**Risk management**

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| Opportunities | Risks strategies |
| make sure to develop the updated features for the app | Budget risk: there may be extra charges for the company which can affect employees or the company economy ESCALATE |
| make sure there is enough training and updates each month SHARE | Sudden issues in the digital card : there can be some issues by the time if there is a lot of time the app have not been updates MIGATE |
| have a good software or a system to avoid those attacks MITIGATE | Security attacks: there is a lot of attackers that want to steal information of the bank details for the digital card and specially with the development of the technology  ESCALATE |