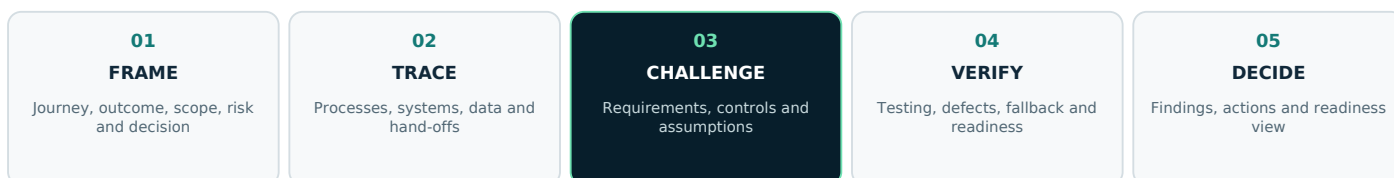


# Payments Transformation and Readiness Review

## Independent challenge across integration, reconciliation, resilience, testing and operations

A payment solution may function technically while the wider operating journey remains unready. This review connects requirements, architecture, data, reconciliation, financial-crime dependencies, resilience, testing and operational acceptance.

### APPROACH



### WHEN THIS REVIEW IS APPROPRIATE

- A payment platform, connection or major capability is changing.
- Requirements are incomplete, inconsistent or insufficiently traceable.
- Integration, reconciliation or exception dependencies are unclear.
- Testing proves components but not the full customer and payment journey.
- Go-live, recovery or operational acceptance requires independent challenge.

### WHAT NFRISK ASSESSES

- Payment journeys, operating model, systems and integration points.
- Functional, non-functional, data, control and operational requirements.
- Count and value reconciliation, rejects, exceptions and evidence.
- Resilience, recovery, security, capacity and failure scenarios.
- Testing, traceability, procedures, ownership and provider assumptions.

### TYPICAL OUTPUTS

- Payment journey and dependency map.
- Requirements, architecture and operating-model findings.
- Data and reconciliation assessment.
- Control, testing, resilience and recovery gaps.
- Risk-ranked actions and unresolved decision points.
- Go-live, remediation or recovery recommendation.

### ENGAGEMENT STRUCTURE

- Focused diagnostic, pre-go-live review, stage gate or recovery support.
- Complete transformation or a defined high-risk journey.
- Independent of the technology or delivery provider.
- Fixed scope with executive readout and explicit decision point.

### INTENDED OUTCOME

An 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

Complete-lifecycle payments experience across requirements, architecture, integration, reconciliation, testing, readiness, implementation and recovery.

**DISCUSS PAYMENTS**

Typical sponsors: COO | CIO / CTO | Head of Payments | Programme sponsor | Architecture | Resilience