Akkad Digital Islamic Bank

مصرف آكد الرقمي
AKKAD DIGITAL BANK
In Formation

Comprehensive plan for implementation

Akkad Comprehensive implementation Plan

A unified document covering the strategic and organizational framework, detailed operational implementation, network project plan, scheduling and critical path

Document attribute	Statement
Submitting entity	Central Bank of Iraq
Planning scope	From preparation for licensing through piloting, launch and growth
Baseline date	2026
Document status	A consolidated version is ready for regulatory review and submission

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Statement of integration and scope of the document

This document brings together in one sequential and integrated reference all the components of the Akkad Digital Islamic Bank implementation plan. Its parts are read as a single implementation system: the first part defines the regulatory, strategic, and operational framework, the second part transforms that framework into evidence-based tasks, responsibilities, and deliverables, then the third part links the tasks to the nodes, dependencies, durations, critical path and executive schedule.

Phase	Content	Organizational and operational purpose
Part one	Comprehensive implementation plan	Provide operational vision, governance, regulatory requirements, operational and technical pathways, and evidence framework.
Part Two	Detailed implementation plan	Breaking down strategies into specific operational tasks, accountability staff, standards of achievement, guides, and daily follow-up.
Part Three	Integrated network plan for the project	Show WBS, nodes, dependencies, durations, milestones, critical path and Gantt diagrams up to trial run and launch.

Reading and approval rules

- All sections, tables, appendices, and charts contained in all three parts are complementary components of each other and are not independent documents.
- Code T0 means the date of actual or conditional CBI approval, and subsequent dates are treated as planning targets linked to the approval date.
- The priority in executive closure shall be the standard of completion, the evidence filed, and the specific approval, and not merely the commencement of the activity or the declaration of its completion.
- Any executive conflict will be raised according to the governance and escalation structure specified in the comprehensive plan and detailed implementation plan.

- **The phased sequence of the unified document**

Sequence	Section	Transition point
1	Introduction to the comprehensive plan and executive summary	From vision and purpose to regulatory framework and governance.
2	Supporting executive, operational and technical content	From policies and processes to requirements, deliverables and evidence.
3	Detailed implementation plan	From public commitments to individual tasks and accountability matrices.
4	Roadmap, dependencies and schedules	From to-do lists to timelines and decision points.
5	Project network and critical path	From scheduling to monitoring progress, escalation and addressing deviations.

The next section begins with the comprehensive implementation plan, which is the governing reference for the rest of the operational and temporal sections of this document.

Akkad Digital Islamic Bank

Part one

Comprehensive implementation plan

An integrated organizational, operational and technical map for obtaining a license and preparing for operation and sustainable growth

Time period: from the year 2026 to the year 2030

Baseline date: 2026

Standard Version: Regulatory Submission Version

Regulatory status of the document
An executive document supporting the Islamic digital bank license application file. It does not replace CBI forms or official approvals. All dates subsequent to the base date are planning targets, and T0 means the date of actual or conditional approval by the CBI.

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Document control and approval

item	the details
Document name	Comprehensive implementation plan for Akkad Islamic Digital Bank
Document owner	CEO in coordination with the Program Management and Compliance Office
Accreditation body	The Board of Directors after reviewing the relevant committees and the Sharia Supervisory Board
Review periodicity	Monthly before launch, quarterly after launch, and immediately after any material change
Implementation reference	T0 = Date of actual or conditional CBI approval
Range	Closing licensing gaps, pre-operation, limited operation, launch, growth, and sustainability
Degree of confidentiality	Confidential and proprietary – not for distribution outside authorized parties

Copy record

Version	the date	Purpose	Status
v5. 0	2026	Previous internal working copy consistent with the application file	Archived copy
v6. 0	June 24 2026	An integrated regulatory version in accordance with the requirements of the Central Bank of Iraq and evidence gaps	Approved for inclusion in the application file

Executive index

Executive summary and required decisions

This plan transforms the licensing file and the five-year business plan into a measurable and reviewable implementation program. It links each regulatory, operational, technical or Sharia requirement to a clear owner, target date, acceptance criterion, inspectable evidence, and escalation path for deviation.

Customer-facing operation does not start just because the technical build is complete. It begins only after a documented Go decision, closing critical observations, assigning mandatory control functions, approving policies, proving capital and liquidity, and completing security, operational, Sharia and regulatory tests.

Required decision	Deadline	Owner	Approval condition
Approval of a plan to close licensing gaps	Within 5 business days	Board of Directors / CEO / CCO	Assignment of each gap, its date, and its evidence
Reconciliation of capital, ownership and QII	Before any resubmission	CFO / Legal Counsel	Match the amounts and percentages and reach 100%.
Closure of critical role appointments	Before the operating gate	Board of Directors/HR	Contracts, Fit & Proper, Independence, Approvals
Approval of architecture and integration plan	T0+30	CTO / CISO / CRO	HLD, systems register, test and rollback plans
Approval of a pilot operating model	T0+60	CEO / Operations / Risk	Customer and transaction limits and daily monitoring
Go/No-Go decision for the pilot	T0+90 approximately	Board of Directors	Pass G2 and have no open critical risks

Governing rule
Any conflict between this plan and the official model or decision of the Central Bank of Iraq will be resolved in favor of the most recent model or decision, and the plan will be updated within five working days.

2. The plan’s objectives, scope, and implementation principles

- Convert CBI requirements into traceable activities, deliverables, tests and evidence.
- Closing the gaps discovered in reviewing the Arabic application and the English version before submission or operation.
- Protecting capital, liquidity and client funds during the pre-profitability phase.
- Create a progressive Islamic digital model; It starts with low-risk products and does not launch financing before maturity.
- Ensure the independence of risk, compliance, AML/CFT, audit, security and Sharia functions.
- Managing vendors and integrations as banking risks for which the bank bears full responsibility.
- Providing a single evidence record that the central bank, the Board of Directors and auditors can review.

Implementation principles

Principle	Practical application
Gradient	Restrict products, customers and boundaries before stability is proven.
Security by design	RBAC, MFA, encryption, separation of environments and pre-production recording.
Legality before the product	Approval of contracts, accounting treatment and disclosures before any Islamic offering.
Evidence before the claim	No closing of any activity without a dated and signed acceptance document.
Separation of duties	Preventing the combination of implementation, control and approval of the same activity.
Gateway decision	No automatic transmission due to date; The transition depends on meeting the criteria.

3. Regulatory assumptions and starting conditions

Assumption	Setting
T0	Date of CBI's actual or conditional approval; All supplies move with him.
Licensing	The plan is not provided as evidence of the grant of a license or permission to operate.
Capital	30 billion dinars as a limit submitted in the application, with a documented path to reach 100 billion according to approvals.
Hosting	Sensitive data and systems inside Iraq unless express consent is given otherwise.
Islamic finance	Does not start during initial operation; Requires independent portal and CBI and Shariah Board approval.
Banking agency	Do not activate until framework, contracts, controls and limited experience are approved.
Appointments	July/August 2026 Planning targets only; No achievement is recorded retroactively.

Conditions precedent to any operation

- Complete ownership, capital and qualified institutional investors verification UBO.
- Completeness of the Board of Directors, committees, suitability, independence and conflicts.
- Appointment of CEO, CTO, CFO, CRO, CCO, MLRO, CISO, Internal Audit and Sharia mandatory functions.
- Approval of main policies, copy records and minutes.
- UAT, SIT, Critical Integrations, Security, BCP/DR, and Recovery tests completed.
- Provides AML/sanctions, eKYC, transaction monitoring and case management.
- Approval of the list of services, limits, pricing, disclosures, and complaints.

4. Alignment matrix with the requirements of the Central Bank of Iraq

CBI domain	Plan coverage	Organizational output	Close owner
Capital and ownership	Sections 5 and 16	Matching ownership schedule, UBO, financing proofs, QII	CFO / Legal
Board of Directors	5, 6 and 17	Fit & Proper files, independence, committees and minutes	Board Secretary
Management and control	5 and 17	Candidates, contracts, examinations, conflicts and succession plans	HR/Board
Business and financial plan	8, 12–16 and 30	A consistent five-year plan and reconciliation numbers	CEO / CFO
Technology and data	18–20	HLD, Record Systems, Data Lineage, Reports CBI	CTO / CDO
Security and continuity	21–22	Independent tests, BCP/DR, RTO/RPO fixed	CISO / CRO
Compliance and AML	23	KYC, sanctions, TM, STR, training, MLRO	CCO / MLRO
Islamic banking	15 and 17	Sharia body, Sharia audit and compliance, product decisions	Authority/SSB
Outsourcing	26	Supplier record, SLA, audit, exit, incident notification	CRO / Purchases
Operational readiness	9–14 and 27–29	Tests, portals and acceptance reports	PMO / COO
Acknowledgment and signature	35	Name of the bank, commissioner, signature and date	Council/Legal

5. Program for closing license file gaps

This program results from a detailed review of the application in seven batches. It is managed as an independent regulatory issue register, and no case is closed until the control owner and the Program Management Office agree and the evidence is deposited in the repository.

Code	Critical gap	Binding action	Deadline	Evidence
RG-01				
RG-02				
RG-03				
RG-04				
RG-05				
RG-06				
RG-07				
RG-08				
RG-09				
RG-10				
RG-11				
RG-12				
RG-13				
RG-14				
RG-15				
RG-16				

Cases record gaps

Status	Definition	Closing authority
Open	The action has not been initiated or there is no confirmed owner	PMO
Under remediation	Approved plan and ongoing implementation	Activity owner
Awaiting evidence	The work is completed, but the acceptance document is not submitted	Supervisory owner
Conditionally closed	Treatment was done with limited follow-up	CCO/CRO
Closed	The guide is complete, reviewed and filed	PMO + CCO

6. Implementation governance and decision rights

The side	Responsibilities	The pace of the meeting
Board of Directors	Approval of plan, budget, gates, assignments and remaining risks	Monthly and before each gate
Steering Committee	Resolving dependencies, program monitoring, scope and resource decisions	Weekly
Risk Committee	Risk, limits, stress, security, BCP/DR, risk acceptance	fortnightly
Audit Committee	Internal and external audit, evidence, observations, independence	monthly
Technical and Security Committee	Architecture, Change, Suppliers, Tests, Technical Go-Live	Weekly
Sharia Supervisory Board	Product approval, contracts, earnings, cleansing and disclosure	Monthly and when needed
Compliance Committee and AML	KYC, sanctions, TM, STR, customer protection and reports	Weekly before launch
PMO	Table, RACI, log of risks, issues, evidence and reports	Daily/weekly

Decision rights

- CTO does not alone own the production decision; Operations, CISO, CRO and CCO acceptance required.
- The producer does not own the decision to launch; Risk, compliance, Legal, financial, and technical approvals are required.
- Residual critical risk is only accepted by decision of the Board of Directors and notification of CBI where applicable.
- The supplier does not have the right to decide readiness; Final acceptance of the bank and with independent evidence.

7. Program management, RACI matrix and escalation

The bank establishes and manages a licensing and launch program that is independent of vendors and is the single source of truth regarding schedule, scope, budget, risks, issues, decisions and evidence.

Track	A final administrator	R port	C Counselor	I insider
License file	CEO	CCO/Legal	CFO/CRO/CTO	Council
Capital	Council	CFO/Contributors	Legal/CCO	CBI
Systems and integration	CTO	Technology teams/vendors	CISO/Operations	PMO
Security	CISO	Security Team/SOC	CTO/CRO/CCO	Council
AML/CFT	MLRO	Team AML	CCO/CTO	Council
Legitimate products	Shariah Board	Products/processes	Legal/CRO/CFO	Council
Operational readiness	COO/CEO	Operations	CTO/CRO/CCO	Council
Launch gate	Council	PMO	All control functions	CBI

Event	First escalation	Time	Mandatory exit
Critical security incident	CISO→CEO/CRO/CCO	Immediate ≤ 60 minutes	Containment, impact, decision notification
CBS interruption/payments	CTO→CEO/CRO	Immediate	Recover, communicate, root cause report
Gateway test failed	PMO→Steering Committee	Same day	No-Go and retest plan
Delayed > 10 business days	Path owner→PMO	Within 24 hours	Recovery plan and modified schedule
Note CBI	CCO→CEO/Board	Same business day	Owner responded and closed plan
Capital/liquidity overflow	CFO/CRO→CEO/Board	Immediate	Finance and expansion plan

8. Main roadmap 2026–2030

Phase	Period	the goal	Exit gate
0 – Close the license	Baseline date up to T0	Closing demand gaps, evidence and essential appointments	G0: File valid for resubmission
1 – Pre-operation readiness	T0 to T0+90	Systems, policies, teams and tests are ready	G1: Conditional operational readiness
2 – Limited trial run	T0+90 to T0+210	Demonstrate stability within low limits	G2: Report Pilot approved
3- A phased public launch	2027 or T0+6–18 months	Expand channels and customers without exceeding risk appetite	G3: Stability for 90 days
4 – Islamic growth and finance	2028–2029	Launch gradual funding after data and approval	G4: Breakeven and maturity risk
5 – Sustainability	2030	Profitability, efficiency and advanced products	G5: Strategic review

Main landmarks

Teacher	Time target	Standard of achievement
Close RG-01 to RG-16	Before T0	There is no critical gap without an owner and a guide
Assign critical jobs	T0+30	Direct contracts, inspections, approvals and plans
SIT completed	T0+45	Successful scenarios and absence of critical defects
UAT completed	T0+60	Signature of business, operations and finance
Penetration testing and retesting	T0+60–75	Zero critical/high open vulnerabilities
DR/Failover test	T0+75	Achieved RTO/RPO accredited
Resolution Pilot	T0+90	Pass G1
Report Pilot	After 90-120 days	Stable operating and risk indicators
Phased public launch	After G2 and CBI approval	Council decision and border plan

9. Phase Zero: License closed before T0

Work package	Activities	Acceptance standard	Owner
Ownership and capital	Correction of ratios, completion of 100 billion, QII, UBO, sources of funds	100% reconciliation and Legal opinion	CFO/Legal
Governance	Council charter, committees, minutes, dates, independence	Complete member files	Board Secretary
Driving	Candidates for each mandatory job, sabbatical and conflict plans	No critical function is without a filter	Council/HR
Legitimacy	Authority qualifications, alternatives, auditing and Sharia compliance	Documented eligibility	Nominations Committee
Finance	Reconcile the form, name the attachments and sign	Excel is locked and signed	CFO
Evidence	Master index, versions, and file names	100% of claims have evidence	PMO/CCO

10. The first stage: pre-operational readiness

Week of T0	Outputs	Exit criteria
1–2	Reset plan, confirm budget, direct leads, freeze scope	Baseline website
3–4	HLD/LLD, System Lists, Data Mapping, Raw Runbooks	Technical and security review
5–6	SIT, Record Linkage, AML/eKYC Setup, CBI Initial Reports	Success ≥95% and critical closure
7–8	UAT, training, BCP tabletop, backup test	Business acceptance
9–10	Hack, DR failover, test sizes and performance	Zero critical and high without processing
11–12	Operational Readiness Review, Dry Run, Resolution G1	Signatures of all owners

11. The second phase: limited trial operation

The pilot is being run as a controlled test and not a commercial launch. The proposed initial limit starts with 5, 000 active customers, and can expand up to 60, 000 registered or invited users after successful review points and CBI approval if necessary.

