Overview
We are closely monitoring the COVID-19 (coronavirus) public health threat and taking precautions to ensure our customers and associates remain as safe as possible. To this end, all UMB branches will operate as drive-through only beginning on Monday, March 16.

Our standard business processes and commitments to service level agreements for transactions such as payment processing and payroll operations remain in place and completely unchanged, thanks to our robust business continuity plans. We will continue to serve you and service your accounts as we always have.

FAQs
Q: What are general steps I need to take as a client to ensure business continuity on my side during this time?
A: There are several considerations to bear in mind and act upon:

- Access to key information: Make sure that your employees have access to key information and will be able to successfully sign on to UMB Direct to use our services when needed (for example, BAI file or ACH payroll). Be sure to store sensitive information securely and limit access appropriately.
- Remote access: Once you have confirmed that your employees are safe, you’ll want to ensure they have the resources to work remotely if necessary. You can access many of our banking services outside of your business office through UMB Direct.
- Cash needs: Drive-throughs will be available to meet your cash needs if you require coin or currency to operate. We also recommend that for each business location, you establish a standard emergency cash order that covers several days of business operations. If you use an armored courier service, have courier contact information readily available. In the event of an anticipated business interruption, order, retain, and confirm your emergency level of coin and currency for all your business locations. Cash and coin orders can still be called in using UMB’s IVR telephone number.

Q: How do I ensure continued access to UMB Direct?
A: To begin, keep your physical token with you at all times to access UMB Direct from a remote location. In addition:

- Keep in mind that you have the option to access UMB Direct remotely from your PC. From here, you can access services such as ACH, wires, and information reporting.
- In the rare event that UMB Direct reporting is unavailable, please contact your Treasury Management Client Services representative to pull images, balances, transaction data, and to place stop payments.
• For your protection, initiating payments with security tokens is required. If you do not have your physical token in your possession, please call UMB customer technical support.

Q: I’ve been reading about fraudulent activity during this time. What do I need to be aware of?
A: First and foremost, please be vigilant – unfortunately, bad actors have been using the recent uncertainty to prey upon unsuspecting victims. We are always vigilantly monitoring your transactions, but if you or your business field any messages that concern you or you believe are potentially fraudulent, please reach out to your relationship manager or UMB Customer Technical support immediately.

Q: What business continuity considerations for ACH payments should I be mindful of?
A: In an emergency situation, processing payroll files and ACH transactions can be particularly important. It’s critical to have a contingency plan for submitting ACH files in case you can’t send the files by your normal means. Please call UMB Customer Technical support to discuss your needs and available options.

Q: How are wire transfers being handled during this time?
A: If you currently subscribe to UMB Direct, you will continue to have the ability to initiate and approve wires either freeform or using templates and, if authorized, phone in your wires.

Q: How do I continue making deposits?
A: Drive-thru will remain open and can accept deposits. Also, our remote deposit service could be a good fit for your business. The remote deposit capture service may represent an alternative for making deposits if location conditions prevent a trip to the bank or ATM.

Q: How can commercial cards play a role in navigating these uncertain times?
A: Commercial cards may be a good alternative payment type for payments to your suppliers. UMB offers emergency card issuance (generally a 48-hour delivery) to help facilitate this. Your card program administrator can order, cancel, or replace cards online using our UMB commercial card portal: Commercialcard.umb.com.

Q: Should I expect any changes to my payment receivables process such as Lockbox?
A: No, Lockbox processing is expected to operate normally without interruption.

**UMB Customer Support Numbers**

- Customer Technical Support – 816.860.3999
- Lockbox Customer Support – 816.860.8080
- Cash and Coin IVR Number – 1.888.854.7739