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1. Impact Definitions
 - 1.1. Consumer

Category	Description
High	<ul style="list-style-type: none">• A large number of customers are affected and/or acutely disadvantaged in some way.• The financial impact of the Incident is likely to exceed \$380K in funding based upon the segment.• The damage to the reputation of the business is likely to be high.
Medium	<ul style="list-style-type: none">• A moderate number of customers are affected and/or inconvenienced in some way.• The financial impact of the Incident is likely to exceed \$190K, but will not be more than \$380K based upon the segment.• The damage to the reputation of the business is likely to be moderate.
Low	<ul style="list-style-type: none">• A minimal number of customers are affected and/or inconvenienced but not in a significant way.• The financial impact of the Incident is likely to be less than \$190K based upon the segment.• The damage to the reputation of the business is likely to be minimal.

- 1.2. Corporate

Category	Description
High	<ul style="list-style-type: none"> • A large number of staff (>2,250) are affected and/or not able to do their job. • A large number of customers are affected and/or acutely disadvantaged in some way. • The damage to the reputation of the business is likely to be high.
Medium	<ul style="list-style-type: none"> • A moderate number of staff (>1,125) are affected and/or not able to do their job properly. • A moderate number of customers are affected and/or inconvenienced in some way. • The damage to the reputation of the business is likely to be moderate.
Low	<ul style="list-style-type: none"> • A minimal number of staff (<100) are affected and/or not able to deliver an acceptable service but this requires extra effort. • A minimal number of customers are affected and/or inconvenienced but not in a significant way. • The damage to the reputation of the business is likely to be minimal.

1.3. Issuing

Category	Description
High	<ul style="list-style-type: none"> • A large number of customers are affected and/or acutely disadvantaged in some way. • The financial impact of the Incident is likely to exceed \$365M in funding based upon the segment. • The damage to the reputation of the business is likely to be high.
Medium	<ul style="list-style-type: none"> • A moderate number of customers are affected and/or inconvenienced in some way. • The financial impact of the Incident is likely to exceed \$185M, but will not be more than \$365M based upon the segment. • The damage to the reputation of the business is likely to be moderate.
Low	<ul style="list-style-type: none"> • A minimal number of customers are affected and/or inconvenienced but not in a significant way. • The financial impact of the Incident is likely to be less than \$185M based upon the segment. • The damage to the reputation of the business is likely to

	be minimal.
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1.4. Merchant

Category	Description
High	<ul style="list-style-type: none"> • A large number of customers are affected and/or acutely disadvantaged in some way. • The financial impact of the Incident is likely to exceed \$200M in funding based upon the segment. • The damage to the reputation of the business is likely to be high.
Medium	<ul style="list-style-type: none"> • A moderate number of customers are affected and/or inconvenienced in some way. • The financial impact of the Incident is likely to exceed \$99M, but will not be more than \$199,999,999M based upon the segment. • The damage to the reputation of the business is likely to be moderate.
Low	<ul style="list-style-type: none"> • A minimal number of customers are affected and/or inconvenienced but not in a significant way. • The financial impact of the Incident is likely to be less than \$99M based upon the segment. • The damage to the reputation of the business is likely to be minimal.

2. Priority Definitions

2.1. Consumer

Priority Level	Urgency	Definition
P1	High	<ul style="list-style-type: none"> • Hard Down Tier 1 System or Service, Critical Component Failure or Service Single Threaded, unplanned Disaster Recovery initiation or 7,500 cardholders, 250 internal users, 4,000 transactions, \$380,000 in funding/settlement, >50% impact to any tier 1 service
P2	High/ Medium	<ul style="list-style-type: none"> • System or Service Function Degraded, Customer Impact, Access Failures for Multiple Users, Sustained Latency, or 3,000 to 7,499 cardholders, 50-249 internal users, 2,000 up to 4,000 transactions, \$190,000 up to \$380,000

		funding/settlement , >25% up to 50% impact to any tier 1 or tier 2 service
P3	Medium /Low	<ul style="list-style-type: none"> Intermittent Latency, Minor System Alerts, Non Critical Transmissions and Reports, Partial functionality of Services, Missed SLA or <2,999 cardholders, <50 internal users, <2,000 transactions, up to \$190,000 funding/settlement , Less than 25% impact to any tier 1, tier 2 and tier 3 service
P4	Low	<ul style="list-style-type: none"> Single User Access Failure, SLA on Verge of Being Missed, General User Requests, Incidents Discovered but no longer occurring

