



# TURNING THE TIDE: REENGINEERING PAYMENT OPERATIONS FOR FASTER, SMARTER BANKING

## Abstract

John Smith, Head of Payment Operations at a leading UK bank, was facing mounting delays, rising inefficiencies, and complex operational risks across the payments landscape. With limited tech access, fragmented processes, and the urgent need to scale a new offshore unit, he partnered with Infosys BPM to drive transformation. In just seven months, Infosys BPM trained and stabilised a high-performing offshore team that surpassed legacy benchmarks. Through structured training, predictive modeling, automation fixes, and quality enhancements, the initiative delivered faster turnaround, reduced escalations, and improved audit readiness—marking a milestone in operational excellence.



## Uncovering the Cracks in the System

John Smith had just reviewed yet another delayed payment when it became clear that the issue was no longer isolated—it was systemic. As Head of Payment Operations at a mid-tier UK retail bank, John was responsible for ensuring the timely and compliant processing of both domestic and international payments. However, the legacy systems he inherited were outdated, and the processes were fragmented. Automation was minimal, and the team relied heavily on a small group of experts whose deep institutional

knowledge was undocumented and difficult to transfer.

The consequences were piling up. Payments were frequently breaching compliance deadlines, and siloed teams were causing duplication and inconsistency. A growing backlog in Savings Tax Switching (ST&S) validation and beneficiary verification was beginning to impact downstream processes and customer satisfaction. John knew that without swift and strategic intervention,

the bank's reputation and regulatory standing were at risk.

When the bank decided to outsource payment operations, John was understandably cautious. The transition involved transferring years of tacit knowledge from a resistant in-house team to a newly formed offshore unit in India—all under tight timelines and strict SLA mandates. He needed a partner who could deliver results quickly and reliably.



## Laying the Groundwork for Transformation

John turned to Infosys BPM, a trusted partner with a proven track record in operational transformation. Ali Davis, Head of Payment Operations at Infosys BPM, was brought in to lead the initiative. After a series of onboarding sessions, Ali and his team began a comprehensive analysis of the bank's payment operations.

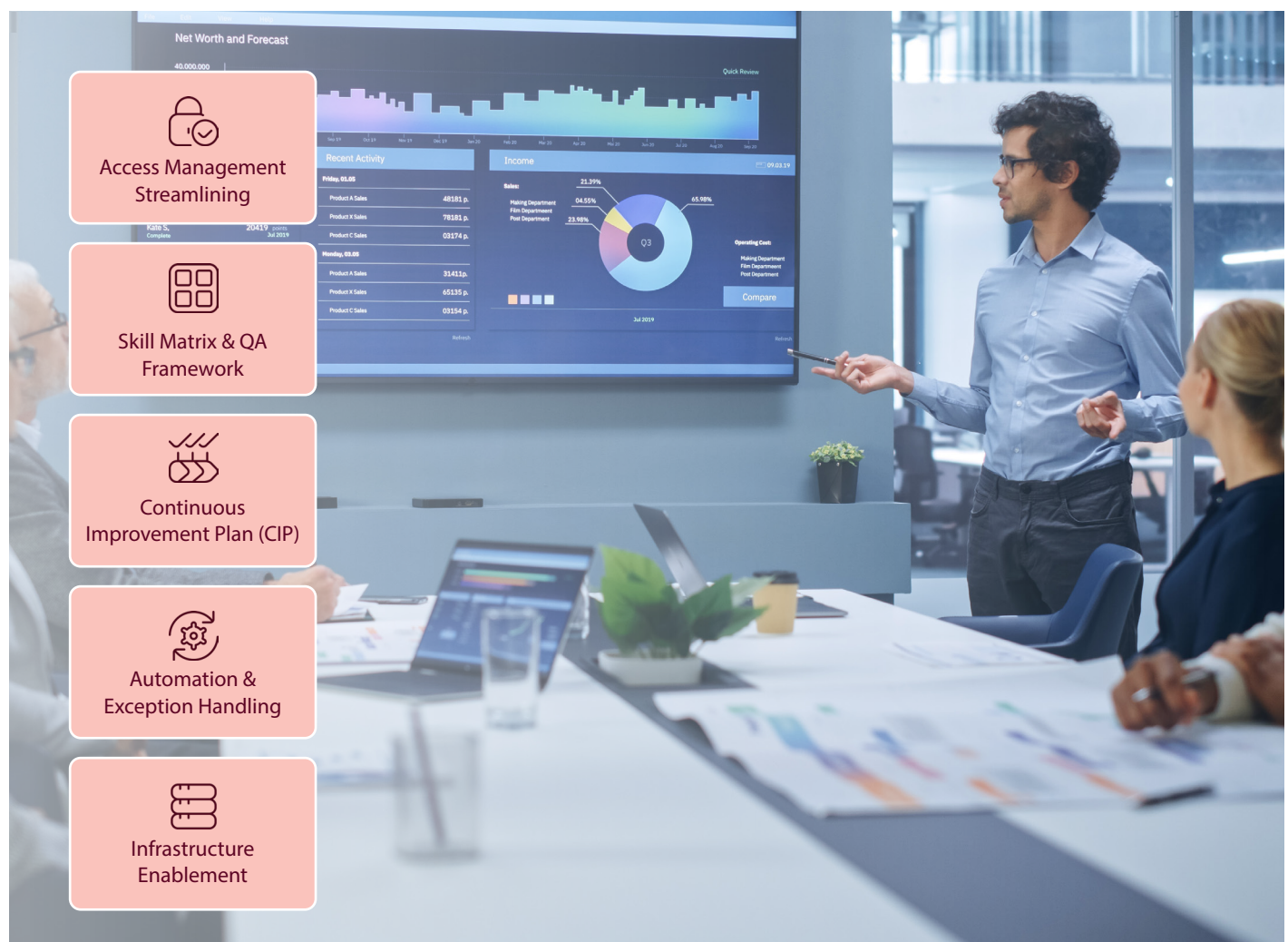
The challenges were immediate and multifaceted. Beneficiary validations were still manual, leading to frequent errors and

