NCUA
National Credit Union Administration

Credit Union Service Organization (CUSO) Registry User Manual

December 2023

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1 Revision History

Version	Date	Author	Changes
1.0	12/17/2015	Sarah Stewart	Initial manual version
1.1	1/22/2016	Sarah Stewart	Updates to screen shots
1.2	3/10/2016	Sarah Stewart	Updated screen shot for step 1 of initial CUSO registration; clarification for adding new users to multiple CUSOs
1.3	5/20/2016	Michele Brown	Updated screenshots and business logic language in support of Release 1.3
1.4	2/1/2016	Michele Brown	Updated screenshots and business logic for enhanced CUSO registration and reaffirmation processes.
2.0	10/7/2022	Amy Stroud	Updated screenshots
2.1	10/31/2023	Tyra White-Williams	• Updated template to be 508 compliant. • Included MFA integration updates. • Updated system screenshots based on 2023 functionality. • Removed content from section 2.3 Account maintenance. • Updated section 3 CUSO Registration to remove outdated information. • Modified section 3.1 Create Account to reflect MFA changes. • Replaced section based on MFA integration. • Modified section 4.4.1 with MFA integration updates.

2 Table of Contents

1 Introduction

NCUA is the independent federal agency that regulates, charters, and supervises federal credit unions. With the backing of the full faith and credit of the U.S. government, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 100 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

Through their written agreements with credit unions, as required by Part 712 and Part 704 of NCUA's Rules and Regulations, Credit Union Service Organizations (CUSOs) must supply certain operational and financial data annually to NCUA. The NCUA's CUSO Registry system accepts this information directly from CUSOs, rather than through CUSO clients or owners (i.e., credit unions).

The purpose of the CUSO Registry is to increase consistency and transparency of CUSO information and address any potential systemic safety and soundness concerns stemming from relationships between credit unions and CUSOs. Gathering data directly from CUSOs improves the depth and quantity of CUSO data, allowing NCUA to better monitor ongoing risks, identify emerging trends, and allocate resources more effectively.

1.1 Definitions

The following terms are used within this user manual and throughout the CUSO Registry system application.

Table 1: Definitions

Term	Definition
Amendment	The process of updating a registered CUSO’s record at any time
CUSO	A business owned in whole or in part by a federally insured credit union
High-Risk or Complex Services	Services defined in NCUA rules and regulations Part 712.3(d)(4) as high-risk or complex
Low-Risk Services	Services which do not fall within the definition of high-risk or complex
Reaffirmation	The process of reviewing and updating a registered CUSO’s registry record; required on at least a yearly basis

1.2 References

a. Letter to Credit Unions 13-CU 13
b. CUSO Reporting Requirements
c. 12 CFR Parts 712 and 741, Final Rule
d. 12 CFR Part 704, Final Rule
e. NCUA website

2 Application Overview

The CUSO Registry is a one-stop system for the public, NCUA, Credit Unions, State Supervisory Authorities (SSAs), and CUSOs to view CUSO data, register a CUSO, or modify CUSO data, as applicable.

2.1 User Roles

The following table defines all user roles that have access to the CUSO Registry system. Some CUSO Registry users may have multiple roles.

Table 2: CUSO Registry User Roles

Role	Description
Public	View access; general public who can access basic information about the NCUA CUSO Registry and view select publicly available CUSO filing information; this functionality will not be available until mid-2016
CUSO Administrator	Admin access: an individual within a registered CUSO who can add, remove, and modify access privileges of other users from their CUSO organization and who can input and file registration information
CUSO Contributor	Contribute access; an individual within a registered CUSO who can input, edit, and file registration information, but cannot add other users
CUSO Viewer	View access; an individual within a registered CUSO who can view the CUSO's complete filing, but cannot file or edit the registration or add other users

2.2 Application Home

From the home page, users can create a CUSO Registry account and log in to manage CUSO data.

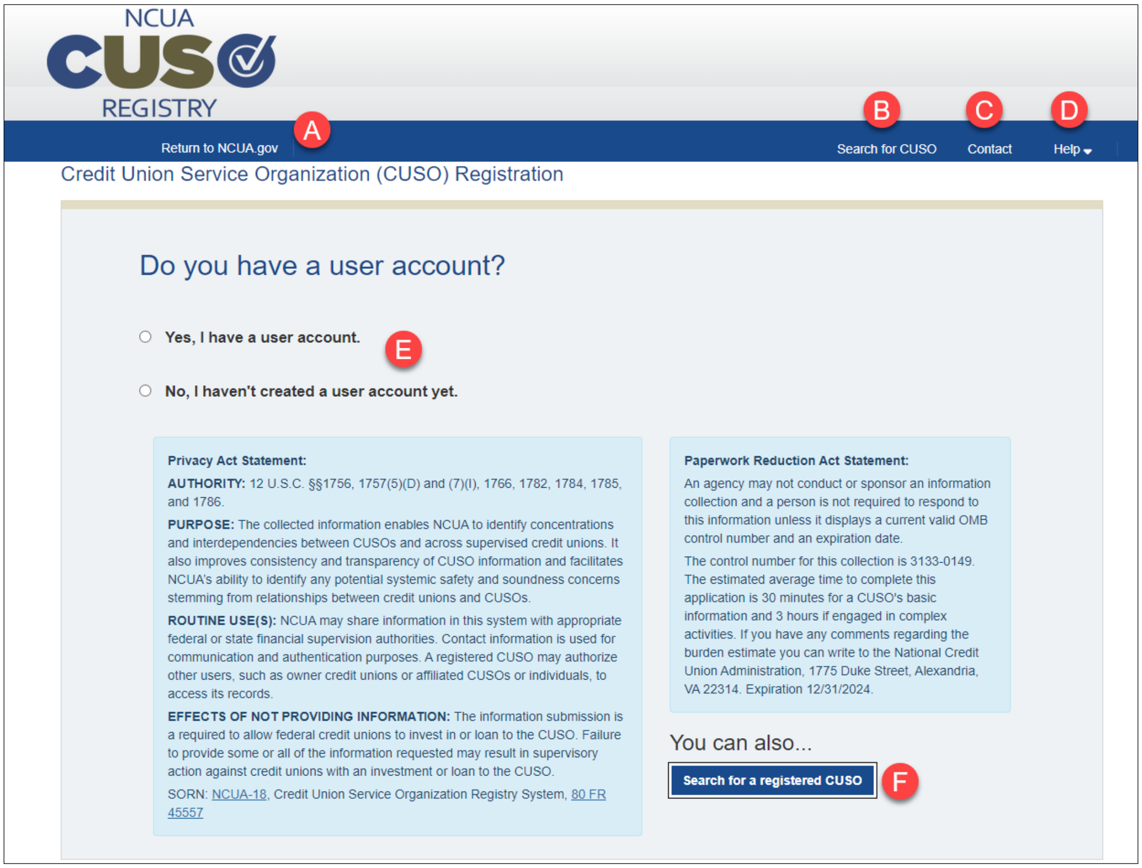


Figure 1: CUSO Registry Homepage

A. Click to go to the NCUA.gov Home page.
B. Click to search for a CUSO registered within CUSO Registry (see Search for CUSO).
C. Click to view contact information (see Contact).
D. Click to view a drop-down menu to access CUSO Registry help materials, including Frequently Asked Questions (FAQs), training guides, and other resources (see Help).
E. Select an option to either log in or create an account.
F. Click Search for a registered CUSO to locate a previously registered CUSO within the CUSO Registry (see Search for CUSO).

2.2.1 Search for CUSO

In the CUSO Registry, users can perform a registry-wide search for any CUSO registered within the system. To access this functionality, click Search for CUSO on the blue navigation bar from anywhere in the CUSO Registry or click Search for a registered user on the Login page.

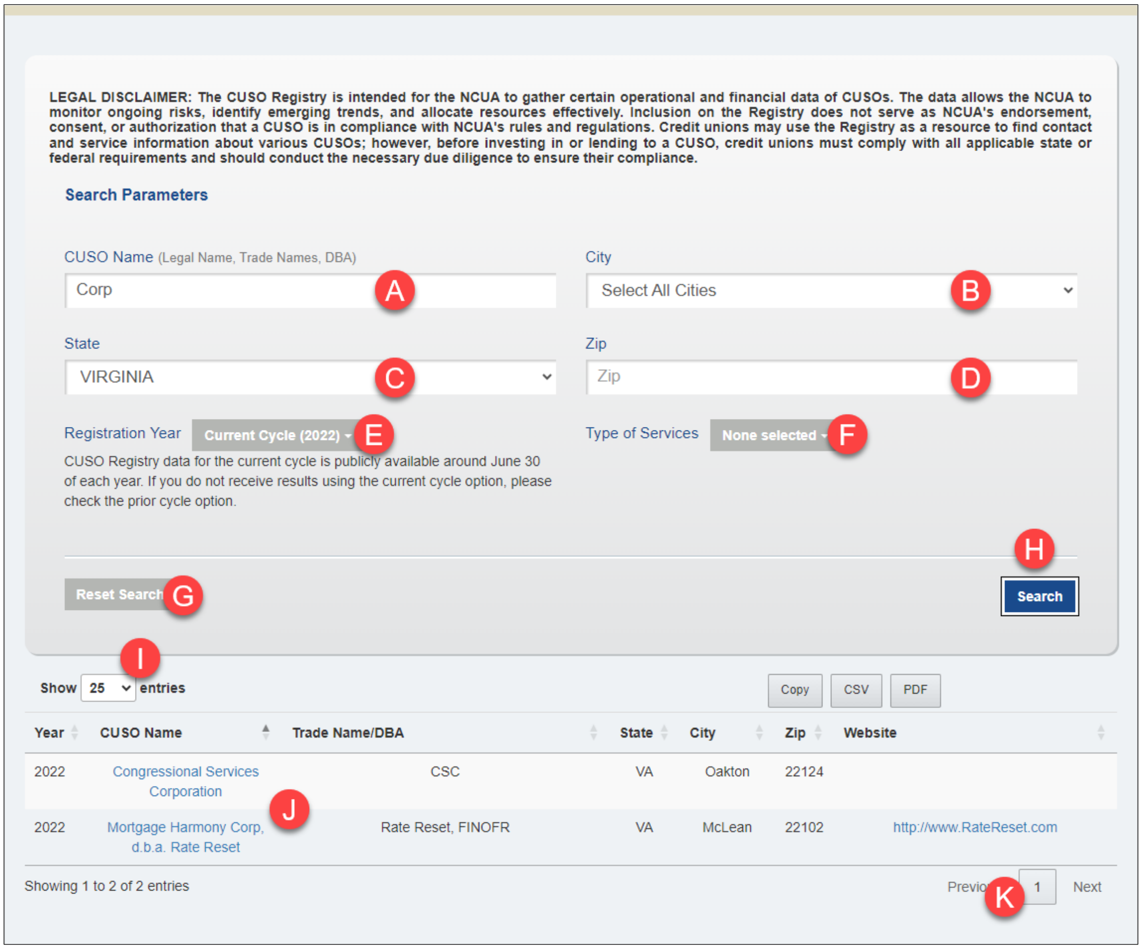


Figure 2: Search for Registered CUSO

A. Enter one or more terms related to the **CUSO Name**.
B. Select the applicable **City** from the drop-down menu.
C. Enter the associated **Registry Number**.
D. Select the applicable **State** from the drop-down menu.
E. Enter the applicable **Zip** (Code).
F. Click the drop-down menu to select one or more **Types of Services** related to the registered CUSO.

NOTE: One or more criterion may be searched simultaneously.

G. Click **Reset Search** to set all fields to their default settings.
H. Click **Search** to filter all registered CUSOs by the selected search parameters. All related CUSOs will populate in a grid at the bottom of the page.
I. Use the drop-down list to select how many CUSOs display on a page at a time.
J. Click the **CUSO Name** hyperlink to view a read-only copy of the CUSO's associated details (i.e., Registry Number, Phone number, Address, Web site, and Services).

K. Use the page navigation to view a specific page of the CUSO directory.
L. Click the **Website** hyperlink to open the CUSO's associated Web site in a separate browser.
M. Click one of the action buttons to perform an export of the results:
   - Click **Copy** to copy the list to the clipboard and paste the results to a desired application or tool.
   - Click **Excel** to download the results to the desired file format and open in Microsoft Excel.
   - Click **CSV** to download the results to the desired file format and open in Microsoft Excel.
   - Click **PDF** to download the results to the desired file format and open in Adobe Reader.

2.2.2 Contact

The CUSO Registry provides contact information for system application questions as well as policy-related questions.

To view contact information, click Contact from the application header.

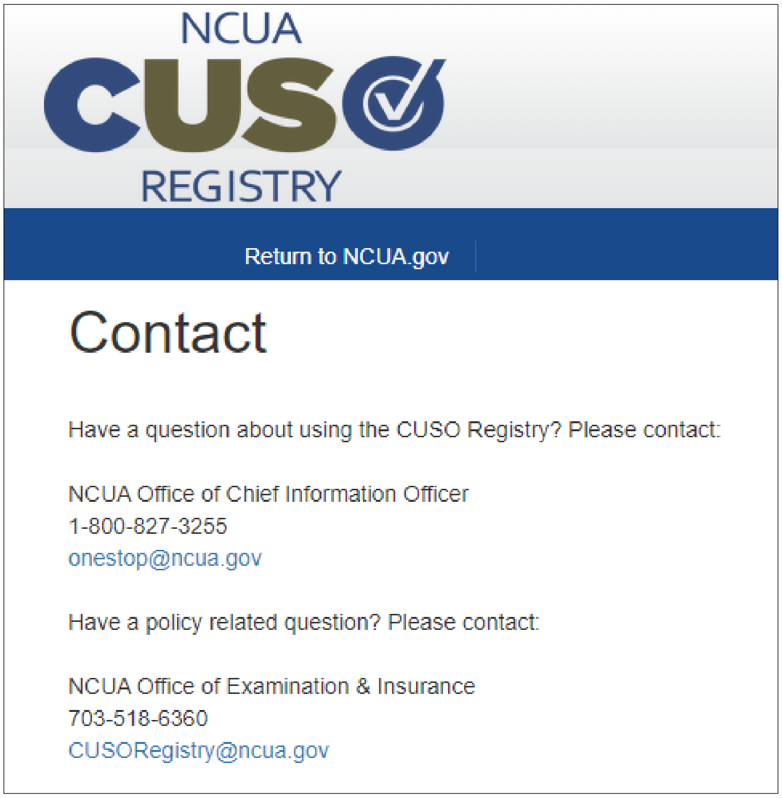


Figure 3: Contact Page

2.2.3 Help

CUSO Registry provides help resources that are available to all users. To access these resources, click **Help** from the application header.

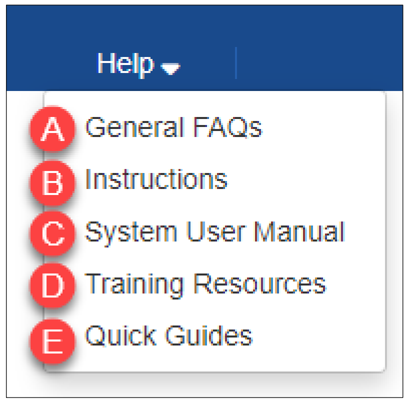


Figure 4: Support Menu

A. **General FAQs** provide a list of FAQs to help individuals use the CUSO Registry system.
B. **Instructions** provide the CUSO Registry element descriptions.
C. **System User Manual** provides the CUSO Registry User Manual to help individuals perform specific processes within the CUSO Registry system.
D. **Training Resources** direct you to NCUA.gov’s CUSO Registry landing page, where you can find links to CUSO Registry help materials, including archived webinar slide decks and training videos.
E. **Quick Guides** provide step-by-step instructions for multiple sections within the CUSO Registry, such as adding a new user to your CUSO, finding credit union charter insurance numbers, and amending your CUSO record.

2.3 Account Maintenance

Account maintenance is no longer conducted through CUSO Registry. Users are required to access Login.gov to update account settings. Account setting updates that occur in Login.gov are as follows:

- Password management;
- Delete an account;
- Personal key management;
- Add/change authentication method;
- Add/change the email address associated with the account;
- Change the phone number associated with the account;
- Link accounts.

For additional details visit https://www.login.gov/help/manage-your-account/overview/.

3 CUSO Registration

CUSO Administrators register within the CUSO Registry system to provide operational and financial data as part of the requirements outlined in Part 712 and Part 704 of NCUA's Rules and Regulations. Users with administrator or contributor roles must log in to the CUSO Registry yearly during the registration period to reaffirm, or update, their CUSO information. The reaffirmation cycle is open each year from February 1 through March 31. The CUSO Registry system will send reminder emails periodically to CUSO Administrators.

3.1 Create Account

CUSO Administrators that are new to the CUSO Registry system must create a user account. The CUSO Administrator uses this account to manage the CUSO and the users tied to the CUSO record.

To create a CUSO Registry account, access the CUSO Registry home page.

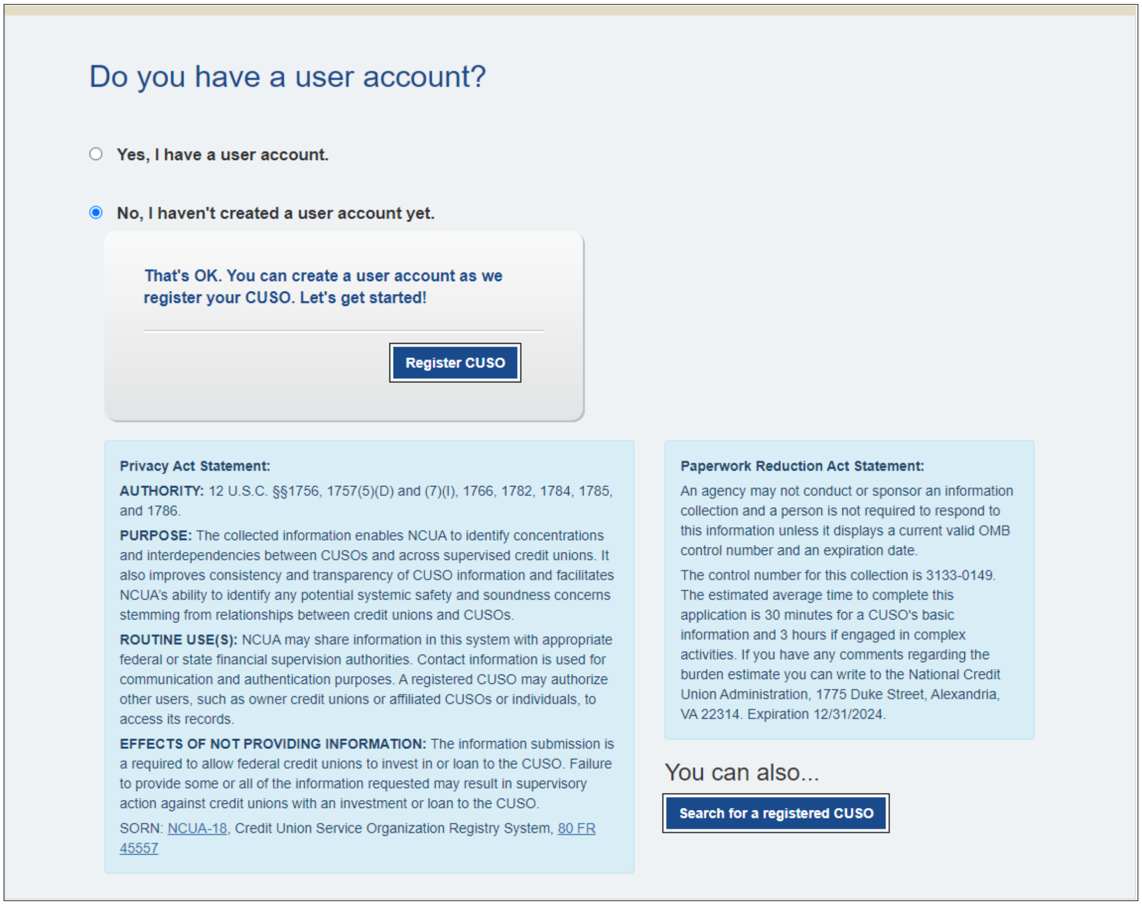


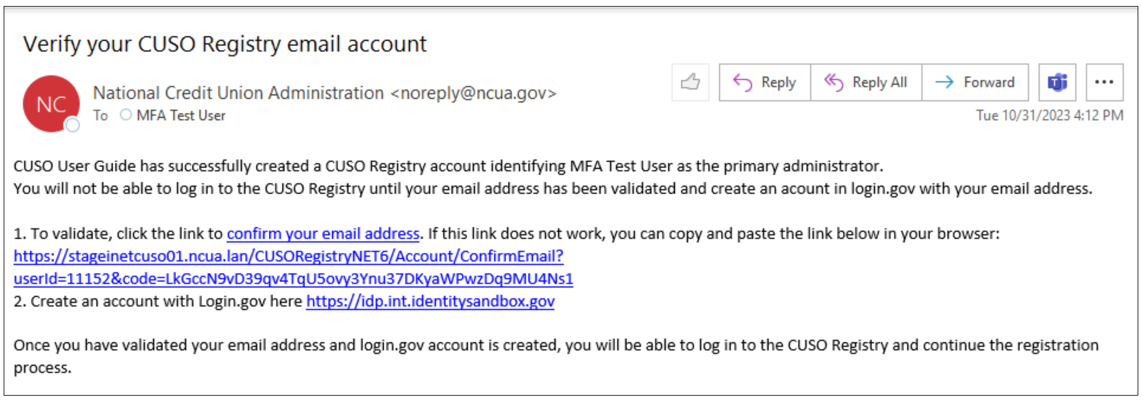
Figure 5: Create Account - Home Page

Select **No, I haven't created an account yet**, and then click **Register CUSO**. The CUSO screening process begins (see Screen CUSO). Your account will be created as part of the CUSO screening process.

During this process, you will be required to enter the name and email address that you want to associate with your account (see Collect CUSO Admin Data). After completing the initial CUSO Registration screening submission (see Screen CUSO) you will be required to register your Login.gov account before you can complete the remainder of the CUSO Registration process.

3.1.1 Verifying your CUSO Registry Email Address

After submitting your CUSO Screening, the system will send an email requesting that you verify your CUSO Registry email account.


Verify your CUSO Registry email account

NC National Credit Union Administration <noreply@ncua.gov>
To MFA Test User

Reply | Reply All | Forward

Tue 10/31/2023 4:12 PM

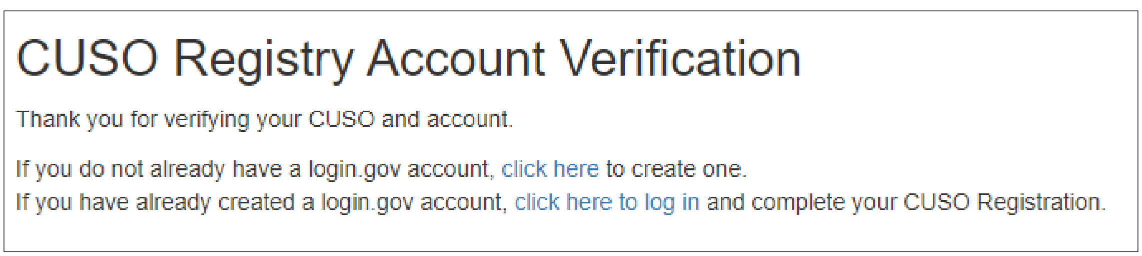
CUSO User Guide has successfully created a CUSO Registry account identifying MFA Test User as the primary administrator.
You will not be able to log in to the CUSO Registry until your email address has been validated and create an acount in login.gov with your email address.

1. To validate, click the link to confirm your email address. If this link does not work, you can copy and paste the link below in your browser:
https://stageinetcuso01.ncua.lan/CUSORegistryNET6/Account/ConfirmEmail?userId=11152&code=LkGccN9vD39qv4TqU5ovy3Ynu37DKyaWPwzDq9MU4Ns1
2. Create an account with Login.gov here https://idp.int.identitysandbox.gov

Once you have validated your email address and login.gov account is created, you will be able to log in to the CUSO Registry and continue the registration process.

