CONTINUITY HUB • WORKING PACK

Vendor-Fails-at-2AM Hour-One Pack: Worksheet 1 — Day-One Revenue-Stop Ranker

SECTION 1 • THE FIRST DOMINO
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CORE OPERATING PRINCIPLE: WHICH SINGLE VENDOR FAILURE STOPS REVENUE ON DAY ONE?

Not degrades it — **stops it**. Most organizations can name important vendors; far fewer have ranked them by **time-to-stop**. If answering takes a workshop, the plan does not know its own first domino. This worksheet isolates the four vital categories named in Post 643: **Payments**, **Scheduling**, **System of Record**, and the **Cloud Host** underneath all three.

The 4-Category Day-One Revenue-Stop Inventory & Time-to-Halt Audit

FILLABLE WORKSHEET

Category	Named Vendor & Primary Platform	Core Dependent Function	Time to Revenue Stop	Day-One Direct Impact	Stop Rank
1. Payments	_____ *(e.g., Stripe, Chase, POS, Processor)*	Customer charge authorization, invoicing, cash capture	[ ] < 1 hr [ ] 1–4 hrs [ ] 4–8 hrs	Direct sales stopped; collections freeze	# _____
2. Scheduling	_____ *(e.g., Dispatch, Calendar, ERP booking)*	Field tech dispatch, client appointment booking, routes	[ ] < 1 hr [ ] 1–4 hrs [ ] 4–8 hrs	Crews idle; customer appointments canceled	# _____
3. System of Record	_____ *(e.g., NetSuite, Salesforce, Core DB)*	Inventory ledger, customer orders, master contracts	[ ] < 1 hr [ ] 1–4 hrs [ ] 4–8 hrs	Order fulfillment blind; billing halt	# _____
4. Cloud Host	_____ *(e.g., AWS, Azure, GCP, Colo Facility)*	Infrastructure hosting all three layers above	[ ] < 1 hr [ ] 1–4 hrs [ ] 4–8 hrs	Complete digital blackout across all systems	# _____

The First Domino Determination

CHEAPEST CONTINUITY WORK

Identify the single vendor whose outage halts operational cashflow first:

Designated First Domino:	_____
Exact Clock to Halt:	____ Hours / ____ Minutes until operations stop
Cascade Dependency:	Downstream systems knocked offline: _____
Revenue Bleed Rate:	$ _____ per hour of unmitigated outage

Benchmark: IncidentHub & Allianz Claims

EVIDENCE

- **Outage Frequency:** Over 48,000 outages counted by IncidentHub across cloud & software in a 2025 reporting period.
- **Doubling Exposure:** Contingent business interruption rose from 6% (2024) to 15% (H1 2025) of large cyber claim value (>€1M).
- **Non-Attacker Causes:** Faulty updates, configuration errors, and unexpected cloud blackouts trigger as many stoppages as ransomware.

First Domino Sign-Off & Hour-One Escalation Trigger

GOVERNANCE VERIFICATION

Evaluated by (Ops/BCP Lead): _____ **Date Verified:** _____ **Next Review (Quarterly):** _____

THE FAILOVER REALITY: A TABLETOP IS THE FLOOR, NOT THE CEILING

Allianz records an insured attacked weeks after a tabletop exercise where rehearsal helped — proving people knew the script. But **only a live failover proves the script works**: the backup environment takes **real load**, the data is **where the plan says it is**, and the cutover takes the **hours the plan claims** rather than the weekend it fears.

The Three Proof Vectors: Live Execution Audit Checklist

AUDIT STANDARDS

Proof Vector	Tabletop Assumption (Floor)	Live Operational Standard (Ceiling)	Live Status
1. Real Load	"Standby VM spins up and returns a 200 OK health check."	Backup environment takes 100% live transaction throughput without degradation or dropouts.	[ ] Passed [ ] Failed
2. Data Location	"Backups replicate automatically via cloud policy."	Data verified physically in standby region; replication lag (RPO) checked against contract claims.	[ ] Passed [ ] Failed
3. Cutover Clock	"DNS switch and routing update will take 2 hours."	Clocked live cutover run; measured against actual TTL, cache invalidation, and session restarts.	[ ] Passed [ ] Failed

