

National Credit Union Administration
SUPPORTING STATEMENT

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

A. JUSTIFICATION

1. 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. Purpose and use of information collection.

NCUA uses the information, provided by its federally insured credit unions (FICUs), 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 FICUs that have changed their electronic payment information. An optional convenience to FICUs is to elect to use Pay.gov to electronically transmit payments to NCUA and 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's website (<https://www.ncua.gov/files/publications/authorization-agreement.pdf>) for download. This form can be sent back to NCUA via fax or email for input into Delphi, the accounting system that the agency uses to make payments to vendors. The system has limited access and only authorized employees can access the information.

4. Duplication of information.

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. Effort to reduce burden on 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. Consequences of not conducting the collection.

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

7. Inconsistencies with guidelines in 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. Efforts to consult with person outside the agency.

A 60-day notice was published in the Federal Register on April 3, 2020 at 85 FR 19030, soliciting comments from the public. No public comments were received in response to this notice.

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.

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. Burden of information collection.

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 for 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 |
|---------------|-----------------------------|------------------------|--------------------|---------------------------|
|---------------|-----------------------------|------------------------|--------------------|---------------------------|

| | | | | |
|-----|---|-----|------|----|
| 100 | 1 | 100 | 0.25 | 25 |
|-----|---|-----|------|----|

13. Capital start-up or on-going operation and maintenance costs.

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

14. Annualized costs to 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 \$2,120.00 (100 responses x 0.25 = 25 hrs. x \$84.80 [CU-13]).

15. Changes in burden.

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-chartered credit unions or current FICUs requesting changes to their account information.

16. Information collection planned for statistical purposes.

The information is not planned for publication.

17. Request non-display the expiration date of the OMB control number.

The OMB control number and expiration date associated with this PRA submission will be displayed on the Federal Government's electronic PRA docket at www.reginfo.gov.

18. Exceptions to Certification for Paperwork Reduction Act Submissions.

There are no exception to the certification statement.

B. COLLECTIONS OF INFORMATION EMPLOYING STATISTICAL METHODS

This collection does not employ statistical methods.