



.Creditunion Verification Policy

Verification – maintaining trust for .creditunion registrants

.Creditunion is a restricted Top Level Domain (TLD) limited to registration from credit union cooperatives meeting the .creditunion eligibility criteria. DotCooperation LLC, the ICANN licensed registry operator of the .creditunion TLD (“the Registry”), is required to ensure that registrants meet the defined eligibility criteria set out in the Public Interest Commitments.

Verification is the process of checking that registrations of .creditunion TLD names are by eligible organisations, namely credit unions. The Registry assumes no responsibility for determining if the domain names that are registered are specific to the registrant business or organizational name, or another similar organization, a condition in the .Creditunion Registration Agreement. The verification process is a two-prong test: is the organization an eligible credit union and does the registered domain name adequately represent the organization name, its trading names, brands or trademarks.

To ensure compliance with the .Creditunion Verification Policy the Registry conducts verification audits of .creditunion domain registrations and reserves the right to cancel, transfer or modify a domain name, in accordance with Registry’s Policies, or other legal requirements.

Registry will also conduct verification audits of .creditunion domain name registrations when claims of a domain name registrant’s non-compliance with Registry Policies have been brought to its attention.

Proof of Eligibility

While thousands of organizations worldwide operate as credit unions, 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 register their .creditunion domain. The Registry’s .Creditunion

Registration Agreement is part of a .Creditunion registrar's terms and conditions whatever agreement is provided by the registrar for .creditunion domains from that registrar and must it includes the provision that no refunds will be provided by the Registry to .creditunion registrants that are found to be ineligible(either at the time of registration or during the validity of the registration period).

Verification Fees

The cost of verification is included in the fees charged to register .creditunion domains. The Registry will not pay any charges for postage or any other fees pertaining to the delivery of evidence documents for the verification process. However, the Registry accepts documents required for its verification process in electronic form

Inquiry-Based Verification

The Registry may initiate a review or audit of a previously-verified registrant based on inquiries from the wider credit union community that question the eligibility of that particular registrant. The Registry will do an eligibility check and will update the status of the registrant to Under Investigation to initiate the formal verification process, if eligibility is not confirmed. Whilst a registrant is Under Investigation, the domain names will continue to be active.

An email is sent to the Registrant Contact alerting them to the initiation of the verification process (or audit).

Verification Process (Or Audit)

The process and timetable for verification is set out below. Throughout the process Registry may uses its own resources, external sources as well as any additional information and contacts provided by the registrant to determine its eligibility. Please note that all emails noted below are sent only to the *Registrant Contact email*.

1. During a random verification audit or a community inquiry-based verification review, the verification process is initiated by the Registry with a notification to the Registrant requesting them to provide confirmation or evidence that the Registrant entity is eligible for its .creditunion registration.
2. The registrant will have five (5) working days to respond to Registry with the information required to determine the eligibility of the organization having registered the domain.
3. If the registrant organization 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.
4. If the Registry cannot confirm the registrant as eligible or the registrant fails to respond to the initial email by the Registry requesting information, the registrant status is set as Able to Appeal. In this status the domains under the registrant's account will become inactive.

5. The registrant is sent another email that notifies them that they have 30 calendar days in which to provide the above or any additional information to help confirm the organization's eligibility.
6. If the Registry does not receive a response to the Able to Appeal email request for information within the 30-day response period, 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 the Registry will immediately delete the registration at the end of the 30-day Able to Appeal period. Deletion of the domain name means that it will become available for registration by another eligible registrant.
7. If additional information is supplied within the 30-day response period, then the Registry will re-evaluate the eligibility decision. If it is then confirmed that the registrant is eligible, the registrant status will be set to Verified. A confirmation of eligibility email will be sent to the registrant and the domains under the registrant's account will become active again
8. If the information provided does not serve as sufficient information for Registry to confirm eligibility, then additional information may be requested. The Registrant will be given additional time to provide such information as may be necessary. After all information provided by the registrant is reviewed, the Registry determines either that the registrant is ineligible by sending email notify the registrant of this determination or that the registration is valid and the registrant status is set to Verified.
9. If the determination is not eligible the 'Refused' reasons will be given and the Registrant will be given an additional 10 calendar days to appeal (See below).
10. If there is no dispute by the registrant to this determination of ineligibility by the Registry within 10 calendar days, the registration status will be set to Refused and any names registered will be revoked (deleted) without a refund of the registration fees.. An email notifying the registrant of the domain name deletion will sent to the current registrant contact email address.
11. 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 other eligible registrants.

Appealing a Denial of Eligibility

Registrants may appeal a denial of eligibility by the Registry. Eligibility appeals are governed by the Registry Dispute Policy. To Appeal ineligibility decisions, the Registrant must set out their case for appeal within 30 calendar days by email to verification@identity.coop

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 Policy. Registry will abide by the results of the Dispute Resolution Process and implement any decisions as directed from that process.

Challenging a suspected non-qualifying domain name

If you suspect a registered .creditunion name does not meet the requirements of the Eligibility Policy please contact us at cooperate@identity.coop with the domain name in question and any reasons for your suspicions. If the domain name is or may be in breach of the Acceptable Use policies including phishing, fraud, spam or other abuse please email: abuse@identity.coop with details for us to investigate.

Contact Us

If you have any questions about this policy, please contact cooperate@identity.coop.