

General Interest Frequently Asked Questions (FAQs)

1. There have been many pandemic flu exercises conducted in the last couple years. How is this one different? What are the benefits of participation?

The Financial and Banking Information Infrastructure Committee/Financial Services Sector Coordinating Council for Critical Infrastructure Protection and Homeland Security (FBIIC/FSSCC) Pandemic Flu Exercise will be the first exercise conducted in the United States to target the entire financial services sector. It will involve financial services organizations representing all functions within the sector and every geographic region within the country. It is also the first exercise whose primary focus will be to test participating firms' pandemic plans against a scenario spanning an entire pandemic wave. The primary benefit for individual organizations will be the opportunity to review, test and update their pandemic plans against a realistic pandemic scenario. The exercise will also provide a training opportunity for participants with their internal operations staffs and crisis management teams if they so desire.

2. What is it important to participate? What is at Stake?

Health experts have been monitoring a new and extremely severe avian influenza virus, the H5N1 strain, for 8 years, because a pandemic could occur if this virus evolves to become as contagious as a normal flu (which requires human-to-human transmission). A flu pandemic is a global outbreak of influenza which is transmissible from person to person and causes serious illness for which there is little natural immunity and limited prepared vaccine. It is crucial to understand the impacts of a potential flu pandemic on the financial services sector and to examine the state of the sector's preparedness for crises that extend over weeks or months.

3. Why is the exercise being conducted over a three-week period rather than the more traditional one or two-day format?

There are three primary reasons why the multi-week format was chosen. First, it will accommodate a large number of participants, which will allow for participation across the entire financial services industry (securities, banking, credit unions, insurance, etc.). Second, it will permit individual firms to test their pandemic plans with the involvement of individuals who would actually be involved in a real event, thus providing a more realistic training opportunity. And finally, the multi-week format will allow sufficient scenario updates and questionnaires to cover an entire pandemic wave, including both pre-pandemic and early recovery phases.

4. Are there any eligibility requirements or costs for firms to participate in the exercise? What types of financial services firms are eligible to participate?

Any financial services firm (bank, securities/futures firm, credit union, insurance company, service provider, etc.) that has financial operations established within the United States may participate in the pandemic exercise. There are no restrictions to participation based on firm size, geography (within the U.S.) or function (within financial services), and there is no charge for participation. The exercise will provide a great opportunity for firms of all sizes, geographic areas and sub-sectors within financial services to participate and test their

pandemic plans. All financial services organizations are encouraged to participate.

5. Can foreign authorities of organizations participate?

U.S. based financial operations of foreign financial services organizations are welcome to register to participate. Since this is a domestic facing exercise, operations of organizations outside the United States are not able to participate.

6. Can non-financial organizations participate?

The exercise is open to all components of the financial services sector within the United States. Organizations from other sectors are not able to participate.

7. How will the exercise be conducted? How will participants “play” in the exercise?

To approximate a Pandemic Flu wave of 12 weeks, each of the exercise’s scenario updates will simulate more than one week of pandemic time (i.e., 2-6 weeks). The scenario update released on September 24th will simulate weeks 1 and 2 of the Pandemic wave; the scenario update released on October 1st will simulate weeks 3 through 6; and the scenario update released on October 7th will simulate weeks 7 through 12.

Starting September 4th, background briefing materials for the exercise can be downloaded at the registered participants’ login site. These materials include information from the World Health Organization (WHO) and Centers for Disease Control and Prevention (CDC) about pandemic influenza, and the WHO alert phases, and official U.S. government response stages. A glossary of terms for the exercise will also be included.

Starting September 17th, the pre-exercise scenario can be downloaded at the registrants’ login site along with the absenteeism distribution for the September 24th scenario update. The absentee distribution is a protocol that will enable participants to approximate the scenario’s target absentee rate for their firm. It will list letters of the alphabet that represent the first letter of the last name of those who will be absent.

On each Monday (September 24th, October 1st, and October 8th) at 9:00 AM (Eastern Daylight Time - EDT), a scenario update and set of multiple-choice questions will be available for download at the participants’ login site. Absenteeism distribution information will also be available for download with Monday’s scenario update on September 24th and October 1st. Each participant will also receive an email from fspanfluexercise@surveymonkey.com with a link to an online questionnaire where they can enter their responses. Participants will have until 5:00 PM EDT on Wednesday of each week to respond to the online questionnaire .

The same process and timing will occur each week of the exercise. Participant involvement in the exercise will end by 5:00pm on Thursday, October 11th (due to the Columbus Day holiday) with each participant’s final response to the online questionnaire.

8. What is the absentee distribution? How will I use the absenteeism distribution information that is provided?

The absenteeism rate for each scenario update will vary as the pandemic spreads across the United States. In a real world environment, absenteeism will be comprised of more than personnel who have contracted the flu and cannot work. Absenteeism will also include personnel who have to care for children or relatives sick from the flu, those who must remain home to care for children as schools or day care close and those who do not come to work for fear of contracting the flu.

