



Tied Mortgage Distribution – Royal Bank of Canada CCS 008 – Certified Case Study

December 2015

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Every effort has been made to ensure information in this case study is as accurate as possible. If anyone is able to improve it in any way please contact the Author of this CCS (Giorgio Baracchi) and provide your suggestions : giorgio.baracchi@internalconsulting.com


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Certification

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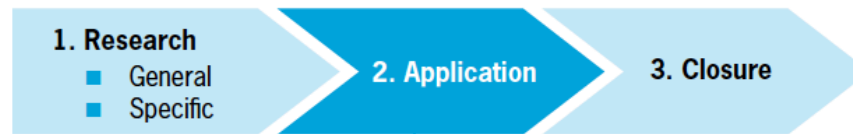


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2	Context	<ul style="list-style-type: none">• Tied Mortgage Distribution at Royal Bank of Canada• Customer experience with Mortgages professionals
3	Relevant Media and Marketing Collateral	<ul style="list-style-type: none">• How to apply to become a RBC mortgage specialist• Media coverage and relevant quotes• Marketing Campaigns and Collaterals
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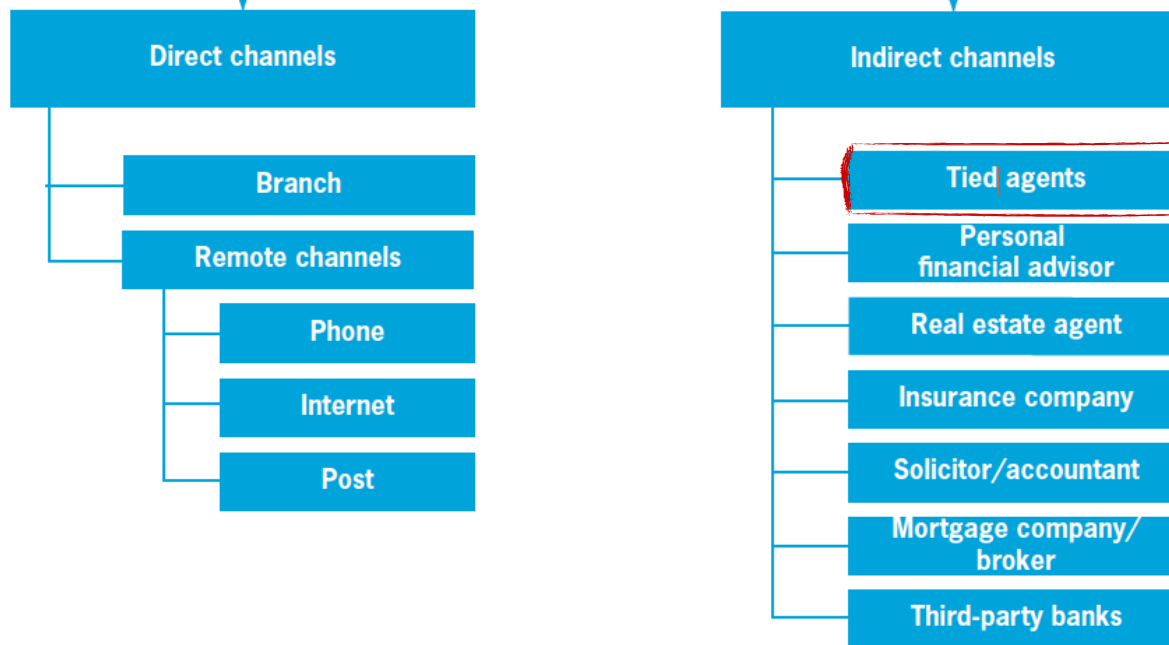
Tied Mortgage Distribution definition

Tied Mortgage Distribution is Indirect distribution in which tied agents are advisors who are contractually or through other incentives permanently linked to one specific financial institution

