



Meet Suzanne Muir



Contact Suzanne Directly

Would you like to get in touch with Suzanne Muir?
Call her at:

 **1-877-982-2726**

Outside the US and Canada, call +32 3 740 10 00.

Email Suzanne at suzanne.muir@capco.com or
visit our nearest office.

Capco Partner and 'Transformational Change Agent'

Capco partner Suzanne Muir leads efforts with several of our strategic clients in banking, capital markets and asset management in the Canadian market. She joined our firm in 2009 and has 17 years of experience in financial services, with a focus on technology and consulting.

In **"Making Vision a Reality,"** a brief Q&A, Suzanne shares her perspective on topics such as:

- Why Capco is exploring the possibility of entering the Latin American market
- The biggest challenge facing the financial services industry today
- What separates Capco from the Big 4 firms and other consultancies
- Why Capco is particularly skilled in managing transformational change for clients
- What is special about our culture and our people

Capco: We Know Financial Services

What separates Capco from other consultancies? It starts with our exclusive focus on financial services. We live and breathe finance, and have been fiercely committed to the industry since our inception in 1998.

With Capco, you'll work with consultants who come from the industry and understand the challenges you face. Using tools and processes developed especially for financial services, we can take your organization from strategy through implementation on the path to transformational change.

Our domain and technical expertise allow us to offer insights that the big consulting firms can't and never will. It's no wonder we serve as a trusted advisor to the world's largest banks.

Question & Answer



Making Vision a Reality

Download this Q&A with Suzanne Muir to get her perspective on the financial services industry today.

**Capco
At Work**

MAKING VISION A REALITY

Meet Suzanne Muir

PARTNER AND 'TRANSFORMATIONAL CHANGE AGENT'

CAPCO



Suzanne, who has 17 years of experience in financial services, focuses on technology and consulting.

She leads efforts with several of Capco's strategic clients in banking, capital markets and wealth management in the Canadian market.

Capco is exploring the possibility of entering the Latin American market. Why now?

Suzanne: With our tremendous growth trajectory in North America, a natural footprint expansion plan would involve

looking at Latin America. We see exceptional opportunity in this market and plan for Brazil to be the launching pad for our entry.

What is the biggest challenge facing the financial services industry today?

Regulatory reform. With most banks, the majority of their spend for program- or project-based initiatives centers on regulatory reform. Increased capital and liquidity requirements, and the very stringent consumer protection acts, are a serious concern because they prevent banks from focusing on evolving their business — that is, introducing new products or services that improve the customer experience.

This new dynamic is really changing the industry. With the challenge of regulatory reform, banks will have to look at new operating models and ways to reinvent themselves. That will allow them to focus on the client experience while also complying with these regulatory requirements.

How is Capco helping clients thrive in this era of regulatory reform?

Capco is a very pragmatic organization. We've helped organizations execute on the changes that this new regulatory framework demands. We're very execution-focused.

What do you mean by "execution-focused"?

Well, we're known as an execution firm. Banks appreciate our practical experience and ability to roll up our sleeves and get the job done.

Let me compare Capco with a Big 4 firm. A Big 4 firm's engagement typically involves consulting — devising a strategy to address some of the compliance requirements. Capco goes further. We not only devise the strategy, but also take it through execution. We make the vision a reality.

What else separates Capco from other consultancies?

First and foremost, it's our people. We recruit from the MBA schools, but we also hire many people with a nice balance of

industry and consulting experience. That depth of experience acts as a powerful accelerator on engagements. When our people start a project, they're not learning on the job. They bring thought leadership, set up the governance and structure, and start executing on day one. Our clients notice the difference.

Second, our focus on financial services. At most other firms, if their financial services people are booked, they'll assign someone from manufacturing or retail or public sector. So you won't always get someone with a financial services background. With Capco, you're only getting a financial services "A-Team." Our firm is built on financial services expertise — it's how we've assembled our team, and it makes a difference when we're on an engagement.

Third, our ability to effect transformational change. We've had countless successes in executing complex, transformational initiatives. These types of large programs often collapse under their own weight. But we have a knack for taking a transformational initiative and breaking it into smaller pieces so the client can realize incremental value along the way. It's a major differentiator for Capco, especially in contrast with the big consultancies.

Can you offer an example of Capco's success in managing transformational change?



We're currently involved in a complex operations and technology transformation at a Tier 1 Canadian bank. Three years ago, the bank hired another firm to build a new wealth core platform for its wealth management business. It was a projected 11-year program that wouldn't get payback until the eighth year. The operating model was flawed from the outset.

We were asked to do a quick assessment to redefine the roadmap for change. As a result of our initial evaluation, the bank decided to scrap its entire three-year investment. We've since been engaged in several different areas of the organization to help evolve it to a more market-competitive landscape.

What's the culture like at Capco?

The people here are lovely. We're like a tightknit family, there's such a bond. We are very team-oriented and do a lot of things together as a practice. There's also a real willingness to connect with and support each other on a global basis. In many instances, our European colleagues have supported North America on industry-leading initiatives worldwide.

What else would you like to share about Capco?

We don't have an ego. We're very unassuming. But I'll tell you, we blow clients' socks off during orals with the knowledge and expertise we bring. Our people have an authenticity that you

probably wouldn't associate with consultants. We work collaboratively with clients to achieve their goals. We don't tell them; we don't direct them. We work with them. And that's how we become their trusted advisor.

Capco the Company

Capco is a global business and technology consultancy dedicated solely to the financial services industry. We work in this sector only. We recognize and understand the opportunities and challenges our clients face. We apply focus, insight and determination to consulting, technology and transformation. We overcome complexity. We remove obstacles. We help our clients realize their potential for increasing success. The value we create, the insights we contribute and the skills of our people mean we are more than consultants. We are a true participant in the industry. Together with our clients we are forming the future of finance. We serve our clients from offices in leading financial centers across North America, Europe, Africa and Asia.

© Capco. All Rights Reserved

**To learn more, visit our web site at
CAPCO.COM**

CAPCO

CAPCO

FORMING THE FUTURE OF FINANCE

“When you have Wall Street in your blood, you don’t shy away from the big challenges. **That’s why we’re here.**”

Joe Anastasio, Capco Partner



Capco.com/Joe-Anastasio
or call 212.284.8600