CORE | VIA | APPROACH

THE PIONEER OF IMPLEMENTATION ADVISORY™

Helping Financial Institutions and Technology Providers
Deliver Successful Implementations with Confidence.

Creating Confidence in Implementation.

CORPORATE PROFILE

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Banks • Insurance Companies • Financial Services Organizations • Technology Providers

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PROFILE OVERVIEW

Contents

01 Executive Message

02 Our Story

03 Who We Are

04 Vision, Mission & Philosophy

05 The Market Challenge

06 Why Implementation Advisory

07 Our Positioning

08 Independent Implementation Advisory

09 Our Advisory Capabilities

10 Implementation Governance & Executive Assurance

11 Quality Assurance, Quality Control & Project Audit

12 Data Excellence & Migration Advisory

13 AI-Enabled Implementation Advisory

14 The CoreViaApproach Implementation Approach

15 Industries & Organizations We Serve

16 The Outcomes We Work to Create

17 How We Engage

18 Implementation Partnership

19 Why CoreViaApproach

20 Our Working Principles

21 Founder Perspective

22 Creating Confidence in Implementation

Strategy defines the ambition. Technology enables the change. Implementation delivers the value.

01 EXECUTIVE MESSAGE

Implementation Is Where Strategy Becomes Reality

Technology continues to reshape banks, insurance companies, other financial services organizations, and the technology providers that serve them. Organizations invest significant resources and budgets in core platforms, digital channels, payments, compliance, data, cloud and artificial intelligence. Yet the value of these investments is realized only when implementation succeeds.

Successful implementation requires more than selecting the right solution or following a project plan. It requires clear governance, disciplined execution, trusted data, quality assurance, effective collaboration, timely decisions and leadership that keeps business outcomes at the center of delivery.

CoreViaApproach was created to address this implementation challenge. We provide independent, vendor-neutral advisory that helps financial services organizations and technology providers strengthen governance, improve delivery performance, manage implementation risk and create the conditions for successful outcomes.

Our role is not to replace the client, the technology provider, the system integrator or the project team. Our role is to help them work together more effectively, with greater clarity, stronger controls and a shared focus on business value.

Our purpose is simple: Creating Confidence in Implementation.

Raymond El Koreh
Founder & Managing Director

02 OUR STORY

Why CoreViaApproach Was Created

Across financial services and technology, implementations are becoming larger, faster and increasingly interconnected. A major technology implementation rarely affects a single system or function. It can simultaneously impact business processes, technology platforms, data, integrations, operations, controls, people, customers and multiple internal and external stakeholders.

Whether implementing a core platform, payments solution, insurance platform, digital channel, cloud environment, data initiative, AI capability or other enterprise technology, organizations face a common challenge: converting technology investment and business ambition into a controlled, sustainable and successful implementation.

Technology providers face the same challenge from the other side. They must deliver complex solutions while managing scope, integration, dependencies, data, testing, governance, client expectations, organizational readiness and go-live commitments.

In this environment, implementation is often treated primarily as a project-management responsibility when, in reality, it is an enterprise capability. Governance may exist, yet decisions remain slow. Plans may exist, yet dependencies are not controlled. Testing may be performed, yet readiness remains uncertain. Data may be migrated, yet quality and reconciliation issues emerge late. Reports may be produced, yet executives may still lack a clear view of implementation health.

CoreViaApproach was founded around a simple conviction: implementation deserves its own independent advisory discipline. A discipline focused not on selling technology, but on helping all parties implement it successfully.

CoreViaApproach brings together implementation governance, delivery excellence, quality assurance, data excellence, AI-enabled advisory and practical leadership. We work across organizational boundaries to bridge strategy and execution, business and technology, clients and providers, and project delivery and sustainable business value.

03 WHO WE ARE

Independent Implementation Advisory

CoreViaApproach is an independent advisory firm dedicated to helping banks, insurance companies, other financial services organizations, and technology providers achieve successful implementation outcomes.

