



OUR FOCUS

Helping Financial Leaders Innovate

Even the best business operations, risk and technology teams often need support to assess, plan, implement or manage critical initiatives required to optimize performance.

Financial services leaders look to us for applied subject matter expertise coupled with the ability to set up and manage work in a programmatic way.

We deliver impactful solutions for the financial services industry, including but not limited to the following domains:

- ➔ **Capital Markets**
- ➔ **Finance & Treasury Services**
- ➔ **Housing Finance**
- ➔ **FinTech**
- ➔ **Consumer Banking**

OUR FIRM

Charting Your Course to High Performance

Reference Point provides Strategy, Management and Technology Consulting for Financial Services.

We offer proven expertise and practical experience in a unique consulting model that delivers performance improvements by helping leaders see and solve some of their most pressing challenges.

OUR TEAM

Purpose-Built for Performance

It's the right talent that enables financial services organizations to drive performance.

Our engagements are led by former financial services executives with extensive subject matter expertise and experience.

We pair these industry practitioners with top-tier consultants to provide clients with unmatched service quality and value on each engagement.



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With Reference Point, I get services delivered by executives in my industry who have 'been there, done that', which means we get to tap into their knowledge and expertise right away. They show up on Day 1 with the 'A Team' who then stays to deliver from strategy through implementation. They are always bringing in the right teams to do the right job and that's why we get the right results.

— Chief Operating Officer,
Fortune 500 Bank and
Retail Brokerage

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OUR OFFERINGS

Comprehensive Consulting from Strategy to Implementation

We understand complexity firsthand and have successfully navigated the challenges faced by global financial services firms. With our diverse skills and experience, we deliver innovative solutions while maximizing target performance and minimizing disruptions and risk.

We partner with our clients to assess challenges and opportunities, create practical strategies and implement new solutions. In the end, we help our clients embed measurement and management disciplines to assure sustainable achievement of desired results.

STRATEGY	RISK	DATA	TECHNOLOGY
<p>Customized, enterprise-level strategic assessment services for business operations</p> <p>Drive strategic transformations to achieve operational improvements</p>	<p>Comprehensive risk management services for business operations and information technology</p> <p>Mitigate risks to achieve operational resilience and regulatory compliance</p>	<p>Full suite of data services spanning data strategy, management, governance and analytics</p> <p>Transform data into an enterprise asset for informed business decisions</p>	<p>Inclusive set of strategy, advisory and implementation services for technology operations</p> <p>Align information technology operations with business objectives</p>
<ul style="list-style-type: none"> Target Operating Model Definition 	<ul style="list-style-type: none"> Risk Operating Model & Framework Design 	<ul style="list-style-type: none"> Enterprise Data Strategy 	<ul style="list-style-type: none"> IT Strategy
<ul style="list-style-type: none"> Current State Capabilities Assessment 	<ul style="list-style-type: none"> Regulatory Compliance Assessment 	<ul style="list-style-type: none"> Data Management Capability Assessment 	<ul style="list-style-type: none"> IT Organizational Assessment & Governance
<ul style="list-style-type: none"> Gap Analysis & Implementation Roadmap 	<ul style="list-style-type: none"> Technology Risk Governance 	<ul style="list-style-type: none"> Data Management & Governance 	<ul style="list-style-type: none"> Enterprise Architecture
<ul style="list-style-type: none"> Organizational Change Management 	<ul style="list-style-type: none"> Vendor Risk Assessment & Mitigation 	<ul style="list-style-type: none"> Data Quality 	<ul style="list-style-type: none"> Portfolio, Program & Project Delivery
<ul style="list-style-type: none"> Strategic Planning & Transformation 	<ul style="list-style-type: none"> Business Impact Analysis & Resiliency 	<ul style="list-style-type: none"> Data Lineage 	<ul style="list-style-type: none"> Design Thinking & Customer Experience
<ul style="list-style-type: none"> Business Process Optimization 	<ul style="list-style-type: none"> Policy Standards & Reviews 	<ul style="list-style-type: none"> Data Architecture 	<ul style="list-style-type: none"> Business Requirements & User Experience
<ul style="list-style-type: none"> Post-Merger Integration 	<ul style="list-style-type: none"> Control Testing & Assessment 	<ul style="list-style-type: none"> Business Intelligence & Management Reporting 	<ul style="list-style-type: none"> Agile Transformation & DevOps
<ul style="list-style-type: none"> Operational Due Diligence 	<ul style="list-style-type: none"> Operational Loss & Economic Capital Reporting 	<ul style="list-style-type: none"> Decision Analytics 	<ul style="list-style-type: none"> Test Strategy & Execution
<ul style="list-style-type: none"> Performance MiningSM 	<ul style="list-style-type: none"> Management Reporting & Performance Metrics 	<ul style="list-style-type: none"> Artificial Intelligence Strategy 	<ul style="list-style-type: none"> RFI/RFP Definition & Vendor Analysis
<ul style="list-style-type: none"> Organizational Agility 			<ul style="list-style-type: none"> Advanced Technologies Adoption

