

Financial Institution Letters

INTERIM SPONSORSHIP POLICY FOR GOVERNMENT EMERGENCY TELECOMMUNICATIONS SERVICE (GETS) CARDS

FIL-84-2002
August 06, 2002

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: Financial and Banking Information Infrastructure Committee's Interim Policy on the Sponsorship of Private Sector Financial Institutions in the GETS Card Program

On July 22, 2002, the Financial and Banking Information Infrastructure Committee (FBIIIC), a standing committee of the President's Critical Infrastructure Protection Board, issued the attached interim policy on the sponsorship of private sector entities in the Government Emergency Telecommunications Service (GETS) Card Program. The interim policy states the circumstances under which qualifying private sector financial institutions may request federal sponsorship in the program.

The GETS Card Program is a telecommunications voice service that supports federal, state, and local government; industry; and nonprofit organizations by providing emergency access and priority processing for voice communications services in the local and long-distance segments of the publicly switched network (PSN). The program is administered by the National Communications System and is intended to be used in an emergency or crisis situation when heavy usage of the PSN by organizations and the public decreases the probability of completing a call.

The attached interim policy explains the GETS Card Program in more detail, sets out the criteria that FBIIIC-member agencies will use to determine whether a private sector financial institution qualifies for federal sponsorship, and explains how FDIC-supervised financial institutions may submit applications for sponsorship. Generally, financial institutions that perform national security or emergency preparedness functions essential to the maintenance of the nation's economic posture during any national or regional emergency will qualify for program sponsorship. The FBIIIC agencies view maintenance of the nation's economic posture as the minimization of systemic disruption to the financial system directly related to the operation of critical financial markets and related essential services and systems. Factors that the FBIIIC agencies will consider in determining whether individual organizations play a significant role in an essential market, service or system include consideration of whether the organization:

- (1) is a registered securities or futures exchange, self-regulatory organization, registered securities clearing agency/depository and futures clearinghouse, or serves as a critical service provider or utility to one of these organizations;
- (2) acts as market utility for effecting payments or clearance and settlement of transactions;
- (3) processes a large aggregate value of daily payments;
- (4) provides critical services or systems to financial institutions;
- (5) has a national or large regional presence in one or more product lines; or
- (6) demonstrates other facts or circumstances that suggest facilitating the organization's access to the GETS priority service in times of national emergency would serve to maintain the national economic posture.

Private sector financial institutions may request GETS Cards by submitting an application to their

primary federal regulator. Institutions should limit GETS Cards requests to key personnel with crisis management responsibilities or other senior management personnel responsible for carrying out communications during times of emergency. The primary federal regulator will recommend federal sponsorship of institutions that it considers critical to the performance of national security or emergency preparedness functions necessary to maintain the national economic posture during a national or regional emergency.

FDIC-supervised financial institutions should submit applications for sponsorship to:

Mr. Michael B. Benardo
Chief, Electronic Banking Branch
Division of Supervision and Consumer Protection
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

The FDIC will review all applications received and forward qualifying applications to the U.S. Department of the Treasury with an endorsement for federal sponsorship. Approved financial institutions will then be contacted regarding the mechanics of setting up a GETS Card account and using GETS Cards.

Clearly, not all financial institutions will qualify for sponsorship in the program under the interim policy. The FDIC will consider applications for sponsorship from any FDIC-supervised financial institution that substantiates its qualifications under one or more of the criteria described in the interim policy.

For further information, please contact Michael B. Benardo, Chief, Electronic Banking Branch, Division of Supervision and Consumer Protection, at 202-898-7319 or via e-mail at e-banking4@fdic.gov.

Michael J. Zamorski
Director

Attachments: Financial and Banking Information Infrastructure Committee's Interim Sponsorship Policy
Financial and Banking Information Infrastructure Committee Request for GETS Sponsorship

Distribution: FDIC-Supervised Banks (Commercial and Savings)

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).



Financial Institution Letters

Financial and Banking Information Infrastructure Committee Sponsorship of Priority Telecommunications Access for Private Sector Entities Through the National Communications System Government Emergency Telecommunications Service (GETS)

The National Communications System (NCS) was established in 1963 to provide priority communications support to critical government functions during emergencies. In 1984, the National Security and Emergency Preparedness (NS/EP) capabilities of NCS were broadened and an interagency group (currently 22 federal departments and agencies) was formed to help coordinate and plan NS/EP services. The NCS has developed a number of priority telecommunications services that are also available to private sector entities through sponsorship by an NCS member department or agency. The events of September 11, 2001, put a new focus on the importance of these programs to the nation and to the financial sector.

In order to provide guidance to financial organizations seeking sponsorship for NCS services, the Financial and Banking Information Infrastructure Committee (FBIIIC)¹ is developing a series of policies on the sponsorship of priority telecommunications access for private sector entities through the NCS. The goal of the policies is twofold: first, to make financial organizations aware of NCS programs and, second, to provide a consistent set of guidance regarding qualification criteria and the appropriate process for organizations that want to gain access to the programs.

As a first step, the FBIIIC has established this policy and process to sponsor qualifying financial sector institutions for Government Emergency Telecommunications Service (GETS)². GETS is designed to help assure communication between key public and private sector personnel during times of crisis.