Distance	Limit/control	Monitoring
Customers	5, 000 activated in the first tranche; KYC Low/Medium Risk	Daily report of activation and rejection
Products	Accounts, internal transfers, invoices, virtual card when ready	Monitor product and incidents
Transactions	Conservative daily and monthly limits depending on risk	Exception alerts
Finance	Banned through Pilot	Zero financing accounts
International transfer	Blocked until SWIFT/AML is completed and approved	System settings
Agents	Inactivated or trial 2–5 points after independent approval	Daily matching
Accidents	Command Room and War Room	24 hour report and RCA

Criteria for the success of the experiment

- Critical channel availability is at least 99. 5% with no significant unhandled outages.
- Transaction success is at least 99% after excluding documented customer errors.
- GL, accounts and settlements match daily without unjustified discrepancies.
- Close alerts AML within SLA and no risk accumulation.
- No critical or high open vulnerabilities.
- Response time for complaints and operations is within approved limits.
- Approval of Pilot report by CRO, CCO, CISO, Internal Audit and Board.

12. Phase Three: Phased public launch

Quarter of the year	Range	Expansion conditions
Q1	Limited public launch, stipends and select partners	Pilot stabilization and RCA closure
Q2	Business account, merchant portal and more payments	KYC Companies, settlement and fraud
Q3	Expand partnerships and critical access points	Third Party and Agency Risks
Q4	First external audit and strategic review	Clean financial and control reports or treatment plan

13. The fourth stage: Islamic growth and finance 2028–2029

Product portal	Requirements	Launch decision
Individual Murabaha	Credit policy, payment capacity, Sharia contracts, IFRS 9, collection	Limited experience
Finance merchants/SME	Flow data, sector limits, guarantees, portfolio monitoring	Gradual according to appetite
BNPL Islamic	Legal structure, vendors, disclosure, fraud, complaints	Pilot Independent
Investment/speculation	Dividend distribution mechanism, PER/IRR if any, disclosure and accounting	Accreditation by the Authority and CBI

14. The fifth stage: maturity and sustainability 2030

- Sustained profitability without diluting capital, liquidity or asset quality.
- Ijara and Istisna products or advanced products after approval and operational capacity.
- Strategic review of architecture, vendors, operating model and cost.
- Evaluate any geographic or regional expansion with an independent approval file.
- Comprehensive audit of compliance, Legality, security, data and governance.

15. Products and Sharia Governance

Product	Launch phase	Approvals	Documents
Digital current account	Pilot	General operations/risk/compliance/Legality	Terms, fees and disclosure
Islamic savings/investment	After Pilot	Sharia/Financial Authority/CBI	Contract, profits, risks
Local payments and transfers	Pilot Gradual	AML/Operations/Technology	Boundaries and settlement
Business accounts	2027	KYC Corporate/Compliance/Risk	Delegation and powers
Individual Murabaha	2028	Legitimacy/Credit/IFRS9/CBI	Contract, original and collection
SME financing	2029	Sharia/Sectoral Risk/CBI	Analysis and payment capacity
Ijara/Istisna	2030	Complete product file	Asset and accounting policies

Product approval process

Product idea → Business note → Forensic structure → Risk and compliance assessment → Operational and technical design → Accounting and reporting → Testing → Committee approvals → CBI approval where required → Limited launch → post-launch review.

16. Capital, liquidity and finance

Axis	Executive officer	Pointer/Guide
Capital	Settlement of 30 billion advances, the path of 100 billion, and sources of funds	Cap table and proofs
Liquidity	Daily forecast is 90 days and monthly forecast is 12 months	LCR/NSFR and maturity gaps
Budget	Independent program budget with Contingency 10–15%	Budget vs Actual
Expenses	Powers and approval of contracts and reconciliation of invoices	Record commitments
Reports	GL One and reconciliation of systems and regulatory reports	Reconciliation sign-off
IFRS 9	Methodology, data sources and governance model before financing	Model validation
AAOIFI	Sharia accounting, profit distribution and purification policies	Authority accreditation
the pressure	Slower growth scenario, deposit withdrawal, capital delay, technical accident	Recovery plan

Indicator	2026	2027	2028	2029	2030
Active customers	5, 000 Initial / up to 60, 000 Expanded	95, 000	140, 000	200, 000	260, 000+
Capital	30 billion as a down payment	Phased increase	About 100 billion	Preservation	Support growth
LCR	≥100%	≥110%	≥115%	≥120%	≥125%
Profitability	Negative	Negative	Target draw	Get well	Positive

17. Organizational structure and critical functions

Job	Current status on request	Closing procedure	Maximum date
CEO	Named candidate with potential sabbatical conflict	Decision to release, disclose conflicts and unify CV	Before Fit & Proper
CTO	Vacant/empty data	Select a candidate with banking and technical experience	Before G1
CFO	Named filter and missing eligibility fields	Complete citizenship, status and certificates	Before G1
CRO	Completely vacant	Business-independent filter	Before G1
Chief Internal Audit	Filter with overlapping data and periods	CV audit, sabbatical and professional membership	Before G1
Chief Internal Sharia Audit	Vacant	CSAA/CSA candidate or equivalent qualification	Before Pilot
Head of Compliance	Named candidate and empty eligibility list	Completing certificates, training and sabbaticals	Before G1
Head of Sharia Compliance	Vacant	CISGC candidate or suitably qualified	Before Pilot
MLRO	Vacant	CAMS/CGSS qualified Iraqi candidate	Before G1
CISO	Name and nationality only	Complete DOB/CV/Certificates/Sabbatical	Before G1

Human resources controls

- A contract conditional on CBI's approval when needed, a job description, powers and a reporting line.
- Background checks, penalties, conflicts, references and qualifications.
- 30/60/90 day plan for every executive or supervisory officer.
- A succession plan and temporary replacement for positions that may not be filled.
- Not completely outsourcing a critical oversight function to an external supplier.

18. Technical architecture and systems

Class	the components	Acceptance standard
Core Banking	ICS BANKS, GL, Products, Restrictions, Interest/Earnings	UAT, reconciliation and powers
integration	API Gateway/ESB, queues, monitoring	E2E rollback and security API
Channels	Mobile/Web/Corporate/Merchant/Agent	Experience, languages, security, and performance
AML/eKYC	Screening, TM, Case Management, biometrics	Scenarios, accuracy and SLA
Data	ODS/DWH/BI/Reg Reporting	Lineage, quality and reconciliation
Security	IAM/MFA/PAM/WAF/SIEM/SOAR/NDR/XDR	Link records and detection tests
Continuity	Backup/DR/Replication	Restore and Failover

Critical systems log

order	Required mode before G1	Evidence
ICS BANKS	Setup completed and SIT/UAT located	Contract design test packs
Application/Web	Release Candidate version	UAT, performance, security
AML/Sanctions	Contracted supplier and calibration rules	Contract, scenario test
eKYC	Licensed supplier and testing documentation/biometric	Accuracy, privacy assessment
SIEM/SOC	Critical record sources are tied	Coverage report and SLA
NDR/XDR	Specific and tested solution	Detection use cases
Backup/DR	Successful Copy, Restore and Failover	Dated reports

19. External and regulatory integrations

integration	Phase	Acceptance tests	Alternative plan
RTGS/ACH/NS	Before/during Pilot as approved by CBI	Connectivity, settlement, reconciliation	Limited playback/postponement
CBI Reporting/CBR/CMS /BSRS	Before first reports	Schema, totals, acknowledgments	Controlled manual reports
IPS	Before public launch	Performance, duplicate handling	Limits or suspension
Cards/Processor	Pilot when ready	Authorization, clearing, disputes	Deferred virtual card
SWIFT MX	After stabilization	Certification, sanctions, repair	No international launch
Credit Bureau	Before financing	Query, consent, reporting	No financing
Payment gateways	2027	Settlement, fraud, chargeback	Pilot DEALERS LIMITED

20. Data governance and reporting

Officer	Requirement	Indicator
Data ownership	Data Owner and Data Steward for each domain	100% critical areas
Data dictionary	Unified definition of active customer, deposits and transactions	Certified copy
Lineage	From source to CBI/GL/BI	Coverage of critical reports
Data quality	Completeness, accuracy, uniqueness and timeliness	Thresholds and treatment plans
Reconciliation	CBS to GL, settlements and reports	Daily/monthly
retention	Retention, archiving and destruction schedules	Legal and security accreditation
Privacy	Purpose, Processing, Access, Consent and Disclosure	DPIA for channels and eKYC

21. Cybersecurity

Domain	Minimum controls	G1/G2 manual
Access	RBAC, MFA, PAM, Joiner/Mover/Leaver, SoD	Matrix and images preparation and review
networks	Segmentation, DMZ, firewall review, WAF	Drawing, rules and testing
Application	SSDLC, SAST/DAST, API security, secrets	Reports and closing
Data	Encryption, keys, DLP, masking	Settings and tests
Monitoring	SIEM/SOC/NDR/XDR, use cases, 24/7	Coverage and MTTD/MTTR
Gaps	Scanning, patching, risk acceptance	Zero critical/high
Accidents	IRP, playbooks, forensics, notifications	tabletop exercise
Change	CAB, four-eyes, rollback, emergency change	Record samples
Independent testing	Penetration, configuration review, red-team later	Report and retest

22. Continuity and disaster recovery

Category	Target RTO	Target RPO	Testing
CBS, payments, channels and live AML	< 1 hour	< 15 minutes	Failover notarized before G2
Cards, reports, and integrations	≤ 2 hours	≤ 30 minutes	Semi-annual recovery
CRM, complaints and administrative reports	≤ 4 hours	≤ 1 hour	annual
Non-critical systems	≤ 24 hours	≤ 24 hours	According to BCP

Test program

- DR location, address, ownership, contact and capacity.
- Testing Backup Restore on sample databases and files.
- A planned Failover test and then a Failback with an actual measurement.
- Exercise BCP includes personnel absence, communications outage, ransomware attack, and resource failure.
- Lessons Learned report and closing plan before G2.

23. Compliance, AML/CFT and Sanctions

Process	Implementation requirements	Owner	Evidence
KYC/eKYC	Identity, vitality, address, profession, purpose, source of funds	CCO/MLRO	Test files
CDD/EDD	Risk Rating, PEP, High Risk and SoF/SoW	MLRO	Case samples
Sanctions	Onboarding, periodic checking of local/international transactions and listings	MLRO	Scenario results
Transaction Monitoring	Scenarios, thresholds, calibration and data quality	MLRO/CTO	Tuning report
Case Management	SLA, Achieve, Close and STR	MLRO	Workflow and samples
STR	Channels, acknowledgments, confidentiality and tipping-off prevention	MLRO	Procedure
training	Board, management, employees and agents	CCO/HR	Attendance and test record
Customer protection	Disclosure, Fees, Complaints, Fraud and Refunds	CCO/COO	Policy and MI

Job requirement

Do not start channels or accounts before appointing a qualified, responsible MLRO and providing an approved replacement and inspection, transaction monitoring, and case management system running in a production environment and tested with scenario data.

24. Operations and customer protection

Process	Outputs before Pilot	Testing
Open account	SOP, checklists, rejection/referral, approvals	Happy/negative paths
Payments	Maker-checker, limits, repair, returns	E2E and matching
Settlements	Daily reconciliation, breaks, aging	3 consecutive courses
Complaints	Channels, classification, SLA, compensation, reporting	Mystery customer
Fraud	Rules, Monitor, Stop, Recover	Scenarios
Cash management	Limits, guarantee, transfer, insurance, differences	Dry run
End of the day	EOD/BOD, Reports, Exceptions	5 days simulation
Incident response	War room, communication, RCA, CAPA	Tabletop

25. Cash Bridge and Banking Agency confirmed

Domain	Design	Controls
Agents	Licensed entities, initially limited in number	Due diligence, contract and adoption
Services	Deposit/withdraw/pay within limits	OTP, receipt and registration
Prohibitions	No independent opening, no credit, and no data modification	System blocks and penalties
Settlement	Daily matching, guarantees and cash limits	Exception aging
AML	Limits, monitoring, training and escalation	Agent risk score
Customers	Announced fees, complaints, and agent’s identity	Visits and supervision
Portal	RBAC/MFA/least privilege	Logs and access review

Pilot launches Agents as a standalone program after successful core banking operation; It starts with only 2-5 pips, and is automatically stopped upon recurring settlement differences, an incident or a serious complaint.