Figure 6: Email Verification

Select the link to verify your CUSO Registry email address. Alternatively, you may copy and paste the link in your browser. The CUSO Registry Account Verification page will display:


CUSO Registry Account Verification

Thank you for verifying your CUSO and account.

If you do not already have a login.gov account, click here to create one.
If you have already created a login.gov account, click here to log in and complete your CUSO Registration.

Figure 7: CUSO Registry Account Verification Confirmation Message

NOTE: If you do you receive the email, or if the URL results in an error, please contact the NCUA Service Desk.

- If you already have a Login.gov account associated with the email address that was just verified, you may log into CUSO Registry to complete your CUSO Registration.

- If you do not already have a Login.gov account associated with the email address that was just verified, you may create a new Login.gov account.

3.1.2 Getting Started with Login.gov

Please be aware that Login.gov is a separate platform and external to the CUSO Registry application. It is solely responsible for handling the verification and authentication process. All users are required to access CUSO Registry via Login.gov.

For in-depth details, you are encouraged to visit the Login.gov support site: https://www.login.gov/help/get-started/overview/

Before attempting to create a Login.gov account, users should take certain preparatory steps to ensure a smooth account creation process. Here's what you should consider:

1. Valid Email Address
    - Have access to a valid email address. This email address will be used as the primary means of communication with Login.gov and will be used for account verification, recovery, and notifications.
    - Ensure you can access this email account as you'll need to verify your email address during the sign-up process.
2. Device Access
    - Ensure you have access to a device with an internet connection.
    - If you are planning to use a phone for authentication, make sure it is charged and that you have access to the text and call features.
    - Make sure your browser is up to date to prevent potential compatibility issues with the Login.gov website.
3. Password Considerations (see Login.gov Password Requirements)
    - Think about a strong password that meets Login.gov's criteria. Familiarizing yourself with the password requirements in advance can save time during the registration process.
    - Consider using a password manager. It can generate and store complex passwords for you, ensuring you pick a strong and unique password for your Login.gov account.
4. Two-Factor Authentication (2FA) Preparations (see Two-Factor Authentication (2FA) Options)
    - If you plan to use an authenticator app for 2FA, download a supported app like Google Authenticator or Authy onto your smartphone or tablet.
    - If you're considering using a security key, have it on hand and ensure it's compatible with the device you're using for registration.
    - For phone-based 2FA, have your mobile phone nearby, ensuring it has adequate service for receiving SMS texts or voice calls.
5. Personal Information
    - You should be prepared to provide personal information for identity verification purposes. This includes details like your Social Security number, address, or other personal identifiers.
    - Gather any relevant documents or details that might help you fill out such information accurately. All users are required to upload their government issued ID.
6. Safe Environment

    - Try to create your account in a quiet and private environment. This minimizes the chances of errors during input and enhances the security of your personal information.
7. Familiarize Yourself:
    - If you're unfamiliar with Login.gov, you might want to read up on its features, security practices, and benefits. This can give you a clearer understanding of the platform and its importance.

By following these preparatory steps, you can ensure a smoother and more secure process when creating your Login.gov account.

3.1.2.1 Login.gov Password Requirements

Here are the general password requirements that Login.gov set for users:

1. Length: The password should be at least 12 characters long.
2. Characters: Passwords must not contain the user's email address or parts of the user's full name.
3. Variety: Passwords should be a mix of:
    - Uppercase letters (A-Z)
    - Lowercase letters (a-z)
    - Numbers (0-9)
    - Special characters (e.g., !, @, #, $, etc.)
4. Avoid Common Words: Do not use easily guessable words or common phrases. For instance, "password123" or "letmein" are not considered secure.
5. Avoid Repetitive or Sequential Characters: Passwords like "aaaaaa," "123456," or "abcdef" are not advisable.
6. No Personal Information: Avoid using easily accessible personal details like birthdays, anniversaries, or names of family members.
7. Uniqueness: It's crucial not to reuse passwords from other accounts. Each account should have a unique password to minimize risks if another account gets compromised.

3.1.2.2 Two-Factor Authentication (2FA) Options

Login.gov provides users with multiple two-factor authentication (2FA) options to enhance the security of their accounts. These 2FA methods add an extra layer of protection beyond just the password. Here are the security options that are available:

1. Authentication App (Authenticator App):
    - Users can use apps like Google Authenticator, Authy, or similar to generate time-based one-time passwords (TOTPs).
    - After setting up, the app will provide a unique and temporary code every 30 seconds. Users need to enter this code when prompted during log in.
2. Security Key:
    - This is a physical device, like a USB stick, that can be plugged into a computer or connected wirelessly.
    - It serves as a form of hardware authentication. The user taps or touches the key when prompted during the log in process.
3. Phone (SMS or Voice Call):

  - Users can receive security codes via text message (SMS) to their mobile phone.
  - Alternatively, users can also receive codes through automated voice calls.
  - When prompted, users will have to enter the code received on their phone to complete the log in process.
4. Backup Codes:
  - Login.gov provides a set of backup codes that users can print or save for emergency access.
  - Each backup code can be used only once, and they're particularly useful if other 2FA methods are temporarily unavailable (e.g., if a user loses their phone or security key).
5. PIV/CAC Card:
  - For certain users, especially those affiliated with the U.S. government, Login.gov supports Personal Identity Verification (PIV) cards or Common Access Cards (CAC) as a 2FA method.
  - These are smart cards that contain user certificates and can be inserted into a card reader attached to a computer.

More details on this topic available at: https://www.login.gov/help/get-started/authentication-methods/

3.1.3 Registering a Login.gov Account

Please be aware that Login.gov is a separate platform and external to the CUSO Registry application. It is solely responsible for handling the verification and authentication process. All users are required to access CUSO Registry via Login.gov.

Users are encouraged to view details at: https://www.login.gov/help/get-started/create-your-account/.

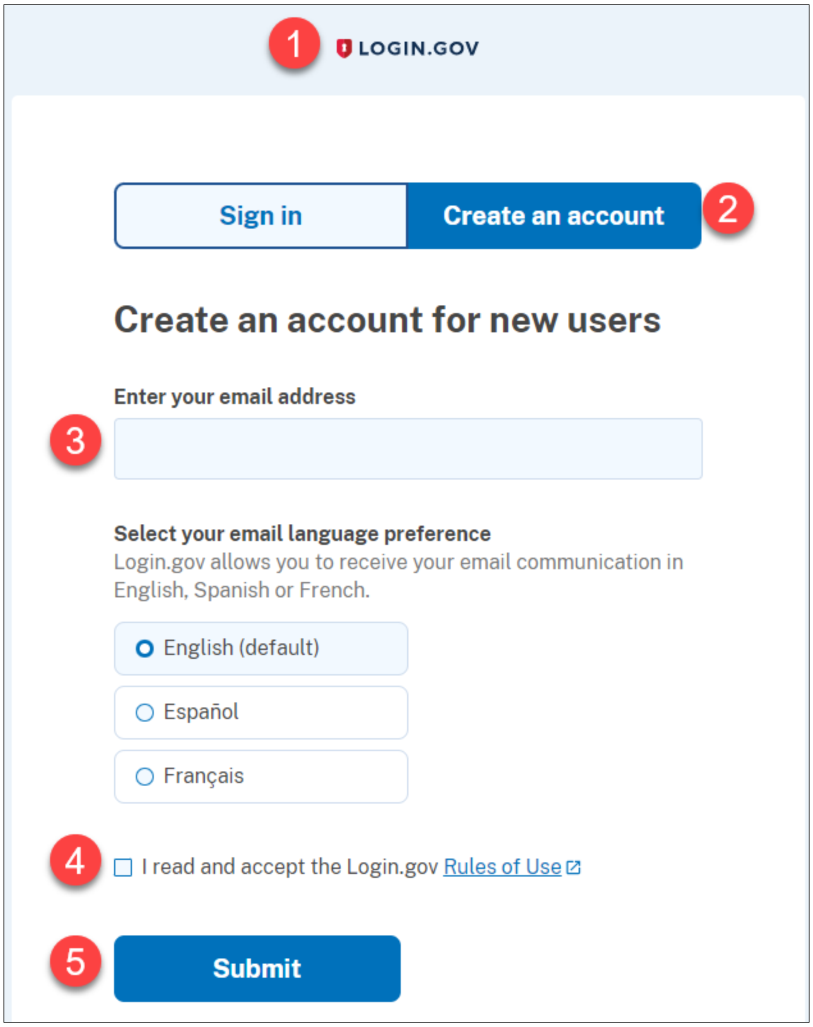


Figure 8: Login.gov Account Creation Page

1. Navigate to the CUSO Registry integration Login.gov landing page: https://idp.int.identitysandbox.gov/
2. On the Login.gov homepage, find and click on the button or link labeled "Create an account."
3. In the provided field, type in your email address. This email will be used to communicate with you about your account, so make sure it's an address you have access to.

   Note: Make sure this email address matches the email address you used to submit your CUSO Screening.

4. Select the checkbox to accept the terms.
5. Click "Submit".

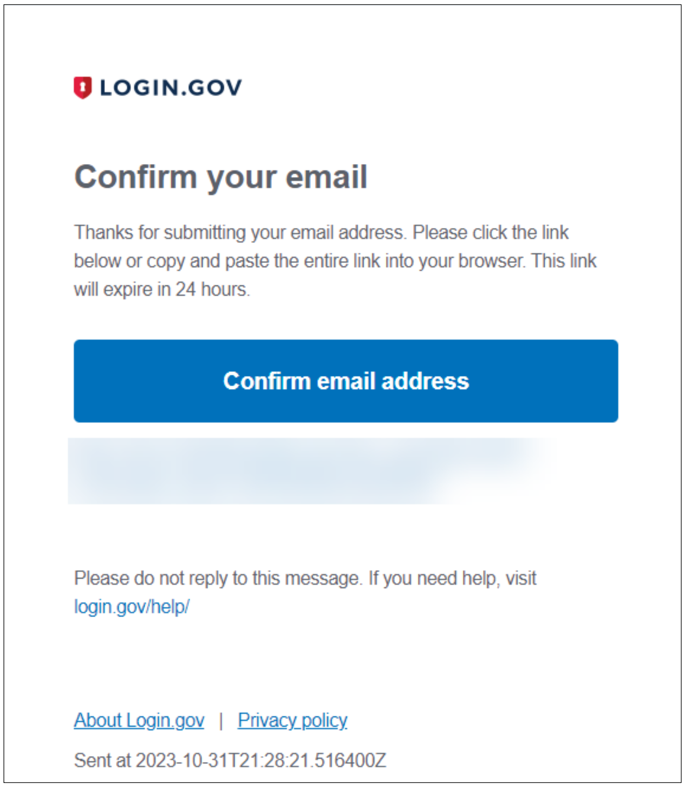


Figure 9: Login.gov Confirm Email Message

6. Login.gov will send you an email with a confirmation link. Open your email client or webmail service and look for an email from Login.gov. Open the email and click on the confirmation link inside to verify your email address.

   Note: The confirmation email is only valid for 24 hours. If it expires, you will need to access Login.gov again and enter your email address to request a new one.

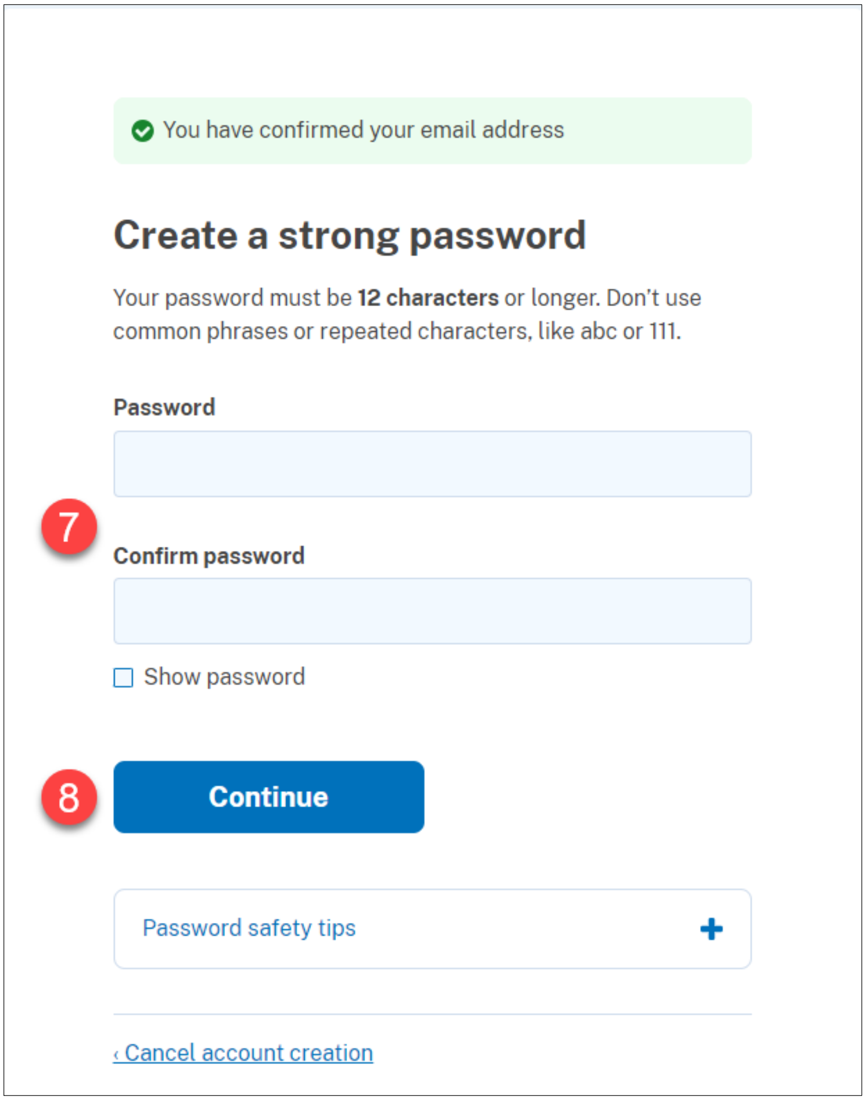


Figure 10: Login.gov Password Creation Page

7. Back on the Login.gov site, you will be prompted to create a password. Create a strong password that meets the guidelines provided. This typically includes a mix of upper- and lower-case letters, numbers, and special characters. Enter the password in the provided field and confirm it in the second field.
8. Click "Continue".

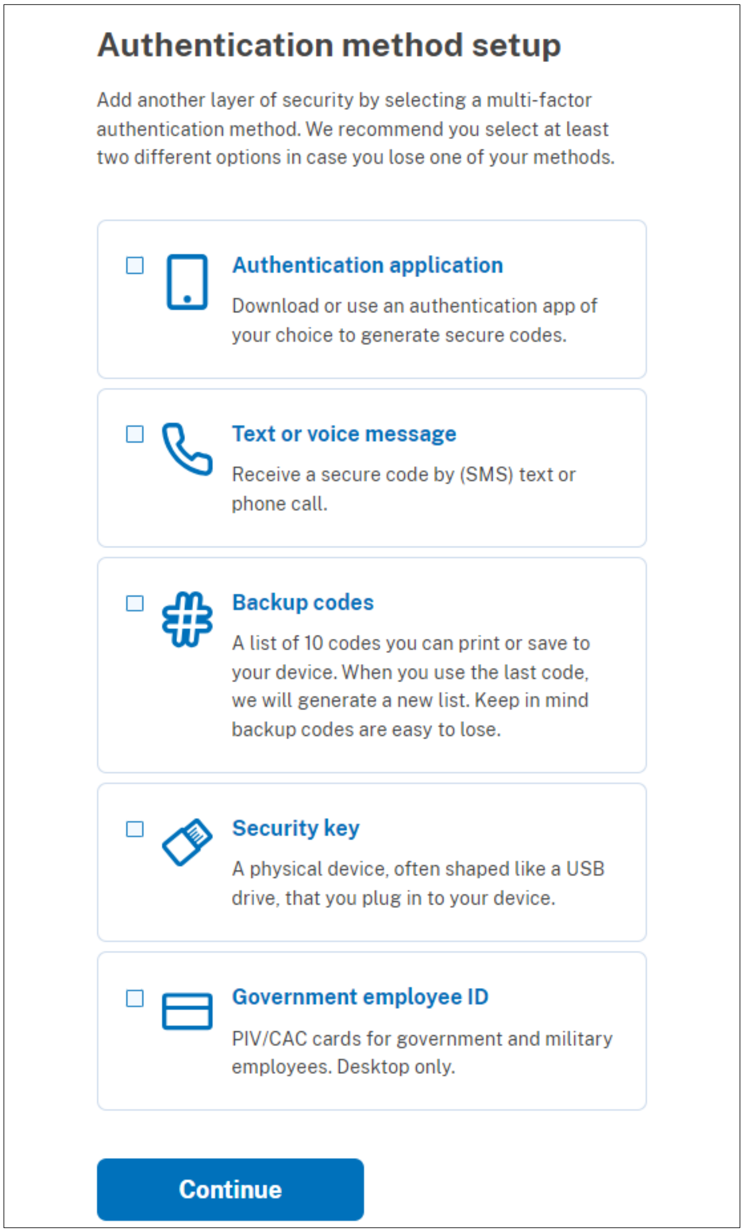


Figure 11: Login.gov Authentication Methods

9. Login.gov offers various security options like authenticator apps, security keys, phone-based two-factor authentication, etc. Choose the security option you prefer.
10. Follow the on-screen instructions to set it up. This might involve scanning a QR code for an authenticator app, inserting a security key, or receiving a text or call for phone-based authentication.

    Note: It is recommended that you add at least two authentication methods. Adding another authentication method prevents you from getting locked out of your account if you lose one of your methods.

11. Next, you will be prompted through a series of steps to verify your identity through Login.gov. Select Continue.

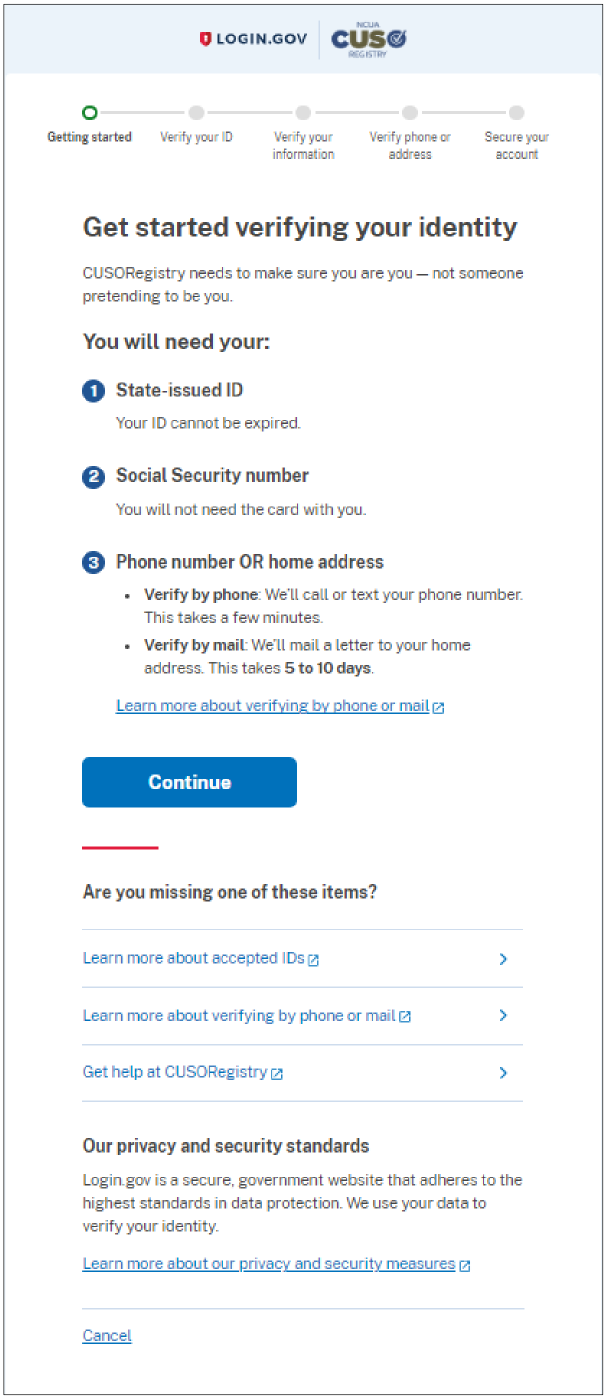


Figure 12: Login.gov Identity Verification

Note: If you are directed to the 'Your Account' module instead of what appears in Figure 12: Login.gov Identity Verification, please visit the CUSO Registry Login page (cusoregistry.ncua.gov) to get back to CUSO Registry. Select 'Yes, I have a user account' and log in with the credentials you just created. This will bring you back to the identify verification page.

12. Follow the identity verification prompts. You will be required to:
    - Acknowledge Login.gov's privacy policy.
    - Upload a photo of your state-issued ID.
    - Enter your social security number.
    - Verify your personal details.
    - Verify your phone number (if applicable). You may be required to verify your address if a phone number was not provided.
    - Re-enter your Login.gov password.
    - Secure your account by downloading or saving your personal key.

Note: It is important to save your personal key. You need your personal key if you forget your password. Keep it safe and don't share it with anyone. If you reset your password without your personal key, you'll need to verify your identity again.

13. Connect your verified information to CUSO Registry by selecting 'Agree and Continue' once all details have been provided.

The system will display the CUSO list based on the CUSOs associated with your account. You may select the CUSO from this list and complete registration.

If you are missing any CUSOs, please contact the NCUA Service Desk.

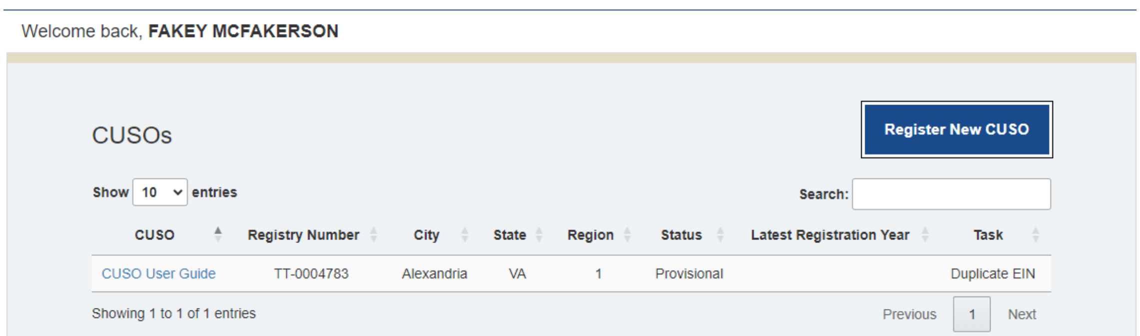


Figure 13: CUSO List for Logged in User

The system may also display:

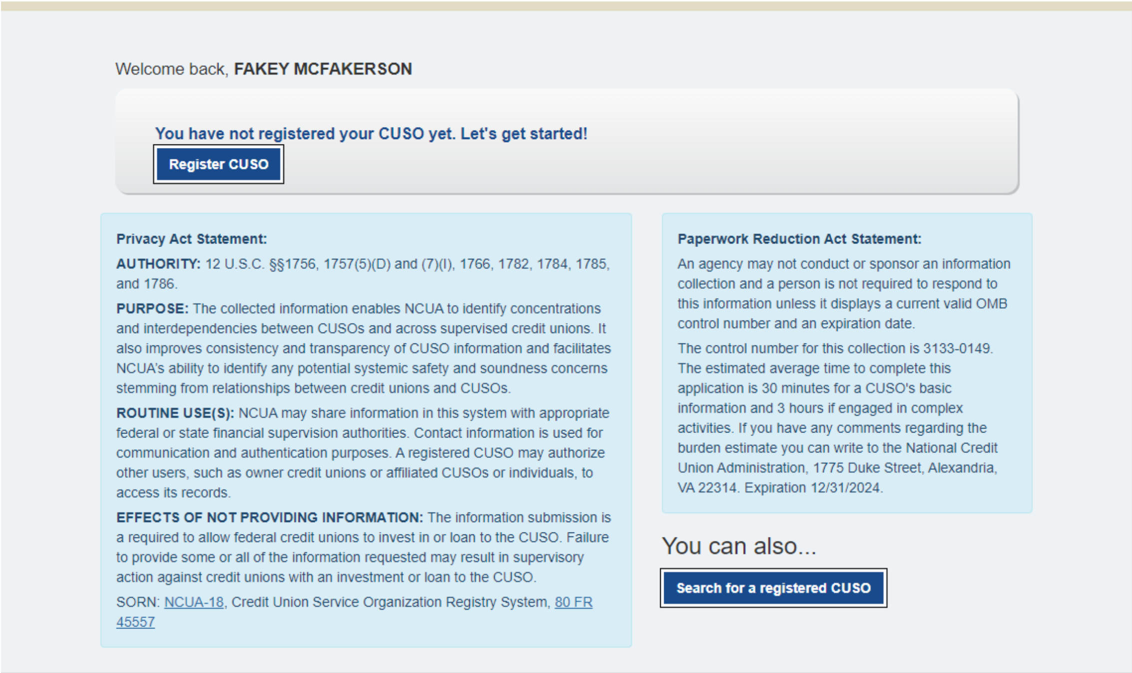


Figure 14: Logged in User Without Assigned CUSOs

This indicates that you have created a Login.gov account, but it is not associated with any CUSOs. If you believe that this is an error, please contact the NCUA Service Desk.

