

level of risk for fraud and chargebacks while negatively impacting customer retention and service levels.

Fulfillment - The responses in the BIA are based on the assumption that all associates within this business unit would be positioned together in the event of a disaster disruption. Revenue losses and additional expenses are based on a disaster disruption not to exceed 96 hours. Any disruption greater than 96 hours would result in increased revenue loss and expense.

Installations - The customer's inability to process automated transactions due to delayed installations would directly impact the call center by increasing their call volumes. Revenue losses and additional expenses are based on a disaster disruption not greater than 96 hours. Any disruption greater than 96 hours would increase revenue losses and expenses.

Repair & Distributions Center - The majority of the processes performed by this business unit are solely performed at the warehouse facility in Cool Springs. All responses in this unit's BRP are made with the assumption that either the Brentwood building or the Cool Springs warehouse are in crisis and not a tandem event.. Responses are also based on a disaster disruption not to exceed 24 hours. Note throughout the BRP, events that affect only the Cool Springs warehouse is noted w/ *See Concerns.

Tech Support - The responses in this analysis are based on an 8 hour work day, the assumption that all associates would be positioned together in the event of a disaster disruption and the assumption that the disaster disruption would not exceed 96 hours. It must be considered this unit may require more staff than indicated if 24 hour support would be provided during a disaster disruption.

Operations

Card Services - Primary concerns lie outside of the direct business unit. Specifically, the primary concerns surround Daily MC Card Order Batch File transmission to the card embossing / fulfillment vendors, Fiserv and EFT Source. The unit also has a concern with the the CRR and customer's ability to submit card orders if the Telemar system or www.iconnectdata.com site is down.

Fuel Tax & Licensing – N/A

Fuel Tax Audits - In the event of a prolonged outage, Comdata would not be able to provide data, audit support and tax representation as required under customer contracts. Customers would be at risk and would pay higher tax assessments. Customers would seek reimbursement for higher tax assessments due to a lack of audit support.

Implementation - Since the ITS group is primarily responsible for "new" revenue or account implementations, it is VERY important to make good first impressions. It is often difficult to quantify lost revenue, as it is many times "lost opportunity" costs. The ITS group is the backbone of the implementation process. Over 400 accounts per month are on boarded through this team. It is often difficult to quantify exact losses, but it would be detrimental to the company's growth to have

this group inactive for a long period of time. Prepaid Debit: Restoration time would be 10 minutes / order. It is difficult to assign specific financial risk to many of these processes. This unit supports \$2.0 million of monthly revenues from the existing customer base. The risk of any outage ranges from minimal to significant depending on the nature and severity of the event. This also impacts our customers' operations and their ability to conduct their business. Payroll funds not delivered per the predetermined times may face fines from the respective State Labor and Wage Board(s).

Permit Ops - In the event of a prolonged outage, a large percentage of the nation's trucking industry would be in disarray due to not being able to obtain permits through our company. They would immediately turn to our competitors and due to Comdata's reliability being in question. Another concern is the ability to process permits manually could not be sustained for any length of time.

Pilot Car - Pilot Car business is working in a competitive environment. If not accessible, customers will do business with other suppliers and might refuse to come back to us when service is back up. Impact is an average of \$40K daily revenue with a net 20% margin. Since Pilots Car Services is not available, impact might affect temporary permits and annual permits since a good proportion of Comdata's customers are using some or all other type of services.

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Special Services - The primary concern is the lack of a disaster recovery site identified or stocked with phones/pc's should we be down for an extended period of time. While staffing may not be an issue to take calls, there would be no means of communication.

Product Strategic Planning & Sales

Business Development & Product Management – N/A

Fuel Management – N/A

Sales - TSD is comprised of both inside and outside sales groups. The majority of all TSD sales reps are based in Brentwood, TN. The Outside Sales reps would incur a moderate impact in regards to their daily output since they are currently equipped with a working home office and rely on corporate office for system access which includes Voice Mail, E mail, AS400, and A-System. They would need to be able to access Comdata's mainframe via our redundant system in Louisville, KY. Impact for the inside reps would be much more significant but not catastrophic. The major issues would be lack of system access to the Comdata mainframe with major