As per FFIEC Guidelines:

- **Audit:** Independent review of Business Continuity Plan. Purpose is to ensure plan is appropriate, complete, and current. Ensures compliance with FFIEC regulations. Also tests for awareness on the part of all appropriate personnel (Board, Management, BCT, Employees, and Partners). Reports deficiencies in a risk-based format. Only high and critical risk deficiencies are reported beyond the BC Team.
- **Tabletop Exercise / Structured Walkthrough:** A walk-through is the most basic type of test. Its primary objective is to ensure that critical personnel from all areas are familiar with the BCP. It is characterized by:
    o Discussion about the BCP in a conference room or small group setting;
    o Individual and team training; Confirmation of information in calling trees, vendor trees, etc. and
    o Clarification and highlighting of critical plan elements.
- **Walkthrough Drill / Simulation Test:** A tabletop test is somewhat more involved than a walk-through because the participants choose a specific event scenario and apply the BCP to it. It includes:
    o Practice and validation of specific functional response capability based on specific scenarios;
    o Focus on demonstration of knowledge and skills, team interaction, and decision-making capability;
    o Role playing with simulated response at alternate locations/facilities to act out critical steps, recognize difficulties, and resolve problems in a non-threatening environment;
    o Involvement of the crisis management/response team to practice proper coordination; and
    o Varying degrees of actual, as opposed to simulated, notification and resource mobilization to reinforce the content and logic of the plan.
- **Functional Drill / Parallel Test:** Functional testing is the first type that involves the actual mobilization of personnel at other sites in an attempt to establish communications and coordination as set forth in the BCP. It includes:
    o Temporarily suspending, or simulating suspension of, critical systems.
    o Demonstration of emergency management capabilities of several groups practicing a series of interactive functions, such as direction, control, assessment, operations, and planning;
    o Actual or simulated response to alternate locations or facilities using actual communications capabilities;
    o Mobilization of personnel and resources at varied geographical sites; and
    o Varying degrees of actual, as opposed to simulated, notification and resource mobilization.
- **Full Interruption / Full-scale Test:** Full-scale testing is the most comprehensive type of test. In a full-scale test, the institution implements all or portions of its BCP or DRP by processing data and transactions using back-up media at the recovery site. It involves:
    o Full suspension of existing critical systems to test recovery systems.
    o Validation of crisis response functions;
    o Demonstration of knowledge and skills, as well as management response and decision-making capability, in a "live" situation with metrics;
    o On-the-scene execution of coordination and decision-making roles;
    o Actual, as opposed to simulated, notifications, mobilization of resources, and communication of decisions; monitoring of response;
    o Activities conducted at actual response locations or facilities;
    o Enterprise-wide participation and interaction of internal and external management response teams with full involvement of external organizations;
    o Actual processing of data utilizing back-up media; and
    o Exercises generally extending over a longer period of time to allow issues to fully evolve as they would in a crisis, and allow realistic role- play of all the involved groups.