All businesses are vulnerable to disasters – from tornadoes to hurricanes to outbreaks of illness. Business operations and cash flow can be disrupted but having a plan in place can minimize the risk and help you get back to business-as-usual as soon as possible. For most businesses, the following functions are critical during an emergency: payroll, accounts receivable, and accounts payable.

**Plan ahead for key services**

- **Sign Up for Online Banking.** With a secure Internet connection, passwords, and security token, you can access vital financial information through Business Internet Banking to monitor transactions, transfer funds and more.

- **Set Up Electronic Bill Payment Services.** ACH Origination1 & Bill Pay keep your suppliers paid even when physical delivery services are not available or delayed.

- **Plan to Deposit Remotely.** Remote Express Deposit2 (RED) allows you to deposit checks remotely using the RED scanner and a secure Internet connection. RED is also available through a secure online portal, allowing you to use a variety of document scanners.

- **Prepare to Keep Cash Flowing.** Lockbox Services streamline the processing and depositing of your incoming payments using our centralized remittance processing centers, and a custom remittance eases your payment posting process.

- **Take Care of Employees.** Direct Deposit of payroll, reimbursements and/or benefits ensure your employees receive available funds for immediate use without the worry of loss or delay of paper checks.

- **Phoned-in wires.** Should you not have internet access, request wires by phone.

**PREPARING FOR AN EMERGENCY**

Take time now to gather information and materials so you will have it ready should a disaster strike.

- **Scan or make copies** of important financial documents and key computer files.

- **Store your copies off site.** Safe Deposit boxes are perfect for this.

- **Have cash on hand** in case ATMs are not working. Having checks available is also a good idea.

- **Prepare a kit** with batteries, flash drives, electronic cables, cords, first aid and basic hygiene supplies.

- **Keep a paper list** of contacts.

Get started today:
1-888-SYNOVUS (796-6887)

See reverse for important information, including disclosures.
• **Depending on the situation, cover equipment** with plastic to protect from water damage.

• **Update your contact information** with us to ensure we can contact you. This should include mobile numbers.

**TIPS FOR EMERGENCY WORK FROM HOME PROGRAMS**

• Practice ahead of time if possible.

• Bring key equipment home every night should a work from home plan be implemented. This includes laptops, scanners, and **security tokens**. Acquire additional equipment if necessary.
  – If using a remote deposit scanner on a work laptop, take work laptop and scanner home. If you need to connect to a new computer, call us to download required scanner drivers.

• Send overnight mail supplies home with employees. You may need to send in signed documents if any of your service providers can’t accept digital signatures. Or, you may need to send materials to your clients.

• Forward office phones to cell phones. Provide mobile numbers to key partners like your bank.

• Make sure everyone can connect to the work network and applications.

• Acknowledge team members may need to adjust to an environment with less face-to-face interaction.

• Make sure team members know how to get help.

• Continue to stay in touch on critical work that needs to be completed and prioritization of tasks, such as outreach to key clients.