26. Suppliers and outsourcing

Supplier cycle stage	Controls
choice	Legal, financial, security, experience, reputation and conflicts examination.
Contracting	SLA, data protection, auditing, incidents, BCP, subcontracting, exit.
Initialization	Limited access, training, knowledge transfer, asset register and communications.
Monitoring	KPI/KRI, incidents, patching, capacity, service meetings.
Exit	Data, licenses, code/interfaces, migration, secure deletion, replacement.

Critical resource	Service	Required before G1
ICSFS	CBS and channels	Hold/SLA/UAT/Exit
AL-AWAEL	Servers, storage and replication	Accept installation and support
Digital Wall	Fortinet and security	As-built and Rules review
Resecurity	SOC	SLA 24/7 and notification
Provider AML	Screening/TM	Selection, contracting and testing
Provider eKYC	Digital ID	Privacy, accuracy and sovereignty
Independent security laboratory	Hack and verify	Independence, scope, and retesting

27. Independent testing and warranty

Testing	Owner	Success criterion	Admission guide
SIT	CTO	Successful functions, integrations and negative paths	Test report
UAT	COO/Business	User acceptance and lack of criticality	Sign-off
Performance	CTO	Volumes and peaks are within SLA	Load report
Security	CISO/independent party	Zero critical and high open	Retest
DR	CTO/CRO	RTO/RPO are actual	Failover report
AML	MLRO	Detect scenarios and false positives are acceptable	Tuning report
Financial reconciliation	CFO	CBS=GL=settlement	3–5 courses
Operational dress rehearsal	COO	A whole day without unplanned interference	Dry-run report
Internal audit readiness	Chief Audit	Adequate controls design	Readiness opinion

Classification of defects

Degree	Meaning	Gateway decision
Critical	Risk to funds/data/compliance or complete downtime	No-Go
High	Large effect or insufficient proxy control	No-Go unless closed
middle	Limited impact with controlled workaround	Conditional acceptance
low	Optimization does not prevent playback	Backlog dated

28. Human resources, training and change management

Category	Program	Completion standard
Board of Directors	Digital bank governance, risk appetite, security, AML, legitimacy	100% attendance and test
Leaderships	Roles, escalations, portals, reports	30/60/90 plans
Operations	SOP, maker-checker, settlements, complaints	Successful simulation
Technology	Runbooks, monitoring, incident, DR	On-call drill
AML/Compliance	KYC/EDD/sanctions/TM/STR	Case simulations
Customer service	Texts, disclosure, complaints, fraud	Quality score
Agents	Services, limits, AML and protection	Approval before activation

No user is granted production authority until they have completed relevant training, signed commitments, demonstrated the need for authority, and been approved by the manager and system owner.

29. Readiness gates and decisions Go/No-Go

Portal	Timing	Crucial conditions	Decision body
G0 license file	Before T0	Closing of capital, ownership, persons, evidence and acknowledgment	Board/CCO
G1 Pre-operation readiness	T0+90	Appointments, policies, UAT, security, AML, DR, training	Council
G2 end Pilot	After 90-120 days	Stability, indicators, complaints, AML, audit review	Board/CBI
G3 General release	After G2	Capacity, support, reports, budget, growth limits	Council
G4 Islamic finance	2028+	Legitimacy, Credit, IFRS9, Collection, CBI	Authority/Council/ CBI
G5 Expansion	2029+	Capital, liquidity, profitability, risk and vendors	Board/CBI

Portal decision package

- Executive summary and status of standards.
- List of open and compensatory risks and defects.
- Signed by CEO, CFO, CTO, CRO, CCO, CISO, COO and MLRO.
- The opinion of the internal audit and the opinion of the Sharia Board when necessary.
- Clear decision: Go, conditional Go, or No-Go, with a review date.

30. Performance and risk indicators

Domain	KPI/KRI	Pilot	After launch	Action when overtaking
Availability	Critical channels	≥99. 5%	≥99. 7%	RCA and capacity plan
Transactions	Transaction success	≥99%	≥99. 2%	Expansion suspension
Settlement	Unjustified differences	Substantial zero	Substantial zero	Step up CFO/COO
AML	SLA bypasses	<5%	<3%	Resources and calibration
Security	Critical/high vulnerabilities	0	0 critical	No-Go/isolation
Complaints	Close within SLA	≥90%	≥95%	Analysis of causes
Customers	onboarding success	≥80%	≥85%	Improved eKYC
Liquidity	LCR	≥100%	According to the plan	Finance plan
Suppliers	SLA critical	≥99%	≥99%	Service credit/exit

31. Regulatory reports and change management

Report	Repetition	Content	Recipient
Program progress	weekly	Milestones, RAID, Budget, Guides	Steering Committee
Readiness	Before gates	Standards, signatures and risks	Council
Security	Monthly/immediate for accidents	Threats, vulnerabilities, incidents and tests	Risk Committee
AML/Compliance	monthly	KYC, alerts, STR, sanctions, training	Council
Finance and liquidity	Monthly/daily for liquidity	Capital, LCR, deviations	ALCO/Council
Suppliers	Quarterly	SLA, accidents, risks, exit	Steering Committee
CBI	As per requirement	Progress, readiness, risks and fundamental changes	Central Bank

Change management

Documented change request → technical/security/risk/compliance/financial/Legal assessment → material or normal rating → CAB or Board approval → notify CBI when required → implement with rollback plan → post-implementation testing → update documentation and evidence.

32. Regulatory evidence register

Code	Evidence	Owner	Availability date
E-01	Cap table, capital injection plan, and evidence of sources	CFO/Legal	Before G0
E-02	QII and UBO files, licenses and financial statements	Legal/CCO	Before G0
E-03	Board, Committee and Fit & Proper Files	Board Secretary	Before G0
E-04	Leadership files and control functions	HR	Before G1
E-05	Decisions and qualifications of the Sharia Board	Sharia Board Secretary	Before G1
E-06	Financial plan and interests excel template	CFO	Before G0
E-07	HLD/LLD and systems and integration history	CTO	T0+30
E-08	SIT/UAT/Performance/Dry Run	CTO/COO	Before G1
E-09	Pen Test/VA/NDR/XDR/SOC coverage	CISO	Before G1
E-10	BCP/DRP/Backup Restore/Failover	CRO/CTO	Before G1/G2
E-11	AML/eKYC/Sanctions/TM test packs	MLRO/CCO	Before G1
E-12	Supplier contracts, SLA and exit plans	Purchases/CRO	Before G1
E-13	Operations, customer and complaints policies	COO/CCO	Before G1
E-14	Pilot Reports and Dashboards	PMO	Before G2
E-15	Go/No-Go Gates Minutes	Board Secretary	Every gate
E-16	Final acknowledgment and signature	Council/Legal	Before submission

File naming format: AKKAD_[Domain]_[Document Type]_[Version]_[YYYYMMDD]_[Status]. pdf/docx/xlsx. It is prohibited to use generic names such as Final or New without a version number and date.

33. Risk register and emergency plans

Danger	Likelihood/impact	Processing	Motivating indicator
Licensing delay	High/High	Burn reduction, contract rearrangement, runway extension	>30 days late
Lack of capital	Medium/Critical	Binding covenants and alternative shareholder plan	Funding deviation
Supervisory position vacancy	Loud/Critical	Pipeline and alternative and non-running	Not set before G1
AML/eKYC failed	Medium/Critical	Alternative resource/limited operation/manual review	Subthreshold accuracy
Security incident	Medium/Critical	IRP, isolation, DR, security and communication	Severity 1
CBI integration failed	Medium/High	Early testing and controlled surrogate reporting	Adoption delayed
DR failed	Medium/Critical	Redesigned and discontinued Go-Live	RTO/RPO not achieved
Poor customer acquisition	Average/Average	Payroll partnerships and funnel optimization	Less than 20% of the plan
Liquidity withdrawal	Low/Critical	Buffer, contingency plan, and contributors	LCR is near the limit
Supplier approval	High/High	Exit, Escrow, Documentation, and Alternatives	SLA recurring
Legal non-compliance	Low/High	Stop the product, correct and disinfect	Authority note

34. Plan the first 100 days after T0

Period	Priorities	Outputs
Day 1–10	Activate governance, direct leadership, freeze the domain, return Baseline	Council resolution and updated plan
11–30	Closing contracts, HLD, policies, Data Mapping, preparing environments	G1 readiness pack initial
31–50	SIT, Integrations, AML/eKYC, SIEM and Reports	Progress test reports
51–70	UAT, Training, Performance and BCP tabletop	Business acceptance
71–85	Pen test, DR failover and Dry Run	Critical closure
86–95	Operational Readiness Review and internal audit	Readiness opinion
96–100	G1 meeting and Pilot or No-Go decision	Council minutes

35. Management and Board of Directors Undertaking

The management of Akkad Digital Islamic Bank and its Board of Directors pledge to the following:

- Do not launch any service, product, channel, or integration before approvals and testing are completed.
- Do not exceed the limits of capital, liquidity and risk appetite.
- Not launching Islamic financing before Sharia, regulatory and operational approval.
- Ensure independence of risk, compliance, AML, audit, security and Sharia oversight.
- Notifying the Central Bank of Iraq of fundamental changes and incidents according to approved channels.
- Updating the plan, records, and evidence, and making it available for review and audit.
- Take full responsibility for vendors, agents and third parties.

Adjective	the name	the signature	the date
Chairman of the Board of Directors			
chief executive officer			
Chairman of the Risk Committee			
Chairman of the Audit Committee			
Chairman of the Sharia Supervisory Board			

Appendix A: G1 Pre-operation checklist

Domain	Standard	Status	Signature owner
Governance	Council, committees, mandates and approved minutes	Not assessed	
People	All critical positions are appointed, qualified and dedicated	Not assessed	
Finance	Capital, liquidity, budget and contingency plan	Not assessed	
Systems	SIT/UAT/Performance complete	Not assessed	
Security	Zero critical/high vulnerabilities and the SOC works	Not assessed	
AML	KYC/sanctions/TM/case/STR works	Not assessed	
Data	Reconciliation and reports CBI and quality	Not assessed	
Continuity	Backups restore and DR failover are successful	Not assessed	
Operations	SOP, Training and Dry Run	Not assessed	
Customers	Disclosure, fees, complaints and fraud	Not assessed	
Legitimacy	Pilot policies and products are approved	Not assessed	
Suppliers	Contracts, SLA, exit and risk	Not assessed	
Evidence	Evidence Index is complete	Not assessed	

Appendix B: Weekly Status Report Form

Item	Required content
General condition	Green/amber/red with explanation
Achievement this week	Acceptable outputs with evidence
Plan for next week	Activities, owners and dates
Landmarks	Planned/Actual/Deviation
Risks and issues	Degree, processing and escalation
Decisions	Required decision, date and owner
Budget	Actual/Commitment/Forecast/Variance
Evidence	The number of requested, completed and rejected numbers

Appendix C: Standard Operational Definitions

term	Definition
Registered customer	Completed initial registration and verification or activation is not yet complete.
Activated client	Open an account, pass KYC and activate the channel.
Active client	Perform a transaction, use a service, or maintain an eligible balance during the measurement period.
Critical note	Prevents operation due to impact on funds, data, compliance or continuity.
Complete with evidence	A completed and accepted activity whose document is dated, signed and filed.
Fundamental change	A change that affects licensing, capital, ownership, risk, or critical systems.

Akkad Islamic Digital Bank

Part Two

Detailed implementation plan

Convert the comprehensive implementation plan into specific operational tasks for individuals and teams

Implementation period: Pre-T0 until 100 days after approval, then trial run and launch

Baseline date: June 24 2026 | Version: 1. 0

Mechanism for using the plan and following up on implementation
Each code assigns a task to one named employee, even if more than one team is involved in the implementation. Don't close the task with an activity or a promise; It is closed only when the completion criterion has been met and the specified evidence has been submitted. Code T0 means the date of actual or conditional CBI approval.

Moving purpose
This part moves the comprehensive plan requirements from the framework and policy level to the level of operational tasks that are assignable, measurable and closed with evidence.
Next exit
Specific tasks, responsibility staff, completion standards, acceptance guides, and escalation and follow-up points.

An integral part of the comprehensive integrated plan for implementation

مصرف أكد الرقمي
AKKAD DIGITAL BANK
In Formation

1. Setting the document and accountability model

item	Application
Strategy reference	Comprehensive Implementation Plan for Akkad Digital Islamic Bank – Version 6. 0
Implementation plan owner	Program Management Office Manager PMO Lead
Final responsible	CEO CEO
Adopting priorities	Steering Committee and Board of Directors for substantive decisions
Planning unit	The individual task has a code, date and guide
Status update	Twice a week before launch, and daily for critical missions
Task statuses	Did not start | Under implementation | stuck | Waiting for evidence Complete | Canceled by decision
Delay rule	Any critical task that is delayed by two business days will be escalated to PMO and the route owner

Mandatory reference fields

- The name of the responsible employee, not just the name of the department.
- Actual start date and due date after installing T0.
- Outputs, acceptance criteria, evidence, and where it is stored.
- Previous dependency and subsequent task affected.
- RAG status: green, amber, red.
- The required escalation decision when stumbling.

