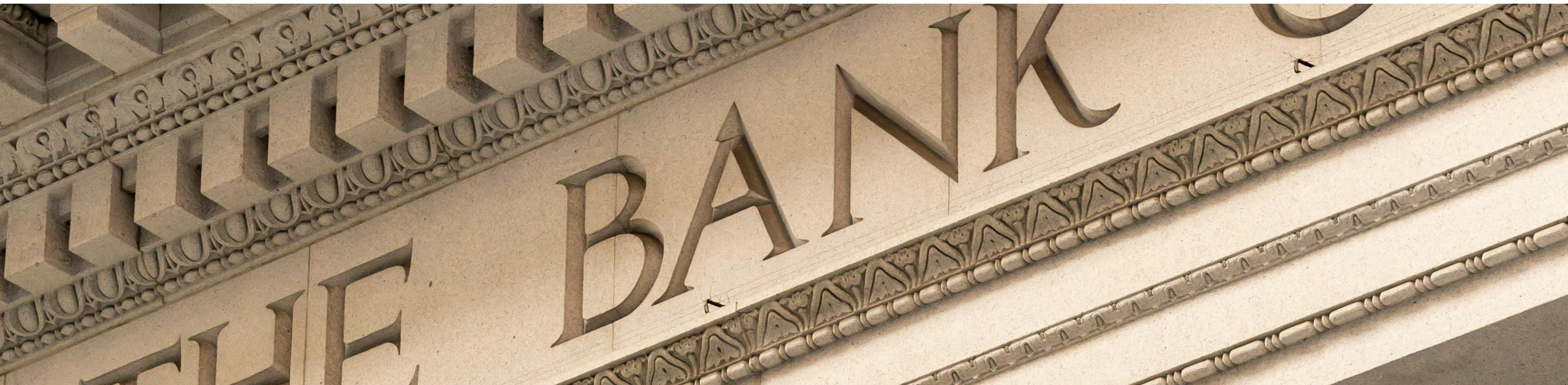




Maple Leaf Financial Group (MLFG)

Fictional Finance Company



Overview

Maple Leaf Financial Group (MLFG) is a mid-tier Canadian financial institution serving individuals, small-to-medium enterprises (SMEs), and select commercial clients. It offers everyday banking, lending, and payment services, with a growing emphasis on digital channels. MLFG is not one of the “Big Five,” but plays a significant regional role, particularly in Western and Atlantic Canada.

Industry

Financial services (retail banking, small business lending, payments)

Head Office

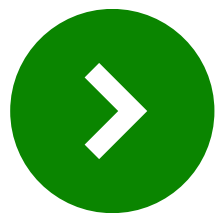
Toronto, Ontario

Operations

National footprint with branches, digital banking, and call centres



MAPLE LEAF FINANCIAL GROUP



- *Prioritizing critical operations*
- *Allocating limited resources*
- *Communicating with stakeholders*
- *Making time-sensitive decisions under uncertainty*



Key Dependencies

- Stable power supply for data centres and branches
- Telecommunications for transactions and customer access
- National payment networks and clearing systems
- Regulatory compliance and reporting requirements
- Customer trust and market confidence



Critical Functions

- **Payment and Settlement Services:** Facilitating payments via checks, electronic transfers, cards, and other mechanisms. Ensuring efficient settlement of transactions.
- **Foreign Exchange and Trade Finance:** Enabling currency exchange. Supporting international trade through letters of credit and guarantees.
- **Retail Operations:** Access to Funds. ATM availability for individuals and businesses.
- **Customer communication and service continuity:** accessing online banking and telephone banking services



Technology Environment

- Core banking system (partially cloud-enabled, legacy integration remains)
- Online and mobile banking platforms
- Payment processing systems (interac, wires, clearing systems)
- Cybersecurity monitoring and incident response capabilities
- Backup power at data centres (48–72 hours under normal conditions)



Leadership Structure

- CEO
- Chief Risk Officer (CRO)
- Chief Information Officer (CIO)
- Chief Operations Officer (COO)
- Head of Retail Banking
- Head of Communications
- Head of Regulatory Affairs / Compliance



Risk Profile (Pre-Incident)

- Increasing cyber threats targeting financial institutions
- Legacy system dependencies limiting full redundancy
- High reliance on digital channels for customer transactions
- Interdependency with national payment and settlement systems
- Reputational risk tied to service availability



Regulatory & External Pressure

- Federal regulators expect immediate reporting and status updates
- Pressure to maintain liquidity access and payment continuity
- Coordination required with national financial infrastructure partners
- Media scrutiny increasing as customer impacts grow

Core Operations

Core Services:

- Retail banking (chequing, savings, mortgages, personal loans)
- Small business and commercial lending
- Digital banking (mobile and online platforms)
- Payment processing (debit, wire transfers, bill payments)
- ATM and branch services

Operational Footprint:

- 220 retail branches across Canada
- 3 primary data centres (Toronto, Calgary, Montreal)
- 2 call centres (Winnipeg, Halifax)
- National ATM network

Workforce:

- ~4,500 employees
- Mix of branch staff, operations, IT, risk, and corporate functions
- 24/7 staffing in payments and IT operations

