A SAMPLE CRISIS SCENARIO

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Exercise Nightjar

THIRD-PARTY FAILURE · CYBER · PAYMENTS

> Severe but plausible, and entirely invented. Every name here is fictional. This is the shape of the work, not a real event. Your exercise would be written from scratch.

THE PREMISE

Northwind Payments is a fast-growing UK e-money firm. It routes every card authorisation through a single external provider, Corvus Cloud, because Corvus is cheaper and faster than anyone else, and because moving away from it never quite reaches the top of the list.

It is 18:42 on the Friday of the August bank holiday, the busiest paying weekend of the quarter. Authorisations begin to fail. Nobody in the building yet knows why.

HOW IT PLAYS

The room receives the story the way a real crisis delivers it: in fragments, out of order, through the channels below, with the clock running and the facts arriving last. Injects are released against the group's own decisions, not a fixed script.

SELECTED INJECTS

18:47 · INTERNAL · OPERATIONS CHANNEL

Authorisation success rate 71 per cent and falling. Corvus status page still shows all systems green. Duty manager asking whether to trigger the major incident process or wait for Corvus to confirm.

19:10 · EMAIL · CORVUS CLOUD TO ALL CLIENTS

Service Notice: elevated authorisation latency

"We are investigating reports of elevated latency affecting a subset of transactions. Our core platform remains operational. We do not currently have a root cause and will provide a further update as appropriate. Clients should continue to route as normal."

20:22 · TECH PRESS · BREAKING

UK shoppers hit by card payment failures over bank holiday

Retailers across the country report declined payments at tills and online. The cause is not yet confirmed. At least three payment brands appear affected.

@westlondoncafe third card machine down tonight, losing a fortune, what is going on
@fintech_jo (reporter) hearing Northwind is one of the affected names. Anyone from their press office able to talk?

SATURDAY 09:30 · REGULATOR

Request for initial impact assessment

The FCA notes public reporting of payment disruption and asks Northwind to confirm whether an important business service is affected, the customers impacted, and the firm's assessment against operational incident reporting expectations. It reminds the firm of the reporting timelines and asks when it can expect a first submission.

14:05 SATURDAY · ESCALATION · SUPPLIER CALL

Corvus confirms, verbally, that the outage is a security incident affecting a shared component, and that full restoration is "not expected before Sunday evening". A competitor's customers are affected too, and that competitor has already issued a public statement. A Northwind non-executive has seen the news and is asking the chair what the firm is saying.

WHAT THIS PRESSURES

- A single point of failure hiding in plain sight in the third-party estate
- The distance between "the supplier says it is fine" and a service you have actually proven
- Incident-reporting judgement under uncertainty: is this reportable, when, and by whom
- Internal and external communications while the facts are still thin

KEY TENSION POINTS

- Whether to invoke continuity arrangements before Corvus confirms a cause
- Who owns the regulatory clock, and whether it starts before the picture is complete
- What you tell customers when you cannot yet promise a fix

LIKELY PARTICIPANT REACTIONS

- "Is this our incident to report, or Corvus's?"
- "Do we have a fallback processor, and has anyone actually tested it?"
- "Who is speaking to the press, and what can we honestly say right now?"

OPTIONAL ESCALATION PATH

- Restoration slips again, into Monday
- A second, forgotten dependency on Corvus surfaces mid-incident
- The regulator asks for evidence of prior testing, not just good intent

IN A LIVE DELIVERY

This runs over two to three hours, in the room or remotely, with a facilitation pack, injects timed to the decisions the group actually makes, and a board-ready findings note the week after. What you have just read is a fraction of a full pack.

Every scenario is written from scratch, around your firm and whatever would genuinely keep its board awake. This one is entirely invented. Yours would not be.

Talk to me about an exercise