Distribution value chain



Channel taxonomy



Tied: Tied agents are advisors who are contractually or through other incentives permanently linked to one specific financial institution. As they only sell one company's mortgages – rather than advising independently on all products available in the market – they can also be viewed as a direct channel for the lender. The Spanish mortgage market provides an 'extreme' example of this classification issue: in Spain, many tied agents are operating under a branch franchise model of the large Spanish banks but are classified as 'indirect' under our classification

Independent: Independent agents offer advice on mortgages of a number of different institutions

Earnings by business segment



Personal & Commercial Banking

- Number 1 or 2 share in all key Canadian Banking product categories
- Largest sales force in Canada
- Continued to deliver client innovations:
 - ▶ Host Card Emulation technology allowing clients with Android devices to use RBC Wallet™ anywhere in the world
 - ▶ RBC Newcomer Advantage™ offering new financial solutions to help newcomers get established quickly
 - ▶ Cheque-Pro™ allowing high cheque volume clients to easily make deposits online
- Continued to focus on quality asset and revenue growth

Wealth Management

- Top 5 global wealth manager²:
 - ▶ #1 in Canada – Largest fund company³ and leader in high net worth market share⁴
 - ▶ 7th largest brokerage firm in the U.S.⁵
 - ▶ Our Global Asset Management business is one of the fastest growing asset managers in the world⁶
- Announced key acquisition of City National Bank adding private and commercial banking capabilities complementing our presence in the U.S.
- Focused U.S. & International business to better serve high net worth and ultra-high net worth clients from our key operational hubs

Insurance

- A Canadian market leader and among the fastest growing insurance organizations in the country⁷
- Ranked as #1 Banking-Based Insurance Brand Globally⁸

Investor & Treasury Services

- Rated by our clients #1 global custodian for five consecutive years⁹
- Dominant offshore provider in Luxembourg and Dublin, and rated UCITS Fund Administrator of the Year¹⁰
- Canada's leading asset management provider¹¹ with number one ratings across client service, custody, fund administration and Canadian dollar transactions
- High level of investment in client-focused technology solutions

