

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

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ESTABLISH	EXAMINE	IDENTIFY	DEFINE	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
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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.