



CAPCO HOUSING FINANCE

POINT OF VIEW AND BUSINESS OFFERINGS

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ABOUT CAPCO

Capco is a global business and technology consultancy focused on financial services.

INNOVATORS: We are innovators who combine a disruptive, design-thinking approach with unrivalled, first-hand industry knowledge and technology acumen.

FACILITATORS: We facilitate the handshake between the business and technology organizations to deliver end-to-end consulting services and solutions.

TRANSFORMATION SPECIALISTS: We help our clients transform and advance their businesses, increase revenue, manage risk and regulatory change.

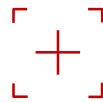
We consistently deliver these core tenets as part of our brand:



DIGITAL
TRANSFORMATION



INNOVATION
AND THOUGHT
LEADERSHIP



EXECUTION
EXCELLENCE



UNIQUE
CULTURE



INDUSTRY
EXPERIENCE

FAST FACTS

1998
FOUNDED

20⁺ YEARS
INDUSTRY
EXPERIENCE

27 WORLDWIDE OFFICES
ACROSS 4 CONTINENTS

90⁺ GLOBAL
CLIENTS

5000⁺
EMPLOYEES

INDUSTRIES

BANKING & PAYMENTS

CAPITAL MARKETS

WEALTH & ASSET MANAGEMENT

INSURANCE

ENERGY MARKETS

CAPCO HOUSING FINANCE PRACTICE OVERVIEW

“We help clients drive the **seamless mortgage experience**. We make **change easy** for clients, helping to **reimagine their business models** and navigate the **evolving mortgage technology landscape.**”

PEOPLE

100⁺ MORTGAGE
PROFESSIONALS

20⁺ YEARS OF INDUSTRY
EXPERIENCE

EXPERTISE



CUSTOMER
JOURNEYS



TARGET
OPERATING
MODELS



PROCESS
OPTIMIZATION



DESIGN
THINKING



DIGITAL
TECHNOLOGY



BUSINESS
INSIGHTS

VALUE CHAIN FOCUS AREAS

- Borrower Engagement
- Point of Sale/CRM
- Loan Setup
- Processing and UW
- Closing
- Funding
- Compliance and Reporting
- Securitization
- Servicing/Default
- Managed Services

OFFERINGS OVERVIEW



STRATEGY



BUSINESS
TRANSFORMATION



DATA AND
TECHNOLOGY



RISK AND
COMPLIANCE



INDUSTRY INSIGHTS

HOUSING FINANCE TRENDS

Key issues affecting top and bottom line growth in 2020 and beyond

TREND	INCREASING COSTS OF ORIGINATION	SHIFTING DEMOGRAPHICS AND CX DEMANDS	CHANGING REGULATORY ENVIRONMENT	EVOLVING COMPETITIVE LANDSCAPE	STAFFING CAPACITY CHALLENGES	MONETIZING DATA TO INCREASE ORIGINATION VOLUMES
OVERVIEW	<ul style="list-style-type: none"> Rising origination costs cause margin compression 2019 Q3 total loan production expenses of \$7,217 per loan are higher than the \$6,481 average from 2008 Q3 to 2019 Q2⁽¹⁾ 	<ul style="list-style-type: none"> Customers demand a seamless omnichannel experience to interact with lenders on their terms 89 percent of businesses are expected to compete mainly on customer experience⁽²⁾ The “borrower of the future” is the most diverse in history and multigenerational households are on the rise 	<ul style="list-style-type: none"> With the rise of Fintech in the Housing Finance industry, regulators are seeking to implement new regulations that address key challenges associated with their differentiated business model Dodd-Frank, which has been a focus over the past decade, is seeing potential changes as the housing market evolves 	<ul style="list-style-type: none"> Significant increases in real estate M&A activity have occurred over the past decade (and will likely continue) While non-bank lenders account for only 15% of all HMDA reporting entities, they have grown their share of overall origination volumes from 24 percent in 2008 to 55 percent in 2018⁽³⁾ The housing market will continue to be more competitive in 2020 due to low mortgage rates and a lack of homes for sale 	<ul style="list-style-type: none"> Recent decreases in interest rates have resulted in volume increases that require staffing flexibility Variability in rates may dictate a staffing plan that matches loan origination volume projections 	<ul style="list-style-type: none"> Lenders are seeking innovative ways to mine unstructured data in order to increase revenues Cross-sell/up-sell opportunities across the bank and lending organization may be realized through big data analytics
TAKEAWAY	<ul style="list-style-type: none"> Lenders need to identify opportunities to improve efficiency, and transform cost structures 	<ul style="list-style-type: none"> Lenders and servicers need to revisit their strategy in order to best meet the needs of the next generation of borrowers 	<ul style="list-style-type: none"> Lenders, servicers and fintech's require a robust and efficient compliance management system to be up-to-date on evolving regulatory requirements, while keeping compliance costs low 	<ul style="list-style-type: none"> Lenders need to continuously evaluate their competitive landscape and identify opportunities for strategically aligned acquisitions and partnerships 	<ul style="list-style-type: none"> Lenders need to find innovative solutions, such as outsourcing and automation, to meet customer demands while keeping costs low 	<ul style="list-style-type: none"> Big data analytics and Insights strategy should be considered as alternative approaches to increase new originations