2. The rhythm of work and meetings

The meeting	Participants	Repetition	Outputs
Stand-up Executive	PMO and leaders of the paths	Daily 15 minutes	Obstacles of the day and commitments within 24 hours
Track review	Leader and track members	Twice a week	Update tasks, directories and dependencies
Steering Committee	CEO/CFO/CTO/CRO/CCO/CISO/COO	Weekly	Decisions, scope, resources and escalation
Readiness review	All signature owners	Every two weeks	G0/G1/G2 grade and closure plan
Board of Directors	Council and leaders	Monthly and before the gates	Accreditation, Risk and Go/No-Go
War Room	According to the accident	When needed	Contain, Recover, Notify and RCA

Task update template

Code	Owner by name	Status	% completion	obstacle	Next action	due date

3. Executive time plan

Period	the focus	Desired result
Pre-T0	Closing licensing, capital, people and evidence gaps	Pass G0
T0 to T0+10	Establish governance, budget, scope and appointments	Baseline certified
T0+11 to +30	Contracts, policies, architecture and environments	Ready for construction and testing
T0+31 to +50	SIT, integrals, AML/eKYC, and data	Initial technical success
T0+51 to +70	UAT, Training, Performance and BCP	Business acceptance
T0+71 to +85	Security, DR and Dry Run	Close critical risks
T0+86 to +100	Operational Readiness Review and Resolution G1	Go/No-Go for Pilot
Pilot 90–120 days	Limited operation and daily monitoring	Pass G2
After G2	Phased public launch	Stability for 90 days

4. Governance, licensing and Legal path

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
GOV-001	Create a unified record of all CBI notes and associate each note with an owner and directory.	Licensing Officer	Before T0-20	Regulatory Issues Register Certified
GOV-002	Unifying the Legal name of the bank in all forms, plans and attachments.	Legal Counsel	Before T0-18	Checklist without differences
GOV-003	Review the names of council members, identities, dates of birth, and membership periods.	Secretary of the Council	Before T0-15	Identity files and a table of site members
GOV-004	Complete independence questions and QII names and conflicts for each member.	Governance Officer	Before T0-15	Completed Fit & Proper models
GOV-005	Prepare a board resolution that addresses the CEO offload conflict with CashLine.	Secretary of the Council	Before T0-12	Resolution and acknowledgment of two sites conflict
GOV-006	Updating the charter of the council, committees, and reporting lines for oversight functions.	Governance Officer	Before T0-10	Approved charters
GOV-007	Index all supporting documents with specific names, versions, and dates.	Evidence coordinator	Before T0-8	Master Evidence Index
GOV-008	Prepare written responses to the sixteen request gaps RG-01 to RG-16.	Licensing Officer	Before T0-7	Response Pack website
GOV-009	Complete the declaration page: name of the bank, commissioner, capacity and date.	Legal Counsel	Before submission	Signed acknowledgment
GOV-	Implementing a final clause-by-clause check	Regulatory quality	Before submission-	Checklist 100%

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
010	for the Arabic and English application.	officer	2	

5. Path of capital, ownership and finance

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
FIN-001	Correct the 100 million contribution from 1% to 0. 1% or modify the amount.	Finance Manager	Before T0-18	Cap Table is correct
FIN-002	Identify and fund 400 million teams to reach 100 billion.	CFO	Before T0-15	Pledges and proof of source
FIN-003	QII processing ratio of 9. 90% vs. 9. 99%.	CFO + Legal	Before T0-15	Revised structure and Legal opinion
FIN-004	Reconciliation of ownership percentages and amounts to 100% in all files.	Financial analyst	Before T0-12	Reconciliation site
FIN-005	Collect proof of source of funds and UBO for each shareholder.	KYC Corporate Officer	Before T0-10	Shareholder Files
FIN-006	Reconciliation of P&L, Budget and Cost-to-Income model variances.	Financial Planning Manager	Before T0-8	Excel is locked and signed
FIN-007	Preparing the detailed implementation budget by route, supplier and month.	Budget manager	T0+5	Budget Baseline
FIN-008	Preparing a daily 90-day and 12-month liquidity forecast.	Treasurer	T0+15	Liquidity Forecast
FIN-009	Create a weekly Budget/Commitment/Actual/Forecast report.	PMO Financial Analyst	From T0+10	Weekly report
FIN-010	Design CBS-GL-Settlement reconciliation procedures and daily signing.	Controller	T0+45	SOP and 3 successful courses
FIN-011	Prepare IFRS 9 methodology and data plan prior to any funding.	Credit risk manager	Before G4	Methodology and model adoption
FIN-012	Updated capital and liquidity plan following Pilot results.	CFO	Before G2	Updated plan with pressure

6. Recruitment, fit and training pathway

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
HR-001	Establish list of critical jobs and candidate and alternate status for each job.	Human Resources Manager	Before T0-20	Critical Roles Tracker
HR-002	Launch a search and select CTO Qualified with banking experience.	Executive Recruitment Officer	Before G1-45	Shortlist and conditional contract
HR-003	Launch search and selection CRO independent of business units.	Executive Recruitment Officer	Before G1-45	Filter and background check
HR-004	MLRO Selection of qualified Iraqi CAMS/CGSS or equivalent.	CCO + HR	Before G1-45	Contract and certificates
HR-005	Select a qualified internal Sharia audit head.	HR + Audit Committee	Before Pilot-30	CV and CSAA/CSA certification
HR-006	Select a qualified Sharia Compliance Head.	HR + Sharia Board	Before Pilot-30	Fit & Proper file
HR-007	Complete the CISO file: birth, experience, certificates, and sabbatical.	HR Compliance Officer	Before G1-30	Complete file
HR-008	Complete CFO file and list of eligibility and professional membership.	HR Compliance Officer	Before G1-30	Checklist site
HR-009	Audit CV Head of Internal Audit and intervening periods.	Reference checking officer	Before G1-25	Reference Check
HR-010	Prepare a job description, powers, and reporting line for each leader.	Organization specialist	T0+10	Job Descriptions are supported
HR-011	Prepare a 30/60/90 day plan for each executive and supervisory officer.	HR Business Partner	T0+15	Signed plans
HR-012	Preparing the training matrix by role, system and officer.	Learning Officer	T0+20	Training Matrix
HR-013	Implement board training on Governance, Risk, Security and AML.	Learning Officer	T0+30	Attend and test
HR-014	Preventing production rights from those who have not completed the training.	IAM + HR Administrator	Before G1	Access Report without violations

7. Technology, Architecture and Integrations track

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
TEC-001	Adopting HLD explains CBS, Channels, Integration, Data, Security, and DR.	Solutions architect	T0+20	HLD signed by CTO/CISO
TEC-002	LLD setup of networks, servers, storage and environments.	Structural engineer	T0+30	LLD and As-built
TEC-003	Create a registry of systems, owners, versions and criticality.	IT Asset Manager	T0+15	Primary CMDB
TEC-004	Separate DEV/UAT/PROD and block customer data in non-production.	Platforms Administrator	T0+25	Network/Access Evidence
TEC-005	Freeze scope Release Pilot and document deferred jobs.	Release manager	T0+10	Release Scope
TEC-006	Set up ICS BANKS, Products, Restrictions and GL as designed.	Commander CBS	T0+35	Configuration Workbook
TEC-007	Development of API Gateway and timeout/retry/idempotency policies.	Integration Leader	T0+40	API Catalogue
TEC-008	Complete RTGS/ACH/NS connectivity and testing plans.	Payments Engineer	T0+50	Connectivity Test
TEC-009	Preparing CBI/CBR/CMS/BSRS reports from knowledgeable sources.	Reports Commander	T0+55	Identical models
TEC-010	Choose the AML/Sanctions provider and complete the integration.	Application Commander	T0+45	Contract and E2E
TEC-011	Choosing a provider eKYC and testing documents and biometrics.	Channel Manager	T0+45	Accuracy Report
TEC-012	Mobile/Web Release Candidate setup in three languages.	Channel Manager	T0+55	RC site
TEC-013	Create a Runbook for each critical system, escalation and rollback.	Technical Operations Manager	T0+65	Runbook Library
TEC-014	Implement capacity and performance monitoring and alerts.	Monitoring engineer	T0+60	Dashboards and Alerts
TEC-015	Change Freeze executed 7 days before G1.	Change manager	G1-7	CAB Record

8. Cybersecurity and continuity track

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
CYB-001	Preparing the RBAC matrix and separating duties for each system.	IAM Administrator	T0+35	Role Matrix certified
CYB-002	Activate MFA for employees, customers and sensitive accounts.	IAM Administrator	T0+50	MFA Coverage 100%
CYB-003	Activate PAM or alternative controls for premium accounts.	Security engineer	T0+55	Session Logs
CYB-004	Link CBS records, channels, networks and AML to SIEM.	Engineer SIEM	T0+50	Log Source Coverage
CYB-005	Select and configure NDR/XDR and detection scenarios.	Manager SOC	T0+60	Use Cases successful
CYB-006	Prepare an Incident Response Plan and Playbooks.	CISO	T0+40	IRP certified
CYB-007	Perform ransomware and data breach tabletop exercise.	Response Manager	T0+65	Exercise Report
CYB-008	Implement internal VA and close critical and high vulnerabilities.	Vulnerability manager	T0+60	Zero Critical/High
CYB-009	Assigning an independent party to penetration testing and retesting.	CISO	T0+70	Pen Test + Retest
CYB-010	DR location, connectivity, capacity and ownership.	Continuity Manager	T0+30	DR Site Record
CYB-011	Implement Backup Restore for critical systems.	Backup administrator	T0+60	Restore Evidence
CYB-012	Implement Failover/Failback and measure RTO/RPO.	Manager DR	T0+75	DR Test Report
CYB-013	Close E. 28's response with evidence of the six controls.	CISO + CCO	Before submission	Control Evidence Pack
CYB-014	Prepare CBI and customer notification form for material incidents.	CISO + Legal	T0+55	Notification Templates

9. Data path and reports

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
DAT-001	Assign a Data Owner and Data Steward to each critical domain.	Data manager	T0+15	Ownership Matrix
DAT-002	Prepare a unified data dictionary and define the active customer.	Data Governance Analyst	T0+25	Data Dictionary
DAT-003	Draw Data Lineage from CBS to GL and reports CBI.	Data engineer	T0+40	Lineage Diagrams
DAT-004	Define data quality rules, thresholds, and alerts.	Data Quality Manager	T0+35	DQ Rulebook
DAT-005	Generate daily report for KYC completeness and ID quality.	BI Analyst	T0+50	Dashboard
DAT-006	Create and reconcile reports CBI with GL and sources.	Regulatory reports analyst	T0+60	Reconciliation
DAT-007	Preparing a retention, archiving and destruction policy.	Privacy Officer	T0+30	Policy is supported
DAT-008	Implementation of DPIA for channels, eKYC and transaction monitoring.	Data Protection Officer	T0+45	DPIA website
DAT-009	Test of retrieving a supervisory report from the archive.	Records Administrator	T0+65	Retrieval Test

10. Compliance Pathway and AML/CFT

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
AML-001	Adopting a customer risk classification methodology.	MLRO	T0+25	Customer Risk Model
AML-002	Configure PEP checking and penalties when onboarding and periodically.	Sanctions Analyst	T0+45	Scenario Results
AML-003	Designing Transaction Monitoring rules for Pilot.	Transaction Monitoring Manager	T0+45	Rules Inventory
AML-004	Test scenarios with positive and negative coefficients.	QA AML	T0+55	Test Pack website
AML-005	Calibrate thresholds and reduce false positives.	TM Analyst	T0+65	Tuning Report
AML-006	Set up Investigation, Closing and SLA Workflow.	Case manager	T0+45	Case Procedure
AML-007	STR procedure setting, confidentiality, and tipping-off prevention.	MLRO	T0+35	STR Procedure
AML-008	Identify EDD for high risk clients and SoF/SoW.	EDD Administrator	T0+35	EDD Checklist
AML-009	Training onboarding, customer service staff and agents.	Compliance coach	T0+70	Test attendance ≥80%
AML-010	Implemented weekly QA sample for KYC files.	QA Compliance Officer	From Pilot	QA Report
AML-011	Create daily MI for alerts, backlog and STR.	AML MI Analyzer	Before Pilot	Dashboard
AML-012	Prepare an emergency plan when screening or TM breaks down.	MLRO + CTO	Before G1	Fallback Procedure

11. Process and customer path

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
OPS-001	Write SOP for account opening, rejection and referral.	onboarding manager	T0+35	SOP certified
OPS-002	Determine daily and monthly transaction limits for Pilot.	Operations Manager	T0+40	Limits Matrix
OPS-003	Set up Maker-Checker for payments and exceptions.	Payments Manager	T0+45	Workflow Test
OPS-004	Prepare EOD/BOD procedures and Failure of the Day list.	Back Office Manager	T0+50	Runbook
OPS-005	Daily adjustment and break aging setting.	Settlements Manager	T0+50	3 identical courses
OPS-006	Establishing a complaints, classification, SLA and compensation center.	Customer Experience Manager	T0+55	Complaint Procedure
OPS-007	Preparing customer service texts and disclosing fees.	Call center supervisor	T0+60	Scripts supported
OPS-008	Test the complete customer journey Mystery Customer.	QA Operations	T0+70	Journey Report
OPS-009	Set up fraud action, account suspension and recovery.	Fraud Manager	T0+55	Fraud Playbook
OPS-010	Implementation of a comprehensive five-day Dry Run.	COO	T0+80	Dry Run Report
OPS-011	Set up War Room roster and on-call shifts.	Service Manager	T0+85	Roster certified
OPS-012	Identify 5, 000 Pilot clients and their acceptance criteria.	Product Manager	Before G1	Pilot Cohort
OPS-013	Prepare a daily dashboard of availability, success and complaints.	Operations Analyst	Before Pilot	Daily Dashboard
OPS-014	Prepare weekly Pilot report and expansion/freeze decision.	COO + CRO	During Pilot	Weekly Pilot Pack