delays. System access was slow due to UK-based provisioning and hardware issues. Automation had failed in critical areas like EPT payments, and there were no fallback mechanisms in place. Capacity modeling was reactive, resulting in constant firefighting and missed SLAs.

Ali implemented a Continuous Improvement Plan and formed three specialised teams—ST&S, Clearing, and EPT—to work closely with John. Together,

they began identifying operational gaps and streamlining processes. Access management was overhauled, and a skill matrix was introduced to route work more effectively. Automation fixes were deployed, and new tools were implemented to eliminate manual touchpoints and improve decision-making.

## Approach summary



## From Stabilisation to Success

Despite early challenges—including technical issues and intense SLA pressure—the transformation began to

take shape. Within seven months, the offshore team had fully taken over the EPT, Clearing, ST&S, and Investigations

processes. Not only did they match the performance of the legacy team, but they also surpassed it.

## Key benefits



-  **Improved Payment Processing Timelines**  
86% to 98% SLA Adherence in 7 months
-  **Automation of Beneficiary Validation and ST&S**  
AHT has been reduced from 35 mins to less than 10 mins
-  **Faster Case Closure Rate**  
5x improvement in TAT
-  **Rapid Ramp-Up of Offshore Team**  
New team fully trained and operational in 4 weeks
-  **Cost Saving & Operation Efficiency**  
~28% FTE saving with 99% operational efficiency

Turnaround times improved dramatically, and SLA adherence rose from 86% in January to 98% by June. Average handling time dropped from 35 minutes to under 10 minutes. The offshore team was trained and was business-as-usual ready in just four weeks, maintaining 99% quality consistently. Investigations, once a major bottleneck, became a strength. In the first two months, the team resolved over 2,100 customer queries and addressed more

than 600 interbank payment cases.

The enhanced dashboards enabled real-time tracking, speeding up resolution and restoring client trust. Over €60 million in incorrect payments across USD, EUR, and GBP, along with another €2 million in other currencies, were successfully intercepted and rejected. The transformation also delivered significant cost savings, with a ~28% reduction in full-time equivalent (FTE) resources and sustained operational

efficiency.

John's decision to partner with Infosys BPM proved to be a turning point. With structured governance, dynamic skill development, and automation-led resilience, the bank's payment operations were not just stabilised—they were transformed into a model of service excellence.

*\*Names have been altered to preserve the identities of the people involved.*

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