(1) Source: MBA; (2) Source: Gartner, (3) Source: MBA

RECENT INVESTMENTS BY HOUSING FINANCE CLIENTS

Housing finance investments improve and modernize the mortgage lending process and are characterized as:

Improving Both Borrower/Lender Efficiency and Productivity

Increasing Accuracy of Data Collection and Extraction Processes

Implementing Data-Driven Solutions to Further Drive Businesses

Capco categorizes housing finance investments into four groups, each with different features and benefits for investors:



DIGITAL LENDING PLATFORMS

Fifty percent of all loan applications in the past two years have involved a mobile or online component. Digital lending platforms have proven to accelerate the mortgage process, reduce human error, and improve borrower accessibility and comfort.

A recent digital software implementation at a major US bank quickly demonstrated a 50 percent reduction in time to complete home equity line of credit applications.



ARTIFICIAL INTELLIGENCE (AI)

Twenty-seven percent of leading mortgage lenders have already implemented AI in their business, and 80 percent indicated the expectation of deploying AI technologies within the next two years.

AI solutions are currently being leveraged by lending providers to collect and analyze bulk data, determine the accuracy of borrower information, and reduce lender and borrower involvement in the process.



AUTOMATION

Robotic process automation (RPA) in housing finance is a high priority due to the extensive time, compliance checks, and manual entry data required for closing a home or loan.

Automation solutions, including but not limited to RPA, optical character recognition (OCR), automated document recognition (ADR), Workflow, and machine learning are becoming mainstream to improve lending processes.



ACQUISITIONS

To drive end-to-end servicers, streamline processes, and, in turn, drive revenue, lenders have been acquiring service providers such as title and settlement providers.

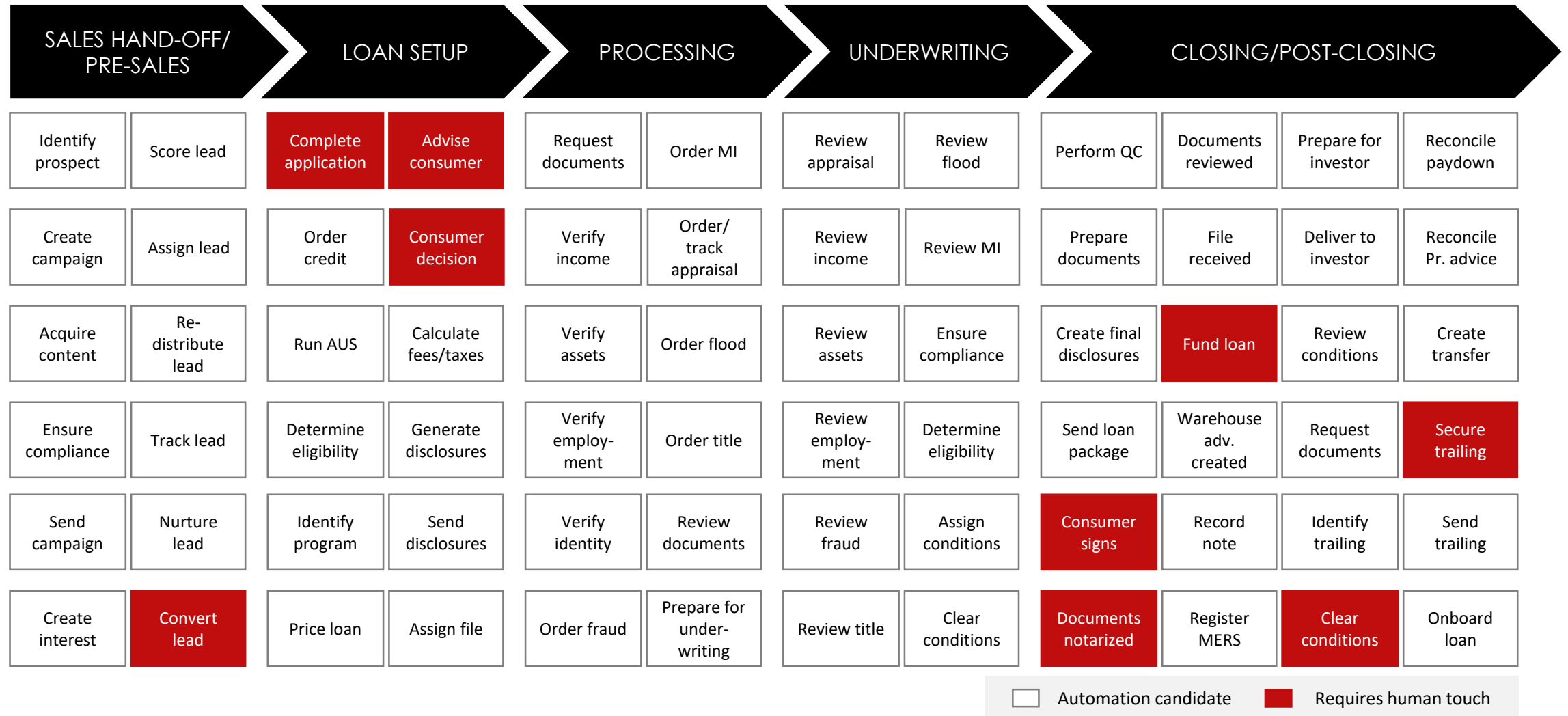
A 2016 merger created a combined servicing portfolio of \$90B and a combined salesforce of 1,800 across 340 retail locations in the US.