3.2 Screen CUSO

Before CUSO Administrators can register a CUSO, they must verify that CUSO registration is required. CUSO Administrators start the screening process in one of two ways:

1. A CUSO Administrator that already has a CUSO Registry account logs in and clicks **Register New CUSO** from the CUSO Administrator home page.
2. A CUSO Administrator that does not yet have a CUSO Registry account clicks **Register CUSO** from the home page (see Create Account).

For either scenario, the CUSO Registration Screening page displays:

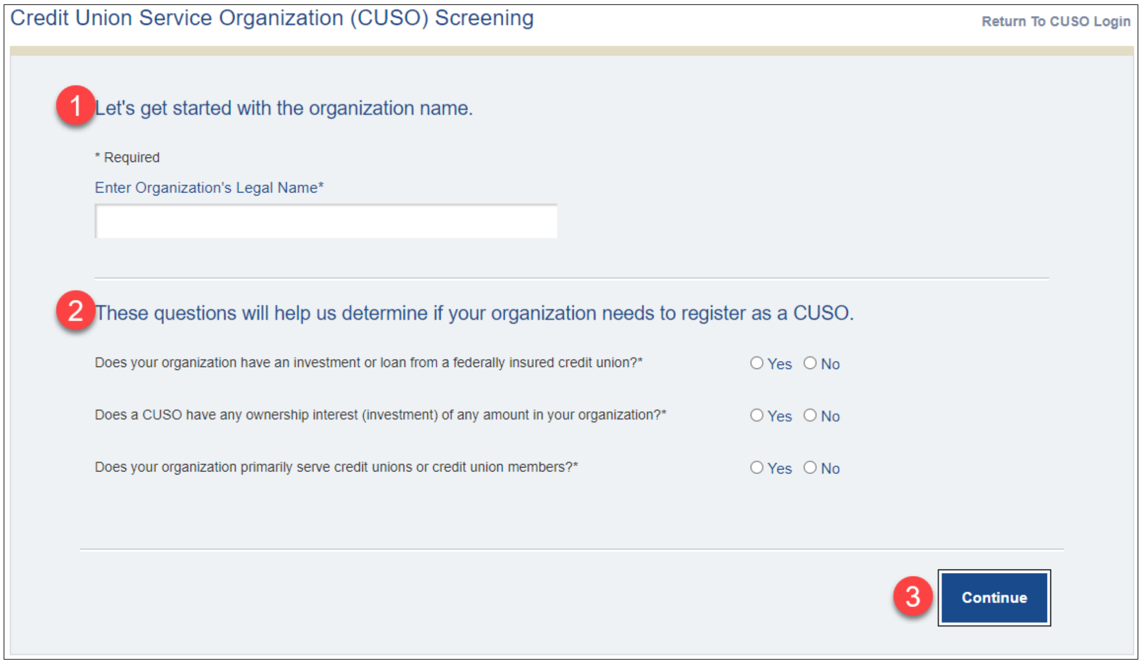


Figure 15: CUSO Screening

1. Enter the legal name of your organization (not the trade name).
2. Select the appropriate responses to the CUSO Registry screening questions.
3. Click **Continue**.

If your responses to the registry questions indicate that your organization does not need to register, you will see the message in the following figure. If you think you responded incorrectly to any of the screening questions, click **Return to Screening Questions** to change and resubmit your responses. If your responses to the screening questions indicate you should be registered, you will be routed to the first step of the verification process (see EIN and General Information).

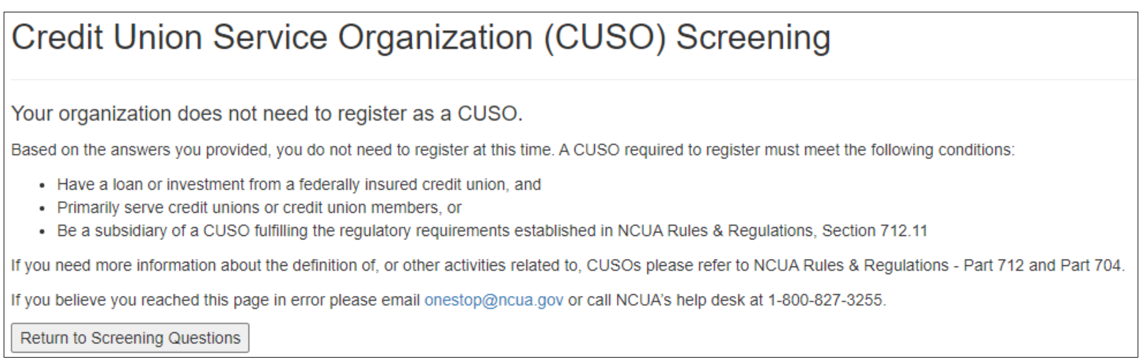


Figure 16: CUSO Registration Not Needed

3.2.1 EIN and General Information

If registration is deemed necessary for your CUSO, step 1 of the verification process displays:

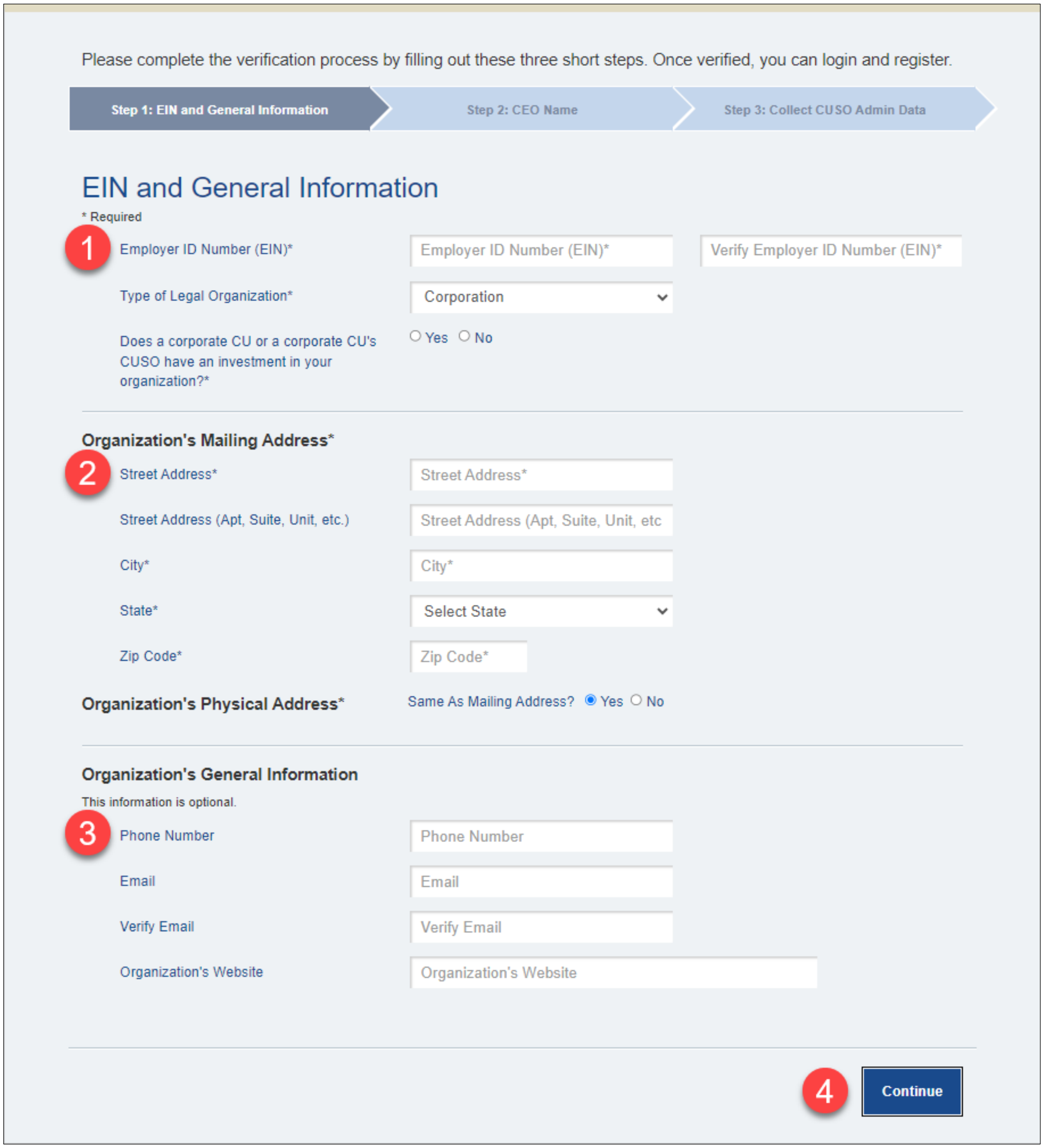


Figure 17: CUSO Screening - Step 1

1. Enter the Employer Identification Number (EIN), select the organization type, and select whether a corporate credit union or a corporate credit union’s CUSO has an investment in your organization. Selecting yes to the corporate question, will add 2 more questions and ask if the corporate credit union or corporate credit union’s CUSO “owns more than 25% of the CUSOs contributed equity or stock” and “have direct or indirect controls of the CUSO”. Answering yes to both of these sub-questions will label the CUSO as a corporate CUSO.
2. Enter the organization’s mailing and physical address (if different than the mailing address). Otherwise, select **Yes** in response to the **Same as Mailing Address** question. Addresses are validated by USPS data.
3. Enter the organization’s general contact information.
4. Click **Continue** to proceed to the next step (see CEO Name).

3.2.2 CEO Name

Step 2 of the screening process requires Chief Executive Officer (CEO) contact information:

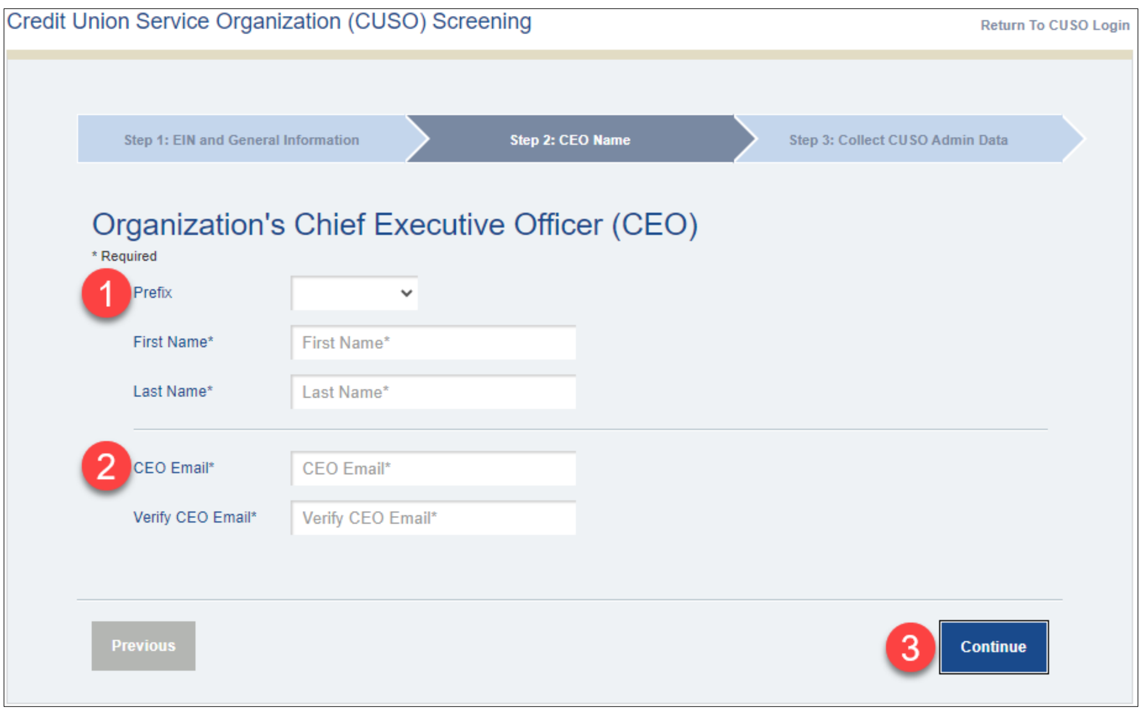


Figure 18: CUSO Screening - Step 2

1. Enter the organization’s CEO name.
2. Enter the CEO’s business email address (for NCUA records).

Click **Continue** to proceed to the next step (see

3. Collect CUSO Admin Data).

3.2.3 Collect CUSO Admin Data

Step 3 of the screening process requires account administrator contact information:

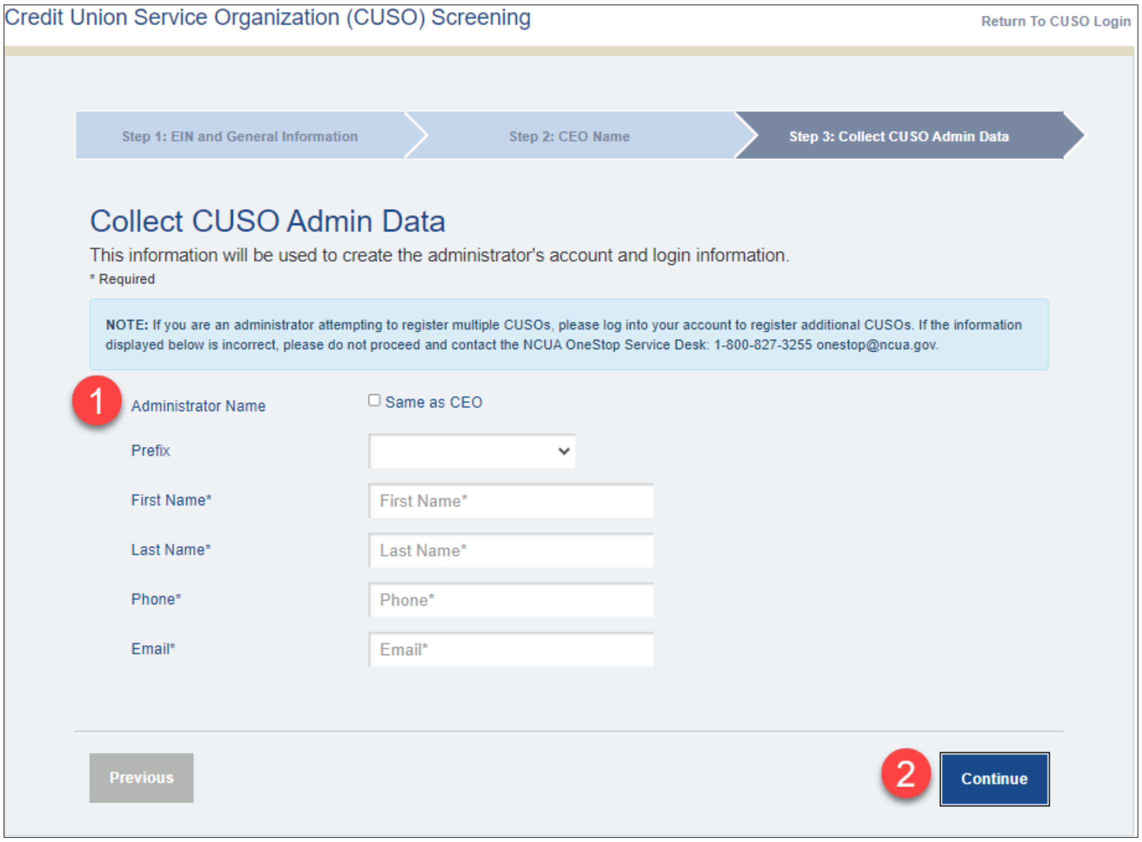


Figure 19: CUSO Screening - Step 3

1. Enter the CUSO Administrator information (the CUSO Registry account administrator). Select the **Same as CEO** check box if the CEO entered in the previous registration step is the CUSO Administrator.

NOTE: The details collected in this step will be used to verify the user against existing CUSOs once a Login.gov account has been created.

2. Select **continue**.

If your CUSO has an EIN found within the NCUA database, the following success message displays:

3.2.3.1 EIN Not Found

If your EIN is not found in the NCUA database, you will see the following message after completing step 3 of the screening process.

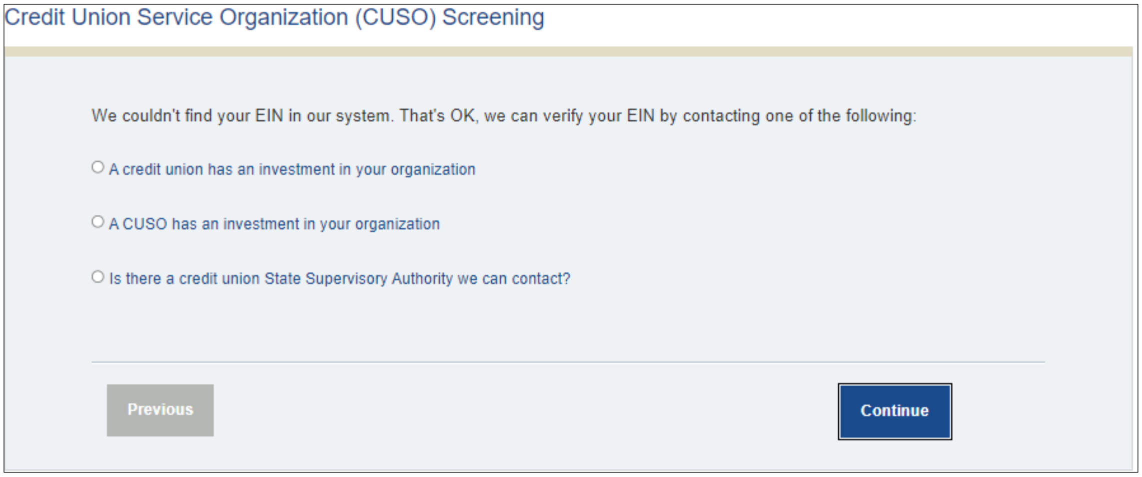


Figure 20: CUSO EIN Not Found

Select an option, complete the requested information, and then click **Continue** to have NCUA validate your information.

3.2.3.2 EIN Already Registered

If your EIN has already been recorded in the CUSO Registry, you will see the following message after completing step 3 of the screening process.

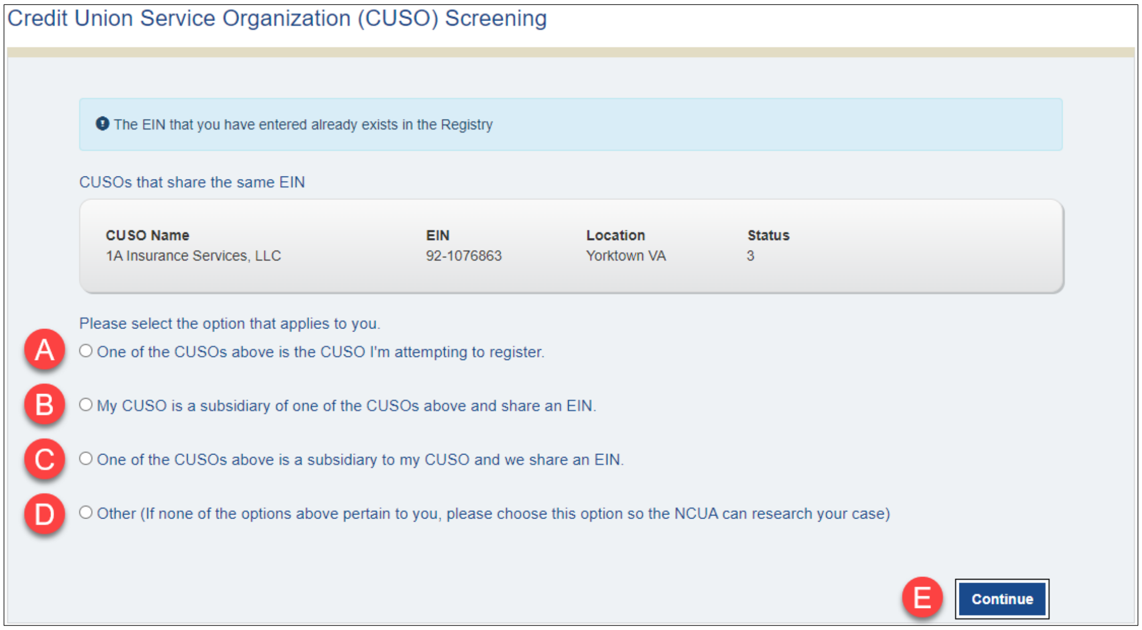


Figure 21: CUSO EIN Already Registered

A. If the CUSO you are attempting to register is the same as the CUSO already in the registry, you will be prompted to contact the administrator of that CUSO.
B. If your CUSO is a subsidiary of the CUSO that is already registered, you will be prompted to select the parent CUSO, and then the account creation success message displays.
C. If the CUSO that is already in the registry is a subsidiary of the CUSO you are attempting to register, you will be prompted to select the CUSO, and then the account creation success message displays.
D. If none of these options apply, provide a response explaining the reason for the duplicate EIN so that NCUA can research your case.
E. After selecting an option, click **Continue**.

3.3 Register CUSO

NOTE: If your CUSO status is Provisional, you will be able to input your CUSO's information, but you will not be able to complete CUSO registration until the issue is resolved by an NCUA Administrator. Your CUSO may be Provisional if the EIN entered when creating an account has not yet been verified by NCUA (see EIN Not Found) or is a duplicate (see EIN Already Registered).

To register a CUSO, log in to the CUSO Registry as the CUSO Administrator to access the list of CUSOs associated with your account.

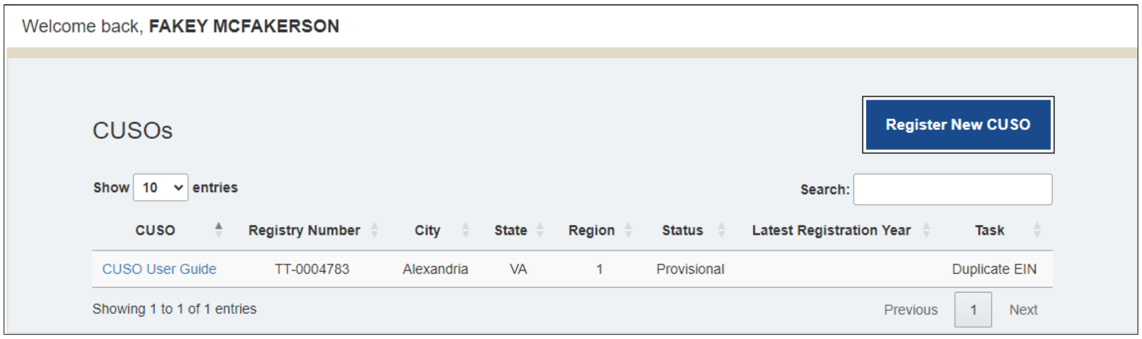


Figure 22: Register CUSO

Click the **CUSO name** hyperlink from the list of CUSOs.

