilities

Digitisation of Value Streams

- ▶ Map and digitise end-to-end processes for automation, streamlining and omni-channel access.
- ▶ Utilise low-code development to rapidly update digitised processes.
- ▶ Develop digitisation roadmap, manage change via training, stakeholder buy-in and benefit tracking.

Case Studies (International Insurer)

- ✓ Implemented Agile & Change Management
- ✓ \$5M in annual cost savings achieved
- ✓ Achieved 300 % faster time to market for new products and services

Double Digit Cost Take Out

- ▶ Analyse data, identify high-cost trends, optimise workforce and renegotiate vendor contracts.
- ▶ Reduce costs across headcount, vendors, processes, technology and assets through a data driven approach.

Case Studies (Asset Manager)

- ✓ Redesigned value streams
- ✓ Implemented new technologies
- ✓ Increased business agility
- ✓ 15% cost saving achieved

Requirements Elicitation / Documentation

- ▶ Engage stakeholders with optimal communication.
- ▶ Identify impediments and capture root requirements.
- ▶ Analyse and prioritise needs.
- ▶ Determine optimal solutions to meet requirements.

Case Studies (Tier 1 Bank)

- ✓ Regulatory analysis of EMIR 3.0
- ✓ Identifying and collaborating with Stakeholders through interactive workshops
- ✓ Gathered requirements from documents and SME's

Process Modeling and Improvement

- ▶ Map processes, analyse metrics, find improvement areas and root causes.
- ▶ Redesign processes for future state, validate changes, achieve buy-in, train and rollout.
- ▶ Collect data continuously, review performance and implement incremental improvements.

Case Studies (Tier 1 Bank)

- ✓ Process analysis, modeling & mapping to BPMN standards
- ✓ Tracked progress continuously
- ✓ Iterative delivery
- ✓ Comprehensive Process Documentation produced

Client



Continuous Improvement

- ▶ Continuously improve CEX by enhancing products, services and delivery through engagement, empowerment and tools & training (e.g. Lean Six Sigma).
- ▶ Use data to measure progress on KPIs and identify improvement areas and ensure sustainability over time.

Case Studies (Tier 1 Bank)

- ✓ Standardised Operating Model
- ✓ Enhanced visibility with KPIs
- ✓ Reduction of cycle times across core processes

Change Optimisation

- ▶ Clarify process ownership and governance to sustain change and ROI.
- ▶ Align changes to strategic goals.
- ▶ Continuously monitor rollout progress.

Case Studies (Tier 1 Bank)

- ✓ Redesigned the banks change processes to Scaled Agile methods.
- ✓ Reduced time to market for new products and services.
- ✓ Improved processes helped improve staff retention.

Functional Testing and Assurance

- ▶ Verify functionality, align with business requirements and identify defects early.
- ▶ Ensure end-to-end integration testing and test case coverage.
- ▶ Execute functional and non-functional test cases.

Case Studies (Tier 1 Bank)

- ✓ Defined overall test strategy and process
- ✓ Executed SIT & UAT testing
- ✓ Identified defects for resolution
- ✓ Implemented new test tool (Xray)

Key benefits:

- ✓ Effective strategy delivery focusing on the root causes & requirements
- ✓ Metrics and data driven outcomes
- ✓ Reduced costs, improved service levels & optimised processes
- ✓ Move to a process-led culture

Delta Capita | Data Consulting Offering

We leverage our unique position at the heart of the Financial Services Ecosystem to deliver a holistic approach across our Data practice by combining cross-domain expertise, extensive client experience, in-house technology solutions and select partnerships to drive transformation within your organisation

We boast capabilities to support your organisation across the entire data value chain

Data Analytics	Data Management and Governance	Data Architecture	Performance Optimisation and Automation	Data Science (incl. AI & ML)
<ul style="list-style-type: none"> Data Analysis Data Visualisation Business Intelligence Data Quality 	<ul style="list-style-type: none"> Data Management and Engineering Database Architecture Data Lakes Data Controls and Governance 	<ul style="list-style-type: none"> Data Operational Model Data Virtualisation Data Migration API Mapping Data Lineage 	<ul style="list-style-type: none"> Data Automation Robotic Process Automation Document Intelligence 	<ul style="list-style-type: none"> Artificial Intelligence Machine Learning & LLMs Behavioural Science Data Modelling

Automated ETL: ingest and transform multiple large data sets to create desired output

MI/BI Dashboarding: fully automate MI with advanced and customisable tooling

Privacy-preserving synthetic data: populate enterprise warehouses with GDPR-compliant datasets

Data Policy frameworks: get your organisation and external audit comfortable with data governance

Data-driven culture: empower business users with access to meaningful data on demand

Cloud migration: support from SMEs along each stage of your journey

Robotic Process Automation: 24/7 digital workforce to manage repetitive manual tasks

Unstructured data ingestion: eliminate need for human input

Risk Modelling: allocate risk metrics to predict risk fluctuation

Transaction Monitoring: predict malicious activity using ML and be proactive prior to incident

Our 3 core principles:



Help our clients to establish a data-driven organisation through improved understanding, management, and governance of data



Utilise data insights to drive business decisions, optimise processes, and deliver increased value from data assets



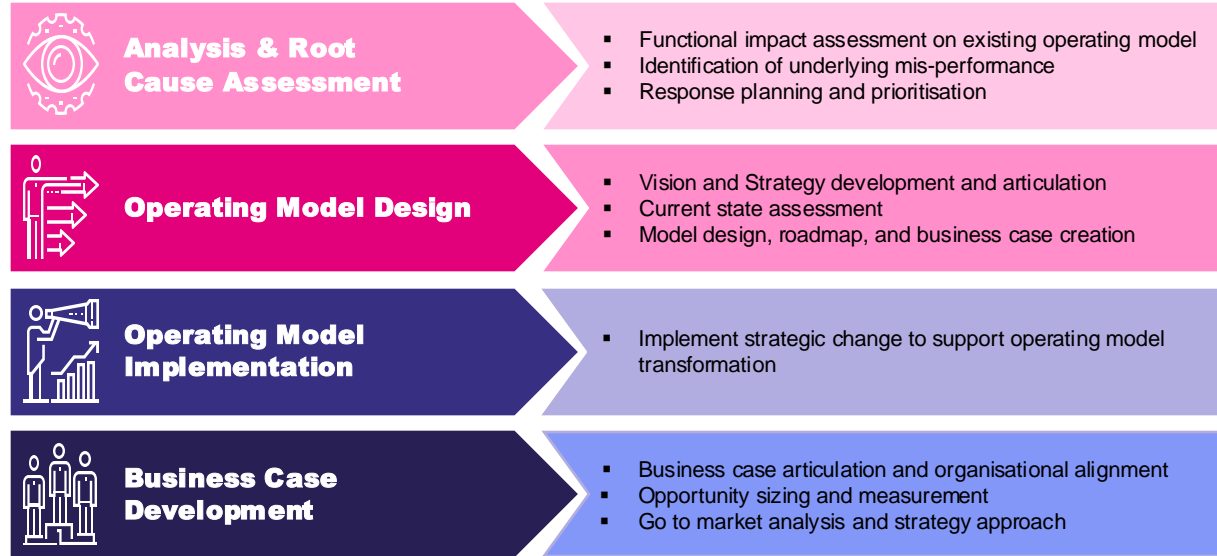
Build and deploy solutions to decouple data from legacy architecture and optimise data in motion across the organisation

