

Accelerate Projects and Improve Business Processes

Capgemini's Financial Services Business Process Reference Model

Financial services organizations globally are facing increasing complexity and unprecedented market challenges. Greater competition, rising costs, and fleeting customer loyalty, mean organizations must be more agile in response to rapidly changing market conditions. Each new business improvement or technology implementation must produce benefits quickly. Yet many organizations find it very difficult to meet these fast-paced demands, in part, because projects are dependent on important, difficult and time consuming phases such as scoping, requirements gathering and process development. The activities in these phases require a lot of thinking, communication and iterations of work, which dramatically impact throughput times.

But why should organizations invest such effort and valuable time to describe how a process is working today and to design the ideal future process? Wouldn't it be valuable to accelerate process mapping and benefit from leading practices all over the world?

Capgemini's Financial Services Business Process Reference Model helps to improve your business processes and accelerate projects. The model combines our extensive knowledge and experience within financial services and business process management and incorporates leading practices into one central reference model that is easy to understand, adjust, expand and communicate.

These models are completely embedded in Capgemini's approach for business analysis (SEMBA) and process analysis (BPM). They are proven and refined through real-world experience using them to deliver client engagements where we have successfully helped financial firms "jump" to the target operating model of the future instead of redesigning their legacy processes. Capgemini's reference models help financial services firms accelerate transformation programs and lower the target state design time by as much as 20%.

About Structured Expert Method for Business Analysis

Structured Expert Method for Business Analysis (SEMBA) is the Capgemini method for business analysis that designs business process transformations in a structured and standardized approach using best practices developed from years of engagement experience.

This method addresses a crucial part of a complete business transformation program. By providing a standardized and structured methodology, we can achieve coordinated efforts between architecture, consulting services and system development.

A Structured and Layered Approach: Mapping Business Processes to IT Requirements

The Business Process Reference Model offers structured business processes in a single model captured within the ARIS process mapping tool. Capgemini has created a layered database of financial services domains with each domain divided into processes and activities. The logical model structure helps organizations easily understand their business and identify opportunities for improvement.

Level 0: Financial Services on a Page

The first level is Financial Services on a Page which shows an overview of all domains within financial services divided into process areas such as management, control, supporting, client generic, core banking or insurance. This overview helps a project team define and communicate the project scope and impacted process areas at the highest level in the organization. For each process it's then possible to drill down to the next level of detail.

Level 1: Sub-Processes

The next level within our model provides an overview of sub-processes within the selected process. This level is extremely useful when identifying existing processes within the organization. It provides an index of processes that exist within financial services providers. Level 1 helps teams conduct detailed scoping and identify gaps and improvement areas.

Level 2: Business Process Diagrams

The next level provides detailed business process diagrams. These diagrams contain descriptions of the necessary activities and their sequence. The processes are described using the global standard business process model and notation called BPMN. The processes can be easily adjusted and expanded to meet a firm's specific situation.

The primary goal of BPMN is to provide a standard notation readily understandable by all business stakeholders including business analysts who create and refine the processes, technical developers who implement them, and business managers who monitor and manage them. Consequently, BPMN serves as a common language, bridging the communication gap that frequently occurs between business process design and implementation.

The business process diagrams also allow a team to expand using firm's own key performance indicators risks and controls. The BPMN standard allows software development teams to easily link updates and enhancements to the process models at the next level of detail.