The CUSO's details display:

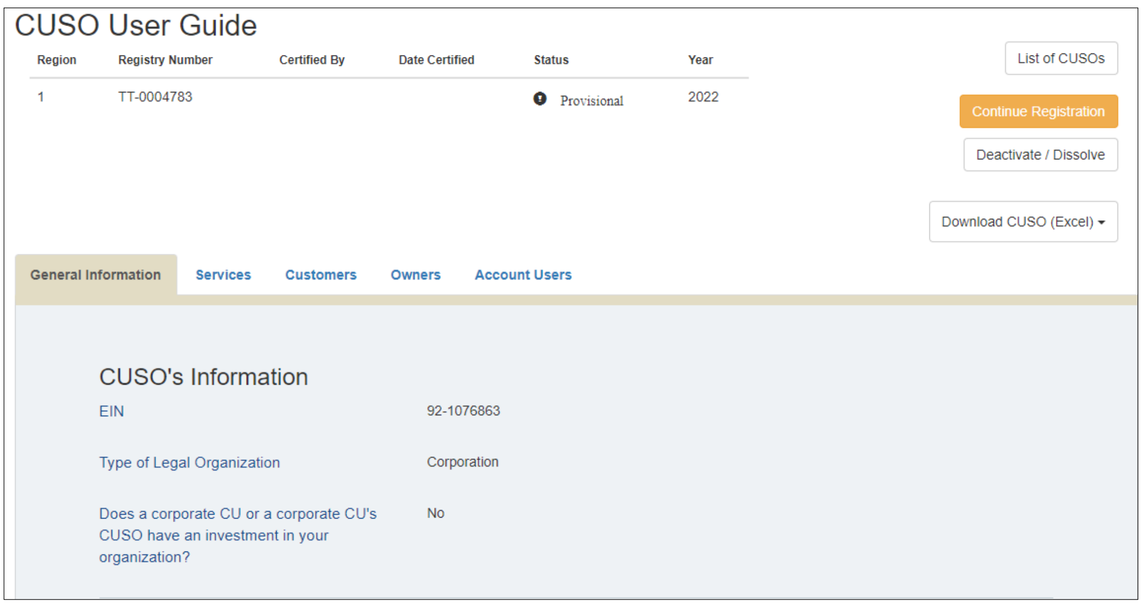


Figure 23: Register - CUSO Information

Click **Continue Registration** to resume the registration process.

NOTE: Selecting **Continue YYYY Registration** from the list of CUSOs (see Figure 22: Register CUSO) bypasses the CUSO's details page and redirects to the registration page that was last modified and saved.

3.3.1 CUSO General Information

After you click **Continue Registration** from the CUSO Information page, the CUSO General Information page displays. It is important to note that at any point on the registration process page, you can click **Return to CUSO Details** to return to the CUSO's Information page (see Figure 23: Register - CUSO Information).

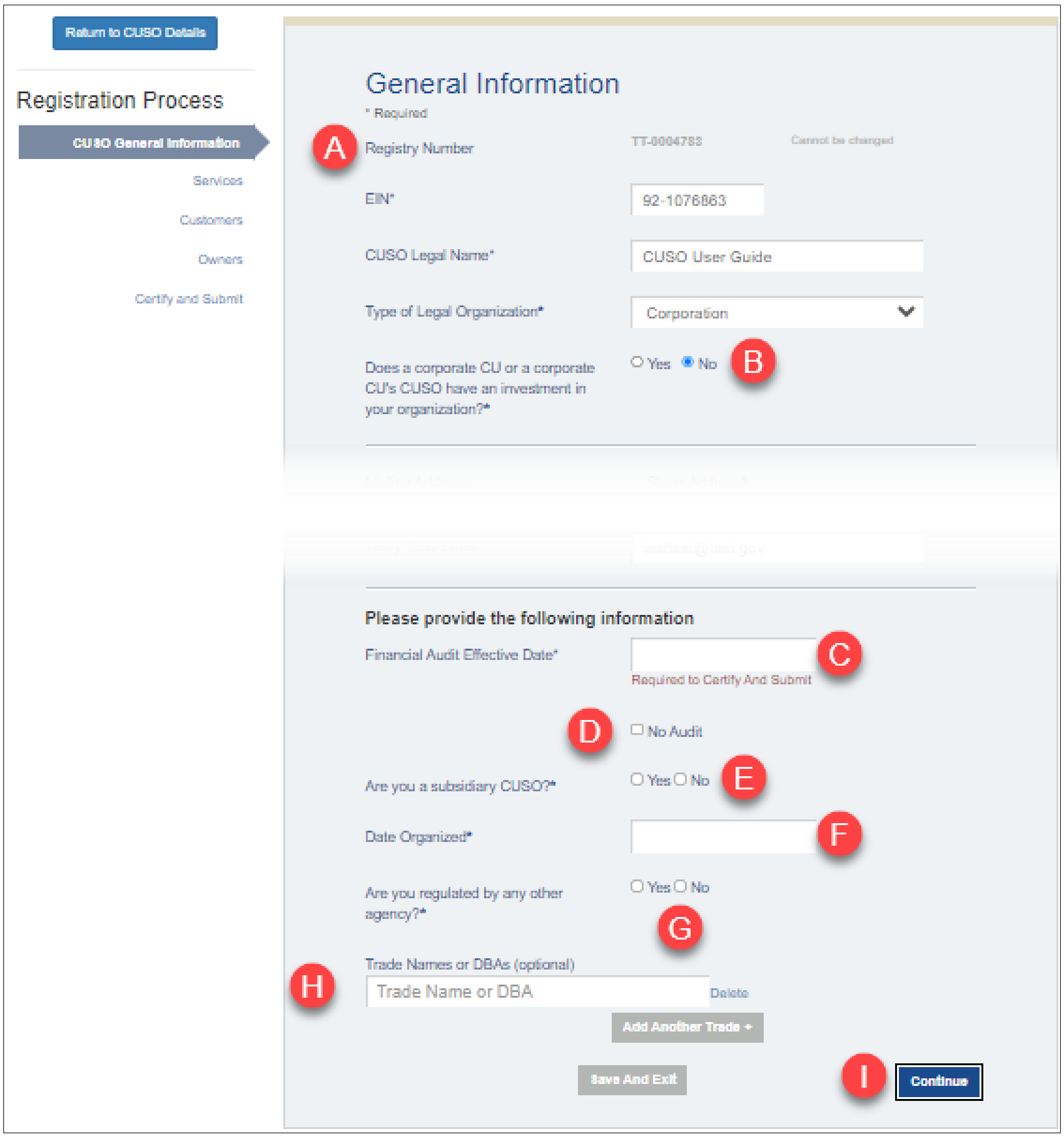


Figure 24: Register CUSO - General Information

A. Review and confirm the CUSO information provided when the CUSO was created. It is important to note that all inputs with an asterisk (*) symbol are required in order to certify and submit.
B. Complete additional fields to include providing address, CUSO, and CUSO CEO information.

C. Enter the **Financial Audit Effective Date**. It is important to note that this date cannot be before the **Date Organized** date. Additionally, this effective date must be the last date of the appropriate month (for example, 12/31/2022).
D. Select the **No Audit** check box and provide a justification. It is important to note that if this check box is selected, the **Financial Audit Effective Date** will not be accessible for edits. Additionally, this selection will be carried over to the Financial Audit Information page (see Financial Audit Information).
E. Designate whether or not the CUSO is a subsidiary CUSO.
F. F. Enter the CUSO's **Date Organized**.
G. G. Designate whether the CUSO is regulated by any other agency.
H. H. Enter **Trade Names or** Doing Business As Names **(DBAs)**. If necessary, click the **Add Another Trade+** button to include another trade name or DBA associated with the CUSO. Click **Delete** to remove any unwanted entry from the CUSO record.
I. I. Click **Continue** to proceed to the next step (see Services). Alternatively, click **Save and Exit** to save your entries and exit the registration process.

NOTE: The registration will automatically save every 10 minutes. The next autosave time displays on the left side of the registration screen. Additionally, if you elect to go to a page in the registration process using the navigation tree on the left, you must confirm the action from the pop-up message shown below.

3.3.2 Services

After completing the CUSO General Information step, the Services page displays:

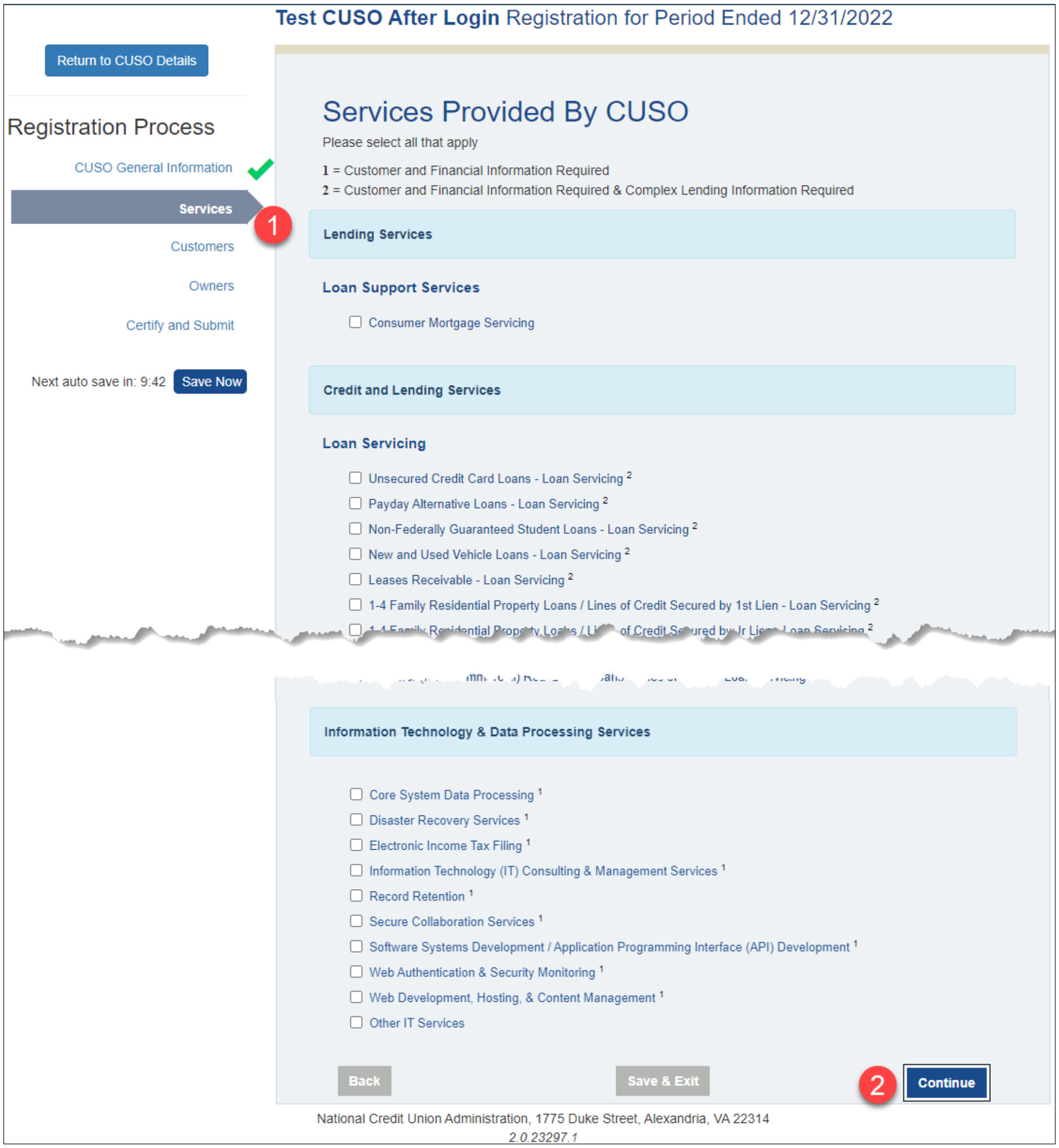


Figure 25: Services Tab

1. Select all the services your CUSO provides. Services with a 1 or 2 icon will require additional information later in the registration process.
2. Click Continue to proceed to the next step (see Additional Service Information or Customers). Alternatively, click Back to return to the previous step or click Save and Exit to save your entries and exit the registration process.

3.3.3 Additional Service Information

If you selected services that require additional information, the Additional Service Information page displays. Otherwise, you will proceed directly to the Customers step.

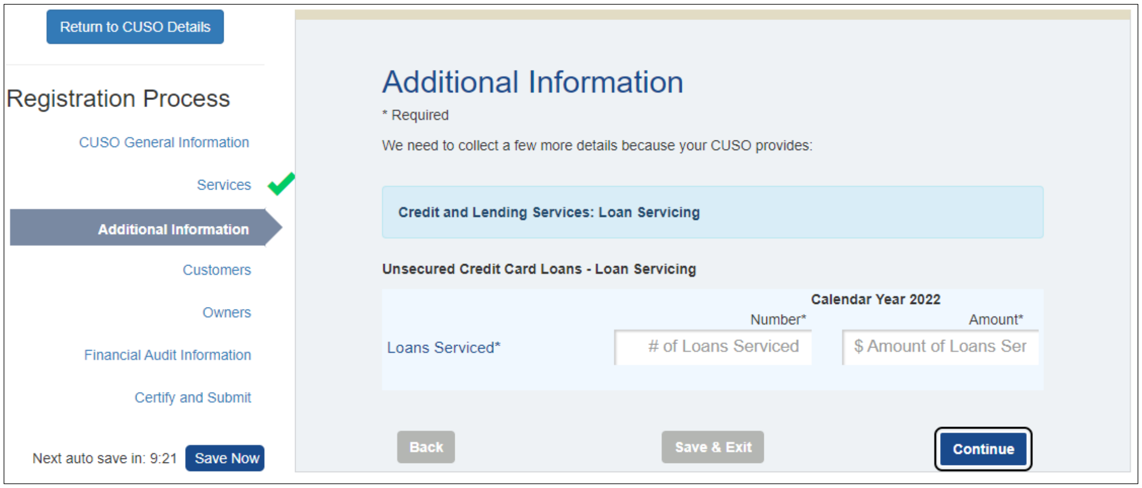


Figure 26: Register CUSO - Additional Information

1. Complete the requested information about the services provided.
2. Click Continue to proceed to the next step (see Customers). Alternatively, click Back to return to the previous step or click Save and Exit to save your entries and exit the registration process.

3.3.4 Customers

Based on the number of customers a CUSO has, administrators may use one of two methods to enter customer information into the Customers page: 1) editing within the browser for CUSOs with 50 or less customers or 2) editing with (Microsoft) Excel for CUSOs with 50 or more customers. It is highly recommended that CUSOs with 300 or more customers input customer information using the Excel schema (see Entering Customer Data Using Excel).

NOTE: Prior to proceeding, it is imperative that you complete the General Information, Services, and (where applicable) Additional Service Information pages in full. A notification will display telling you to do so, prior to continuing.

3.3.4.1 Selecting Customer Data Entry Method

To access the Customers page of the registration process, administrators must first choose which method to input the CUSO's customer information.

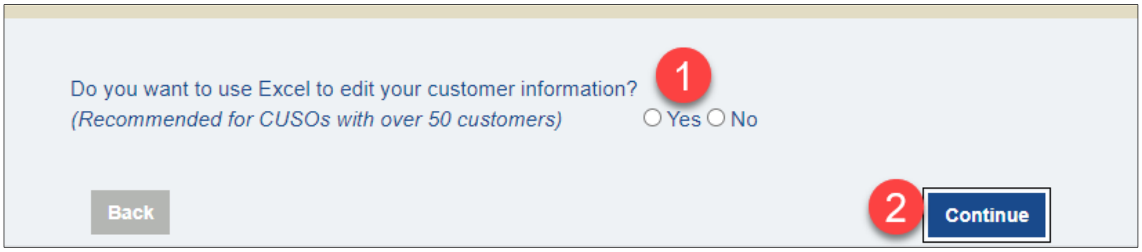


Figure 27: Register CUSO - Choose Customer Input Method

1. Select the appropriate input method based on the CUSO's number of customers.
   a. Select the Yes radio button to enter customer information using an Excel schema. This is the preferred method for CUSOs with 50 or more customers. It is highly recommended that CUSOs with 300 or more customers input customer information using the Excel schema (see Entering Customer Data Using Excel).
   b. Select the No radio button to enter customer information using the browser. This is the preferred method for CUSOs with 50 or less customers.
2. Click Continue to proceed with the method of choose.

NOTE: Once you select a preferred input method, the method question will not display again upon subsequent returns to the Customers page.

3.3.4.2 Entering Customer Data Using Browser

To enter CUSO customer information using the browser, perform the following actions:

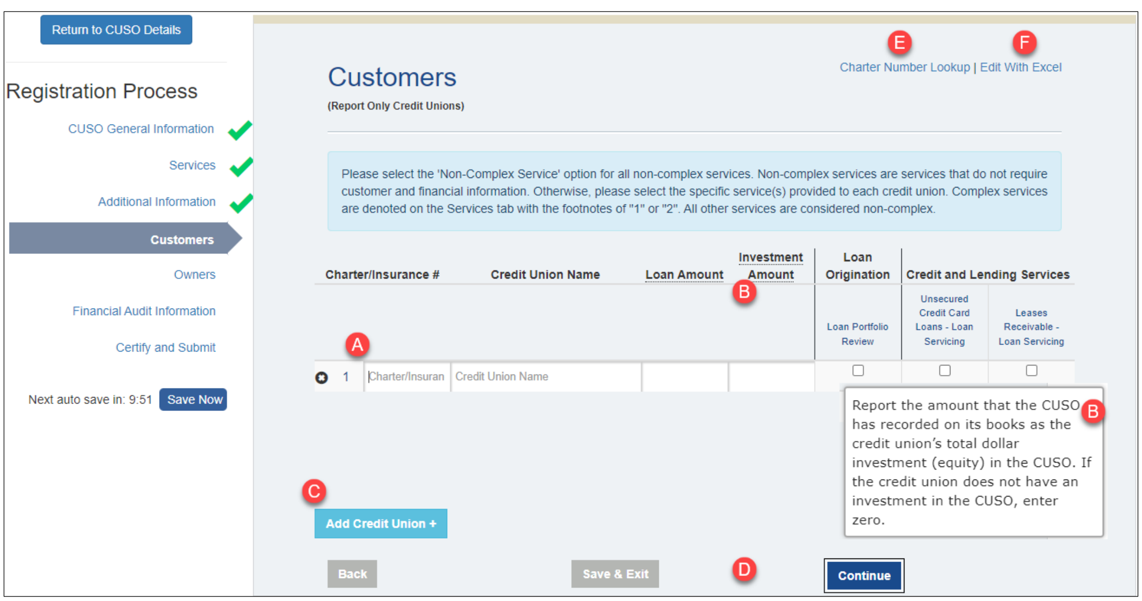


Figure 28: Register CUSO - Enter Customer Data in Browser

A. Enter the information for all credit union customers for the CUSO. You can begin typing the Charter or Insurance # or the Credit Union Name to select from a list of credit unions in the NCUA database.

   Additional information may be required if you selected high-risk or complex services, such as with the example shown in the figure. If you selected only low-risk services, you are not required to select the applicable services.

   NOTE: The information required in the **Loan** and **Investment** text fields depends on the services the CUSO offers. If the CUSO offers high-risk or complex services - as defined by NCUA regulations (services with a ‘2’ on the Services page) - the system provides fields for you to enter the loan and investment amounts. Otherwise, the system only provides check boxes for these columns:

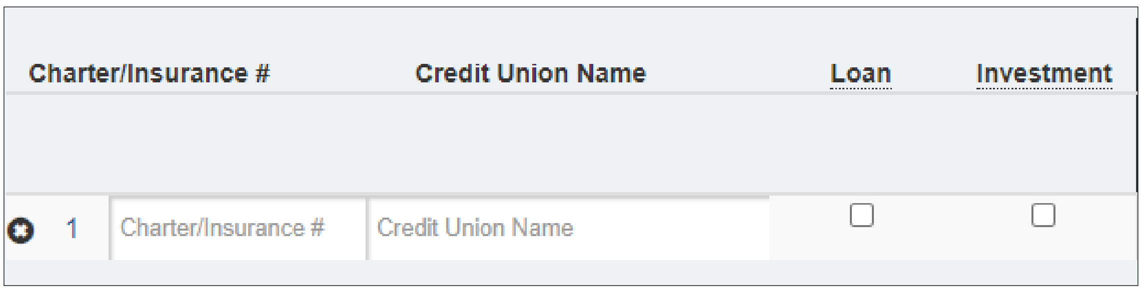


Figure 29: CUSO Offering Low-Risk Services

   If your CUSO offers both high- and low-risk services, you must list all customers, not just customers who receive high-risk or complex services.

B. Point to underlined text to display additional information critical to that customer input, as shown in the bottom, right corner of the figure.
C. Click **Add another customer** to add multiple customers.
D. Click **Continue** to proceed to the next step (see Owners). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.
E. Click **Charter Number Lookup** to open the lookup tool in a separate browser window (see Charter Number Lookup).
F. Click **Edit With Excel** to change the input method and use an Excel schema to enter CUSO customer information (see Entering Customer Data Using Excel).

3.3.4.3 Entering Customer Data Using Excel

To enter CUSO customer information using an Excel schema, perform the following actions:

NOTE: Refer to the “Importing Customers Using a Schema” quick-start guide - available from the Quick Guides item within the Help menu (see Help) - to aid in successfully entering and uploading customer information to the CUSO Registry application.

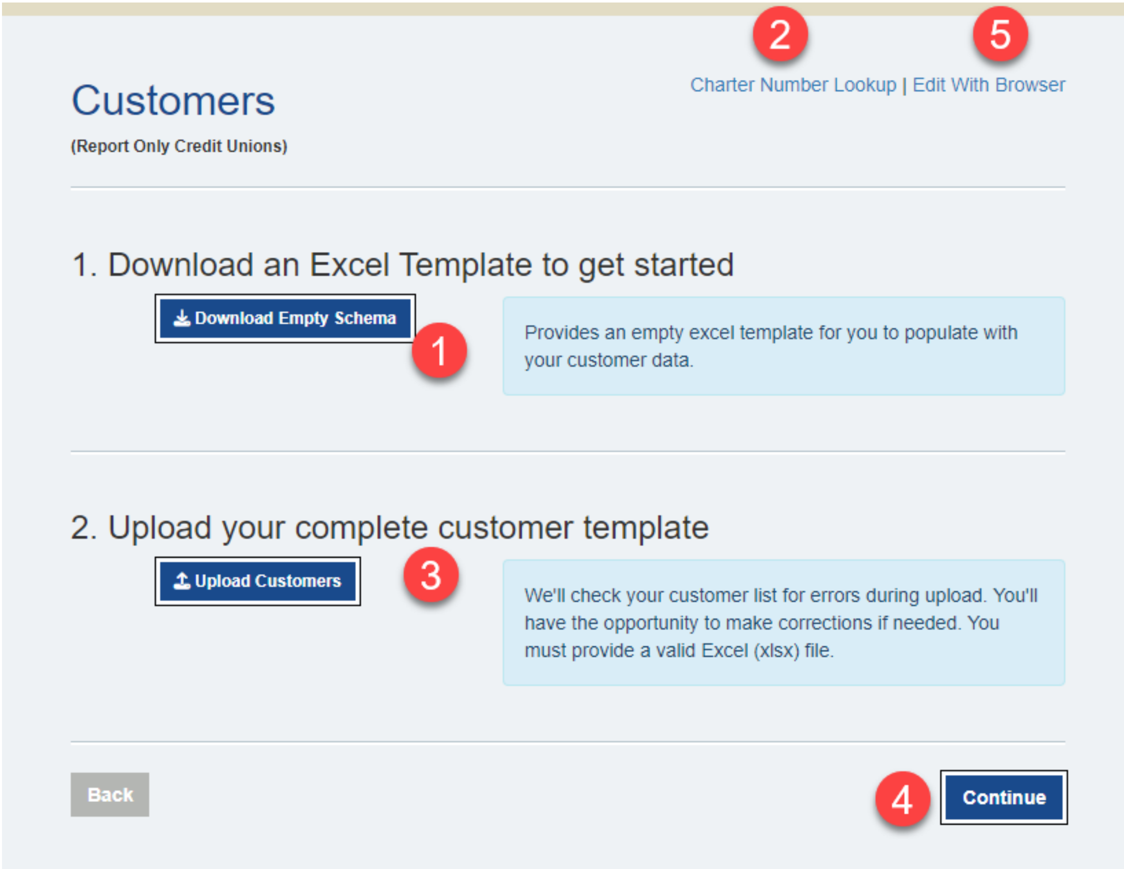


Figure 30: Upload Customers via Excel Schema

1. Click **Download Empty Schema** to open and populate a customized template with CUSO customer information.

   Click Open in the download dialog to open Customer schema.

