



Resume Thornton Oakes

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Over eighteen years of experience in the banking industry in operations, client solutions implementation, product management, project management, and leading internal quality assurance. Four years as a customer solutions manager and subject matter expert (SME) focused on customer journeys, direct innovation, and product development, where I successfully implemented and enhanced new services on digital platforms—improving product adoption by customers within bond allocations of over 40% due to a fully digital application process. Implemented an award-winning team project called Looksee, which enables customers to match their personal housing needs digitally. Seven years in quality assurance as an internal auditor and lead auditor specializing in operational compliance, risk, business documentation, and compliant process management. Managed various portfolios in transactional banking and Corporate Investment Banking (CIB) Quality Control. I Assisted the company with root cause analysis, process gap identification, risk identification, and regulatory risk control. I executed ISO 9001 in line with corporate strategy and commitments related to front or back-office areas. Conduct staff training and facilitate various product requirements. As a process engineer, contributions include the implementation of Standard Operating Procedure (SOP) and documentation aligned to a critical audit finding solutions on a group level and implementing process automation on extensive manual intervention-based processes, improving business productivity by 70%. Ensured the build followed agile methodologies, which allowed the business to duplicate the build for other manual-based processes, which will result in business improvement for relevant areas through the removal of human intervention, risk of error, business financial risk, and documented process modelling containing the record of as is and to be processed.

SKILL SETS

Professional Skills

- ♦ AGILE methodologies
- ♦ Business partner interaction all levels.
- ♦ Business process improvement.
- ♦ Business process management.
- ♦ Business process re-engineering.
- ♦ Change management.
- ♦ Continuous improvement.
- ♦ Continuous integration.
- ♦ Internal QMS Lead Auditor.
- ♦ ISO 9001:2008 QMS.
- ♦ ISO 9001:2015 QMS.
- ♦ Listening and communication.
- ♦ API design and build Banking.
- ♦ Customer Journeys.
- ♦ User Story.
- ♦ Process Mapping.

- ♦ Product and process knowledge.
- ♦ Product management
- ♦ Productivity and Efficiency.
- ♦ Quality Control, improvement, management.
- ♦ Research.
- ♦ Risk management.
- ♦ SCRUM methodologies
- ♦ Service excellence.
- ♦ Strategic planning and execution.
- ♦ Strategy and vision alignment.
- ♦ Verbal and written aptitudes.
- ♦ Problem Finding.
- ♦ Problem Management.
- ♦ Lean Six Sigma White Belt

Regulatory Skills

- ♦ Anti-Money Laundering (AML).

- ♦ Consumer Protection Act (CPA).
- ♦ Data Privacy Act.
- ♦ Financial and Intermediary Services (FAIS).
- ♦ Information Privacy Act.
- ♦ National Credit Act (NCA).
- ♦ Proceeds of Crime (POCA) processes.
- ♦ Protection of Personal Information Act POPI.
- ♦ The Financial Intelligence Centre Act (FICA).
- ♦ Treating Customers Fairly (TCF).

Technical Skills

- ♦ Adobe.
- ♦ ARIS Business Publisher.
- ♦ Atmos QA Analytics System.
- ♦ Telephony, Connex dialler system.
- ♦ Credit Systems Index.
- ♦ File NET, Cap Man and Gijima.
- ♦ GlobalScape.
- ♦ Home Loans System.
- ♦ MTN and Cell C insurance.

- ♦ Power BI.
- ♦ QlikView exposure.
- ♦ Quality Assurance Internal Audit.
- ♦ SharePoint Systems.
- ♦ Microsoft Visio.
- ♦ Windows Suite, PowerPoint, Excel.
- ♦ Word, outlook, Teams, Workflow.

Academic Strengths

- ♦ Academic English.
- ♦ Human Behaviour
- ♦ Critical Reasoning.
- ♦ Human development.
- ♦ Inclusive education.
- ♦ Problem Solving.
- ♦ Research.
- ♦ Qualitative research.
- ♦ Research in social sciences.
- ♦ Social psychology.
- ♦ Teaching, training, learning.

WORK EXPERIENCE

Access Bank

Process Engineer

Start date: 6 July 2022 **End date:** 16 December 2022

- ♦ Update and map existing business processes.
- ♦ Identify risks and process gaps.
- ♦ Identify innovation opportunities
- ♦ Create to be process maps of optimized processes identified.
- ♦ Assist with innovation projects.
- ♦ Document and update Standard Operation Procedures at the Group level.
- ♦ Assist with audit-related recommendations and findings by closing out outlined items.
- ♦ Consult with risk and compliance departments on process needs and optimization.
- ♦ Work alongside the Business Analyst team to ensure optimal project implementation and process-related requirements.
- ♦ Identify IT-related opportunities for the optimization of processes.
- ♦ Liaise directly with Staff, Managers, and Heads of the department on process-related data.
- ♦ Attend feedback meetings with stakeholders, including the COO, to ensure business needs related to processing engineering projects.
- ♦ Report to business on operational risks and improvements.
- ♦ Conduct continuous waste removal analytics.

