**Prospectus**

**By**

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**University of Dallas**

**2020**

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BUAD 8310 – Business and Society

Summer 2020

Presented to Professor Patt Chowdhury

**Introduction**

This paper discusses the sustainability or corporate social responsibility approaches of the three competitor companies belonging to the financial industry, namely Visa, American Express, and Mastercard. It provides a clear description of each company and its latest sustainability reports as it pertains to the following components:

* Social Sustainability: Deals with identifying and managing the impacts of businesses, both positive and negative, on employees, stakeholders, and communities (Basiago, 1998).
* Environmental Sustainability: Refers to the responsible interactions with the environment to avoid the degradation of natural resources, thereby allowing long-term environmental quality (Basiago, 1998).

**List of Companies and Their Respective Reports**

1. Visa: Visa is a financial technology company that operates a global payments network, enabling customers to use credit cards instead of cash. Visa currently operates in more than 200 countries and territories connecting consumers, businesses, financial institutions, and governments to fast and secure electronic payments.

Corporate Responsibility & Sustainability Report:

* <https://usa.visa.com/dam/VCOM/download/corporate-responsibility/visa-2018-corporate-responsibility-report.pdf>

1. Mastercard: Mastercard Inc. is a leading multinational financial services corporation. Its purpose is to connect and support an inclusive digital economy that can benefit individuals by making transactions safe, smart, and simple regardless of location.

* Doing well by doing good, Corporate Sustainability Report 2018: <https://www.mastercard.us/content/dam/mccom/global/aboutus/Sustainability/mastercard-sustainability-report-2018.pdf>

1. American Express: American Express (AMEX) is a multinational financial services company based out of New York City, United States. Founded in 1890 as a freight forwarding company, they later became a premier charge card provider offering various travel services. AMEX now manages almost $200B in assets and has over 144M cards in force.

* The Powerful Backing of American Express 2018-2019 Corporate Social Responsibility Report:

<https://about.americanexpress.com/sites/americanexpress.newshq.businesswire.com/files/doc_library/file/2018-2019-American-Express-CSR-Report.pdf>

**Team Members Biography and Assigned Roles**

|  |  |  |
| --- | --- | --- |
| Name | Biography | Role |
| Erich Gosch | Erich Gosch is a graduate student pursuing his Master of Business Administration at the University of Dallas. He currently leads the Enterprise Risk Management group at a Financial Technology company in the Dallas area. | Intermediary |
| Gaurav Halepalya Ashwath Narayan | Gaurav Halepalya Ashwath Narayan is pursuing his Master's in business administration at the University of Dallas. Currently, he is a full-time student who has experience in the field of marketing for three years. He has an undergraduate degree in the field of computer science. | File Manager |
| Natnael Kebede | Nate Kebede is a graduate student finalizing his Ms. in cybersecurity at the University of Dallas. He currently works as a Global Security Operations Intern for a marketing firm where he is responsible for supporting the vulnerability management and the organization's risk and compliance teams. | Meeting Coordinator |
| Neil Hartsfield | Neil Hartsfield is pursuing his master’s degree in Cybersecurity here at UD. He is currently employed by McAfee, where he works as a Cybersecurity Technical Support Intern. | Quality Assurance Coordinator |
| Rawad Karim | Rawad Karim is currently a full-time graduate student pursuing his MBA in Business Analytics at the University of Dallas. He is also a former Hotel Division Manager and presently the owner of Businesses abroad in Lebanon and Turkey. | Presider |

**Project Plan**

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| --- | --- | --- | --- | --- | --- |
| Topic | Role | Duration | Start Date | End Date | Status |
| Prospectus | * **Natnael**: Introduction and Mastercard. * **Erich**: American Express and Final upload to Brightspace. * **Neil**: Visa * **Gaurav**: project schedule and roles. * **Rawad**: Final Review | 1 hr.  1 hr.  1 hr.  1 hr. | 6/12/20  6/12/20  6/13/20  6/12/20 | 6/13/20  6/16/20  6/13/20  6/16/20 | Complete  Complete  Complete  Complete |
| Company Analysis | * **Natnael:** Introduction * **Erich and Gaurav:** American express and final upload to Brightspace.   + Sustainability Reporting   + Sustainability’s Role in the Company   + Social or Environmental Influence   + Stakeholder Criticisms   + Stakeholder Enforcement and Recognition   + Sustainability Leadership in the Company’s Industry   + Recommendations. * **Natnael and Rawad (any 2 or 3 points):**  Mastercard   + Sustainability Reporting   + Sustainability’s Role in the Company   + Social or Environmental Influence   + Stakeholder Criticisms   + Stakeholder Enforcement and Recognition   + Sustainability Leadership in the Company’s Industry   + Recommendations. * **Neil and Rawad(any 2 or 3 points) :** Visa   + Sustainability Reporting   + Sustainability’s Role in the Company   + Social or Environmental Influence   + Stakeholder Criticisms   + Stakeholder Enforcement and Recognition   + Sustainability Leadership in the Company’s Industry   + Recommendations. * **Gaurav:** Conclusion * **Rawad:** Final Review |  |  |  |  |
| Industry Analysis | * **Natnael:** Memo * **Neil:** Key Concerns * **Erich:** Recommendations +Submit * **Gaurav:** Summary and Conclusion * **Rawad**: Final review. |  |  |  |  |
| Final Presentation | * **Rawad:** Overview+Submission * Company Analysis   + **Natnael**: Mastercard     - Environmental Performance     - Social Performance   + **Erich**: American express + Final Review     - Environmental Performance     - Social Performance   + **Neil:** Visa+ Final Review     - Environmental Performance     - Social Performance * **Gaurav:** Industry Recommendations. |  |  |  |  |

References

Basiago, A.D. (1998). Economic, social, and environmental sustainability

in development theory and urban planning practice. *The Environmentalist* 19,145–161 (1998). Retrieved from https://doi.org/10.1023/A:1006697118620