

Business Continuity

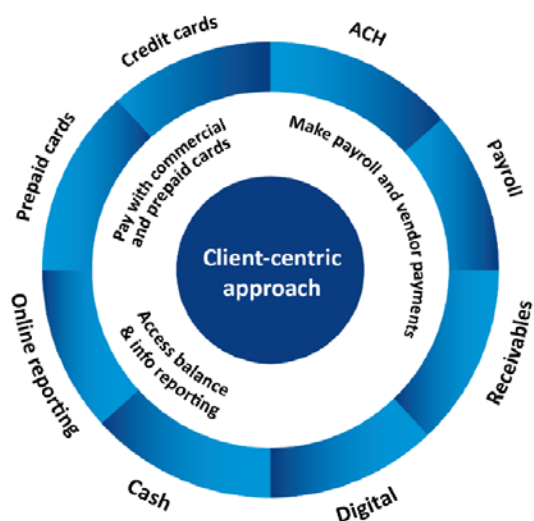
Strategic guidance and support in any event.

Business continuity, for both our organization and yours, is a top priority at Bank of America. That's why our extensive internal business continuity plans are tested regularly. With our vast experience, we can help you prepare for an emergency or unexpected event that may impact your treasury operations.

Leveraging the support and advocacy of a bank you trust gives your treasury team the confidence to continue operating as needed, to support your business, employees, vendors and customers. Whether the event stems from a natural or man-made disaster, we can support you.

In case of emergency

Before an emergency occurs, contact your treasury representative to help you put procedures in place in case you must invoke your business continuity plans. Once these plans are in place, one phone call will coordinate a response and resources to support your needs.



Are you prepared?

If you're not sure your treasury contingency plans are sufficient, your Bank of America client team can help. Consider the following:

- How will you pay your employees? How will you pay the employees who do not have checking accounts?
- Do you need a line of credit in case you're unable to make deposits to cover your disbursements? Have you discussed your credit requirements with your corporate banker or relationship manager?
- How will you process your ACH and wire transfers to pay your vendors?
- How will your employees pay for emergency needs? Ask your card account manager about the benefits of our card programs.
- How will you access your online reports? Our CashPro® Mobile app and mobile token can be used track daily cash management activities from different locations. Consider backup computers, using security tokens and authentication verification.

In addition to your treasury continuity plans, you may also consider:

- Where are your employees designated to go in the event of a crisis? Do they know where to go?
- Do you have a call tree in place? Who is in charge and who has a copy?
- Where do you keep copies of your business continuity plan? Who has access and how will you initiate the plan?

Where is your hot site? What supplies and equipment do you need to run the backup facility?

Natural disaster preparation tips for our commercial card clients

We want to make certain that cardholders are never stranded or experience difficulties at the time of a natural disaster; we recommend that Program Administrators take these steps:

1. Review credit limits since increases in spend often occur during these moments. While we do monitor the overall corporate limit, we encourage review of credit limits on impacted cardholders.
2. Request enhanced fraud strategies for cardholders.
 - Consider the impact of current account restrictions. If accounts have any type of restrictions such as Merchant Category Codes, provide advance notice to lift restrictions. Create a spreadsheet so that those changes can be easily identified when placing accounts back to original status.
 - Verify that contacts are up to date. Have a backup program administrator that has access in case the primary program administrator is impacted.

We can help

Business continuity plans are unique to each client situation — we can customize a solution to help fit your needs. Here are some examples of how we can support your critical treasury needs.

Online Reporting

- CashPro® Mobile app and mobile token to track daily cash management activities from different locations; the Search User function enables you to email, text message or call any user set up on CashPro® Online from your mobile device
- Balance reporting, lockbox, controlled disbursement and other critical reports can be sent via secure email or faxed to your business continuity site

Receivables (not applicable in Mexico)

- Mobile capabilities are available for flexible access to daily receipts
- Lockbox image data can be shared digitally and processed at a designated recovery site; a mail courier will facilitate mail pick up and deliver it to a recovery site location for high-priority processing (not available in all jurisdictions)

ACH (non-urgent in Brazil; TEF in Mexico; EFT in Canada)

- Several backup procedures are offered; may be customized according to your requirements
- Examples of file deliveries: HTTPs, email (not available in all jurisdictions)

Wire Transfers (urgent in Brazil or Mexico)

- Mobile payment initiation, review and approval of payments
- Wire initiation can be made via telephone and secure PINS (limited to urgent payments only; not available in all jurisdictions)
- In Mexico initiation can be made by letter through your dedicated service director

Payroll (not applicable in Brazil)

- Replicate the last payroll file to make certain 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 (Prepaid cards not offered in Canada, Brazil or Mexico)

Credit Cards (not applicable in Brazil or Mexico)

- Emergency card issuance — generally next-day delivery
- Card cancellation and replacements processed by your card program administrator or contact Bank of America Customer Service directly
- 24/7/365 customer service support

Prepaid Cards (not applicable in Brazil, Mexico or Canada)

- Emergency access cards for employees
- New prepaid card programs generally can be setup in two to three days
- Your treasury sales officer will coordinate with our Card Services team

Tax and Utilities (Brazil and Mexico)

- Initiation can be made by letter through your dedicated service director
- File delivery option: email

Cash (U.S.)

- Establish a deposit work order sheet at implementation to expedite cash orders

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