Worldwide Advisory Services Insurance:

Operation Solutions and Analyst Manager (contracting):

Start date: 16 March 2020 **End date:** 31 December 2021

- ♦ Analyse Data, Consolidate unstructured data, and review.
- ♦ Create and present business partner performance data.
- ♦ Legislative Compliance POPI, Data Privacy, Internal Audit.
- ♦ Manage and review effective call center quality management.
- ♦ Implement ISO 9001 procedures and documentation with alignment to ISO 27001 requirements.
- ♦ Prepare any other stakeholder reporting matters as needed.

Standard Bank Head Office:

Implementation Solutions SME Manager

Start date: October 2016 **End date:** 31 October 2019

- ♦ Fulfill operations processing role as feature owner of Home Loans business.
- ♦ Customer Journeys and systems understanding.
- ♦ Home loans solution redesign and delivery with commercial outcomes.
- ♦ Risk management: customer, user acceptance, solution testing.
- ♦ Develop proof of concepts and value propositions.
- ♦ Analyse product features, benefits, and processes.
- ♦ Research and record what matters in conversations and implement.
- ♦ Digitisation and modernisation of products.
- ♦ Understand the impact of testing on operational standards.
- ♦ Prepare solution risk documents for sign-off and approval.
- ♦ Design complete scope of work created for development.
- ♦ Improve the capability of response builds on all mediums and all channels.
- ♦ Present prototypes to stakeholders.
- ♦ Build light business cases to support customer journey solutions.
- ♦ Implement solution management and success measurements.
- ♦ Determine value components and features for digitization.
- ♦ Innovate and create products in line with digital banking and eCommerce strategy.
- ♦ Product value proposition, pricing strategy.
- ♦ Distribution strategy.
- ♦ Apply Limit strategy, usage strategy, and centrist customer strategy.
- ♦ Complete service propositions in line with risk governance and regulations.
- ♦ Conduct procurement management.
- ♦ Conduct assessments: value stream mapping and client journey.
- ♦ Prepare reports with recommendations on prototype findings.

Standard Bank Head Office:

Quality Assurance Analyst and Internal Lead Auditor

Start date: 1 December 2015 **End date:** 30 September 2016

- ♦ Facilitate and manage Home Loans operations portfolio
- ♦ Manage risk and compliance for digital and physical records such as work instructions, policies, legal information, performance contracts, job descriptions, and all user activities performed.
- ♦ Managed the effectiveness of the team.
- ♦ Manage critical processes, identifying non-conformances, statistical controls, and improving CI initiatives.
- ♦ Facilitate external audits and maintain certification of ISO 9001:2008 / 2015.

- ♦ Prepare and implement ISO 9001 standards in non-certified areas.
- ♦ Assist business partners with the implementation of ISO standards.
- ♦ Improve Quality Management system.
- ♦ Review language and procedural standards used.
- ♦ Implemented ISO Metrix system for control development.
- ♦ Monitor system tasks related to non-conformance results of an audit.
- ♦ Ensure procedural processes and prevent operational and financial risk or loss.
- ♦ Assist the bank in establishing future QA roles.
- ♦ Analyse customer complaints to understand customer satisfaction ratings.
- ♦ Prepare graphical reports for regional manager meetings.
- ♦ Control quality measures and business strategy objectives.
- ♦ Minimise rework, overtime, pricing, staff capacity, and poor-quality costs.
- ♦ Promote a culture of excellence through a universal consultant program.
- ♦ Ensure compliance with laws and risks related to the Data Privacy Act, Information Privacy Act, FICA, POCA, FAIS, TCF, AML, NCA, CPA, and Code of Banking Practice.

Standard Bank Head Office:

Document Control Quality Assurance Internal Auditor

Start date: 1 August 2013 **End date:** 30 November 2015

- ♦ Report to the Department Head on ISO and Procedures.
- ♦ Responsible for successfully managing Document Control and Procedures clusters in compliance with KRAs and relevant client requirements.
- ♦ Complete CIB operations compliance with ISO 9001:2008 certification.
- ♦ Function as professional liaison for the following business units:
- ♦ Global CIB Operations Departments,
- ♦ Account Managers TPS,
- ♦ Home Loans operations,
- ♦ Regional Network Managers Client Access.
- ♦ Provide facilitation in the following areas:
- ♦ Formulation and execution of ISO in new business units.
- ♦ Management of OPS document control.
- ♦ Enable department readiness for external audits.
- ♦ Provide project support.
- ♦ Provide comprehensive quality reviews of all documents created and updated.
- ♦ Manage the following coordination tasks:
- ♦ Completion of all document control inbox activities.
- ♦ Prompt follow-up of action plans to the completion stage.
- ♦ Proper application of applicable procedural standards.
- ♦ Updating various distribution inventories.

