Document History

Revisions

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1.0 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>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amendment</td>
<td>The process of updating a registered CUSO’s record at any time</td>
</tr>
<tr>
<td>CUSO</td>
<td>A business owned in whole or in part by a federally insured credit union</td>
</tr>
<tr>
<td>High-Risk or Complex Services</td>
<td>Services defined in NCUA rules and regulations Part 712.3(d)(4) as high-risk or complex</td>
</tr>
<tr>
<td>Low-Risk Services</td>
<td>Services which do not fall within the definition of high-risk or complex</td>
</tr>
<tr>
<td>Reaffirmation</td>
<td>The process of reviewing and updating a registered CUSO’s registry record; required on at least a yearly basis</td>
</tr>
</tbody>
</table>

Table 1: Definitions

1.2 References

- [Letter to Credit Unions 13-CU 13](#)
- [CUSO Reporting Requirements](#)
- [12 CFR Parts 712 and 741, Final Rule](#)
- [12 CFR Part 704, Final Rule](#)
- [NCUA website](#)
2.0 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>
<thead>
<tr>
<th>Role</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>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</td>
</tr>
<tr>
<td>CUSO Administrator</td>
<td>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</td>
</tr>
<tr>
<td>CUSO Contributor</td>
<td>Contribute access; an individual within a registered CUSO who can input, edit, and file registration information, but cannot add other users</td>
</tr>
<tr>
<td>CUSO Viewer</td>
<td>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</td>
</tr>
</tbody>
</table>

Table 2: CUSO Registry User Roles

2.2 Application Home

From the home page, users can create a CUSO Registry account and log in to manage CUSO data.
Credit Union Service Organization (CUSO) Registration

Do you have a user account?

- Yes, I have a user account.
- No, I haven’t created a user account yet.

You can also...

Search for a registered CUSO

Figure 1: CUSO Registry Home Page

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 have the ability to 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.
Search For a Registered CUSO (2015 Registration Data)

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.
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.

NOTE: One or more criterion may be searched simultaneously.
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.

**Contact**

Have a question about using the CUSO Registry? Please contact:

NCUA Office of Chief Information Officer
1-800-877-3255
servicedesk@ncua.gov

Have a policy related question? Please contact:

NCUA Office of Examination & Insurance
1-800-827-6262 ext. 6360
CUSORegistry@ncua.gov

**Figure 3: Contact**

### 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

When logged in to the CUSO Registry, users can review and edit their user account settings and password from the user drop-down menu in the application header.

![User Account Menu](image)

**Figure 5: User Account Menu**

A. Select **Account Settings** to edit your name and/or email address for your user account (see [Edit Account Settings](#)).

B. Select **Change Password** to change the password for your user account (see [Change Password](#)).

C. Select **Sign Out** to sign out of the CUSO Registry.

### 2.3.1 Edit Account Settings

To edit your name or email address for your account, click **Account Settings** from the User Account menu (see [User Account Menu](#)).

**Account Settings**

<table>
<thead>
<tr>
<th>First Name</th>
<th>CUSO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Name</td>
<td>CEO</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:ceo@cu.so.com">ceo@cu.so.com</a></td>
</tr>
</tbody>
</table>

**Figure 6: Account Settings**

Edit your name and/or email, and then click **Update Settings**.

### 2.3.2 Change Password

To change your password, click **Change Password** from the User Account menu (see [User Account Menu](#)).
Figure 7: Change Password

Enter your current password and then enter and confirm your new password. Click Change Password to save the changes or click Cancel to exit the form without taking any action.
3.0 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. The following registration deadlines apply:

- For CUSOs organized after 1/31/2016, initial registration must be completed within 60 days of the CUSO date of organization.
- 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. After the initial registration period in 2016, NCUA will set the deadline for reaffirmation every year. For 2017, that deadline is 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 while registering their CUSO. 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:

![NCUA CUSO Registry Home Page](image)

Credit Union Service Organization (CUSO) Registration

**Do you have an account?**

- [ ] Yes, I have an account.
- [x] No, I haven't created an account yet.

That's OK. You can create an account as we register your CUSO. Let's get started!

Register CUSO

**Figure 8: 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.
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 9: 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).
3.2.1 EIN and General Information

If registration is deemed necessary for your CUSO, step 1 of the verification process displays:
Figure 11: 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.

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:

![Owner's Chief Executive Officer (CEO)*](image)

* Required

1. Prefix
2. First Name*
3. Last Name*
4. CEO Email*
5. Verify CEO Email*

**Figure 12: CUSO Screening - Step 2**

1. Enter the organization’s CEO name.
2. Enter the CEO’s business email address (for NCUA records).
3. Click Continue to proceed to the next step (see Create Account).

