Financial Services
decision-intelligence done differently.

REGULATION ANCHOR: DORA (REGULATION (EU) 2022/2554)

DORA Article 28, Tier-2 concentration, £ exposure in near real-time.

WHAT THE SECTOR STRUGGLES WITH

- Tier-2 ICT third-party concentration is opaque — most banks can't tell you which 3 vendors they share with 5 peers.
- Register of ICT third-party arrangements updated quarterly at best; DORA expects it to be audit-ready **continuously**.
- Incident reporting templates (RTS) take 48h to compile by hand.
- Operational-risk capital is derived from a heat-map, not a loss curve.

WHAT ERIO SHIPS OUT OF THE BOX

- Live n-tier supplier graph with sanctions, concentration and ownership deltas.
- DORA readiness score continuously computed; Article 28 register exportable on demand.
- Pre-templated incident report generated from the live event; human sign-off only.
- FAIR-derived P50/P90 £ loss curves per material risk, refreshed as signal moves.

"The thing we spend 80% of our DORA programme on — proving the register is fresh — ERIO just does."

Sector brief · Nov 2026