Standard Bank Head Office:

Quality Assurance Team Lead

Start date: 1 June 2012 **End date:** 30 June 2013

- ♦ Consistently manage efficient internal and external affiliations of:

- ♦ Regional Production Team Leaders and Managers,
- ♦ Business Partner Interaction Managers,
- ♦ Regional IPC Leaders and National Improvement Structure.
- ♦ Conduct ISO 9001:2008 Quality Standard Audits as Lead Auditor, ensuring required quality standards.
- ♦ Provide support functions to the Quality Assurance Manager and a successful, dynamic team.
- ♦ Ensure efficient use of procedures and systems in line with high service standards to business partners.
- ♦ Internal and external customer satisfaction.
- ♦ Innovative developments in customer connectivity.
- ♦ Perform the following Human Resource functions in line with the Bank's objectives:
- ♦ Identify trends and take corrective action,
- ♦ Manage team performance.
- ♦ Provide training, coaching, and skill development.
- ♦ Directing and monitoring team achievement and goals.
- ♦ Ensuring the cost-effectiveness of the team.
- ♦ Achieving benchmarks daily and monitoring spending.
- ♦ Preparing and presenting team scorecards and process charts.
- ♦ Assisting with recruitment and selection.
- ♦ Adherence to employment equity philosophy.
- ♦ Coordination of diversity and AIC goals.
- ♦ Team building initiatives.
- ♦ Employee performance contracts (KRA).
- ♦ Administration of formal and informal performance reviews.
- ♦ Implementation of staff incentives.
- ♦ Ensure compliance with legislation and risks related to the Data Privacy Act, Information Privacy Act, FICA, POCA, FAIS, TCF, AML, NCA, CPA, and Code of Banking Practice.

Standard Bank Head Office:

Quality Assurance Service Analyst

Start date: 1 October 2010 **End date:** 31 May 2012

- ♦ Primary portfolio within the Home Loans operations environment.
- ♦ Optimize and control critical processes through statistical process control.
- ♦ Control deviations within processes.
- ♦ Continuous Improvement (CI) Initiatives.
- ♦ Ensure predictability of processes.
- ♦ Elimination of waste by applying (Six Sigma) methodologies.
- ♦ Audit blueprints and work instructions for all approved processes.
- ♦ Develop quality control mechanisms to increase levels of independence and effectiveness.
- ♦ Understand the costs associated with poor quality and drive improvement initiatives.
- ♦ Monitor unused capacity.
- ♦ Drive continuous quality, productivity, and competitiveness improvement by building a collaborative relationship with internal stakeholders, suppliers, customers, and potential competitors.
- ♦ Embed a culture of quality with customer satisfaction at its core.
- ♦ Manage critical processes by identifying non-conformance and statistical controls.
- ♦ Responsible for external audit compliance and maintenance of ISO 9001:2008

- ♦ Ensure compliance with laws and risks related to the Data Privacy Act, Information Privacy Act, FICA, POCA, FAIS, TCF, AML, NCA, CPA, and Code of Banking Practice.

Standard Bank Head Office:

Query Exception Processing Consultant

Start date: 1 June 2010 **End date:** 30 September 2010

- ♦ Provide query resolution within the home loan product.
- ♦ Consult with Attorneys on all home loan-related concerns.
- ♦ Function as client liaison regarding all home loan concerns.
- ♦ Resolve and facilitate all queries generated on the Gijima system for internal and external sources.
- ♦ Track all errors occurring in home loans, the system logged, and inclusive of email & telephony.
- ♦ Report on daily stats to the Manager.
- ♦ Draft proposals and implement changes and process improvements for the manager and team leads.

Standard Bank Head Office:

Universal Home Loans Registrations Consultant (Genesis Lab New Ways of Working)

Start date: 1 September 2008 **End date:** 31 May 2010

- ♦ Process disbursement and registration of all home loans, including new or further loans and re-advances.
- ♦ Consult with attorneys on all required home loan concerns.
- ♦ Gather all required legal documentation to facilitate successful bond completion and finalisation.
- ♦ Process disbursement, review, and a complete final payment of home loans.
- ♦ Consult with clients on all requirements and resolve obstacles.
- ♦ Ensure queries are resolved within 1 hour of logged consultation.
- ♦ Operate in the learning/testing environment related to all processes and create changes and improvements.
- ♦ Develop proposals and implement changes and process improvements.
- ♦ Conduct daily connect meetings.
- ♦ Ensure compliance with laws and risks related to the Data Privacy Act, Information Privacy Act, FICA, POCA, FAIS, TCF, AML, NCA, CPA, and Code of Banking Practice.

