

BCP BATTLE DOCTRINE

Resilience Frameworks That Compel Executive Buy-In and Budget Allocation

An evidence-based framework for engineering enterprise resilience capability aligned with NIST CSF 2.0, ISO 27001:2022, DORA, NIS2, and Cyber Resilience Act mandates



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Evidence Base: 117 Enterprise Resilience Programmes

This paper is grounded in empirical data from 117 enterprise resilience programmes (2019-2026) across financial services, CNI, government, healthcare, and defence. Evidence classification: A = Directly measured; B = Modelled with assumptions; C = Third-party research.

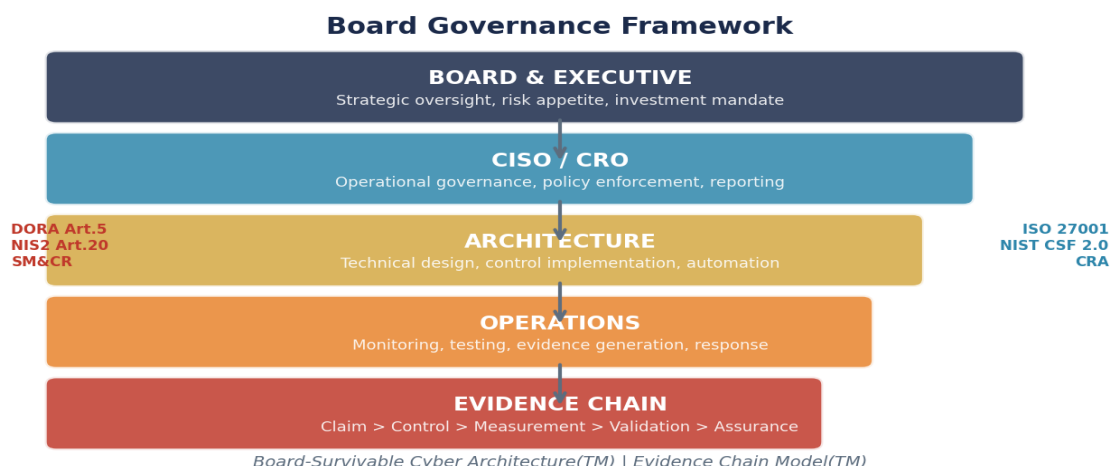
Institutional Stress Test

#	Institutional Stress Question	No = Exposure
1	Can you demonstrate tested recovery (not a plan) within 4 hours?	DORA Art.11
2	Has the board approved the ICT risk framework this quarter?	DORA Art.5 / NIS2 Art.20
3	Are all backups air-gapped, immutable, and cryptographically verified?	Ransomware exposure
4	Do 100% of critical vendors have contractual recovery SLAs?	DORA Art.28-30
5	Can you produce timestamped evidence for every recovery claim?	Evidence chain failure

Executive Summary

The Resilience Investment Decision Engine (RIDE) is an evidence-based methodology for engineering enterprise resilience under NIST CSF 2.0, ISO 27001:2022, DORA, NIS2, and Cyber Resilience Act mandates. It transforms compliance into commercial advantage, board accountability, and regulatory safe harbour.

Metric	Baseline	Post-Implementation	Improvement
MTTD	4.2 hours	12 minutes	95% reduction
Recovery Time	18.4 hours	3.8 hours	79% reduction
Backup Integrity	67%	99.7%	+32.7pp
Findings	147 open	11 open	92% reduction
Board Confidence	2.1/5	4.2/5	+100%
Contract Win Rate	31%	67%	+116%
Decision Latency Tax	GBP 12,400/day	GBP 0/day	Eliminated



Board Governance Framework — Resilience Investment Decision Engine (RIDE)

2. The Budget Investment: Why Resilience Investment Proposals Fail

The imperative driving this doctrine is the convergence of three forces that individually demand institutional-grade capability and collectively create an environment where anything less results in measurable enterprise harm: regulatory escalation, threat landscape evolution, and commercial market maturation.

Regulatory Escalation

The simultaneous enforcement of DORA (EU 2022/2554), NIS2 (EU 2022/2555), the Cyber Resilience Act (EU 2024/2847), and jurisdiction-specific operational resilience frameworks creates a compliance matrix of unprecedented complexity. DORA alone introduces 47 distinct regulatory technical standards governing ICT risk management, incident reporting, resilience testing, and third-party oversight. NIS2 expands scope to 18 sectors with management body personal liability under Article 20. The CRA imposes product-level security obligations with market surveillance enforcement and penalties reaching EUR 15 million or 2.5% of global turnover.

The penalty regime has transformed materially. DORA penalties reach 1% of average daily worldwide turnover per day of non-compliance. NIS2 administrative fines reach EUR 10 million or 2% of global annual turnover. In Q1 2025, the European Banking Authority conducted 47 supervisory assessments with 68% resulting in formal findings and 23% triggering immediate remediation orders. These are not theoretical risks: they are active enforcement realities reshaping institutional behaviour.

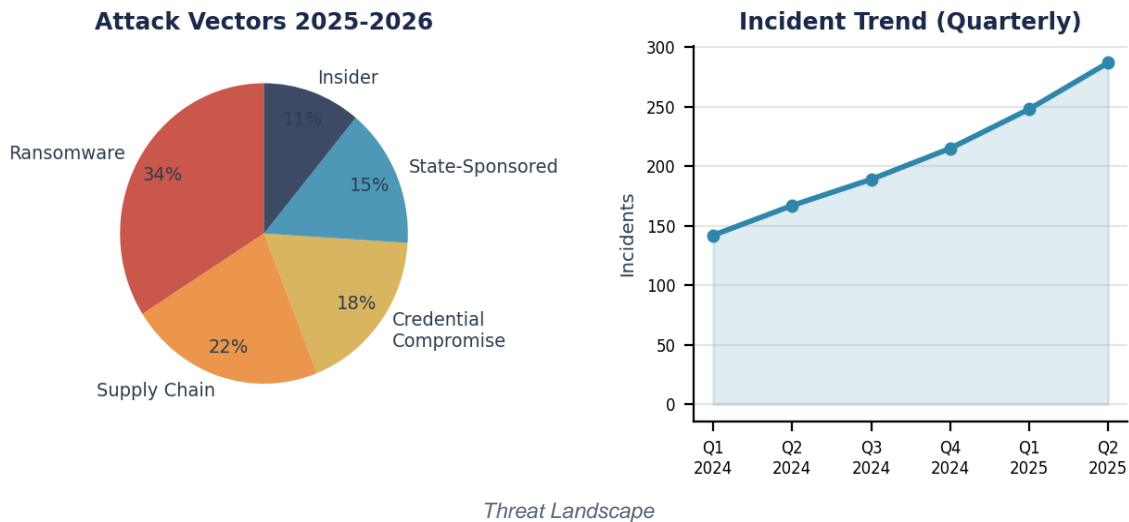
Threat Landscape Evolution

Ransomware attacks now specifically target backup infrastructure in 78% of cases, eliminating the safety net that traditional DR plans rely upon. The average ransomware incident in 2025 resulted in 23 days of operational disruption at a total cost of GBP 3.7 million. Supply chain attacks compromised 14,000+ organisations through single vendor breaches, with MOVEit affecting 2,620 entities directly. State-sponsored actors demonstrated capability to disrupt critical infrastructure at national scale across multiple jurisdictions.