12. Governance path and Sharia processes

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
SHR-001	Verifying the qualifications and experience of Sharia Board members.	Secretary of the Sharia Board	Before T0-15	Qualification Files
SHR-002	Addressing the candidate under 30 years of age or the required experience.	Nominations Committee	Immediate	Alternative decision
SHR-003	Complete the files of the two members with missing CVs and nationalities.	Sharia Board Secretary	Before G0	Completed files
SHR-004	Adopting Pilot's core product policies.	Chairman of the Authority	T0+50	Sharia Resolutions
SHR-005	Review contracts, disclosures and fees.	Sharia references	T0+55	Signed Review
SHR-006	Prepare non-conformity, clearance and correction procedure.	Sharia Compliance Officer	T0+60	Procedure
SHR-007	Preparing the Sharia audit plan for the first year.	Head of Sharia Audit	Before Pilot	Audit Plan
SHR-008	Create a record of the Authority’s decisions and link each decision to a product.	Sharia Board Secretary	From T0	Resolution Register
SHR-009	Preparation of G4 package for Murabaha, IFRS9 and contracts.	Islamic Products Manager	Before 2028	Product Approval Pack

13. Suppliers and outsourcing path

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
VEN-001	Create internal supplier, forestry and owner register.	Purchasing Manager	T0+10	Vendor Register
VEN-002	Complete Due Diligence financial, Legal and security.	Third Party Risk Officer	T0+25	Due Diligence Files
VEN-003	Updated ICSFS, AL-AWAEL, Digital Wall and Resecurity contracts.	Contracts Manager	T0+30	Signed contracts
VEN-004	Add audit, notification, deletion and exit rights.	Legal Counsel	T0+25	Contract Clauses
VEN-005	Determine SLA/KPI/KRI for each critical service.	Service Manager	T0+35	SLA Catalogue
VEN-006	Prepare an exit and data transfer plan for each critical resource.	Supplier continuity officer	T0+45	Exit Plans
VEN-007	Preventing sub-outsourcing without approval.	Contracts Manager	T0+30	Subcontractor Register
VEN-008	Create monthly service review and Service Credit procedures.	Vendor Manager	From T0+45	Service Review Pack
VEN-009	Test escalation incident with SOC/CBS provider.	Service Manager	T0+65	Exercise Report

14. Examination and acceptance process

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
TST-001	Adopting Test Strategy and covering scenarios.	Test manager	T0+15	Test Strategy
TST-002	Build traceable requirements into Test Cases.	Business analyst	T0+25	100% RTM
TST-003	Implement SIT and issue defect report daily.	Commander SIT	T0+31–50	SIT Sign-off
TST-004	UAT Data processing is unproductive and convincing.	Test Data Administrator	T0+45	Data Approval
TST-005	UAT implemented by business users.	Commander UAT	T0+51–65	Business Sign-off
TST-006	Perform Performance/Load/Stress at peak.	Performance engineer	T0+60	Performance Report
TST-007	Standardization of defect classification and closure SLA.	Defect Manager	T0+30	Defect Procedure
TST-008	Block G1 when Critical/High is open.	Quality Manager	Before G1	Defect Dashboard
TST-009	Complete Operational Dress Rehearsal implementation.	COO + Test Manager	T0+80	Rehearsal Report
TST-010	Conduct an independent readiness review.	Head of Internal Audit	T0+90	Readiness Opinion
TST-011	Regression Pack setting for changes after Pilot.	QA Leader	Before Pilot	Regression Suite

15. PMO path, guides and gates

Code	Specific Operational Task	Individual Responsible Owner	Deadline	Completion Criterion / Evidence
PMO-001	Create a Work Breakdown Structure and link all tasks.	PMO Planner	T0+3	Integrated Schedule
PMO-002	Assign each task to an employee by name and obtain acceptance.	PMO Lead	T0+5	Owner Acceptance
PMO-003	Create a unified RAID Log and update it twice weekly.	PMO Analyst	From T0+3	RAID Log
PMO-004	Create Decision Log and minutes of actions.	PMO Coordinator	From T0	Decision Log
PMO-005	Create Evidence Repository and folder structure.	Document Controller	T0+5	Repository Structure
PMO-006	Check file names, versions, and dependencies.	Document Controller	Weekly	Evidence QA Report
PMO-007	Issuing a weekly RAG report to the Steering Committee.	PMO Lead	Every Thursday	Weekly Status
PMO-008	Set up G0/G1/G2 package and signature list.	Gate Manager	Before gate-10	Gate Pack
PMO-009	Run the Go/No-Go session and document the decision.	PMO Lead	Gate day	Signed Minutes
PMO-010	Conditional actions follow after each gate.	PMO Analyst	daily	Conditions Tracker
PMO-011	Update the plan upon any decision CBI within 5 days.	Change Manager	≤5 days	Rebaselined Plan
PMO-012	Preparing the final stage report and Lessons Learned.	PMO Lead	The end of each stage	Closure Report

16. Individual business cards by role

The role	Personal priorities	Basic task codes
CEO CEO	Depends on priorities; Resolves conflicts; Leads the steering committee; Submits decisions to the Council; Ensures full time and no conflict of interest.	GOV-005, PMO-007, PMO-009, FIN-012
Manager PMO	Manages table, RAID, resolutions, directories and gateways; No mission is allowed without an owner or guide.	PMO-001 to PMO-012
CFO	Closes capital, ownership, financial model, liquidity, reconciliation and budgeting.	FIN-001 to FIN-012
CTO	Supports architecture, systems, integrations, releases, and technical operation.	TEC-001 to TEC-015
CISO	Responsible for security, SOC, vulnerabilities, independent testing, incidents, and technical DR.	CYB-001 to CYB-014
CRO	Monitors risk appetite, gates, continuity, vendors and residual risk appetite.	FIN-011, OPS-014, VEN-002, TST-010
CCO	Manages CBI file, governance, compliance, customer protection and material changes.	GOV-001 to GOV-010, AML-001
MLRO	Owns KYC/EDD/sanctions/TM/cases/STR, reports and training.	AML-001 to AML-012
COO	Owns SOP, Settlements, Complaints, Dry Run and Pilot.	OPS-001 to OPS-014
Human Resources Manager	Closes appointments, suitability, job descriptions, training, and authority.	HR-001 to HR-014
Head of Internal Audit	He gives an independent opinion on readiness and follows up on controls without implementing them.	TST-010 and SHR-007
Secretary of the Sharia Board	Manages qualifications, decisions, contracts, records and forensic audit plans.	SHR-001 to SHR-009
Data manager	Manages ownership, dictionary, quality, lineage, reconciliation, and privacy.	DAT-001 to DAT-009
Purchasing/vendors manager	Manages Due Diligence, Contracts, SLA, Checkout and Service Reviews.	VEN-001 to VEN-009

17. Action plan for the first 30 days for each team member

Period	Individual work	Mandatory exit
Day 1	Read the plan, and accept tasks, dates, and dependencies.	Owner Acceptance
Day 2–3	Break down the task into daily steps and determine what support is needed.	Mini plan
Week 1	Start implementation, upload first directory, and update RAG.	Evidence v0. 1
Week 2	Close or escalate dependencies; Quality review.	Dependency Status
Week 3	Implement internal testing and process feedback.	Internal QA
Week 4	Request acceptance from the control owner and close the task or remediation plan.	Sign-off / CAPA

18. Manage dependencies and escalations

Type of obstacle	Employee action	Time of escalation	Escalation side
Missing information or decision	Record question, options and recommendation.	Within one business day	Path leader
Resource delay	Request a recovery plan and evaluate the impact of tasks.	Within 4 hours	Vendor Manager/PMO
Organizational problem	Stop the affected activity and prepare a memo.	Immediate	CCO/CEO
Critical security issue	Isolate, contain, and do not delete evidence.	Immediate ≤60 minutes	CISO/War Room
Danger at the gate	Turn the status to red and set up No-Go impact.	Same day	PMO/Committee
Lack of resources	Identify the effort, skill, and history affected.	Within one day	Path Leader/CEO

19. Task closing criteria

- The actual work is completed, not just a draft.
- Passed quality review or appropriate testing.
- The director accepted the person authorized to accept.
- The evidence was filed with the correct name, issue, and date.
- Affected documents, systems and records have been updated.
- Dependencies and conditional actions are closed or assigned with dates.

No formal closure
100% is not used if proof is not signed, testing has not been performed, a critical defect is open, or required approval has not been issued.

20. Weekly dashboard

Indicator	the goal	Current status	responsible
Critical tasks on time	≥90%		PMO Planner
Red tasks	0 or with an approved plan		PMO Lead
Admissible evidence	≥95% completed		Document Controller
Critical/high defects	0 before G1		Defect Manager
Assigned critical functions	100% before G1		HR Director
Critical supplier contracts	100%		Procurement
Cover SIEM	100% critical sources		CISO
Success UAT	100% critical scenarios		UAT Lead
Financial reconciliation	Zero significant differences		Financial Controller
Role training	100% before arrival		L&D

Appendix A: Individual Task Card

field	Value
Task code	
Name of the responsible employee	
Path leader	
Task description	
Start/due date	
Dependencies	
Standard of achievement	
The required directory and its path	
Status / RAG / %	
The obstacle and the required decision	
Signature of acceptance	

Appendix B: Sample weekly plan for an employee

today	Priority task	Out at the end of the day	Support required	Status
Sunday				
Monday				
Tuesday				
Wednesday				
Thursday				

Appendix C: Stand-up report template

Member	What has been accomplished?	What will be accomplished?	obstacle	24 hour commitment

Appendix D: Director's Acceptance Application Form

field	the details
Task and output code	
The applicant employee	
Links/Guides	
Test result	
Open notes	
Owner's decision to accept	Acceptable | Conditionally accepted unacceptable
Name and date	

Appendix E: Personal Readiness List before G1

Verification	Yes/No	Note/Guide
All my critical tasks are completed and accepted.		
No evidence is incomplete or unsigned.		
Closed critical and high defects associated with my work.		
Updated procedures, runbooks, and logs.		
Completed the required training.		
Tested contingency and escalation plan.		
I informed PMO of the remaining risks without concealment.		
I can explain the officer and guide to the reviewer or CBI.		

Appendix F: Signing the commitment to implement

the name	The role	Assigned tasks	the signature	the date

End of the detailed implementation plan

Part Three

Integrated network plan for the project

Moving purpose
This part links operational tasks to nodes, dependencies, durations, and milestones, and transforms the implementation plan into a project grid that can be controlled and managed on the critical path.
Next exit
WBS, CPM, Gantt, independent and dependent nodes, decision milestones, and time baseline until Pilot and launch.

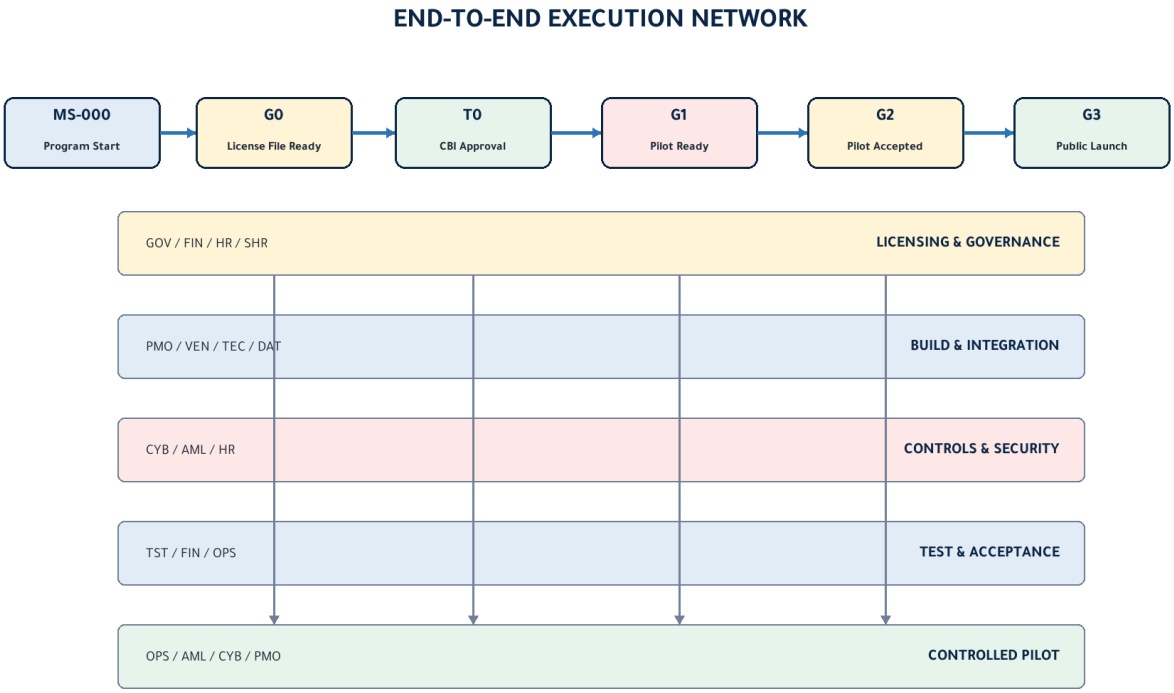
An integral part of the comprehensive integrated plan for implementation

Akkad Islamic Digital Bank

Integrated network plan for the project

WBS + CPM + Gantt + Network of nodes and dependencies from license to Pilot and launch

