Service access and locations

Are you still open during the stay-at-home mandates? / Can I still bank?

We want to assure you that we are still here, open and prepared to financially serve you. We will remain open to assist you—even during state or governmental stay-at-home mandates because banking is an essential service. As an essential service, we are exempt from shelter-in-place policies.

Our online banking and mobile applications remain available 24/7 for your convenience. You can check balances, view transactions and make payments without any interruption, just as you're used to. If you need to speak with your account manager or banking specialist, feel free to connect with them over the phone.

What are current branch hours?

Branch hours are drive-thru only, from 9 a.m. – 5 p.m. Monday – Friday. If Saturday hours are offered at your branch, they will operate drive-thrus from 9 a.m. – noon on Saturday. Branches are open for drive-thru service and customer phone calls. In-person appointments may be made during those times, but lobbies will remain closed to the public.

Preparation information for business clients

What are general steps I need to take as a client to ensure business continuity regarding finances during this time?

- Access to key information: Make sure your employees have access to key account information and will be able to sign in to your online accounts.
- Remote access: You can access many of our banking services online.
- Cash needs: Drive-thrus at our branches will be available to meet your cash needs if you require coin or currency to operate. Consider establishing 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 at 888.854.7739.
  - **Important note:** Effective June 15, the Federal Reserve is significantly reducing the amount of physical coin allocated to each financial institution. This reduction is a result of COVID-19 related impacts to production, supply chain and coin circulation. The new coin allocations impact your future coin orders from UMB. Please contact your treasury management officer for specific information.
- Commercial card remote payments: Access the Pay Now functionality in the UMB Commercial Card platform. If you have questions about setting up and/or using Pay Now, please review our Pay My Bill: User Guide. You can also contact our program administrator team with questions at 855.698.8050.

How do I ensure continued access to online banking?

Keep your physical token with you at all times to access UMB Direct from a remote location. You have the option to remotely access business online banking services, like UMB Direct and online banking, where
you can access account services such as ACH, wires, and information reporting. If you find you are unable to access your online account, your UMB account manager can assist with you with pulling reports and accessing information.

**What business continuity considerations for ACH payments should I be mindful of?**

In an emergency, 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 at 816.860.3999 to discuss your needs and available options.

**How are wire transfers being handled during this time?**

If you can access 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.

**What should I do if I have a card that expires during the COVID-19 event?**

If you have UMB commercial credit cards that need immediate renewal, please contact our program advisor team at 855.698.8050.

**How do I continue making deposits?**

Drive-thrus will remain open and can accept deposits. Also, our remote deposit service remains available in the event conditions prevent a trip to the bank or ATM.

**I need some financing flexibility during this uncertainty.**

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.

**Should I expect changes to my payment receivables process such as lockbox?**

No, lockbox processing is expected to operate normally without interruption.

**What is UMB doing to avoid payment processing issues?**

Customers should not expect an interruption to UMB payment services as a result of the coronavirus situation, including your ability to send or receive payments such as payroll processing, immediate payments via wire transfer, card payments and payment receivables. Visit more.umb.com/covid-info for more business-specific information.

**UMB’s business continuity and pandemic response**

**Who are you relying on for your information?**

We are working with various trade groups and clients such as yourself, but also rely heavily on external parties including the World Health Organization (WHO), the Centers for Disease Control (CDC), the
Department of Health and Human Services (HHS), the State Department (State) and local health departments for their guidance and any restrictions they put in place that may supersede our current planning.

**Are you continuing to update your planning?**

We have activated a task force crossing multiple areas within UMB to ensure we’re prepared for COVID-19 and other similar events. This task force, which reports updates to executive management, is addressing topics such as potential travel and/or visitor restrictions, impacts on current absence policies, third-party readiness and additional cleaning and hygiene needs. We will continue working with internal business partners to assess their planning as this unique situation continues to develop.

**Has UMB done any prior planning for a pandemic-type event?**

Part of our standard business continuity practices is to conduct annual tabletop exercises, including pandemic response situations, and our latest exercise took place in December 2019 to a team of managers across the company. This exercise has been made available to other departments across UMB for their preparedness as well. We have been conducting pandemic preparation exercises since 2000.

**Has UMB enacted their business continuity/pandemic plans?**

We're continuing to closely monitor the COVID-19 situation and proactively adapt our operations in accordance with our business continuity plans and our customer needs, so we have continuous delivery of critical processes. Some of these actions include implementing virtual meetings, requiring remote working options for non-essential associates, geographic disbursement, social distancing and relying on technology to keep in touch with each other and you. We have also restricted access to UMB's technical and operations centers to individuals assigned to work at those specific locations.

**Does your planning include alternate worksites or work-from-home options?**

Our planning allows for departments to take advantage of their assigned alternate worksites and work-from-home strategies as appropriate. We have implemented strategies designed to decentralize critical processes as possible, including implementing virtual meetings, requiring remote working options for non-essential associates, geographic disbursement, social distancing. We will continually monitor service levels to make sure customers continue to receive the service they are used to.

**How are you safeguarding your physical locations?**

To safeguard our most critical locations, we have restricted visitor and associate access to essential staff only. For our branch locations, we are directing all traffic through the drive-thrus unless a face-to-face meeting is required (these are by appointment-only). We will continue to follow government directives as they are focused on the financial sector, while still striving to provide the highest levels of service available.

**How is UMB handling events during the pandemic?**

All UMB-sponsored events for 2020 are cancelled. This includes associate and customer events at UMB and non-UMB locations. As events unfold, we are continuing to research and review alternative event structures, such as virtual events and small gatherings.
How is associate, business and sales travel impacted by the pandemic?

We have suspended all international business travel to affected regions as defined by the CDC’s Travelers’ Health Notices. We are also suspending associate attendance at any work-related conferences, seminars, conventions or other large-group events.

Do you have a self-quarantine process?

We have implemented a 14-day self-quarantine for associates who have been exposed to the coronavirus based on tiered exposure levels.