The IS&T section displays information regarding the credit union’s information systems and technology. This tab also includes information on data processing conversions completed by the credit union and Payment System Service Providers used by the credit union.

**Report and Edit IS&T Information**

Follow these steps to initially report or to edit the IS&T section of the profile:

1. Click on the “IS&T” tab.
2. Click “Edit” at the bottom of the “IS&T Information” section.
3. Enter/edit the relevant information.

**Does the credit union have a website?:** Select an option from the dropdown list. If the user selected “Yes” to this question, please answer the following questions:

- **Website Address:** Enter the credit union’s World Wide Website address. Please do not include the “http://” as part of your entry.

- **Is the Website Hosted Internally?:** Select the toggle box to indicate the credit union hosts it’s own website and/or online banking page on a server located on the credit union’s premises and the server is managed by credit union personnel. Do not select the box if it does not. This information will not be released to the public.

- **Website Type:** Select from the dropdown list the website type that best describes the degree of information and/or services the credit union offers online.
  - **Informational** - Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
  - **Interactive** - Members can complete membership and loan applications, apply for new share accounts, transmit requests for information such as share balances, loan balances, account statements, disclosure statements, etc as well as informational; or,
  - **Transactional** - Members can initiate or perform transactions such as paying bills, making loan payments, transferring money (between one or more credit union accounts or between the credit union and 3rd parties) as well as interactive and informational.

- **Transactional Website Vendor:** If the credit union has a transactional website, select from the dropdown list the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union’s share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet. If “Other” is selected, enter the name of the vendor in the space provided.
If the user selected “No, but planned” to the question “Does the credit union have a website?” please answer the following questions:

- **Website Type:** If the credit union plans to add a website in the future, select from the dropdown list, the website type that best describes the degree of information and/or services the credit union plans to offer online.
  - **Informational** - Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
  - **Interactive** - Members can complete membership and loan applications, apply for new share accounts, transmit requests for information such as share balances, loan balances, account statements, disclosure statements, etc as well as informational; or,
  - **Transactional** - Members can initiate or perform transactions such as paying bills, making loan payments, transferring money (between one or more credit union accounts or between the credit union and 3rd parties) as well as interactive and informational.

- **Transactional Website Vendor:** If the credit union is planning to add a transactional website, select from the dropdown list the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union’s share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet. If “Other” is selected, enter the name of the vendor in the space provided.

- **Website Planned Date:** Please enter the planned date of implementation.

**Organizational Email:** Enter the e-mail address used by the credit union to communicate with members and the general public. This typically is an e-mail address that is not assigned to a person, but is accessed by multiple employees. Confirm this e-mail address by entering the same address in the “Confirm Organizational Email” field.

**Does the Credit Union have Internet Access?:** Select the toggle box to indicate the credit union is able to access the internet from a computer located at the credit union. Do not select the box if it does not.

**Does the Credit Union have an internal wireless network?:** Select the toggle box if any communication on the credit union’s network is accomplished using a wireless rather than a wired connection. This applies to all IEE 802.11 technologies and related technologies. This also applies if communication between the primary data processing site and a branch is done wirelessly. For example, using line of site broadcast towers between the main office and a branch a few miles away. Do not select the button if it does not. This information will not be released to the public.
Data Processing System CU uses to maintain records: Select from the dropdown list the best description of the system the credit union uses to maintain its share and loan records.