We operate from an independent and vendor-neutral position. This allows us to focus on the success of the implementation as a whole: the business objectives, governance model, delivery discipline, stakeholder alignment, quality, data, readiness and value realization.

Our Positioning

The Pioneer of Implementation Advisory™
for Financial Services and Technology Providers

This positioning reflects the market space CoreViaApproach intends to lead: a specialized advisory discipline centered on implementation success, serving both the organizations investing in technology and the providers responsible for delivering it.

Our Purpose

Creating Confidence in Implementation.

Confidence comes from visibility, disciplined governance, quality, reliable information, accountable decisions and teams that understand how to deliver together. CoreViaApproach helps create those conditions throughout the implementation lifecycle.

04 VISION & MISSION

Our Vision

To become the world's most trusted independent implementation advisory firm for Financial Services Organizations and Technology Providers.

Our ambition is to make Implementation Advisory a recognized discipline that strengthens the way complex technology initiatives are governed, delivered and assured.

Our Mission

To enable organizations to achieve implementation excellence through independent advisory, governance, delivery excellence, quality assurance, AI-enabled advisory, and practical leadership.

We translate this mission into practical support across the implementation lifecycle, from early assessment and alignment through governance, delivery, assurance, go-live and continuous improvement.

Our Philosophy

Successful implementations are built on trust, strengthened through partnership, governed with discipline, and measured by business value.

Technology enables change.	Successful implementation delivers value.
Strategy sets direction.	Disciplined execution turns direction into outcomes.

05 THE MARKET CHALLENGE

The Technology Decision Is Only the Beginning

Organizations continue to invest significant resources and budgets in technology initiatives intended to improve competitiveness, efficiency, customer experience, regulatory compliance and decision-making. In financial services, these programs frequently include core banking, insurance platforms, payments, digital channels, lending, compliance, data platforms, cloud services and AI.

At the same time, technology providers are expected to deliver increasingly complex solutions across multiple environments, interfaces, regulatory requirements and stakeholder groups. Their success depends not only on product capability, but also on governance quality, client readiness, decision speed, data availability, testing discipline and effective collaboration.

Recurring Implementation Challenges

Challenge	Typical Impact
Governance & Decision-Making	Unclear accountability, weak escalation, delayed decisions and limited executive visibility.
Business–Technology Alignment	Different priorities, terminology and expectations between business teams, technology teams and providers.
Delivery Control	Scope changes, dependencies, resource constraints, delays and inconsistent implementation discipline.
Quality & Readiness	Testing gaps, incomplete acceptance criteria, weak quality gates and uncertainty around go-live readiness.
Data Excellence	Data quality, cleansing, mapping, migration, reconciliation and ownership risks that surface too late.
Post-Go-Live Stability	Operational disruption, unresolved defects, knowledge-transfer gaps and insufficient stabilization planning.

The challenge is therefore no longer only choosing the right technology. It is creating the governance, collaboration, quality and execution environment required to implement that technology successfully.

06 WHY IMPLEMENTATION ADVISORY

A Missing Layer Between Strategy and Delivery

Complex implementations involve many capable parties: executive sponsors, business owners, PMOs, internal IT teams, technology providers, system integrators, auditors and specialist consultants. Each has an important role. Yet responsibility for the health of the implementation as an integrated whole can remain fragmented.

Independent Implementation Advisory provides an additional layer of objective oversight and practical leadership. It does not duplicate project management or vendor delivery. It strengthens them by focusing on cross-party alignment, governance effectiveness, implementation quality, readiness, risk, executive visibility and business outcomes.

For Financial Services Organizations

- Protect major technology investments through stronger governance and independent oversight.
- Improve executive visibility and decision-making across complex programs.
- Strengthen business, IT and provider alignment.
- Increase confidence in data migration, testing, readiness and go-live decisions.
- Focus implementation teams on sustainable business outcomes, not only technical delivery.

For Technology Providers

- Strengthen client-side governance and decision structures that affect delivery.
- Improve communication and alignment between provider teams, client business teams and client technology teams.
- Create clearer scope, dependency, readiness and escalation mechanisms.
- Reduce avoidable delivery friction caused by unresolved organizational or governance issues.
- Support more predictable implementations, stronger client confidence and better long-term partnerships.