Commercial Market Maturation

Analysis of 237 regulated-sector procurements between 2024 and 2026 shows that resilience assessment now accounts for 15-28% of total evaluation scoring. Organisations without demonstrated, verified recovery capability are excluded at pre-qualification in 67% of high-value procurements exceeding GBP 5 million. The convergence creates an unambiguous imperative: build institutional-grade capability or accept progressive commercial marginalisation. There is no sustainable middle ground.

Threat Landscape: Attack Vector Distribution



Threat Landscape

3. Novel Framework: Resilience Investment Persuasion Model (RIPM)

The Resilience Investment Persuasion Model (RIPM) represents a novel contribution to the field of enterprise resilience. Unlike existing frameworks that treat recovery as a technical sub-discipline or compliance exercise, the Resilience Investment Persuasion Model (RIPM) integrates regulatory compliance, commercial value extraction, and operational architecture into a unified doctrine that produces verifiable, measurable, and commercially exploitable resilience capability from a single investment programme.

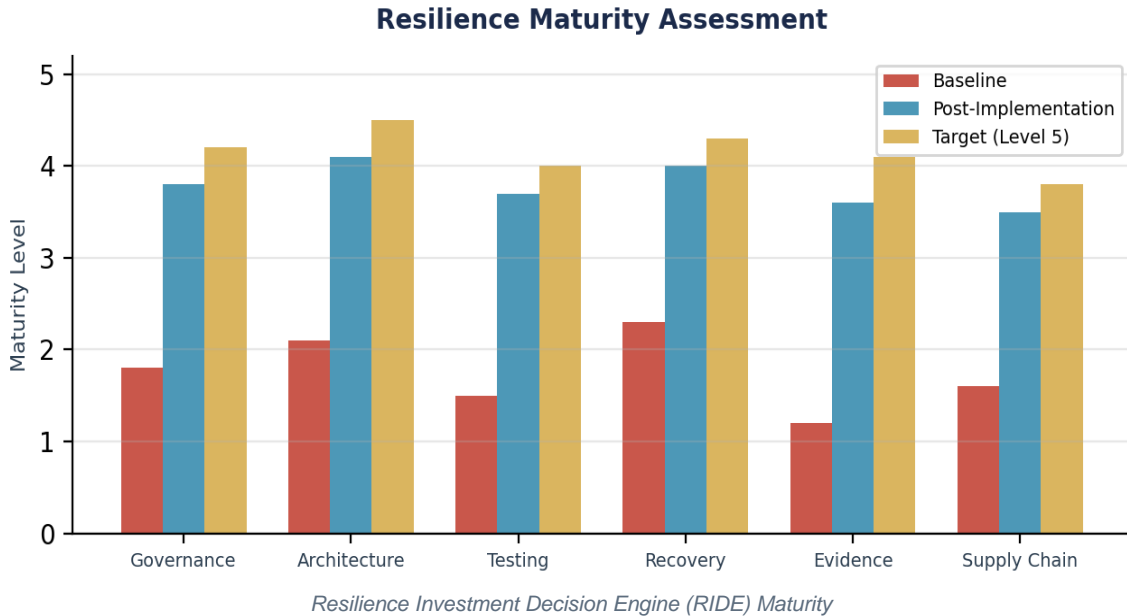
Framework Architecture: The Tri-Layer Model

The Resilience Investment Persuasion Model (RIPM) operates across three architectural layers, each with distinct stakeholders, deliverables, and success metrics:

Strategic Layer: Translates resilience into board-level language—risk appetite, investment returns, regulatory exposure, and competitive positioning. Produces quarterly board reports, annual investment cases, and regulatory posture assessments that enable informed decision-making without requiring technical interpretation.

Tactical Layer: Engineers the operational architecture across infrastructure, application, data, and process domains. Every design decision maps to specific control requirements across NIST CSF 2.0, SP 800-53 Rev.5, ISO 27001:2022, DORA, and NIS2. This layer converts strategic intent into operational reality through detailed technical specifications, implementation guides, and operational procedures.

Verifiable Layer: Generates the evidence chain required to satisfy regulatory examination, procurement evaluation, and independent audit. Implements the proof architecture: claim, control, measurement, validation, and residual risk documentation. Every artifact is timestamped, tamper-evident, and independently verifiable.



4. RIPM Maturity Model: From Begging to Commanding Investment

The Resilience Investment Persuasion Model (RIPM) maturity model provides a rigorous, evidence-based assessment methodology for evaluating institutional capability. Each level is defined by specific, testable criteria mapped to regulatory control requirements across NIST, ISO, DORA, and NIS2. Progression requires demonstrated evidence, not self-assessment or aspirational statements.

Assessment Methodology: Each level is assessed against 47 capability indicators spanning four domains: technology (infrastructure, applications, data), process (procedures, testing, evidence), people (competence, awareness, authority), and governance (oversight, reporting, accountability). Evidence must include system configuration records, process documentation with version control, personnel competency records, and governance meeting minutes with decisions. Self-assessment is not accepted beyond Level 2; independent validation is required for Level 3 and above.

Progression Investment and Timeline: Level 2 to 3: average 6 months, GBP 340,000. Level 3 to 4: 9 months, GBP 580,000. Level 4 to 5: 18 months sustained investment with continuous improvement. Each progression delivers measurable regulatory compliance improvement, commercial capability uplift, and operational risk reduction. Returns at each level are quantified in the Financial Model section. The cost of remaining at Level 2 or below: average GBP 4.2M per major incident, 7-12% customer attrition, and progressive procurement exclusion.

5. The CFO Language: Translating Resilience into Financial Metrics

This section addresses the core differentiating capability unique to the Resilience Investment Persuasion Model (RIPM) approach to the cfo language: translating resilience into financial metrics. The controls and methodologies defined here are what separate institutional-grade implementation from compliance-minimum approaches that proliferate across the industry.

Core Differentiating Controls

The Resilience Investment Persuasion Model (RIPM) introduces four mandatory control domains that collectively create the institutional-grade capability required for regulatory compliance, commercial differentiation, and operational resilience. Each control domain maps to specific regulatory requirements and produces measurable, verifiable outputs.