CAPCO POINT OF VIEW

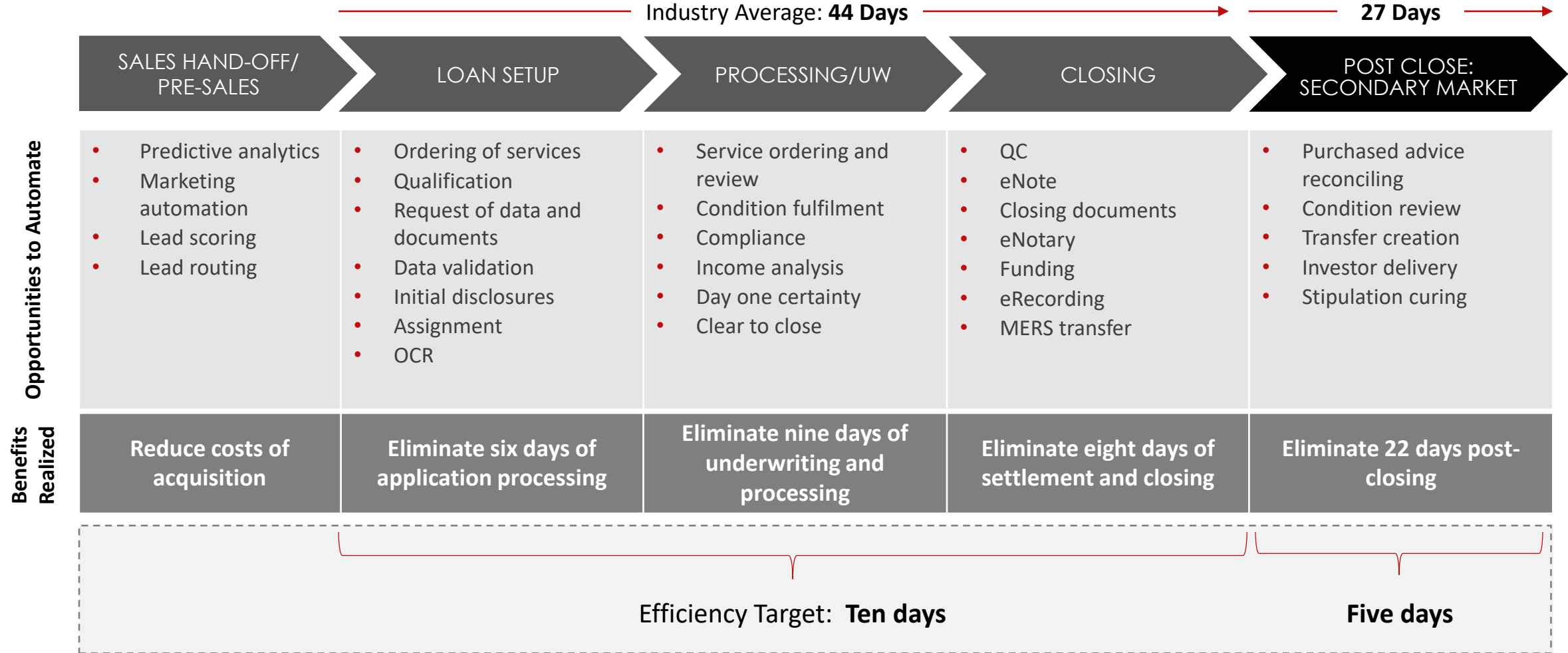
CAPCO POV ON MORTGAGE ORIGINATION

Our experience across the mortgage origination value chain provides a view as to which processes are prime for automation and digitization