Version 2. 0 | Baseline date: June 24 2026 | T0 = CBI approval

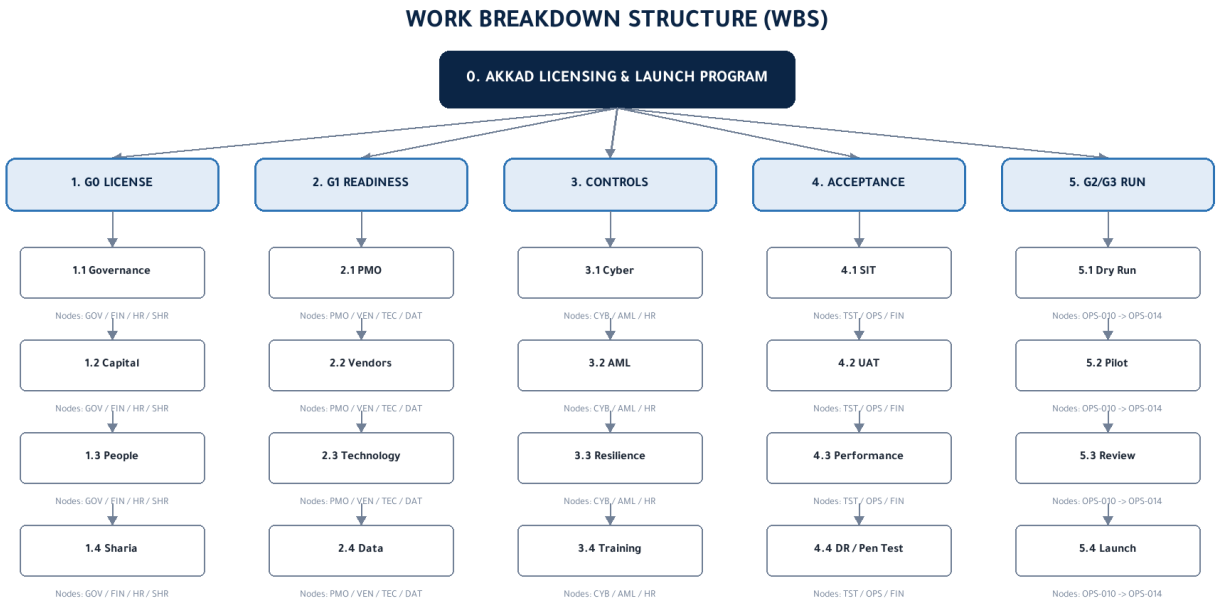


1. Project structure and scheduling approach

Item	Operational definition
WBS	Five levels: Program → Gate → Path → Work Package → Task Node.
Node	A task, deliverable, or decision point has a single symbol, owner, and duration.
FS	The successor node does not start before the previous one has finished.
SS	The two nodes can start together or with Lag difference.
FF	They must end together or in an ending relationship.
Independent Node	Node does not need an internal precedent and can be run in parallel after the program starts.
Critical Path	Sequence without time tolerance; Any delay in it delays G1/G2/G3.
Float	The number of days available for delay without moving the end of the project.

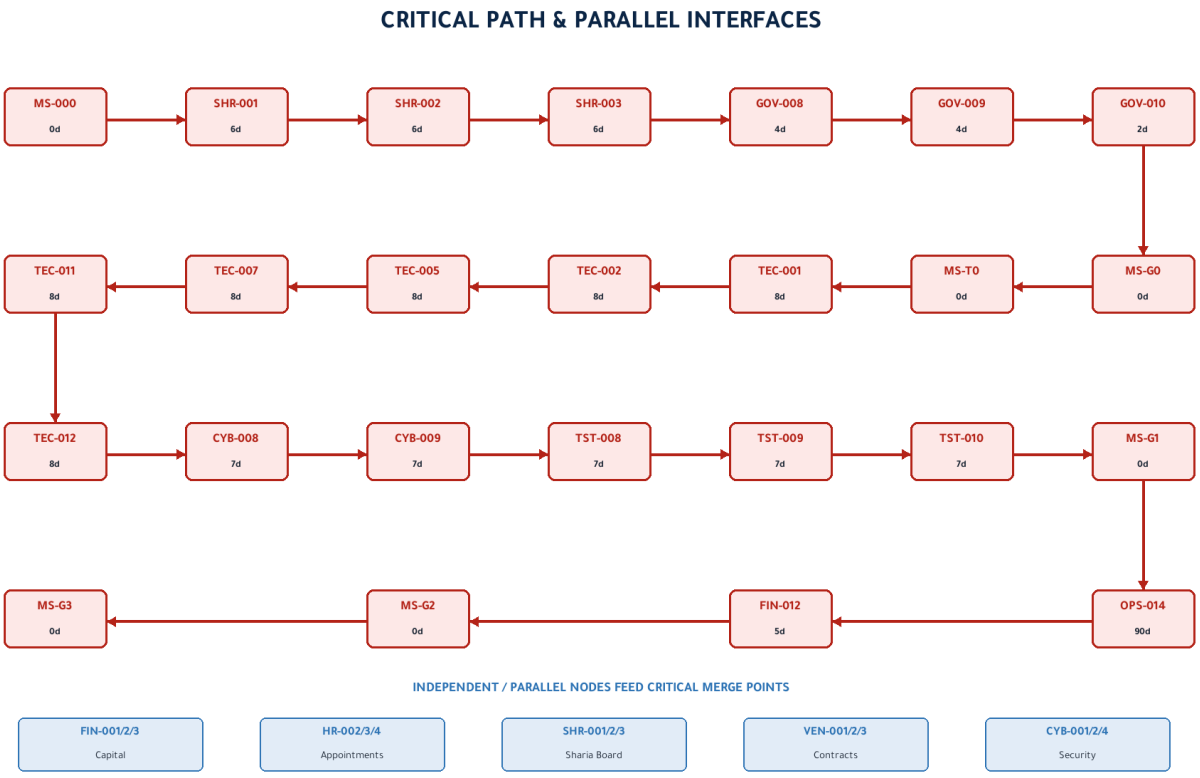
Network component	number
Operational tasks	141
Project milestones and decisions	6
Work paths	12
Types of dependency used	FS / SS / FF
Calculated scheduling range	198 days is relative

2. WBS diagram and work breakdown



level	example	Control officer
L0 program	Licensing and launching of a confirmed bank	CEO / Board
L1 gate	G0 / G1 / G2 / G3	Gate Owner
L2 path	TEC / CYB / AML / OPS	Workstream Lead
L3 work package	Integration, Security, UAT, DR	Package Owner
L4 task node	TEC-006 or CYB-012	One person by name

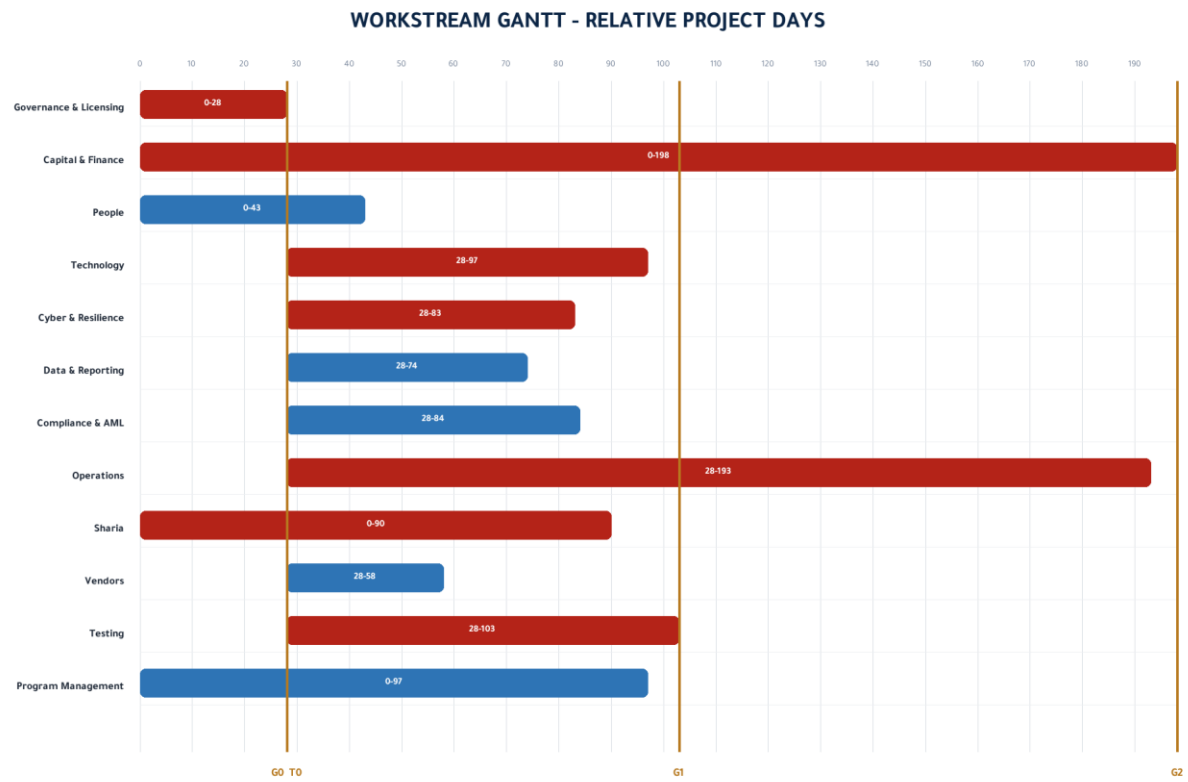
3. Critical path network and parallelism



Read the chart

The red nodes represent the proposed ruling chain from WBS generation and guides, through HLD, CBS, SIT, UAT, fault closure and Dry Run, up to Pilot and G2. Blue nodes are independent or parallel paths that must join merging points before the gateway.

4. Gantt path diagram



The chart is relative and starts from the launch of the closure program. The CBI waiting period for external approval is not used as internal work duration; The actual dates are reset when T0 occurs.

5. Main landmarks and gates

Node	Teacher/decision	Early day	Antecedents	Decision maker
MS-000	Initiate closure and implementation program	0	Independent	PMO Lead
MS-G0	Portal G0 – License file is ready	28	GOV-010FS; FIN-006FS; SHR-003FS; HR-001FS	Board of Directors
MS-T0	T0 – CBI actual or conditional consent	28	MS-G0 FS	CBI / Board of Directors
MS-G1	Gateway G1 – Decision to start trial run	103	PMO-009FS; TST-010FS; HR-014FS	Board of Directors
MS-G2	G2 Gate – Approval of Pilot results	198	OPS-014FS; FIN-012 FF	Board of Directors / CBI
MS-G3	G3 Portal – Phased public launch	198	MS-G2 FS	Board of Directors

6. Independent nodes and merging points

Node	Description	Owner	Starting point	Its nature
GOV-001	Create a unified record of all CBI notes and associate each note with an owner and directory.	Licensing Officer	MS-000	Starts in parallel
FIN-001	Correct the 100 million contribution from 1% to 0. 1% or modify the amount.	Finance Manager	MS-000	Starts in parallel
FIN-002	Identify and fund 400 million teams to reach 100 billion.	CFO	MS-000	Starts in parallel
FIN-003	QII processing ratio of 9. 90% vs. 9. 99%.	CFO + Legal	MS-000	Starts in parallel
HR-001	Establish list of critical jobs and candidate and alternate status for each job.	Human Resources Manager	MS-000	Starts in parallel
SHR-001	Verifying the qualifications and experience of Sharia Board members.	Secretary of the Sharia Board	MS-000	Starts in parallel
PMO-001	Create a Work Breakdown Structure and link all tasks.	PMO Planner	MS-000	Starts in parallel

Merging point	Purpose	Precedents required
GOV-008	Integrating governance, finance, people and legitimacy	GOV-004 + FIN-006 + HR-001 + SHR-003
TEC-006	Integrating design, scope and contract	TEC-002 + TEC-005 + VEN-003
TST-003	Start SIT after systems and integrations are ready	TST-002 + TEC-006 + TEC-007 + TEC-010 + TEC-011
TST-008	Close acceptance test and security	TST-005 + TST-006 + CYB-009
PMO-008	Assemble package G1	PMO-006 + TST-008 + HR-014 + CYB-012 + AML-012 + OPS-010
OPS-014	Start Pilot after G1 and operational readiness	OPS-010 + OPS-011 + OPS-012 + OPS-013 + MS-G1

7. Record the critical path

Node	Mission	Duration	ES	EF	Allow	Owner
MS-000	Initiate closure and implementation program	0	0	0	0	PMO Lead
SHR-001	Verifying the qualifications and experience of Sharia Board members.	6	0	6	0	Secretary of the Sharia Board
SHR-002	Addressing the candidate under 30 years of age or the required experience.	6	6	12	0	Nominations Committee
SHR-003	Complete the files of the two members with missing CVs and nationalities.	6	12	18	0	Sharia Board Secretary
GOV-008	Prepare written responses to the sixteen request gaps RG-01 to RG-16.	4	18	22	0	Licensing Officer
GOV-009	Complete the declaration page: name of the bank, commissioner, capacity and date.	4	22	26	0	Legal Counsel
GOV-010	Implementing a final clause-by-clause check for the Arabic and English application.	2	26	28	0	Regulatory quality officer
MS-G0	Portal G0 – License file is ready	0	28	28	0	Board of Directors
MS-T0	T0 – CBI actual or conditional consent	0	28	28	0	CBI / Board of Directors
TEC-001	Adopting HLD explains CBS, Channels, Integration, Data, Security, and DR.	8	28	36	0	Solutions architect
TEC-002	LLD setup of networks, servers, storage and environments.	8	36	44	0	Structural engineer
TEC-005	Freeze scope Release Pilot and document deferred jobs.	8	36	44	0	Release manager
TEC-007	Development of API Gateway and timeout/retry/idempotency policies.	8	44	52	0	Integration Leader
TEC-011	Choosing a provider eKYC and testing documents and biometrics.	8	52	60	0	Channel Manager
TEC-012	Mobile/Web Release Candidate setup in three languages.	8	60	68	0	Channel Manager
CYB-008	Implement internal VA and close critical and high vulnerabilities.	7	68	75	0	Vulnerability manager
CYB-009	Assigning an independent party to penetration testing and retesting.	7	75	82	0	CISO
TST-008	Block G1 when Critical/High is open.	7	82	89	0	Quality Manager
TST-009	Complete Operational Dress Rehearsal implementation.	7	89	96	0	COO + Test Manager
TST-010	Conduct an independent readiness review.	7	96	103	0	Head of Internal Audit
MS-G1	Gateway G1 – Decision to start trial run	0	103	103	0	Board of Directors
OPS-014	Prepare weekly Pilot report and expansion/freeze decision.	90	103	193	0	COO + CRO
FIN-012	Updated capital and liquidity plan following Pilot results.	5	193	198	0	CFO
MS-G2	G2 Gate – Approval of Pilot results	0	198	198	0	Board of Directors / CBI
MS-G3	G3 Portal – Phased public launch	0	198	198	0	Board of Directors