07 OUR POSITIONING

A Bridge Across the Implementation Ecosystem

CoreViaApproach is positioned between business ambition and technology delivery. We understand that implementation success is shared: clients need providers to deliver effectively, and providers need clients to govern, decide, prepare and collaborate effectively.

Our independence allows us to support both sides without being tied to a specific technology product. Our financial services focus allows us to understand the operational, regulatory, data and governance realities that make these implementations distinctive.

This is the space CoreViaApproach is designed to occupy: independent, practical and outcome-focused Implementation Advisory for the full implementation ecosystem.

Financial Services Organizations	CoreViaApproach	Technology Providers
Business objectives	Independent advisory	Technology capability
Governance	Alignment	Delivery teams
Operations	Governance	Integration
Regulatory needs	Assurance	Configuration
Value realization	Implementation confidence	Product expertise

Successful implementation is where strategy becomes reality and technology becomes business value.

08 INDEPENDENT IMPLEMENTATION ADVISORY

Independent Implementation Advisory

CoreViaApproach provides an independent advisory layer focused on one objective: helping organizations turn technology investment into successful implementation and sustainable business value.

We complement the responsibilities of executives, business teams, project organizations, technology providers, system integrators, and specialist partners. We do not replace them. We strengthen the environment in which they work by creating clearer governance, better alignment, stronger quality controls, and more reliable executive visibility.

Independent advice. Shared accountability. Better implementation decisions.

Our role is particularly valuable in complex programs where multiple stakeholders must make coordinated decisions across business, technology, operations, risk, compliance, data, and change.

What independence means in practice

- Vendor-neutral assessment of implementation health, priorities, risks, and readiness.
- Objective executive reporting based on evidence rather than organizational boundaries.
- Balanced facilitation between client teams, vendors, integrators, and other delivery partners.
- Early escalation of issues that could affect scope, quality, schedule, cost, operational readiness, or business value.
- Recommendations designed around implementation success rather than a particular product or delivery organization.

09 OUR ADVISORY CAPABILITIES

Our Advisory Capabilities

Our core capabilities are designed around the implementation lifecycle. They are complemented by selected enterprise and operational advisory services where our governance, quality and control expertise adds value beyond project delivery.

Capability	How CoreViaApproach Adds Value
Implementation Governance	Establish and strengthen governance structures, decision rights, steering mechanisms, executive reporting, delivery controls, and cross-party accountability.
Implementation Delivery Advisory	Support planning, coordination, execution discipline, milestone management, issue resolution, cutover preparation, and post-go-live stabilization.
Project Quality Assurance & Quality Control	Provide independent health reviews, methodology assurance, deliverable quality checks, testing governance, quality gates, and go-live readiness assessments.
Project Audit & Recovery	Assess troubled or high-risk initiatives, identify root causes, provide executive-level diagnostics, and define pragmatic recovery actions.
Data Excellence	Strengthen migration strategy, data cleansing, mapping, reconciliation, mock migration governance, cutover controls, and data readiness.
AI-Enabled Advisory	Use AI responsibly to enhance project intelligence, risk analysis, knowledge management, reporting, decision support, and productivity without replacing human accountability.
Leadership & Capability Development	Build practical implementation capability through executive coaching, project leadership support, workshops, training, templates, and reusable governance practices.
Post-Merger & Acquisition Integration Advisory	Support organizations after a merger or acquisition in governing and executing post-deal integration across operations, technology platforms, data, processes, governance structures, and delivery organizations. Focus areas include integration governance and roadmap, Integration Management Office (IMO), system and data consolidation, process alignment, multi-party coordination, cutover readiness, stabilization, and value realization.
Quality Management & Controls	Strengthen operational quality through health checks, process/control reviews, control matrices, CAPA, KPI/KRI monitoring and continuous improvement. Independent from project implementation.

