

Case study: Payments processing review

Brief



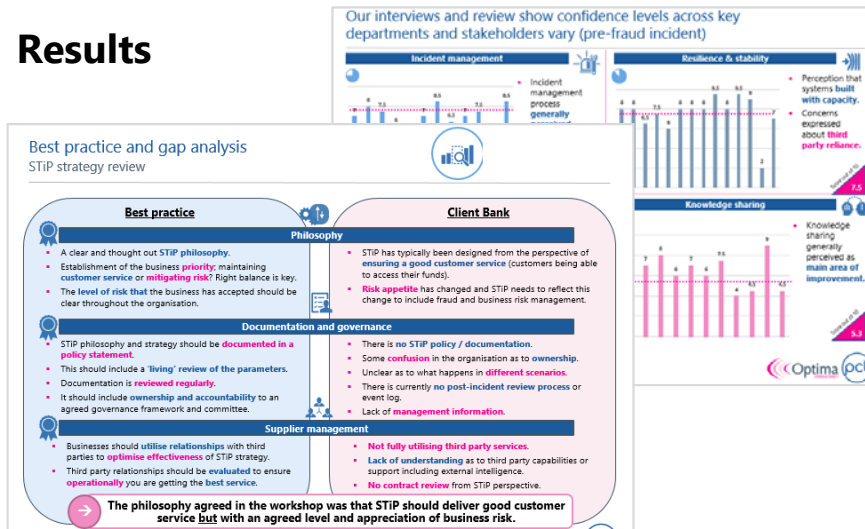
- Optima were engaged by a **large UK retail bank** to provide a **review and assessment** of payments resilience.
- We were asked to identify any **areas of weakness** in resilience, **document accountability** and process flows and **review the incident management** process, sharing **best practice** case examples.

Approach



- We gathered information, knowledge and perspective from key personnel via face to face interviews.
- We reviewed documentation including third party contracts, as well as utilising our **proprietary research and network** to form an **independent external perspective**.

Results



Impact



- Our assessment identified **some major gaps** in payments processing which had **clear implications for the banks confidence to scale PCA volumes**.
- Our external review enabled the bank to start **bridging these gaps** through the utilisation of our action plan.