GETS is a telecommunications voice service that supports federal, state, and local government; industry; and non-profit organizations in performing their NS/EP missions by providing emergency access and priority processing for voice communications services in the local and long-distance segments of the Public Switched Network (PSN). GETS is intended to be used in an emergency or crisis situation when heavy usage of the PSN by organizations and the public decreases the probability of completing a call. Private sector organizations that need to participate in the GETS program must be sponsored by an NCS member. While there is no subscription fee, GETS calls are billed at the rate of \$0.15 per minute for calls within North America and most of the Caribbean. International calls are billed at commercial rates. More information about the GETS program, including Frequently Asked Questions, is available on the NCS Web site (<http://www.ncs.gov/>) under *Programs*.

There are five broad categories that serve as guidelines for determining who may qualify as a GETS user: (1) National Security Leadership, (2) National Security Posture and U.S. Population Attack Warning, (3) Public Health, Safety, and Maintenance of Law and Order, (4) Public Welfare and Maintenance of National Economic Posture and (5) Disaster Recovery. The FBIIIC agencies have determined that to qualify for GETS sponsorship, organizations must support the performance of NS/EP functions necessary to maintain the national economic posture during any national or regional

emergency. In particular, the FBIIC agencies view maintenance of the national economic posture as the minimization of systemic disruption to the financial system directly related to the operation of critical financial markets and related essential services and systems.

Essential services and systems are those that have no easily accessible substitute and that are necessary to support one of three critical NS/EP functions in key financial markets and payment mechanisms: necessary crisis response and coordination activities; resumption and maintenance of economic activity; and the orderly completion of outstanding financial transactions and necessary offsetting transactions. For example, essential services and systems include: critical funds transfers systems (wholesale/large-value payment systems), securities and derivatives clearing and settlement systems, supporting communication systems and service providers, and key financial market trading systems and exchanges.

Private sector financial organizations and their service providers may qualify for GETS sponsorship if they play a significant role in one or more financial markets or essential services or systems. Factors that the appropriate FBIIC member agency will consider in determining whether individual organizations play a significant role in an essential market, service or system include consideration of whether the organization: (1) is a registered securities or futures exchange, self-regulatory organization, registered securities clearing agency/depository and futures clearinghouse, and their critical service providers and utilities; (2) acts as market utility for effecting payments or clearance and settlement of transactions; (3) processes a large aggregate value of daily payments; (4) provides critical services or systems to financial institutions; (5) has a national or large regional presence in one or more product lines; or (6) demonstrates other facts or circumstances that suggest facilitating the organization's access to the GETS priority service in times of national emergency would serve to maintain the national economic posture.

Organizations seeking GETS sponsorship should complete the attached FBIIC Request for GETS Sponsorship and submit it to their primary financial regulator. Requesting organizations must support their request for sponsorship under the general NS/EP criteria stated above.

The FBIIC agencies may contact those organizations that clearly qualify under these criteria and inform them of the availability of GETS Sponsorship³.

Individuals being nominated for GETS usage should be limited to those individuals who play critical roles in the organization's business continuity or crisis response management structure.

¹ The Financial and Banking Information Infrastructure Committee (FBIIC) is a standing committee of the President's Critical Infrastructure Protection Board, and is charged with coordinating federal and state financial regulatory efforts to improve the reliability and security of the U.S. financial system. Treasury's Assistant Secretary for Financial Institutions chairs the committee. Members of the FBIIC include representatives of the Commodity Futures Trading Commission, the Conference of State Bank Supervisors, the Federal Deposit Insurance Corporation, the Federal Reserve Board, the National Association of Insurance Commissioners, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Office of Federal Housing Enterprise Oversight, the Offices of Homeland and Cyberspace Security, the Office of Thrift Supervision, and the Securities and Exchange Commission.

² It is anticipated that subsequent policies will address other NCS programs, for example, Telecommunications Service Priority (TSP) and Wireless Priority Service (WPS).

³ In its role as a payments system operator, the Federal Reserve has traditionally sponsored significant participants in the payments system for NCS services. The Federal Reserve therefore intends to contact those organizations that clearly qualify under the criteria and ask them to provide the names of individuals who should receive GETS cards. The Federal Reserve will notify the other FBIIC agencies of institutions they have contacted.



Federal Deposit Insurance Corporation

550 17th St. NW, Washington, DC 20429

Division of Supervision and Consumer Protection

Financial and Banking Information Infrastructure Committee
Request for GETS Sponsorship

Date:

To: Michael B. Benardo
Chief, Electronic Banking Branch
Division of Supervision and Consumer Protection
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Upon reviewing the Government Emergency Telecommunications Service (GETS) information provided and based on our emergency telecommunications requirements, our organization requests Financial and Banking Information Infrastructure Committee sponsorship to the GETS program for the following individual(s):

Name of Organization: _____

National Security / Emergency Preparedness Justification

Name and Title of Individual

Critical Role

We acknowledge that our organization:

- 1) May not reference the GETS card in our marketing activities or for other competitive advantage purposes.
- 2) Must establish a GETS point of contact (POC) and alternate for administering GETS and to ensure accountability for each card issued to it.
- 3) Will withdraw the GETS card from any individual who no longer fulfills the designated role or function that meets the criteria.
- 4) Must establish a billing contact for payment of bills for GETS usage. We understand that upon approval of this request, we will be provided a letter notifying us of the sponsorship and requesting that we establish a billing account with a program designator code (PDC) for billing and payment of our GETS calls.

We further understand that cards issued under this sponsorship program may be cancelled at the discretion of the NCS or FBIIC.

GETS POC at Requesting Organization:

Name:	Phone:
Title:	FAX:
Mail Address:	E-Mail:

Please fax this request to Michael B. Benardo at (202) 898-3647.