The absentee distribution information will enable each financial organization to examine its

business continuity plans in the context of specific staff who are absent from work at each phase of the pandemic. Being “absent” means that an individual is absent from the workplace and unable to work, even if he or she has telecommuting capability in normal circumstances.

The absenteeism distribution is a list of letters of the alphabet that represent the first letters of the last names of your employees who are absent for the next weeks’ scenario. It is a protocol that will enable participants to approximate the scenario’s target absentee rate for their firm. Absentee distributions will be released the week prior to the week they will be used for exercise play to allow for participants to prepare. The absentee distribution released with the September 17th pre-exercise will be used by participants during the September 24th week of exercise play; the absentee distribution released with the September 24th scenario update will be used by participants during the October 1st week of exercise play; the absentee distribution released with the October 1st scenario update will be used by participants during the October 8th week of exercise play.

Providing the absenteeism distribution a week in advance will allow adequate time to review your Human Resources records, identify the absent individuals, and determine the distribution of the absent employees among your various departments, units, etc., as appropriate for the following week’s scenario update. If you are participating as a business unit, and not as an entire organization, apply the list of letters to your business unit alone to discover who will be absent.

If the absentee distribution cannot be used due to manpower/cost or other issues, participants are encouraged to apply their own internal processes to achieve the target absentee rates that will be contained in the scenario updates. The absentee distribution was designed to suggest to firms that they should try to go beyond the common presumption that some normally reliable employees and supervisors will always show up. So, even if firms choose to use the general absenteeism rates supplied in the exercise in lieu of the surname approach, they should keep in mind the real potential in a pandemic that normally reliable employees and supervisors may be unavailable.

9. Are my organization’s Exercise Administrators and/or Exercise Facilitators exempt from falling ill during the duration of this Pandemic exercise if their surname letter is selected?

Yes. However, the number of Exercise Administrators and/or Facilitators that are exempt must be kept to an absolute minimum consistent with your requirements to effectively implement the exercise for your financial services organization. Exempting too many personnel may result in not achieving realistic impacts on your operations or services and diluting the effectiveness of the exercise.

10. What kind of time commitment will be required of exercise participants?

The level of participation in the exercise is solely at the discretion of each participant’s organization. Beyond that, each firm will have to determine the lines of business and number of employees that it wishes to involve in testing its plans. Many firms have already indicated their intention to involve the members of their senior management and crisis management teams to make this exercise as realistic as possible.

11. How do financial services firms register to participate in the exercise? When will registration be available?

The exercise registration process will be handled through the exercise website. Registration opened on July 19th and will remain open until midnight EDT on August 31st. Information on how to register will be available under the “Exercise Information” icon at the website (<http://www.fspanfluexercise.com>).

12. How and to what extent will the media be involved in the exercise?

Press releases announcing the exercise have gone out to the media from both the Treasury Department and the FSSCC (see the Announcement section of this website for links). All contact with and inquiries from the media should be directed through **The Department of the Treasury**, Jennifer Zuccarelli, 202-622- 8657, Jennifer.Zuccarelli@do.treas.gov or the **FSSCC**, Jim Binder, 312-322-9853, jbinder@theocc.com. The media will not be permitted to observe or participate in the actual exercise. The Treasury Department and the FSSCC will hold media briefings, issue press releases and conduct media interviews before and after the event. The information shared with the media regarding the exercise and its results will be at a high level and will address overall performance of the financial services industry as a whole. In no case, will the names of individual participant organizations be discussed or released to the media.

13. How and to what extent will the financial regulators be involved in the exercise?

The financial regulators are assisting with the development of the exercise and are invited to test their own organization’s plans. However, they will not be provided with any information regarding individual participant firms. The regulators will not be “playing the role” of their organizations as supervisors or regulators and will not provide any answers regarding if, when or how regulatory forbearance might be granted under scenarios such as those used in this exercise. The regulators, however, do welcome information from the sector regarding potential areas where firms may request relief.

14. How will participant anonymity be protected throughout, as well as, after the exercise? How will the data gathered in the exercise be used?

Registration information that includes the identities of participating organizations will be retained by the Securities Industry and Financial Markets Association (SIFMA) in strict confidence. During the exercise, responses will be gathered anonymously from individual participants. These responses will be aggregated and analyzed by sub-sector (banking, securities, insurance, etc.) and possibly by other categories such as size or geographic region for developing after-action reports. Reports will not include firm-specific information. Control Team members and members of the Exercise Planning Team will not have access to participant identities.