Cutover Clock Sheet: Claimed Hours vs. Weekend Drift Reality Clock

LIVE RUN LOG

Cutover Milestone	Plan Claimed Duration	Actual Live Clock	Variance / Drift Observed	Operator Initials
Incident Declaration	SLA: ____ Mins	Clock: ____ Mins	[ ] On Time [ ] Delayed (+____m)	_____
Traffic Redirect / DNS	Plan: ____ Hours	Clock: ____ Hours	[ ] On Time [ ] Delayed (+____h)	_____
Data Sync & Verification	Plan: ____ Hours	Clock: ____ Hours	[ ] Fresh [ ] Stale Gap: ____ hrs	_____
Production Load Test	Plan: ____ Users	Clock: ____ Users	[ ] Handled [ ] Bottlenecked at ____	_____
Full Revenue Live Cutover	**Target: ____ Hours**	**Actual: ____ Hours**	**Weekend Drift: [ ] YES [ ] NO**	_____

Live Failover Sign-Off & Defect Log

EVIDENCE RECORD

Critical Flaws Uncovered During Live Run:

_____

Test Date: _____ **Lead Engineer:** _____ **Chief Risk/Continuity Officer:** _____

THE 2 AM REALITY: A SUPPORT TIER IN A SALES DECK IS NOT AN ESCALATION PATH

If your honest plan answer is *"we would open a ticket on the portal,"* the plan has described the vendor's **ordinary Tuesday, not its worst night**. A tested plan names: (1) the **vendor-side direct contact route**, (2) the **response commitment in the contract**, and (3) your **own decision-maker who is reachable at 2 AM**.

The 3-Part 2 AM Escalation Protocol Card

CONTRACTUAL VERIFICATION

Protocol Layer	Required Written Contract Element	Live Verified Entry for Critical Vendor
1. Vendor-Side Direct Contact Route	Direct 24/7 emergency incident phone / bridge PIN / named Duty TAM (not generic ticketing webform).	**Emergency Phone:** _____ **Bridge / PIN:** _____ **Designated TAM:** _____
2. Contract Response Commitment	Contractual Severity-1 / Outage response window in writing, backed by service credits or penalty.	**Contract Reference:** § _____ **Commitment Time:** ≤ ____ Minutes (Live Voice) **SLA Financial Remedy:** _____
3. Own Reachable Decision-Maker	Named internal operations / continuity leader reachable at 2 AM with authorized cutover authority.	**Primary Lead:** _____ **2 AM Mobile:** _____ **Backup Lead:** _____

The "Open a Ticket" Red Flag Diagnostic

FLAW AUDIT

Common Paper BCP Answer	Why It Fails at 2 AM During Mass Outage	Tested Replacement Standard
"We submit an urgent web ticket."	Queue flooded by thousands of impacted customers; auto-responder only.	**Direct escalation bridge bypass.**
"Account executive will handle it."	Sales reps do not monitor emergency channels at 2 AM on weekends.	**24/7 Security Operations Center link.**
"Tier 1 support line."	Offshore triage team lacks authority to restart infrastructure or re-route.	**Named Level-3 engineering escalation.**

2 AM Call-Tree Drill Log (Quarterly Random Verification)

DRILL RECORD

Contact Tested	Designated Individual	Call Placed Timestamp	Live Response Time	Drill Result
Vendor Emergency Line	_____	Date: ____ Time: ____	____ Minutes	[ ] Pass [ ] Fail
Internal Decision-Maker	_____	Date: ____ Time: ____	____ Minutes	[ ] Pass [ ] Fail

THE PORTABILITY REALITY: AN EXIT NEVER PERFORMED IS HOPE WITH A CONTRACT ATTACHED

Data portability is the clause everyone assumes and almost no one tests. The practical version is narrow: **has anyone ever exported your operational data out of the platform, in a format another system can ingest, on an active clock?** The day the vendor fails is the wrong day to discover whether you hold an exit capability or a hopeful piece of paper.