Our team has **deep tooling proficiency** across the data and automation lifecycle



Financial Services Division of PRYTEK

There are 4 core services that we provide to help our clients set clear business objectives and effect change in complex operating environments. These services can be deployed at various stages of a client's transformation agenda to align the organisation towards shared goals and measurable business results.



Our Differentiators

Expertise

Seasoned professionals with Institutional knowledge of banks post trade operations & technology infrastructure and market infrastructure. Experience in both Run the Bank (RTB) & Change the Bank (CTB) around cost / benefit & business case analysis, building and managing a change book of work, and design of operating models.

Execution Focused

Our teams partner with our clients to determine levels of support required, across multi-phased change agendas. We understand and can position the required change in the context of the broader organisational design and change book of work.

DC Modus

We have extensive experience of strategic reviews and target operating model design with over 100 engagements across many different business domains. We have developed a repeatable agile methodology that accelerates the review process and the level of detail available to support investment decisions.

Operating Model | Construct

1. Business Strategy

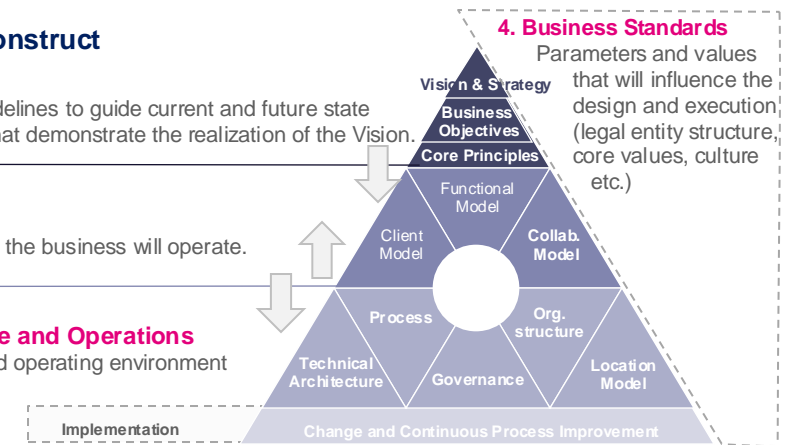
Business aspirations and guidelines to guide current and future state thinking. Specific outcomes that demonstrate the realization of the Vision.

2. Business Structure

The framework through which the business will operate.

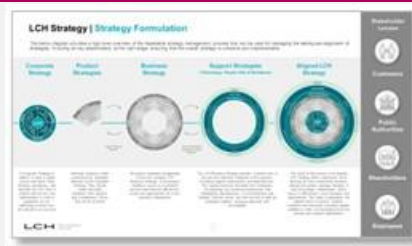
3. Business Infrastructure and Operations

The fundamental activities and operating environment



Case Study 1 | Strategy Alignment & Development

DC were engaged by a leading clearing house to assist with aligning, communicating and developing their strategy. Findings and recommendations were provided to help enhance their strategy formulation process and inform business model changes



Case Study 2 | Target Operating Model

DC were engaged to help the client develop a target operating model that would enable them to meet ambitious growth targets against a backdrop of historic underinvestment and ongoing regulatory scrutiny



Case Study 3 | Voice of the Customer

DC were engaged by a prominent market infrastructure provider to perform an external 'voice of customer' exercise to help focus, refine and validate their business strategy, business case and roadmap



Payments

Created in 2020, the Payments practice is one of the newest and fastest growing domains at Delta Capita having been driven by unique propositions to meet client demand and deep industry expertise working with top-tier banks, SWIFT and other payment infrastructures.

How we work

- ▶ We collaborate with our clients by co-creating propositions that meet our clients' requirements. This includes working on everything from business and technology advisory, impact assessments, voice of the customer, centre of excellence creation, SME support, payment controls, gap analysis, through to project and program delivery.
- ▶ We also collectively work with banks, fintech's and central banks on a number of emerging payments and market infrastructure developments covering digital assets, distributed ledger technology (DLT) and tokenisation.

Our expertise

- ▶ We bring together specialist consultants with years of payments and banking industry experience, as well as in-depth knowledge of the latest technologies. Our Payments team is led by subject matter experts with over four decades of industry experience across market infrastructures, financial institutions and technology.
- ▶ We are seen as thought leaders with practical experience in the ever-changing Payments transformation space. From advising top-tier banks on their current technology and commercial strategy to working with existing and new market Infrastructures initiatives and their early adopter communities.
- ▶ We have the capability and resource availability to provide fit for purpose teams and individuals at various levels of seniority and expertise, ranging from entry level doers to business analysts, project managers and senior subject matter directors.

Our specialisms

Data Standards & Client Outreach



Assisting Payment Infrastructure providers with Standards, internal product development, market infrastructure adoption, communications and client outreach to the community

Banks ISO 20022 Migration



Assisting clients with their ISO 20022 migration starting in Nov 22 and ending after the coexistence period Nov 2025.

