

Business Continuity Discussion CSMFO Annual Conference 2018

Stay connected when disaster strikes

February 22, 2018

Consider the following:

- How will you pay your employees? How will you pay the employees who do not have checking accounts?
- How much line of credit do you need in case you're unable to make deposits to cover your disbursements?
- How will you process your ACH and wire transfers to pay your vendors?
- How will your employees pay for emergency needs?
- How will you access your online reports?



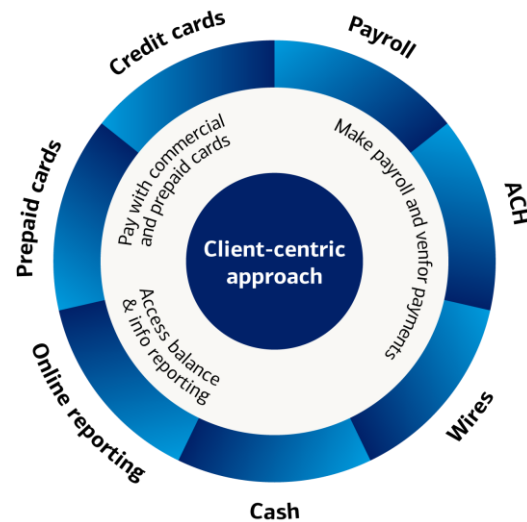
Your Bank can help you address needs like:

- Payables—cover payroll and make urgent payments
- Receivables—track collections
- Treasury—monitor your cash position (balance and detail activity) remotely

Your Bank can help support your contingency plan

Ask your bankers to help you prepare for an emergency.

Any event that disrupts your organization's ability to function for an extended period of time.



Need	Banking Solutions
Online Reporting	<ul style="list-style-type: none"> Balance reporting, lockbox, controlled disbursement and other critical reports can be faxed to your business continuity site Mobile capabilities for access to track daily cash management activities
Receivables	<ul style="list-style-type: none"> Lockbox reports can be faxed to your business continuity site Mobile capabilities for flexible access to daily
ACH	<ul style="list-style-type: none"> Several backup procedures are offered –and may be customized according to your requirements Examples of file deliveries: HTTPs, email
Wire Transfers	<ul style="list-style-type: none"> Wire initiation can be made via telephone and secure PINS Mobile review and approval of pending payments
Payroll	<ul style="list-style-type: none"> Replicate the last payroll file to help ensure funds are disbursed to your employees on time ACH and wire transfers are options for your employees who do not have direct deposit Prepaid cards may be an option for your employees who do not have bank accounts
Credit Cards	<ul style="list-style-type: none"> Emergency card issuance—generally with next-day delivery Card cancellation and replacements processed by your card program administrator directly 24/7/365 customer service support
Prepaid Cards	<ul style="list-style-type: none"> Emergency access cards for employees New prepaid card programs generally can be setup in two to three days
Cash	<ul style="list-style-type: none"> Establish a deposit work order sheet to expedite cash orders Web ordering available as well

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