

Financial Market Infrastructure Advisory & Assurance

Bonita FMI is a specialist advisory and assurance practice supporting governments, financial authorities, development partners and implementation partners to strengthen financial market infrastructure from diagnosis and readiness through implementation, go-live and operational resilience.

OUR OPERATING PROPOSITION

Bonita FMI operates upstream of implementation. We diagnose ecosystems, assess institutional and market readiness, identify underlying constraints and help define the interventions required before significant investment is committed. Where required, we remain engaged through implementation to provide independent delivery assurance and ensure solutions are ready to operate as intended.

HOW WE ADD VALUE

DIAGNOSE

Market, ecosystem, institutional, regulatory and infrastructure diagnostics

DEFINE

Problem definition, requirements, priorities, intervention and roadmap

DE-RISK

Readiness, dependencies, implementation and investment risks

ASSURE

Programme, integration, delivery, testing and participant assurance

VALIDATE

Certification, operational readiness and go-live assurance

SUSTAIN

Resilience, performance, governance and continuous improvement

CORE CAPABILITIES

- 1 Diagnostics & Readiness:** Market and ecosystem diagnostics; institutional, regulatory, participant and infrastructure readiness; maturity and gap assessment; interoperability and investment-readiness assessment.
- 2 Strategy & Programme Design:** FMI modernisation strategy; national payments and interoperability roadmaps; governance and operating models; requirements definition; programme mobilisation and implementation planning.
- 3 Implementation & Delivery Assurance:** Independent programme assurance; vendor and integration assurance; participant onboarding; risk and issue management; implementation readiness and delivery governance.
- 4 Testing & Certification:** Test strategy; SIT/UAT/SAT; ISO 8583 and ISO 20022 validation; performance and regression testing; participant certification and technical handover.
- 5 Go-Live Assurance:** Operational readiness; participant readiness; cutover and go-live governance; launch risk assessment; acceptance and transition assurance.
- 6 Operational Resilience:** Operational-risk assessment; incident preparedness; continuity and resilience; post-implementation review; performance optimisation and remediation planning.

RELEVANT DOMAINS

- ◆ National payment systems, payment switches, RTGS/ACH interfaces and fast/instant payments
- ◆ Digital financial infrastructure and financial-sector DPI
- ◆ Interoperability across banks, fintechs, mobile money operators and public-sector platforms
- ◆ Cross-border and regional payment infrastructure
- ◆ Digital identity and data-exchange integration into financial services
- ◆ Payment-system oversight, governance, operational resilience and participant readiness

EXPERIENCE INFORMING OUR PRACTICE

Bonita FMI's capability is informed by the professional experience of its Founder & Principal Consultant, Andrew Manuel, MBA. This experience predates and extends beyond Bonita FMI and is presented transparently as practitioner experience rather than as corporate project references.

- ◆ 18+ years across African payments, payment technology, digital channels and financial infrastructure.
- ◆ Central-bank advisory experience on a national payment infrastructure programme, spanning instant payments, card switching, e-commerce, interoperability, readiness and implementation assurance.
- ◆ Former Solutions Design Engineer with Verifone in South Africa, delivering secure payment solutions and payment infrastructure across African markets.
- ◆ Former Technical Lead for Digital Payment Channels at Selcom Tanzania, with profit-and-loss accountability and team leadership across banks, MNOs, merchants, government and national interoperability initiatives.
- ◆ Earlier payment switching, settlement, integration and production-support experience with Transaction Payment Solutions (TPS).

WHERE BONITA ADDS SPECIALIST VALUE

- ◆ Independent upstream diagnosis before technology or programme investment is locked in.
- ◆ Deep payments/FMI specialisation that complements broader digital-government and DPI implementation capabilities.
- ◆ Ability to bridge policy, institutional, operational and technology perspectives.
- ◆ Practitioner-led support grounded in implementation realities across African financial ecosystems.
- ◆ Continuity from pre-investment readiness through implementation assurance and operationalisation.

ENGAGEMENT MODELS

Independent Adviser

Consortium Specialist

**Specialist
Subcontractor**

**Embedded Technical
Adviser**

**Implementation
Assurance Partner**

INSTITUTIONAL FIT

Bonita FMI is particularly suited to programmes where financial-sector or DPI investments require specialist understanding of payments, interoperability, ecosystem readiness and implementation risk. We can support programme teams and prime contractors at the diagnostic and project-preparation stage, or provide specialist assurance during implementation.

Andrew Manuel, MBA | Founder & Principal Consultant

Bonita FMI | Strengthening Financial Market Infrastructure.

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