Large Multinational Bank - African Payments Redesign
Target Operating Model

Client Situation

- The requirement was to develop a payments Target Operating Model that will be used to deliver business drivers for 10 banks in 9 African countries
- The objective of the project was to:
  - Align the Vision, Strategy, Business Drivers, Business Model, Capabilities and TOM
  - Analyse gaps for current and target capabilities
  - Define heatmaps to direct transformation and implementation

Approach

A Target Operating Model applicable to 9 countries and 10 banks

- UNDERSTANDING: Obtaining information by means of interviews, document reviews, project outcomes, payments strategy consideration, business objectives understanding and payments landscape insight
- ANALYSING: Review of all the outputs to identify trends, patterns and common themes. Synthesising all the analysis against possible designs, art-of-the possible approaches to strategy and future developments in the payments space
- DECESIONING: Deciding and agreeing on the most appropriate & fit-for-purpose ROA Payments Operations TOM based on payments future trends in the context of the strategic intent. During decisioning ensuring that the wider payments environment of the Group, as well as enterprise services are kept in context as enablers
- DESIGNING: Once the framework and business model for ROA Payments Operation has been agreed, the totality of the target operating model is designed, using the prior inputs, to a detailed level of business outcomes, KPIs, interfaces, etc. per requisite payments capabilities

Sample Deliverables

Payment capability model

Target Operating Model

Performance Measure

Delivery Model

Key Benefits

- Improved Client and Staff Experience:
  - Process automation with improved messaging capability
  - 24/7 payments processing
  - Payments capabilities that provide the ability to be innovative and thus compete with other banks and FinTech
  - Standardisation of processes and systems across multiple countries
  - Quick turnaround of requirements enabling faster learning and flexibility in the desired outcome
  - Accessibility and support for all payment channel functionality offered to customers

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