ACH Services Business Continuity

Operating your business without disruption is critical. That’s why we have a Business Continuity Plan in place for our ACH Services designed to minimize the duration and impact of potential outages. Business continuity/disaster recovery planning at Bank of America is far-reaching and incorporated into all of the bank’s business processes. The continuity program continues to evolve to help the bank effectively respond to new risks.

**Business continuity planning**

Business continuity planning seeks to quickly restore business operations in the event of a minor problem or a serious outage.

We have long made business resumption planning a key part of our business strategy and our commitment to higher standards.

Today, the Bank of America Business Continuity Program is applied to all business units, applications and systems. Reviews of crucial third-party service provider business continuity plans and tests are frequently conducted to help meet the bank’s unyielding requirements for readiness and crisis management.

**How Bank of America has prepared**

Each area of the bank has been given responsibility for developing and testing its work area recovery plan. Our contingency planners have worked with ACH Services to develop a comprehensive and viable business continuity plan that includes annual maintenance and ongoing risk analysis. Meticulous audits and frequent testing of the recovery plan help make certain that Bank of America ACH Services is fully prepared.

Regional Recovery Centers provide dedicated workstations for critical operations. These sites provide essential business functions at a location that is equipped with items such as desktop technology and phones, which can be made available very quickly in the event there is a loss of a primary work area.

Established response teams and notification/escalation procedures at the state, regional and national levels facilitate the management of business interruptions.

We understand that payroll processing, along with your other ACH collection and disbursement services, are critical to your business and you can be assured that the bank will work diligently to address the problems that can impact you.

**Recovering from problems**

The business continuity plan used by ACH Services is designed to help us become fully prepared to handle problems when they occur.

Scenarios can include power failures, telephone system failures, network failures and the failure of other crucial system applications. Our continuity plan provides temporary workflow solutions and appropriate notification/escalation procedures for each banking associate in the event of these types of problems. ACH Services performs frequent testing of all aspects of these processes.

**Recovering from serious outages**

Our business continuity plan provides comprehensive and viable solutions in the event of a serious outage. Serious outages can include the long-term loss of one of our operational sites, the loss of one of our mainframes used to process transactions, or the long-term failure of another essential system.

To protect against these serious outages, a Bank of America ACH Services contingency environment has been established that includes the following elements.
Contingency sites
Sites would be used for contingency purposes only in the event of a major system failure or disaster. Existing ACH processing facilities, operated by Bank of America, are designated contingency sites. These contingency sites are capable of handling 100% of the original production site’s volumes without adversely impacting performance.

Contingency sites are geographically separated from production sites. The sites have emergency electrical generation capability, battery power backup for vital facilities, their own water supplies and can be securely sealed to prevent outside access.

Advanced recovery technologies
An extensive array of advanced recovery technologies is employed at our contingency sites to shorten the recovery time. With data replication technology, Bank of America copies transactions being processed by a primary system and quickly stores them to a backup system. Data replication operates continuously to allow recovery to the point of failure.

Mobile operational units
Mobile teams are prepared to relocate to the contingency sites as required, equipped with complete scripts and recovery procedures.

Procedures
Thorough procedures for implementing the ACH Services contingency site have been developed and are tested annually.

Telecommunication
Telecommunication allows bank associates to perform many mission critical processes offsite.

What to expect
If a situation arises that requires our ACH Services to use its contingency environment, there may be a delay in system availability while switching to the contingency environment. That period of time is required for the back-office interfaces to be redirected and for the completion of processes that help the integrity of the contingency site.

Should Bank of America switch processing to the contingency site, it will be done at the bank’s expense and discretion.

To minimize the impact on your company while switching to the contingency site, your representative is available to assist you to develop and document alternative procedures for completing mission-critical and long-term financial transactions. As always, your Bank of America Client Support representatives are prepared to assist you.

For more information
Bank of America has a history of responding quickly and effectively to natural and man-made disasters. Business continuity will continue to evolve and grow in importance at all organizations and Bank of America is committed to remaining an industry leader. Visit www.baml.com/ACH.

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1 This is not intended to be legal advice and should not substitute the advice clients receive from their own business and legal advisors.