<table>
<thead>
<tr>
<th>System Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manual System</td>
<td>Manually (e.g. hand posting) post and track share and loan records. Manual systems are typically “paper-based.”</td>
</tr>
<tr>
<td>Vendor Supplied In-House System</td>
<td>Vendor provides, and maintains, the software program(s) required to track member data. This type of product is also called &quot;Turnkey&quot; and in many cases is a complete accounting package (share, loan, general ledger, subsidiaries, teller operations, cash operations, etc.). In most cases, the credit union will install and maintain the hardware to run the software at its office(s). The vendor generally maintains control over software programming and provides updates, patches, fixes, and new releases on a regular or predetermined basis. In some cases, clients may request the vendor to customize the software for their particular needs.</td>
</tr>
<tr>
<td>Vendor Online Service Bureau</td>
<td>Hardware and software systems reside at the vendor’s location with the exception of those systems a credit union requires in order to access and transmit data to the vendor. Most, if not all, data processing occurs at the vendor’s site. Service bureau vendors generally provide reports (paper, electronic, microfiche, or other) on a regular basis. Connection is made to a service bureau through dial-up connections, private lines, the Internet, frame relay, or other WAN services. The service provided may be real-time (transaction post upon data entry) or batch processing (data is accumulated throughout a predetermined time period and then transmitted to the vendor for processing at predetermined intervals).</td>
</tr>
<tr>
<td>CU Developed In-House System</td>
<td>The credit union developed, and generally maintains, the software onsite. The credit union has responsibility for the hardware and software systems. Generally, in-house developed credit unions will maintain a data center (data processing department) staffed with hardware and software personnel.</td>
</tr>
<tr>
<td>Other</td>
<td>Any other system that does not fit into one of the previous categories. Note: Most systems will fit into one of the categories.</td>
</tr>
</tbody>
</table>

Data Processing Vendor: Select the name of your credit union’s primary share and loan data processing vendor from the dropdown list, if applicable. If “Other” is selected, provide the name of the vendor in the space provided.

How do your members access/perform electronic financial services?: Select the toggle boxes beside the applicable electronic access means. Select all that apply. If none of the titles are appropriate, select “Other.”

- **Home Banking Via Internet Website** – Members access services via the web/internet. Generally, members use a web browser to access services.
- **Audio Response** – Members use an audio response system to access services. Generally, this type of system is phone based.
Automatic Teller Machines – Members access services via an ATM network.

Kiosk – Members access services via a kiosk.

Mobile Banking – Members access services via a mobile telecommunications device such as a cell phone.

Other – Members access services via a method not in the list.

Services Offered Electronically: Select the toggle boxes beside the electronic services offered by the credit union. Select all that apply. If none of the titles are appropriate, select “Other” and specify the service offered. Descriptions are provided for the following services which may not be self-explanatory.

Account aggregation – Service to present account information from many websites in a consolidated format.

Electronic Cash – Services to transfer monetary values (“electronic cash”) that can be stored on a variety of media including a personal computer, plastic card, or other device that has a computer chip or magnetic strip. Debit, ATM or credit cards are not electronic cash.

Electronic Signature Authentication/Certification – Service to verify identify and certify related electronic signatures.

E-statements – Service where members can choose to receive their periodic statements electronically rather than receiving a paper statement in the mail.

External Account Transfers – Service that allows members to transfer money to accounts held at other financial institutions.

Internet Access Services – Service to provide members with access to the Internet.

Member Application, New loan, and New Share Account – Service that allows members to access and submit an application electronically via the internet. Do not report this item if members must print, mail or physically deliver the application.

Merchant Processing Services – Providing point of sale transaction equipment (i.e. debit/credit card terminals, etc.) and processing services to business customers. This also applies if the credit union has contracted with a third party to provide these services.

Remote Deposit Capture – Service which allows a member to scan checks and transmit the scanned images and/or ACH-data to a credit union for posting and clearing.

Mobile Payments – Payments to another person or business, purchases of goods or services, charitable donations, or any other payments made using a mobile device (e.g. phone, tablet, PDA). Transaction methods include point-of-sale terminal or near field communication (NFC) technology, mobile applications, text messages (SMS), or taking a photograph of a check and sending it as a payment (not deposit). The amount of the payment may be withdrawn directly from a member’s bank account, charged to their credit card, or applied to their phone bill. Do not report bill payment service offered.
through mobile banking here, if the service is comparable to an Internet-based bill payment service offered by the credit union.

What systems does the credit union use to process electronic payments?: Select the toggle boxes beside the system(s) used to process electronic payments. Select all that apply.

Electronic payments generally mean any transfer of funds between the credit union and another party (e.g., corporate credit union, Federal Reserve Bank, financial institution, or other parties) through electronic system such as the Internet. FedLine Advantage is a software product provided by the Federal Reserve Bank to facilitate the electronic transfer of funds.

Correspondent Banks are banks that perform services, such as the electronic transfer of funds to another party (e.g., financial institution, merchant, credit union, government entity, etc.) for the credit union. If “Other” is selected, provide the name of the system in the space provided. This information will not be released to the public.

