Lindqvist & Osei Group

Commercial Banking Technology · Performance cycle FY 2026

APPRAISAL SUMMARY

APR/2026/CBT/0338 · 4 August 2026

EMPLOYEE	**Oluwaseun Adeyemi-Lindqvist**
DESIGNATION	**Lead Product Manager, Payments**
DEPARTMENT	**Commercial Banking Technology**
REVIEWER	**Beatrix Nwachukwu, Director of Product**
REVIEW PERIOD	**1 August 2025 – 31 July 2026**

OVERALL RATING

4.2 / 5.0

Exceeds expectations

Top 18% of the division · up from 3.8 last cycle

COMPETENCY ASSESSMENT

GOALS & OUTCOMES

GOAL	WEIGHT	TARGET	ACHIEVED	STATUS
Launch instant-settlement rail Pilot with 12 corporate clients before general availability	30%	GA by Q3	GA in Q2, 19 pilots	Exceeded
Reduce payment failure rate Across all outbound rails, measured monthly	20%	≤ 0.45%	0.31%	Exceeded
Deliver ISO 20022 migration Coordinated with treasury and correspondent banks	25%	100% by Jun	92% by Jul	Partial
Grow API adoption Active corporate integrations on the developer platform	15%	180 clients	204 clients	Met

GOAL	WEIGHT	TARGET	ACHIEVED	STATUS
Publish product operating model Documented intake, discovery and review cadence	10%	Signed off Q4	Draft only	Missed
Weighted goal attainment	**100%**	**Weighted score 4.3 of 5.0 — two goals exceeded, one partially delivered, one carried into FY 2027.**		

REVIEWER COMMENTARY

STRENGTHS

- Brought the instant-settlement rail to general availability a full quarter ahead of plan without adding headcount.
- Unusually strong customer instinct — the pilot cohort was chosen well and the feedback loop shortened two design cycles.
- Trusted by engineering leadership; consistently makes trade-offs explicit rather than deferring them.
- Mentored two associate PMs, one of whom has since taken over the cards backlog.

DEVELOPMENT AREAS

- ISO 20022 slipped largely because dependencies on correspondent banks were tracked informally; needs a firmer external-dependency discipline.
- Written strategy updates lag the quality of verbal ones — senior stakeholders ask for context that the memo should have carried.
- Delegation of routine backlog grooming would free capacity for the FY 2027 platform agenda.

SUMMARY REMARKS

Oluwaseun has had an exceptional year on delivery. The settlement launch is the single most commercially significant thing the division shipped this cycle, and it landed early and clean. The gap between that and the operating-model goal is instructive: he is at his best with a concrete customer outcome in front of him, and less consistent on internal, non-urgent work. That is the growth edge for the coming year.

— Beatrix Nwachukwu, Director of Product

Moderation panel confirmed the rating without adjustment. Placement in the top band of the division is well evidenced.

— Henrik Lindqvist, Managing Director, CBT

DEVELOPMENT PLAN FOR THE NEXT CYCLE

Complete ISO 20022 migration	Close the remaining 8% with a formal dependency register and fortnightly correspondent-bank checkpoint. **Target: 31 Dec 2026**
Executive writing programme	Two-day workshop plus quarterly memo review with the Director of Product. **Target: Q2 FY 2027**
Delegate backlog grooming	Hand cards and disputes backlog to the associate PM cohort; retain review only. **Target: 30 Sep 2026**

Stretch assignment	Lead the FY 2027 platform strategy paper for the divisional board. **Target: Q1 FY 2027**

EMPLOYEE COMMENT

I am glad the settlement launch landed the way it did, and I accept the point about internal work — the operating model slipped because I kept letting it lose to whatever was on fire. The dependency register is a fair fix and I have already started one for the remaining ISO work.

— Oluwaseun Adeyemi-Lindqvist

Oluwaseun Adeyemi-Lindqvist
Employee · Signature & date

Beatrix Nwachukwu
Director of Product · Reviewer

Henrik Lindqvist
Managing Director, CBT · Moderation

This summary is confidential and is retained on the employee's personnel file. Ratings are moderated across the division before release; any appeal must be lodged with People Operations within 14 days of the review meeting.