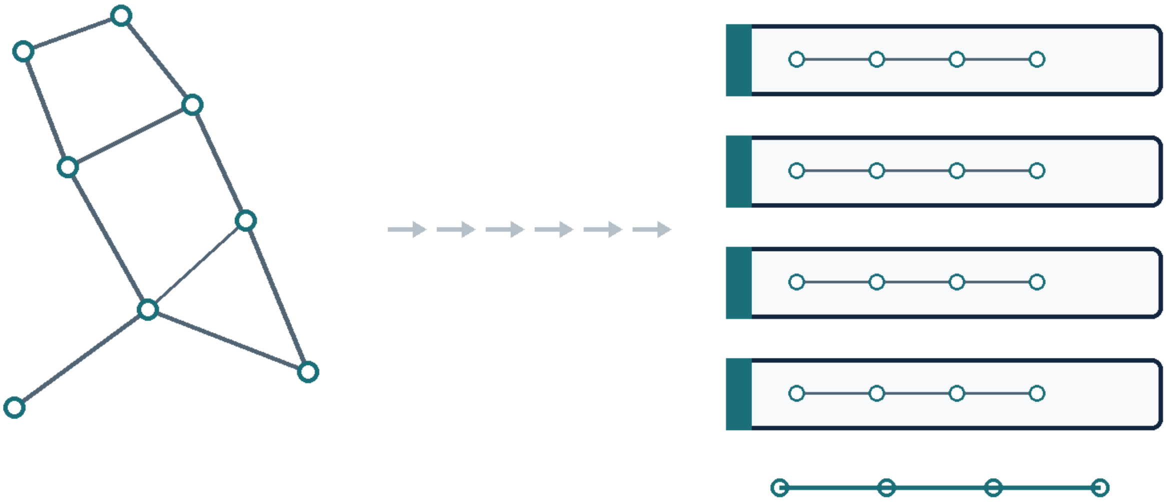
NFRisk | Resolvo Advisory

Launch Services Pack

Independent senior advisory for complex regulated transformation

Diagnose the real problem. Define an implementable response. Assure controlled delivery.



FINANCIAL CRIME TRANSFORMATION | DATA & CONTROL INTEGRITY

PAYMENTS TRANSFORMATION | OPERATIONAL RESILIENCE & DELIVERY ASSURANCE

Senior-led | Independent | Clearly scoped | Outcome-focused **JULY 2026**

NFRisk is the principal senior advisory proposition of Resolvo Advisory | nfrisk.com | resolvoadvisory.com

Senior judgement between the problem and the solution

NFRisk helps banks, regulated firms and technology providers turn complex risk and transformation problems into controlled, implementable change. It connects business need, financial crime, data integrity, payments, controls, technology, resilience and delivery reality - without beginning from a predetermined solution.

WHERE NFRISK SITS

REGULATED ORGANISATION	NFRISK	CONTROLLED OUTCOME
Complex risk, control, data or transformation problem	Independent domain, transformation, control and delivery advisory	Clear decisions, implementable change and credible assurance

ADVISORY LIFECYCLE

1	2	3	4
DIAGNOSE	**DEFINE & DESIGN**	**SELECT & MOBILISE**	**ASSURE & REMEDIATE**
Problem, root causes and exposure	Requirements, target state and controls	Options, provider challenge and governance	Delivery, readiness, recovery and evidence

FIVE PRIMARY LAUNCH SERVICES

01

Structural Risk and Transformation Diagnostic

Independent clarity on root causes, risk, ownership and proportionate intervention before major commitment.

02

Financial Crime Data and Control Integrity Diagnostic

Evidence that monitoring, screening and KYC controls receive complete, correct and controlled data.

03

Transformation and Programme Assurance

Independent challenge across design, delivery evidence, testing, readiness, remediation and recovery.

04

Payments Transformation and Readiness Review

End-to-end challenge across requirements, integration, reconciliation, resilience, testing and operational acceptance.

05

Technology Proposition and Bank-Readiness Review

Banking-domain scrutiny that turns technical capability into a credible, evidence-based and deliverable proposition.

FOR REGULATED ORGANISATIONS

Independent diagnosis, target-state definition, solution challenge and assurance through delivery - focused on material decisions, controls and sustainable outcomes.