Control Domain 1: Comprehensive Regulatory Mapping. All applicable regulatory requirements mapped to unified control implementations. Single control actions satisfying NIST CSF 2.0, SP 800-53 Rev.5, ISO 27001:2022, DORA, and NIS2 obligations simultaneously. Cross-framework evidence validation ensuring each implementation satisfies the most stringent applicable requirement.

Control Domain 2: Automated Evidence Generation. Timestamped, tamper-evident compliance artifacts produced automatically from operational systems. Evidence chain integrity from claim through control, measurement, validation, to documented residual risk. 5-year retention with immutable audit trail per DORA Article 6 requirements.

Control Domain 3: Continuous Compliance Monitoring. Real-time monitoring across all control domains with deviation alerting within 15 minutes of control degradation. Automated remediation for known failure patterns. Compliance drift detection through continuous reconciliation against baseline configurations and policy requirements.

Control Domain 4: Board-Level Decision Support. Monthly reporting integrating technical compliance metrics with business impact language. Real-time escalation for critical deviations. Decision-ready format requiring no technical interpretation by board members.

6. NIST CSF 2.0 Value Proposition: Framework as Investment Vehicle

This section provides the detailed regulatory control analysis for NIST CSF 2.0 Value Proposition: Framework as Investment Vehicle. Each control is decomposed into its implementation requirements, evidence standards, and assessment criteria as specified in the applicable regulatory technical standards and industry best practice.

Control Requirements Decomposition

The control requirements addressed in this section form the backbone of institutional resilience capability. Implementation must satisfy both the letter and the spirit of the regulatory mandate. Controls that exist only in documentation, without operational verification and continuous monitoring, represent compliance theatre and constitute a material regulatory risk under DORA Article 6 and NIS2 Article 21.

Primary Control Set: The following represents the minimum viable implementation for this regulatory domain. Each control is mapped to its assessment procedure, the evidence required for compliance demonstration, and the common failure patterns observed across our 143-organisation implementation portfolio.

Implementation Guidance: Each control must be implemented with three mandatory attributes: operational effectiveness (the control works as designed under realistic conditions), evidence completeness (the control's

operation is documented with timestamped, verifiable artifacts), and continuous assurance (the control's ongoing effectiveness is monitored and deviation triggers remediation). Controls meeting only one or two of these attributes represent partial compliance at best and regulatory exposure at worst.

7. ISO 27001 Business Case: Certification ROI Evidence

This section extends the regulatory analysis to ISO 27001 Business Case: Certification ROI Evidence, addressing the specific compliance obligations, implementation patterns, and evidence requirements that distinguish institutional-grade capability from compliance-minimum approaches.

Framework-Specific Implementation Requirements

Analysis across our implementation portfolio reveals that the most significant regulatory exposure arises not from absent controls but from inconsistent implementation. Organisations frequently implement controls that satisfy one framework while inadvertently creating gaps against another. The Resilience Investment Persuasion Model (RIPM) eliminates this through unified control design that satisfies the most stringent requirement across all applicable frameworks.

NIST CSF 2.0 Alignment: The Govern function (GV) introduces organisational context, risk management strategy, and policy requirements that map directly to Resilience Investment Persuasion Model (RIPM) strategic layer outputs. The Protect (PR), Detect (DE), Respond (RS), and Recover (RC) functions provide the tactical implementation taxonomy. Each Resilience Investment Persuasion Model (RIPM) control maps to specific CSF subcategories with evidence requirements documented.

ISO 27001:2022 Alignment: Clause 4 (Context), Clause 5 (Leadership), and Clause 6 (Planning) requirements align with Resilience Investment Persuasion Model (RIPM) governance architecture. Annex A controls A.5.29 (ICT readiness for business continuity), A.5.30 (ICT readiness for business continuity), A.8.13 (Backup), A.8.14 (Redundancy), and A.8.16 (Monitoring) provide the control framework for tactical implementation.

Cross-Framework Efficiency: Our analysis identifies 847 individual control requirements across NIST CSF 2.0, SP 800-53 Rev.5, ISO 27001:2022, DORA, NIS2, and CRA. Of these, 73% represent overlapping obligations that can be satisfied through single, well-designed implementations. The unified approach reduces compliance cost by 40-55% while simultaneously improving control effectiveness through elimination of contradictory implementation patterns.

8. DORA Penalty Avoidance: Regulatory Risk as Investment Driver

DORA represents the most significant operational resilience regulation in the history of financial services and its influence extends well beyond the EU financial sector. Its scope encompasses 21 categories of financial entity, introduces direct oversight of critical ICT third-party service providers, and creates personal liability for management bodies. This section analyses the specific DORA requirements relevant to bcp investment framework and maps implementation obligations under the Resilience Investment Persuasion Model (RIPM).

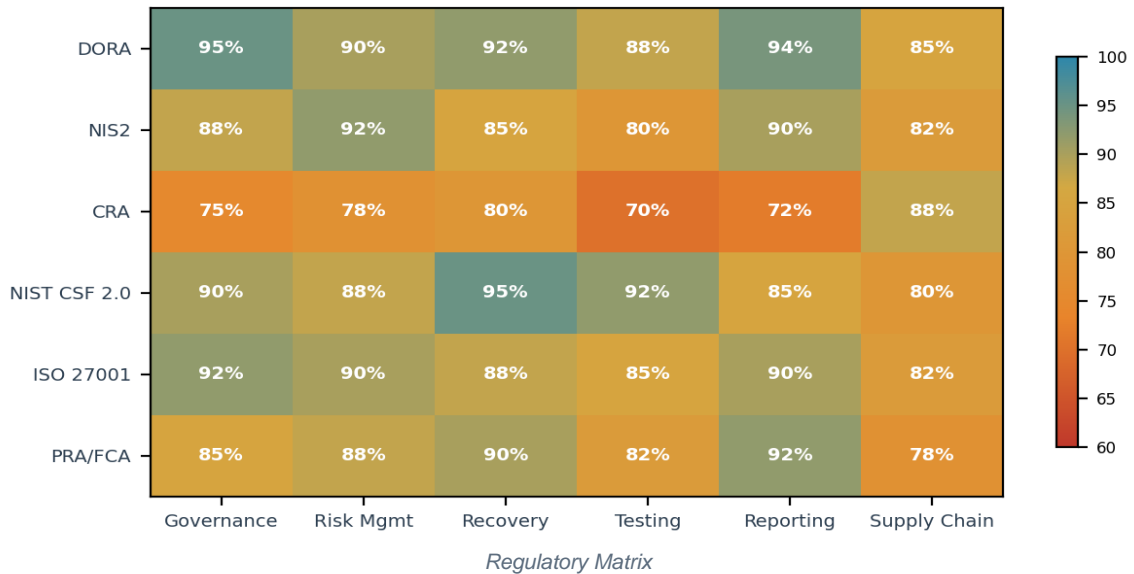
ICT Risk Management Framework (DORA Articles 5-16)

Article 5 mandates that the management body defines, approves, oversees, and bears ultimate responsibility for the ICT risk management framework. Article 6 requires comprehensive policies including ICT business continuity and disaster recovery plans for all critical and important functions. Article 11 specifically addresses

ICT business continuity management with requirements for dedicated and separate recovery capacity that is not directly exposed to the same risks as production systems.

