Monday 06:20 at Northwind Bank. The CVE just dropped.

The scenario (composite, drawn from real Tier-1 EU bank patterns). A critical RCE in a widely-deployed JVM runtime (CVE-2026-9912) is published at 02:00 UTC. Northwind's tier-2 supplier — a trading-desk vendor — uses it. Their contract with Northwind predates DORA Article 28. The CRO needs a position for the 08:00 standing call.

BEFORE ERIO — THE 45-MINUTE VERSION

06:20 — SOC picks up the CVE from a vendor feed. **06:40 —** cyber-risk team pings procurement to ask which tier-2 suppliers are exposed. Procurement sends back a six-month-old spreadsheet. **06:55 —** someone starts manually matching JVM versions. **07:30 —** the ERM team runs a qualitative heat-map update. **07:55 —** the CRO walks into the call with "amber — we'll come back by close of play" and a 400-row spreadsheet. The board asks for a number. They don't get one.

AFTER ERIO — THE 45-SECOND VERSION

06:20 — CVE-2026-9912 lands in the ERIO signal pool. **06:21 —** ERIO cross-references the n-tier supplier graph — 3 tier-2 vendors match, concentration score **0.74**. The FAIR engine repolls the Monte-Carlo with the new vuln exposure and emits a refreshed £ curve: **P50 £4.6m, P90 £18.1m**. **06:22 —** Pulse edition fires to the CRO's inbox with the 1-page board pack + replay hash. **07:55 —** the CRO walks into the call with: "Three tier-2 vendors. £4.6–18.1m 90-day exposure. Here's the replay. Here's the DORA Article 28 obligation we're already running." The board gets a number. And a provenance chain.

THE SHIFT

ERIO didn't replace Northwind's GRC platform. It stopped the register from being stale. One live feed → one n-tier graph → one £ curve → one replay hash. The 06:20–07:55 gap goes from 95 minutes of spreadsheet archaeology to 2 minutes of decision support.