FOR TECHNOLOGY PROVIDERS

Bank-readiness, use-case qualification, requirements, control challenge and delivery advisory - without presenting NFRisk as a reseller or generic sales contact.

Each service can stand alone. Where findings reveal deeper needs, NFRisk can connect diagnostics to data integrity, payments readiness, programme assurance or provider bank-readiness - without creating automatic follow-on dependency.

BRAND ARCHITECTURE

Resolvo Advisory legal and commercial umbrella | **NFRisk** principal senior advisory proposition | **DQIntegrity** specialist data and control integrity proposition

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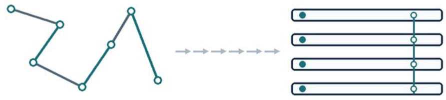

Structural Risk and Transformation Diagnostic

Independent clarity before major commitment

Complex transformation often begins before the underlying problem is properly understood. NFRisk provides a contained, senior-led assessment of root causes, risk exposure, ownership, data dependencies and control weaknesses before further investment, technology or remediation commitments are made.

THE DIAGNOSTIC APPROACH

1 **ESTABLISH**	2 **EXAMINE**	3 **IDENTIFY**	4 **DEFINE**	5 **ROADMAP**
Clarify the trigger, outcome and decisions required.	Review the operating reality across process, data, technology and controls.	Separate visible symptoms from structural root causes.	Set out proportionate intervention options and priorities.	Provide an executive basis for action and investment.

WHEN THIS DIAGNOSTIC IS APPROPRIATE

- The issue crosses business, risk, data, technology and operations.
- Stakeholders hold conflicting views or activity is high but outcomes remain weak.
- Previous remediation has addressed symptoms rather than root causes.
- Ownership, decision rights or escalation are unclear.
- Technology or major investment is being considered before requirements are sufficiently defined.
- A programme is delayed, fragmented or losing executive confidence.
- Senior management needs an independent, defensible basis for intervention.

WHAT NFRISK ASSESSES

- Problem statement, intended outcome and decision requirements.
- Processes, systems, operating model and critical dependencies.
- Data flows, hand-offs, controls and supporting evidence.
- Roles, ownership, governance, escalation and accountability.
- Programme structure, technology and third-party assumptions.
- Root causes, structural weaknesses and material risk exposure.

TYPICAL OUTPUTS

- Refined problem statement and executive diagnostic report
- Structural root-cause and dependency map
- Ownership and accountability assessment
- Data and control-gap analysis
- Intervention and target-state options
- Prioritised recommendations and stabilisation actions
- Remediation or transformation roadmap
- Executive or board presentation

ENGAGEMENT STRUCTURE

- Fixed scope, senior-led and time-bounded.
- Delivered for an agreed fixed fee.
- Concludes with an executive readout and decision point.
- No automatic dependency on NFRisk for follow-on delivery.

INTENDED OUTCOME

A clear, evidence-based view of **what the real problem is, why it exists, what risk it creates, what must change and what should happen first.**

WHY NFRISK Senior experience connecting financial crime, data integrity, payments, controls, operational resilience and delivery reality.

DISCUSS A CONFIDENTIAL DIAGNOSTIC MANDATE

TYPICAL SPONSORS COO | CRO | CDO | CIO | MLRO | Heads of Payments | Transformation and Programme Sponsors

No predetermined technology. No automatic follow-on dependency. No structural intervention unless evidence justifies it.

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Financial Crime Data and Control Integrity Diagnostic

Evidence that decision-critical controls receive complete, correct and controlled data

Monitoring, screening and KYC controls can appear stable while required data is missing, delayed or distorted. NFRisk, using the specialist DQIntegrity proposition, assesses the end-to-end data journey and whether completeness, correctness, ownership, exceptions and control evidence are sufficient to support trusted financial-crime decisions.

THE DIAGNOSTIC APPROACH

1 **DEFINE**	2 **TRACE**	3 **TEST**	4 **ASSESS**	5 **ROADMAP**
Agree the expected population, decision use and material data requirements.	Map the journey from source through hand-offs, transformations and decision tooling.	Challenge completeness, correctness, reconciliation and critical-field integrity.	Evaluate controls, ownership, thresholds, exceptions, escalation and evidence.	Prioritise remediation, assurance and sustainable control improvements.