Modernization of Workflow, Controls and Thresholds



Assisting clients on modernizing legacy technology and establishing the requisite workflow, controls and optimal operations to minimize the risk of erroneous payments leaving the organization

New Payments Platforms



Assist clients with advisory and discovery work, impact assessments and new target operating models

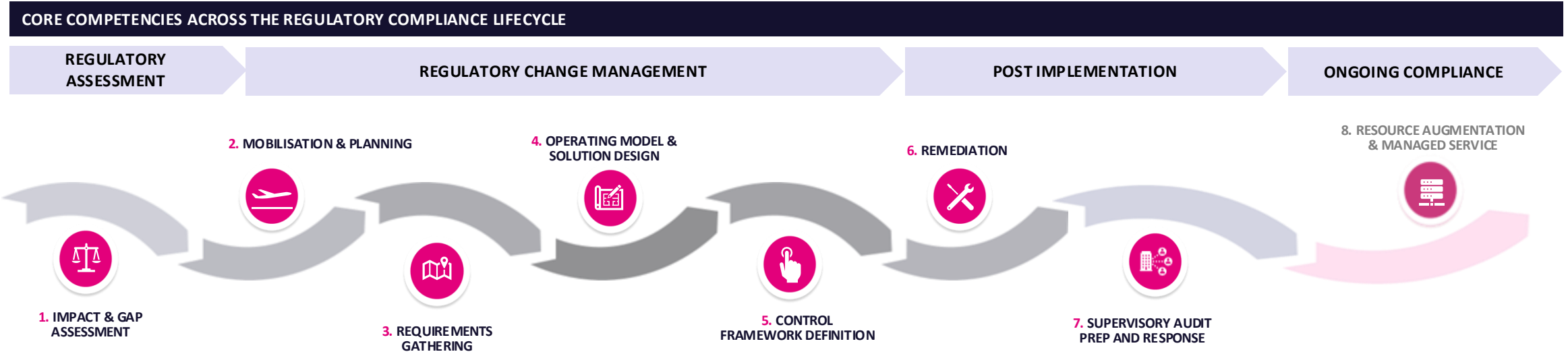
Market Infrastructure Transformation



Work with clients on new market infrastructure initiatives including (but limited to) digital assets, distributed ledger technology (DLT) and tokenisation in the payments and settlements space.

Risk and Regulation | Advisory & Consulting

Delta Capita partners with clients to navigate competing global regulatory priorities, identify impact to client businesses, design and deliver regulatory change programmes and ensure clients are best equipped to demonstrate and maintain cross jurisdictional compliance



TOPICS OF EXPERTISE

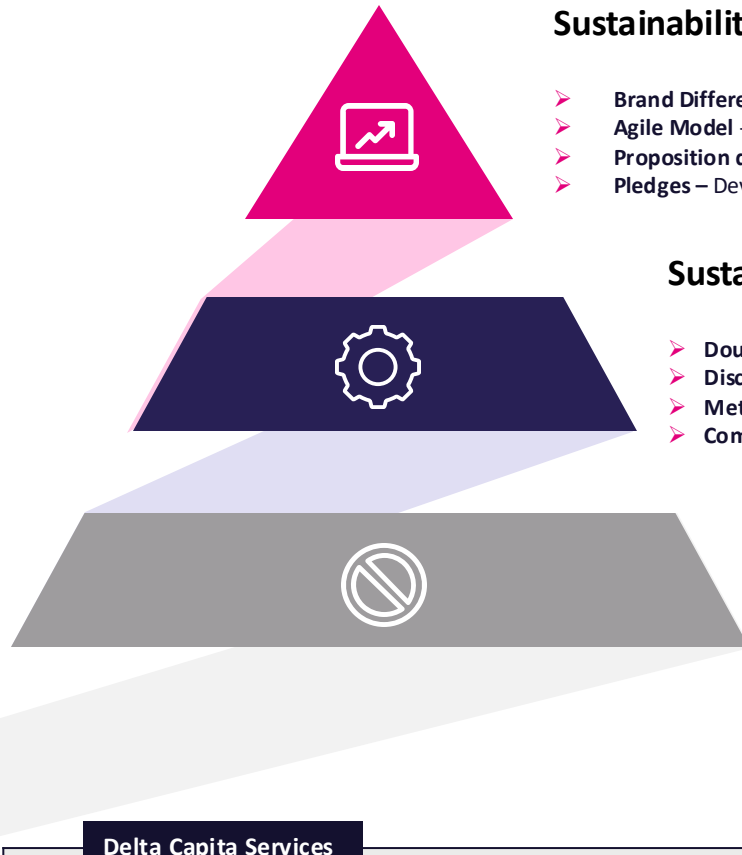
TRANSACTION REPORTING <i>(EMIR, MIFIR, SFTR, DODD FRANK, VOLCKER etc)</i>	CSDR/ T+1	OPERATIONAL RESILIENCE	UK CONSUMER DUTY	PRIIPS
AML/FINANCIAL CRIME	BCBS 239/ RISK DATA MANAGEMENT	BASEL/CRD	GDPR	MARKET ABUSE REGULATIONS

CLIENT SEGMENTS

INVESTMENT BANKS	RETAIL AND PRIVATE BANKS	BROKERS & INVESTMENT PLATFORMS	WEALTH AND ASSET MANAGERS	TRADE REPOSITORIES	INFRASTRUCTURE PROVIDERS <i>(EXCHANGES, CLEARING HOUSES & CUSTODIANS)</i>
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Sustainability & ESG | Service offering

Delta Capita has the skills and expertise to support our clients with their sustainability programme. Delta Capita understands that sustainability ambitions vary and can provide expert advisory services through to implementation, whether your institution is seeking compliance or competitive advantage.



Sustainability for **competitive advantage** and differentiation from peers

- **Brand Differentiation** -- More effectively embed sustainability into core strategy, brand and “DNA” to support long-term value enhancement
- **Agile Model** -- Build a dynamic business model to meet evolving market demands and customer needs, delivering positive impact beyond profits
- **Proposition development** – Build on existing product / service portfolio building out “green” credentials to deliver positive impact and differentiation
- **Pledges** – Develop and publish a Sustainability Impact Report including, for example, public commitments to specific SDGs as part of the UN Global Compact

Sustainability **embedded in strategy** enabling credibility and longevity of sustainability framework

- **Double Materiality Assessment** - robust view of the relative materiality of ESG and impact issues and clear recommendations on next steps
- **Disclosure** - gap analysis for relevant ‘optional’ frameworks including TCFD, TNFD, SASB, transition planning frameworks
- **Metrics and KPI’s** - execute ESG metrics and KPI’s tailored to our sustainability streams to quantitatively indicate improvement
- **Commitments** - SBTi and CDP reporting for Carbon Emissions, UNGC to report on bi-annual progress

Sustainability **imperatives** to ensure your organisation is meeting its compliance obligations