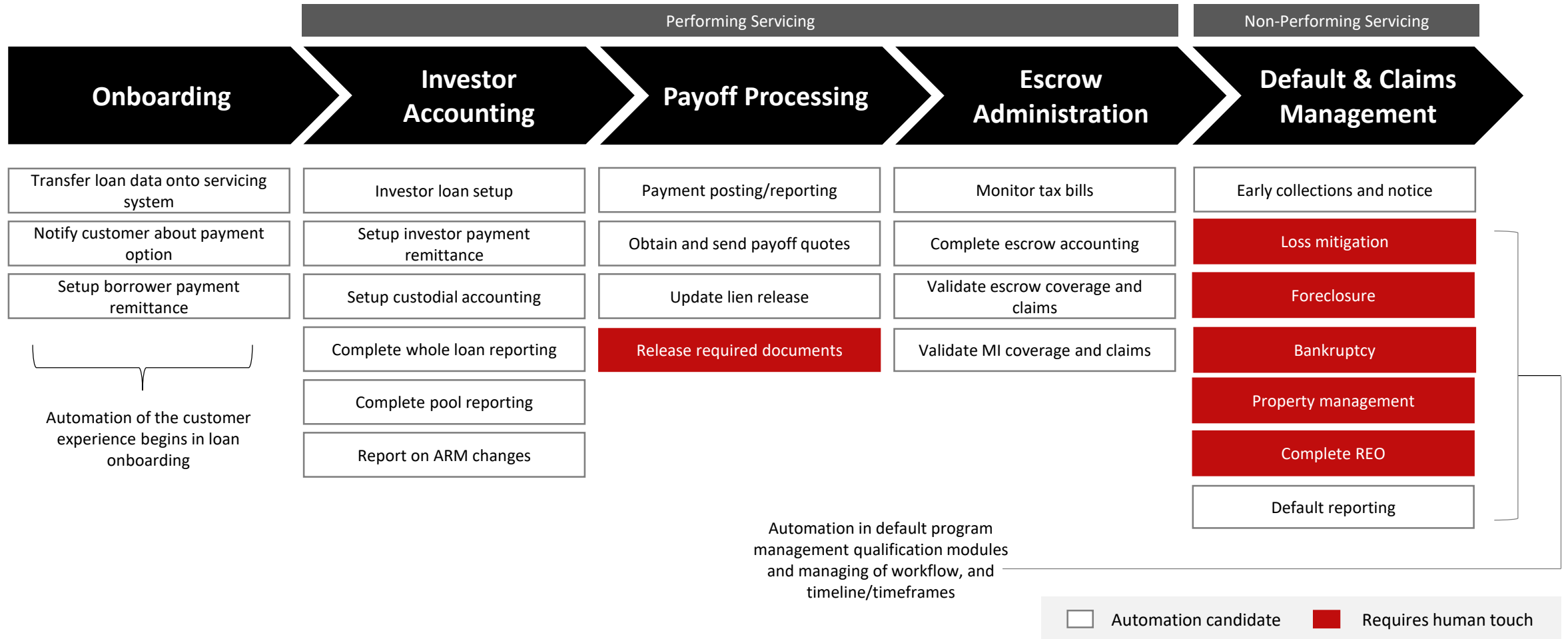
TARGETED EFFICIENCY & COST SAVING OPPORTUNITIES

Through digitization and automation, Capco can help transform your business



CAPCO POV ON MORTGAGE SERVICING

Servicing automation is moving towards early customer engagement and improving the customer experience, using portals, proactive alerts and clear communication, combined with self-service capabilities



CAPCO OFFERINGS

CAPCO HOUSING FINANCE OFFERINGS



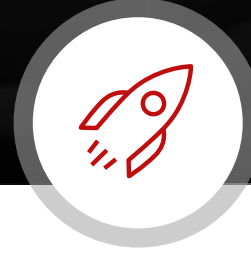
1 STRATEGY

Every organization needs to refine its strategy to stay competitive in a rapidly changing environment. Our housing finance practice helps clients create focused strategies to answer the most challenging questions while creating value for customers, employees and shareholders.



2 BUSINESS TRANSFORMATION

Business leaders must create value through transformation. Capco helps clients integrate strategy, process, technology, and information to increase effectiveness, reduce costs and improve profit and value.



3 DATA AND TECHNOLOGY

Revenue growth and continued market relevance are the most significant challenges for financial services providers today. Capco's advanced data and technology solutions expertise can help companies address these challenges head-on.



4 RISK AND COMPLIANCE

New and existing regulations increase complexity and cost. Capco helps clients turn compliance into a competitive advantage by helping right-size risk solutions.

HOUSING FINANCE OFFERINGS DEFINED

Our offerings help our clients achieve efficient and sustainable improvement



STRATEGY

- **Growth Strategy:** Define where to play, how to win, and how to grow future business given the market opportunity, competitive comparison, and an ever-changing environment
- **Digital Strategy:** Understand, envision and articulate digital as a business strategy and implement it across the enterprise, using a roadmap that delivers on the brand promise across channels, with clear ownership and accountability
- **Organizational Strategy:** Determine what the organization will look like and how to optimize efficiency and effectiveness proactively



BUSINESS TRANSFORMATION

- **M&A:** Assist with post-merger integration; enabling business continuity through effective execution
- **Cost Transformation:** Adjust cost curves by aligning cost drive with strategy. Cost transformation is about simplifying, refocusing and strengthening your organization, so you can pursue growth and provide a better customer experience
- **Performance Improvement:** Improve operating performance using our comprehensive approach, which combines all functional areas of an organization into a seamlessly integrated organization



DATA AND TECHNOLOGY

- **IT Strategy:** Capco helps clients develop technology strategies that help establish technical credibility, drive business value, influence and manage competing priorities, and maximize ROI
- **IT Delivery:** Capco's deep expertise in financial services helps create, build, test, deploy and manage the right solutions the first time.
- **Software Assessment:** Capco helps clients find the right fit for their organization and ensure alignment with broader firm strategy
- **Robotic Process Automation:** We help clients drive down cost and improve efficiencies by identifying manual, high-volume, repetitive processes that are the best fit for automation



