

SUPPORTING NAMIBIA'S INSTANT PAYMENTS TRANSFORMATION:

How Bank Windhoek and Change Logic helped lay the foundation for a new era of digital payments

Bank Windhoek's successful processing of the first live batch of Government-to-Person grant payments through Namibia's national Instant Payment Network marked the beginning of a phased rollout and a historic milestone for the country's financial sector. As one of the first live use cases delivered on the new payments rail, the initiative demonstrates how modern payment infrastructure can improve service delivery, support financial inclusion and accelerate Namibia's transition towards a digitally enabled payments ecosystem.

As programme implementation partner, Change Logic supported Bank Windhoek throughout the first phase of the programme, helping establish the governance, business oversight and delivery structures required to bring a complex national payments initiative to market.

SETTING THE SCENE

Modernising a country's payment infrastructure is not a standard technology implementation. Banks, regulators, technology providers and industry participants must move together within a highly governed environment, balancing innovation with compliance, operational readiness and delivery momentum.

As one of the first banks participating in Namibia's Instant Payment Programme, Bank Windhoek recognised the opportunity to play a leading role in the country's evolving payments ecosystem. The first phase focused on initiating the controlled migration of Government-to-Person grant payments onto Namibia's Instant Payment Network, while also laying a foundation for future interoperable payment capabilities that can benefit individuals, businesses and the broader financial services sector.

THE INITIAL CHALLENGE

For Bank Windhoek, the programme represented more than the introduction of a new payment capability. The bank needed to participate in a national payments initiative while ensuring operational readiness, regulatory alignment and coordination across multiple internal and external stakeholders.

The programme had been in development for some time before Change Logic was engaged. While the technology roadmap was already in place, Bank Windhoek required additional delivery capability to strengthen governance, establish the Business PMO and support the programme through execution.

The complexity extended beyond the bank itself. Multiple payment rails needed to operate safely in parallel, industry stakeholders had to remain aligned, and regulatory requirements had to be managed throughout the implementation journey. Each participant had its own priorities, governance structures and delivery timelines, making coordinated programme execution critical to success.



THE CHANGE LOGIC ROLE

Bank Windhoek appointed Change Logic as its programme implementation partner to support the first phase of the Instant Payment Programme.

Change Logic helped establish the Business PMO, strengthened programme governance and provided programme management, project management and change management capability. This created a structured delivery environment where business and technology stakeholders could work towards the same outcome, risks could be escalated appropriately, and decisions could be made at the right level.

The focus was not only on managing timelines and deliverables. It was on helping create the conditions for successful execution: clear ownership, aligned stakeholders, disciplined programme rhythms and the ability to maintain momentum without compromising control.

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Our experience in complex payment programmes has shown that successful delivery depends as much on governance and stakeholder alignment as it does on technology. The right execution model creates the confidence to move quickly without compromising control.”

Trevor Cracknell, Senior Consultant and Technical Lead at Change Logic

THE OUTCOMES

In June 2026, Bank Windhoek successfully processed the first live batch of Government-to-Person grant payments through Namibia's national Instant Payment Network. The controlled batch marked the first live Government-to-Person use case delivered by the bank on the new national payments rail.

The initial batch formed part of a phased rollout, with payment volumes and grant categories set to increase over the coming months as the wider migration progresses. While limited in scale, it demonstrated the practical value of the new infrastructure by making funds available to beneficiaries in near real time and advancing Namibia's vision for a modern, interoperable payments ecosystem.

For Bank Windhoek, the achievement reinforced its position as an early leader in the country's payments modernisation journey. For Change Logic, the programme reinforced a lesson seen repeatedly across complex transformation initiatives: technology may enable the outcome, but governance, ownership and execution determine whether it reaches the market.

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