8. Record the interfaces between the routes

Interface	Exit from	Recipient	Delivery contract
FIN→GOV	FIN-006	GOV-008	Submit the financial interests form to the response file
HR→GOV	HR-001	GOV-008	Confirm candidates and gaps
SHR→GOV	SHR-003	GOV-008	Submitting the files of the Sharia Board
VEN→TEC	VEN-003	TEC-006/010/011	Pre-construction contracts and integration
TEC→DAT	TEC-001/006	DAT-003/006	Data sources and Lineage
TEC→CYB	TEC-004/012	CYB-002/008	Environments and channels for security testing
TEC→TST	TEC-006/007/010/011	TST-003	Readiness SIT
AML→OPS	AML-001/003/008	OPS-002/009/012	Borders, fraud and Pilot chip
FIN→OPS	FIN-010	OPS-005	Reconciliation procedure
CYB→TST	CYB-009/012	TST-008/010	Penetration and DR before readiness
TST→PMO	TST-008/010	PMO-008/009	Acceptance view for package G1
OPS→FIN	OPS-014	FIN-012	Pilot results for capital and liquidity update

9. Detailed time packages

Phase	the name	Starting node	End knot	Tracks
P0	Close the license	MS-000	MS-G0	GOV/FIN/HR/SHR/PMO
P1	Re-planning after approval	MS-T0	TEC-005/FIN-007	PMO/FIN/TEC/VEN
P2	Construction and preparation	TEC-001	TEC-012	TEC/DAT/AML/CYB
P3	Tests	TST-001	TST-008	TST/TEC/OPS/CYB
P4	Readiness	OPS-010	MS-G1	OPS/PMO/HR/CYB
P5	Pilot	MS-G1	MS-G2	OPS/AML/CYB/FIN
P6	Launch	MS-G2	MS-G3	Board/CEO/PMO

10. Detailed contract log – 141 tasks

The following tables are project register that is transferable to scheduling tools. ES/EF/Float calculated from the network of dependencies. When T0 is fixed, the relative days are converted to actual dates and the critical path is recalculated.

GOV – Governance and Licensing

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
GOV-001	Create a unified record of all CBI notes and associate each note with an owner and directory.	4	MS-000 FS	GOV-002; GOV-003	0	4	10	Non-critical
GOV-002	Unifying the Legal name of the bank in all forms, plans and attachments.	4	GOV-001 SS	End	0	4	194	Non-critical
GOV-003	Review the names of council members, identities, dates of birth, and membership periods.	4	GOV-001 SS	GOV-004; GOV-005	0	4	10	Non-critical
GOV-004	Complete independence questions and QII names and conflicts for each member.	4	GOV-003 FS	GOV-006; GOV-008	4	8	10	Non-critical
GOV-005	Prepare a board resolution that addresses the CEO offload conflict with CashLine.	4	GOV-003 FS	GOV-006	4	8	59	Non-critical
GOV-006	Updating the charter of the council, committees, and reporting lines for oversight functions.	4	GOV-004FS; GOV-005FS	CYB-014; OPS-006	8	12	59	Non-critical
GOV-007	Index all supporting documents with specific names, versions, and dates.	4	PMO-005 SS	GOV-010	0	4	22	Non-critical
GOV-008	Prepare written responses to the sixteen request gaps RG-01 to RG-16.	4	GOV-004FS; FIN-006FS; HR-001FS; SHR-003FS	GOV-009	18	22	0	Critical
GOV-009	Complete the declaration page: name of the bank, commissioner, capacity and date.	4	GOV-008 FS	GOV-010	22	26	0	Critical
GOV-010	Implementing a final clause-by-clause check for the Arabic and English application.	2	GOV-007FS; GOV-009FS	MS-G0	26	28	0	Critical

FIN – Finance and Capital

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
FIN-001	Correct the 100 million contribution from 1% to 0. 1% or modify the amount.	5	MS-000 FS	FIN-004	0	5	3	Non-critical
FIN-002	Identify and fund 400 million teams to reach 100 billion.	5	MS-000 FS	FIN-004	0	5	3	Non-critical
FIN-003	QII processing ratio of 9. 90% vs. 9. 99%.	5	MS-000 FS	FIN-004	0	5	3	Non-critical
FIN-004	Reconciliation of ownership percentages and amounts to 100% in all files.	5	FIN-001FS; FIN-002FS; FIN-003FS	FIN-005; FIN-006	5	10	3	Non-critical
FIN-005	Collect proof of source of funds and UBO for each shareholder.	5	FIN-004 SS	End	5	10	188	Non-critical
FIN-006	Reconciliation of P&L, Budget and Cost-to-Income model variances.	5	FIN-004 FS	GOV-008; FIN-007; MS-G0	10	15	3	Non-critical
FIN-007	Preparing the detailed implementation budget by route, supplier and month.	5	FIN-006FS; PMO-001FS; MS-T0FS	FIN-008; FIN-009	28	33	33	Non-critical
FIN-008	Preparing a daily 90-day and 12-month liquidity forecast.	5	FIN-007 FS	FIN-012; OPS-002	33	38	33	Non-critical
FIN-009	Create a weekly Budget/Commitment/Actual/Forecast report.	5	FIN-007 SS+5	End	33	38	160	Non-critical
FIN-010	Design CBS-GL-Settlement reconciliation procedures and daily signing.	5	TEC-006FS; DAT-003FS	DAT-006; OPS-005	54	59	18	Non-critical
FIN-011	Prepare IFRS 9 methodology and data plan prior to any funding.	20	DAT-003FS; SHR-004FS	SHR-009	50	70	108	Non-critical
FIN-012	Updated capital and liquidity plan following Pilot results.	5	OPS-014FS; FIN-008FS	MS-G2	193	198	0	Critical

HR – Human Resources

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
HR-001	Establish list of critical jobs and candidate and alternate status for each job.	8	MS-000 FS	GOV-008; HR-002; HR-003; HR-004; HR-005; HR-006; HR-007; HR-008; HR-009; MS-G0	0	8	10	Non-critical
HR-002	Launch a search and select CTO Qualified with banking experience.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-003	Launch search and selection CRO independent of business units.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-004	MLRO Selection of qualified Iraqi CAMS/CGSS or equivalent.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-005	Select a qualified internal Sharia audit head.	8	HR-001 SS	SHR-007	0	8	184	Non-critical
HR-006	Select a qualified Sharia Compliance Head.	8	HR-001 SS	End	0	8	190	Non-critical
HR-007	Complete the CISO file: birth, experience, certificates, and sabbatical.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-008	Complete CFO file and list of eligibility and professional membership.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-009	Audit CV Head of Internal Audit and intervening periods.	8	HR-001 SS	HR-010	0	8	76	Non-critical
HR-010	Prepare a job description, powers, and reporting line for each leader.	8	HR-002FS; HR-003FS; HR-004FS; HR-007FS; HR-008FS; HR-009FS	HR-011; HR-012	8	16	76	Non-critical
HR-011	Prepare a 30/60/90 day plan for each executive and supervisory officer.	8	HR-010 FS	End	16	24	174	Non-critical
HR-012	Preparing the training matrix by role, system and officer.	8	HR-010 SS	HR-013; HR-014; CYB-007; AML-009	8	16	76	Non-critical
HR-013	Implement board training on Governance, Risk, Security and AML.	8	HR-012 FS	End	16	24	174	Non-critical
HR-014	Preventing production rights from those who have not completed the training.	8	HR-012FS; CYB-001FS	PMO-008; MS-G1	35	43	57	Non-critical

TEC – Technology and Integration

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
TEC-001	Adopting HLD explains CBS, Channels, Integration, Data, Security, and DR.	8	MS-T0 FS	TEC-002; TEC-003; TEC-005; CYB-010; DAT-003	28	36	0	Critical
TEC-002	LLD setup of networks, servers, storage and environments.	8	TEC-001 FS	TEC-004; TEC-006; TEC-007	36	44	0	Critical
TEC-003	Create a registry of systems, owners, versions and criticality.	8	TEC-001 SS	TEC-014; CYB-004	28	36	17	Non-critical
TEC-004	Separate DEV/UAT/PROD and block customer data in non-production.	8	TEC-002 FS	CYB-002; CYB-003; CYB-004; CYB-013	44	52	1	Non-critical
TEC-005	Freeze scope Release Pilot and document deferred jobs.	8	PMO-002FS; TEC-001FS	TEC-006; TEC-007; SHR-004; TST-002	36	44	0	Critical
TEC-006	Set up ICS BANKS, Products, Restrictions and GL as designed.	8	TEC-002FS; TEC-005FS; VEN-003FS	FIN-010; TEC-009; TEC-012; TEC-013; TEC-014; CYB-011; OPS-003; OPS-004; TST-003	46	54	6	Non-critical
TEC-007	Development of API Gateway and timeout/retry/idempotency policies.	8	TEC-002FS; TEC-005FS	TEC-008; TEC-010; TEC-011; TEC-012; TST-003	44	52	0	Critical
TEC-008	Complete RTGS/ACH/NS connectivity and testing plans.	8	TEC-007FS; VEN-003FS	TEC-013	52	60	9	Non-critical
TEC-009	Preparing CBI/CBR/CMS/BSRS reports from knowledgeable sources.	8	TEC-006FS; DAT-003FS	TEC-013; DAT-006	54	62	7	Non-critical
TEC-010	Choose the AML/Sanctions provider and complete the integration.	8	VEN-003FS; TEC-007FS	TEC-013; AML-002; AML-003; AML-006; TST-003	52	60	1	Non-critical
TEC-011	Choosing a provider eKYC and testing documents and biometrics.	8	VEN-003FS; TEC-007FS	TEC-012; TEC-013; DAT-005; DAT-008; TST-003	52	60	0	Critical
TEC-012	Mobile/Web Release Candidate setup in three languages.	8	TEC-006FS; TEC-007FS; TEC-011FS; SHR-004FS	TEC-013; CYB-008; OPS-008; TST-005	60	68	0	Critical
TEC-013	Create a Runbook for each critical system, escalation and rollback.	8	TEC-006FS; TEC-008FS; TEC-009FS; TEC-010FS; TEC-011FS; TEC-012FS	TEC-015; CYB-012; AML-012; OPS-004	68	76	1	Non-critical
TEC-014	Implement capacity and performance monitoring and alerts.	8	TEC-003FS; TEC-006FS; CYB-004FS	OPS-013; TST-006	59	67	1	Non-critical
TEC-015	Change Freeze executed 7 days before G1.	8	TST-008FS; TEC-013FS	End	89	97	101	Non-critical

CYB – Security and Continuity

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
CYB-001	Preparing the RBAC matrix and separating duties for each system.	7	MS-T0 FS	HR-014; CYB-002; CYB-003; CYB-006; CYB-013	28	35	26	Non-critical
CYB-002	Activate MFA for employees, customers and sensitive accounts.	7	CYB-001FS; TEC-004FS	CYB-008; CYB-013	52	59	9	Non-critical
CYB-003	Activate PAM or alternative controls for premium accounts.	7	CYB-001FS; TEC-004FS	CYB-008	52	59	9	Non-critical
CYB-004	Link CBS records, channels, networks and AML to SIEM.	7	TEC-003FS; TEC-004FS	TEC-014; CYB-005; CYB-008	52	59	1	Non-critical
CYB-005	Select and configure NDR/XDR and detection scenarios.	7	CYB-004FS; VEN-003FS	End	59	66	132	Non-critical
CYB-006	Prepare an Incident Response Plan and Playbooks.	7	CYB-001FS; PMO-004FS	CYB-007; CYB-014; OPS-009; OPS-011; VEN-009	35	42	35	Non-critical
CYB-007	Perform ransomware and data breach tabletop exercise.	7	CYB-006FS; HR-012FS	End	42	49	149	Non-critical
CYB-008	Implement internal VA and close critical and high vulnerabilities.	7	TEC-012FS; CYB-002FS; CYB-003FS; CYB-004FS	CYB-009	68	75	0	Critical
CYB-009	Assigning an independent party to penetration testing and retesting.	7	CYB-008FS; TST-006FS	TST-008	75	82	0	Critical
CYB-010	DR location, connectivity, capacity and ownership.	7	TEC-001FS; VEN-003FS	CYB-011	46	53	29	Non-critical
CYB-011	Implement Backup Restore for critical systems.	7	CYB-010FS; TEC-006FS	CYB-012	54	61	28	Non-critical
CYB-012	Implement Failover/Failback and measure RTO/RPO.	7	CYB-011FS; TEC-013FS	TST-010; PMO-008	76	83	13	Non-critical
CYB-013	Close E. 28's response with evidence of the six controls.	7	CYB-001FS; CYB-002FS; TEC-004FS; PMO-005FS	End	59	66	132	Non-critical
CYB-014	Prepare CBI and customer notification form for material incidents.	7	CYB-006FS; GOV-006FS	End	42	49	149	Non-critical