WHEN THIS DIAGNOSTIC IS APPROPRIATE

- The organisation cannot prove that all required customers, transactions or attributes reach monitoring or screening.
- Management information appears healthy, but silent loss, filtering or semantic drift may remain undetected.
- Data issues are repeatedly discovered late, through incidents, audit, remediation or regulatory challenge.
- Ownership is fragmented across source systems, data platforms, technology and financial-crime operations.
- A platform migration, model change or remediation programme depends on data that is not sufficiently evidenced.
- Existing reconciliations, thresholds or exception processes create false confidence.
- AI or automation is being introduced into financial-crime decisions without proven data readiness.

WHAT NFRISK ASSESSES

- Expected source populations, scope and critical data elements.
- Hand-offs, filters, mappings, aggregations and transformations.
- Record, value and key-field reconciliation controls.
- Missing, duplicate, delayed, truncated, invalid or semantically altered data.
- Control thresholds, exceptions, evidence, escalation and remediation.
- Ownership and accountability across the end-to-end journey.

TYPICAL OUTPUTS

- End-to-end financial-crime data journey and critical control points
- Expected population and material data-requirement definition
- Completeness and correctness risk assessment
- Reconciliation, mapping and transformation control findings
- Ownership, exception, escalation and evidence assessment
- Risk-ranked gaps, immediate stabilisation actions and priorities
- Remediation roadmap and target control architecture
- Executive assurance conclusion and presentation

ENGAGEMENT STRUCTURE

- Fixed scope, senior-led and tailored to a defined control environment.
- Evidence-led review across business, data, technology and operations.
- Concludes with executive findings, priorities and a decision point.
- May stand alone or support remediation, migration or programme assurance.

INTENDED OUTCOME

A defensible view of whether financial-crime controls operate on **complete, correct and controlled data - and what must change where they do not.**

WHY NFRISK Financial-crime transformation expertise combined with end-to-end data-control and DQIntegrity methodology.

DISCUSS A CONFIDENTIAL DATA INTEGRITY MANDATE

TYPICAL SPONSORS MLRO | Financial Crime / TM / Screening Heads | CDO | Data Governance | COO | Remediation and Programme Sponsors

Beyond generic data quality: completeness, correctness, control evidence and accountability across the full decision-data journey.

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Transformation and Programme Assurance

Independent challenge from design through implementation, readiness and remediation

Material programmes can appear on track while critical requirements, dependencies, controls or readiness remain unresolved. NFRisk provides independent, senior-led assurance that challenges whether the programme is solving the right problem, whether delivery evidence is reliable, and whether the organisation can safely implement and sustain the intended change.

THE ASSURANCE APPROACH

1 FRAME	2 CHALLENGE	3 VERIFY	4 ASSESS	5 REPORT
Confirm the mandate, intended outcome, material risks and assurance questions.	Test requirements, design, controls, ownership and delivery assumptions.	Review evidence, dependencies, decisions, testing, defects and remediation.	Determine operational readiness, residual risk and implementation confidence.	Provide clear conclusions, priorities, recovery actions and decision support.

WHEN THIS ASSURANCE IS APPROPRIATE

- A strategically important programme has high regulatory, operational or reputational exposure.
- Executive reporting shows progress, but confidence in the underlying evidence is weak.
- Requirements, design decisions or responsibilities remain incomplete or contested.
- Critical data, technology, third-party or operational dependencies are unresolved.
- Testing demonstrates functionality but not end-to-end control effectiveness or resilience.
- Go-live is approaching while defects, workarounds, operating procedures or acceptance remain uncertain.
- Remediation activity is extensive, but sustainability and closure readiness are unclear.
- A delayed or fragmented programme requires recovery, re-baselining or governance reset.

WHAT NFRISK ASSESSES

- Problem definition, scope, target outcomes and success criteria.
- Requirements, design, operating model, data and control architecture.
- Governance, accountability, decisions, risks and dependency management.
- Delivery plans, evidence, testing, defects and remediation quality.
- Operational readiness, resilience, fallback, acceptance and residual risk.
- Whether reporting gives senior stakeholders a reliable basis for decisions.