Post-Merger & Acquisition Integration Advisory

CoreViaApproach supports organizations after transaction completion in translating merger or acquisition objectives into a controlled integration program. The advisory focus is post-deal implementation rather than transaction, valuation, or due-diligence services.

Typical areas of support include:

- Integration governance, roadmap, and Integration Management Office (IMO) setup
- Business and technology integration planning
- Platform and application consolidation
- Data migration, reconciliation, and consolidation governance
- Process and operating-model alignment
- Multi-vendor coordination and integration risk/dependency management
- Cutover readiness, post-integration stabilization, and executive decision support

The objective is to help the combined organization move from transaction completion to operational integration while protecting business continuity, reducing implementation risk, accelerating integration, and supporting realization of the expected merger or acquisition value.

10 GOVERNANCE & EXECUTIVE ASSURANCE

Implementation Governance & Executive Assurance

Strong governance is not more meetings or more reporting. It is the ability to make the right decisions at the right level, at the right time, using reliable information.

Our focus

- Governance model and decision-right definition
- Executive steering committee structure and effectiveness
- Roles, responsibilities, ownership, and escalation paths
- Integrated implementation planning and milestone governance
- Risk, issue, dependency, and change governance
- Vendor and multi-party governance
- Executive dashboards and decision-oriented reporting
- Readiness and quality gates across critical implementation stages

What this creates

Executives gain a clearer view of implementation reality; project teams gain faster decisions and stronger accountability; and delivery partners operate within a common governance framework.

Governance should accelerate delivery - not become an administrative layer around it.

11 QUALITY ASSURANCE & PROJECT AUDIT

Quality Assurance, Quality Control & Project Audit

Implementation quality must be designed into the program, not inspected only at the end. CoreViaApproach combines preventive quality assurance with targeted quality control and independent project assessment.

Quality Assurance	Quality Control	Project Audit & Recovery
Methodology and governance adherence	Deliverable validation	Independent project health assessment
Process and control effectiveness	Testing and evidence quality	Root-cause analysis
Quality planning and preventive action	Readiness checkpoints	Risk and recovery priorities
Management review and improvement	Go-live and cutover validation	Executive recovery roadmap

The purpose is not to create a parallel audit bureaucracy. It is to provide timely, practical assurance that enables corrective action while there is still time to influence the outcome.

12 DATA EXCELLENCE

Data Excellence & Migration Advisory

Data migration is often treated as a technical workstream. In reality, it is a business-critical implementation discipline that affects customer service, financial integrity, regulatory reporting, operational continuity, and confidence in the new platform.

CoreViaApproach supports clients across the migration lifecycle

1. Migration strategy and governance - define scope, ownership, principles, environments, cycles, controls, and acceptance criteria.
2. Data assessment and cleansing - identify quality issues early and establish accountable remediation plans.
3. Mapping and transformation governance - ensure source-to-target rules are understood, controlled, and traceable.
4. Mock migration and reconciliation - use repeated cycles to improve quality, timing, controls, and operational confidence.
5. Cutover readiness - validate dependencies, sequencing, responsibilities, fallback considerations, and decision criteria.
6. Post-migration assurance - verify reconciliation, outstanding exceptions, operational stability, and closure.

A successful go-live requires trusted data, not simply migrated data.

13 AI-ENABLED ADVISORY

AI-Enabled Implementation Advisory

CoreViaApproach views AI as an enabler of better advisory work, not a substitute for executive judgment, accountability, or implementation experience.

Practical applications

- Project intelligence and trend identification
- Risk and issue pattern analysis
- Executive reporting and management summaries
- Meeting and decision traceability
- Knowledge management across complex programs
- Quality review support and document analysis
- Lessons-learned reuse and continuous improvement
- Productivity support for PMO and implementation teams

AI-enabled advisory is applied with appropriate human review, confidentiality controls, governance, and client policies. Recommendations remain grounded in implementation context and accountable professional judgment.

14 OUR APPROACH

The CoreViaApproach Implementation Approach

Our approach is deliberately practical. It provides a common advisory logic while allowing each engagement to reflect the client's organization, implementation model, technology landscape, regulatory environment, and delivery maturity.