RISK AND COMPLIANCE

- **Regulatory Advisory:** Capco advises clients for them to gain a richer understanding of current and emerging federal compliance laws and regulations
- **Cybersecurity:** Capco helps clients build an effective cybersecurity architecture allowing organizations to develop and maintain its competitive advantage
- **Compliance Assessment & Remediation:** Capco assesses our clients' risks, develops a comprehensive CMS, remediates violations and successfully prepares for regulatory examinations
- **Regulatory Reporting:** Capco combines regulatory expertise with value-added capabilities such as risk dashboards that migrates data to visible and actionable management information

CAPCO OFFERINGS ALIGNED TO HOUSING FINANCE CHALLENGES

Our offerings are tailored to address top-of-mind challenges

		INDUSTRY CHALLENGES					
		INCREASING COSTS OF ORIGATION	SHIFTING DEMOGRAPHICS AND CX DEMANDS	CHANGING REGULATORY ENVIRONMENT	EVOLVING COMPETITIVE LANDSCAPE	STAFFING CAPACITY CHALLENGES	MONETIZING DATA TO INCREASE ORIGATION VOLUMES
CAPCO SUB-OFFERINGS	Growth Strategy		×	×	×	×	×
	Digital Strategy	×	×	×	×	×	×
	Organizational Strategy	×	×		×	×	
	M&A		×		×		
	Cost Transformation	×			×	×	
	Process Improvement	×	×	×		×	
	IT Strategy	×	×	×	×	×	×
	IT Delivery				×	×	×
	Software Assessment	×	×	×	×		
	Robotics Process Automation	×				×	×
	Regulatory Advisory	×	×	×			
	Cybersecurity			×			
	Compliance Assessment	×	×	×			
	Regulatory Reporting	×	×	×			

■ Strategy
 ■ Business Process Transformation
 ■ Data and Technology
 ■ Risk and Compliance



ILLUSTRATIVE QUALIFICATIONS

DATA DRIVEN DECISION AUTOMATION (DDDA)

Multinational Retail Lending Organization

SITUATION

The client's mortgage fulfillment processes involved many repetitive and manual tasks resulting in inefficiencies, which pushed the bank's Cost Per Loan (CPL) well above industry averages. Executive management budgeted investments of \$50 million in 2020, targeting a CPL reduction year-over-year of nine percent.

To reduce CPL, Capco stood up a data-driven decision automation (DDDA) program to drive the achievement of set organizational objectives and key results (OKRs), thus providing efficiencies in scale and customer experience.

APPROACH

Program delivery was in two phases:

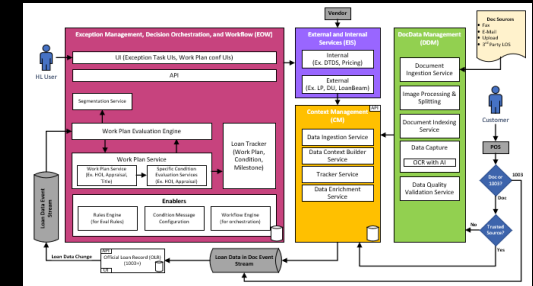
- Phase One:** Drive the creation and execution of fulfillment automation candidates via the DDDA program through designing system/technical components and optimizing manual processes with automation
 - Through collaboration with SMEs and a detailed review of fulfillment processes, identify DDDA candidates through the consideration of repetition, expense, error rate, etc.
 - Once candidates had been identified, estimated the business value and complexity for initial prioritization
 - After prioritizing the DDDA candidates, developed a value-driven execution roadmap
- Phase Two:** Complete a detailed business case associated with the DDDA Automation Strategy and further develop future state manufactured model where humans are primarily handling exceptions in the process

RESULTS

- Identified an initial set of **~10 DDDA candidates** to be further investigated for automation
- Decomposed the DDDA opportunity **into products and their associated business and enabling epics**
- Defined the minimum viable product (MVP)**, and its required features necessary to support learning, testing with real users, and foundational components
- Evaluated set of DDDA candidates based on their alignment and **impact on the organization's OKRs (objectives and key results)**
- Developed a comprehensive roadmap**, incorporating not only the DDDA program but also two other critical client initiatives due to program dependencies