If the credit union performs ACH transfers, check the box(s) to indicate whether the credit union transfers funds domestically, internationally, or both. This information will not be released to the public.

If the credit union is an Originating Depository Financial Institution, what type of ACH transactions are originated by the credit union?: Select the toggle boxes beside the transactions that apply. This information will not be released to the public.

If the credit union performs wire transfers, where does the credit union wire funds?: Select the toggle boxes beside all the locations that apply. This information will not be released to the public.

Which processes can a member use to initiate an electronic payments (e.g., wire transfer, ACH, etc.) from the credit union?: Select the toggle boxes beside all the processes that apply. If “Other” is selected, provide the process in the space provided. This information will not be released to the public.

4. Click “OK.”

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

Adding a Data Processing Conversion
Follow these steps to add a data processing conversion for the credit union’s primary/core share and loan data processing system. Note: Credit unions can add multiple dates. Credit unions should always add the updated date, not delete or edit previous dates, unless they are incorrect. The system will display the last five entries.

1. Click on the “IS&T” tab.
2. Click “Add Data Conversion” under the Data Processing Conversions section.

   **Date Converted:** Enter the date of conversion. A future date may be entered.

   **Converted To:** Select the data processing system the credit union has or plans to convert to.

3. Click “OK.”

Once the data processing conversion information has been added, the information will appear on the View IS&T Information page under “Data Processing Conversion Information.”

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

**Edit/Delete Data Processing Conversion Information**

Users can edit or delete incorrect dates in the system. You should **not** edit the existing date unless the information is not accurate.

1. Click on the “IS&T” tab.

2. Click on the date you want to edit or delete.

3. Click “Edit”, “Delete” or “Cancel.”

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

**Payment System Service Provider Information**

If the credit union uses a Corporate credit union(s) for payment system services, answer the following questions as applicable. Note: Credit unions can add multiple providers. The system will display all providers entered by the credit union.

**Add Payment System Service Provider**

1. Click on the IS&T tab.

2. Click on the “Add Payment System Service Provider” button.

   **Does your credit union use a corporate credit union for payment system services?** Select Yes or No.

   a. Select the name of the corporate credit union from the dropdown list. If your credit union uses more than one corporate credit union for payment services, please “Add” each corporate payment provider separately.

   b. Identify the payment service(s) used at this corporate credit union (check all that apply). If you select “Other”, identify the service in the box provided. If you only use a
corporate credit union for settlement (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.

Are you planning to change this payment system provider relationship within the next 12 months or have you started to transition to a new provider? Select Yes or No.

a. Identify the provider you plan to or have changed to by selecting the name of the corporate credit union or selecting “Other.” If you select “Other,” identify the name of the provider in the space provided. Note: If the credit union is transitioning multiple services from one corporate credit union to several new providers, please “Add” a payment provider separately for each service.

b. Identify the payment service(s) affected by this change (check all that apply). Select the payment service(s) you plan to or are transitioning to this new provider.

c. Percentage of transition complete. Select from the dropdown menu the percentage of transition complete. The transition process includes the due diligence process, reviewing and signing contracts, notification to members, etc. The transition time may vary depending on the service(s). 100% complete means all service(s) being transitioned are successfully being completed by a new provider. If the credit union is transitioning multiple services to one new provider, the percentage complete should be reported at the lowest level of completion. For example, a credit union is transitioning heir ATM and Debit Processing and Wire Transfer services to a new provider. ATM and Debit Processing is 50% complete and Wire Transfer services are 100% complete. The credit union should report 50% complete for this question.

d. Is the transition of any of these service(s) 100% complete? Select Yes or No

e. Identify the payment service(s) whose transition to a new provider is 100% complete (check all that apply). If you select “Other”, identify the service in the box provided.

3. Click “OK”.

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

Edit/Delete Payment System Service Provider Information

1. Click on the IS&T tab.

2. Click on the name of the Payment Provider to be edited.

3. Click “Edit” or “Delete” or “Cancel.”
   - Edit - Enter the appropriate information and click “OK.”
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- Delete – The user will be prompted “Are you sure you want to delete this record?” Click OK, if the record should be deleted.
- Cancel – Click “Cancel” if no changes are needed.

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

**Save and Certify Profile:** This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once per quarter. By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.