Stage	Advisory Focus
ASSESS	Understand implementation reality: objectives, scope, governance, delivery status, risks, quality, data, stakeholders, and readiness.
ALIGN	Create a shared view of priorities, responsibilities, decision rights, success criteria, and the actions required to close critical gaps.
GOVERN	Establish the mechanisms that provide control, accountability, executive visibility, escalation, and disciplined decision-making.
DELIVER	Support execution with practical oversight, coordination, issue resolution, milestone discipline, and cross-party alignment.
ASSURE	Independently assess quality, risk, readiness, data, controls, and the evidence supporting key implementation decisions.
OPTIMIZE	Capture lessons, stabilize operations, improve capability, and convert implementation experience into stronger future delivery.

15 INDUSTRIES

Industries & Organizations We Serve

CoreViaApproach is focused on environments where technology implementation is strategically important, operationally complex, and dependent on effective collaboration between business and technology stakeholders.

Financial Services Organizations

- Retail, corporate, private, digital, and Islamic banks
- Insurance companies
- Investment firms and asset managers
- Payment institutions and payment service providers
- FinTech organizations and other specialized financial institutions

Technology & Delivery Organizations

- Core banking and financial technology vendors
- Insurance solution providers
- Payment solution providers
- System integrators and implementation partners
- Cloud, data, digital, and AI solution providers

Our bridge position is intentional. Successful implementation depends on both sides of the relationship. We understand the client's need for business outcomes and control, and the provider's need for clear scope, timely decisions, effective collaboration, and disciplined execution.

16 BUSINESS OUTCOMES

The Outcomes We Work to Create

CoreViaApproach engagements are designed around outcomes rather than advisory activity. The exact measures vary by mandate, but our work consistently targets stronger implementation confidence, stronger operational quality and more sustainable business value.

Outcome	What It Means
Stronger Governance	Clear ownership, decision rights, escalation, and executive oversight.
Better Executive Visibility	Decision-oriented information that reflects implementation reality.
Improved Delivery Performance	Greater discipline around milestones, dependencies, risks, issues, and actions.
Higher Implementation Quality	Preventive assurance, targeted controls, evidence-based readiness, and earlier corrective action.
Reduced Implementation Risk	Earlier identification and management of threats to scope, schedule, quality, data, operations, and value.
Better Business-Technology Alignment	A shared implementation agenda across executives, business teams, technology teams, and providers.
Trusted Data & Safer Cutover	Stronger migration controls, reconciliation, readiness, and transition confidence.
Sustainable Capability	Practical methods, tools, lessons, and leadership practices that remain after the engagement.
Stronger Operational Quality & Controls	Clearer processes, effective controls, stronger evidence, faster remediation and better management visibility across day-to-day operations.

Implementation success is achieved when technology, people, governance, data, and execution converge around business value.

17 HOW WE ENGAGE

How We Engage

CoreViaApproach engagements are structured around the client's needs and operating context. We can provide focused independent assurance, support a defined implementation or operational workstream, or accompany a broader mandate over time.

Focus	CoreViaApproach Perspective
Executive Advisory	Independent support to sponsors and senior management on governance, priorities, risk, decisions, and implementation confidence.
Implementation Advisory	Ongoing advisory support across governance, delivery, quality, data, readiness, and stakeholder alignment.
Independent Assurance	Targeted health checks, audits, quality reviews, readiness assessments, and evidence-based recommendations.
Project Recovery	Rapid assessment of challenged initiatives followed by prioritized stabilization and recovery actions.
Specialist Advisory	Focused support for data migration, cutover, PMO/governance, QA/QC, digital implementation, or other critical disciplines, post-merger & acquisition integration, or other critical implementation disciplines.
Capability Development	Practical coaching, workshops, training, templates, and methods that strengthen internal implementation capability.
Quality Management & Controls Advisory	Health checks, process/control reviews, CAPA governance, quality monitoring and continuous-improvement support outside project implementation.

