



## **.creditunion Verification Policy**

### **Verification – maintaining value for .creditunion registrants**

.creditunion is a restricted top level domain (TLD) that is only open for registration to credit union cooperatives meeting the .creditunion eligibility criteria. DotCooperation LLC (DCLLC), the sponsor of the .creditunion TLD, is required by its contract with ICANN to ensure that registrants meet the defined eligibility criteria. The aim of DCLLC is to provide a namespace to bona-fide, natural-person credit unions.

Verification is the process of assuring that all organizations that register a .creditunion TLD name are eligible. It should be noted that .creditunion assumes no responsibility for trying to determine if the domain names that are registered are specific to the registrant business or organizational name, or another similar organization. For DCLLC, the sole verification task is to determine the eligibility of the registrant to register a domain and the domain name adequately represents the organization name, brand, or trademark.

DCLLC conducts verification audits of .creditunion domain registrations and reserves the right to cancel, transfer or modify a domain name, in accordance with DCLLC's Policies, or other legal requirements.

DCLLC will also conduct verification audits of .creditunion domain name registrations when claims of a domain name registrant's non-compliance with DCLLC Policies has been brought to our attention.

### **Proof of Eligibility**

While thousands of organizations worldwide operate as credit union, the definition of a credit union varies from country to country. The following items serve as proof of eligibility or credentials, supporting the .creditunion domain name Eligibility criteria.

- Governance documents such as bylaws which show the organization operates as a democratically-controlled, member-owned, natural-person credit union entity; or
- Corporate filings showing the organization was formed as and/or considered natural person credit union under applicable local law.

### **Penalties for Falsification of Registration Self-certification**

Each .creditunion registrant must actively accept the Registration Agreement of the registrar where they purchase their .creditunion domain. The DCLLC .creditunion Registration Agreement is part of whatever agreement is provided by the registrar for .creditunion domains from that registrar and clearly notes that no refunds will be provided by DCLLC for registrants that are not eligible for .creditunion domains.

## **Verification Fees**

The cost of verification is included in the cost of .creditunion domains. DCLLC will not pay any charges for COD mail or other similar charges related to delivery of verification information to prove eligibility.

## **Inquiry-Based Verification**

DCLLC can initiate a review of a previously verified registrant based on inquiries from the wider credit union community that question the eligibility of that particular registrant. DCLLC will do an eligibility check and will update the status to Under Investigation to initiate the formal verification process, if eligibility is not confirmed.

An email is sent to the Registrant Contact alerting them to the initiation of the verification process.

## **Verification Process**

The process for verification is as follows. Throughout the process DCLLC uses its resources as well as any additional information and contacts provided by the registrant to determine eligibility. Please note that all emails noted below are sent to the Registrant Contact email.

1. During a random verification audit or a community inquiry-based verification, the verification process is initiated and the registrant receives an email by DCLLC asking them to provide confirmation or evidence that they are eligible for their .creditunion registration.
2. The registrant will have two (2) days to respond to DCLLC with the information required to determine their eligibility.
3. If the registrant is found to be eligible, then the registrant status is set to Verified. An email confirming eligibility is automatically sent to the registrant by the system confirming this.
4. If DCLLC cannot confirm the registrant as eligible or the registrant fails to respond to the initial email by DCLLC requesting information, the registrant status is set as Able to Appeal.
5. The registrant is sent another email that notifies them that they have 30 days in which to provide the above or any additional information to help confirm their eligibility.
6. If DCLLC does not get a response to the Able to Appeal email request for information within the 30-day response period, an attempt will be made to contact the registrant via telephone. Since both valid email and telephone numbers are required at time of registration, if the email address and the telephone number are not operational then DCLLC will immediately delete the registration at the end of the 30-day Able to Appeal period.
7. If additional information is supplied within the 30 day response period, then DCLLC will re-evaluate the eligibility decision. If it is then confirmed that the registrant is eligible, the registrant status is set to Verified. A confirmation of eligibility email is sent to the registrant.
8. If the information provided does not serve as sufficient information for DCLLC to confirm eligibility, then additional information may be requested. After all information provided by the registrant is reviewed and DCLLC determines that the registrant is ineligible, then DCLLC will notify the registrant of this determination by email

9. If there is no dispute by the registrant to this determination of ineligibility by DCLLC within 10 calendar days, the registration status is set to Refused and any names registered are revoked with no refund of registration fees regardless of any other grace period. An email notifying the registrant of the revocation is sent to the current registrant contact email address.
10. Once the registrant status is set to Refused, the registrant record is marked as deleted and the names that were registered by that registrant are available for registration by others.

### **Appealing a Denial of Eligibility**

Registrants may appeal denial of eligibility. Eligibility appeals are governed by the DCLLC Dispute Policy. Disputes for eligibility reasons must be sent to DCLLC within 30 calendar days of the date that the registrant status was set to Refused and the notification of ineligibility was emailed. Once a dispute is initiated, the domain will be placed on reserve until the dispute is settled based on the processes defined in the Dispute. DCLLC will abide by the results of the Dispute Resolution Process and implement any decisions as directed from that process.

### **Contact Us**

If you have any questions about this policy, please contact [cooperate@identity.coop](mailto:cooperate@identity.coop).