REGISTRATION
Frequently Asked Questions (FAQs)

1. Why is it necessary to register to participate in this exercise?

Registration provides the exercise sponsors the minimal information necessary to confirm that the organization is a member of the financial services industry in the United States. Additionally, general information provided (excluding the names and contact information of participating organizations) will help in the analysis of aggregated exercise results.

2. Can my organization still participate in the exercise if we don't register?

Registration and subsequent validation is required to receive the scenario package and subsequent weekly updates as well as the weekly online questionnaire.

3. What information will be required to register for this exercise?

Registration information is divided into two general categories: Point of Contact (POC) information, and general information on your financial services organization. Required Primary and Alternate POC information is first and last name, business unit or functional area, mailing address, phone number and email address. This is needed in the event that an issue arises and the Exercise Control Team needs to contact participants during the exercise. Information on your financial services organization will consist of the organizational level at which your firm is participating; the primary business lines, major regions and financial centers within the U.S. in which you operate; and total revenue, total assets, or total employees worldwide.

4. How will my anonymity and that of my organizations be treated?

During registration, you will select a username. Please select a username that will ensure organizational and personal anonymity. This username will be attributed to the general information of your organization, but not to the POC information, nor the name of your organization.

5. How long will it take to register online?

The initial registration application should take less than 5 minutes to complete if the information noted above is available before starting the process.

6. Will I be granted access to the registered participant area of the website as soon as I submit my application?

No. For security purposes, each application will be reviewed to ensure the authenticity of the registrant. After the registration application has been approved, an email will be sent to the Primary POC with a temporary password and instructions on how to log on to the registered participant area.

7. Who can I contact if my organization's Primary POC does not receive an e-mail with a temporary password and log on instructions after submitting our registration application?

Application screening and validation times will vary, and we ask that you please be patient. You can inquire as to the status of your registration application by clicking on the "Contact Us" icon and following the directions to send an email to help@fspanfluexercise.com providing POC information including your financial services organization and a phone number. A representative will follow up as soon as practicable.

8. Who can I contact if I am having problems getting the registration data application form to accept my data inputs?

It is required that all data fields on the registration data form be filled in for your registration to be processed. Additionally, do not use special characters (quotation or question marks, dashes, parenthesis, periods or comas) in the text boxes of the registration application, as that will cause an error message to appear. A physical address must be entered in the address line; P.O. Boxes are not acceptable.

If you are still having problems, click on the "Contact Us" icon and following the directions to send an email to help@fspanfluexercise.com providing POC information including your financial services organization and a phone number. A representative will follow up with you as soon as possible

9. What if I need to change my username?

Please select a username that will ensure organizational and personal anonymity. If you need to change your username for any reason, click on the “Contact Us” icon and follow the directions to send an email to help@fspanfluexercise.com providing POC information including your financial services organization and a phone number.

10. Are additional industry-wide events planned that would provide registered participants the opportunity to gain a greater understanding of the exercise and ask questions concerning the exercise?

One industry-wide conference call was held for registered participants on August 15. A second conference call is scheduled for Friday, September 14th at 11:00 AM Eastern Daylight Time (EDT). Information concerning the September 14th conference call will be posted on the protected area of the exercise website by the end of August.

Exercise Frequently Asked Questions (FAQs)

1. How much time will be required of my organization to effectively participate in the exercise and what components of my organization should be involved?

This pandemic exercise has been designed to engage multiple elements of your organization, such as business continuity, operations, human resources, and even senior leadership. Each participating organization must decide how robust its involvement in this exercise will be and how many elements to include. A participating organization may choose to have only a few members of the organization reviewing the scenario package and filling out the responses. Alternatively, participants may choose to exercise one or more elements of the organization and test multiple aspects of its plans for coping with prolonged crises. The choice is entirely yours.

2. How will the exercise be conducted? How will participants “play” in the exercise?

To approximate a nominal Pandemic Flu wave of 12 weeks, each scenario update will simulate 2-6 weeks of exercise time. The scenario update released on September 24th will simulate weeks 1 and 2 of the Pandemic wave; the scenario update released on October 1st will simulate weeks 3 through 6; and the scenario update released on October 7th will simulate weeks 7 through 12.

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The same process and timing will occur each week of the exercise. Participant involvement in the exercise will end by 5:00pm on Thursday, October 11th (due to the Columbus Day holiday) with each participant's final response to the online questionnaire.

3. What is the absenteeism distribution information? How will I know those personnel in my financial services organization who will be absent from the workplace as a result of the pandemic flu?

The absenteeism rate for each scenario update will vary as the pandemic spreads across the United States. In a real world environment, absenteeism will be comprised of more than personnel who have contracted the flu and cannot work. Absenteeism will also include personnel who have to care for children or relatives sick from the flu, those that must remain home to care for children as schools or day care close and those who do not come to work for fear of contracting the flu.

The absentee distribution information will enable each financial organization to examine its business continuity plans in the context of specific staff who are absent from work at each phase of the pandemic. Being "absent" means that an individual is absent from the workplace and unable to work, even if he or she has telecommuting capability in normal circumstances.

