

# Post Merger Integration Solution

sonalirathod : 4-5 minutes : 5/15/2024

## Elevator Pitch



**Definition:** With increasing activity in Mergers & Acquisitions (M&A) across the globe, we can assist with all the three phases of a M&A namely, Pre-merger, Closing, Post Merger Integration across the business, operations and technology dimensions for Banking and Insurance.



**Why Capgemini?** We have Proven PMI consulting and implementation experience,. We have deep expertise in IT integration and PMO. Proven methodologies, frameworks, templates and accelerators for Post merger integration.



### External Recognition:

- Client recognition on Capgemini's holistic approach and solutioning



### Best-in-class partnerships: None



### Our Offer Stack provides six lever approach:

- IMO setup and operationalization
- IT Target Operating Model
- Application & Architecture assessment and to-be
- Security, Infra & Network assessment and to-be
- TSA development and monitoring
- End-to-end implementation
- People-Leadership alignment, culture integration, organization design, talent retention
- Support functions-Finance and account management, risk optimization
- Governance- Regulatory and policy alignment
- Reporting- regulatory compliance, diligence & reporting



**Barriers:** The main barrier within a M&A is the complexity involved in managing large scale integration and transformation.



**Did You Know?** Rolled out 230 applications after rationalizing 560 applications from the merger of three banks, and merging entities in a period of 18 months.



**Did You Know?** With our PMI approach PNB migrated 4600+ ATMs/BNAs and 2000+ PUM along with DCMS, ATM Switch, Reconciliation system, Interchanges etc.

## Business Goal

### Business Vision

To seamlessly merge cultures, systems, and operations to create a unified, customer-centric banking experience that leverages the strengths of both entities, driving innovation, efficiency, and sustainable growth while maintaining trust, integrity, and regulatory compliance

### Business Issues

- **Cultural Integration** Merging banks often have different organizational cultures, which can lead to challenges in employee morale, collaboration, and productivity.
- **Operational Efficiency:** Consolidating systems, processes, and operations is critical for achieving cost synergies and improving efficiency
- **Customer Experience:** Maintaining a seamless and consistent customer experience is essential during and after the merger

- **Regulatory Compliance:** Mergers in the banking sector are subject to stringent regulatory requirements.
- **Technology Integration:** Integrating IT systems and platforms is a critical aspect of PMI, as it impacts various functions, including transaction processing, data management, and digital banking services
- **Talent Management:** Retaining and motivating key talent is essential for the success of the merged entity
- **Financial Performance:** Achieving the expected financial synergies is a primary objective of the merger.
- **Risk Management:** Mergers can introduce new risks or exacerbate existing ones, such as credit risk, operational risk, and compliance risk.

### Solution

- **Change Management:** Help banks manage the cultural and organizational changes that come with mergers by offering change management expertise. This involves assessing organizational cultures, developing communication plans, and implementing strategies to engage and align employees with the merged entity's vision and goals.
- **IT Integration:** Offer IT integration services to help banks consolidate systems, data, and infrastructure. This includes assessing IT environments, developing integration plans, migrating data, and implementing new technologies to support the merged entity's operations and strategic objectives.
- **Process Optimization:** Assist banks in optimizing business processes to enhance efficiency and streamline operations post-merger. This involve conducting process assessments, identifying opportunities for improvement, redesigning workflows, and implementing best practices to drive operational excellence.
- **Customer Experience Enhancement:** Support banks in delivering a seamless and consistent customer experience by offering expertise in customer experience management. This include analyzing customer touchpoints, developing customer journey maps, and implementing strategies to improve satisfaction, loyalty, and retention.
- **Regulatory Compliance Support:** Provide regulatory compliance support to help banks navigate the complex regulatory landscape associated with mergers. This involve conducting regulatory assessments, identifying compliance gaps, developing remediation plans, and ensuring ongoing compliance with relevant laws and regulations.
- **Talent Development and Training:** Offer talent development and training programs to help banks build a high-performing workforce post-merger. This include leadership development, skills training, and cultural awareness programs to support employee integration and development within the merged entity.
- **Risk Management Services:** Assist banks in managing risks associated with mergers by offering risk management expertise. This involve conducting risk assessments, developing risk mitigation strategies, and implementing risk management frameworks to safeguard the financial health and reputation of the merged entity.

- **Financial Advisory Services: Provide financial advisory services to help banks optimize their financial performance post-merger. This may include financial analysis, valuation, capital planning, and strategic financial planning to maximize synergies and enhance shareholder value.**

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