

Financial Services Capabilites

Competitiveness in financial services requires robust and scalable core processing, agile and customer centric channels, and products and pricing that maximize market capture and revenue generation—all supported by sustainable operations. NCG has the industry savvy, along with the technical depth, to craft the finest strategies for leveraging technology to influence new markets or increase returns on existing ones.

We work with organizations to understand their specific business processes and collaboratively create a roadmap to address challenges or tackle new opportunities. NCG takes a holistic approach: to technology, the people that use the technology, the data, and security assurance.

We ensure solutions and strategies are tailored to how an organization operates. Our hands-on experience with the regulatory compliance and conformance gives us the background and perspective to help work through what is required and what is not.

The Business and the Technology that Drives it...

Most financial institutions have a mix of technology in their operating environments that has evolved over time. The criticality of a given system to daily operations may not always correlate to its current robustness. This represents risk and impediments to growth. Working through these types of challenges requires a pragmatic perspective that accounts for how the organization performs, customers are serviced, and regulatory requirements are met on a daily basis.

In high availability environments, production outages are not acceptable. Planning, testing, and operational transition are critical. NCG brings the insight, experience, and financial services background to deliver results. The NCG Team brings a blend of experience across financial services sectors,

NCG Expertise:

- Mergers & Acquisitions
- Cyber Security
- Card & Payment Processing Optimization
- New Product Launches
- Market Based Pricing Optimization
- Disaster Recovery & Contingency of Operations Planning
- Core Processing Enhancements/Replacements
- Retail Operations
- Deposit & Loan Operations
- Cash/Wealth Management Customization
- Anti Money Laundering (AML)/Bank Secrecy Act (BSA)

along with technical depth of the specific technologies on which they depend. NCG has delivered evaluation and improvements for core banking processing to ensure that infrastructure can meet day-to-day operations and scalability for future growth.

NCG has implemented new transaction handling methods to increase efficiency and integrated new risk and fraud capabilities. NCG has helped institutions develop and integrate mobile and internet banking solutions, and has worked with organizations to define and price new product campaigns to leverage market segment opportunities. We have implemented new platforms for retail centers and helped position card processing to take advantage of the changing ways people interact with their financial institutions.

From Strategy to Execution

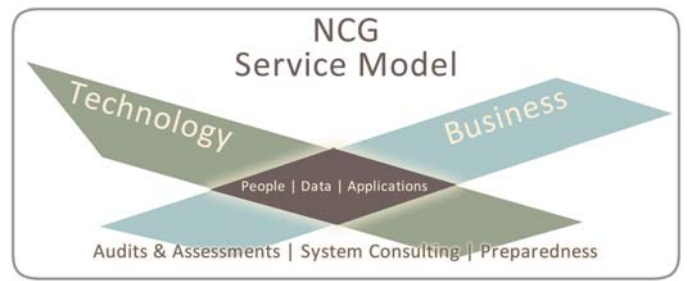
Delivering on the promise of great ideas is complicated. Success relies on an understanding of the environment and constraints, as well as the steps needed to seize opportunities and apply lessons learned. Our team comes to the table with industry insight and a willingness to roll up our sleeves and get to work. We manage and run programs—from concept to operational transition.

Mergers & Acquisitions

NCG has successfully executed across complex integration mergers, rip and replace acquisitions, and quick turnaround FDIC “fire sales”. Although the specific approaches and actions vary significantly between these types of scenarios—the common success factor is to ensure that nothing falls through the cracks. NCG drives the planning, knowledge gathering, preparation, and implementation steps to make sure everything comes together.

New Technology Integration

Bringing new technology or functionality requires care in understanding the communication, training, and operational readiness to ensure a smooth transition. NCG identifies impacts and opportunities to existing processes, as well as



NCG's Service Model targets the intersection of people, data, and applications—making sure business objectives are met with security and assurance considerations.

interfacing systems, so they can be properly managed. NCG has expertise across a range of technologies and orchestrating successful production integrations.

Enhancing Capabilities & Scalability

Creating target or model operating environments starts with having an accurate view of where your operations currently stand. NCG provides assessment and audit functions to put together a fact-based picture of where things really stand. From that knowledge, we build a roadmap that contains immediate action items along with tactical and strategic steps to achieve target and model objectives. This approach is integrated with existing budgetary and prioritization processes—and we ensure that the proper governance data feeds and measures are in place.

Risk Management

NCG helps organizations bolster existing risk management efforts, as well as crafting new programs with supporting policies and procedures. We leverage our technical and procedural risk management expertise to ensure processes are closed loop—supported by targeted data capture and measures of effectiveness. We focus on making sure programs are robust, but also easy enough to be followed and accomplished across the organization. NCG's secure online *Symphony* risk management tools provide ready automation to support efforts, or the capabilities to oversee existing systems.

The Northcross Group (NCG) is a New England based firm providing business system and technology services. NCG makes it our business to ensure that technology serves our clients, allowing them to meet business goals, gain competitive advantage, enhance security, implement governance, ensure compliance, and stabilize operations.

NCG consultants bring a blend of technical and business acumen with a proven track record in the public, private, and non-profit sectors. We approach business challenges head-on and figure out the most effective way to leverage technology to reach objectives.

NCG uses disciplined processes, refined from decades of experience. Flexibility is a cornerstone of our industry-tested methodologies—giving NCG the ability to adapt to changing environments and needs.

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