Operational Data Export Drill: The 4 Validation Steps

STEP-BY-STEP DRILL

Drill Step	Operational Focus	Testing Standard	Verification
Step 1: Data Scope	Complete operational extraction: customer records, open orders, ledger balances, transaction history.	Is all revenue-critical data included, or just high-level summary contact sheets?	[ ] Verified Full [ ] Truncated
Step 2: Format Audit	Standard non-proprietary format (CSV, Parquet, JSON, SQL database dump).	Can the data be opened without the vendor's proprietary runtime software?	[ ] Open Format [ ] Proprietary Lock
Step 3: Ingestion Test	Target secondary system or cold-standby platform parsing.	Has an alternate application actually parsed, mapped, and queried this export file?	[ ] Ingested OK [ ] Parsing Error
Step 4: Timed Clock	Clocked extraction duration under realistic network conditions.	Did extraction complete within operational RTO, or did throttling trigger timeouts?	[ ] Within SLA [ ] Exceeded SLA

Timed Operational Export Clock Log

TIMED CLOCK SHEET

System Tested	Data Volume (GB/Rows)	Export Start Timestamp	Completion Timestamp	Total Clocked Time
Customer / Ledger DB	_____	Time: ____ : ____	Time: ____ : ____	____ Hours ____ Mins
Orders & Scheduling	_____	Time: ____ : ____	Time: ____ : ____	____ Hours ____ Mins
Payment Token Vault	_____	Time: ____ : ____	Time: ____ : ____	____ Hours ____ Mins

Exit Feasibility Scorecard & Portability Verdict

VERDICT GATE

Assessment Score:
[ ] **TESTED EXIT:** Data exports in <4 hours into active cold-standby.
[ ] **HOPE WITH CONTRACT:** Data clause exists, but never exported live.

Lead Data Architect Sign-Off:
Name: _____
Date: _____

THE WORKAROUND REALITY: A BRIDGE WITH A LOAD LIMIT (THE CDK PRECEDENT)

When ransomware hit CDK Global in June 2024, **~15,000 dealerships went back to paper for close to three weeks, suffering ~$1.02 billion in direct losses** (Anderson Economic Group / Insurance Business). Paper worked — that is the point and the warning. A workaround is a bridge with a load limit: **staff fatigue**, **error rates**, and **backlog** all compound daily. An afternoon test tells you nothing about week three.

The 3 Compounding Workaround Failure Vectors Over 21 Days

DECAY MODEL

Compounding Vector	Day 1 (Afternoon Drill)	Day 7 (Week One Strain)	Day 21 (Week Three Reality — CDK Benchmark)
1. Staff Fatigue	High adrenaline; staff eagerly fills paper tickets; morale strong.	Overtime burn; physical tracking fatigue; manual double-entry complaints.	**Severe cognitive exhaustion; staff turnover risk; operational friction spikes.**
2. Error Rates	Near zero (<1%); heightened focus on each manual transaction.	Error rate triples (~5–8%); illegible handwriting, missing customer notes.	**Systemic error rate (>15%); inventory drift; reconciliation nightmares.**
3. Backlog Debt	Easily managed paper stack on manager's desk.	Boxes of unprocessed physical forms; billing and invoicing delayed.	**Unmanageable re-entry mountain; weeks of post-restoration audit delay.**

Manual Workaround Capacity & Load-Limit Calculator

CAPACITY WORKSHEET

Operational Metric	Standard Digital Volume	Manual Paper Limit	Max Sustainable Duration
Transactions / Hour	_____ per hour	_____ per hour (manual)	[ ] < 3 Days [ ] 7 Days [ ] 21 Days
Daily Re-Entry Backlog	0 hours	_____ hours/day manual	Backlog Debt: _____ total hours
Overtime Budget Cap	Normal baseline	$ _____ allocated	Funds exhaust on Day: _____

Downstream Insurance Alignment: Did the Business Bend or Stop?

CLAIMS PREPARATION

Contingent Business Interruption (CBI) cover pays money later — after waiting periods and proof of loss. It compensates for the outcome it finds: a business that **bent** or a business that **stopped**.

Business That Bent: Documented manual bridge held operations through week 3; customers retained; claim covers extra expense and measured net loss.	**Business That Stopped:** Paper workaround collapsed on Day 4; customers abandoned; permanent market share loss unrecoverable by insurance checks.