



## **AFS CORONAVIRUS (COVID-19) BUSINESS CONTINUITY PLAN**

We are closely monitoring the spread of the coronavirus (COVID-19) outbreak across the globe and remain focused on the safety and well-being of our employees and our ability to maintain high-quality service and stability for our clients and partners.

In light of this, AFS is taking necessary action and has implemented a number of precautionary measures and contingency plans to ensure business continuity and mitigate any potential impact on our operations. In tandem, we continually strive to provide a safe and secure environment for our employees, safeguarding the health of our workforce.

We are following guidelines set by government authorities in the communities where we operate to ensure any risks are mitigated.

# GENERAL PROTOCOLS

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- **Work From Home (WFH)**

- The majority of AFS staff are now practicing WFH with full technical support for secure, remote operations and the capability to attend virtual meetings through digital channels such as Microsoft Teams, Zoom etc.

- **Social distancing**

- All AFS employees working from office follow social distancing norms and best practice health advice recommended by WHO – including no handshake policy and no social gatherings
- Medical testing and self-quarantine guidelines are in place for travel, self-illness or exposure to others who are ill

**Where applicable, AFS staff have remote access across our 3 locations in Bahrain, UAE and Oman to run critical applications and conduct business**

## GENERAL PROTOCOLS contd.

- **Meeting restrictions**

- Meetings (internal and external) to comply with social distancing norms recommended by WHO and to be conducted via video/telephone in lieu of in-person gatherings, where possible

- **Premises hygiene**

- All work areas have been disinfected and premises hygiene enhanced with regular cleaning.
- Staff have access to hand sanitizers and masks which are available at multiple locations throughout AFS offices

- **Access to AFS premises**

- Visitor access minimized - all planned events and conferences have been postponed

- **Business travel**

- All business travel postponed unless deemed essential / employees to avoid non-urgent personal travel
- Contingency plans in place in case any destination country becomes high risk and flights are suspended



## SEPARATION OF WORKSPACE

While we continue our work as usual, we are working remotely, where possible, across different business segments. The AFS business continuity plan provides for the recovery of critical business unit operations, including the use of our existing alternate sites from which to work and the ability to work remotely and securely.

- Simulation testing conducted for all business-critical units
- AFS Backup Sites have all been tested and ongoing reviews are being conducted to ensure requirements are in place should the need arise to use them
- Remote access granted to all business support units to ensure secure work from home

As a leading payment solutions provider and Fintech enabler with a robust infrastructure, we are prepared to manage business continuity challenges remotely. We anticipate no impact to our service and believe in our ability to keep the business of our valued clients running as usual. We have ensured that our team members have whatever they need to work remotely if needed and to continue doing their jobs securely and safely.



*Last update: April 8, 2020*