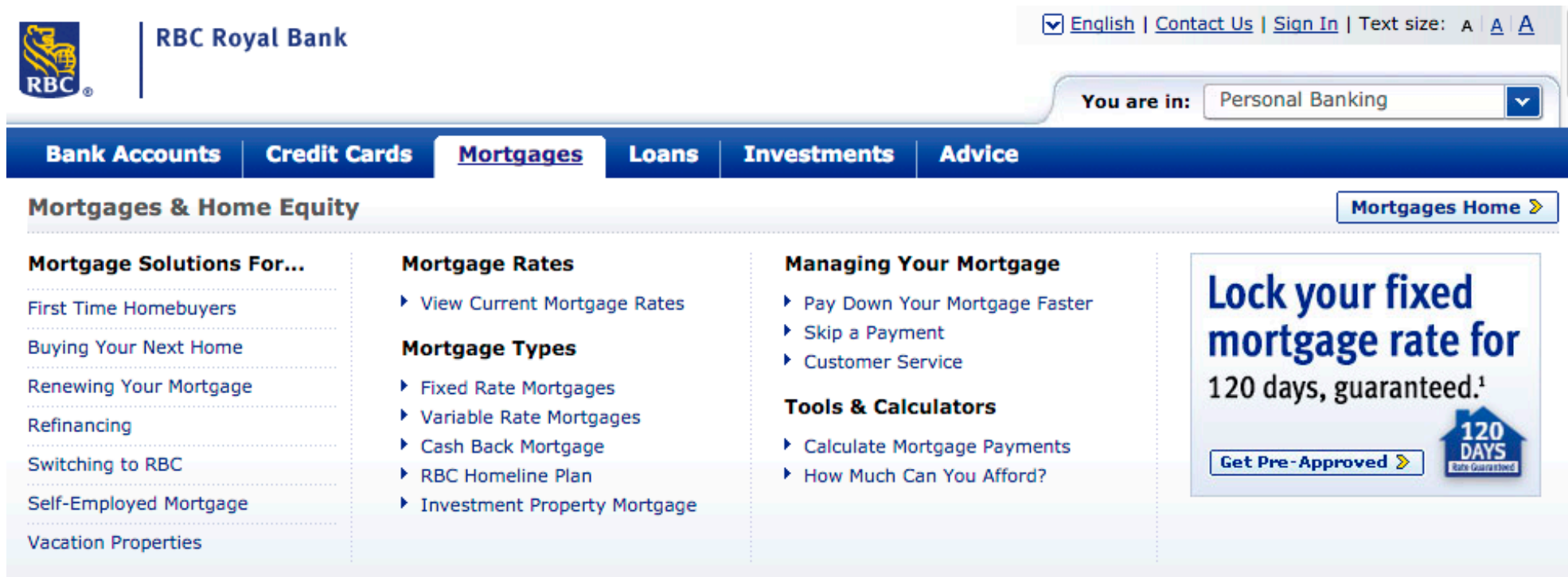
Capital Markets

- 10th largest bank globally and in the Americas¹²
- Best Investment Bank in Canada across Equity, Debt and M&A for 8th consecutive year¹³
- Strategically aligned with ~90% of global investment banking fee pool¹²
- Leveraged depth of capabilities including cross-border solutions to deepen client relationships

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Types of mortgage services offered by RBC



The screenshot displays the RBC Royal Bank website's mortgage services page. At the top left is the RBC logo and the text "RBC Royal Bank". On the top right, there are links for "English", "Contact Us", and "Sign In", along with a text size selector. Below this is a navigation bar with "You are in: Personal Banking" and a dropdown arrow. The main navigation menu includes "Bank Accounts", "Credit Cards", "Mortgages" (highlighted), "Loans", "Investments", and "Advice". The "Mortgages & Home Equity" section features a "Mortgages Home" link. The content is organized into three columns: "Mortgage Solutions For..." with links for First Time Homebuyers, Buying Your Next Home, Renewing Your Mortgage, Refinancing, Switching to RBC, Self-Employed Mortgage, and Vacation Properties; "Mortgage Rates" with a link to View Current Mortgage Rates; "Mortgage Types" with links for Fixed Rate Mortgages, Variable Rate Mortgages, Cash Back Mortgage, RBC Homeline Plan, and Investment Property Mortgage; "Managing Your Mortgage" with links for Pay Down Your Mortgage Faster, Skip a Payment, and Customer Service; and "Tools & Calculators" with links for Calculate Mortgage Payments and How Much Can You Afford?. A promotional banner on the right offers to "Lock your fixed mortgage rate for 120 days, guaranteed." with a "Get Pre-Approved" button and a "120 DAYS Rate Guaranteed" icon.

RBC Royal Bank

English | Contact Us | Sign In | Text size: A A A

You are in: Personal Banking

Bank Accounts | **Credit Cards** | **Mortgages** | **Loans** | **Investments** | **Advice**

Mortgages & Home Equity [Mortgages Home >](#)

Mortgage Solutions For...

- First Time Homebuyers
- Buying Your Next Home
- Renewing Your Mortgage
- Refinancing
- Switching to RBC
- Self-Employed Mortgage
- Vacation Properties

Mortgage Rates

- ▶ View Current Mortgage Rates

Mortgage Types

- ▶ Fixed Rate Mortgages
- ▶ Variable Rate Mortgages
- ▶ Cash Back Mortgage
- ▶ RBC Homeline Plan
- ▶ Investment Property Mortgage


