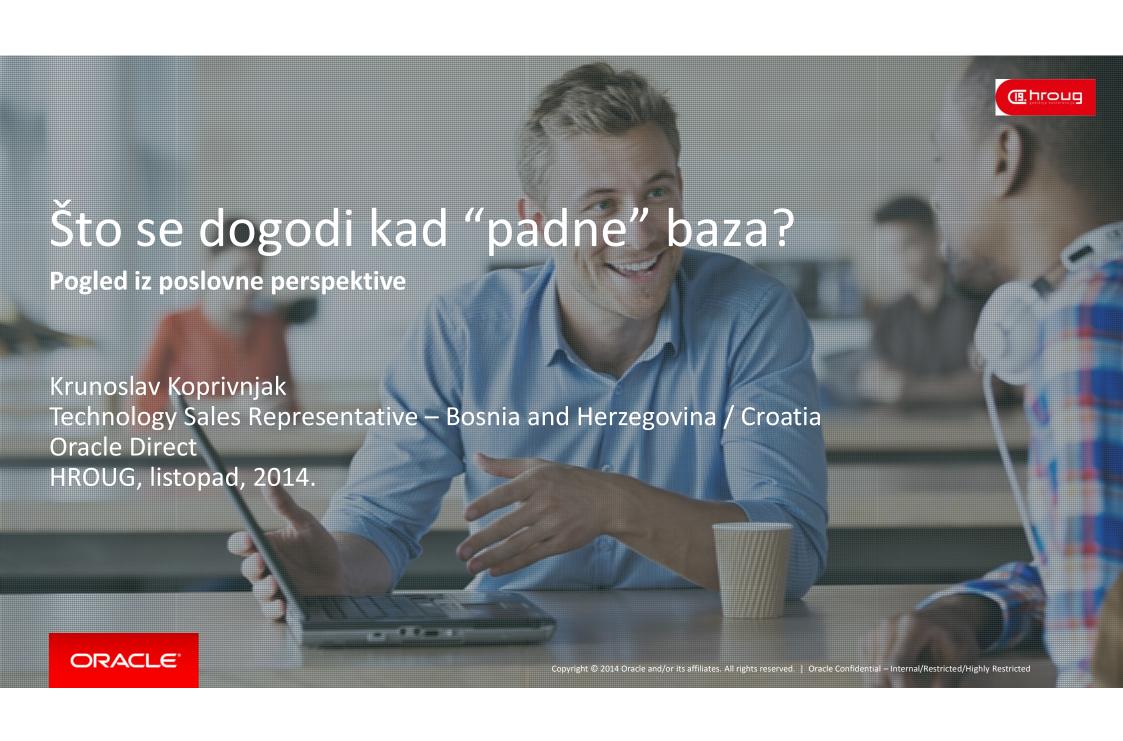
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Safe Harbor Statement

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- 1 Teorija
- ² Praksa





- 1 Teorija
- ² Praksa





VS

Indirektni troškovi



Plaćeno vrijeme zaposlenika

Oprema + popravak

Gubitak podataka / transakcija

90%

Gubitak poslovnih prilika konkurencija

Gubitak zaposlenika/morala

Pad vrijednosti dionica



Marketing
Penali (SLA)

Naknada štete



Gubitak povjerenja dobavljača/kupaca

Pad vrijednosti brenda



Plaćeno vrijeme zaposlenika

Fortune 500

10 000 zaposlenih

\$56 satnica

1,6 sati downtime/tjedno

\$896k tjedno / \$46m godišnje

Banka RH

3 000 zaposlenih

90 HRK satnica

1,6 sati downtime/tjedno

HRK 436k tjedno / HRK 22,690m godišnje





VS

Indirektni troškovi



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Oprema + popravak

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90%

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Gubitak zaposlenika/morala

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Marketing

Penali (SLA)

Naknada štete



Gubitak povjerenja dobavljača/kupaca

Pad vrijednosti brenda





Gubitak poslovne prilike



On-line shopping

100€ - jednom godišnje

€ 2k – tijekom 10 godina

15% diskontna stopa

NSV 719,88€





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Gubitak povjerenja dobavljača/kupaca