- **Compliance** - Ensure full compliance with current reporting and legislation requirements
- **Reporting** - Proactively prepare for upcoming reporting obligations and legislation
- **Governance and Accountability Framework** - gap analysis, proposed pathways & accountabilities, implementation roadmap
- **Net Zero Roadmap** – recommended approach to measurement and target setting aligned to best practices (Including approach to financed emissions)
- **Due Diligence** – understanding exposure to ESG risks from clients and suppliers

Delta Capita Services



Advisory services leveraging our in-house SMEs and partners; benchmarking, strategy setting, impact & gap assessment



Front to back delivery of your sustainability programme; project management, mobilisation & planning, operating model solution & design



Resource augmentation leveraging our experienced consultants to supplement your sustainability programme; PM/PMO, BA, Data & Technology experts

Digital | The interconnected dimensions

Shaping a new digital future requires interdependent transformation of connected organisational capabilities and departments. Delta Capita brings our relevant specialist practice areas together to deliver a bespoke solution to each client problem/ambition

CORE



Digital Strategy

- Vision Setting
- Unmet needs / market analysis
- Business case creation
- Review of current strategy and roadmap



Customer Journey Review / Design

- Optimised and differentiated customer journey
- Omni-channel servicing
- Journey prioritisation / scorecards



Proposition Design

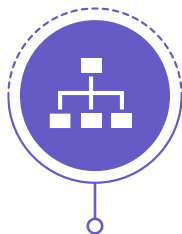
- Products & Services review
- Product roadmap: harmonisation & focus
- New differentiated and tailored propositions



Delivery

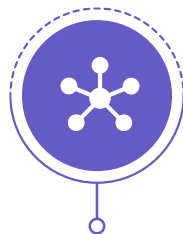
- E2E process design
- Assignment of tasks & responsibilities
- Operational Excellence
- Automation opportunities / implementation

CONNECTED



Organisational Design

- Op model modelling and visualisation (DC Modus)
- Impact analysis across dimensions of change
- Workforce skill gaps



Data

- Data definitions, lineage & quality assurance
- Data Science, Insights & analytics
- Data Protection, consumer duty and Risk and Regulation



Technology

- Solution architecture
- Legacy & Cloud migration
- Build v Buy & Integrate



People & Culture

- Design/embed new way of working
- Cultural transformation
- Organisational / leadership buy in

Business Agility | Organisations most responsive to change will succeed



Agile Maturity Assessment

- Tailored assessment and advice based on Agile maturity and organizational goals
 - Different levels: Team | Team of Teams | Strategy & Portfolio | Organisation
-
- Teams | ARTs | Value Streams
 - Structure | Roles | Governance
 - Ways of Working | Culture
 - Lean Portfolio Management
 - Agile Metrics



Agile Transformation



Training & Coaching



- Product Owner | Scrum Master | Agile Coach
 - Executive Coaching | Agile Leadership
 - Scrum | Kanban | DevSecOps | Lean
 - Design Thinking | System Thinking
-
- Agile Transformation Lead | Agile Trainer | Agile Coach
 - Agile Project/Programme Manager | Agile PMO | Agile BA
 - Product Owner | Scrum Master

Delivery (Staffing)



Benchmarking / Voice of the customer | The DC Toolkit

We have a toolkit of methods, technology and experience to support us in benchmarking, voice of the customer, customer insights through to implementation.

OUR APPROACH: LISTEN.PLAYBACK.PROTOTYPE.LISTEN

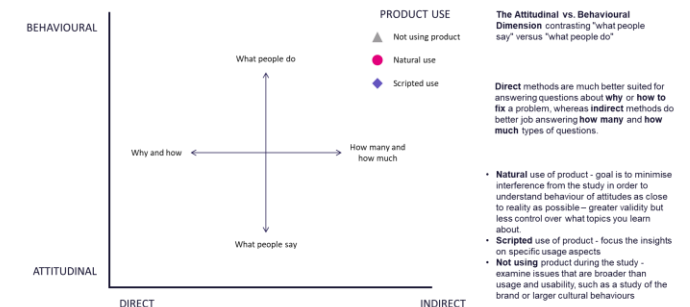
Our approach to a voice of the customer piece of work is driven by the objectives and current state of the customer research and strategy. We therefore design a tailored approach bringing in relevant parts of the toolkit subject to the specific goals and work done to date.

- **Understand the vision:** First is to understand the vision, problem statement, goals of any voice of the customer research, and the brand values etc.
- **Validate the current information:**
 - **Customer insights:** any insights previously gathered are essential to consider unless the data is redundant due to time period or retired products / services. This is essential to prevent duplication and ensure that you do not frustrate customers by asking the same questions twice.
 - **Benchmarking:** we track the market and can provide market insights around positioning as well as bespoke research into points of differentiation linked to your market positioning strategy. This is essential to bring in as it's important to understand the alternative options available to customers.
 - **Data Insights: gathering meaningful data insights whether from operations or customer data and** any previous work conducted.
- **Example group:** Determine the segments, personas or characteristics of your desired example group. Unless there is a capability to reach out to every single customer to ask for feedback it is essential that a representative group of either existing or target customers is profiled in order to gather diverse and impactful feedback. Even if a customer wide survey is launched then an engaged sample set is still required for depth interviews and as a user testing group.
- **Playback and Prototype:** Depending on the scale of the project we would then playback the findings into core themes across different target groups. Once validated we can either present recommendations or we can support in realising the change working to create design mock ups, screen prototypes etc, the concept is to get simple wireframes and hi-fi prototypes into the hands of customers to gather feedback prior to investing in making any of the changes. The next step would be again to listen, ensure there is sufficient critical mass in feedback and then begin to implement.

TOOLS AND TECHNIQUES FOR GENERATING CUSTOMER INSIGHT



HOW TO TEST – FACTORS TO CONSIDER



Tech Consulting | Capabilities

Financial Services firms are re-aligning their strategy to rationalise systems, embrace new technology and move to the cloud in a measured manner. As organisations become digitally native, security and security risk awareness is critical.