Managing Your Mortgage

- ▶ Pay Down Your Mortgage Faster
- ▶ Skip a Payment
- ▶ Customer Service

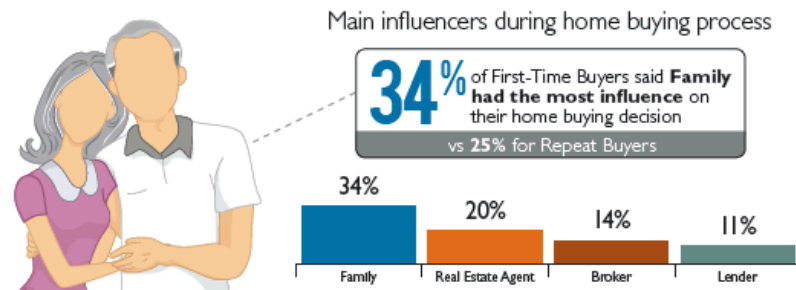
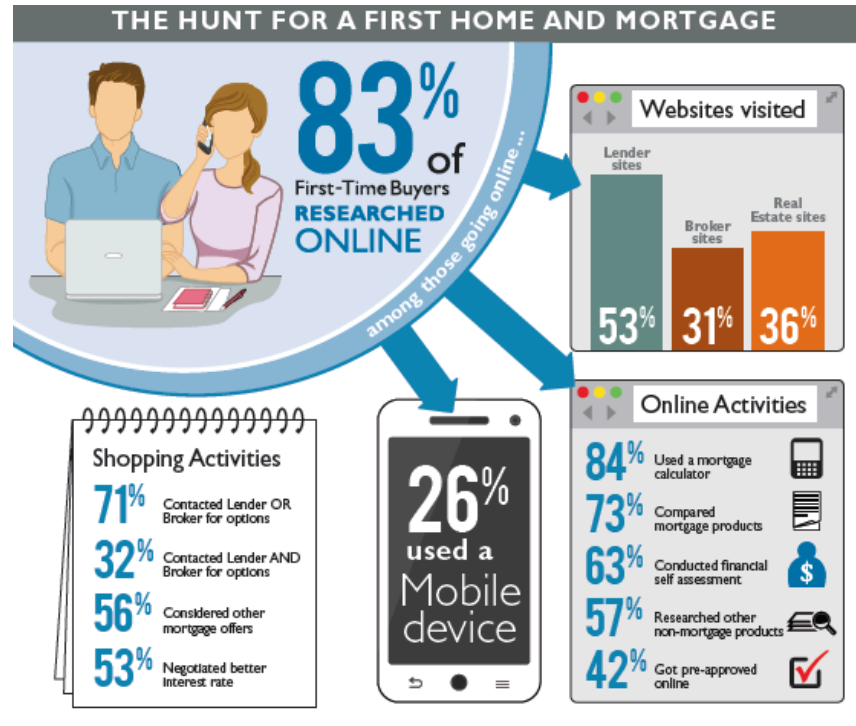
Tools & Calculators

- ▶ Calculate Mortgage Payments
- ▶ How Much Can You Afford?

Lock your fixed mortgage rate for 120 days, guaranteed.¹

[Get Pre-Approved >](#) 

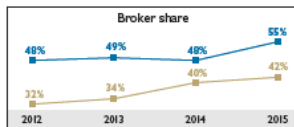
Online is the major source of information for first time home buyers...



..but more than half of first time buyers used a broker in 2015

EXPERIENCE WITH MORTGAGE PROFESSIONALS

More than half of First-Time Buyers used a Broker in 2015.
(55% First-Time Buyers, 42% Repeat Buyers)

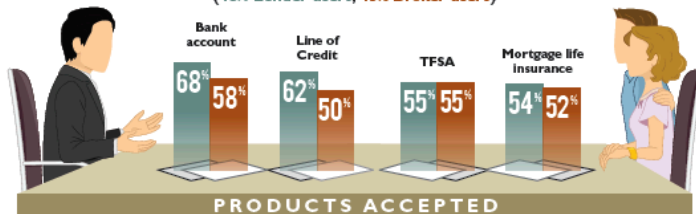


Among First-Time Buyers switching financial institutions...

72% arranged their mortgage through a **BROKER**

Main reason for using Broker or Lender...
Get Best Rate or Deal
(54% Lender users, 57% Broker users)

Less than half of First-Time Buyers are offered other financial products.
(48% Lender users, 43% Broker users)



First-Time Buyers equally served by Lenders and Brokers.
More than **7 in 10** received advice on...