3.2.3 Create Account

Step 3 of the screening process requires account administrator contact information:
Figure 13: 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.
2. Enter a unique user name and password for the account.
3. Select two security questions and enter responses. Be sure to save the security questions you chose and their corresponding answers; these will be necessary to reset your password, if forgotten.
4. Click **Continue**.

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

Credit Union Service Organization (CUSO) Screening

![CUSO Screening Success](image)

**Figure 14: CUSO Screening Success**

A validation email will be sent to the address provided in the account creation process. Follow the instructions in the email to validate your email address and continue through the registration process.

**NOTE:** If your CUSO is in Provisional status, see [EIN Not Found](#).  

### 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.

Credit Union Service Organization (CUSO) Screening

![CUSO EIN Not Found](image)

**Figure 15: 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.
Credit Union Service Organization (CUSO) Screening

![The EIN that you have entered already exists in the Registry](image)

CUSOs that share the same EIN

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 17: Register CUSO

Click the CUSO name hyperlink from the list of CUSOs. 

The CUSO’s details display:

CUSO Example 01

Figure 18: Register - CUSO Information

Click Continue Registration to resume the registration process.

NOTE: Selecting Continue YYYY Registration from the list of CUSOs (see 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 Register - CUSO Information).
Figure 19: 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, 12/31/2016).

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. Enter the CUSO’s Date Organized.
G. Designate whether the CUSO is regulated by any other agency.
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. 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.

Are you sure you want to navigate away? Any unsaved changes will be lost. To save your changes, click Save Now located on the left side of the page, or Continue located at the bottom of the page.

Figure 20: Confirm Navigation Selection

3.3.2 Services

After completing the CUSO General Information step, the Services page displays:
Figure 21: Register CUSO - Services

1. Select all the services your CUSO provides. Services with an 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.
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 on.

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.
CUSO Example 01 Registration for Period Ended 12/31/2016

Figure 23: 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 24: 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 **Lending Services** 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 an icon 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:

<table>
<thead>
<tr>
<th>Charter/Insurance #</th>
<th>Credit Union Name</th>
<th>Loan Amount</th>
<th>Investment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Charter/Insurance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 25: 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 particular 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.
1. Download an Excel Template to get started

   ![Download Empty Schema](image1)

   Provides an empty excel template for you to populate with your customer data.

2. Upload your complete customer template

   ![Upload Customers](image2)

   We'll check your customer list for errors during upload. You'll have the opportunity to make corrections if needed. You must provide a valid Excel (.xlsx) file.

---

**Figure 26: 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.*

   ![Schema Image](image3)

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>12345</td>
<td>Example Customer Name</td>
<td>10000</td>
<td>Investment Amount 20000</td>
<td>No</td>
<td>Debt Collection Services No</td>
</tr>
</tbody>
</table>

**Figure 27: 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 28: 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 29: Entry Error Upload Failure**

Click **Close** to exit the pop-up message, 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 30: 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](#)).

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 31: 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.

**CUSO Example 01 Registration for Period Ended 12/31/2016**

![CUSO Example 01 Registration for Period Ended 12/31/2016](image)

**Figure 32: 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 credit union name within the NCUA database.
Charter or 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.
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 choose.

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

![City and State Input](image)

**Figure 37: Register CUSO Owners - “Other” Type Additional Information**

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Select</td>
</tr>
</tbody>
</table>

| 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. |

---

**3.3.5.3 Entering Owner Data Using Excel**

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

- **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.** 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).
Figure 38: 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.*

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associated Number</td>
<td>Type</td>
<td>Name</td>
<td>Loan Amount</td>
<td>Ownership Percentage</td>
<td>Investment Amount</td>
<td>City (Required for &quot;Other&quot; Type Only)</td>
<td>State (Required for &quot;Other&quot; Type Only)</td>
</tr>
<tr>
<td>12345</td>
<td>CUSO</td>
<td>Example</td>
<td>20,000</td>
<td>100</td>
<td>20,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 39: 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 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 Entry Error 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.

### CUSO Example 01 Registration for Period Ended 12/31/2016

<table>
<thead>
<tr>
<th>Type</th>
<th>Owner Name</th>
<th>Associated Number</th>
<th>Loan Amount</th>
<th>Investment Amount</th>
<th>Ownership Percentage</th>
</tr>
</thead>
</table>
| Credit Union | UNITED INVESTORS (Power City, D) | 6837 | $2,300 | $1,000 | 35.6000000000%
| Other   | Owner 1             | 0                 | $1,000 | $5,000 | 65.6000000000% |

Showing 1 to 2 of 2 entries

Figure 40: 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.
NOTE: Alternatively, you can click View Owner List, from the Owners template download/upload page, to return to the imported customers list without taking any action (see Upload Owners - Confirm Owners Import).

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).