SAMPLE DELIVERABLES

Future State DDDA Architecture

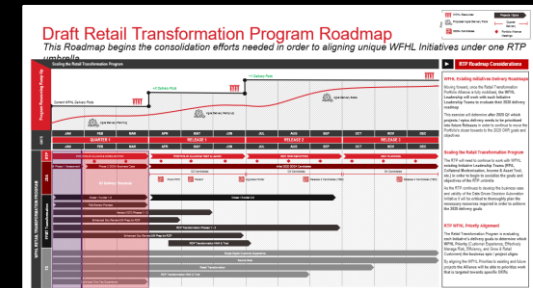


DDDA Candidate Prioritization Tool

DDDA Candidate Prioritization Tool

DDDA Candidates	OKR 1: Customer Experience				OKR 2: Infinite Scale		Technical Complexity	
	Escalated Complaints	Net Loyalty	Application to Close Cycle Time	Late Stage Cancellations	Cost Per Loan	Ability to Scale	Size of Effort	Implementation Duration
Feed	1	1	3	1	1	3	2	3
Feed	1	1	3	1	2	3	3	3
Collateral Data Integrity	1	1	3	2	3	3	3	3
Appraisal Ordering	3	3	3	3	3	3	2	2
Title Ordering and Review	1	1	2	1	2	3	2	2
Income Call	1	1	1	1	2	2	3	3
Closing Script	1	1	1	1	2	3	3	3
Settlement Agent Welcome	1	1	1	1	1	2	3	3
CP/FACETS/PAADK	1	1	1	1	1	2	3	3
MVA/Decision Portal	1	1	1	1	1	2	3	3
Income & Assets Tool	3	3	3	3	2	3	1	1
Credit Value Process	1	1	3	2	1	3	2	2

Value Driven Roadmap



GROWTH STRATEGY

Pilot Program Strategic Design for GSE

SITUATION

The client was a significant government-sponsored enterprise that was designing and launching a pilot program as a commitment to a government-issued mandate. Capco was engaged in designing the strategy for the pilot program and developing alignment on the program vision, goals, and choices necessary to meet program objectives.

APPROACH

Using Capco's strategy design framework, we provided a structural approach to help the client articulate its vision, goals, and objectives for the program and gain alignment among all stakeholders:

- Conducted interviews with executives and workstream leads to identify priorities and expectations for the pilot program
- Held workshops to validate the program vision, goals, and strategic choices necessary to design the program
- Confirmed pilot design strategy and identified capabilities needed to execute successfully
- Worked with the client to translate the vision, goals, and strategic choices into a program plan
- Designed a pilot recommendation plan to define the final pilot program as various decisions are made with cross-functional input

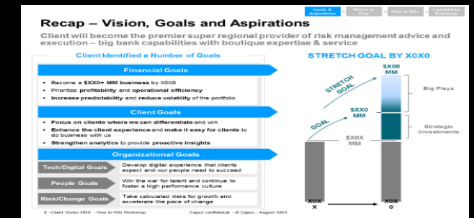
RESULTS

To date, Capco has delivered these key value-adds:

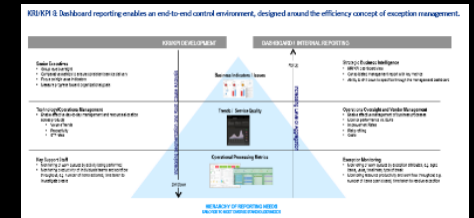
- **Led and facilitated strategic workshops** with key executives and workstream leads to develop strategic alignment
- Designed a strategic alignment plan to summarize **the agreed-upon strategy, vision, goals, and guiding principles for socialization with key stakeholders**
- Translated the program vision, goals, and strategic choices into a project plan **to enable execution of the pilot design**
- **Developed a pilot recommendation plan** to capture the agreed-upon decisions and approach for the final pilot program

SAMPLE DELIVERABLES

Strategy Alignment Document



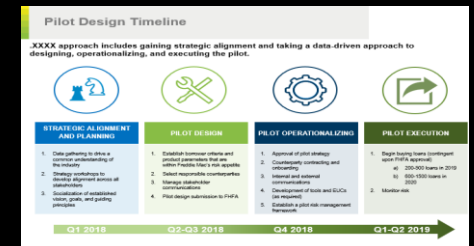
Pilot Recommendation Plan



Strategic Interview Guides

Interviewee	Interview Questions	Interview Topics
CEO	What are our most important strategic priorities?	Strategic Alignment
COO	What are our most important operational priorities?	Operational Efficiency
CMO	What are our most important risk management priorities?	Risk Management
CSO	What are our most important compliance priorities?	Compliance
CTO	What are our most important technology priorities?	Technology
CHRO	What are our most important human resources priorities?	Human Resources
CHGO	What are our most important governance priorities?	Governance

Pilot Rollout Plan



DIGITAL STRATEGY

Super Regional Bank Next Generation Digital Strategy

SITUATION

The client was undertaking a strategic assessment of their wholesale banking strategy and the role that digital can play in bringing it to life. Capco supported the strategy effort by conduct a rapid strategic assessment of the Digital Customer and Digital Banker experience. We provided an overview of the competitive digital landscape, defined the “art of the possible” innovations, and visualized a digital “day in the life” within the future state environment.