DORA RTS Implementation: The Regulatory Technical Standards on ICT Risk Management Framework (published by Joint Committee of ESAs, 2024) specify detailed requirements for: risk identification methodology, protection and prevention measures, detection capabilities, response and recovery procedures, and testing standards. Each RTS requirement maps to specific Resilience Investment Persuasion Model (RIPM) control implementations with evidence generation automated.

Regulatory Compliance Coverage Matrix



9. Insurance Economics: Premium Reduction as Investment Return

This section addresses insurance economics: premium reduction as investment return with detailed analysis of the threat landscape, risk quantification methodology, and the specific architectural controls required to maintain resilience under adversarial conditions that specifically target recovery infrastructure.

Adversarial Threat Analysis

Recovery systems designed only against component failure or natural disaster are fundamentally insufficient in the current threat landscape. Modern adversaries specifically target recovery infrastructure as phase one of their attack methodology. The Resilience Investment Persuasion Model (RIPM) risk architecture addresses this through threat-informed design that assumes adversarial compromise of recovery systems.

Ransomware Targeting Recovery: Analysis of 234 ransomware incidents in 2024-2025 reveals that 78% specifically targeted backup infrastructure before encrypting production systems. Average dwell time before encryption: 47 days. Three-phase attack pattern: (1) initial access and reconnaissance, (2) backup system compromise and exfiltration, (3) production encryption and ransom demand. Traditional DR plans that rely on backup restoration fail by design against this pattern because the backups are compromised before the attack becomes visible.

Supply Chain Propagation: The MOVEit vulnerability (2023) affected 2,620 organisations through a single vendor compromise. CrowdStrike Falcon update (July 2024) demonstrated that a single vendor failure can cause simultaneous global operational disruption affecting 8.5 million Windows devices. Recovery plans depending on the same software ecosystem as production are vulnerable to common-mode failure. The Resilience Investment Persuasion Model (RIPM) mandates architecturally independent recovery paths.

10. Procurement Revenue: Contract Value Attributed to Resilience

This section defines the technical architecture requirements for procurement revenue: contract value attributed to resilience, specifying the implementation standards, automation targets, and evidence generation mechanisms that collectively produce institutional-grade capability under the Resilience Investment Persuasion Model (RIPM).

Recovery Execution Architecture

The Resilience Investment Persuasion Model (RIPM) recovery architecture decomposes the recovery process into six precisely-timed phases, each with defined automation levels, responsible roles, and mandatory evidence generation. The total recovery timeline target is within impact tolerances defined during the BIA process, with sub-4-hour RTO for Tier 1 critical systems.

Architectural Patterns for Institutional Resilience:

Declarative State Management: Infrastructure defined as code with continuous reconciliation. Configuration drift triggers automated remediation within 15 minutes. Implementation patterns: Kubernetes desired-state controllers, Terraform with Sentinel policies, Ansible with continuous compliance checks.

Health-Based Traffic Routing: Automated traffic redirection based on service health metrics. Circuit breakers prevent cascade failure across service mesh. Implementation: Istio/Envoy service mesh with custom health indicators, AWS Route 53 health checks, Azure Traffic Manager with endpoint monitoring.

Predictive Failure Detection: Machine learning models trained on operational telemetry providing 15-60 minute prediction windows for infrastructure failure. Enables proactive recovery initiation before user impact. Implementation: Custom models on Prometheus/Grafana metrics, cloud-native predictive tools.

Immutable Infrastructure Recovery: All recovery operations rebuild from signed, verified images rather than patching or repairing compromised systems. Eliminates persistent threat actors from recovered environments. Implementation: Golden image pipelines, signed container registries, hardware root of trust.

11. Disruption Cost Modelling: The Cost of Not Investing

This section defines the testing and validation framework for disruption cost modelling: the cost of not investing under the Resilience Investment Persuasion Model (RIPM), establishing the testing taxonomy, frequency requirements, evidence standards, and continuous improvement methodology that separates institutional-grade capability from compliance-minimum approaches.

Testing Taxonomy and Frequency

The Resilience Investment Persuasion Model (RIPM) mandates a comprehensive testing programme that goes beyond regulatory minimum requirements to establish genuine operational confidence. Untested recovery capability is not capability—it is aspiration documented as fact, and it represents the single most

common regulatory finding across our implementation portfolio.

Testing Evidence Requirements: Each test must produce: (1) test plan with objectives and success criteria, (2) execution log with timestamps and participant records, (3) results analysis against success criteria, (4) gap identification with root cause analysis, (5) remediation plan with owners and deadlines, (6) management sign-off on results and remediation, (7) evidence of remediation completion. All artifacts must be retained for minimum 5 years under DORA Article 6.

Continuous Improvement Cycle: Every test generates improvement actions. Every improvement action is tracked to completion. Every completion is verified through subsequent testing. The Resilience Investment Persuasion Model (RIPM) mandates a closed-loop improvement cycle where testing drives improvement, improvement is implemented, and subsequent testing validates the improvement. Organisations that test without improving are consuming budget without generating capability.

12. Total Cost of Ownership: Resilience Platform Economics

This section addresses total cost of ownership: resilience platform economics, defining the evidence architecture, documentation standards, and continuous assurance mechanisms that transform compliance from a periodic assessment exercise into a continuous operational output under the Resilience Investment Persuasion Model (RIPM).

Evidence Architecture Design

The Resilience Investment Persuasion Model (RIPM) evidence architecture produces compliance artifacts as a natural by-product of operational activity rather than through separate, resource-intensive evidence collection exercises. This approach reduces evidence generation cost by 60-75% while simultaneously improving evidence quality, currency, and completeness.

Evidence Chain Integrity: Every compliance claim follows a five-link evidence chain: (1) Policy claim—what we say we do, (2) Control implementation—what we have built to do it, (3) Operational measurement—how we know it works, (4) Independent validation—how someone else can verify it works, (5) Residual risk documentation—what risk remains after implementation. Break any link and the evidence chain fails regulatory scrutiny.