Vision: To be the trusted go-to partner who empowers clients with strategic technology solutions, driving their growth, innovation, and competitive advantage

CLOUD TRANSFORMATION

- ▶ Cloud strategy and advisory, assessments, recommendations , TOM build and roadmaps
- ▶ Cloud infrastructure application and data migration (deployment Models: IaaS, PaaS, SaaS)
- ▶ Cloud and Cyber Security and Resilience

EMERGING TECHNOLOGY STRATEGY & BUILD

- ▶ DLT (Blockchain)and Smart Contracts
- ▶ Digital Assets
- ▶ Data Warehouses & Stores
- ▶ AI, Machine Learning and Language Model Solutions

CLIENT AND VENDOR SUPPORT

- ▶ Solution Architecture, Strategy and Technology Advisory, TCO analysis
- ▶ Modelling, documentation and explanation or training
- ▶ Solution Design, System and Tool Selection
- ▶ Design (UI/CX)
- ▶ Security Assessments
- ▶ Vendor Value Stories and Market Positioning
- ▶ Vendor Prof Services Implementation
- ▶ Vendor Product Roadmaps

SYSTEMS INTEGRATION / DELIVERY

- ▶ Tool Implementation (with other Consulting competencies – core BA/PM activity and including Testing)
- ▶ Integration Management
- ▶ Establishment of Technology Centres of Excellence

TECHNOLOGY ENGINEERING

- ▶ Application Lifecycle Management / Development
- ▶ System and Tool Implementation
- ▶ Integration and Connections API Design, Development
- ▶ Quality Assurance and End-to-End Testing

CLM | Consulting Services

Our specialist experience related to Client Lifecycle Management (CLM) positions us well to support our clients in this space .

Our diverse range of services means that we can add value across a range of areas that underline our value proposition as a value-centred organisation. The definition and implementation of an effective client lifecycle requires the right sponsorship, talent and direction to bring about procedural and technical changes, and also to affect the behaviours of key stakeholders inside and outside of an organisation.

Business Process Transformation

Performance Analysis of existing approaches, design of optimised Target Operating Models or tactical process improvements (across lenses of operational excellence, process, data and technology). Simplify and combine, eliminate redundancy and then look for broader automation / relocation

Technology Selection and Support

Support with selection and implementation of full toolset from Workflow through Data Aggregation and Screening



Data Management

Data Analysis and Quality, Analytics for Business Intelligence to support intelligent decisions through Data Lineage (CRM to WF, aggregation to Golden Stores onto downstream trading and reporting), strategy, policies and standards for optimal architecture

Project Support

PMO / BA / PM Skilled and experienced resources to support implementation of initiatives across the front to back Client Lifecycle

Peer Data Benchmarking

The client wants to understand how others are managing the client lifecycle and to gain insight from those faced with very similar regulation, institutional and client pressures.

DC will engage across institutions to understand common challenges, and problem-solving methods: using data-led analysis to improve collaboration across banks and to remedy the most complex CLM issues.
Typically 1-3mths with Business Consulting and Data and Technology.

Credentials: Engaged with tier 1 investment banks to perform a benchmarking exercise that provided each bank with (i) a 'health-check' with respect to their CLM function, (ii) a view of opportunities based on industry best practice (iii) competitor analysis.

Operational Design

The client has initiated, or is planning, a complex programme that requires reviewing a departmental landscape and solving problems by designing a future model across people/process/tech lenses.

DC will engage to provide review of perceived issues, working practices, data and technology flows and business processes to obtain a current baseline. The future state will be designed collaboratively with stakeholders with an implementation timeline proposed.
Typically this is a ~6mth+ engagement with Business Consulting.

Credentials: Performed a global review of the bank's current client lifecycle management processes and produce a CLM operating model vision that aligned stakeholders around future state principles and strategic direction.

Workflow Implementation

A Request For Proposal has led the organisation to choose a software vendor for client lifecycle workflow management and orchestration.

DC will can support to choose appropriate vendors to meet client needs and then engage to assist with implementation to ensure that the agreed business benefits are realised.
Typically this is a 12mth+ engagement across Data and Technology as well as Transformation and Change.

Credentials: DC are implementation partners of WF solutions such as Fenergo. We successfully provided the vendor with resources to assist with a product implementation for a Tier 1 investment bank to remedy and consolidate the end-client's CLM processes .

Services Value Proposition

Delta Capita provide core services to Investment and Wholesale Banks, Asset Managers and Market Infrastructure providers. Our services focus on providing full mutualised managed services, operated by Delta Capita, to enable our clients to transform their business and realise cost efficiencies in areas that are core but not differentiating. We have extensive banking, technology and operational expertise which allows us to both run and transform clients' operational infrastructure.

We deliver services in four different ways to maximise benefit for our clients:

People based services

Our people, your technology & processes, managed by you

Software as a Service

Our technology, your people & processes



Managed Teams

Our people, your technology & processes, managed by Delta against agreed outcomes

Managed Services

Our technology, our people delivering a full-service capability underpinned by agreed SLAs

The specialist areas we provide services in are:

- KYC/Client Onboarding including proprietary technology (CLM)
- Post Trade Services
- Structured Products
- Pricing and Risk
- Market Infrastructure connectivity & transformation

Potential of Mutualisation Key:

Low

Medium

High



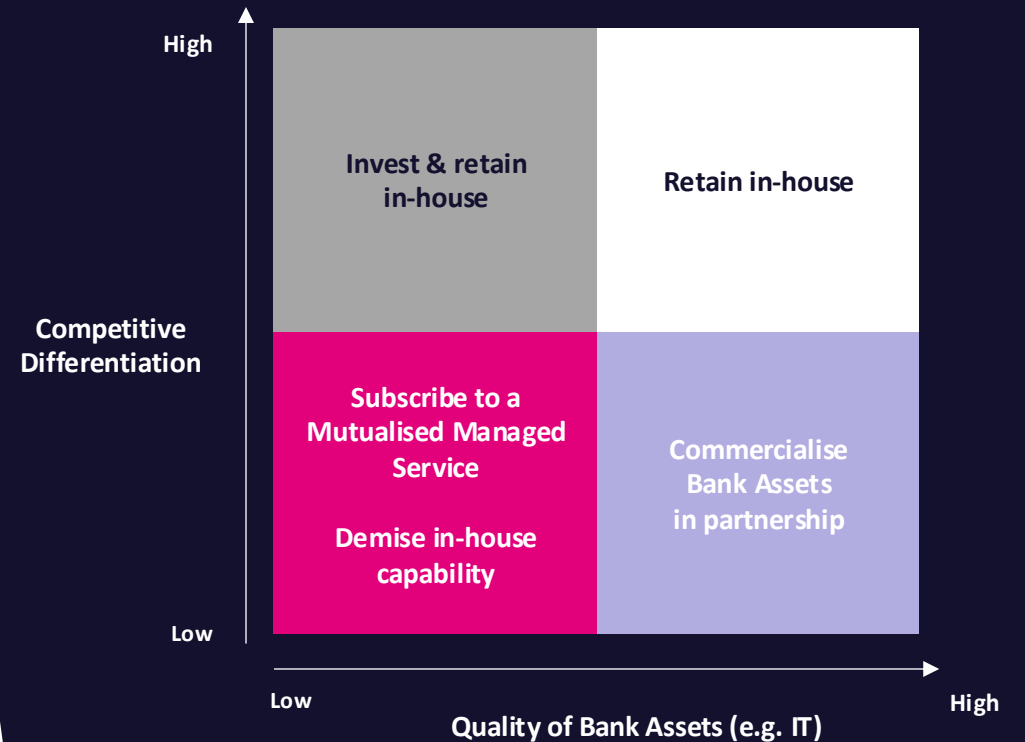
Mutualised Managed Services

By re-assessing the nature of competitive advantage
Banks can realise new sources of value:

1. Use of Mutualised Managed Services:
 - a) Up to 40% Cost Savings through demise of existing capability
 - b) Further benefits of mutualisation service provision with other banks (run, cost of regulation etc)
 - c) Re-deployment of change budgets towards the functions that provide competitive advantage
 - d) Cost centres become profit centres, generating new career opportunities for bank staff

2. Commercialising bank assets to create new services for other banking participants:
 - a) Co-invest in partnership with Delta Capita to create a multi-tenant “product”
 - b) Generates new value/revenue for re-deployment as per bank priorities

Options for creation of value in Capital Markets functions



Delta Capita | Client Lifecycle Management

Helping you transform end-to-end client onboarding and lifecycle experience, future-proofing regulatory compliance and enhancing operational efficiency.

Our Client Lifecycle Management (CLM) Services provides end-to-end KYC/AML and client due diligence (CDD) capabilities to help organisations optimise the management of their client lifecycle.

Using our technology **Karbon** enables:



Faster client onboarding

Deliver fast, frictionless and compliant digital onboarding journeys for your clients.



Reduced total cost of ownership

Advanced API integrations connecting the end-to-end client journey.



Regulatory & commercial safety

Policy-driven accurate risk assessments aligned with in-scope AML, KYC and regulatory compliance regulations to optimize your operating models.



Improved operational efficiencies

Advanced proprietary end-to-end CLM platform providing fewer touchpoints and re-usability of client information

OUR SERVICES

Managed Services

Full KYC-managed service covering the collection, structuring and verification of data, UBO unwrapping, risk flags, screening for PEPs and sanctions, QA and ongoing monitoring; the building of the KYC profile records can be customised to meet the client's policy and AML requirements

Resource Augmentation & Managed Teams

Conduct full KYC remediation and uplift projects via a choice of onshore/nearshore KYC teams with domain expertise across multiple jurisdictions and entity types; successful track record in quickly ramping up teams to meet project timeframes and delivering to a high standard of quality.

CLM Technology Solutions

Delta Capita has a suite of technology solutions to improve CLM. These are underpinned by Karbon, a proprietary end-to-end intelligent CLM platform that provides data sourcing, data integration, workflow, rules engine and screening.

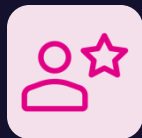
Policy & Control Services

Our Policy and Controls SMEs can provide updates on clients' AML policies to ensure compliance with the latest regulatory updates and conduct documentation, process and procedure reviews to optimize the clients' operating models.

Consulting Solutions and Moving to Continuous KYC

Advise clients on transitioning to a continuous KYC model, leveraging our SME's experience combined with the latest technology solutions. The result is a cost-efficient operating model that allows clients to effectively manage their AML risk

WHY DELTA CAPITA



PRACTITIONER LEAD BUSINESS

We have experts who will work with you to ensure we deploy teams who can meet the experience demand and deliver on time



FAST DEPLOYMENT

We can ramp up teams quickly, using our experienced resources and academy programme



GLOBAL FOOTPRINT

We have services centre locations cross the UK, Europe, US and Asia to meet location strategy and enable teams to work alongside client teams



EXPERIENCED RESOURCES

Led by Senior Practitioners, the CLM team have a successful track record in ramping up to meet the demands of our clients.



FLEXIBILITY

We build a team and support tailored to our clients' requirements

About SRP

Delta Capita Structured Products & Derivatives business provides a unique range of tools through its inSPire platform to support structured products manufacturers through the issuance process, platform management, product governance and full lifecycle support.

Our team of experts and specialist technology is used by many of the leading structured product issuers to reduce the strain on their resources and benefit from industry standards and mutualisation.

100+

STRUCTURED PRODUCTS SMEs

12

GLOBAL ISSUERS

700+

DISTRIBUTOR QUESTIONNAIRES

+120K

DOCUMENTS AUTOMATED

3.5m

MESSAGES DELIVERED

99.9%

SERVICE AVAILABILITY

Delta Capita | Structured Products and Derivatives



CONSULTING

Senior industry professionals bringing industry insights and best practices to inform your transformation agenda



SERVICES

A team of 100+ Structured Products specialists supporting global Tier-1 issuers throughout the product lifecycle



TECHNOLOGY

Specialist technology, **inspire**, designed for Structured Products issuers and supported by Structured Products SMEs



Issuance Workflow

Workflow orchestration from deal capture to post-trade lifecycle management with control and transparency



Product Documentation

A product documentation service combining a state-of-the-art automation solution with manual drafting services



Product Governance

Product Approval, Testing and Target Market administration, oversight support and monitoring, using our powerful rules engine for Pre and Post Trade controls.



Distributor Due Diligence

Complete solution for Structured Product distributor due diligence covering KYD, Distribution Agreement drafting, KYC and market research services.



