CO-OP Financial Services PIN Security Self – Audit Online System Procedures

Welcome Page

1. The PIN Security Self-Audit Online System welcome page will display the following:
   - Back to Main Site – This link will direct the user to the CO-OP Financial Services Web Site.
   - Jump to Page – This function will direct the user to navigate to the desired page.
   - Log Off – Logs the user off the PIN Security Self-Audit Online System.
   - Login Instructions – Instructions to guide the user with completing the PIN Security Self-Audit.
   - Frequently Asked Questions (document) – Questions to assist the user with completing the PIN Security Self-Audit.

Please note: There are a few notes to acknowledge before starting the audit.

2. Click Log On to start the PIN Security Self-Audit.
Log On Page

3. Enter your credit union’s R&T number and temporary password, click Log On.

Please note: The temporary password is the word “password”.

![PIN Security Self-Audit log on page](image-url)
4. The temporary password will expire and a new password will be required. Enter the current password along with a new password, re-enter the new password, and click **Submit**.

**Please note:** The new password must be six to eight characters in length with a combination of letters and numbers.
Credit Union Profile Page

5. On the Credit Union Profile page, enter all required information in the fields provided, click Save & Continue.
Credit Union Contact - The contact that will be reached at the credit union if there are any concerns about the audit.

Senior Officer of Credit Union - The contact that would review and sign off on the audit upon completion.

Please note: The Senior Officer needs to be at minimum a Vice President of the credit union. If the Senior Officer is the same as the Credit Union Contact, check the Same as Credit Union check box and the contact information will be copied over after the page is saved.

Participation Level – Direct Attached - CO-OP is your institution’s processor and processes all of your transactions.

Please note: For direct attached institutions, please enroll in the CO-OP Financial Services PIN Security Self-Audit Training for CO-OP Driven ATMs Webinar for assistance on completing the audit.

Participation Level – Intercept Processor - CO-OP is your processor however, your credit union will process all of the “on us” activity. Cardholder foreign activity will be routed to CO-OP to process.

Cryptography – Manually - Comvelopes are mailed to the credit union and is loaded into the ATM by two key custodians at each ATM location.

Cryptography – Remote - The credit union’s ATM is setup with parameters to load keys remotely upon request from the credit union. Key custodians do not travel to the ATM location to load keys.

Key Management - Identifies the responsible parties of the Key Management Functions defined below.

Generates Keys - CO-OP generates keys for ATMs that are driven by CO-OP. Intercept members generate their own keys.

Transports Keys - Keys sometimes need to be transported from one location to another. The most common need for key transport involves delivering the keys to an ATM location for loading into the terminal or after loading, they may be carried back to the credit union. If the keys are transported by two credit union employees, you would mark credit union. If they keys are transported by a credit union employee and a vendor you would mark credit union and vendor.

Loads Keys - Key loading involves entering keys into a device. This may be loading keys into an ATM, a host security module, or a key loading device. If the keys are loaded by two credit union employees you would mark credit union. If the keys are loaded by a credit union employee and a vendor you would mark credit union and vendor.

Stores Keys - Keys that are in use, by definition are being stored. An ATM key is being “stored” in the ATM; a master file key is being “stored” in the HSM. Copies of keys may also be stored for disaster recovery purposes. Keys are normally stored by the credit union.

Destroys Keys - If the keys are destroyed by two credit union employees you would mark credit union. If they keys are destroyed by a credit union employee and a vendor you would mark credit union and vendor.
Other Information - Please place any special notes or information into this section.

Save and Continue - Save the data by clicking on this button on the bottom of each page. Changes can always be made and re-saved if the audit has not been submitted. After selecting Save & Continue you will be prompted for further updates on the page or will automatically move to the next page.
6. The Auditor Profile page will appear, enter all required information in the fields provided, click Save & Continue.

**Auditor Information** - Contact information for the contact that is completing the audit for the credit union.

**Auditor Qualifications** - If applicable, identify any designations earned by the auditor. The auditor will also need to identify if they are a credit union employee or if they have been hired by the credit union to complete the audit.

**Auditor Pin Management Class Information** - Auditors for intercept members must fill out this section. The auditor will need to identify the course that was taken for PIN and Key Management or will need to attest they are knowledgeable of ANSI standards X9.8 and X9.24.
Questions Page

7. A list of questions will be provided to the user. The user will be prompted to respond to a specific set of questions depending on the choices made on the credit union profile page.

8. Choose the applicable True, False or N/A on the right side of the page next to each question, click Save & Continue.
CO-OP Comments – A CO-OP comment is provided for each question to provide clarification.

Please note: Members that own ATMs driven by CO-OP will see that some of the responses have been pre-filled for them. If the auditor does not agree with the pre-filled response, they are able to change the value and save.
Exception Report Form

9. Please keep in mind that an Exception Report Form will need to be filled out for all False and N/A responses. Click Save & Continue after all responses are made. If an exception is required, you will be prompted to fill out the form before advancing to the next page.

N/A Responses - Requires an explanation to be filled out.

False Responses - Requires an explanation, action plan, and an expected date to be in compliance to continue.
Survey Verification and Completion

10. At any time during the audit, use the Jump To Page tool to navigate through the questions to the Finalize Survey option to view the Survey Verification and Completion page. If you have not yet completed the audit, this page will specify the missing entries. You will also encounter this page after the final page of the audit if not all questions have been completed.
View/Print Preliminary Survey

11. At any time after the Credit Union Profile page has been saved, the View/Print Preliminary Survey page can be accessed.

12. Click on Print Screen to view the current audit, print and download the audit.

Please note: Responses will be provided for pages that have been saved. Pre-filled responses made for credit unions that own direct attached ATMs on pages that have not yet been saved will not be apparent.
13. After all responses have been completed, the View/Print Final Survey page will be accessible after the final question from the Questions page has been saved or by using the Jump to Page option.

14. Users should follow directions on the page and print out a copy for review by a Senior Manager of the credit union. Click the Jump to Page option to jump to any questions that need to be changed after review. Print Survey will continue to be available to view, print and download the audit.
Conclusion Statement

15. The Conclusion Statement is available on the final page of the Printed Survey and will need to be signed by the auditor and a Senior Manager at the credit union.

16. The Conclusion Statement can be faxed to 909.297.7003.

Please note: The entire audit does not need to be faxed, only the signed conclusion statement.

CO-OP Financial Services PIN Security Self-Audit

Conclusion Statement

Auditor's Attestation
I hereby state that the information provided in this CO-OP Financial Services PIN and Encryption Key Security Audit are true correct to the best of my knowledge.

Auditor Company Name

Auditor's Employer

Auditor Name

Auditor's Name

Title

Auditor Signature

Date

Signature of Credit Union
I hereby state that the information provided in this CO-OP Financial Services PIN and Encryption Key Security Audit are true correct to the best of my knowledge.

Signature of Senior Management Responsible (Must be Vice President or above)

Printed Name

Title

Date

Please fax signed statement to 909-297-7003
17. Once the conclusion statement has been faxed, click **Lock Survey**.

**Please note:** Once you click Lock Survey you will not be able to review online or modify your information or answers.
Survey is Complete

18. If needed, a printed copy of the form is still accessible. Changes to the responses however will not be allowed at this point.

19. Click Log Off located at the upper right corner when finished to submit the audit.

20. Click Exit, to completely logoff the online system.