BANK OF AFRICA
BMCE GROUP

"Harmonization Plus": standardizing practices, strengthening control

Tam-Tam

Monthly community newsletter
Organization-Process-Customer Satisfaction

BANK OF AFRICA
BMCE GROUP

Editorial

*This **24th** edition highlights a multidisciplinary, structuring, and critical Group project: "**Harmonization Plus**." This is the name of the program led by central structures that harmonizes and structures the way all BOA Group banks document and apply their processes.*

Since 2014, the BOA Group has been gradually building a common culture around the formalization of processes and procedures with the Convergence system.

Today, with the Mega Hopex Process platform and the "Harmonisation Plus" program, this ambition is taking shape: a single language, consolidated traceability, and a shared vision of our practices.

Latifa BOUBACAR
Project Manager - Group Organization

"Harmonization is not a constraint, it is the condition for shared excellence."

HARMONISATION PLUS AND MEGA: THE POWER OF CONSISTENT, SHARED GROUP DOCUMENTATION.

At a time when performance is also measured by consistency, the Group's "Harmonisation Plus" program, supported by the Mega tool, lays the foundations for sustainable and integrated document governance for the BOA Group.

A CONSOLIDATED LEGACY

The "**Convergence**" program, launched in 2014, was the first step toward document harmonization within the BOA Group.

It enabled the alignment of more than a hundred procedures across five key areas—account opening, credit, payment methods, electronic banking, and international banking—thus laying the foundations for a common language in the conduct of banking operations.

Ten years later, it is not the business lines that have changed profoundly, but their management and operating environment: managerial requirements have increased (profitability by segment, by product, by value chain); customers have become more attentive to service quality and speed; increasing digitization and the plurality of transaction channels (branch, mobile, web, ATM, etc.) require end-to-end operational consistency; and cyber risks such as fraud risks have increased.

It is in this context that the need for a Group-wide "Harmonisation Plus" project emerged, aimed at establishing a Group Process Reference Framework, bringing together operational practices, compliance and risk management.

MEGA: A DOCUMENTATION PLATFORM PROMOTING GROUP CONSISTENCY

Mega Hopex Process is a governance solution developed by Mega International that is used by many financial institutions and large groups to model, document, and supervise their business processes.

In 2023, the Bank of Africa Group, through PASS, acquired the web version of this tool, giving us the opportunity to create a single, shared repository of documentation.

Mega is now established as a strategic lever for consistency and performance. Building on Mega, the Group has also developed a Group documentation charter implementing common rules for formalizing procedures and organizational charts, as well as their archiving.

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This foundation now structures the way procedures are designed, represented, and maintained, ensuring lasting consistency throughout the network.

The adoption of this tool has been convincing: to date, several hundred new procedures have been delivered and integrated into the Mega databases of subsidiaries by the Group Organization Department teams since early 2024. At the bank level, the adoption rate is growing. BOA Ghana, for example, already has more than 160 procedures directly integrated by its local teams into its Mega instance, illustrating the collective momentum and successful adoption of the tool.

Of course, Mega Support units are available within the Group Organization and IT entities to assist banks that wish to do so.

THE GROUP PROCESS REFERENCE FRAMEWORK: A STRUCTURING FOUNDATION

The Group Process Reference Framework is a structured map of the Group's key activities: it lists all operations, their sequencing, and their stakeholders in order to better manage performance, control risks, and ensure consistency of practices.
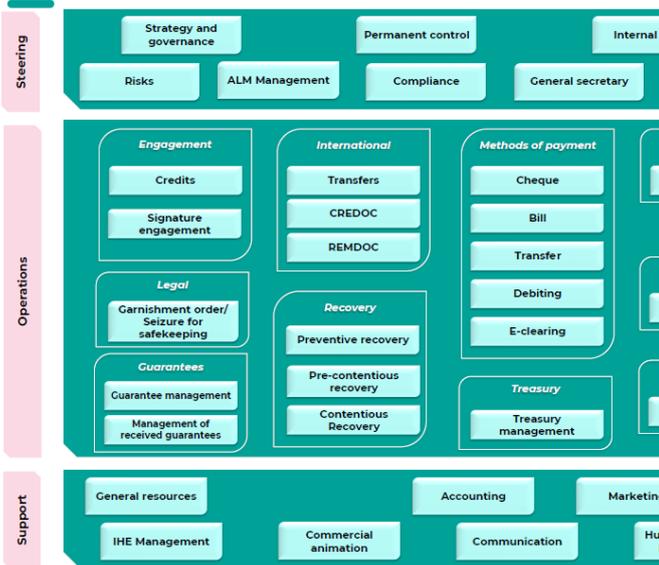
For the first time, such a tool is being deployed across the entire network, under the leadership of the central structures!

Behind this system lies a major undertaking that has been developed over the course of some 40 business workshops involving more than 80 employees.
Nearly 1,300 processes have been identified, described, and classified, covering all of the Group's business lines and functions—from the network to central management.
This collaborative project has given the Group a unique cross-functional view of its operations, bringing practices closer together, clarifying interactions, and laying the foundations for modern document governance.

A collective adventure that transforms operational knowledge into shared heritage and a sustainable lever for performance.

HARMONIZATION PLUS: A STRUCTURED AND SHARED APPROACH

Launched following the reference framework, the effective documentation phase of the Harmonization Plus program aims to translate each priority process into a harmonized operational procedure, in order to ensure uniform and controlled execution across the Group.

To date, more than 200 procedures have been formalized, validated, and integrated into MEGA HOPEX, the Group's documentation platform, under the coordination of central structures.
They cover a wide spectrum: regulatory governance, trade finance, guarantees, network operations, customer onboarding, compliance, but also physical security, with procedures for opening and closing branches, as well as revenue completeness checks through revenue assurance and revenue reconciliation mechanisms.

Among these, several procedures that are new to the Group now provide a structured framework for securing operations, ensuring reliable revenue collection, and guaranteeing the traceability of flows, both at branch and head office level.
Branch opening and closing procedures, in particular, formalize these critical activities by incorporating business continuity and enhanced physical security requirements.

They illustrate the Group's growing maturity in the management of its critical processes and the consolidation of its internal control system.

The control bodies are now called upon to ensure effective and continuous verification, ensuring that documentary rigour translates into operational rigour across the network..

MOVING FORWARD TOGETHER, GOING FURTHER

The success of Harmonisation Plus is based on a collective commitment and a shared vision, driven by the Organization, Compliance, Risk, and Permanent Control departments, the pilot banks, and all the internal experts (Group and Banks) involved in each stage of the project.
Our thanks also go to the PASS administrative teams—El Ghali, Abir, Morel, and Samah—for their rigor and efficiency in conducting negotiations and managing the heavy administrative workload involved in this project.
The challenge now is to continue and accelerate the documentation effort, strengthen the participation of East African subsidiaries, and prepare for the integration of artificial intelligence in order to make procedures more accessible, searchable, and directly useful for task execution and customer information. --