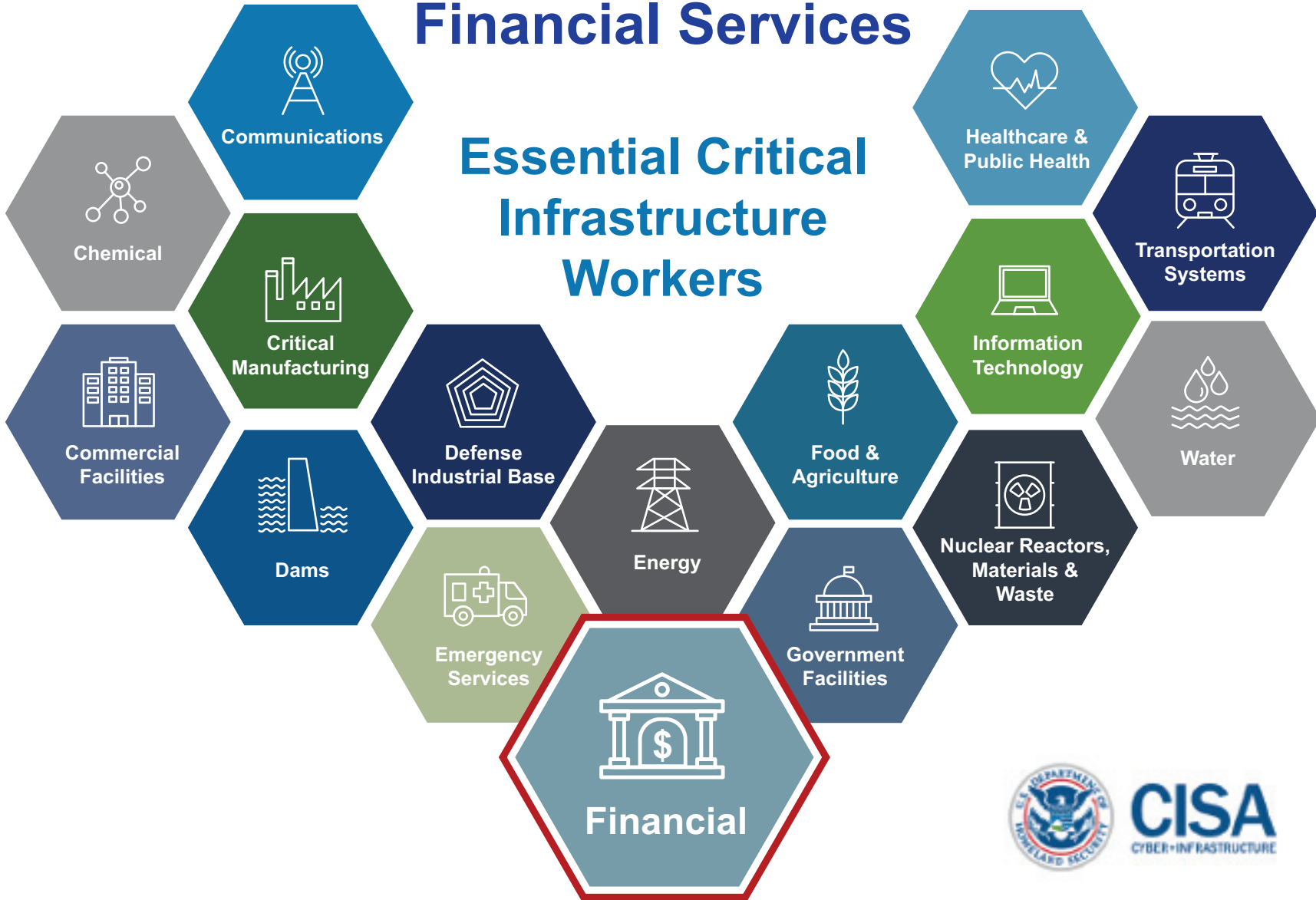


# Conducting Protected Financial Services

## Essential Critical Infrastructure Workers



**CISA**  
CYBER-INFRASTRUCTURE

Enforcement of a shelter-in-place (or similar order) may result in you being stopped by officers of the law while on the road. In the event that this occurs, share points one and two below, understanding that law enforcement may not be well versed on services protected under the ordinance, and follow their direction and communicate with partner management and the client, accordingly.

1. The conduct of appraisals and closings constitute the delivery of financial services.
2. Financial services are protected under shelter-in-place and similar orders.



DEPARTMENT OF THE TREASURY  
WASHINGTON, D.C.

March 22, 2020

**MEMORANDUM FOR FINANCIAL SERVICES SECTOR**

**FROM:** Secretary Steven T. Mnuchin *Steven T. Mnuchin*

**SUBJECT:** Financial Services Sector Essential Critical Infrastructure Workers

The financial services sector is identified as Critical Infrastructure Sector by the Department of Homeland Security (DHS). The attached DHS guidance, dated, March 19, 2020, identifies the essential critical infrastructure workers during the COVID-19 response emergency, and provides guidance to State and local officials as they work to protect their communities while ensuring continuity of critical functions to public health and safety, as well as economic and national security.

Consistent with the President's guidelines, *"if you work in a critical infrastructure sector, as defined by the Department of Homeland Security, you have a special responsibility to maintain your normal work schedule."* The Essential Critical Infrastructure Workforce for the financial services sector includes workers who are needed to process and maintain systems for processing financial transactions and services, such as payment, clearing and settlement services, wholesale funding, insurance services, and capital markets activities; to provide consumer access to banking and lending services, including ATMs, movement of currency (e.g. armored cash carriers); support financial operations, such as those staffing data and security operations centers; and, key third party providers who deliver core services. These individuals are critical to maintaining safe and efficient financial services and ensuring citizens have access to these services that are necessary to conduct their daily lives.

Companies aligned to the essential critical infrastructure worker definition are expected to maintain their operations and work schedules. Everyone should follow guidance from the Centers for Disease Control and Prevention as well as State and local officials regarding strategies to limit disease spread. We are dedicated to working closely with all of you to ensure the safety of the workforce and ensure the continued operations of the financial services sector in support of our Nation's economy.