Pad vrijednosti brenda





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- ² Praksa



Analiza slučaja – RBS Group



Osobna iskaznica

- vrsta: dioničko društvo

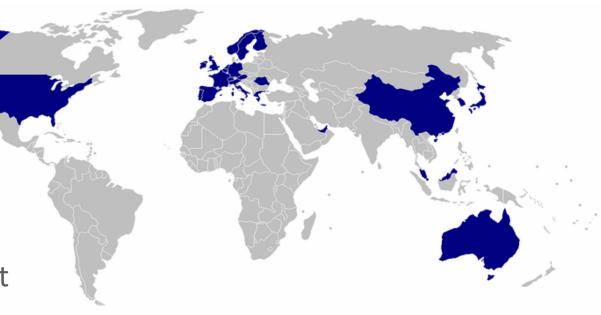
- industrija: financije i osiguranje

- godina osnutka: 1727.

- središte: Edinburgh, Škotska

- broj zaposlanih: 141,000

- banke kćeri: RBS, Ulster, NatWest







Analiza slučaja – RBS Group

19.6.2012. – pad sustava





• 25.6. - 99% online



• 25.6. – 99% online



• 16.7. – 99% online





VS

Indirektni troškovi



Plaćeno vrijeme zaposlenika

Oprema + popravak

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90%

Gubitak poslovnih prilika konkurencija

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Marketing

Penali (SLA)

Naknada štete



Gubitak povjerenja dobavljača/kupaca

Pad vrijednosti brenda





IRTHDAY PARTY FOR GIRL, FO

had to cancel her fourth birthday use the computer ner with no money. ingle, 29, had been er fiancé's wages to ir daughter Starr's

had planned a party ne in Chard, Somerguests and a trip to nture Park in Exeter. the mother-of-four thdraw money, she at it had not been d she was forced to daughter's birthday

that she and her ip Gibson, 35, were e 'week to week' on a window and confitter and had no in the account.

le said: 'When you ink you expect your



No partu: Gemma and Starr

able to access it. When that doesn't happen it's a huge shock.

'I was just going to have the party here at home but I had no food in at all. I was expecting to go to the supermarket on Thursbe there and to be day when Phillip's wages came in. My children wer pointed. Luckily, St four so she didn't much about the day was so upset when provide her with any

'I didn't even hav money to buy her cake. We ended up four cheap muffins a candles in them. upsetting.'

Miss Pringle borrov from her mother-in-l pair of roller-skate would have one p open.

She also had to di wedding fund to ma family had enough o bills and buy enough She also had to born

from a neighbour to family's electricity m Miss Pringle said s been offered compe

Četverogodišnjakinja je ostala bez rođendanske zabave



Putnica zapela u inozemstvu bez novca za hotel/kartu

ST TIME BUYERS

e buyers Jason and Sammy Jo ve been left in er NatWest comches led to their pletion stalling. d not get the keys ome because the and legal fees had transferred into tor's account.

cins, 30, of Car-West Wales, had wo years to buy ith his 26-year-

'I've just bought apartment and g was supposed ough on Friday,

he day off work wouldn't let us lat because our arrived and our mortgage hadn't been transferred.

'It's been very stressful, especially for my fiancée. And I have heard nothing from NatWest in terms of compensation.

The couple have only a few days left in the house they were renting, but Mr Hopkins, a gym instructor, has now been assured that the payments have gone through. He added: 'I am now con-

sidering whether to bank with them in the future. They say it's just a glitch, but clearly if it's happened once it can happen again.

'We feel like we're in limbo and we're worried about what will happen.' He added that his solicitor payment hadn't also banked with NatWest.



Sammy Jo James and Jason .

Stanokupci nisu mogli ući u stan





Britanac proveo vikend u zatvoru unatoč plaćanju jamčevine



Bolnica u Meksiku odlučila isključiti aparate 7-godinjoj djevojčici zbog neplaćanja računa



Jim Brow, CEO Ulster banke odrekao se godišnjeg bonusa



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