



THE ESSENTIAL GUIDE TO EMERGENCY NOTIFICATION SYSTEMS FOR FINANCIAL INSTITUTIONS



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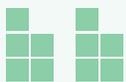
The Importance of Emergency Communication

Financial institutions are increasingly facing a new reality where they need to be prepared for emergencies in the workplace.

Natural disasters on US soil have been growing in frequency and intensity. In 2018, for the first time ever, 14 weather and climate disasters cost the economy more than \$1 billion each⁽¹⁾. Man-made emergencies are also occurring with greater frequency, with 1.7 million violent incidents in workplaces each year⁽²⁾. Banks and credit unions, in particular, were targeted for nearly 20,000 robberies and burglaries between 2014 to 2018⁽³⁾.

While all of these situations are difficult to contemplate, industry leaders are realizing the need to dial back the “it-won’t-happen-here” stance and proactively create emergency management plans. During this process, they quickly realize the vital part that strong internal lines of communication play to ensure the best possible outcome.

During emergencies, for example, alerts must be sent to create awareness of the situation. Clear instructions need to be conveyed to employees on how to protect themselves and customers, or how to avoid the area entirely so they don’t walk into a dangerous situation.



Timely notification to employees of an ongoing active threat is imperative for a proper response.

Terry Nichols

Chief of Police (TX), author and trainer on active threat preparation and response

Employees will need to be kept in the loop to gain their support and, hopefully, safeguard against rumors that can cause reputational damage to the business (such as in the case of the missing Malaysian flight 370 when gossip about the pilot's state of mind created a fresh crisis for the airline).

Moreover, all businesses have a duty of care – an employer's responsibility to their employees. As such, a bank or credit union could be held liable if someone were to be injured in an emergency situation. It is therefore fiscally responsible for banks and credit unions to maintain an emergency communication system to keep everyone informed.



Effective and Efficient Mass Communication

Whether it is for protecting employees and customers or for crisis management, businesses are turning to new technology that will get the right information to the right people at the right time.

Specifically, they are looking into emergency notification systems (ENS) that offer the ability to broadcast alerts or critical information to mass groups of targeted individuals in an instant.

In this guide on emergency notification systems, we will outline the essential information you need to know about these systems. You will also learn what key features you need and why they are must-haves.

ENS Applications include:

- Communication outage
- Power outage
- Natural disaster
- Weather-related disaster
- Fire or chemical incident
- Security breach or threat
- Violent incident
- Health and safety hazard
- Cyberattack or data breach



What Comprises an Emergency Notification System (ENS)?

Simply put, an ENS is a system that broadcasts messages to one or to many groups of people, alerting them to a pending or existing emergency.

It provides a simple, central platform to send messages and can disseminate information to groups of any size, at dispersed locations, anywhere around the world. So employees, no matter their location, can be notified immediately and kept updated of any danger.

Many ENS offer the capability to communicate via a variety of channels: email, fax, phone call, SMS, and/or app notifications. In this day and age, the most valuable channel is, by far, the smartphone. People keep their phones close by and check their phones an average of 52 times a day. Users have become accustomed to checking phones as soon as they see or hear that they have received any type of message.

This behavior increases the likelihood they will see the emergency message in a timely fashion, compared to emails or phone calls which many people will not read right away. Add to this, the fact that staff often step away from their desks, phones, and PCs during regular business and will be separated from the source of the notification. Not so with smartphones, which most people keep with them at all times.

Related ENS Regulations

■ CLERY ACT

The Clery Act requires all colleges and universities that participate in federal financial aid programs to give timely warnings of crimes that represent a threat to the safety of students or employees.

■ CFR 1910.165

The OSHA standard that requires employers to provide an early warning for emergency action, or reaction time for employees to safely escape the work place, the immediate work area, or both.

■ NFPA 72

The guidelines by the National FireProtection Association (NFPA) that direct the application, installation, and performance of emergency communications systems and their components.

■ NENA 56-003

The standard by the National Emergency Number Association (NENA) for the operational, administrative, and procedural issues for the proper implementation and management of an Emergency Telephone Notification Systems (ETNS) system.



8 Must-Have Features of an ENS

Not all emergency notification systems are created equal. According to experts, here are the most important features of an Emergency Notification System.

- **1 Secure**

The ENS needs to be secure against hacking, unauthorized logins, and any kind of tampering so that critical messages can be trusted and personal data is not compromised.
- **2 Prepping**

In an emergency, time should not be wasted typing out specific instructions. So the ENS should allow the creation of pre-scripted messages and the flexibility to offer a selection of different messages that will make emergency planning and preparations truly effective.
- **3 Two-Way Communication**

The ENS should also allow staff to initiate and report an emergency. So it must provide two-way communication so employees can update the organization on their status and location during a crisis.
- **4 Simple**

An intuitive interface is essential in an ENS so messages can be sent quickly and no mistakes are made. For receivers, it must be straightforward enough that it does not add to the stress of an emergency.
- **5 Scalability**

If an organization has many employees dispersed geographically, each and every one should be alerted efficiently and effectively. As such, the ENS must be able to handle large amounts of data being sent at one time.
- **6 Targeting**

To ensure that relevant notifications get to the right people, the ENS needs to have both geo-fencing functions and robust audience grouping. That way, employees directly in the emergency area will likely receive different information than those further away from the emergency.
- **7 Reliability**

An ENS cannot afford to break down especially during an emergency. So it needs to work on-demand 24/7/365 for both the sender and the receiver.
- **8 Multimedia-Capability**

Most ENS support text-based notifications. But in practice, a good ENS needs to incorporate images and videos to receive visual feedback from employees.