APPROACH

Our project set out to complete its objective throughout three phases of work:

- **Phase One:** Define the digital vision and validate personas to drive the user journey development
- **Phase Two:** Complete a digital competitive assessment and trend analysis and conduct a maturity assessment
 - We leveraged Capco Connect (our fintech networking program) and leading incubators to identify 30 fintech's with interesting offerings
 - The fintech's were shortlisted based on defined criteria and the top six were invited in for in-depth demos based on client-specific use cases
 - Finally, three vendors were selected for commercial discussions
- **Phase Three:** Develop “day-in-the-life” visualization of business problem-oriented digital user journeys

RESULTS

- Identified the wholesale bank’s **current state digital maturity and desired future state**
- **Prioritized the top 10 digital banker and customer user journeys** that were most relevant to the bank to help serve as guideposts in the future
- **Developed digital “day-in-the-life” visualizations that provide a platform for the bank to continue its digital transformation journey** as serves to socialize digital transformation to the broader organization
- Identified that this initiative can help the bank realize new revenue opportunities, **simplify their operating model, provide a seamless customer experience, improve compliance, and institutionalize their client relationships**

SAMPLE DELIVERABLES

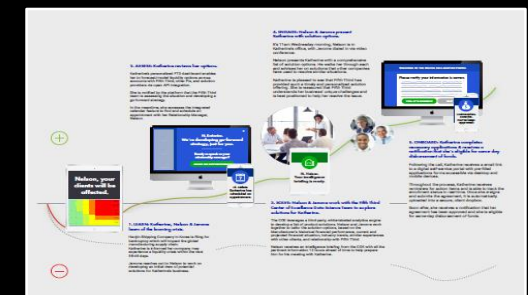
Vision & Persona Validation



Digital Maturity Assessment

Capability	Goals and Aspirations		
	Maturity Rating	Opportunities	
Clearly defined digital goals and objectives	1/1 (Super Regional) / 2/1 (Top 5 US Bank) / 3/1 (Digital City)	Develop a clear Wholesale Bank digital vision and strategy that integrates the advantages of digital to compete in existing/new markets	
Alignment between the digital and Wholesale Bank goals and objectives	2/2 (Super Regional) / 3/2 (Top 5 US Bank) / 4/2 (Digital City)	Align and continuously refine the Wholesale Bank digital strategy with the overall Wholesale Bank strategy	
Digital offers highly customer-centric	3/3 (Super Regional) / 4/3 (Top 5 US Bank) / 5/3 (Digital City)	Identify customer needs and continuously refine user journeys to ensure customer centricity in digital investments	
Digital performance measures defined and tracked	4/4 (Super Regional) / 5/4 (Top 5 US Bank) / 6/4 (Digital City)	Define a set of digital KPIs aligned to the strategy and track across key programs/projects to understand execution ability and impact	

“Day-in-the-life” User Journey



IT STRATEGY

Mortgage Bank IT Organization & Strategy Assessment

SITUATION

The client was undertaking a strategic assessment of SG&A costs to value cost buckets and opportunities for cost takeout. Additionally, they were looking to identify and prioritize near and long-term actions with the greatest likelihood of delivering tangible savings against planned targets. We provided an overall assessment of Shared services verticals, including IT and delivered current state view and proposed future state, including an executable roadmap that clearly outlined the steps to execute cost reduction across targeted IT areas..

APPROACH

Our assessment of the IT organization to realize future cost savings focused on the following key focus areas:

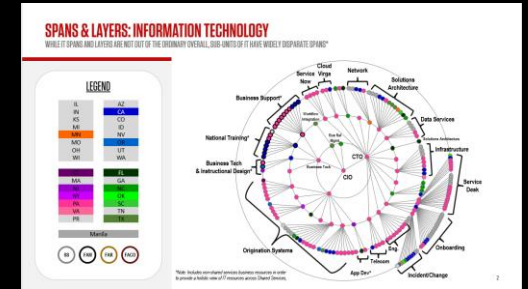
- IT Labor Savings:** Validated target staffing plans based on L2/L3 interviews and Capco recommendations (exits, relocates, retention pay employees, roles to be replaced at Horsham, PA or new location and contractor to FTE conversion/rationalization with the appropriate spans and layers)
- IT Strategy Assessment:** Analyzed the IT organization, including current state assessment, department skill sets, best practices, and future state view across the following projects to facilitate closer Business-IT alignment:
 - Processes:** Project management and application delivery, Service Delivery
 - Capabilities:** Vendor management, business management
 - Data and Analytics:** Reporting, data quality, governance
 - Infrastructure:** Cloud, data center, compute, storage
 - Architecture:** business, enterprise, solution and data
- IT Non-labor Savings:** Assessed the non-labor components of the IT spend which included a review of all IT vendor costs and application and software licensing fees

RESULTS

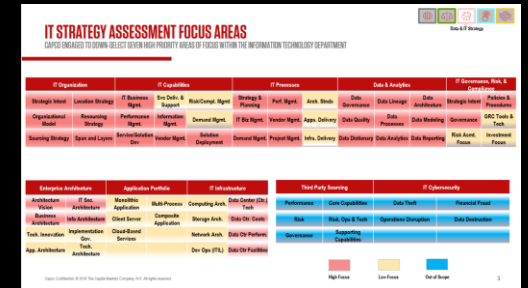
- Identified redundant roles and resources in the IT organization** that could be reduced without any impact to the business functions
- Provided recommendation establishing a data governance framework with enough lineage and DQ controls, and automation of reporting with **overall proposed benefits of \$3-\$5 million**
- Identified key processes and capabilities where they could create a formal process** for IT VM spanning IT, VM and LOBs, and eliminate ad-hoc communication with vendors by LOB staff with overall proposed benefits of \$3-\$4 million
- Provided key recommendations for future state architecture and infrastructure that would help better **manage the performance of systems and standardize and customize the process with overall benefits of \$500K**

