

New Heights Banking and Securities Operations



As a climber nears the summit, his skill, discipline, and attention to detail become increasingly important. Banks face a similar imperative on the back side of the financial crisis: sustained growth is vital, but risk and cost management are essential. Perhaps more than ever before, operational excellence can be the link between these three competing forces.

As banks navigate progressively stricter regulatory requirements, they may struggle to efficiently serve the customers who are essential for profitable growth. It's a race to develop new products before competitors do, adopt new channels and technologies, pursue geographic expansion, and scale operations appropriately while simultaneously shaving costs from operations.



Fundamental to new banking and securities growth strategies is demonstrating the ability to respond to new regulatory requirements while striving for new levels of operational efficiency.

Operational excellence is fundamental to profitable, risk-appropriate growth.

How we can help

Deloitte's Banking and Securities Operations practice works with financial institutions to help them build the operational infrastructure required for profitable, risk-appropriate growth in today's economy and regulatory environment. With a deep understanding of financial services business models, economics, and regulations both in the U.S. and abroad, we help banks and securities firms address both discrete problems and broad-based transformational challenges. Our services include:

- **Branch performance improvement** — identifying and addressing areas of branch operations that can be improved through more efficient processes and technologies.
- **Back-office service optimization** — improving back-office operations, including service levels, work flow, data management, and use of third-party processing.
- **Product service assessment and enhancement** — driving profitable customer relationships through additional or improved products and services.
- **Channel performance improvement** — enhancing channel performance through improved product design.

Potential bottom-line benefits

- Profitable growth with an acceptable risk profile
- Operational improvement
- Product and service efficiency improvements
- Effectively scaled operations that facilitate product and channel operations
- Improved customer experience



Learn more

Banking and securities firms are undergoing transformational changes today. To learn more about how Deloitte can help, visit www.deloitte.com/us/bankingsecuritiesoperations.

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Ways to get more value now

- **Don't rely on old business models.** Banks and securities firms that are stuck in the past in terms of legacy systems, operating models, and approaches to customer experience are likely to be at risk in the future.
- **Build scalability.** Responding to new growth opportunities means being able to scale efficiently. This capability doesn't happen by accident—it is designed into product development, geographic expansion, and service delivery.
- **De-risk projects.** The underlying problems that lead to multimillion-dollar or multibillion-dollar assessments often have operational or technology-related roots. Identifying and addressing these issues is a new imperative in the current regulatory enforcement environment.



The big idea

An institution's ability to deliver on its growth strategies in the current economic and regulatory environment relies heavily on operational excellence. Many financial institutions need a fresh perspective on ways to build that foundation.

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