

Business Impact Analysis

Albertsons Companies

Loss of Credit Card Processing

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UAT MS507

Assignment 3

Business Impact Analysis Scores

The following number scores have been established to provide firm tangible and intangible exposure categories for cross-company comparison.

Cumulative Dollar Loss Ranges (Tangible)

Score	Loss Range (\$1000)
0	0
1	0-1
2	1-5
3	5-10
4	10-25
5	25-50
6	50-100
7	100-150
8	150-250
9	250-500
10	500+

Customer Service and Goodwill Loss Ranges (Intangible)

Score	Effect
0	None
2	Minimal
4	Moderate
6	Moderately Heavy
8	Heavy
10	Severe

Business Unit

Retail Sales

Business Process

Credit Card Processing

Business Function Description

Prompt, accurate, and secure processing of customer payments and refunds via card through third-party credit services such as VISA and MasterCard.

Estimated Impact

Estimates based on average store sales and customer counts across all 2,277 Albertsons Companies retail stores, combined with average United States credit card vs cash usage estimates. Estimates are also **per affected store**, as the scale of impact for the entire Albertsons Companies chain would be upwards of a hundred million per day.

Impact Category	Cumulative Impact after Days					
	1	3	5	10	20	30
Loss of Revenue	5	7	8	9	10	10
Additional Expenses	2	2	3	4	5	5
Regulatory/Legal	0	0	0	0	0	0
Customer Service	2	4	6	8	10	10
Goodwill	2	4	6	10	10	10

Technology Dependencies

Power
Internet Connectivity
Credit Card Processing Machines
Point-of-Sale Machines

Outside Service Dependencies

Internet Service Provider
Credit Card Processor(s)

Maximum Time Unavailable

With a loss rate of up to \$50,000 per day per store, the maximum time unavailable for credit card processing in Albertsons Companies retail stores can't be more than **1-2 days** at most. While many transactions could still be carried out with cash, a significant percentage of customers use credit cards, debit cards, and EBT cards in order to pay for groceries and pharmacy services.