SAMPLE DELIVERABLES

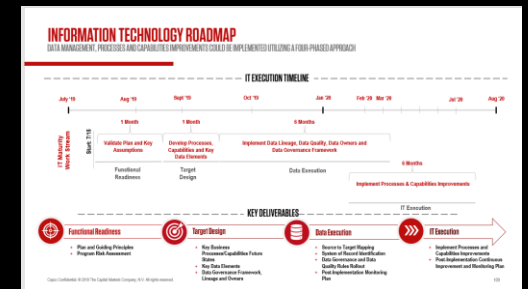
Organization Review (Spans & Layers)



IT Strategy Assessment



Execution Roadmap



RISK AND CONTROLS ASSESSMENT

Direct Bank New Product Risks & Controls Assessment

SITUATION

The client was launching a new direct bank with a simple deposit product set and was required to develop risks and controls as part of their operational risk management framework. Capco was asked to use its knowledge and experience regarding the client's operational processes to develop risks and controls inventory as an accelerator for the new product risk assessment.

APPROACH

- Identified risks across the target operating model (TOM) as a basis
- Defined scope and confirmed/validated risk categories
- Meet with Workstream Leads and teams to understand and identify risks
- Developed a risks and controls matrix (RCM) to help identify cross-channel controls
- Leveraged existing bank controls inventory as a foundation
- Identified key control processes to establish controls to mitigate risks
- Performed a gap analysis of controls for alignment to reduce risk exposure
- Reviewed risks and controls with stakeholders and risk SMEs across all risk disciplines
- Reviewed risks and controls with product risk committees for final approval

RESULTS

- **Developed a risks and controls matrix used as a centralized aggregation of risks and controls across all risk disciplines.** This established alignment on key controls with regulatory requirements for compliance and linkage of business requirements and process flows to controls
- **Supported completion of a product risk assessment** for approval with product risk committees
- Assisted with completion of **remediation for contingencies applicable to project implementation**

SAMPLE DELIVERABLES

Risk Assessment of Controls Framework

Area	Risk	High	Low
Administrative Support	Administrative Support	High	Low
Business Support	Business Support	High	Low
Customer Support	Customer Support	High	Low
IT Support	IT Support	High	Low
Legal Support	Legal Support	High	Low
Marketing Support	Marketing Support	High	Low
Operations Support	Operations Support	High	Low
Product Support	Product Support	High	Low
Regulatory Support	Regulatory Support	High	Low
Risk Support	Risk Support	High	Low
Security Support	Security Support	High	Low
Training Support	Training Support	High	Low
Vendor Support	Vendor Support	High	Low
Other Support	Other Support	High	Low

Risks & Controls Matrix

Risk ID	Risk Name	Risk Description	Control ID	Control Name	Control Description	Control Type	Control Status	Control Owner	Control Review	Control Effectiveness	Control Impact	Control Frequency	Control Complexity	Control Cost	Control Risk
1.1	Account Opening	Account Opening - Financial Center	1.1.1	Account Opening - Financial Center	Account Opening - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.2	Customer Check	Customer Check - Financial Center	1.2.1	Customer Check - Financial Center	Customer Check - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.3	Customer Support	Customer Support - Financial Center	1.3.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.4	Customer Support	Customer Support - Financial Center	1.4.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.5	Customer Support	Customer Support - Financial Center	1.5.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.6	Customer Support	Customer Support - Financial Center	1.6.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.7	Customer Support	Customer Support - Financial Center	1.7.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.8	Customer Support	Customer Support - Financial Center	1.8.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.9	Customer Support	Customer Support - Financial Center	1.9.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.10	Customer Support	Customer Support - Financial Center	1.10.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.11	Customer Support	Customer Support - Financial Center	1.11.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.12	Customer Support	Customer Support - Financial Center	1.12.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.13	Customer Support	Customer Support - Financial Center	1.13.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.14	Customer Support	Customer Support - Financial Center	1.14.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.15	Customer Support	Customer Support - Financial Center	1.15.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.16	Customer Support	Customer Support - Financial Center	1.16.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.17	Customer Support	Customer Support - Financial Center	1.17.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.18	Customer Support	Customer Support - Financial Center	1.18.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.19	Customer Support	Customer Support - Financial Center	1.19.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y
1.20	Customer Support	Customer Support - Financial Center	1.20.1	Customer Support - Financial Center	Customer Support - Financial Center	Operational - New	Existing	Y	Y	Y	Y	Y	Y	Y	Y

Controls Mapping to BRDs & Process Flows

Req ID	Title	Business Area	Category	Priority	Req. ID	Business Area	Category	Priority	Req. ID	Business Area	Category	Priority	Req. ID	Business Area	Category	Priority
1.1.1	Account Opening - Financial Center	Operational - New	Services	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.2.1	Customer Check - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.3.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.4.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.5.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.6.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.7.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.8.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.9.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.10.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.11.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.12.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.13.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.14.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.15.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.16.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.17.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.18.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.19.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
1.20.1	Customer Support - Financial Center	Operational - New	Processing	Existing	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y



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