The absenteeism distribution is a list of letters of the alphabet that represent the first letters of the last names of your employees that are absent for the next weeks' scenario. It is a protocol that will enable participants to approximate the scenario's target absentee rate for their firm. Absentee distributions will be released the week prior to the week it will be used for exercise play to allow for participants to prepare. The absentee distribution released with the September 17th pre-exercise will be used by participants during the September 24th week of exercise play; the absentee distribution released with the September 24th scenario update will be used by participants during the October 1st week of exercise play; and the absentee distribution released with the October 1st scenario update will be used by participants during the October 8th week of exercise play.

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If the absentee distribution cannot be used due to manpower, cost or other issues, participants are encouraged to apply their own internal processes to achieve the target absentee rates that will be contained in the scenario updates. The absentee distribution was designed to suggest to firms that they should try to go beyond the common presumption that some normally reliable employees and supervisors will always show up. So, even if firms choose to use the general absenteeism rates supplied in the exercise in lieu of the surname approach, they should keep in mind the real potential in a pandemic that normally reliable employees and supervisors may be unavailable.

4. Can participants add scenario data specific for their organization to fulfill internal requirements or accomplish organizational goals for a pandemic event?

One objective of the exercise is to allow participants the opportunity to test their organization's resources, policies and procedures during a realistic pandemic event. There is no reason why additional information developed internally by the participating financial services organization cannot be used for internal analysis as long as they do not change the core scenario and will not 'cloud' the response back to the Exercise Control Team.

5. What if we have questions about the scenario?

The Exercise Control Team asks that participants not fight the scenario. We ask that you not argue about whether or not something could happen, but focus on how you would deal with such circumstances if they did happen. You will be challenged to accept crises conditions that are not of your making and information that inevitably is less than you would like before making critical decisions. Use what you have and make the best decision possible with the information provided.

6. What happens if there are technical difficulties with the online questionnaire and I cannot input my firm's response?

In the event of a general technical problem that disrupts the operation of the exercise, participants will be advised of what to do by the Exercise Control Team via email and/or telephone. In the event of an organization/firm specific problem, please click on the "Contact Us" icon and follow the directions to send an email to the Exercise Control Team at help@fspanfluexercise.com, please provide the nature of the problem and POC information, including the name of your financial services organization and a phone number. A representative will contact you as soon as practicable.

7. What happens if I miss the Wednesday 5:00 PM EDT deadline for responding to the online questionnaire on September 26th and October 3rd? What about the 5:00 PM EDT deadline on Thursday, October 11th?

It is important that organizations do not miss these deadlines because responses received after 5:00 PM EDT on September 26th and October 3rd will not be included in the initial review process by the Exercise Control Team for formulating the next scenario update. An analysis of participant responses is a critical step in the process of formulating the following week's scenario update. The questionnaire deadline for the third and final week of the exercise is extended to Thursday, October 11th, 5:00 PM EDT, due to the Columbus Day holiday.

8. What if I am sick or absent from the office during the exercise?

Each organization's POC is responsible for ensuring that adequate coverage is available throughout the exercise. We recommend you have an alternate POC when you register and that you share your username and password with your designated alternate. Any changes to the primary or alternate POC must be provided to the Exercise Control Team at help@fspanfluexercise.com immediately.

9. Can I pass my Primary POC responsibilities to someone else in my organization if necessary?

Yes, but please ensure that the Exercise Project Team is advised of the change including name and telephone and email contact details immediately at help@fspanfluexercise.com.

10. If I have a question on any aspect of the exercise, who can I refer this to?

Your organization's Primary or Alternate POC should state the issue or question succinctly and email the Exercise Control Team at help@fspanfluexercise.com.

11. How will the Exercise Control Team communicate cessation of the exercise if a real world event occurs?

If it is necessary to terminate the exercise, the Exercise Control Team will inform all participants Primary or Alternate POCs via email and/or phone.

12. How will the exercise be affected if a major hurricane or other disaster strikes?

The expectation is that the exercise will continue as planned in the event of a hurricane or other event of similar consequence. Should a severe event occur, the Exercise Control Team will monitor the extent of the impact on exercise participants to determine if any action is warranted.

13. What are some of the information components you will be including in the exercise?

This exercise and its accompanying scenario has been designed to engage multiple functions, such as business continuity, operations, Human Resources, and even senior leadership decision making. Participating organizations will be able to address issues concerning:

- **Medical** - Absenteeism, infection rate, virulence of H5N1 strain, location of outbreaks and effectiveness and availability of vaccines and anti-virals
- **Financial** - Market impacts, business impacts, banking and finance infrastructure impacts
- **Societal** – Impacts in other infrastructures, such as telecommunications, transportation, and energy