A	B	C	D	E	F
Charter/Insurance #	Credit Union Name	Loan Amount	Investment Amo	Non-Complex Servic	Loan Portfolio Review
12345	Example Customer Name (Alexan	10000	20000	No	No

Figure 31: Upload Customers - Customer Schema

Enter all customer data and save the file to your local machine. Reference the Instructions worksheet, included in the empty schema file, to accurately enter CUSO customer information.

NOTE: If the CUSO is non-complex and does not offer high-risk or complex services, administrators will need to enter 0 or 1 to indicate whether they have a loan or investment.

2. If necessary, use the Charter Number Lookup to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup).
3. Click **Upload Customers** to open an instance of Windows Explorer to browse your local machine. Navigate to the appropriate file location, select it, and then click Open.

   Wait while the system validates the file and processes the upload.

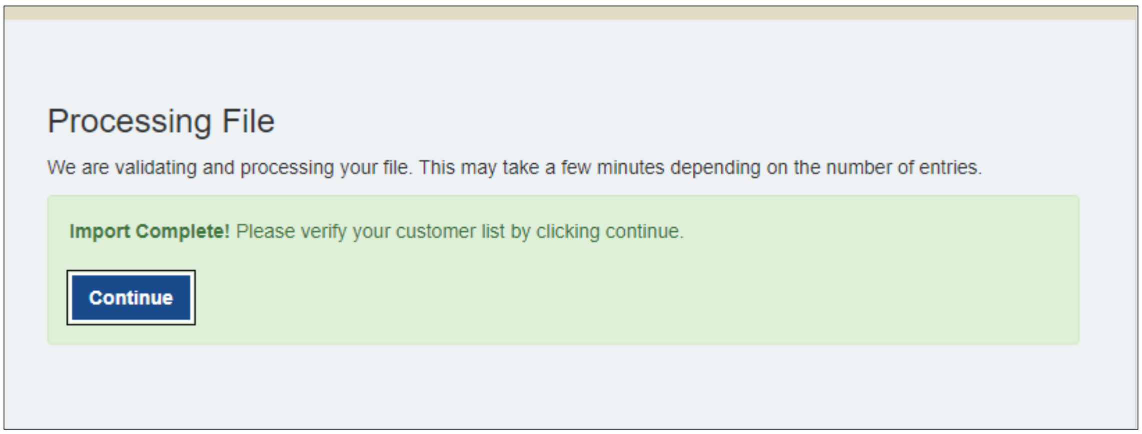


Figure 32: Upload Complete

Upon successful completion, click **Continue** to verify all customer information imported as expected (see Upload Customers - Confirm Customer Import).

If an entry error is detected, such as an alphanumeric value in the load or investment fields, a corresponding pop-up message displays.

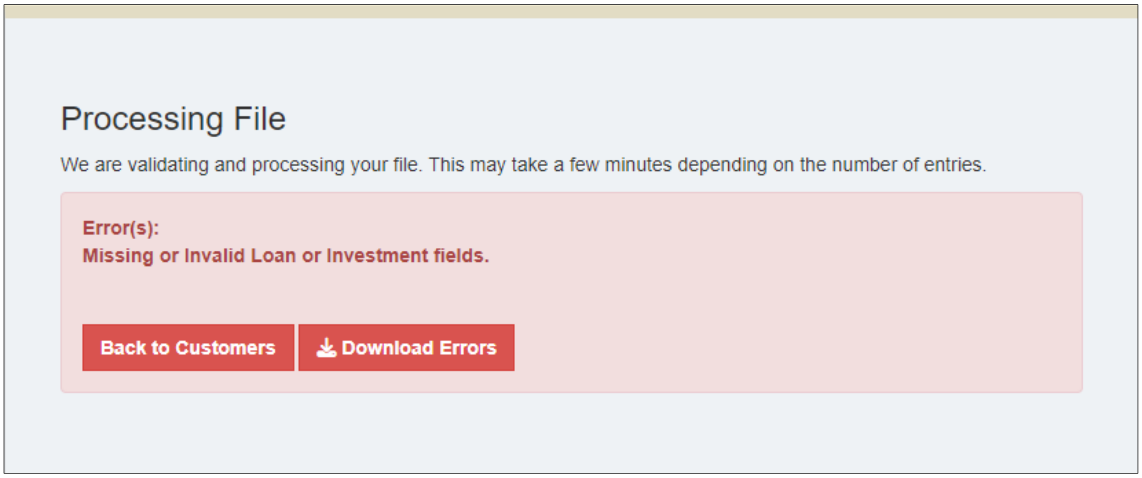


Figure 33: Missing or Invalid Loan or Investment Fields Error

Click **Back to Customers** to close the error, return to the locally saved customer template, correct the error, and re-upload the schema.

If a validation error occurs, such as input of an incorrect charter number or credit union name, the corresponding pop-up message displays.

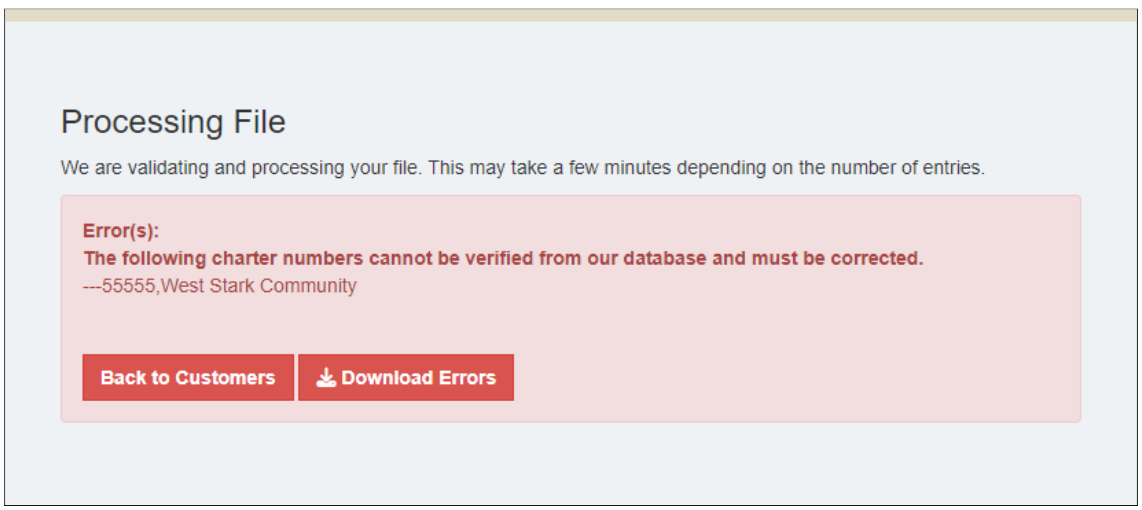


Figure 34: Validation Entry Upload Failure

Click **Download Errors** to view the specific errors found in the customer list in the Notepad application.

Click **Back to Customers** to return to the Customers download/upload template page (see Upload Customers via Excel Schema).

If an incorrect template is user, the corresponding pop-up message displays.

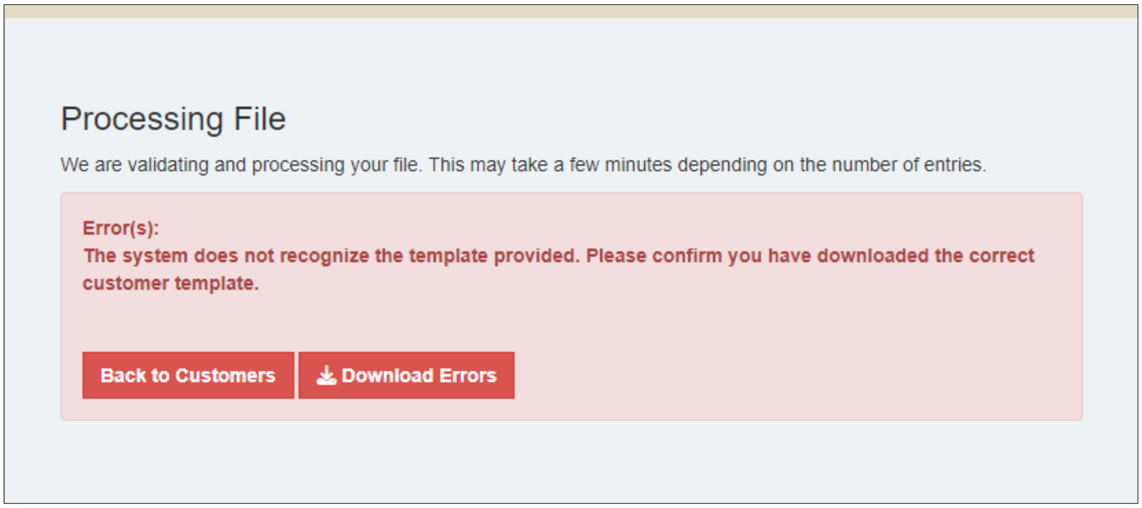


Figure 35: Unrecognized Template Upload Failure

4. Click **Continue** to proceed to the next steps (see Owners). Alternatively, click **Back** to return to the previous step or click Save and Exit to save your entries and exit the registration process.
5. Click **Edit With Browser** to change the input method and enter CUSO customer information using the browser (see Entering Customer Data Using Browser).

Once the schema has successful uploaded, you will be able to confirm all the data and perform ad hoc administrative actions, if necessary.

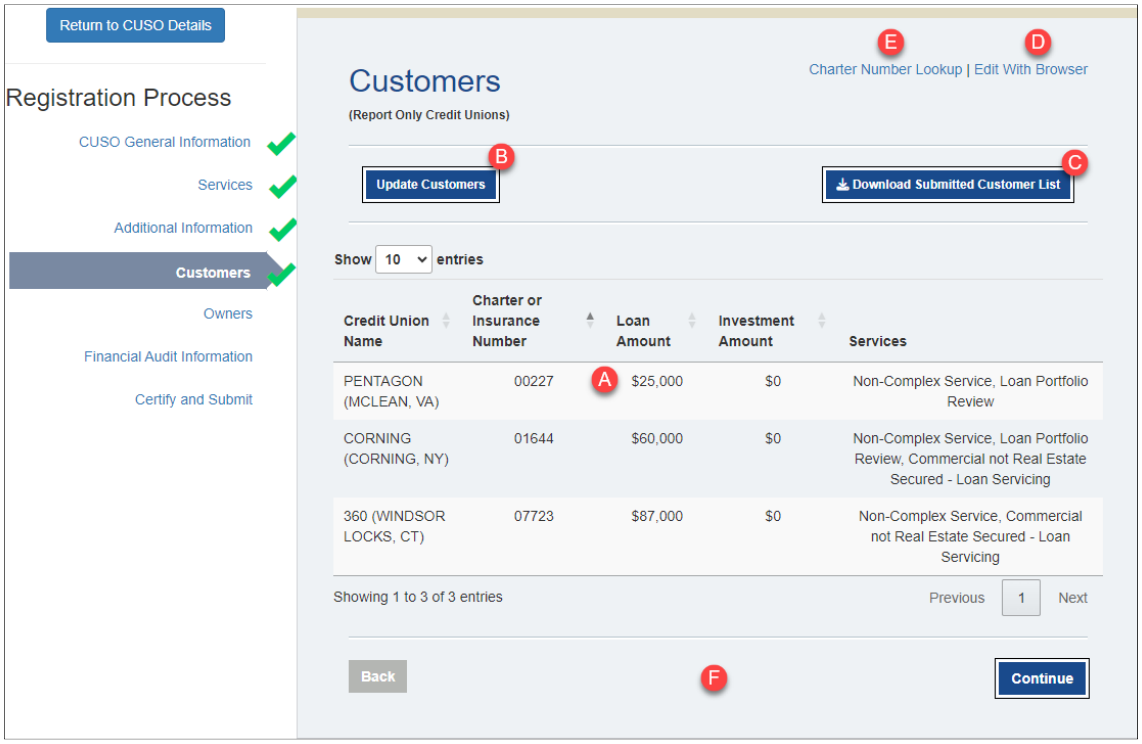


Figure 36: Upload Customers - Confirm Customer Import

A. Review to ensure that all customer information is accurate.

B. If necessary, click **Update Customers** to return to the Customers template download/upload page (see Upload Customers via Excel Schema). Use this action to update the corresponding template, locally saved to your machine, and then upload it to the system, as detailed above.

   NOTE: Alternatively, you can click **View Customer List**, from the Customers template download/upload page, to return to the imported customers list without taking any action (see Upload Customers - Confirm Customer Import).

C. Click **Download Submitted Customer List** to acquire the most recent version of the customers list to which updates may be performed, locally saved, and then uploaded to the system.

D. Click **Edit With Browser** to switch the method of customer data entry. Use this action to bypass import options and perform edits directly on the Customers page (see Upload Customers - Edit with Browser).

E. If necessary, use the **Charter Number Lookup** to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup).

F. Click **Continue** to proceed to the next steps (see Owners). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.

If you elect to change any customer details, through the **Edit With Browser** option following an import of CUSO customer information via schema, you will have the ability to remove or add designated services by deselecting/ selecting service check boxes.

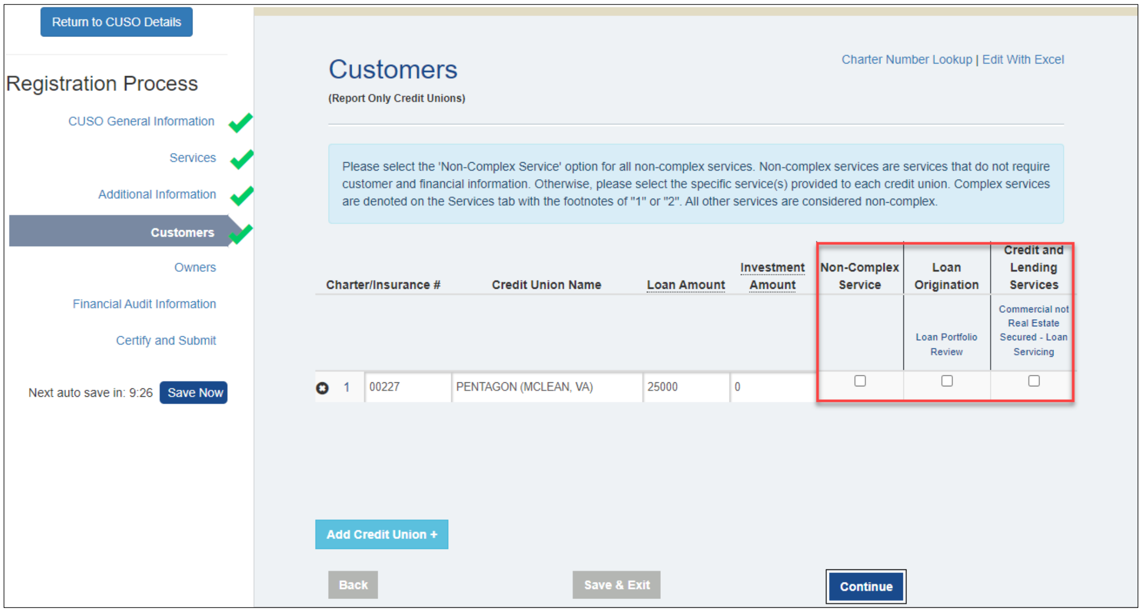


Figure 37: Upload Customers - Edit with Browser

Ensure that you click **Save Now** following any updates to preserve the changes. If desired, you may then click **Edit With Excel** to view the last changes to the list of Customers in view-only format (see Upload Customers - Confirm Customer Import).

3.3.4.4 Charter Number Lookup

Use the **Charter Number Lookup** to locate the charter ID associated with a particular active credit union name within the NCUA database.

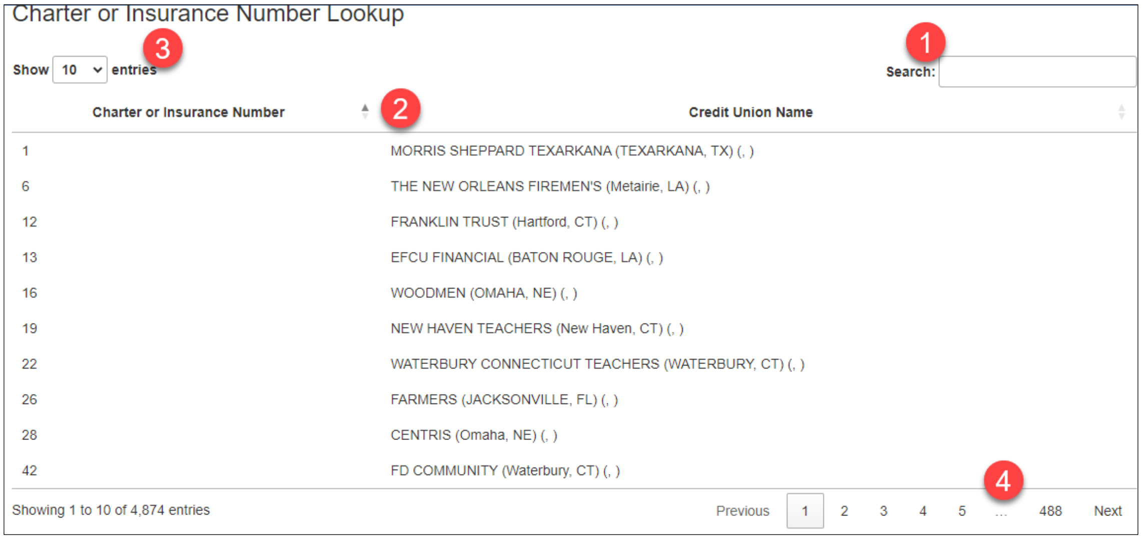


Figure 38: Charter/Insurance Number Lookup

1. Enter a term or partial term to filter the charter list.
2. Click the filter icon to activate the filter for the associated column. It is important to note that only one column filter may be active at a time.
3. If desired, modify the number of results that display on a page at a time.
4. If necessary, use the page navigation to view a specific page.

3.3.5 Owners

Similar to modifying a CUSO's list of customers, administrators may use one of two methods to enter owner information into the Owners page. Based on the number of owners a CUSO has, administrators may enter owner information by 1) editing within the browser for CUSOs with 50 or less owners or 2) editing with Excel for CUSOs with 50 or more owners. It is highly recommended that CUSOs with 300 or more owners input owner information using the Excel schema (see Entering Owner Data Using Excel).

NOTE: Prior to proceeding, it is imperative that you complete the General Information, Services, and (where applicable) Additional Service Information pages in full. A notification will display telling you to do so, prior to continuing on.

3.3.5.1 Selecting Owner Data Entry Method

To access the Owners page of the registration process, administrators must first choose which method to input the CUSO's owner information.

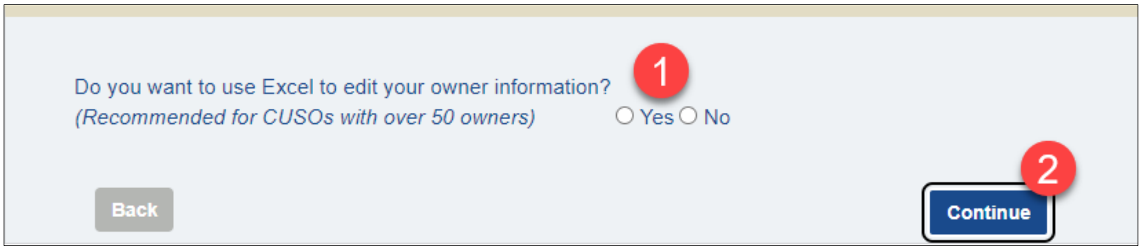


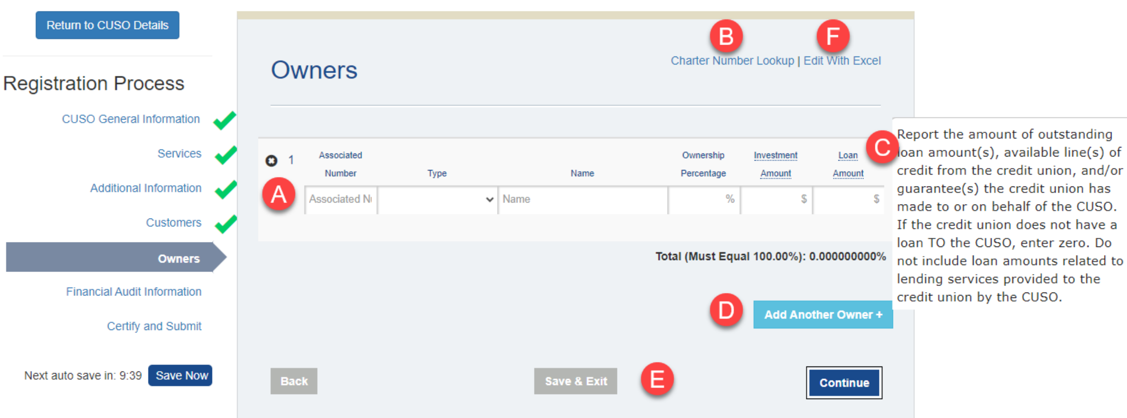
Figure 39: Register CUSO - Choose Owner Input Method

1. Select the appropriate input method based on the CUSO's number of owners.
    a. Select the **Yes** radio button to enter owner information using an Excel schema. This is the preferred method for CUSOs with 50 or more owners.
    b. Select the **No** radio button to enter owner information using the browser. This is the preferred method for CUSOs with 50 or less owners. It is ***highly*** recommended that CUSOs with 300 or more owners input owner information using the Excel schema (see Entering Owner Data Using Excel).
2. Click **Continue** to proceed with the method of choice.

Once you select a preferred input method, the method question will not display again upon subsequent returns to the Owners page.

3.3.5.2 Entering Owner Data Using Browser

To enter CUSO owner information using the browser, perform the following actions:



A. Enter the information for all owners of your CUSO. The **Ownership Percentage** column must add up to 100% before you can proceed to the next step of the registration. Additionally, if the **Associated Number** provided for a credit union is not found in the NCUA database, an alert will display. You will not be able to certify and submit the registration until the owner is validated.

   NOTE: Credit union customers that are identified as owners in the Customers list (see Customers) will automatically populate on this page. If you attempt to remove this record instance, a notification will display directing you to first update the Customers list and then delete the owner record.