- Specifics regarding fixed vs. variable rates and mortgage terms and conditions
- The purpose of Mortgage Loan Insurance
- Mortgage affordability
- Current and long-term mortgage strategies



First-Time Buyers equally served by Lenders and Brokers.
More than **7 in 10** received advice on...



- Specifics regarding fixed vs. variable rates and mortgage terms and conditions
- The purpose of Mortgage Loan Insurance
- Mortgage affordability
- Current and long-term mortgage strategies



First-Time Buyers are **SATISFIED** with their experience.
78% indicated satisfaction with their Lender or Broker.

Among those Satisfied...
39% "totally agree"
39% "somewhat agree"

36% totally agree they would return to that
LENDER



Among those Satisfied...
43% "totally agree"
35% "somewhat agree"

43% totally agree they would return to that
BROKER

Providing advice on long-term mortgage strategies can...

increase understanding of mortgage options by up to **83%**

increase satisfaction with mortgage professional by up to **85%**

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Job advertisement (1/3)

Mortgage Specialist - Calgary Area Markets

Date: Nov 19, 2015

Location: Calgary, AB, CA

Company: RBC

[Apply now ▾](#)

Do you long for a position with independence and flexibility, while still working with the strength of the RBC Brand behind you? Are you a sales-oriented, self managed and self motivated individual willing to work on 100% commission?

As a Mortgage Specialist at RBC, you will seek out new customers through the development of relationships within the community and realtors' offices. You will enhance the experience of existing customers who are not being account managed by being accessible and proactively providing customer-focused mortgage solutions and advice. At the conclusion of the approval for mortgage financing for the customer, you will successfully anchor the customers with the appropriate delivery channel within RBC Financial Group. The successful candidate will be required to work out of a home office, and remain mobile to accommodate clients' preferences.

1. Developing local business opportunities and seeking out new customers through the development of relationships within the community and centres of influence.
2. Position will be constantly challenged to exceed previous goals and targets and achieve your own unique contribution to the region's success.
3. Leverage full RBC capabilities including branches, alternate delivery channels and service partners to achieve RBC's business goals.

Knowledge/Accreditations:

- A developed realtor network, an existing network of referrals & centres of influence is an asset for this role
- Strong knowledge of the mortgage origination business and home financing products is an asset.
- Knowledge of personal banking products and risk management guidelines are important aspects
- Strong computer skills will help in working routines
- (For Internals Only) A good attribute is the ability to leverage internal knowledge and experience of RBC partners in order to build customer loyalty and trust

Job advertisement (2/3)

Experience:

- A minimum of 3 years proven Sales success, preferably in the Financial or Real Estate industry
- Proven success establishing and maintaining community networks/centres of influence
- Demonstrated success building trust and maintaining long-term client relationships

Skills/Competencies/Attributes:

- Proven application of business acquisition mindset.
- A demonstrated in networking, prospecting and asking your clients for referrals is critical to success
- Excellent presentation and organizational skills

Education:

A post-secondary diploma/degree, ideally in Commerce, Business Administration or related experience is required.

Each role at RBC offers a variety of development opportunities that are critical to an individual's career growth. In this role, the successful candidate can expect to gain experience in generating revenue and interacting with clients.

RBC offers a Total Rewards package that includes performance-based pay along with an array of benefit and pension options, support of work/life balance, as well as learning and growth opportunities

*LI-CR1

Job advertisement (3/3)

Diversity and Equal Opportunity Employment:

RBC is an equal opportunity employer committed to diversity and inclusion. We are pleased to consider all qualified applicants for employment without regard to race, color, religion, sex, national origin, age, disability, protected veterans status or any other legally-protected factors.

Join Our Talent Community

Want to be in-the-know about great career opportunities at RBC? It's easy! [Join our Talent Community](#) and get the inside scoop on jobs, career paths, recruitment events, and more!