Solution Spotlight: SafeBanker & SafeResource apps

SafeBanker (for banks) and SafeResource (for credit unions), powered by 3SI Security Systems, are apps designed to protect employees during various work processes when they are most vulnerable (e.g. branch openings and closings, servicing ATMs, etc.) Built into these apps is a powerful ENS platform with two-way communication. They work on both Android and iPhone smartphones, so every employee can carry the apps with them at all times.

Key Features of SafeBanker & SafeResource

Secure

The system is completely secure and cannot be hacked or duplicated by a potential assailant.

Two-Way Communication

Employees can initiate emergency calls/reports and send feedback to inform security personnel of the emergency status as well as their location.

Scalability

The SafeBanker & SafeResource platform has been proven to operate in emergency situations for businesses with thousands of employees.

Reliability

The apps have been deployed by many of the biggest banks and retail businesses in the US in real-world emergencies.

Prepping

The platform supports unlimited message templates that can be sent at the click of a button.

Simple

The technology is designed specifically for fast and easy operation for all employees.

Targeting

It can send emergency notifications to any size of group in any location.

Multimedia-Capability

Staff can send notifications and feedback via text, images, or video.



□ **In addition, SafeBanker & SafeResource have several other notable features.**

Emergency reporting for all employees: Staff can send an immediate notification of any type of emergency simply by pushing the app's video, chat, or call icon. Security will be immediately alerted that the employee is in an emergency.

Connection to security services: Security personnel will immediately see the identity and location of the employee and may access real-time audio and video to monitor the situation and provide counsel and comfort to the employee.

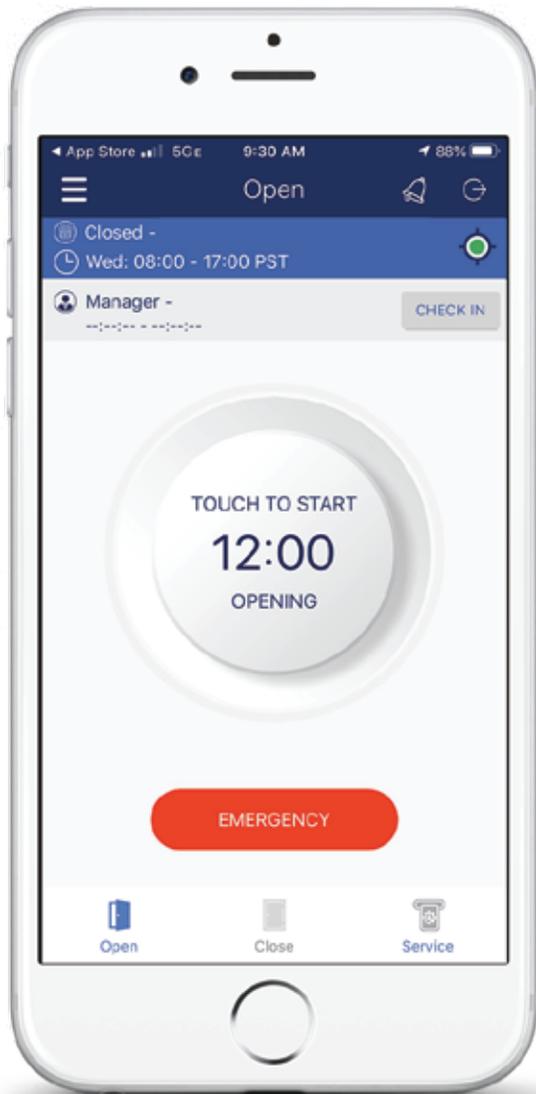
Central storage: Everything is recorded and stored on a secured central server controlled by the financial institution to meet chain of custody requirements for legal proceedings. Nothing is ever stored on the employee's smartphone.

Support: 24/7 support for all clients and end-users.

Reporting: Full audit program with downloadable usage logs and data for analysis.

Secure web portal: Where the central office can see all activity at a glance and access reporting function.

Consistent review and updates: 3SI works to continuously improve SafeBanker & SafeResource to add new features and functionality to expand the benefits of the technology.



Make the Right ENS Choice

Now that you know what makes a good ENS system, it's important that you find a vendor that can deliver the right solution with the right features at the right price and provide the support you need for a lifetime of usage.

For more information about ENS and 3SI's SafeBanker & SafeResource apps, **contact us at +1 800 523 1430.**

Visit 3si.com/safebanker or 3si.com/saferesource



About 3SI

- **Over 45 years** of experience and specialized knowledge in the security field
- **24/7** US-based support
- **Long-term relationships** with the industry, built on **trust and satisfaction**
- Partnered with over **8,000 law enforcement agencies**
- Over **12K criminals apprehended and \$105M in assets recovered**

3SI Solutions

- **Tracking** uses multiple technologies to help police track crimes, recover stolen property and arrest criminals
- **Cash Tracing** uses ink, smoke and dye to foil robberies, recover stolen cash and apprehend criminals
- **SaaS Safety Systems** use APP technology to protect staff members against crime and provide detailed reporting to increase efficiency and reduce cost

■ Endnotes

1 2018's Billion Dollar Disasters in Context; NOAA Climate;
<https://www.climate.gov/news-features/blogs/beyond-data/2018s-billion-dollar-disasters-context>

2 Workplace Violence; OSHA, United States Department of Labor, 14 February 2002;
<https://www.osha.gov/archive/oshinfo/priorities/violence.html>

3 Bank Crime Statistics; Federal Bureau of Investigation;
<https://www.fbi.gov/resources/library/bank-crime-statistics>

4 Global mobile consumer survey: US edition; Deloitte;
<https://www2.deloitte.com/us/en/pages/technology-media-and-telecommunications/articles/global-mobile-consumer-survey-us-edition.html>

Special thanks to Kevin Mullins (CEO of SaferMobility) and Barry Thompson (founder of Thompson Consulting Group) for their input into this paper.

