

Supporting Statement
National Credit Union Administration

**Authorization Agreement for Electronic Funds Transfers Payments
(Automated Clearinghouse Program Data Form)
OMB No. 3133-0135**

A. JUSTIFICATION

1. Explain the circumstances that make the collection of information necessary.

The National Credit Union Administration is required under the Debt Collection Improvement Act of 1996 (Pub.L 104-134; 31 U.S.C. 3701) to issue payments to credit unions and all other entities electronically effective January 2, 1999. NCUA needs this collection of information to maintain up-to-date and accurate electronic payment data for new and existing credit unions. It is essential that electronic data is accurate and up-to-date for all credit unions.

2. Indicate how, by whom, and for what purpose the information is to be used.

NCUA used the information, provided by its federally insured credit unions (FICU), on the *Authorization Agreement for Electronic Funds Transfer Payments* form to update their electronic routing and transit database to enable transmittal of funds and payments. Current collection of information for this data are limited to newly-chartered credit unions that come into our system and current FICU that have changed their electronic payment information. An optional convenience to FICU is to elect to use Pay.gov to electronically transmit payments to NCUA the National Credit Union Share Insurance Fund (NCUSIF).

3. Use of information technology.

The *Authorization Agreement for Electronic Funds Transfer Payments* form is currently available on NCUA website for download. This form can be sent back to NCUA via fax for input into a database.

4. Describe efforts to identify duplication.

The information collection of electronic routing and transit data from credit unions is unique to each credit union. This information must be collected directly from each credit union and authorized to ensure accuracy of electronic payment data when payments to a specific credit union are required.

5. Minimizing burden on small business or other small entities.

The collection of this information does not have any additional impact on small business or other small entities. The same information is required from all credit unions insured by the NCUSIF.

6. Describe the consequence to Federal program or policy activities if the collection is not conducted or is conducted less frequently.

If this information is not collected, NCUA will not be able to make payment electronically through the Automated Clearing House (ACH) and will be in non-compliance with the Debt Collection Improvement Act of 1996.

7. Explain any special circumstances that would cause a collection to be conducted in a manner inconsistent with 5 CFR 1320.5(d)(2).

This collection of information is conducted in a manner consistent with guidelines in 5 CFR 1320.5(d)(2).

8. Consultation with individuals outside of the agency.

A 60-day *Federal Register* notice soliciting comments from the public on the renewal of this information collection request was published on January 25, 2017, at 82 FR 8437. No comments were received.

9. Payment or gift to respondents.

NCUA does not provide any type of payments or gifts to respondents for the collection of information.

10. Assurance of confidentiality provided to respondents.

There is no assurance of confidentiality other than those provided by law.

11. Questions of a sensitive nature.

No personally identifiable information (PII) is collected.

12. Estimates of the hour burden of the collection of information.

The cost to the respondent is low since the information is readily known and available. This collection of information is only required from newly-chartered credit unions or existing credit unions that have changed their depository information. NCUA maintains the information from all credit unions that can use ACH. Based on the current credit union population and the time it would take to read, understand, and complete the form,

the estimated hour burden is as follows:

# Respondents	# Responses per Respondents	Total Annual Responses	Hours per Response	Total Annual Burden Hours	Cost to Respondent (\$35 hourly)
100	1	100	0.25	25	\$875

13. Estimate of the total capital and start-up costs component and cost of operations, maintenance and purchase of services.

There is no capital/start-up or maintenance costs.

14. Estimates of annualized costs to the Federal government.

An accountant is estimated to spend 15 minutes per form to review and enter or update the information in the database. The estimated cost to the Federal government is \$1,287.00 (100 responses x 0.25 = 25 hrs. x \$51.48 [GS-13/5]).

15. Reasons for any program changes or adjustments.

This is an extension of a currently approved collections. Adjustments to the number of respondents have been made to reflect only submissions made by new or FCU requesting changes to their account information.

16. Plans for tabulation, statistical analysis and publication.

The information will not be published.

17. Request not display the expiration date for OMB control number.

The display of the expiration date may cause confusion among respondents when providing information by a prescribed date. Non-display is requested.

18. Explain each exception to the certification statement.

There are no exception to the certification statement.

B. COLLETIONS OF INFORMATION EMPLOYING STATISTICAL METHODS

This collection does not employ statistical methods.