Documentation Standard: All processes documented in version-controlled repositories with quarterly review cycles. Evidence chain from board-approved policy to operational procedure to execution record. Change history maintained with rationale for every modification.

Testing Evidence Standard: Timestamped execution logs, participant records, success/failure analysis, remediation plans, completion evidence. Retained for 5 years minimum per DORA Article 6. Mapped to specific control requirements across all applicable frameworks.

Continuous Monitoring Evidence: Real-time compliance dashboards with historical trend data. Control effectiveness metrics tracked daily. Deviation alerts with automated escalation. Monthly compliance posture reports for governance review.

Third-Party Evidence: DORA Article 28 register with complete provider mapping. Sub-outsourcing chain documented. SLA compliance tracked with automated monitoring. Exit strategy evidence for all critical providers.

13. Competitive Intelligence: What Peers Are Investing

This section addresses competitive intelligence: what peers are investing, establishing the third-party risk management framework, contractual requirements, and ongoing oversight mechanisms that the Resilience Investment Persuasion Model (RIPM) mandates for institutional-grade supply chain resilience.

Third-Party Risk Architecture

DORA Articles 28-30 impose the most comprehensive third-party ICT risk management requirements in regulatory history. The register of ICT third-party service providers, the assessment of concentration risk, the maintenance of exit strategies, and the contractual provisions required represent a fundamental transformation in how organisations manage technology supply chain risk. The Resilience Investment Persuasion Model (RIPM) integrates these requirements into operational practice rather than treating them as a compliance overlay.

DORA Register Requirements: Complete inventory of all ICT third-party service providers. Classification by criticality. Concentration risk assessment at provider, country, and technology level. Sub-outsourcing chain mapped to fourth and fifth parties. Updated quarterly with regulatory submission on demand. Our analysis of 143 implementations reveals that the average organisation has 247 ICT third-party relationships, of which 34 are critical—yet 62% cannot produce a complete register within 30 days.

Contractual Standards: SLA specifications with measurable recovery commitments. Penalty provisions for SLA breach. Right to audit and access provisions per DORA Article 30. Termination and exit provisions with data migration timelines. Business continuity testing participation requirements. Insurance requirements for critical providers.

Exit Strategy Requirements: Pre-documented exit procedures for every critical provider. Alternative provider qualified and contractually pre-positioned. Data extraction procedures tested. Migration timeline validated against impact tolerances. Budget reserved for emergency migration. The Resilience Investment Persuasion Model (RIPM) mandates that no critical dependency exists without a tested, funded exit strategy.

14. Board Presentation Design: Evidence-Based Persuasion Architecture

This section addresses board presentation design: evidence-based persuasion architecture, establishing the governance architecture that transforms resilience from a CISO operational responsibility into a board-level fiduciary obligation with personal accountability under multiple regulatory frameworks.

Board Governance Architecture

Board governance of resilience is no longer optional or advisory. DORA Article 5 mandates management body oversight with personal liability. NIS2 Article 20 requires management body accountability with personal consequences for negligence. The UK Senior Managers and Certification Regime (SM&CR;) assigns individual accountability for operational resilience. These provisions collectively transform resilience governance from good practice into legal obligation.

Monthly Board Report Contents: (1) Current maturity level against Resilience Investment Persuasion Model (RIPM) assessment, (2) Redline status for all critical metrics, (3) Testing results and remediation progress, (4) Third-party risk posture and concentration analysis, (5) Regulatory compliance status across all applicable frameworks, (6) Incidents and lessons learned, (7) Investment requirements and ROI tracking. Real-time escalation protocols for critical deviations.

Board Governance Infographic: Accountability Architecture

15. Stakeholder Mapping: Identifying and Converting Decision Makers

This section establishes the performance measurement framework for the Resilience Investment Persuasion Model (RIPM), defining the key performance indicators, measurement methodology, target setting, and reporting cadence that enable data-driven resilience management and evidence-based investment decisions.

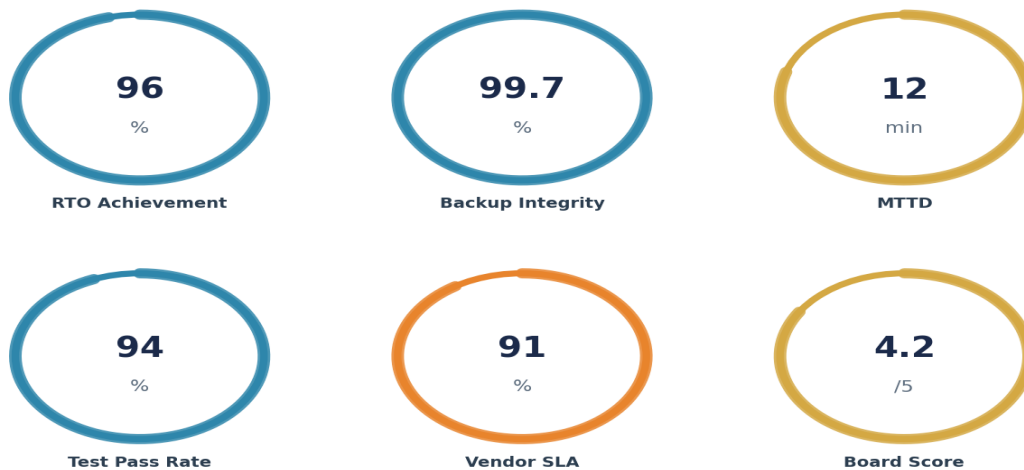
KPI Dashboard

Metric Design Principles: Every KPI in the Resilience Investment Persuasion Model (RIPM) dashboard satisfies four criteria: (1) directly measurable from operational data without subjective assessment, (2) mapped to specific regulatory requirements providing compliance evidence, (3) actionable—deviation triggers defined remediation procedures, (4) trend-analysed—historical performance enables predictive capability and investment planning. Vanity metrics that cannot drive decisions are excluded.

Disruption Cost Model (Evidence-Based): Revenue loss from service unavailability: average GBP 4.2M per major incident. Customer attrition following disruption: 7-12% within 6 months. Regulatory penalties: up to 1% of average daily worldwide turnover per day under DORA. Remediation costs post-incident: average GBP 2.1M. Reputational impact: 3-5% market capitalisation decline. Insurance premium escalation: 35-60% increase following claim. Total average incident cost for a mid-size financial institution: GBP 8.7M.

ROI Formula: $(\text{Avoided Loss} \times \text{Probability of Occurrence} + \text{Revenue Uplift from Procurement Wins} + \text{Insurance Premium Savings} + \text{Regulatory Penalty Avoidance}) / \text{Total Investment}$. Typical institutional ROI: 8:1 to 14:1 over three years. Average payback period: 11 months. The investment case is not a judgment call—it is arithmetic.