DAT – Data and Reports

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
DAT-001	Assign a Data Owner and Data Steward to each critical domain.	6	MS-T0 FS	DAT-002; DAT-007	28	34	15	Non-critical
DAT-002	Prepare a unified data dictionary and define the active customer.	6	DAT-001 FS	DAT-003; DAT-004	34	40	15	Non-critical
DAT-003	Draw Data Lineage from CBS to GL and reports CBI.	6	DAT-002FS; TEC-001FS	FIN-010; FIN-011; TEC-009; DAT-006	40	46	15	Non-critical
DAT-004	Define data quality rules, thresholds, and alerts.	6	DAT-002 SS	DAT-005	34	40	51	Non-critical
DAT-005	Generate daily report for KYC completeness and ID quality.	6	DAT-004FS; TEC-011FS	AML-011; OPS-013	60	66	31	Non-critical
DAT-006	Create and reconcile reports CBI with GL and sources.	6	DAT-003FS; TEC-009FS; FIN-010FS	DAT-009	62	68	124	Non-critical
DAT-007	Preparing a retention, archiving and destruction policy.	6	DAT-001 SS	DAT-008; DAT-009; TST-004	28	34	34	Non-critical
DAT-008	Implementation of DPIA for channels, eKYC and transaction monitoring.	6	DAT-007FS; TEC-011FS; AML-001FS	End	60	66	132	Non-critical
DAT-009	Test of retrieving a supervisory report from the archive.	6	DAT-006FS; DAT-007FS	End	68	74	124	Non-critical

AML – Compliance and AML

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
AML-001	Adopting a customer risk classification methodology.	6	MS-T0 FS	DAT-008; AML-002; AML-003; AML-007; AML-008; OPS-002	28	34	37	Non-critical
AML-002	Configure PEP checking and penalties when onboarding and periodically.	6	AML-001FS; TEC-010FS	AML-004; AML-012	60	66	24	Non-critical
AML-003	Designing Transaction Monitoring rules for Pilot.	6	AML-001FS; TEC-010FS	AML-004; AML-006; AML-012; OPS-009	60	66	11	Non-critical
AML-004	Test scenarios with positive and negative coefficients.	6	AML-002FS; AML-003FS	AML-005; AML-010	66	72	114	Non-critical
AML-005	Calibrate thresholds and reduce false positives.	6	AML-004 FS	AML-011	72	78	114	Non-critical
AML-006	Set up Investigation, Closing and SLA Workflow.	6	AML-003FS; TEC-010FS	AML-009; AML-011	66	72	120	Non-critical
AML-007	STR procedure setting, confidentiality, and tipping-off prevention.	6	AML-001 SS	End	28	34	164	Non-critical
AML-008	Identify EDD for high risk clients and SoF/SoW.	6	AML-001 SS	OPS-012	28	34	63	Non-critical
AML-009	Training onboarding, customer service staff and agents.	6	AML-006FS; HR-012FS	End	72	78	120	Non-critical
AML-010	Implemented weekly QA sample for KYC files.	6	AML-004FS; OPS-001FS	End	72	78	120	Non-critical
AML-011	Create daily MI for alerts, backlog and STR.	6	AML-005FS; AML-006FS; DAT-005FS	End	78	84	114	Non-critical
AML-012	Prepare an emergency plan when screening or TM breaks down.	6	AML-002FS; AML-003FS; TEC-013FS	TST-010; PMO-008	76	82	14	Non-critical

OPS – Operations and Customers

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
OPS-001	Write SOP for account opening, rejection and referral.	6	MS-T0 FS	AML-010; OPS-002; OPS-003; OPS-006; OPS-008	28	34	37	Non-critical
OPS-002	Determine daily and monthly transaction limits for Pilot.	6	OPS-001FS; AML-001FS; FIN-008FS	OPS-008; OPS-009; OPS-012	38	44	33	Non-critical
OPS-003	Set up Maker-Checker for payments and exceptions.	6	OPS-001FS; TEC-006FS	OPS-005; OPS-008	54	60	17	Non-critical
OPS-004	Prepare EOD/BOD procedures and Failure of the Day list.	6	TEC-006FS; TEC-013FS	OPS-010	76	82	1	Non-critical
OPS-005	Daily adjustment and break aging setting.	6	OPS-003FS; FIN-010FS	OPS-010	60	66	17	Non-critical
OPS-006	Establishing a complaints, classification, SLA and compensation center.	6	OPS-001FS; GOV-006FS	OPS-007; OPS-008; OPS-013	34	40	37	Non-critical
OPS-007	Preparing customer service texts and disclosing fees.	6	OPS-006FS; SHR-005FS	OPS-010	56	62	21	Non-critical
OPS-008	Test the complete customer journey Mystery Customer.	6	OPS-001FS; OPS-002FS; OPS-003FS; OPS-006FS; TEC-012FS	OPS-010	68	74	9	Non-critical
OPS-009	Set up fraud action, account suspension and recovery.	6	OPS-002FS; AML-003FS; CYB-006FS	OPS-010	66	72	11	Non-critical
OPS-010	Implementation of a comprehensive five-day Dry Run.	6	OPS-004FS; OPS-005FS; OPS-007FS; OPS-008FS; OPS-009FS; TST-005FS	OPS-011; OPS-014; TST-009; PMO-008	82	88	1	Non-critical
OPS-011	Set up War Room roster and on-call shifts.	6	OPS-010FS; CYB-006FS	OPS-014	88	94	9	Non-critical
OPS-012	Identify 5, 000 Pilot clients and their acceptance criteria.	6	OPS-002FS; AML-008FS; SHR-004FS	OPS-014	50	56	47	Non-critical
OPS-013	Prepare a daily dashboard of availability, success and complaints.	6	TEC-014FS; DAT-005FS; OPS-006FS	OPS-014	67	73	30	Non-critical
OPS-014	Prepare weekly Pilot report and expansion/freeze decision.	90	OPS-010FS; OPS-011FS; OPS-012FS; OPS-013FS; PMO-009FS; MS-G1FS	FIN-012; MS-G2	103	193	0	Critical

SHR – Sharia Governance

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
SHR-001	Verifying the qualifications and experience of Sharia Board members.	6	MS-000 FS	SHR-002; SHR-003; SHR-008	0	6	0	Critical
SHR-002	Addressing the candidate under 30 years of age or the required experience.	6	SHR-001 FS	SHR-003	6	12	0	Critical
SHR-003	Complete the files of the two members with missing CVs and nationalities.	6	SHR-001FS; SHR-002FS	GOV-008; SHR-004; SHR-007; MS-G0	12	18	0	Critical
SHR-004	Adopting Pilot's core product policies.	6	SHR-003FS; TEC-005FS	FIN-011; TEC-012; OPS-012; SHR-005; SHR-009	44	50	10	Non-critical
SHR-005	Review contracts, disclosures and fees.	6	SHR-004 FS	OPS-007; SHR-006	50	56	21	Non-critical
SHR-006	Prepare non-conformity, clearance and correction procedure.	6	SHR-005 FS	End	56	62	136	Non-critical
SHR-007	Preparing the Sharia audit plan for the first year.	6	SHR-003FS; HR-005FS	End	18	24	174	Non-critical
SHR-008	Create a record of the Authority’s decisions and link each decision to a product.	6	SHR-001 SS	End	0	6	192	Non-critical
SHR-009	Preparation of G4 package for Murabaha, IFRS9 and contracts.	20	SHR-004FS; FIN-011FS	End	70	90	108	Non-critical

VEN – Suppliers and Outsourcing

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
VEN-001	Create internal supplier, forestry and owner register.	6	MS-T0 FS	VEN-002	28	34	6	Non-critical
VEN-002	Complete Due Diligence financial, Legal and security.	6	VEN-001 FS	VEN-003; VEN-004	34	40	6	Non-critical
VEN-003	Updated ICSFS, AL-AWAEL, Digital Wall and Resecurity contracts.	6	VEN-002 FS	TEC-006; TEC-008; TEC-010; TEC-011; CYB-005; CYB-010; VEN-005	40	46	6	Non-critical
VEN-004	Add audit, notification, deletion and exit rights.	6	VEN-002 SS	VEN-005; VEN-007	34	40	146	Non-critical
VEN-005	Determine SLA/KPI/KRI for each critical service.	6	VEN-003FS; VEN-004FS	VEN-006; VEN-008; VEN-009	46	52	140	Non-critical
VEN-006	Prepare an exit and data transfer plan for each critical resource.	6	VEN-005 FS	End	52	58	140	Non-critical
VEN-007	Preventing sub-outsourcing without approval.	6	VEN-004 FS	End	40	46	152	Non-critical
VEN-008	Create monthly service review and Service Credit procedures.	6	VEN-005FS; PMO-007FS	End	52	58	140	Non-critical
VEN-009	Test escalation incident with SOC/CBS provider.	6	VEN-005FS; CYB-006FS	End	52	58	140	Non-critical

TST – Tests and Acceptances

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
TST-001	Adopting Test Strategy and covering scenarios.	7	MS-T0 FS	TST-002; TST-007	28	35	19	Non-critical
TST-002	Build traceable requirements into Test Cases.	7	TST-001FS; TEC-005FS	TST-003; TST-004	44	51	10	Non-critical
TST-003	Implement SIT and issue defect report daily.	7	TST-002FS; TEC-006FS; TEC-007FS; TEC-010FS; TEC-011FS	TST-005; TST-006	60	67	1	Non-critical
TST-004	UAT Data processing is unproductive and convincing.	7	TST-002FS; DAT-007FS	TST-005	51	58	17	Non-critical
TST-005	UAT implemented by business users.	7	TST-003FS; TST-004FS; TEC-012FS	OPS-010; TST-008; TST-011	68	75	7	Non-critical
TST-006	Perform Performance/Load/Stress at peak.	7	TST-003FS; TEC-014FS	CYB-009; TST-008	67	74	1	Non-critical
TST-007	Standardization of defect classification and closure SLA.	7	TST-001 SS	TST-011	28	35	156	Non-critical
TST-008	Block G1 when Critical/High is open.	7	TST-005FS; TST-006FS; CYB-009FS	TEC-015; TST-009; PMO-008	82	89	0	Critical
TST-009	Complete Operational Dress Rehearsal implementation.	7	TST-008FS; OPS-010FS	TST-010	89	96	0	Critical
TST-010	Conduct an independent readiness review.	7	TST-009FS; CYB-012FS; AML-012FS	MS-G1	96	103	0	Critical
TST-011	Regression Pack setting for changes after Pilot.	7	TST-005FS; TST-007FS	End	75	82	116	Non-critical

PMO – Program Management

ID	Node	Duration	Predecessors and Type	Successors	ES	EF	Float	Status
PMO-001	Create a Work Breakdown Structure and link all tasks.	3	MS-000 FS	FIN-007; PMO-002; PMO-003; PMO-004; PMO-005	0	3	22	Non-critical
PMO-002	Assign each task to an employee by name and obtain acceptance.	3	PMO-001 FS	TEC-005; PMO-007	3	6	30	Non-critical
PMO-003	Create a unified RAID Log and update it twice weekly.	3	PMO-001 SS	PMO-007	0	3	186	Non-critical
PMO-004	Create Decision Log and minutes of actions.	3	PMO-001 SS	CYB-006; PMO-011	0	3	67	Non-critical
PMO-005	Create Evidence Repository and folder structure.	3	PMO-001 SS	GOV-007; CYB-013; PMO-006	0	3	22	Non-critical
PMO-006	Check file names, versions, and dependencies.	3	PMO-005 FS	PMO-008	3	6	94	Non-critical
PMO-007	Issuing a weekly RAG report to the Steering Committee.	3	PMO-002FS; PMO-003FS	VEN-008	6	9	183	Non-critical
PMO-008	Set up G0/G1/G2 package and signature list.	3	PMO-006FS; TST-008FS; HR-014FS; CYB-012FS; AML-012FS; OPS-010FS	PMO-009	89	92	11	Non-critical
PMO-009	Run the Go/No-Go session and document the decision.	0	PMO-008 FS	OPS-014; PMO-010; MS-G1	92	92	11	Non-critical
PMO-010	Conditional actions follow after each gate.	3	PMO-009 FS	PMO-012	92	95	101	Non-critical
PMO-011	Update the plan upon any decision CBI within 5 days.	3	PMO-004 SS	End	0	3	195	Non-critical
PMO-012	Preparing the final stage report and Lessons Learned.	2	PMO-010 FS	End	95	97	101	Non-critical

11. Table update rules

- The history of an individual node is not modified without recalculating its subsequences and the critical path.
- Every delay in a critical node is immediately converted into a Change Request or Recovery Plan.
- An independent node does not mean that it is unimportant; It means that it does not wait for an internal precedent and can run in parallel.
- A positive Lag is recorded only when there is a clear operational or control reason.
- Actual Start, Actual Finish, and completion percentage are updated twice weekly.
- Started tasks do not change Baseline; Baseline is saved and Forecast is recorded separately.
- Before each gate, a Schedule Snapshot is fixed and signed by the PMO and workstream leads.

12. MS Project/Primavera entry form

field	Source in this plan
Activity ID	Node symbol
Activity Name	Task description
Original Duration	Duration
Predecessors	Antecedents, type and lag
Responsible Manager	Owner
WBS	Path and stage
Milestone	MS-G0 / MS-T0 / MS-G1 / MS-G2 / MS-G3
Total Float	Float
Critical	Critical/non-critical
Evidence	Completion standard from the detailed implementation plan

Appendix A: Project Node Card

field	Value
Node ID	
WBS	
Description	
Sole proprietor	
Duration	
Predecessors	
Dependency Type / Lag	
Successors	
ES / EF	
LS / LF / Float	
Baseline Start / Finish	
Actual Start / Finish	
Acceptance standard	
Evidence	
RAG	
Escalation decision	

Appendix B: Critical Path Review Form

Critical node	Delay	Impact on the portal	Recovery option	Resolution/Owner

End of the integrated network plan