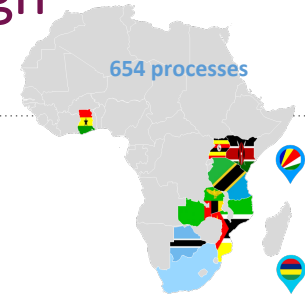


# Large Multinational Bank - African Payments Redesign

## Multi-country payments environment assessment

### Client Situation

- The requirement was to assist in analysing **10 bank payment environments** across **9 African countries** over **5 months**
- The objective of the project was to:
  - Provide the bank with a comprehensive understanding of their current African payments environment (for EFTs, SWIFT and RTGS payment instruments) as requirement input into the automation of the payment processing environment.
  - Ensure that country regulatory requirements and business-critical customisations were completely understood and incorporated in base designs
- Assistance was required in providing a team focused on engaging each country and ensuring the planning, coordination and execution of the analysis in a standard manner



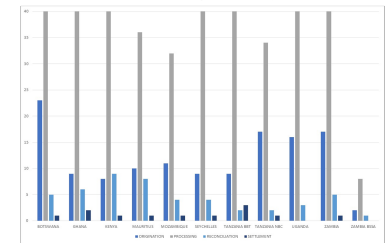
### Approach

- Define a structured approach to consistently engage each target country within the required time-frame
- Pre-assessment checklists provided to country prior to engagement in order to uncover fundamental variances from standard defined scope
- In-country work-session agendas and detailed work-breakdown published to ensure relevant in-country representation
- Standardised process modelling methodology applied for each country, ensuring as-is processes and critical information requirements were documented
- Key information transposed into specifically defined matrices in order to effectively present critical business requirements, such as:
  - Regulatory and core-country operational rules
  - Payment flow accounting entries and narrative requirements
  - Sourcing of supporting information and reporting requirements
  - Presentation of in-country findings, issues and risks

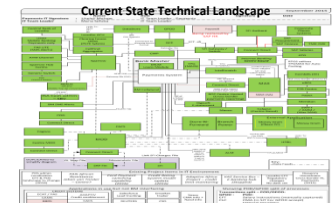
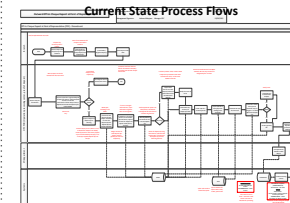
### Sample Deliverables

#### Country Assessments

Processes Submitted to Makoia Design (per Country & Value Chain)



A table titled 'Business Rules Matrix' showing various business rules and their status. The table has columns for 'Business Rule', 'Status', and 'Comments'. It lists rules related to payment processing, such as 'Payment processing rules', 'Payment processing rules', 'Payment processing rules', etc.



### Key Benefits

- Comprehensive understanding of the varying payment landscapes of 10 Banking organisations, spanning 9 different African countries
- In-country analysis of the current state provides a clear indication of country configuration requirements and customisations, which can then be proactively managed through a governed design process
- Incorporation of country-specific business rules into early design phases limits the amount of critical defects occurring during payment processor implementation
- Identification of differing payment flows and accounting, across multiple countries and core banking systems, helping facilitates the standardised Future State designs
- Early identification of "unknown" in-country applications & systems
- Known and guaranteed outcomes, timelines and costing - All analysis and feedback provided with an average turnaround time of 5 weeks per country, using a Fixed Fee Fixed delivery approach