

Incident Priority Matrix

	Major Incidents			
	P1	P2	P3	P4
Transactions	Authorization requests are continually or intermittently failing (>30%)	Authorization requests are continually or intermittently failing (10%-30%)	Isolated Cases / Small numbers of intermittent transaction failures. (<10%)	Single transaction failure
API	Single / Multiple Core API's continually failing.	Single / Multiple Core API's intermittently failing.	Isolated Cases / Small numbers of continual Non-Core API failures	Isolated Cases / Small numbers of intermittent Non-Core API failures
Cards Impacted	>10% of Cards Impacted (Actual or Projected)	5-10% of Cards Impacted (Actual or Projected)	<5% of Cards Impacted (Actual or Projected)	Single /Small number of Cards
Reports			Delayed delivery of reports (i.e. Settlement, Perso files. etc.)	
Digitization - Provisioning / I-TSP (ability to provision cards to Apple wallet, eCommerce, etc.)		>10 min Full Downtime		<10 min full DT Any Partial Downtime

Other Digitization Services:			>10 min Full Downtime	<10 min full DT Any Partial Downtime
<ul style="list-style-type: none"> • Push provisioning • Show card data • Customer service API 				

Note:

- *Core APIs are: 1. Create Card, 2. Set Pin / Verify PIN, 3. Set status of Card, 4. Load funds to card (when funds are held on card)*
- *At Incident Manager discretion - Projected/Actual Regulatory and Reputational impact will be taken into consideration when assessing the incident priority.*
- *UAT related service incidents will be registered as P4.*
- **Important** : Accompanying guidelines and priority criteria definitions on this matrix act as internal guidelines only and must not to be used in any customer contracts or commitments.

Incident Priority Matrix Guidelines

1	Priority is determined based on the percentage of authorization requests failing (continually or intermittently). >30% =P1, 10%-30% =P2, >10% =P3. To determine the % of failing authorizations, we require the duration of the outage, authorization requests successfully processed during the outage duration and authorization requests that failed duration the outage duration. E.g. if the duration of the outage was 60 minutes, 5000 authorization requests were successfully processed during the 60 minutes and 2500 authorization requests failed during the 60 minutes, the failure rate will be 50%. This will be a P1.
2	The failure rate % is calculated specific to a single scheme. (i.e. If for a single client the VISA authorization requests are processing with no issues, but the Mastercard authorizations requests are failing at more than 30% this will be a P1 (as per the matrix).
3	There is a minimal duration of 1 minute impact required to qualify the incident as a P1/P2. E.g. If there is a less than one-minute outage and the impact results in more than a 30% failure rate this this will not become a P1/P2.

4	There is <u>no</u> minimal number of authorization requests impacted required to qualify the incident as a P1/P2. E.g., If there is a one-minute partial outage, 10 authorization requests were successfully processed during the one-minute outage and 4 authorization requests failed during the one-minute outage; the failure rate will be 40%. This will be a P1.
5	In incidents where multiple clients are impacted, as long as one of the clients impacted has an authorization failure rate of more than 30% this will be a P1. It is not necessary for all the clients that were impacted to have a failure rate of greater the 30%.
6	In scenarios where authorization requests are failing, but the authorization request failure rate is not initially known, the incident priority should be set to a P1 or P2 (Incident Manager to use his/her judgement). The priority should be continually reviewed and once the data is available the priority should be upgraded /downgraded (if required). Incident Manager (IM) has the ultimate authority on setting the priority of the incident.
7	Issues/Outages that are known to be caused by Clients or Client 3rd Party providers should be managed at best as P4. In general, Paymentology support teams in such cases are required to provide a supporting role. i.e. a client may request to implement a configuration change to mitigate the impact while actions are being taken to restore service. The incident should not be registered as a P1/P2/P3, as the incident then warrants a Incident Report/RCA Report from Paymentology.
8	Incident Report (IR) - IM Team will <u>only</u> publish the IR for clients that had an impact at P1/P2/P3-Critical level.