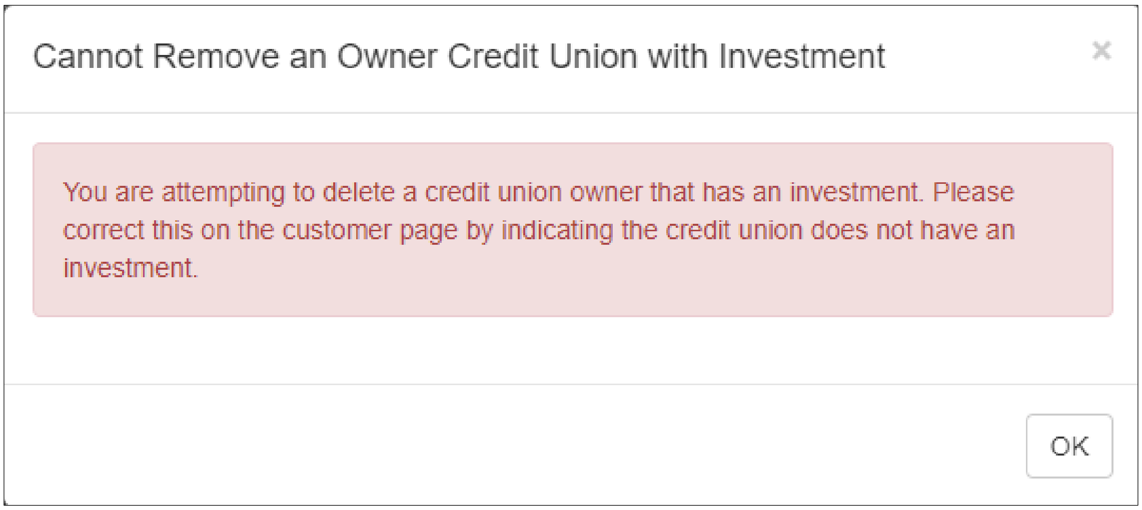


Figure 40: Removing a Customer/Owner with Investments Notice

If the owner type is Other, you will be prompted to enter the city and state of residence for the owner.

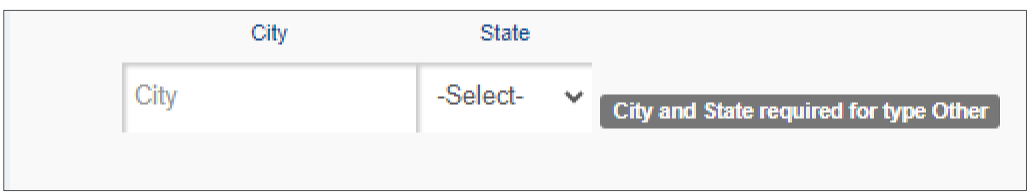


Figure 41: Register CUSO Owners - "Other" Type Additional Information

B. Click **Charter Number Lookup** to open the lookup tool in a separate browser window (see Charter Number Lookup).
C. Point to underlined text to display additional information critical to that particular input, as shown in the top, right corner of the figure.
D. Click **Add another owner** to add multiple owners.
E. Click **Continue** to proceed to the next step (see Financial Audit Information or Certify and Submit). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.
F. F. Click **Edit With Excel** to change the input method and use an Excel schema to enter CUSO owner information (see Entering Owner Data Using Excel).

3.3.5.3 Entering Owner Data Using Excel

To enter CUSO owner information using an Excel schema, perform the following actions:

NOTE: Refer to the “Importing Owners Using a Schema” quick-start guide - available from the **Quick Guides** item within the Help menu (see Help) - to aid in successfully entering and uploading owner information to the CUSO Registry application.

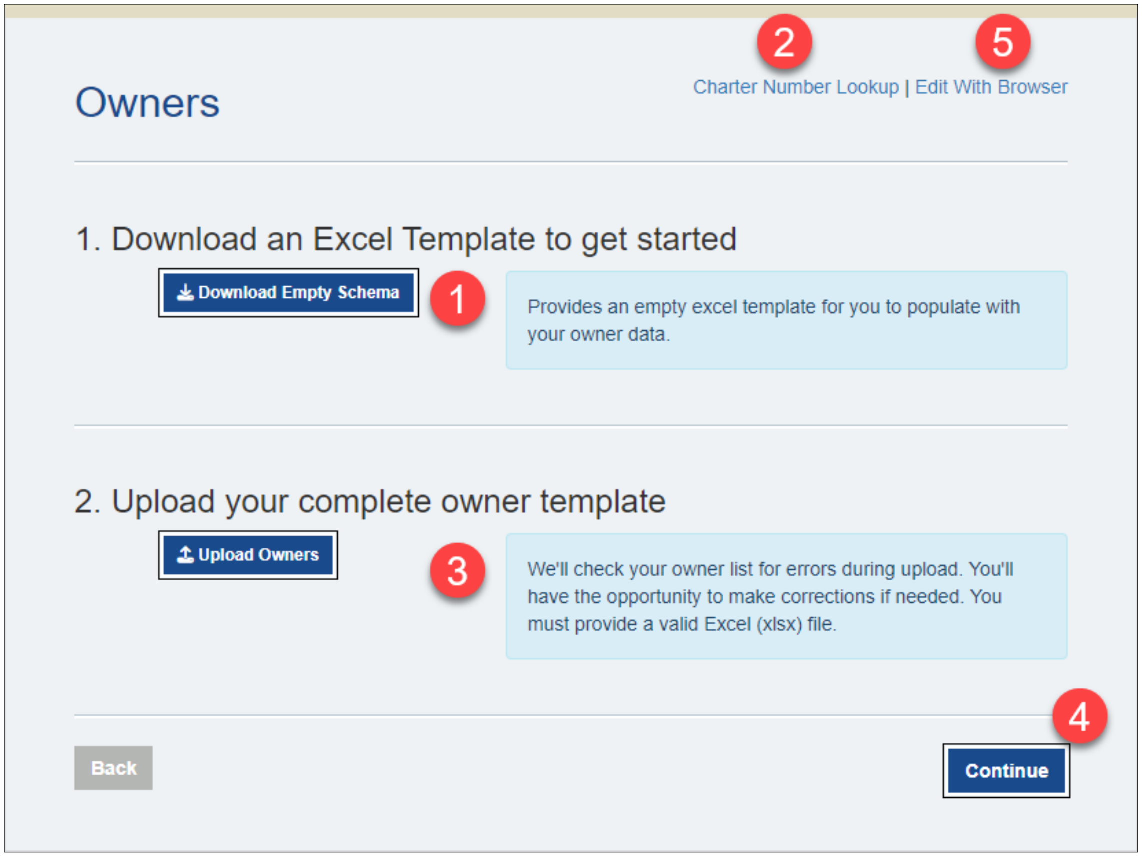


Figure 42: Upload Owners via Excel Schema

1. Click **Download Empty Schema** to open and populate a customized template with CUSO owner information.

   *Click **Open** in the download dialog to open the Owner schema.*

A	B	C	D	E	F	G	H
Associated Number	Type	Name	Loan Amount	Ownership Percentage	Investment Amount	City (Required for "Other" Type Only)	State (Required for "Other" Type Only)
12345	CUSO	Example (	20,000	100	10,000		

Figure 43: Upload Owners - Owner Schema

Enter all owner data and save the file to your local machine. Reference the Instructions worksheet, included in the empty schema file, to populate the CUSO owner information according to required specifications.

2. If necessary, use the Charter Number Lookup to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup).
3. Click **Upload Owners** to open an instance of Windows Explorer to browse your local machine. Navigate to the appropriate file location, select it, and then click **Open**.

   NOTE: Wait while the system validates the file and processes the upload (see Upload Complete) and the click Continue when the upload completes to go back to the Owners step to verify your owners imported as expected (see Figure 44: Upload Owners - Confirm Owners Import).

   If an entry error is detected, such as an alphanumeric value in the loan or investment fields, a corresponding pop-up message displays (see Validation Entry Upload Failure). Click Close to exit the pop-up message, return to the locally saved owner template, correct the error, and re-upload the schema.

   If a validation error occurs, such as input of an incorrect charter number or credit union name, the corresponding pop-up message displays (see Validation Entry Upload Failure). Click Download Errors to view the specific errors found in the owner list in the Notepad application. Click Back to Owners to return to the Owners download/upload template page (see Upload Owners via Excel Schema).

4. Click **Continue** to proceed to the next step (see Financial Audit Information or Certify and Submit). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.
5. Click Edit With Browser to change the input method and use the browser to enter CUSO owner information (see Entering Owner Data Using Browser).

Once the schema has successfully uploaded, you will be able to confirm all the data and edit as necessary.

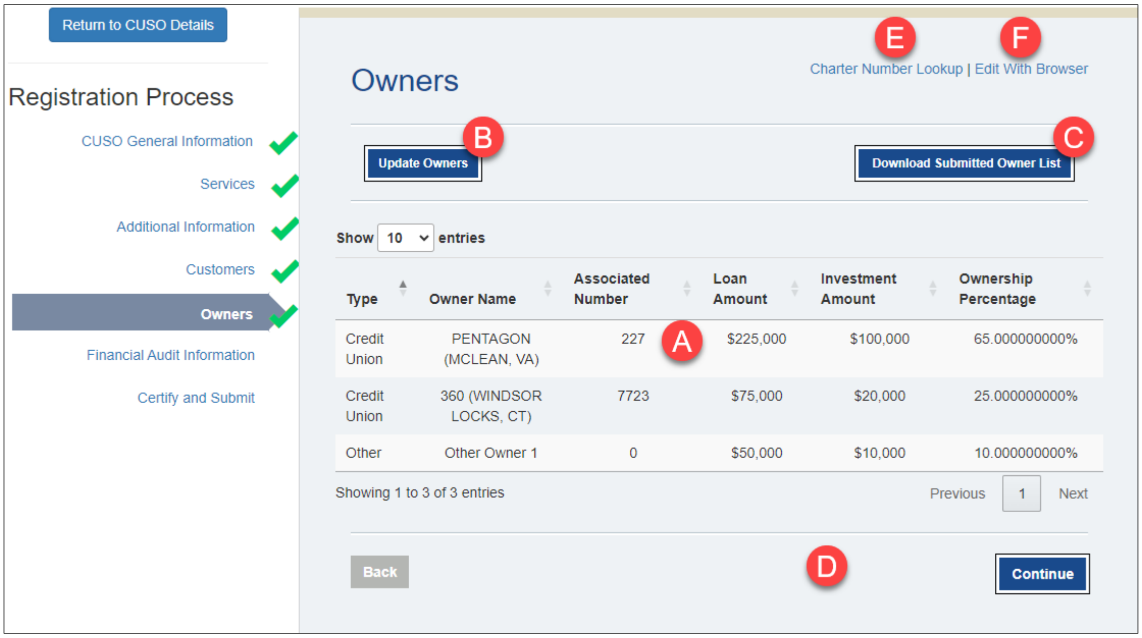


Figure 44: Upload Owners - Confirm Owners Import

A. Review to ensure that all owner information is accurate.
B. If necessary, click Update Owners to return to the Owners template download/upload page (see Upload Owners via Excel Schema). Use this action to update the corresponding template, locally saved to your machine, and then upload it to the system, as detailed above.
C. Click **Download Submitted Owner List** to acquire the most recent version of the owners list to which updates may be performed, locally saved, and then uploaded to the system.
D. Click **Continue** to proceed to the next step (see Financial Audit Information or Certify and Submit). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.
E. If necessary, use the **Charter Number Lookup** to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup).
F. Click **Edit With Browser** to switch the method of your owner data entry. Use this action to bypass import options and perform directly edits on the Owners page (see Upload Owners - Perform Edits within Browser).

If you elect to change any owner details, through the **Edit With Browser** option following an import of CUSO owner information via schema, ensure that you click **Save Now** to preserve the changes. If desired, you may then click **Edit With Excel** to view the last changes to the list of Owners in view-only format (see Upload Owners - Confirm Owners Import).

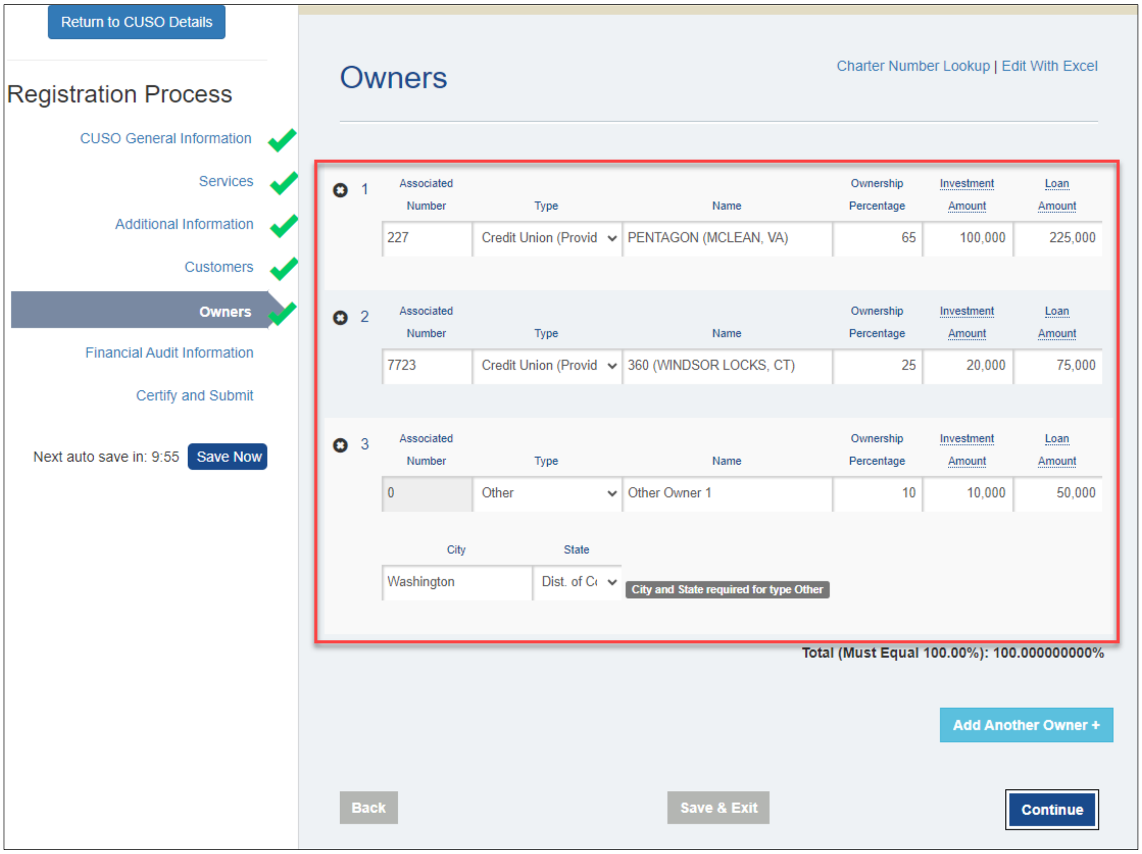


Figure 45: Upload Owners - Perform Edits within Browser

3.3.6 Financial Audit Information

If you selected services that are considered high-risk or complex for your CUSO, you will be required to include details on the Financial Information page. Otherwise, you will proceed directly to the Certify and Submit step.

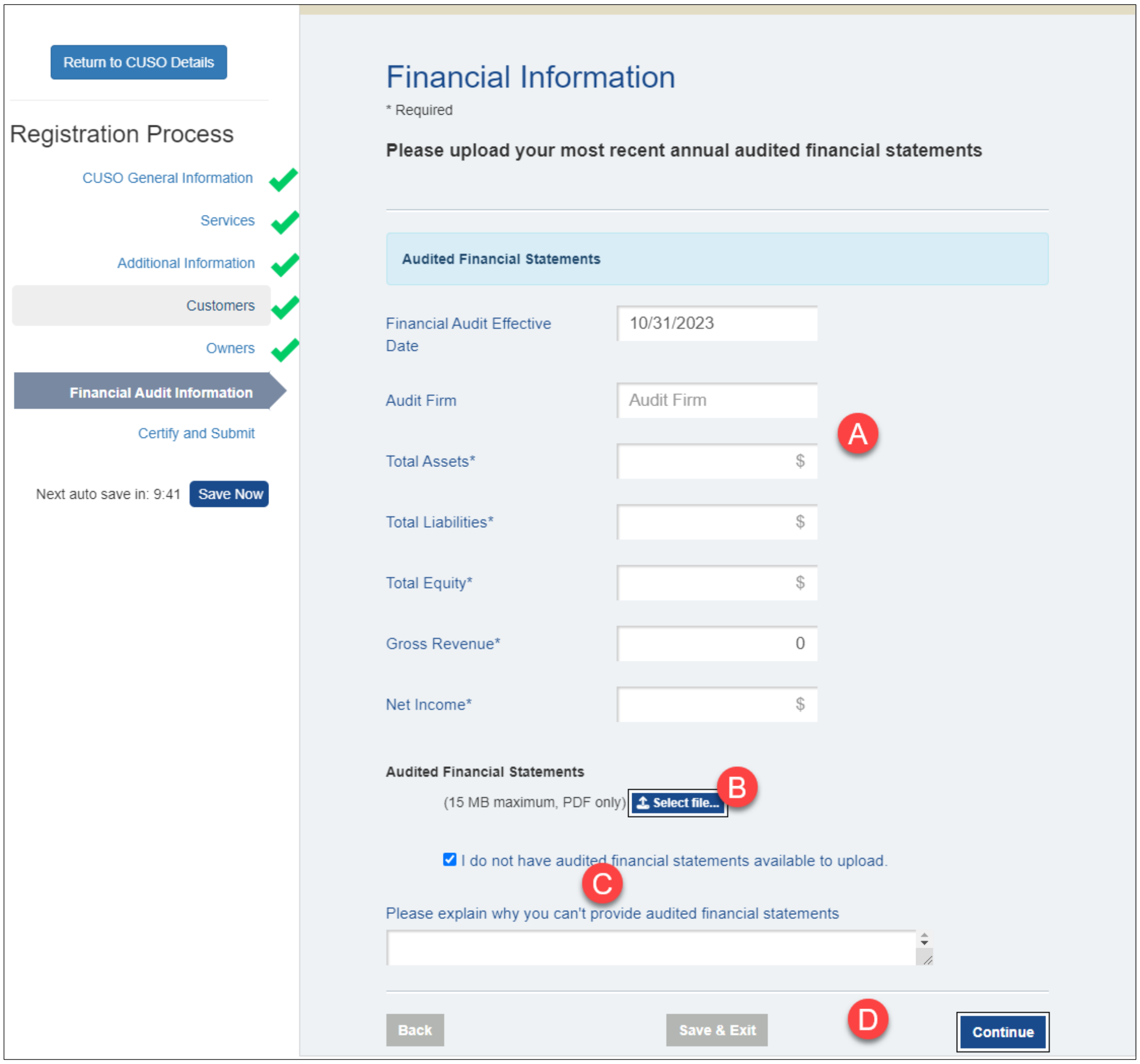


Figure 46: Register CUSO - Financial Information

A. Enter the information for your most recent annual audited financial statement, if applicable. The date for the Financial Audit Effective Date will carry over from your input on the CUSO General Information page (see CUSO General Information). If the “**No Audit**” check box was selected and a justification provided on the CUSO General Information page, the Financial Audit Effective Date field will not be accessible.

B. Click **Select file** to open an instance of Windows Explorer to browse your local machine. Navigate to the appropriate file location, select it, and then click **Open** to upload the associated financial statement files.

   NOTE: Only Portable Document Formats (PDFs) can be uploaded into the CUSO Registry system. The maximum file size is 15 MB.

   Corporate CUSOs will see additional inputs for documentation uploads and will need to include those files, as necessary.

C. If you do not have an audit, select **I do not have audited financial statements available** and provide a reason in the available text box.
D. Click **Continue** to proceed to the next step (see Certify and Submit). Alternatively, click **Back** to return to the previous step or click **Save and Exit** to save your entries and exit the registration process.

3.3.7 Certify and Submit

After completing the Owners or Financial Information step(s), the Certify and Submit step of the registration process page displays:

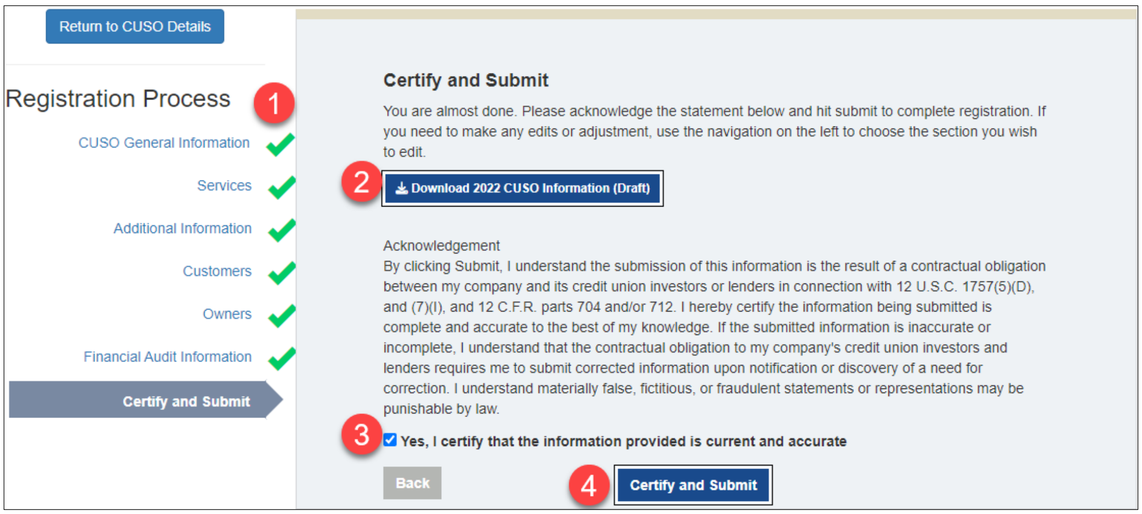


Figure 47: Register CUSO - Certify and Submit

1. All steps must be completed (marked by a ✔) before you can certify and submit your CUSO's record.
2. Click **Download YYYY CUSO Information (Draft)** to review all CUSO information entered prior to submitting for certification.
3. Select the check box to certify that the information provided is current and accurate. The Certify and Submit button becomes visible.
4. Click **Certify and Submit**. If successful, the following confirmation displays; you will also receive an email confirming the CUSO's registration.

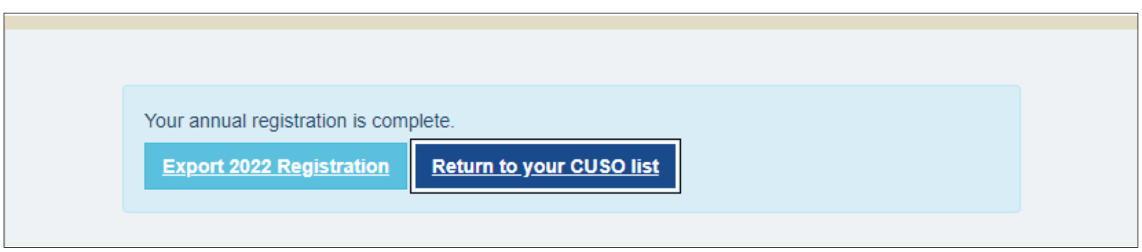


Figure 48: Register CUSO - Registration Complete

Click **Export YYYY Registration** to download the CUSOs completed registration to Microsoft Excel or click **Return to your CUSO list** to return to your list of CUSOs (Register CUSO).

NOTE: If there were issues verifying the customers or owners entered in the registration process, you will not be able to certify and submit the registration until valid information is provided. Additionally, the city and state entered for the CUSO address will be verified as part of the validation steps conducted during the Certify and Submit process.

3.4 CUSO Status

The CUSO Registry will update the registration status of the CUSO throughout the registry process. The following table defines all registration statuses.

Table 3: CUSO Registration Statuses

Status	Description
Provisional	The CUSO EIN is a duplicate or needs to be confirmed.
Credentials	The CUSO EIN is confirmed, and the registration is in process.
Registered	The CUSO registration is complete and up to date.
NonReporting	The CUSO does not meet the guidelines for reporting in the CUSO Registry.

The following table defines all statuses for CUSOs in which reaffirmation was declined (see CUSO Reaffirmation Not Required):

Table 4: Declined Reaffirmation CUSO Statuses

Status	Description
Closed/Dissolved	The CUSO is no longer has closed down operations.
Merged/Acquired	The CUSO has been combined with another entity.
No Longer a CUSO	The entity is no longer considered a CUSO, as defined by NCUA Rules and Regulations. If “Other” is selected as the justification for not conducting reaffirmation, this status will be used.

4 CUSO Maintenance – Administrators and Contributors

Through their respective home pages, CUSO Administrators and Contributors can review, edit, and manage CUSO information at any time. However, only CUSO Administrators can add or remove users with view, contribute, or administrative privileges to the CUSO account.

