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| Raid category | Description | Impact | Priority |
| Issue | financing problems |  | Low |
| Assumption | customer service |  | Low |
| Risk | competitors | Impact on prices for my card services | Critical |
| Assumption | sponsored ads |  | Moderate |
| Assumption | business partners |  | Low |
| Issue | Banks that accept the use of the card |  | High |
| Assumption | Clients |  | Low |