CUSO Example 01 Registration for Period Ended 12/31/2016

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.
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:

**CUSO Example 01 Registration for Period Ended 12/31/2016**

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 populates.
4. Click Certify and Submit. If successful, the following confirmation displays; you will also receive an email confirming the CUSO’s registration.

**CUSO Example 01 Registration for Period Ended 12/31/2016**

- Your annual registration is complete
  - Export 2016 Registration
  - Return to your CUSO list

**Figure 43: 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 populates.
4. Click Certify and Submit. If successful, the following confirmation displays; you will also receive an email confirming the CUSO’s registration.

**Figure 44: 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>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provisional</td>
<td>The CUSO EIN is a duplicate or needs to be confirmed.</td>
</tr>
<tr>
<td>Credentialed</td>
<td>The CUSO EIN is confirmed and the registration is in process.</td>
</tr>
<tr>
<td>Registered</td>
<td>The CUSO registration is complete and up-to-date.</td>
</tr>
<tr>
<td>NonReporting</td>
<td>The CUSO does not meet the guidelines for reporting in the CUSO Registry.</td>
</tr>
</tbody>
</table>

**Table 3: CUSO Registration Statuses**

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

<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closed/Dissolved</td>
<td>The CUSO is no longer has closed down operations.</td>
</tr>
<tr>
<td>Merged/Acquired</td>
<td>The CUSO has been combined with another entity.</td>
</tr>
<tr>
<td>No Longer a CUSO</td>
<td>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.</td>
</tr>
</tbody>
</table>

**Table 4: Declined Reaffirmation CUSO Statuses**
4.0 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 45: 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:
CUSO Registry User Manual

Figure 46: 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 this CUSO** or Complete 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 this CUSO** or Complete 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):*
### Amendment Process

**CUSO Example 01 Amendment for Period Ended 12/31/2016**

<table>
<thead>
<tr>
<th>General Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>* Required</td>
</tr>
</tbody>
</table>

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:*

**CUSO Example 01 Amendment for Period Ended 12/31/2016**

**Certify and Submit**

You are almost done. Please acknowledge the statement below and hit submit to complete registration. If you need to make any edits or adjustments, use the navigation on the left to choose the section you wish to edit.

4. **Download 2016 CUSO Information (Draft)**

Acknowledgement

By clicking Submit, I understand the submission of this information is the result of a contractual obligation between my company and its credit union investors or lenders in connection with 12 U.S.C. 1757(b)(7), and (7)(c), and 12 C.F.R. parts 704 and/or 712. I hereby certify the information being submitted is complete and accurate to the best of my knowledge. If the submitted information is inaccurate or incomplete, I understand that the contractual obligation to my company’s credit union investors and lenders requires me to submit corrected information upon notification or discovery of a need for correction. I understand materially false, fictitious, or fraudulent statements or representations may be punishable by law.

5. **Yes, I certify that the information provided is current and accurate**

---

**Figure 47: 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 48: 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. For 2017, that date is March 31.

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 Information), 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:
Do you need to reaffirm?

- [ ] Yes
- [ ] No

Figure 49: Reaffirmation Required

A. Select the Yes radio button.
B. Click **Continue** to proceed to Step 1 in the reaffirmation process (see Reaffirm CUSO 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:

Do you need to reaffirm?

- [ ] Yes
- [ ] No

Figure 50: 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:

Please Confirm

Calista Leon will not be registered for 12/31/2016. Are you sure?

Figure 51: 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.
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-pulate 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.
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 54: 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.

**CUSO Sample 04 Reaffirmation for Period Ended 12/31/2016**

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**).

**Figure 55: Reaffirm CUSO Information - Certify and Submit**

- Click **Download YYYY CUSO Information (Draft)** to review all CUSO information entered prior to submitting for certification.
- 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.
- 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 56: 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 57: 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.

**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.

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.

After clicking the link, the New CUSO User Registry page displays:

![Figure 58: New CUSO User Registry](image)
Complete the requested information, and then click Create.

A validation email will be sent to the address provided in the account creation process. The user must follow the instructions in the email to validate their email address and complete their user account creation.

Once the account is created, the user will be added to the CUSO Account Users tab.

**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 CUSO Account Users).

*The Account Users: Edit Permission form displays:*

**CUSO Example 01**

<table>
<thead>
<tr>
<th>Registry Number</th>
<th>Certified By</th>
<th>Date Certified</th>
<th>Status</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>111-00000057</td>
<td>CUSO CEO</td>
<td>01/14/2017</td>
<td>Registered</td>
<td>2016</td>
</tr>
</tbody>
</table>

The Account Users: Edit Permission form displays:

**Figure 59: 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 CUSO Account Users). A confirmation window displays:

**Figure 60: Remove CUSO User**

Click Yes to confirm the removal.
## Appendix A: Acronyms

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

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