

Overview

In January 2020, the Novel Coronavirus (COVID-19) triggered health concerns worldwide, affecting all segments of the travel industry from hotels and airlines to leisure and business travel. Companies started to activate their business continuity plans to reduce the spread of the virus and provide a safe environment for their employees. With borders closing and new airline restrictions being announced daily, the need for critical intelligence and traveler tracking became paramount in the efforts to locate and bring travelers home.

During this period of travel constraints, FCM practiced a proactive and well-rehearsed approach to critical situations, continually customizing and enhancing certain measures through our global network to effectively handle the COVID-19 crisis.

Accurate and timely updates

Through intelligent gathering of information from official government health ministries and integrated risk management company WorldAware, FCM became a key partner in helping companies monitor, respond and combat unanticipated situations during the challenging situation.

On January 22nd, FCM and WorldAware held a briefing on the coronavirus after communication was released by China restricting all travel out of Wuhan. The decision was made immediately to escalate that alert to FCM's highest level which is Crisis, thus automating an SMS text message to all our customers globally.

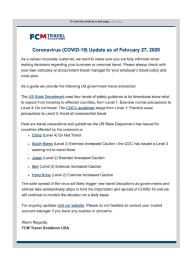
From there, customers received a full report of travelers in the affected area. As the restricted zones continued to spread over the next 5 days, we continued to push out critical information to travel managers, keeping them informed of the impact that this crisis was having on their travel.

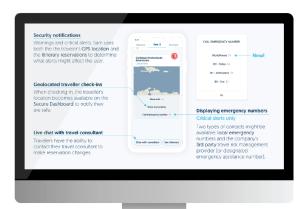
On January 31st, as the COVID-19 situation became more critical, FCM issued a company-wide client communication piece, providing updates on measures which had been taken, support available from our account management team, and advisories on official news and health ministry sources for developments.

FCM also created a COVID-19 website hub page to provide customers with a platform to view updated information on travel restrictions, airline changes, FAQs and helpful resources. During the month of February alone, FCM delivered over 966 alerts to customers, a large majority of which centered around the coronavirus.

In addition to travel alerts sent by e-mail, WorldAware alert information was pushed to affected travelers via the Sam app to arm them with relevant updates. These included:

- A full summary of the travel alert
- · Impacted geo-threat coordinates
- Access to a list of emergency phone numbers
- Access to location sharing services







CASE STUDY

Customized solutions

With a 300% spike in Secure users resulting from the COVID-19 situation, our global support teams worked tirelessly to enable new customers at a record pace. Development teams working on our traveler portal Hub, reporting tool Clientbank, and mobile app Sam restructured their priorities and delivered on innovative new features such as Secure's Book Date feature, a Cancellation Report for Account Managers, and a bespoke COVID-19 Dashboard assisting customers to proactively assess the list of potentially affected travelers.

After the World Health Organization labeled COVID-19 as a pandemic, the Sam app was enhanced to give clients the ability to enable a third-party travel risk management company phone number directly into the app, providing an extra layer of protection for travelers. FCM then expanded the COVID-19 Dashboard to show all departures and arrivals in and out of China, South Korea, Japan, Iran,

France, Spain, and Italy.





FCM's five-prong approach to 24/7 risk management support:

- Active monitoring of travel risk assessments and advisories
- Conscientious tracking of all travel transactions
- Keeping an open channel with FCM's global risk management specialist partner WorldAware
- Accurate communication of travel risks to all stakeholders (internal and external)
- Enabling technology for clients to access traveler locations, reservations and relevant travel alerts

Support from our people to yours

The coronavirus crisis highlighted the importance of having a balanced travel program, supported both by technology solutions and the experience of our travel experts who have a vested interest in the wellbeing of our customers.

Regardless of time of day, each time a critical level travel alert was received, FCM's operations teams would extract a company-wide dataset of itineraries to identify affected travelers. Travel consultants would then follow up promptly to begin the process of reaching out to each and every traveler, informing them of the travel emergency and to offer service support.

In addition to travel assistance, FCM continued to update clients regarding appropriate visa and consulate information changes, which were provided by in-house visa management teams in every country. FCM's visa officers delivered first-hand updates across the business so that travel consultants were able to offer clients timely and appropriate advice.

In order to keep track of the ever-changing penalty waivers issued by airlines, FCM Airline relationship managers kept all operational team members informed on airline memos so our travel consultants could readily affect changes and penalty waivers whilst minimizing additional costs for clients. Where tickets purchased were non-refundable or unchangeable, FCM travel consultants proactively offered to raise waiver and refund requests to airlines as exceptions.

The dedication of FCM consultants through this time, from working long hours to staying updated on pertinent information at every turn, functions as a prime example of how the combination of service and technology can work hand-in-hand to provide effective support in critical situations.





A few words from our customers

Throughout the COVID-19 crisis, we received countless emails from customers who were affected by border closures and sudden changes to their travel plans. Below is a snapshot from a few of our clients which serve to demonstrate our ability to provide support and ensure traveler safety.

is extremely engaged with me and the company, not only during this time, but all the time. Amid the COVID-19 crisis, he provided valuable reports and travel support from his team to assist us in tracking our travelers and keeping them safe. He continues to check in with me to ensure FCM is meeting our needs on a global basis.

Thanks Chris and team.

66

I want to say THANK YOU to every FCM agent for all the help they have provided during this stressful time to make sure our travelers were supported. Even though they were so busy during that time they still provided a fantastic customer service.

"

66

Maria Neiman as usual did an awesome job and noticed a "hole" in the system with the online booking tool allowing travelers to book without approval. She notified us of the issue so that we could determine what needed to be done. It saved a lot of unnecessary trip cancelations and blocked a method for people to work around the system.

"

Rick Thakore went above and beyond to assist me in getting my daughter home and I want to make sure that he is recognized. He worked tirelessly to reschedule her flight and get her home right away. Rick's patience and follow up is what made this ultimately work out and gave me such relief in a situation that could have had a very negative outcome. He showed true compassion and dedication to make a difference and perform his job in a manner of excellence.

