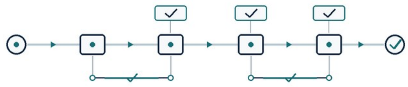
NFRisk | Resolvo Advisory

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.