

# BOCC Minutes - Tuesday 21<sup>st</sup> July

**TO: Business & Operational Continuity Committee  
Incident Management Communications Group (for info)**

Please find below the minutes from last week's BOCC meeting (Tuesday, 21<sup>st</sup> July).

## 1. COVID-19 Recovery poll results

- Members discussed the proportion of staff that were currently in their offices where members:
  - Noted that the percentage has been consistent throughout the lockdown with numbers increasing slightly in the last two weeks. This increase was usually due to the initiation of return plans and the accommodation employees who wanted to return for their own wellbeing.
  - Noted that they were following government advice that if employees didn't need to be in their offices, then they should not go.
  - Noted that some members had initiated or completed the first phase of their return to the office, though this phase was typically around the 10% mark.
- AR noted that most firms that responded appeared to be anticipating their return to work plans beginning in September (slide 4). In response:
  - Members affirmed that they continue to follow government guidance.
  - Many members noted that they were pushing back any plans for returning to work till the end of the year/ beginning of 2021.
  - A member informed the group that they were running a pilot which would be extended into August.
- Members discussed whether their stance would change if the Government began to advise that employees should start returning to work.
  - It was noted that where there is a divergence between scientific and governmental advice, firms would generally choose to follow scientific advice, with many firms having already communicated to their staff that return to work plans will be phased and staggered allowing for small increases in staff numbers.
  - Members priorities were for staff to feel comfortable to return and so long as there is no immediate need to return, they would not ask it of their staff.
  - A member noted that they would abide by government advice, but that they viewed this advise as a minimum standard to be met. This was based on their experience second spikes seen in other regions.
- He asked the group if there was anything the government could do which might accelerate firm's return to office plans, or to increase the numbers that would be returning:
  - Members did not believe that there was anything, noting that:
    - Most of their staff work easily from home with many wanting to continue to do so.

- Firms did not want to endanger their staff by having them use public transport. Many members noted that they explicitly did not allow colleagues into the office if they had used public transport.
  - It is more convenient and cheaper for many staff to work from home as they do not need to commute. It was also cheaper for firms.
  - Evidence suggested that staff could continue to work from home, as long as they didn't need access to secure systems or would prefer to come to the office for their wellbeing.
  - There is challenge on ensuring that staff are working effectively from, which will continue to be a concern for managers and executives. Many members said that this could be addressed by training and organisation reforms.
- A member noted that of their staff the under 25's demographic was the keenest to return to work, predominantly for the social dynamic. Additional protections for this demographic could facilitate a greater return.
- AR noted that the government had given power to local authorities to institute their own local lockdowns. AR asked the group what kinds of relationships, if any, members had with local authorities. Members noted that they had some challenges with discussions with local authorities when reopening local branches.
- A member asked if they could share the results of the poll internally within their own firms.
  - AR confirmed that all members were free to disseminate this information internally.

## 2. Devolved regions and government advice regarding face coverings.

- AR informed the group that:
  - Current government advice only applies in England.
  - For offices, it advice on face coverings does not apply, though some members, particularly European members, are still electing to use them in the office environment.
  - For branches, the current guidance is less clear. At the beginning of lockdown, guidance treated bank branches as shops where customers were required to wear face masks, and staff were free to not wear them.
  - No firm was requiring it's branch employees to wear facemasks as there are other mitigants in place, like plastic screens, in place. Nonetheless many firms were still offering them to staff if they wished to wear them, and recommending that they do so.
  - In Scotland, customers are not required to wear face masks.
  - UK Finance had reached out to HMT asking them clarify, pointing out that customers needing to confirm their identity would need to remove their facemask anyway. They had informed AR that they were considering what the guidance should be.
  - In the absence of clarity, there had been some appetite in UK Finance's membership for UK Finance to develop its own guidance. The group will decide if this is needed if HMT does not give further clarity in the coming weeks.

**ACTION:** AR to report back to the group by 24 July on discussions with Government for greater clarity in COVID-19 guidance. **[CLOSED following engagement with HMG on facemasks coverings]**

## 3. DigiCert

- AR informed the group about the background of the DigiCert incident:
  - DigiCert is an digital security company which provides websites with a digital certificate certifying the websites security. They provide these certificates to over 50,000 websites worldwide.

- On 10/07/2020, the authorities contacted firms drawing their attention to DigiCert's intention to withdraw certification for a subset of certificates within 24 hours.
  - This had unknown implications for some online banking functions where firms used DigiCert certificates. It was noted, for example, that Google Chrome does not allow connection to sites without these certificates.
  - AR had reached out members to ascertain if this was an issue, which several confirmed.
  - As a result, UK Finance's bronze incident group convening, and the Financial Sector Cyber Collaboration Centre, the Cyber Defence Alliance and the National Cyber Security Centre all being advised.
  - Following extensive lobbying, DigiCert elected to pause it's certificates
- The importance role that UK Finance plays during an operational incident was affirmed, with numerous stakeholders looking to UK Finance to help coordinate and action not only the sector's communication and media messaging, but also its operational response as well
  - Being able to access the up-to-date contact information of senior UK Finance members is an important tool during an operational incident.

#### **4. Any Other Business**

- The group agreed to continue meeting on a fortnightly basis.
- The group decided that it would be valuable to have another COVID-19 recovery poll in September.

**ACTION:** UK Finance to send out second straw poll in September and report back to group.