TYPICAL OUTPUTS

- Independent programme health and assurance conclusion
- Risk, dependency and decision map
- Requirements, design and control findings
- Testing, evidence and defect assessment
- Operational-readiness and residual-risk view
- Risk-ranked actions, decision gates and escalation points
- Go-live, remediation-closure or recovery recommendation
- Executive, board or steering-committee presentation

ENGAGEMENT STRUCTURE

- One-off health review, stage-gate assessment or focused recovery intervention.
- Recurring assurance through agreed checkpoints or a retained monthly mandate.
- Senior-led and independent of the programme delivery chain.
- Can cover a full programme or a defined high-risk workstream.

INTENDED OUTCOME

A clear, evidence-based view of **what is genuinely on track, what remains exposed, and what decision or intervention is required next.**

WHY NFRISK Senior experience spanning strategy, requirements, architecture, controls, testing, implementation, remediation and programme recovery.

DISCUSS A CONFIDENTIAL ASSURANCE MANDATE

TYPICAL SPONSORS COO | CRO | CIO / CTO | Transformation and Programme Sponsors | Internal Audit | Remediation and Operational Resilience Leaders

Independent challenge without the overhead of a large consulting team - focused on decisions, evidence, readiness and controlled outcomes.

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Payments Transformation and Readiness Review

Independent challenge across requirements, integration, reconciliation, resilience, testing and operational readiness

Payments change succeeds only when the complete operating journey works - not merely when the technology functions. NFRisk reviews whether requirements, architecture, data, reconciliation, financial-crime dependencies, resilience, testing and operational acceptance are sufficiently integrated for controlled implementation.

THE REVIEW APPROACH

1 FRAME	2 TRACE	3 CHALLENGE	4 VERIFY	5 DECIDE
Confirm the payment journey, intended outcomes, scope, critical risks and decisions.	Map processes, systems, data flows, hand-offs, controls and dependencies end to end.	Test requirements, architecture, reconciliation, resilience and provider assumptions.	Assess testing, defects, procedures, fallback, operational ownership and readiness evidence.	Provide risk-ranked findings, priority actions and a clear readiness or recovery view.

WHEN THIS REVIEW IS APPROPRIATE

- A payment platform, scheme connection or major payment capability is being introduced, replaced or materially changed.
- Business, technical or non-functional requirements are incomplete, inconsistent or insufficiently traceable.
- Integration, reconciliation, data or exception-management dependencies are not fully understood.
- Testing demonstrates component functionality but not the complete customer, payment and operational journey.
- Fraud, sanctions, transaction-monitoring or customer-control dependencies are not adequately integrated.
- Go-live is approaching while procedures, ownership, resilience, recovery or fallback remain uncertain.
- A provider solution appears attractive, but implementation assumptions and operational fit require challenge.
- A delayed or fragmented payments programme needs independent recovery and prioritisation.

WHAT NFRISK ASSESSES

- Payment journeys, operating model, processes, systems and integration points.
- Functional, non-functional, data, control and operational requirements.
- Count and value reconciliation, exceptions, rejects and evidence.
- Resilience, recovery, security, capacity and critical-failure scenarios.
- Testing coverage, defects, traceability, operational procedures and acceptance.
- Provider assumptions, programme governance, dependencies and implementation readiness.

TYPICAL OUTPUTS

- End-to-end payment journey and dependency map
- Requirements, architecture and operating-model findings
- Payments data and reconciliation assessment
- Control, exception and operational-evidence gaps
- Testing, resilience and recovery readiness view
- Risk-ranked actions and unresolved decision points
- Go-live, remediation or programme-recovery recommendation
- Executive, board or steering-committee presentation

ENGAGEMENT STRUCTURE

- Focused diagnostic, pre-go-live review, stage-gate assessment or recovery intervention.
- Can review a complete payment transformation or a defined high-risk journey or workstream.
- Senior-led and independent of the technology or delivery provider.
- Fixed-scope engagement with an executive readout and clear decision point.

INTENDED OUTCOME

A clear, evidence-based view of **whether the payment change can operate safely end to end, what remains exposed, and what must be resolved before implementation or recovery.**

WHY NFRISK Senior end-to-end payments experience spanning scoping, requirements, architecture, integration, reconciliation, testing, operational readiness, implementation and recovery.

