# 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.