After logging in to the CUSO Registry, the home page displays a list of all CUSOs associated with the CUSO Administrator's or Contributor's account.

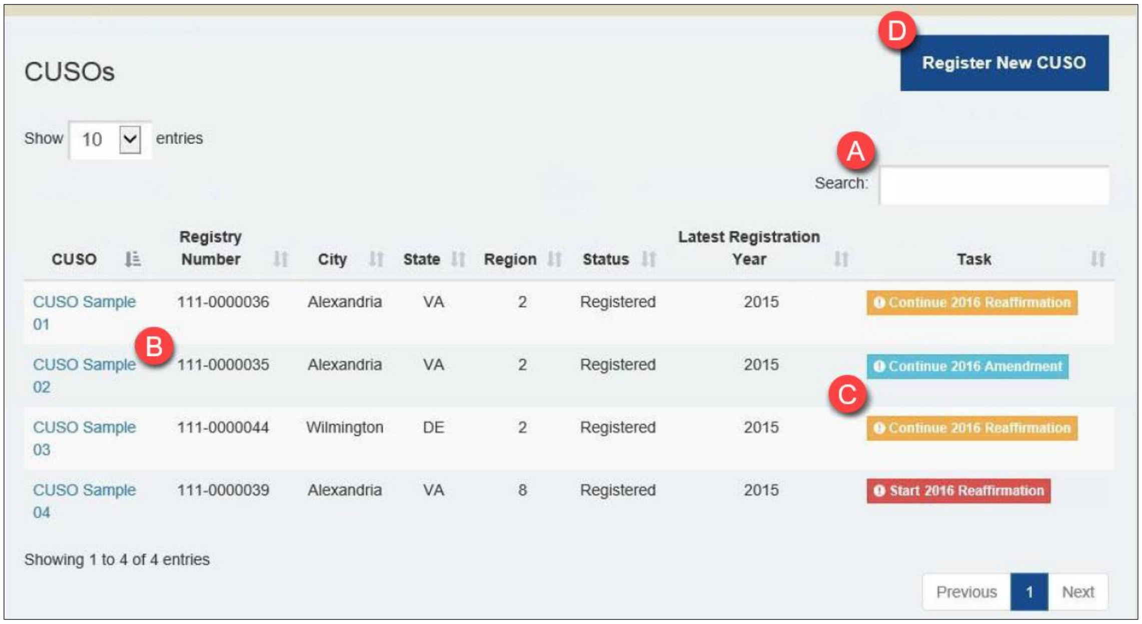


Figure 49: CUSO Administrator/Contributor Home Page

A. Enter keywords to filter the list of CUSOs, as desired.
B. Click the CUSO name hyperlink to view the information provided for the CUSO and perform any necessary actions (see Access CUSO Details and Management Actions).
C. Click a task action to initiate the corresponding process. Available actions would include "**Continue YYYY Registration**", "**Continue YYYY Amendment**" "**Start YYYY Reaffirmation**", and "**Continue YYYY Reaffirmation**" (see Register CUSO, Amend CUSO Record, or Reaffirm CUSO Record).
D. Click **Register New CUSO** to begin the registration process for a new CUSO (see Register CUSO).

4.1 Access CUSO Details and Management Actions

CUSO Administrators and Contributors can view registry fields, documents, and account users at any time.

To view the details for a CUSO, click the CUSO name hyperlink from the home page (see CUSO Administrator/Contributor Home Page).

The CUSO details display:

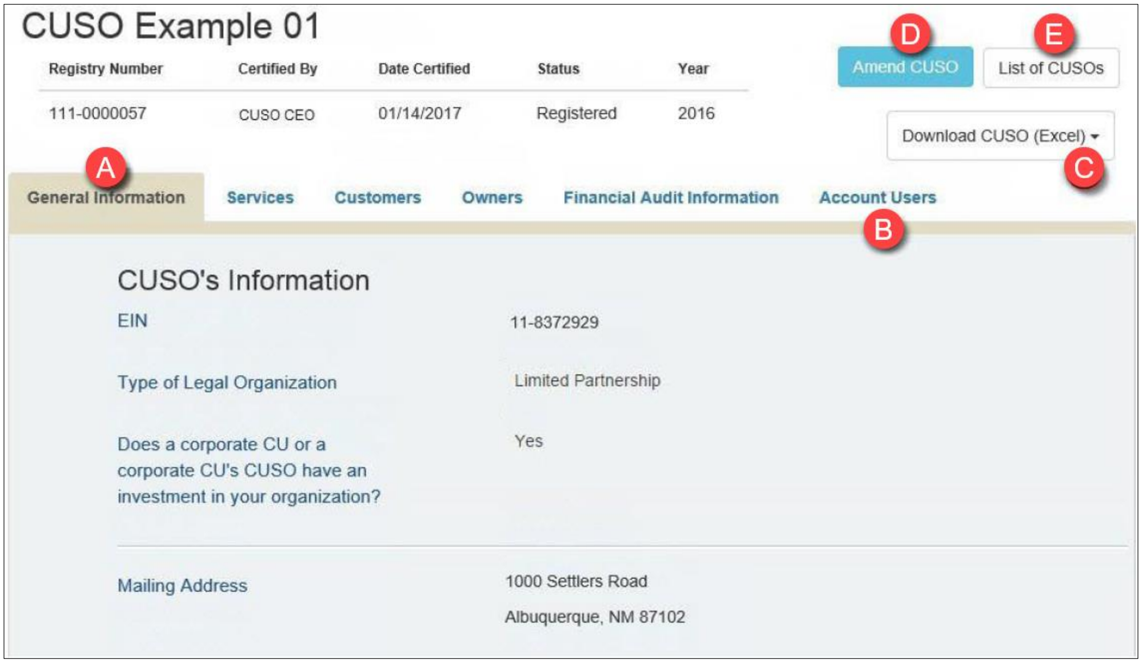


Figure 50: CUSO Information

A. Click the tabs to view the associated information for the CUSO.
B. Click **Account Users** to view, add, and/or remove users from the CUSO (see Manage CUSO Users).
C. Click **Download CUSO (Excel)** to download an Excel file containing the CUSO’s information. Each tab on the CUSO information page (e.g., General Information, Services, etc.) is populated in its own sheet within the Excel workbook. If the CUSO was previously registered/amended/reaffirmed, prior year information will also be available for download from the drop-down.
D. Click **Amend CUSO** or **Continue Amendment** to edit the CUSO information (see Amend CUSO Record). If the CUSO is in Provisional or Credentialed status, this action changes to **Continue Registration**. Click **Continue Registration** to continue the registration process (see Register CUSO). If the CUSO is in Registered status and pending Reaffirmation, this action changes to **Start Reaffirmation** or **Continue Reaffirmation**. Click either action button to proceed with the reaffirmation process (see Reaffirm CUSO Record).
E. Click **List of CUSOs** to return to the home page and view the list of CUSOs tied to your account.

4.2 Amend CUSO Record

CUSO Administrators and Contributors can update their registered CUSO’s information at any time, with the exception of the EIN and Registry Number. To update the information, click

Amend CUSO or **Continue Amendment** from the CUSO's Information page (see CUSO Information).

NOTE: At any point during the amendment process, you can click Return to CUSO Details to return to the CUSO's Information page (see CUSO Information).

The Amendment Process page displays for the initial category (General Information):

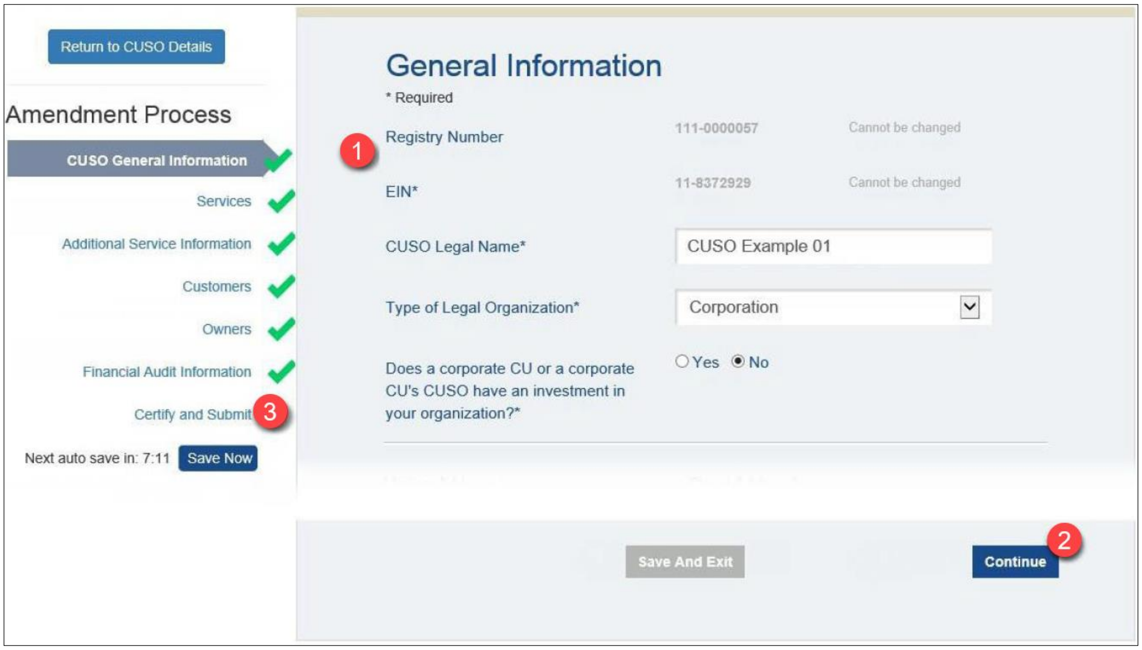


Figure 51: Amendment Process

1. Update the information, as necessary.
2. Click **Continue** to continue through the CUSO amendment steps to update information in multiple categories, as desired.
3. When all information is reviewed and completed, click **Certify and Submit**. It is important to note that until the amendment has been certified and submitted, the changes you made will not be reflected on the CUSO account. Once certification and submission has occurred, the CUSO record will be updated, including information on the CUSO Details page.

The Certify and Submit page displays:

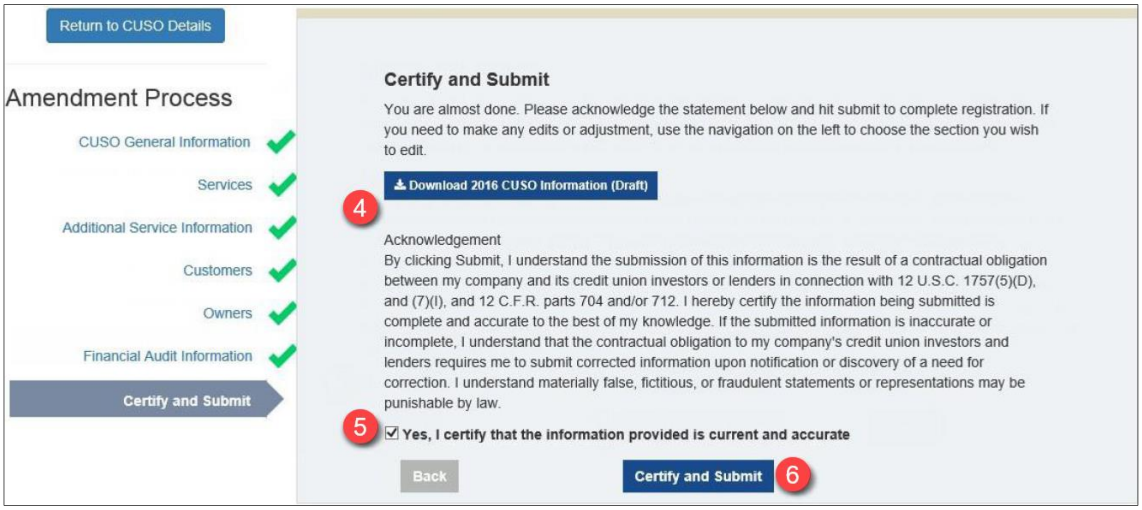


Figure 52: Amendment Process - Certify and Submit

4. If desired, click **Download YYYY CUSO Information (Draft)** to review all CUSO information entered prior to submitting for certification.
5. Select the check box to certify that the information provided is current and accurate. The Certify and Submit button populates.
6. Click **Certify and Submit**. A confirmation message displays (see Register CUSO - Registration Complete). Click **Export YYYY Registration** to download the CUSOs completed registration to Microsoft Excel or click Return to your CUSO list to return to your list of CUSOs (see CUSO Administrator/Contributor Home Page).

   NOTE: Depending on the amendment changes, you may be required to provide additional information. For example, if you added a high-risk or complex service, you are required to provide additional information about that service. What's more, the city and state entered for the CUSO address will be verified as part of the validation steps conducted during the Certify and Submit process.

4.3 Reaffirm CUSO Record

CUSO Administrators and Contributors are required to reaffirm, and where applicable update, their registered CUSO's information on an annual basis. The yearly deadline to complete the reaffirmation process will be set by NCUA and communicated, via email notifications, from the CUSO Registry system.

To reaffirm and update the information, click **Start Reaffirmation** or **Continue Reaffirmation** from the CUSO's Information page (see CUSO Information). You may also initiate either of these actions from the list of CUSOs under the Task heading (see CUSO Administrator/Contributor Home Page).

4.3.1 Confirm Reaffirmation

When starting a Reaffirmation for a CUSO, from either the list of CUSOs (see CUSO Administrator/Contributor Home Page) or the CUSOs Information page (see CUSO

Administrator/Contributor Home Page), administrators and contributors will need to validate that the CUSO requires reaffirmation.

NOTE: The reaffirm decision dialog window will only display once - when first clicking Start Reaffirmation from the list of CUSOs or the CUSO Information page and then completing one of the following sections (i.e., see CUSO Reaffirmation Required or CUSO Reaffirmation Not Required).

4.3.1.1 CUSO Reaffirmation Required

If the selected CUSO requires Reaffirmation, perform the following actions on the reaffirm decision dialog:

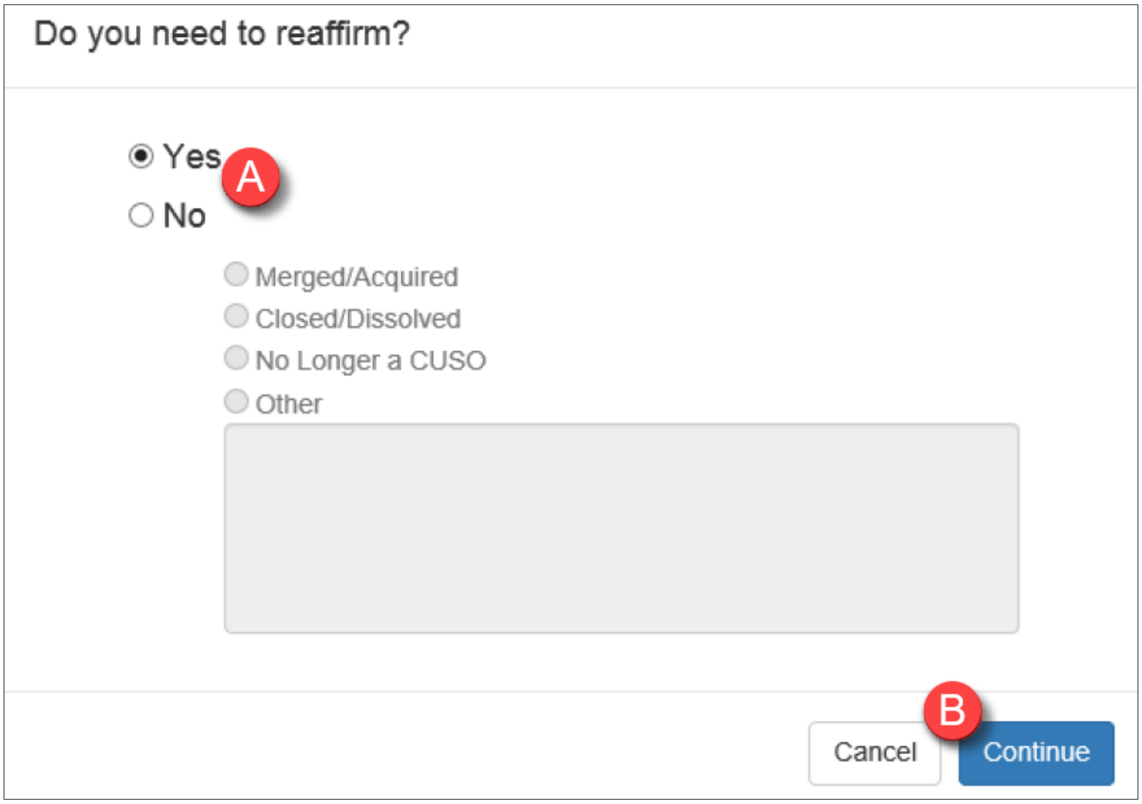


Figure 53: Reaffirmation Required

A. Select the **Yes** radio button.
B. Click **Continue** to proceed to Step 1 in the reaffirmation process (see Reaffirm General Information). Alternatively, you can click **Cancel** to exit the dialog window without taking any action.

4.3.1.2 CUSO Reaffirmation Not Required

If the selected CUSO does not require Reaffirmation, perform the following actions on the reaffirm decision dialog:

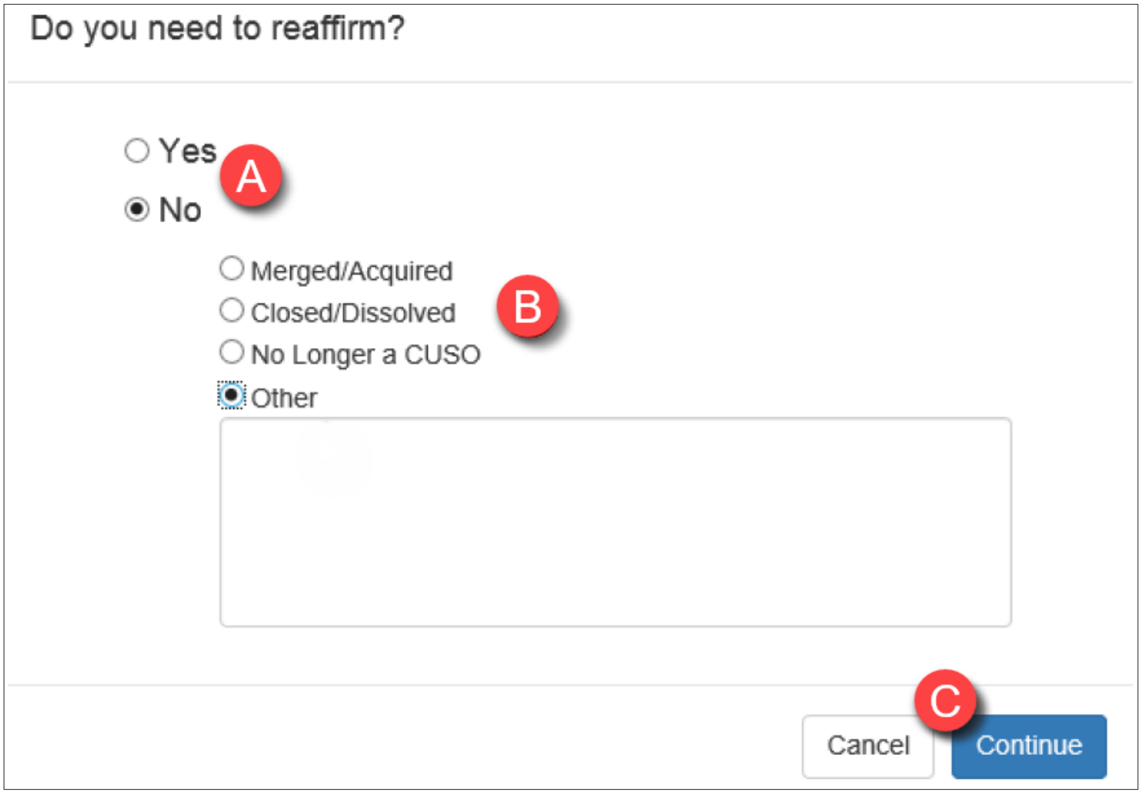


Figure 54: Reaffirmation Not Required

A. Click the **No** radio button.
B. Select the appropriate reason. If you select the “**Other**” radio button, a justification must be provided in the text field.
C. Click **Continue** to proceed (see Confirm Reaffirmation Not Required). Alternatively, you can click Cancel to exit the dialog window without taking any action.

The reaffirmation not required confirmation message displays:

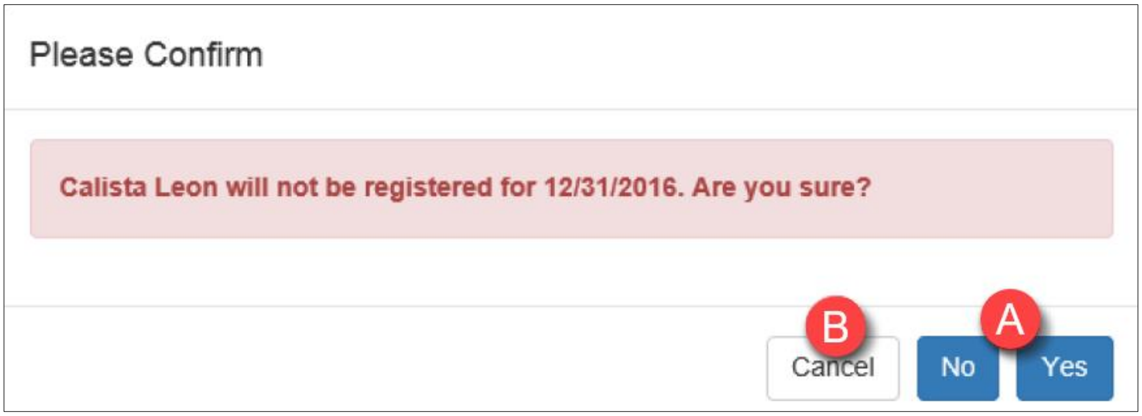


Figure 55: Confirm Reaffirmation Not Required

A. Click **Yes** to confirm the designation and return to the list of CUSOs. Alternatively, click **No** to return to the reaffirm decision dialog window (see Reaffirmation Not Required).
B. Click **Cancel** to exit the dialog window without taking any action.

NOTE: The following sections will only demonstrate the portions of the reaffirmation process that differ from the registration (see Register CUSO) and amendment (see Amend CUSO Record) processes.

4.3.2 Reaffirm CUSO General Information

Similar to the registration and amendment processes, CUSO Administrators and Contributors will begin the reaffirmation process with validating the CUSO's general information. Select data will pre-populate from the previous year's registration record.