DISCUSS A CONFIDENTIAL PAYMENTS MANDATE

TYPICAL SPONSORS COO | CIO / CTO | Heads of Payments | Transformation and Programme Sponsors | Architecture | Operational Resilience | Financial Crime and Fraud Leaders

Independent senior challenge across the complete payment lifecycle - connecting technology delivery with data integrity, controls, resilience and operational reality.

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Technology Proposition and Bank-Readiness Review

Independent banking-domain challenge before a proposition reaches regulated clients

Banks do not buy technology claims alone. They test whether the proposition solves a material problem, can meet data, control, integration, resilience and governance expectations, and can be implemented within operational reality. NFRisk exposes weaknesses early and converts technical capability into a credible, evidence-based and deliverable banking proposition.

THE BANK-READINESS APPROACH

1 QUALIFY	2 CHALLENGE	3 TRACE	4 PROVE	5 MOBILISE
Define the bank problem, buyer, use case, intended outcome and reasons to act.	Test claims, limitations, regulatory relevance and the evidence behind the proposition.	Map data, controls, integration, security, resilience, operating-model and human dependencies.	Define requirements, acceptance evidence, pilot success criteria and unresolved readiness gaps.	Prioritise actions and shape a credible client discussion, discovery, pilot or delivery path.

WHEN THIS REVIEW IS APPROPRIATE

- A technology provider is entering banking, financial crime, payments or another regulated market.
- The product is technically credible, but priority use cases, buyers or measurable outcomes remain unclear.
- Bank conversations stall because data, controls, governance, security or implementation questions are not answered convincingly.
- A proof of concept or pilot has generated interest but is not converting into scaled implementation.
- Sales and product teams need senior banking-domain challenge before a proposal or executive workshop.
- AI, automation, workflow, API or data propositions rely on assumptions that have not been tested against bank operating reality.
- A provider needs to distinguish what the solution can credibly do, what it cannot do, and what client dependencies remain.
- A consulting or delivery partner requires specialist financial-crime, data, payments or assurance capability.

WHAT NFRISK ASSESSES

- Material client problem, target buyer, use case and decision pathway.
- Business, regulatory and control relevance - without overstating the product role.
- Data availability, provenance, integrity, ownership and evidence requirements.
- Architecture, APIs, integration, security, resilience and third-party dependencies.
- Operating model, human oversight, exceptions, accountability and business acceptance.
- Implementation assumptions, delivery model, testing, readiness and supportability.
- Proposition claims, proof points, limitations and readiness for senior bank scrutiny.

TYPICAL OUTPUTS

- Executive bank-readiness assessment and risk-ranked scorecard
- Prioritised banking use cases, buyers and value hypotheses
- Proposition claim, limitation and evidence challenge log
- Business, data, control and operational requirements map
- Integration, resilience and implementation dependency assessment
- Readiness gaps, priority actions and proposition refinement roadmap
- Discovery or pilot structure, success criteria and decision gates
- Executive client narrative, workshop or proposal input
- Clear proceed, revise, partner or stop recommendation

ENGAGEMENT STRUCTURE

- Fixed-scope review of a product, proposition, priority use case or named banking opportunity.
- Senior-led, confidential and independent of sales targets or predetermined endorsement.
- Can conclude at readiness assessment or continue into client discovery, pilot design or delivery assurance.
- Where deeper issues emerge, connects directly to NFRisk diagnostics, financial-crime data integrity, payments readiness and programme assurance.

INTENDED OUTCOME

A proposition that can withstand serious bank scrutiny: **clear about the problem it solves, credible about its claims and limitations, explicit about client dependencies, and realistic about implementation, control and operational adoption.**

WHY NFRISK Senior banking experience connecting financial crime, data integrity, payments, controls, operating models, technology delivery, resilience and implementation reality.

DISCUSS A CONFIDENTIAL BANK-READINESS REVIEW

TYPICAL SPONSORS CEO / Founder | Product and Strategy Leaders | CTO / CPO | Sales and Partnerships | Client Solutions | Delivery Leadership | Investors and Strategic Partners

Turning technically credible products into propositions that regulated institutions can understand, challenge, govern, implement and trust.