Examples of a possible interruption to Business As Usual and how the Business Continuity Plan should be rolled out.

Example One

Scenario

The Warwickshire Pension Fund is informed of a potential fraud whereby an outside body is informing scheme employers of a change to the pension funds bank account for the payment of contributions.

Although, this is an issue for scheme employers to ensure they follow their own procedures regarding an amendment to suppliers / partners bank accounts such an action will potentially impact on receipts to the pension fund.

Classed as LOW impact

Procedure

Convene Crisis Management Team and invite Exchequer Services Manager for advice. Discuss scenario and formulate approach and decide whether to notify Assistant Director of Finance.

Outcome

Issue an urgent communication to all scheme employers confirming that the pension fund has not changed its bank account.

Notify the fund's bank of this potential fraud.

Follow up

Contact any employers where contributions are missing.

Contact employers asking them to contact the Fund in the first instance if they receive any similar requests in the future.

Example Two

Scenario

The Fund is alerted by the County Council's ICT department of a potential cyber-attack. The attack has been thwarted but ICT advise that care is taken by all pensions staff regarding the receipt of emails with attachments.

Classed as MEDIUM impact

Procedure

Convene Crisis Management Team and invite ICT's Tim Molloy for advice. Discuss scenario and formulate approach and decide whether to notify Assistant Director of Finance.

Outcome

Contact all pension fund employees and alert them of the cyber-attack and not to open suspicious attachments from unknown sources.

Anything suspicious to be reported to the ICT Service Desk and to colleagues.

Example Three

Scenario

The Fund is notified of a successful cyber-attack on WCCs ICT infrastructure and there is no access to pension ICT administration systems. Downtime is expected to last for several days that will include month end payments for pensioners

Classed as CRITICAL impact

Procedure

Convene all members of the Crisis Management Team. This meeting will have to be in person or by way of a Whatsapp video call on personal mobiles.

Notify the Assistant Director for Finance and members of pensions committees and the Local Pension Board of the attack and the actions being taken.

Outcome

Notify all staff via the Group's whatsapp group that all systems are down and advise of any protocols to be followed, for example anything that needs to be done or not done to avoid causing further harm.

Notify the Fund's bank of what has happened.

Notify the bank that the previous month's BACs payment will be paid on 'pay day' to ensure that pensioners receive payment.

Issue a communication on local news re payments.

Alert WCC Marketing and Communications Team to advise concerned pensioners who contact WCC that the previous months payment will be duplicated.

Have in place a process to action urgent payments for new pensioners / dependants who have not yet received a pension payment.

Contact BCPP re any transaction payments will not proceed.

Follow up

Adjust any payments (under or over) because of the duplicate pension payment.

Contact pensioners regarding over or underpayments.

Process any pending retirements or death cases as urgent.

Process any outstanding transaction payments with BCPP and other partners.

Consideration to be given for a website that is not on the Council's portal. This would make communications possible even if WCC was down.