2.2. Corporate

Priority Level	Urgency	Definition
P1	High	<ul style="list-style-type: none"> >=2,250 internal users A critical production incident without workaround
P2	High/ Medium	<ul style="list-style-type: none"> >=1,125 internal users impacted A production impact with significant user experience degradation High impact with no reasonable workaround
P3	Medium /Low	<ul style="list-style-type: none"> 100 to <1,125 internal users impacted Partial impact to internal production services Business able to continue Workaround is available but not feasible for a prolonged duration Moderate to low impact to internal users
P4	Low	<ul style="list-style-type: none"> 10 to <100 internal users impacted User experience for users is delayed but functional Acceptable workaround available

2.3. Issuing

Priority Level	Urgency	Definition
P1	High	<ul style="list-style-type: none"> Hard Down Tier 1 System or Service, Critical Component Failure, Critical System or Service Single Threaded, Invoked

		Disaster Recovery or 20,000 cardholders, 1000 internal users, 120,000 transactions, \$365M in funding/settlement, or $\geq 365,000$ stand-in (STIPS) transactions $>50\%$ impact to any tier 1 service
P2	High/ Medium	<ul style="list-style-type: none"> System or Service Function Degraded, Customer Impact, Access Failures for Multiple Users, Sustained Latency, or 10,000 - 19,999 cardholders, 100-999 internal users, 60,000 - 120,000 transactions, \$185-365M funding/settlement , or $\geq 185,000$ - 365,000 stand-in (STIPS) transactions $>25\%$ to 50% impact to any tier 1 or tier 2 service
P3	Medium /Low	<ul style="list-style-type: none"> Intermittent Latency, Minor System Alerts, Non Critical Transmissions and Reports, Partial functionality of Services, Missed SLA or 2,000 - 9,999 cardholders, < 100 internal users , 1,000 - 60,000 transactions, \$185M funding/settlement , $>25,000$ to $\leq 185,000$ stand-in (STIPS) Less than 25% impact to any tier 1, tier 2 and tier 3 service
P4	Low	<ul style="list-style-type: none"> $<1,000$ Transactions, $<25,000$ stand-in (STIPS) , Single User Access Failure, SLA on Verge of Being Missed, General User Requests, Incidents Discovered but no longer occurring

2.4. Merchant

Priority Level	Urgency	Definition
P1	High	<ul style="list-style-type: none"> $>50\%$ impact to any tier 1 service, critical component failure or 10,000 Merchants, 1,500 internal users, 100,000 transactions, \$200M in funding/settlement
P2	High/ Medium	<ul style="list-style-type: none"> System or Service Function Degraded, Customer Impact, Access Failures for Multiple Users, Sustained Latency, or 4,000 - $<10,000$ Merchants, 50-1,499 internal users, 50,000- 99,999 transactions , \$100M - \$199M funding/settlement, $>25\%$ up to 50% impact to any tier 1 or tier 2 service
P3	Medium /Low	<ul style="list-style-type: none"> Intermittent Latency, Minor System Alerts, Non Critical Transmissions and Reports, Partial functionality of Services, Missed SLA or $<3,999$ Merchants, <50 internal users, 1,000-50,000 Transactions, $<\\$99$M funding/settlement, Impact to any tier 1, tier 2 or tier 3 service
P4	Low	<ul style="list-style-type: none"> <1000 Transactions, Single User Access Failure, SLA on

		Verge of Being Missed, General User Requests, Incidents Discovered but no longer occurring
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