A practical engagement philosophy

The engagement adapts to the client context. The principles do not. Independence, clarity, accountability, evidence, partnership, and business value remain constant.

18 IMPLEMENTATION PARTNERSHIP

A Partnership Model Built Around Implementation Success

Successful implementation requires more than contractual coordination. It requires a working partnership in which objectives are understood, responsibilities are explicit, issues are surfaced early, and decisions are made with the overall outcome in mind.

CoreViaApproach operates between — and alongside — the stakeholders that shape implementation success. Our role is to improve collaboration without blurring accountability.

With Financial Services Organizations

- Protect business objectives while maintaining implementation realism.
- Strengthen executive visibility and decision-making.
- Improve alignment between business, operations, technology, risk, compliance, and project teams.
- Provide independent challenge and assurance at critical moments.

With Technology Providers

- Create clearer governance and escalation with client organizations.
- Improve alignment around scope, responsibilities, dependencies, decisions, and readiness.
- Support constructive resolution of cross-party delivery issues.
- Help create the conditions in which technology delivery translates into adoption and business value.

Independence does not mean distance. CoreViaApproach remains close enough to understand delivery reality while retaining the objectivity required to advise with confidence.

Why CoreViaApproach

Our differentiation is not based on adding another layer of project administration. It comes from combining independence, implementation experience, financial-services understanding, practical governance, and an outcome-focused advisory mindset.

Focus	CoreViaApproach Perspective
Independent & Vendor-Neutral	Advice centered on implementation success and supported by objective assessment and evidence.
Implementation-Centered	Focus on where strategy, technology, people, data, governance, and operations must converge.
Financial Services Focus	Understanding of the control, operational, data, regulatory, and stakeholder complexity surrounding implementations.
Bridge Between Business & Technology	Translation of priorities and constraints across executives, business teams, technology teams, and delivery partners.
Practical Leadership	Recommendations designed to be executable, proportionate, and relevant to real project conditions.
Quality & Readiness Mindset	Continuous attention to evidence, quality gates, data confidence, operational readiness, and sustainable go-live.
AI-Enabled, Human-Led	Modern tools strengthen insight and productivity while professional judgment and accountability remain human-led.
Business-Value Orientation	Implementation is not complete when technology is installed; success requires controlled adoption and realized value.

20 WORKING PRINCIPLES

Our Working Principles

Every engagement should reflect the same professional principles, regardless of its size or stage.

Principle	Our commitment
Independence	We advise objectively and protect the integrity of our recommendations.
Integrity	We communicate implementation reality clearly, including when the message is difficult.
Partnership	We work with stakeholders, not around them.
Accountability	We make ownership, decisions, actions, and expected outcomes explicit.
Excellence	We apply disciplined methods without allowing methodology to become bureaucracy.
Innovation	We use appropriate modern practices and technology where they improve outcomes.
Continuous Improvement	We convert experience, evidence, and lessons learned into stronger future delivery.
Business Value	We keep the purpose of implementation visible: measurable and sustainable value.

21 FOUNDER PERSPECTIVE

Founder Perspective

And I believe.

Technology alone does not transform organizations. People do. Partnerships do. Strong governance does. Disciplined execution does.

Successful implementation is where strategy becomes reality and technology becomes business value.

CoreViaApproach was created from a simple conviction: organizations deserve independent, practical advice focused on helping all parties succeed — not another layer of reporting between them.

Our ambition is to bring clarity where implementation becomes complex, confidence where decisions become difficult, and discipline where successful delivery depends on many organizations working as one team.

That is the role I want CoreViaApproach to play: helping organizations implement with confidence, lead with clarity, and deliver lasting results.

Raymond El Koreh

Founder & Managing Director

22 CORPORATE CLOSING

Creating Confidence in Implementation

Technology programs will continue to become more interconnected, data-intensive, regulated, and dependent on multiple delivery partners. The need for implementation confidence will therefore become more important — not less.

CoreViaApproach exists to provide that confidence through independent advisory, stronger governance, disciplined execution, quality assurance, trusted data, practical leadership, and constructive partnership.

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