JOB SUMMARY

City: Calgary

Address: Varying locations

Work Hours/Week: 37.5

Work Environment: Your Home Office

Employment Type: Permanent

Pay Type: Commissioned Sales

Exempt/Non-Exempt: N/A

People Manager: No

Job Posting End Date: 12/22/2015

Req ID: 87315

Posting Notes: None

Job Segment: Mortgage, Risk Management, Real Estate, Finance, Sales

[Apply now ▲](#)

Jobs are advertised on Indeed and other career sites such as canadajobs.com

[Find Jobs](#) [Find Resumes](#) [Employers / Post Job](#)



what:

job title, keywords or company

where:

city or province

[Find Jobs](#)

[Advanced Job Search](#)

Mortgage Specialist - Edmonton Area Markets

RBC ★★★★★ [334 reviews](#) - Edmonton, AB

Do you long for a position with independence and flexibility, while still working with the strength of the RBC Brand behind you? Are you a sales-oriented, self managed and self motivated individual willing to work on 100% commission?

As a Mortgage Specialist at RBC, you will seek out new customers through the development of relationships within the community and realtors' offices. You will enhance the experience of existing customers who are not being account managed by being accessible and proactively providing customer-focused mortgage solutions and advice. At the conclusion of the approval for mortgage financing for the customer, you will successfully anchor the customers with the appropriate delivery channel within RBC Financial Group. The successful candidate will be required to work out of a home office, and remain mobile to accommodate clients' preferences.

1. Developing local business opportunities and seeking out new customers through the development of relationships within the community and centres of influence.
2. Position will be constantly challenged to exceed previous goals and targets and achieve your own unique contribution to the region's success.
3. Leverage full RBC capabilities including branches, alternate delivery channels and service partners to achieve RBC's business goals.

Knowledge/Accreditations:

- A developed realtor network, an existing network of referrals & centres of influence is an asset for this role
- Strong knowledge of the mortgage origination business and home financing products is an asset.
- Knowledge of personal banking products and risk management guidelines are important aspects



[Follow](#)

Get job updates from RBC. By selecting Follow, you agree to get updated information and new jobs for this company by email. You can cancel alerts at anytime.

About this company

RBC

★★★★★ [334 reviews](#)

We're a 79,000-strong global financial services team serving more than 18 million business, individual, and institutional clients...

Applications can be completed by building a new profile or through LinkedIn

The screenshot shows the RBC Jobs website interface. At the top left is the RBC logo. To the right are links for 'Sign in', 'Accessibility Assistance', and 'Français'. Below these are navigation links: 'Jobs Home', 'Featured Job Opportunities' (with a dropdown arrow), 'Locations', and 'Join our Talent Community'. A search bar is present with two input fields: 'Search by Keyword' and 'Search by Location', and a 'Search Jobs' button. Below the search bar is a button for 'Email similar jobs to me' and a 'Share this Job' section with social media icons for +, email, Facebook, Twitter, LinkedIn, Pinterest, and Google+. The main content area features a job listing for 'Mortgage Specialist - Edmonton Area Markets'. The listing includes the date 'Nov 19, 2015', location 'Edmonton, AB, CA', and company 'RBC'. A description follows: 'Do you long for a position with independence and flexibility, while still working with the strength of the RBC Brand... and self motivated individual willing to work on 100% commission?'. Below the description is a paragraph: 'As a Mortgage Specialist at RBC, you will seek out new customers through the development of relationships within the community and realtors' offices. You will enhance the experience of existing customers who are not being account managed by being accessible and proactively providing customer-focused mortgage solutions and advice. At the conclusion of the approval for mortgage financing for the customer, you will successfully anchor the customers with the appropriate delivery channel within RBC Financial Group. The successful candidate will be required to work out of a home office, and remain mobile to accommodate clients' preferences.' To the right of the job listing is an 'Apply now' button with a dropdown menu showing options: 'Start apply with LinkedIn' and 'Apply Now'.

Keywords to be used from RBC website to identify tied mortgage distribution jobs

My Job Agents

[+ Add/Edit Job Agent](#)

Agent Searches

	Frequency	Edit
"Real Estate" OR "Mortgage" OR "Risk Management" AND Edmonton	7	✎ ✕

[Next »](#)

By joining our talent community, you have not officially applied for any particular position.

