

Business continuity planning

Business continuity and disaster recovery planning is important for both our organization and yours. We have teams dedicated to supporting our ongoing disaster recovery and business continuity planning. We also encourage you to make sure your organization has plans in place to support your ongoing treasury management needs.

How you can prepare

Being prepared for business disruptions is your best defense when the unexpected happens. **We can help you prepare to continue important banking activities if you don't already have a plan in place.** As we work with you, you'll want to consider the following:

- Alternatives to processing your ACH and wire transfers, including payroll
- How employees will pay for emergency needs
- How to access your online banking information and reports if you're not able to get into the office
- If accounts are funded properly in anticipation of unexpected needs

Each customer's business continuity plan is unique. Please keep in mind that some of the services referenced in the following paragraphs must be established in advance of an emergency. Such services may require additional approvals and may result in additional costs or fees to your business.

Consider the following to manage the impact of business disruptions.

Emergency communication plan

It's important to have an emergency plan in place for your employees. This plan should be tested, updated regularly, and communicated to employees. Make sure your business phone call tree is current.

Access to key information

Make sure that your business has access to key information and will be able to successfully sign on and continue to use our services when needed (for example, accessing BAI account reporting, Secure Application File Exchange Transmission (SAFE-T), or electronic payroll origination). Be sure to store sensitive information securely and limit access appropriately.

Power outages

You'll want to have a plan in place to operate should you lose power. Keep paper copies of key information available, as well as a paper copy of your emergency plan and contact information. Please be sure to store this information in a secure location. Ensure batteries are charged and secondary batteries are available for charging mobile devices.

Remote access

Once you have confirmed that your employees are safe, you'll want to ensure they have the resources to securely work remotely if necessary. You can access many of our banking services outside of your business office through the *Commercial Electronic Office*[®] (*CEO*[®]) and the *CEO Mobile*[®] service.

Cash needs

If you require coin or currency to operate, be prepared for possible branch closures and courier delays in the event of an emergency. If you use an armored courier service, have courier contact information readily available.

Beware of scams

Look out for suspicious email and text messages, medical supply scams, and fraudulent donation sites that may impersonate a company, charity, or government agency. The intent is to convince you to share sensitive information such as usernames and passwords, make purchases or donations on spoof websites, or download malware onto your device by opening a malicious link or attachment. If you receive a suspicious email or text message, don't respond, click on any links, or open attachments.

*Availability may be affected by your mobile carrier's coverage area. Your carrier's message and data rates may apply.

Commercial Electronic Office (CEO)

CEO can help you avoid business disruptions. Use *CEO* to bank from almost anywhere 24 hours a day, 7 days a week. All you need is a browser to access *CEO* from any computer or mobile device. You should also download our *CEO Mobile* app designed to make it quick and easy for you to sign on, manage your accounts, and perform transactions from your smartphone.*

CEO helpful hints

- Keep your physical RSA SecurID® token with you in case you need to access *CEO* from a remote location. If you use the *CEO Mobile* app, you should also consider installing a mobile token to help minimize any potential business disruptions in the event you don't have your physical token with you. Please note: You will need your physical token to setup *CEO Mobile* Token.
- With *CEO Mobile* Token, you have an alternative to your physical RSA SecurID token. We suggest you setup *CEO Mobile* Token on your smartphone so that you have a way to access your *CEO* accounts in the event you don't have your physical token. As long as you have your mobile device with you, you will always have your token too.
- If you need to access *CEO* from a different computer, go to **wellsfargo.com/com** and select **Sign On** in the upper right corner or the middle of your screen.
- If you use *CEO* to access services such as ACH, wires, deposits, commercial card, and information reporting, you can also access them through the *CEO Mobile* app.
- Update *CEO* profiles. You and your company's users should ensure their *CEO* profiles are up to date and include a valid phone number, mobile phone number, and email address.

*Check your company's policies for mobile access options.

Treasury Management Preparations

ACH payments

- In an emergency situation, processing payroll files and ACH transactions may be particularly important.
- It's important to have a contingency plan for submitting ACH files in case you can't send the files by your normal means. We can help you develop a plan. Contact your treasury management consultant to consider an alternate solution to transmission.
- Consider creating checks or wires in place of your ACH transactions.

Wire transfer

- The *CEO* Wires service is available through the *CEO Mobile* app or mobile browser – including the ability to approve wires, initiate templated wires, and review successful and unsuccessful wires from the past 24 hours.

- Or you can work with your relationship manager to consider implementing secure automated voice wire initiation.

Deposits

Consider contacting your treasury management consultant to discuss whether our remote deposit service* would be a good fit for your business. It may represent an alternative for depositing checks up to certain limits if location conditions prevent a trip to the bank or ATM.

*Approval is required.

Cash vault

In the expectation of potential branch closures, courier delays or other business disruptions, confirm your emergency level of coin and currency needs for all your business locations. Consider establishing a standard emergency cash order that covers several days of business operations.

Account Reconciliation Plans and Positive Pay

If you're unable to access *CEO* or send files using data transmission because of a business interruption, our *CEO Mobile* app may be an alternative option. Contact your treasury management consultant to learn more.

SAFE-T

If you access SAFE-T through an automated connection or through the SAFE-T application on *CEO*, ensure you have:

- Additional skilled technicians who can manage automated transfers
- More than one user with access to the SAFE-T application on *CEO*

Commercial card

- Consider the use of commercial cards for employees to make emergency purchases or access funds; we offer emergency card issuance — generally 48-hour delivery — to help facilitate this.
- Your card program administrator can order, cancel, or replace cards online.

We are here to help you continue operating as needed, and to support your business, employees, vendors, and customers. Please keep in mind that many of the services referenced must be established in advance of an emergency and may result in additional fees. Contact your Wells Fargo team to discuss how we can help you prepare for unexpected emergencies.

For questions about your treasury management products and services, please call:

Treasury Management Client Services
at **1-800-AT-WELLS** (1-800-289-3557) option 2,
or contact your dedicated client service officer directly.