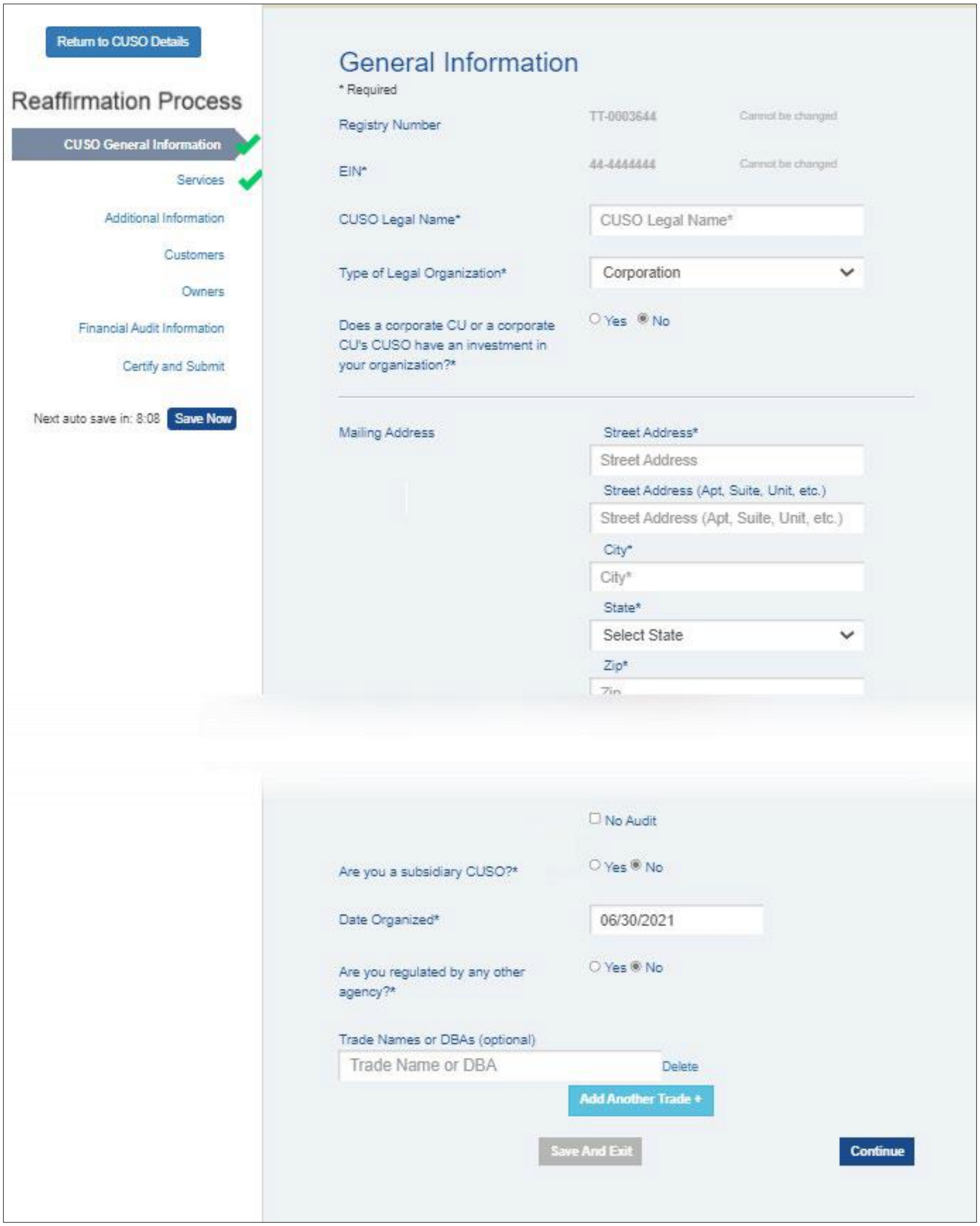


Figure 56: Reaffirm General Information

Review and update the information, as necessary, and then click **Continue** to proceed through the remainder of the CUSO reaffirmation steps.

NOTE: When completing a reaffirmation of a CUSO, administrators and contributors may not modify the Financial Audit Effective Date to a date that is earlier than what was designated during the previous registration.

Only the same or a later date may be elected.

4.3.3 Reaffirm Customers and Owners

Available actions to reaffirm CUSO customers and owners are similar to the registration process in that there are two methods: 1) editing through the browser or 2) editing using Excel schema.

As with registering a CUSO, entry of customer and owner data through the browser is recommended during the reaffirmation process for CUSOs with **50 or less customers/owners**. Similarly, using an Excel schema is recommended during the reaffirmation process for CUSOs with **50 or more customers/owners**. However, it is important to note that during the reaffirmation process, CUSOs with **300 or more customers/owners** will automatically update the CUSO record using Excel (see Reaffirm Customers/Owners Using Excel). These CUSOs will not have the option to edit customer or owner data through the browser.

4.3.3.1 Reaffirming Customer/Owner Data Using Browser

To reaffirm CUSO customer or owner data within the browser, click the corresponding link in the Reaffirmation Process navigation tree. All data will pre-polutate with the previous year's registration/amendment data, with the exception of year-end specific financial data (i.e., loan amounts, investment amounts, ownership percentage, etc.) which must be re-entered as part of the reaffirmation process. Depending on how many customers or owners were previously registered with the CUSO, you may have to wait to allow the system to process the list.

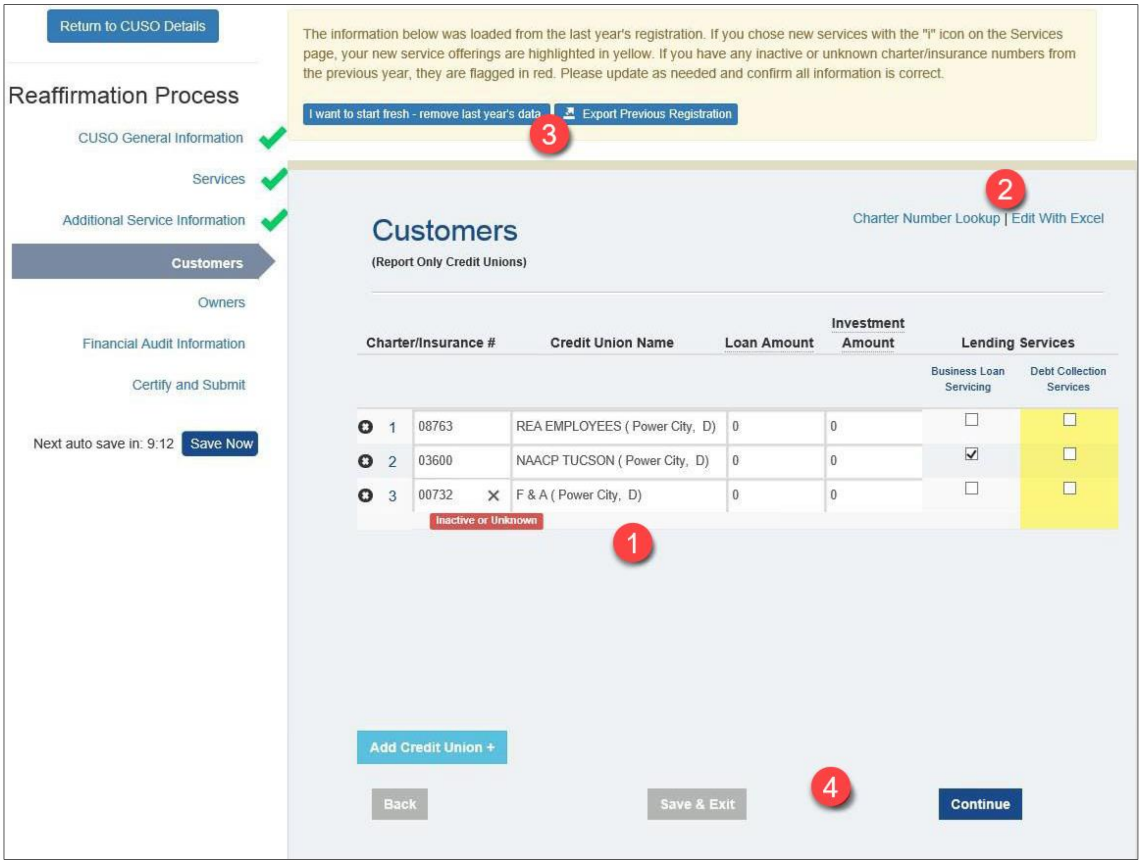


Figure 57: Reaffirm Customers and Owners - Edit within Browser

1. Update all customer/owner data and resolve discrepancies, as needed.
2. Use the **Charter Number Lookup** to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup) or click **Edit With Excel** to change the input method and use an Excel schema to enter CUSO customer/owner information (see Reaffirm Customers and Owners - Schema).
3. Click **I want to start fresh - remove last year's data** to delete all preexisting customer or owner data and input all new information or click **Export Previous Registration** to download the customer or owner schema with the previous year's registration data, including financial amounts.
4. Click Continue to proceed through the remainder of the CUSO reaffirmation steps.

4.3.3.2 Reaffirm Customers/Owners Using Excel

To reaffirm CUSO customer or owner data using an Excel schema, click the **Edit With Excel** hyperlink on the corresponding page. If the CUSO has 300 or more customers or owners, you will automatically be redirected to this page:

NOTE: Refer to the "Importing Customers Using a Schema" and "Importing Owners Using a Schema" quick-start guides - available from the **Quick Guides** item within the Help menu (see

Help) - to aid in successfully entering and uploading customer/owner information to the CUSO Registry application.

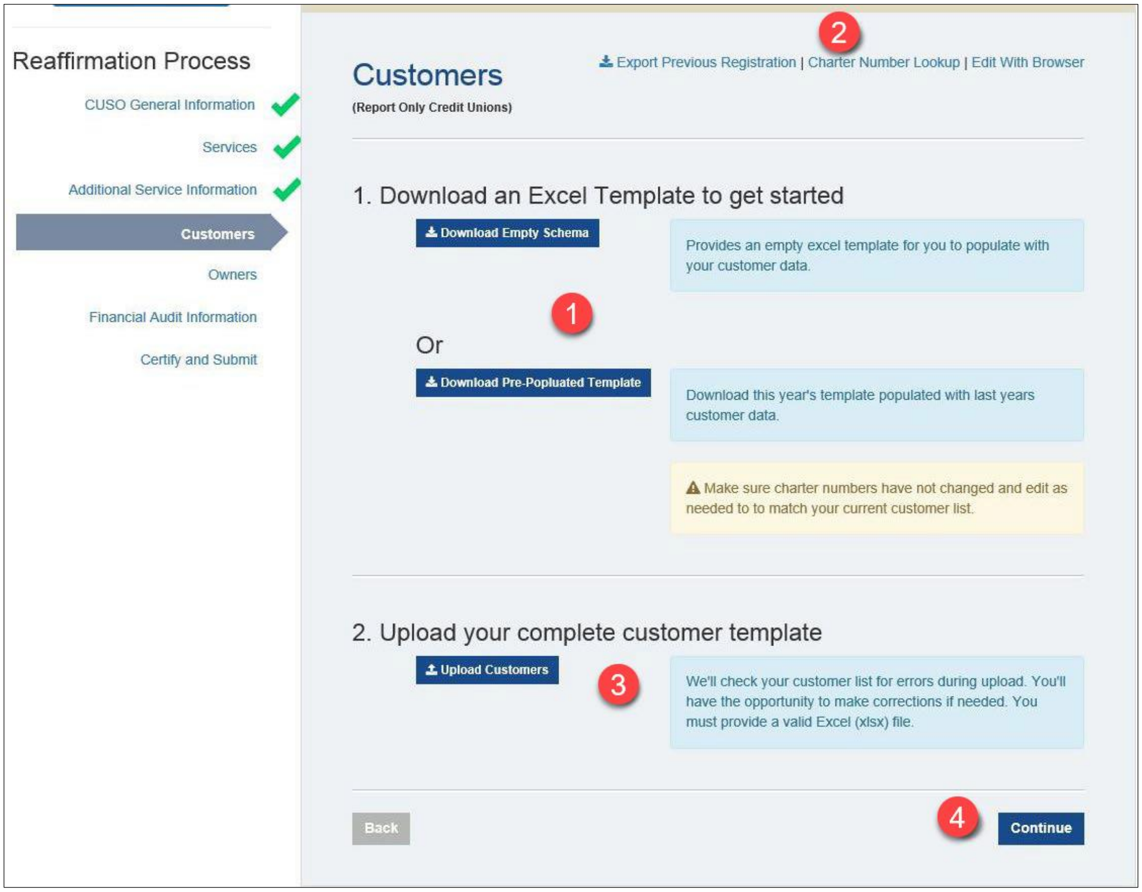


Figure 58: Reaffirm Customers and Owners Schema

1. Determine whether or not you wish to use an empty schema or one with pre-poulated data to update CUSO customer or owner information. Use the Instructions worksheet, included in the template, to accurately enter data.
2. Click **Export Previous Registration** to download the customer or owner schema with the previous year's registration data, including financial amounts. Click **Charter Number Lookup** to locate charter or insurance IDs for a desired credit union (see Charter Number Lookup) or click **Edit With Browser** to change the input method and enter CUSO customer or owner information directly into the browser (see Reaffirm Customers and Owners - Edit within Browser).
3. Click **Upload Customers (Upload Owners)** to open an instance of Windows Explorer to browse your local machine. Navigate to the appropriate file location, select it, and then click **Open**. Wait while the system processes the import.
4. Click **Continue** to proceed through the remainder of the CUSO reaffirmation steps.

4.3.4 Reaffirm Certify and Submit

When all information is accurate, click **Certify and Submit** from the Reaffirmation Process navigation tree.

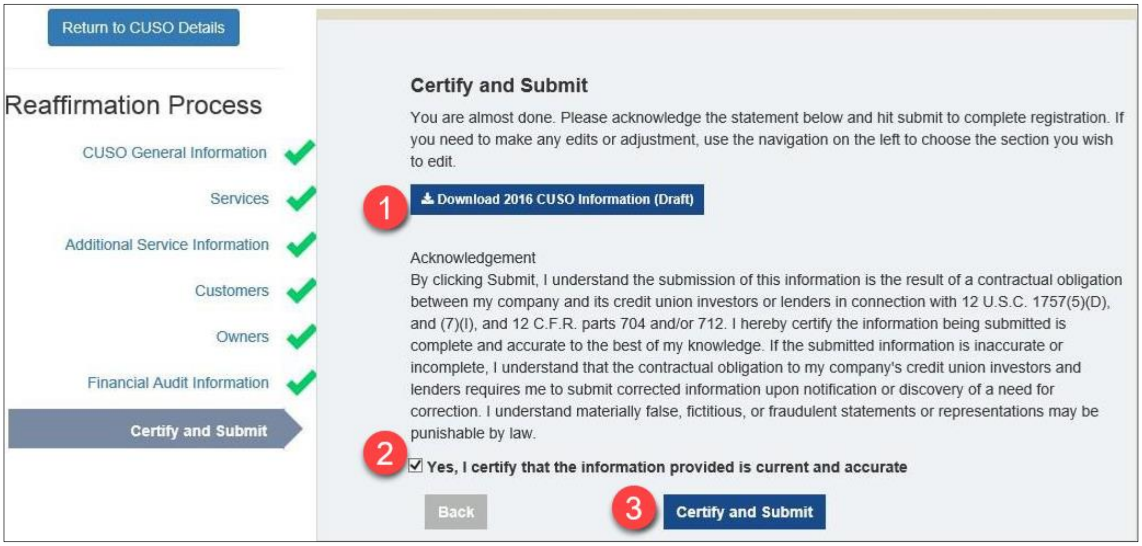


Figure 59: Reaffirm CUSO Information - Certify and Submit

1. If desired, click **Download YYYY CUSO Information (Draft)** to review all CUSO information entered prior to submitting for certification.
2. Select the check box to certify that the information provided is current and accurate. If all pages are validated, indicated by the green check marks in the navigation tree, the Certify and Submit button populates.
3. Click **Certify and Submit**. A confirmation message displays (see Register CUSO - Registration Complete). Click **Export YYYY Registration** to download the CUSOs completed registration to Microsoft Excel or click **Return to your CUSO list** to return to your list of CUSOs (see CUSO Administrator/Contributor Home Page).

4.4 Manage CUSO Users

CUSO Administrators use the Account Users tab of the CUSO Information page to control access and permissions for the CUSO. The CUSO Administrator can add users to and remove users from the CUSO account with view, contribute, and administrative privileges.

To view and edit account users, click the **Account Users** tab from the CUSO's Information page (see CUSO Information).

The list of CUSO account users displays:

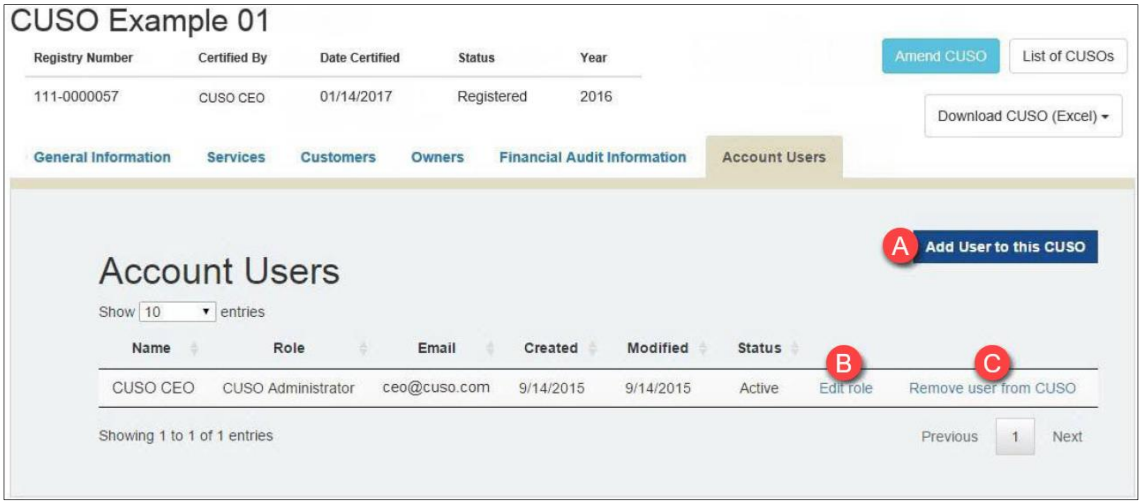


Figure 60: CUSO Account Users

A. Click **Add User to this CUSO** to add a user to the CUSO (see Add CUSO Account User).
B. Click **Edit Role** to edit the user's permissions (see Edit CUSO Account User).
C. Click **Remove user from CUSO** to remove the user from the CUSO account (see Remove CUSO Account User).

4.4.1 Add CUSO Account User

To add a user to a CUSO, click Add User to this CUSO from the CUSO's Account Users tab (see CUSO Account Users).

The Account Users: Add User form displays:

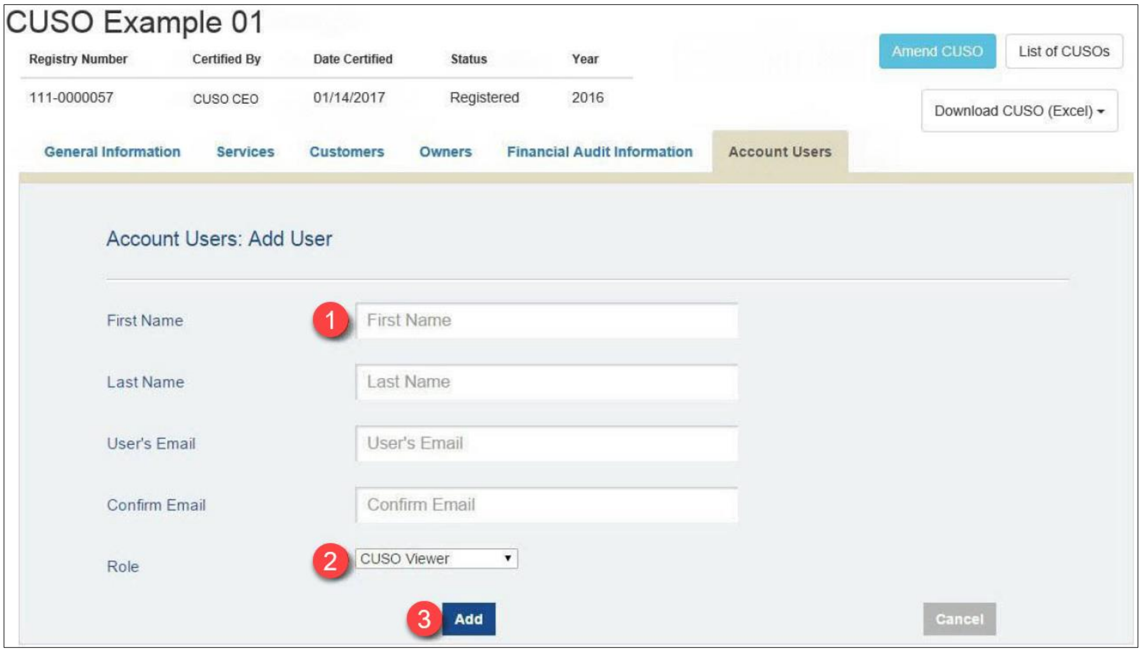


Figure 61: Add New User

1. Enter the user's name and email address.
2. Select the role to assign to the user.
    a. CUSO Viewer has read-only access to the CUSO information.
    b. CUSO Contributor has edit permissions but cannot add new users.
    c. CUSO Administrator has full administrative permissions for the CUSO.
3. Click **Add**.

If the user already has a CUSO Registry account, he or she will automatically be added to the CUSO Account Users tab. If the user does not have a CUSO Registry account, he or she will receive an email invitation to create one. The new user will click the link in the email to create their user account via Login.gov.

NOTE: Special note for CUSO Administrators managing multiple CUSOs:

If you want to add a new user to multiple CUSOs, first you will need to check to see if the user already has a CUSO Registry system account. If the user does not have a CUSO Registry account, add the new user to only one of your CUSOs. The system will send the user an email invitation to create a CUSO Registry account. Once the user's account is created, you can then add the user to the remaining CUSOs.

<u>If you add a new user to multiple CUSOs before he/she creates a CUSO Registry account, the system will send multiple invitation emails prompting the user to create multiple, separate CUSO Registry accounts</u>.

After clicking the link, the user will be directed to Login.gov to create a new CUSO Registry account (see Registering a Login.gov Account).

NOTE: CUSO Administrators can see pending users and can delete new users (see Manage CUSO Users).

It is recommended that each CUSO has at least two administrators. CUSO Administrators should review the CUSO's users periodically to monitor access and permissions.

4.4.2 Edit CUSO Account User

To edit a user of your CUSO, click **Edit role** from the CUSO's Account Users tab (see **Error! Reference source not found.**).

The Account Users: Edit Permission form displays:

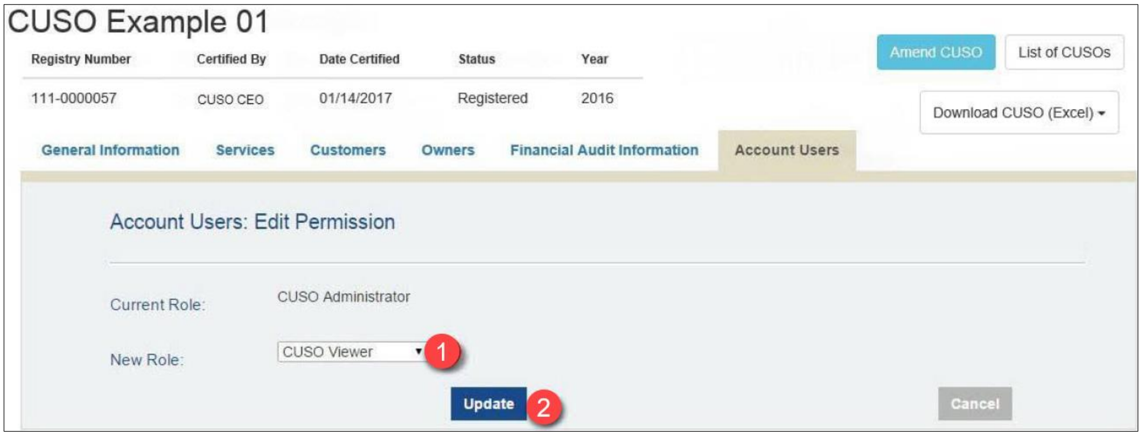


Figure 62: Edit Permission

1. Select a new role for the user.
    a. CUSO Viewer has read-only access to the CUSO information.
    b. CUSO Contributor has edit permissions but cannot add new users.
    c. CUSO Administrator has full administrative permissions for the CUSO.
2. Click **Update**.

4.4.3 Remove CUSO Account User

To remove a user from the CUSO, click **Remove user from CUSO** from the CUSO's Account Users tab (see **Error! Reference source not found.**). A confirmation window displays:

Figure 63: Remove CUSO User

Click **Yes** to confirm the removal.

5 Appendix A: Acronyms

Table 5: Acronyms

Acronym	Definition
CEO	Chief Executive Officer
CSV	Comma-Separated Value
CUSO	Credit Union Service Organization
DBA	Doing Business As (Name)
E&I	Office of Examination and Insurance
EIN	Employer Identification Number
FAQ	Frequently Asked Question
NCUA	National Credit Union Administration
PDF	Portable Document Format (file format)
SSA	State Supervisory Authority

6 Appendix B: List of Figures

7 Appendix C: List of Tables