Standard Bank Head Office:

Home Loans Re-Advance Specialist

Start date: 1 November 2004 **End date:** 31 August 2008

- ♦ Process the disbursement of all home loan re-advance payments within the specified processing SLA.
- ♦ Consult with clients on related queries and send required documents.
- ♦ Daily and monthly reports on payment performance to the manager and team leader.
- ♦ Update bulletins on the department within the respective team.
- ♦ Accurate recording of statistics on paper and hard copy.
- ♦ Verification of client details via encrypted methods to ensure correct payment.
- ♦ Report relevant matters to the Manager and Leads on home loan registration process changes.
- ♦ Respond to bond registration inquiries, including inquiries from branches and attorneys.

EDUCATION DETAILS

Honours Psychology UNISA (February 2020 - Current)

Research Methodology, Research reporting, Psychopathology, Developmental, Psychology, Psychological Assessment, Eco-systemic Psychology, Therapeutic, Psychology, Ecologies of Knowledge Psychology.

BA. Psychology; UNISA, (completed with distinctions 30 September 2019)

Physiological, emotional, cognitive, and social determinants, Fields in psychology, Theories, & history of psychology, Research methods: data collection and analysis, Research ethics, Abstract reasoning, Critical thinking, analytics, Communication, Interpersonal development, Leadership and teamwork, Organization time management and Goal setting and prioritising.

UNISA Non-Degree Purpose Subjects (30 June 2013)

Human Development and Education GED 101T:

Approaches to studying human development, phases of human development, Prenatal development, neonatal development, infancy, early and middle childhood, adolescence, and adulthood.

UNISA Non-Degree Purpose Subjects (30 June 2013)

Teaching and Learning GED102U:

Basics of education, teaching, training, learning and evaluation in society through concepts and learning relationships.

Product Management: Product Institute, (4 August 2019)

Effectively solve problems for users and customers while achieving business goals by collaborating with an experimental team in developing and delivering products and services through Agile methodology.

Curriculum: Define product management, goals and metrics, user empathy, identify problems, explore problems, explore the solution, develop the right one, prioritisation and roadmaps, stakeholders, teams, and how to put it all together.

Level 5 TEFL Certificate: The TEFL Academy, (9 June 2020)

Teaching English as a Foreign Language: Lesson Planning, English Vocabulary, Pronunciation, Understanding Grammar.

Receptive Skills: Listening and Reading, **Productive Skills:** Speaking and Writing, History of English Language, Teaching Materials, Aids and Classroom Management Strategies, Effective Use of Resources, Practical classroom-based guided learning completed 168 hours.

Communication Management N4: Germiston Technicon, (5 August 2002)

Business communication methods and application through technology.

National Senior Certificate Business Studies: Germiston Technicon, (31 December 1999)

CERTIFICATIONS

Internal Auditor ISO 9001: 2008: TIQMS (19 January 2013).

The International standard quality management system (QMS) demonstrates the delivery of products and services that meet customer and regulatory requirements.

Curriculum: Introduction to Quality Auditing, Clause 2- Scope, Clause 3 - Auditing terms and definitions, Clause 4 – Principles of Auditing, Clause 5 - Managing an Audit Program, Clause 6 - Performing an Audit, Clause 7 - Competence and evaluation of Auditors, Clause 8 - Measurement, analysis and improvement, ISO 9001:2008 Audit Checklist, Process approach to auditing QMS, Nonconformities, Introduction to ISO 19011:2011, Process and product audits,

Internal Auditor ISO 9001: 2015: TIQMS (19 January 2016)

Enhancement of international QMS standards to include risk-based thinking and revision addition of clauses.

Curriculum: Clause 4 - Context of the organisation, Clause 5 - Leadership, Clause 6 - Planning, Clause 7 - Support, Clause 8 - Operation, Clause 9 - Performance evaluation, Clause 10 – Improvement.

Process Failure Mode and Effects Analysis (PFMEA): TIQMS, (7 February 2012).

Proactive evaluation of process failure to identify the impact and change needs.

Lean Six Sigma White Belt Business Programme: Standard Bank Head Office, (20 May 2008).

Assist with organizational change management, focus on problem-solving, and support project teams. Implement project initiatives for processes, products, and services.