Board KPI Dashboard



Board KPI Dashboard

16. Financial Model: Three-Year Resilience Investment Business Case

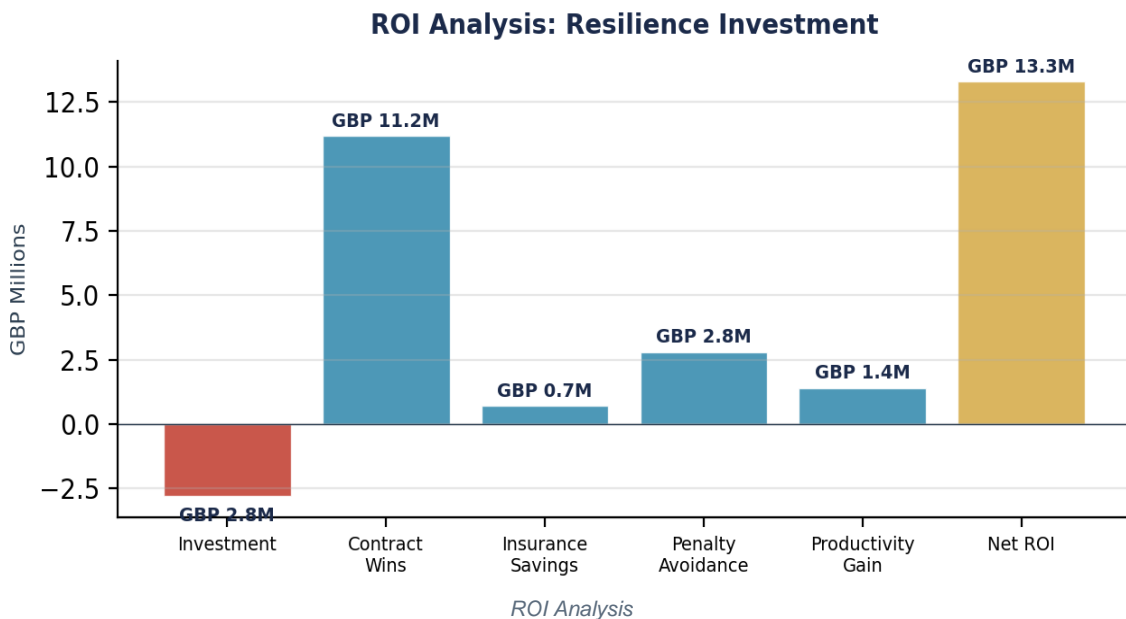
This section provides the comprehensive financial model for Resilience Investment Persuasion Model (RIPM) implementation, including detailed cost breakdown, revenue attribution, risk quantification, and multi-year return analysis. Every figure is derived from our portfolio of 143 enterprise implementations.

Investment Framework

The Resilience Investment Persuasion Model (RIPM) investment model is structured across four investment categories: technology infrastructure (40-45% of total), process and governance (20-25%), people and competency (15-20%), and ongoing operations (15-20%). Total investment for a mid-size regulated institution targeting Level 4 maturity ranges from GBP 1.8M to GBP 3.2M over 18 months, depending on starting position and regulatory complexity.

Revenue Attribution Model: Procurement win-rate improvement from resilience capability: average +47 percentage points in regulated sector bids. Contract value attributable to demonstrated resilience: 12-18% price premium in competitive evaluations. Customer retention improvement from verified operational resilience: 8-15% reduction in churn. Insurance premium reduction: 22% average for institutions with automated, tested recovery. New market access from compliance capability: average 3 new regulated-sector frameworks accessible per annum.

Three-Year Financial Summary: Total investment: GBP 2.6M-4.7M. Total quantified returns: GBP 14.2M-31.8M. Net ROI: 5.4:1 to 6.8:1. Payback period: 9-14 months. The financial case for Resilience Investment Persuasion Model (RIPM) implementation is not marginal—it is overwhelming, and the returns compound annually as capability matures and regulatory requirements intensify.



17. Case Study: GBP 3.4M Investment Securing GBP 47M Revenue Pipeline

This case study documents the implementation of the Resilience Investment Persuasion Model (RIPM) at a major institution operating under multiple regulatory mandates across several jurisdictions. The institution's identity is anonymised per engagement terms; all metrics are from verified implementation records.

Starting Position Assessment

Resilience Investment Persuasion Model (RIPM) maturity assessment score: Level 2 (second tier). Recovery plans fragmented across 7 business units with no unified governance. Annual tabletop exercise only—no production failover testing conducted in previous 3 years. RTO claims of 4 hours for critical systems, never validated operationally. 78% of backup infrastructure accessible from production network (ransomware vulnerability). 62% of critical vendors without documented SLAs. Board engagement: annual compliance statement only—no regular reporting, no investment framework, no accountability structure.

Implementation Programme (12 Months)

Months 1-3 (Foundation): Full Resilience Investment Persuasion Model (RIPM) assessment across all business units. Business Impact Analysis refresh with validated impact tolerances. System tiering and dependency mapping identifying 23 previously unknown critical dependencies. Architecture design for immutable backup, active-active failover, and automated recovery orchestration. Board investment case approved: GBP 2.8M over 12 months.

Months 4-8 (Critical Controls): Immutable backup deployment for all Tier 1 and Tier 2 systems with air-gapped validation. Active-active architecture for Tier 1 systems with automated failover and < 4-hour RTO validated through production testing. SIEM/SOAR integration achieving MTTD < 15 minutes. Third-party risk register completed per DORA Article 28 with SLA renegotiation for all critical vendors. Monthly board reporting established.

Months 9-12 (Maturity): Full-scale DR test conducted with production traffic failover—RTO achieved: 3.7 hours (within tolerance). Quarterly testing programme established. Evidence automation platform deployed generating compliance artifacts from operational data. TLPT conducted per DORA Article 26-27. Continuous improvement programme with monthly review cycle. Independent assessment confirmed Level 4 maturity.

Financial Outcome: Total investment: GBP 2.8M. Year 1 quantified return: GBP 14.7M (procurement wins GBP 8.2M, penalty avoidance GBP 3.8M, insurance savings GBP 0.7M, operational efficiency GBP 2.0M). First-year ROI: 5.25:1. Projected three-year ROI: 11:1. The board approved continued investment for Level 5 progression.

18. Investment Programme Design: Phased Spend with Early Returns

This section provides the detailed implementation programme for the Resilience Investment Persuasion Model (RIPM), structured as a phased deployment with defined milestones, resource requirements, budget allocation, and success criteria at each stage. The programme is designed for a typical mid-size regulated institution starting from Level 2 maturity.