Connectivity Hub

Managed solution to simplify the setup and maintenance of inbound/outbound connectivity to clients, external service providers and market infrastructure operators



Structured Products Specialists

SME support to establish frameworks, configure and run applications, deliver continuous automation and resolve exceptions

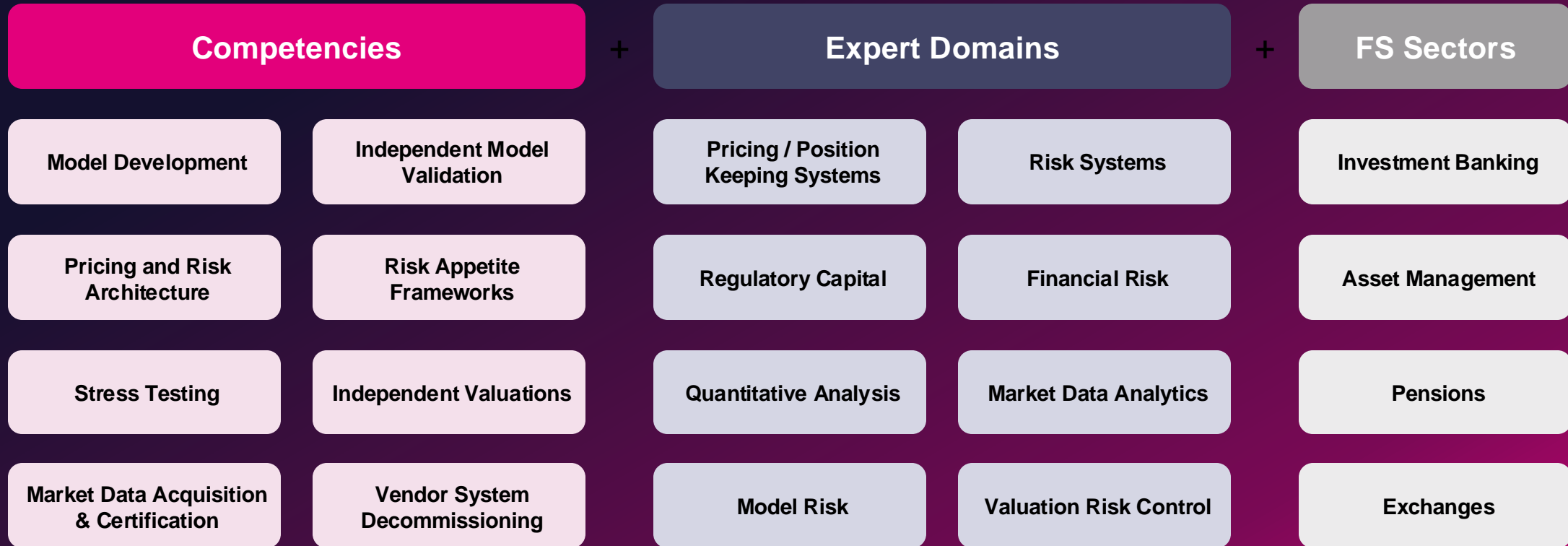
Delta Capita

A PRYTEK Financial Services Business

Delta Capita | Pricing and Risk

Our Pricing and Risk services support our clients in responding to changes in the regulatory landscape and optimizing their resources.

We leverage our practitioner experience to work with clients in enhancing existing and solutionising new Pricing tools and Risk systems.



Post Trade Services



We work with our clients to assess their specific requirements, operating at speed to offer a solution to Run the Bank functions and large-scale global remediation projects.

We help clients to:

- Simplify Operations
- Comply with regulatory obligations
- Innovate business models and technologies
- Improve process efficiency

Delta Capita's Post Trade Services offering has longstanding credibility supporting financial institutions by providing subject matter expertise across multiple asset classes.

Coverage

Bonds



Cash Equity



Commodities



Repos



ETDs



Equity Derivatives



Credit Trading



Securities Lending



FX



Rates Trading



Treasury



Loans



Delta Capita

A PRYTEK Financial Services Business

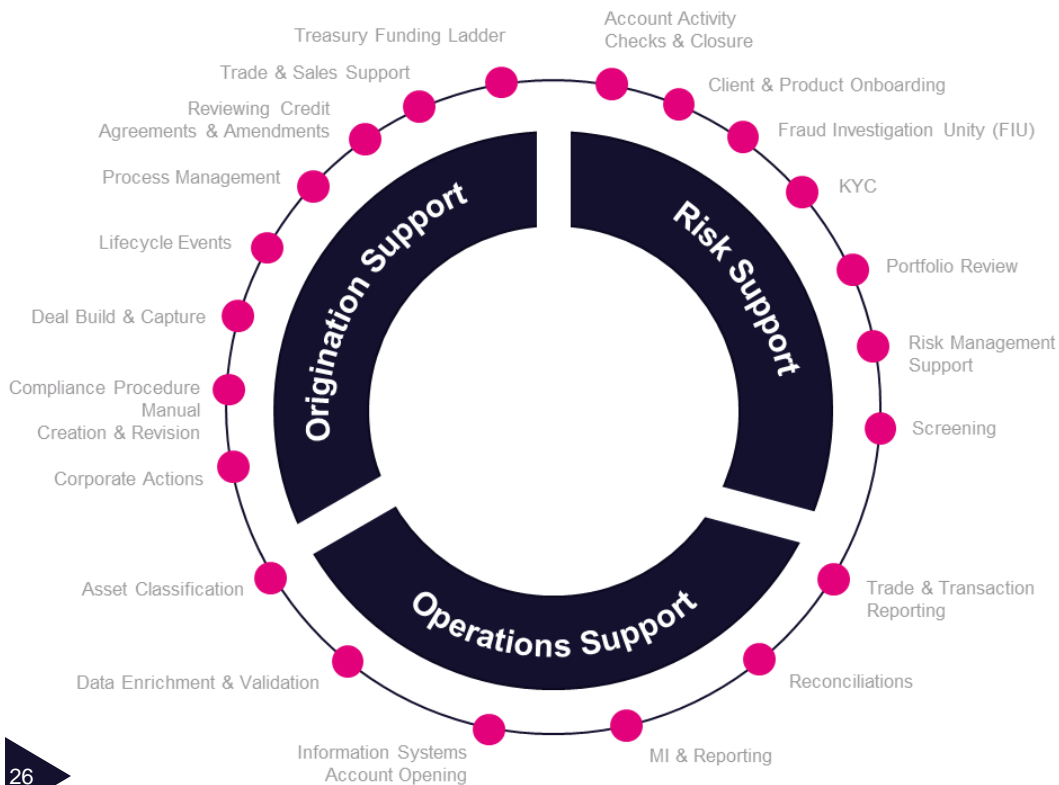
Loan Operations | Our Offering

CONTEXT:

Delta Capita has experience in successfully deploying targeted teams to:

- Remediate capacity constraints and reduce break and reporting backlogs
- Support with regulatory challenges
- Design & deliver change – operationally and for system implementations
- Outsource & provide managed services

LOAN SERVICES:



AREAS OF EXPERTISE:

Delta Capita's Loan Operations capability provides a comprehensive range of services for Capital Markets and Transaction Banking Loans businesses including:

Origination & Risk Management

- Origination support including pricing & credit risk processing
- Document processing
- Onboarding
- Booking & funding
- Record & store collateral
- Track and report against exposure limits

Servicing

- Maintaining client data
- Loan servicing
- Reconciliations
- Confirmations
- Trade & transaction reporting
- Renewal processing
- Covenant monitoring

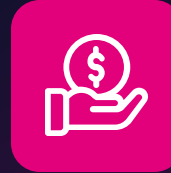
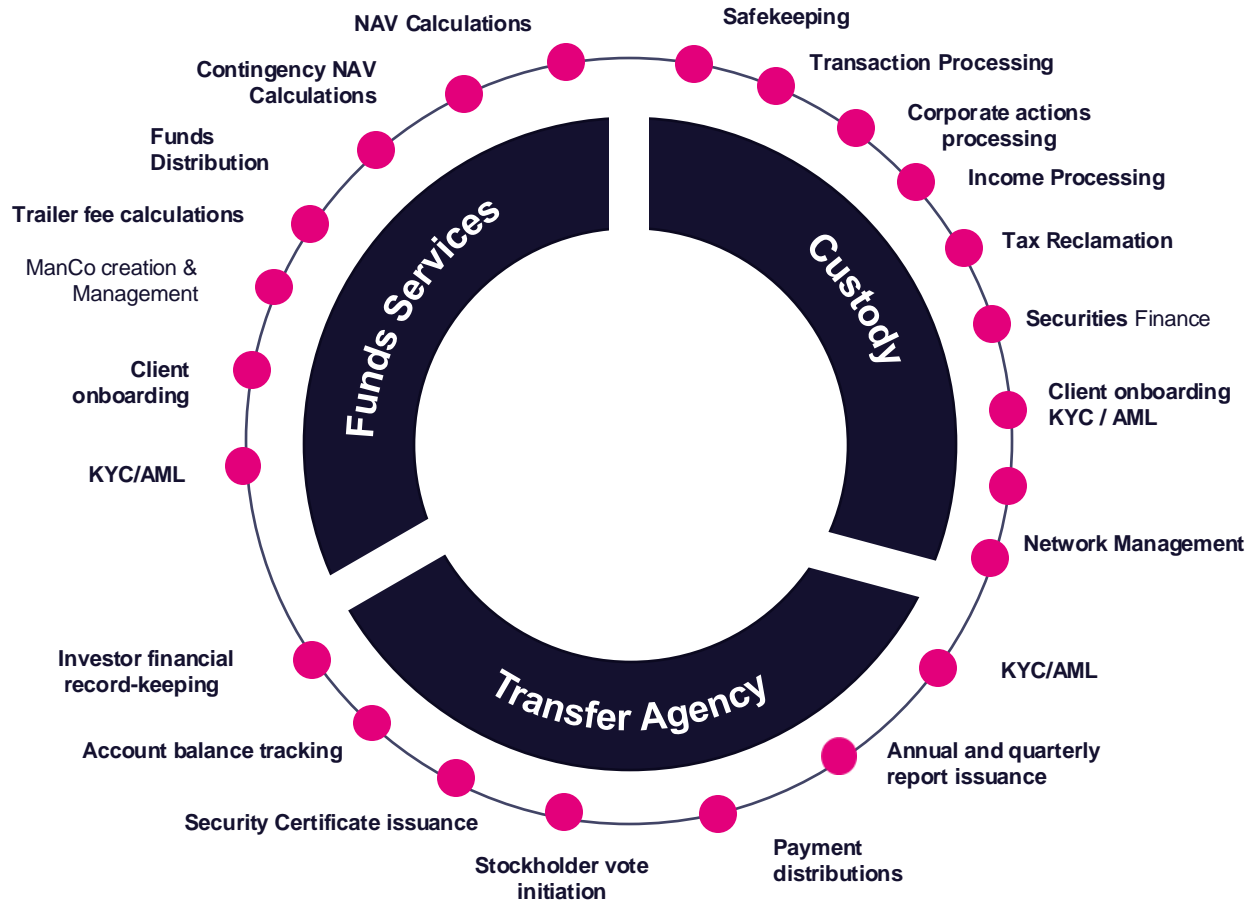
TRAINING:

All teams are equipped with SME-led training and support, allowing them to provide an immediate, positive impact.

The capability of our staff is underwritten by a comprehensive and industry-leading Loans Training academy which covers:

- Syndicated and Bilateral Loans
- Loan facilities
- Credit Agreement review
- Legal Documentation
- Transaction Lifecycle (Origination through to Closing)
- Understanding of Market Associations (LMA, LSTA etc..)
- Participant Parties
- Impact of changing benchmarks
- CLO / CDO lifecycle and analytics

Securities Services | Our Offering



Delta Capita's Securities Services capability provides a comprehensive range of services for clients in the Funds, Custody and Transfer Agency spaces



Our SME's in this space have significant experience of managing at a senior level in both Run the Bank and Change the bank scenario's



Delta Capita teams are supported by an outstanding Graduate academy and Learning and Development programme in addition to internal SME-led training and delivery oversight

Query Management Application (QMA)

Business communication: **transformation** starts here.

QMA streamlines communications with features that allow users to reply to and resolve client inquiries faster and collaborate as a team more efficiently.

Not only does QMA improve client experience and reduce operational risk, but it ultimately improves the lives of our users by offering peace of mind.

Benefits



Actionable data insights

Customizable data and metrics to improve organization's client service and processes.



Enhanced team collaboration

Drive team efficiencies by eliminating duplicate work and reducing manual touchpoints. All while reducing your risk.



Prioritized inbox

Key features to help users view and action the most important inquiries and respond and resolve them faster.



One place for all communication

Single integrated platform to manage all forms of communication without needing to toggle to monitor various communication channels.

Growing Burden of Business Communication

Challenges

- **Lack of Transparency**
Limited data analytics on group inboxes and client response times.
- **High Volumes**
High email and chat volumes in post-trade activities and other financial operations teams.
- **Time Spend**
Over 50% of users time is spent on communication.*
- **Multiple Channels**
Users need to monitor various channels of communication like email, chat, zoom etc.

QMA Solution

- + **Data analytics, insights & reporting.**
- + **Auto assignment and prioritized view of top client inquiries.**
- + **100+ features that enable rapid response to clients.**
- + **Single integrated platform to handle various modes of communication like email, chat, Zoom, etc.**

**Information based off Tier 1 bank operations data.*