Starting screen

Start Your Application ✕

Existing Users

Email*

Password*

[Forgot Password?](#)

Sign in

** required field*

New Users

Create a new account now!

Start Your Application
Receive Email Updates
Join our Talent Community


Create

Registration page

Thanks for showing interest in our Mortgage Specialist - Edmonton Area Markets job.

Profile Information
Already a member? [Sign in](#) English (United States)

Email*

 Register with LinkedIn 

Password*

Confirm Password*

First Name*

Last Name*

Phone Number*

Current Employer

Current Title

What job level are you interested in?

What group are you most interested in working with?

By joining the Talent Community, you consent to the collection, use and disclosure of the information you have submitted to Royal Bank of Canada and/or its subsidiaries as necessary to provide you with information about career opportunities that match your interests. For more information, please visit our [Privacy Policy](#).*

What job level are you interested in?

- ✓ Student/Co-op
- Entry Level
- Professional
- Management/Executive

What group are you most interested in working with?

* required field

Specification of the type of job of interest

What group are you most interested in working with?

required field

My Job Agents

- ✓ Capital Markets
- Finance & Accounting
- Human Resources
- Insurance
- Investor & Treasury Services
- Legal & Compliance
- Marketing and Communications
- Operations
- Personal & Commercial Banking
- Project Management
- Risk Management
- Technology
- Wealth Management

Application screen (1/4)

Career Opportunities: Mortgage Specialist - Edmonton Area Markets (87313)

CANDIDATE INFORMATION	
* First Name:	<input type="text"/>
Middle Name:	<input type="text"/>
* Last Name:	<input type="text"/>
* Email:	<input type="text"/>
* Primary Phone:	+61291365048
Secondary Phone:	<input type="text"/>
* Country:	No Selection
* Province/State:	No Selection
* City:	<input type="text"/>
* Home Address:	<input type="text"/>
Postal Code/Zip:	<input type="text"/>
* Have you worked for RBC?	No Selection
If "yes", provide employee number:	<input type="text"/>
RESUME AND RECENT WORK INFORMATION	
Upload your resume and cover letter using the links below.	
Cover Letter Upload:	Your Cover Letter is not on file. Click here to attach your Cover Letter
* Resume Upload:	Your Resume is not on file. Click here to attach your Resume
Most Recent Employer/Industry:	<input type="text"/>
Most Recent Job Title:	<input type="text"/>
Salary Expectations:	<input type="text"/>
Additional Qualifications:	<input type="text"/>
Upload any additional documents using the link below. For student or campus applications, please attach transcripts.	
Other Attachments	Attach a document

Application screen (2/4)

CANDIDATE SOURCE	
* How did you learn of this opportunity?	<input type="text" value="No Selection"/>
* Provide detail related to selection above	<input type="text" value="No Selection"/>
If source is employee referral, provide referring employee's first and last name and e-mail address in the fields below.	
Referring RBC employee	<input type="text"/>
Employee's E-mail Address	<input type="text"/>
Are you legally eligible to work in the country where this job is located?	
* Work Authorization	<input type="text" value="No Selection"/>
* Are you over 18 years of age?	<input type="text" value="No Selection"/>

Application screen (3/4): specification of source of the opportunity

CANDIDATE SOURCE	
* How did you learn of this opportunity?	<input checked="" type="checkbox"/> No Selection <input type="checkbox"/> Canada - Diversity program/event/partner <input type="checkbox"/> Career Fairs and Events - Students <input type="checkbox"/> Career Fairs and Events - Non-Students <input type="checkbox"/> Corporate Website <input type="checkbox"/> Employee Referral <input type="checkbox"/> Job Board <input type="checkbox"/> Newspaper/Print Media <input type="checkbox"/> Social Media <input type="checkbox"/> US - Women/Minority/Veterans/Disabled Source <input type="checkbox"/> Agency Candidate <input type="checkbox"/> I'm a current RBC employee
* Provide detail related to selection above	
Referring RBC employee	employee's first and last name and e-mail address in the fields below.
Employee's E-mail Address	
	Are you legally eligible to work in the country where this job is located?
* Work Authorization	<input type="button" value="No Selection"/>
* Are you over 18 years of age?	<input type="button" value="No Selection"/>
INVITATION TO VOLUNTARILY SELF-IDENTIFY	