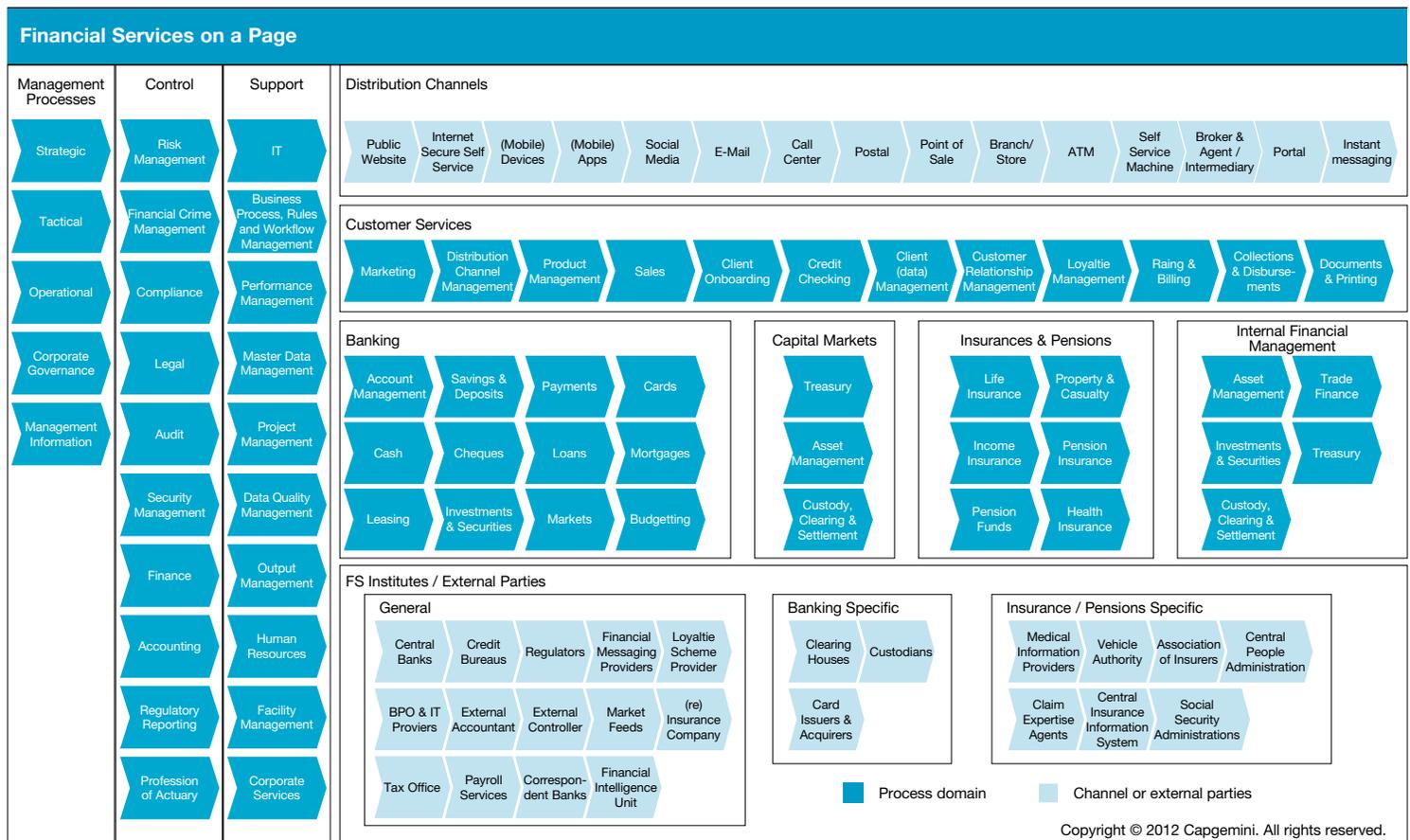
7 Reasons to Use Capgemini's Financial Services Business Process Reference Model	
1.	Gain benefits from using best-of-breed Business Process Management solutions
2.	Accelerate project scoping and communication, translating into focused and guided project start-up
3.	Create standards for process modeling using one way of working, one method, one tool
4.	Improve time to market through accelerated process development; clarification of focus areas for process improvements; and a single unified way of working with common understandings
5.	Easily adapt, import and export models to XML for system development or process automation
6.	Provide guidance for software selection and implementation by supporting the gap and fit analyses for best of breed IT packages based on the firm, and speeding requirements gathering
7.	Support testing with key process inputs

The Expertise You Need for Success

Capgemini has about 5,100 consultants providing consulting or technology services for business process management. Approximately 3,400 are business process consultants and analysts with vertical industry process expertise, 650 are skilled change

management experts, 450 are business process architects and 600 specialize in BPM technology.

Our BPM consultants collaborate in global communities of practice for BPM, operational excellence, transformation and global delivery.



Working with Capgemini to Deliver the Best Value and Technology for Your Business

We work with our clients to understand where they are and where they are headed. Through flexible entry points and routes into BPM, we are able to initiate projects that release value rapidly. Small, simple steps make it possible to 'try and buy'—starting with smaller projects before committing to major ones.

Unique tools such as our **Fast Process Scan and Rapid Solution Workshop** pinpoint areas of improvement and identify specific solutions for needs; this ranges from demos, business cases, and roadmaps to Board-level presentations. We are pragmatic in our approach to business complexity and aim for transparency on value creation.

Our understanding of BPM technology and deep domain knowledge allows us to rapidly accelerate business transformation to significantly reduce time-to-market and costs. To ensure clear choices using the best technology, Capgemini is solution-agnostic; nevertheless our expertise is augmented by global partnerships with leading vendors.

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Capgemini's delivery models support our BPM solutions globally. Our Rightshore® model ensures the best mix of onshore and offshore support; meanwhile our global BPM Center of Excellence leverages our worldwide expertise where it is needed most.

Lastly, Capgemini pinpoints the need for a pragmatic step-by-step approach to business process management, combining our various entry points and key elements with a BPM Service Center concept to ensure the best enterprise value and performance.

Capgemini provides its clients with insights and capabilities that boost their ability to create value. We enable our clients to achieve superior results through a unique way of working, the Collaborative Business Experience™.

For more information on Capgemini banking solutions, visit us at www.capgemini.com/financialservices or contact us at financialservices@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

For more information please visit www.capgemini.com/financialservices