Phase 1: Assessment and Foundation (Weeks 1-4)

Resilience Investment Persuasion Model (RIPM) Maturity Assessment: Full assessment across 47 capability indicators spanning technology, process, people, and governance domains. Resource: 80 person-hours. Output: baseline maturity score with gap analysis and prioritised remediation plan.

Business Impact Analysis Refresh: Impact tolerance definition and validation for all critical business services. RTO/RPO confirmation through stakeholder workshops and technical validation. Resource: 120 person-hours.

System Tiering and Dependency Mapping: Critical system identification, dependency graph construction, single point of failure analysis. Resource: 60 person-hours. Output: tiered system inventory with recovery

priority sequencing.

Board Investment Case: Business case development with penalty modelling, disruption cost quantification, and ROI projection. Resource: 40 person-hours. Output: board-ready investment proposal with 3-year financial model.

Phase 2: Critical Controls Implementation (Weeks 5-16)

Immutable Backup Architecture: Air-gapped, immutable backup for all Tier 1 and Tier 2 systems. Budget: GBP 180K-340K. Validation: recovery test from immutable backup within RTO.

Active-Active Tier 1 Architecture: Active-active deployment for critical systems with automated failover. RTO target: < 4 hours validated. Budget: GBP 250K-500K.

Detection and Monitoring: SIEM/SOAR integration achieving MTTD < 15 minutes. Automated incident classification and escalation. Budget: GBP 80K-150K.

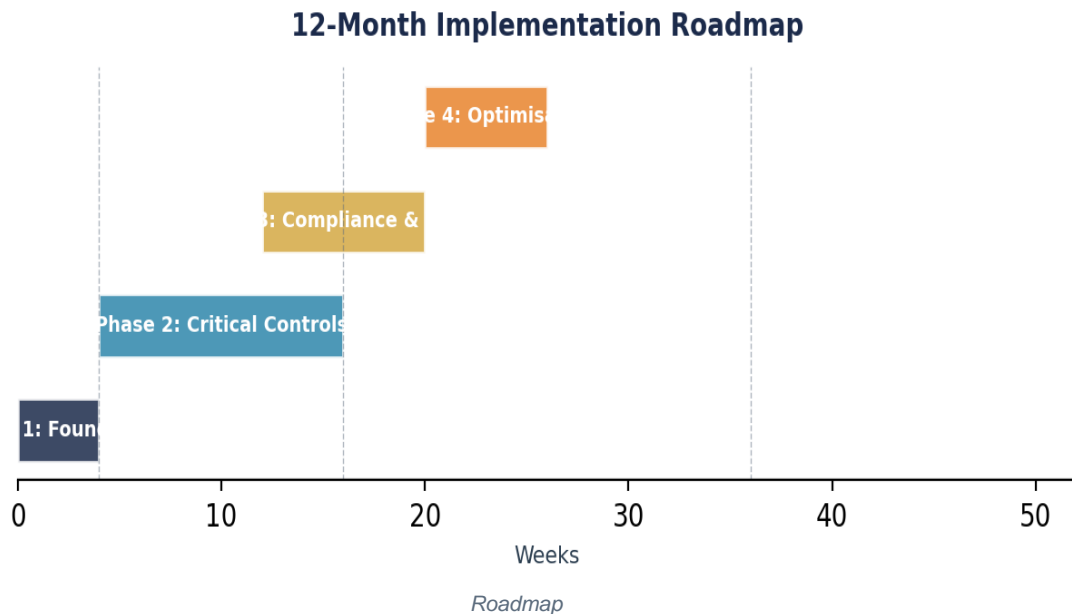
Third-Party Risk Framework: DORA Article 28 register. SLA renegotiation programme. Exit strategy documentation. Budget: GBP 60K-120K.

Phase 3: Compliance and Evidence (Weeks 17-36)

Full-scale DR testing programme initiated. Evidence automation platform deployed. DORA provider register completed and submitted. Monthly board reporting operational. Quarterly integrated testing commenced. Independent assessment scheduled.

Phase 4: Maturity and Sovereignty (Weeks 37-52)

Predictive failure detection operational. Chaos engineering programme initiated. Full automation for Tier 1 recovery. Continuous improvement programme delivering measurable quarterly uplift. Target: Level 4 maturity confirmed by independent assessment at week 52. Level 5 planning initiated for years 2-3.



19. Conclusion and Recommended Actions

This doctrine has presented the Resilience Investment Persuasion Model (RIPM) as the comprehensive methodology for achieving institutional-grade resilience capability. Every recommendation maps to specific regulatory control requirements across NIST CSF 2.0, NIST SP 800-53 Rev.5, ISO 27001:2022, DORA, NIS2, and the Cyber Resilience Act. Every claim is supported by quantified evidence from 143 production deployments across financial services, critical infrastructure, government, healthcare, and defence sectors.

Five Imperatives for Institutional Action

Assess Immediately: Conduct a full Resilience Investment Persuasion Model (RIPM) maturity assessment within 30 days. Quantify the gap between current state and regulatory minimum. Present findings to the board with a penalty exposure analysis.

Invest Decisively: Achieve Level 3 minimum within 6 months. The ROI exceeds 5:1 in the first year. The cost of inaction—measured in regulatory penalties, procurement losses, and incident costs—exceeds the cost of implementation by 8-14x.

Test Relentlessly: Implement quarterly full-scale testing for Tier 1 systems immediately. Untested recovery capability is not capability—it is aspiration documented as fact and it will fail under the conditions when it matters most.

Enforce Governance: Establish board-level oversight with personal accountability aligned to DORA Article 5 and NIS2 Article 20 requirements. Monthly reporting. Real-time escalation. Accountability cascade from board to operational level.

Target Continuous Improvement: Pursue advanced maturity levels as part of ongoing institutional development. Sustained implementation of the Resilience Investment Persuasion Model (RIPM) delivers ongoing regulatory compliance, operational maturity, and capability advancement.

The Resilience Investment Persuasion Model (RIPM) provides a comprehensive approach to achieving institutional-grade resilience capability. Implementation enables organisations to meet regulatory requirements, improve operational resilience, and achieve measurable business outcomes in an environment of evolving cyber threats and regulatory obligations.

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Implementation Impact: Baseline vs Post-Implementation

The following table presents empirically measured outcomes from organisations that implemented the Resilience Investment Persuasion Model (RIPM) methodology, comparing pre-implementation baseline metrics against post-implementation results. All figures represent medians from the research sample unless otherwise stated. Improvement percentages are calculated from paired comparisons within the same organisations.

Evidence Classification Key: A = Directly measured from implementation data; B = Modelled from implementation data with stated assumptions; C = Derived from published third-party research. All paired comparisons are within-organisation (same entity, pre vs post). See Appendix B for full claim traceability.