Application screen (4/4)

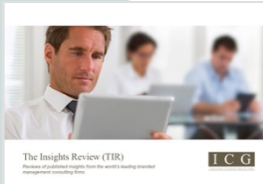
INVITATION TO VOLUNTARILY SELF-IDENTIFY	
<p>Diversity for Growth and Innovation is one of RBC's core values and we are committed to employing a diverse workforce and meeting all government compliance requirements in the countries in which we operate. We provide equal opportunity to employment for all qualified candidates, regardless of gender, visible minority, age, Aboriginal status, sexual orientation or disability.</p> <p>The information requested in the following questionnaire is collected to help RBC administer its Diversity programs. This questionnaire is voluntary, and your participation is appreciated. Neither your responses to the questionnaire, nor refusal to complete the questionnaire, will impact the employment decision. We thank you in advance, should you decide to complete this questionnaire.</p>	
* Do you consider yourself to be an Aboriginal Person	<input type="text" value="No Selection"/>
* Do you consider yourself to be a member of a visible minority	<input type="text" value="No Selection"/>
* Do you consider yourself to be a person with a Disability	<input type="text" value="No Selection"/>
* Gender	<input type="text" value="No Selection"/>
FOR CAMPUS JOB APPLICANTS OR PROGRAM APPLICANTS ONLY	
Program of Study	<input type="text"/>
School	<input type="text"/>
<p>Applicant Acknowledgment</p> <p>By clicking "I accept" you will be submitting your candidate profile and/or application for employment to Royal Bank of Canada and/or its subsidiaries ("RBC Companies"). RBC Companies respect your personal privacy. The personal information you electronically submit is kept in a secure database. Should you be considered for employment with RBC Companies, the collection and subsequent use or disclosure of your information is limited to generally accepted employment-related purposes to those with a need to know. This includes information disclosed to third party providers for required pre-employment check, verification and any legal or regulatory requirements. Your information will be retained in the database to allow you to be considered for future job opportunities and to meet RBC Companies' legal and regulatory obligations.</p> <p>RBC Companies provide you with the ability to access, revise or edit this information at any time.</p> <p>I certify that, to the best of my knowledge, the information I have provided on my resume and/or profile, is complete and accurate in every respect. I understand that a false statement or omission of facts therein may disqualify me from employment or result in my subsequent discharge for cause if I am employed.</p>	
* Applicant Acknowledgement:	<input type="text" value="No Selection"/>

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TIR – The Insights Review
Reviews of published insights from the world's leading branded management consulting firms



KAR – Knowledge Area Review
Synthesised and structured publically available knowledge from across the global on your chosen topic.



GIR – Global Industry Radar
Global scan of relevant market evolution, trends, and important innovations and impactful case studies



LIR – Local Industry Radar
Local comprehensive and expert analysis of a chosen industry sector



CCS – Certified Case Study
Best publically available information supplemented where possible with mystery shopping



CMT – Capability Maturity Trajectory
Map of the current state of applied management science in all aspects of business operations

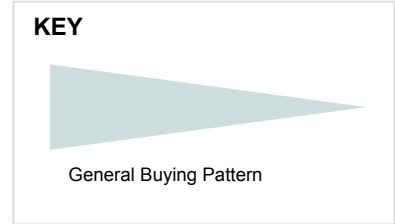


ERT – Expert Round Table
Focused collation of expert insights and opinions on a subject matter of interest. Can be convened with local and or global experts.



BAF® – Best Affiliate Forward
Fit for purpose professionals to assist with customer and confidential research, analysis and insight generation often augmented with industry leading methods

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