It’s a fact that the spread of coronavirus is greatly impacting the way we bank in many ways: the physical delivery of retail banking, the financial lives of customers, and relationships with employees. Whether you are a business leader, a security director, a fraud specialist, or a cybercrime investigator, you must adjust to new processes to address the potential risks prevalent in the current business environment. At the same time, you face the complex task of building a security and health safety plan that propels confidence that your organization is ready to ensure a safe return while maintaining compliance with government and regional regulations.

Here are some of the things you need to consider when developing your plan:

**The Back to Work Considerations**
- How employees will return to work, whether a reduced schedule or alternating hours/days
- The impact on high-risk employees
- State unemployment reporting requirements
- Government compliance needs
- Process for how to address employees who are unable or unwilling to return to work.
- Continuation of remote work policies

**Safety and Security**
- Employee health screening procedures such as temperature checks
- Privacy guidelines and communications
- A response plan if exposure occurs that includes containment and contact tracing procedures, stay-at-home requirements, and a comprehensive communication strategy
- Personal protection equipment supply such as masks, gloves, and hand sanitizer
- Detailed cleaning processes and health safety measures, such as plexiglass and hand sanitizer at teller windows
- Physical distancing measures such as floor markings to note 6-foot intervals for customers
- Business travel restrictions
- Protocols for customer and visitor contact such as having customers wait outside branches until a teller is available
- Regulatory compliance and reporting obligations with openings and closing, such as OSHA, the Equal Credit Opportunity Act (ECOA), and Community Reinvestment Act (CRA)
- Physical security measures to address customers and employees wearing masks

**Business Continuity**
- Update business continuity plans with section on how to address infectious diseases
- Review emergency information related to epidemics or changes in protocols for responding to global disasters
- Outline current safety and emergency contacts
- Prepare for the possibility of additional closings and re-openings
- Thorough testing of emergency response plans
- Create customer information plan to keep them abreast of changes to hours and closings every step of the way
- Support for government loan programs such as PPP