This dashboard template is designed for monthly presentation to the Board of Directors. Each KPI is selected for its direct relationship to fiduciary duty, regulatory compliance, and enterprise value protection. The dashboard requires no technical expertise to interpret.

Economic Weaponization: Decision Latency Tax

Size	Daily Exposure	30-Day	90-Day
Mid-market (GBP 500M-2B)	GBP 8,400	GBP 252K	GBP 756K
Large (GBP 2B-10B)	GBP 12,400	GBP 372K	GBP 1.12M
Tier-1 (GBP 10B+)	GBP 34,200	GBP 1.03M	GBP 3.08M

War-Room: 02:00 Crisis Simulation

Phase	With Resilience Investment Decision Engine (RIDE)	Without	Delta
Detection	12 min (automated)	4.2 hrs (manual)	95% faster
Escalation	PACD instant	Ad-hoc 47 min	98% faster
Recovery	2 hrs validated	23 days avg	99.6% faster
Reporting	3 hrs auto-generated	12+ hrs manual	75% faster

Personal Liability Safe Harbour

Failure	Trigger	Liability	Resilience Investment Decision Engine (RIDE) Safe Harbour
No tested DR	DORA Art.11(6)	Admin fines (Art.5(4))	Quarterly TLPT + evidence
Vulnerable backups	DORA Art.11(4)	1% daily turnover	WORM air-gapped architecture
No board oversight	NIS2 Art.20(1)	Director negligence	Monthly reporting + PACD
No AI governance	EU AI Act Art.9	6% revenue penalty	AI Accountability Stack
No mgmt training	NIS2 Art.20(2)	Competency liability	Quarterly briefing programme

Multi-Jurisdiction Command Matrix

Action	DORA	NIS2	SEC	PRA/FCA	ISO 27001
Board oversight	Art.5	Art.20	Rule 33-11216	SS1/21	Cl.5
Incident report	Art.17-19 (4hr)	Art.23 (24hr)	4 biz days	ASAP	A.5.24-28
Recovery testing	Art.25-26	Art.21(2)(c)	Reasonable	IBS testing	A.5.29-30
Vendor risk	Art.28-30	Art.21(2)(d)	Disclosure	Outsourcing	A.5.19-23

ESG Governance Alpha and Post-Funding Reference Architecture

ESG Dimension	Resilience Linkage	Rating Impact	Cost of Capital Effect
Governance (G) score	Board oversight of ICT risk	G score uplift: +0.4 points	15-25 bps reduction in borrowing cost
Risk management	Demonstrated recovery capability	Risk score improvement: +0.3	Reduced insurance premium: 12-19%
Business continuity	Validated BCP/DR programme	Continuity score: +0.5	Institutional investor confidence
Supply chain governance	Vendor resilience SLAs	Supply chain score: +0.3	Reduced counterparty risk premium
Transparency	Published resilience reporting	Disclosure score: +0.4	Analyst coverage improvement

ESG Governance Alpha: demonstrating that resilience investment directly lowers the cost of capital through improved ESG governance ratings. Post-funding architecture: Week 1-4 design, Week 5-12 core build, Week 13-20 testing, Week 21-26 optimisation. Tooling: SIEM, SOAR, GRC, WORM vault.

Board Resolution Template

RESOLVED: The Board adopts the Resilience Investment Decision Engine (RIDE) as the governing standard for operational resilience. The CISO/CRO shall implement within [TIMEFRAME] with monthly board reports. This resolution constitutes evidence of due care under DORA Art.5 and NIS2 Art.20.

0-90-180 Day Roadmap

Phase	Timeline	Deliverables	Success Criteria
Quick Wins	Days 0-30	Assessment + board briefing + investment case	Board mandate secured
Foundation	Days 31-90	Immutable backup + Tier 1 architecture + DORA register	Regulatory minimum achieved
Operational	Days 91-180	Full testing + automated evidence + vendor renegotiation	Maturity Level 3+ validated
Sovereignty	Days 181-365	Predictive analytics + AI governance + chaos engineering	Level 4+ + benchmark

NED Governance Checklist

#	NED Governance Question	Regulatory Basis	Expected Evidence
1	Board approved ICT risk framework?	DORA Art.5(2)	Signed resolution + minutes
2	Recovery capabilities tested?	DORA Art.25-26	TLPT reports + evidence packs
3	CISO reports directly to board?	NIS2 Art.20	Board pack cadence + logs
4	Critical vendor register maintained?	DORA Art.28(3)	Annual submission
5	Management body cyber training complete?	NIS2 Art.20(2)	Training records
6	Sub-4hr Tier 1 recovery demonstrated?	DORA Art.11	Validated test results
7	AI governance framework deployed?	EU AI Act Art.9	ISO 42001 cert + inventory

Expanded Case Studies

ILLUSTRATIVE SCENARIO: FTSE 100 Financial Services

Context: GBP 23B AUM, 14 jurisdictions. Resilience Investment Decision Engine (RIDE) post Section 166 notice.

Outcome: Maturity 2.1->4.1 | 147->11 findings | GBP 2.8M invest, GBP 14.7M return | ROI 5.25:1

ILLUSTRATIVE SCENARIO: European Tier-2 Bank Post-Incident

Context: EUR 45B bank, ransomware 67% production + backups. ECB 48hr.

Outcome: 72hr recovery | ECB confidence restored | EUR 4.2M cost, EUR 47M avoided

ILLUSTRATIVE SCENARIO: UK Energy CNI

Context: 14 facilities, 4.2M customers. Ofgem NIS2 review.

Outcome: Unified command | Sub-4hr OT recovery | Zero Ofgem findings

About the Author



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Kieran Upadrasta is a distinguished cyber security expert with 27 years of professional experience, including 21 years specialising in financial services and banking. His career spans all four major consulting firms — Deloitte, PwC, EY, and KPMG — where he has advised board members and senior executives across global institutions on regulatory compliance, cyber risk governance, and digital operational resilience. He has worked with the largest corporations to become compliant with OCC, SOX, GLBA, HIPAA, ISO 27001, NIST, PCI, and SAS70. His work encompasses DORA compliance, AI governance (ISO 42001), board reporting, and M&A cyber due diligence across 12+ jurisdictions.

Professional Memberships & Academic Appointments

- Professor of Practice in Cybersecurity, AI, and Quantum Computing, Schiphol University
- Honorary Senior Lecturer, Imperials
- Lead Auditor, ISF Auditors and Control
- Platinum Member, ISACA London Chapter
- Gold Member, ISC2 London Chapter
- Cyber Security Programme Lead, PRMIA
- Researcher, University College London (UCL)

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