CUMA *News*
August 2021

CUMA
Credit Union Managers' Association

CUMA AUTUMN CONFERENCE

ACCELERATED CHANGE
PRESSING PAUSE IS NOT AN OPTION

Wednesday 15th & Thursday 16th September 2021

9.30am – 1.00pm

CUMA
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Mairead McGuinness
European Commissioner

Special Guest Announcement

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Booking / More Info

Data Protection and Cybersecurity Webinar Series

CUMA
Credit Union Managers' Association

Sana Khan

Eoghan Nihill

Wednesday 6th, Wednesday 13th & Wednesday 20th of October 2021
All webinars will start at 10.30am and finish at 12.30pm

Training objectives:

> To assist in further development of in-house training plan on key regulatory areas such as data protection

> To satisfy your annual requirement of training in the area of data protection

> To understand your data privacy obligations in your credit union

> To look at common trends in data protection and cybersecurity, so that you can introduce appropriate internal controls to best protect your credit union and members

> To understand the practical implications of cybersecurity for your credit union through examining common phishing and social engineering techniques

> Case studies on cybersecurity issues affecting the credit union sector will be examined

> To discuss and provide practical insight as regards remote working obstacles from a data protection and cybersecurity perspective

> To discuss regulatory guidance on the areas of data protection and cybersecurity risk management

> Examination of competing requirements relating to AML legal requirements with that of your credit union's GDPR obligations using practical examples

> To discuss and provide solutions in balancing your AML and GDPR obligations

> To review recent privacy considerations with particularly in light of Covid 19 and regulatory guidance

BOOK NOW

Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

The Central Bank of Ireland
Anti Money Laundering Division
Credit Union Outreach 2021

Time: *10.00 - 11.30*   **Date:** *14th September 2021*   **Location:** *Via Webex*

Topics:-

- *Governance*

- *Risk Assessment*

- *Monitoring*

- *Simplified Customer Due Diligence*

- *Attributes of key staff: Directors, MLRO, Compliance Officer*

- *5th Anti Money Laundering Directive*

- *Risk update –Risk Evaluation Questionnaire*

- *Revised Anti-Money Laundering and Countering the Financing of Terrorism
  Guidelines for the Financial Sector*

RSVP: Registration will be required in advance of this event.

BOOK NOW

Microsoft PrintNightmare

Cyber-attacks are one of the single most significant threats to business continuity and protection. Cyber attackers are finding more and more ways to exploit vulnerabilities

Unfortunately, there's no silver bullet solution, but there are a combination of cyber-security services and process driven solutions to protect, detect and respond to any threats that you may face. You may have seen in the media last week, news relating to PrintNightmare.

The PrintNightmare flaw is a major security risk for enterprises where print spoolers are used on Windows machines. Attackers that take advantage of a Windows Print Spooler vulnerability can gain system privileges and run commands on PCs.

Microsoft considered it serious enough to rush out a patch last week, before its usual 'Patch Tuesday' update. Patch Tuesday is the unofficial term for Microsoft's scheduled security fix release on the second Tuesday of every month.

What is Printer Spooling?

Printer spooling is a software program in Microsoft Windows that's responsible for managing all print jobs getting sent to the computer printer or print server. The print spooler program allows a user to delete a print job being processed or otherwise manage the print jobs currently waiting to be printed.

Most recent update from online sources

The latest news in the media has shown that the Patch Microsoft released doesn't prevent attackers from bypassing the vulnerability in the software.

Now, possibly two more serious security flaws related to the Windows PrintNightmare flaw were revealed. Until Microsoft provides software updates, one of the only ways to completely protect your system from attacks using at least one of these flaws is to completely disable printing.

What is patching and why is it important?

Patches are simply pieces of code that are written to fix a bug in a software application, that might lead to a vulnerability. Vulnerabilities in any application are loopholes for cyber criminals to get their hands on business data. So, it is crucial to keep all the applications in a network updated to their latest versions.

Microsoft PrintNightmare

What is Nostra doing?

Considering the news relating to the latest vulnerability to Windows Servers and Desktops with the PrintNightmare vulnerability, our System Control Team at Nostra have been working hard to mitigate any risk to our client base.

Our team have deployed a script to all devices under our management to lock down the file location attackers are exploiting.

This will prevent any bad actors from exploiting any systems under Nostra's control.

We will be keeping this file location locked down until we receive confirmation that Microsoft have released a patch that mitigates this risk.

Recommendations

It is recommended that all Credit Unions keep up to date with applying critical updates to resolve latest vulnerabilities across all platforms.

To evaluate your current security status, you can schedule an "Internal Network Security Assessment" provided by the Nostra Security and Compliance team and/or discuss the implementation of a real time vulnerability scanning solution.

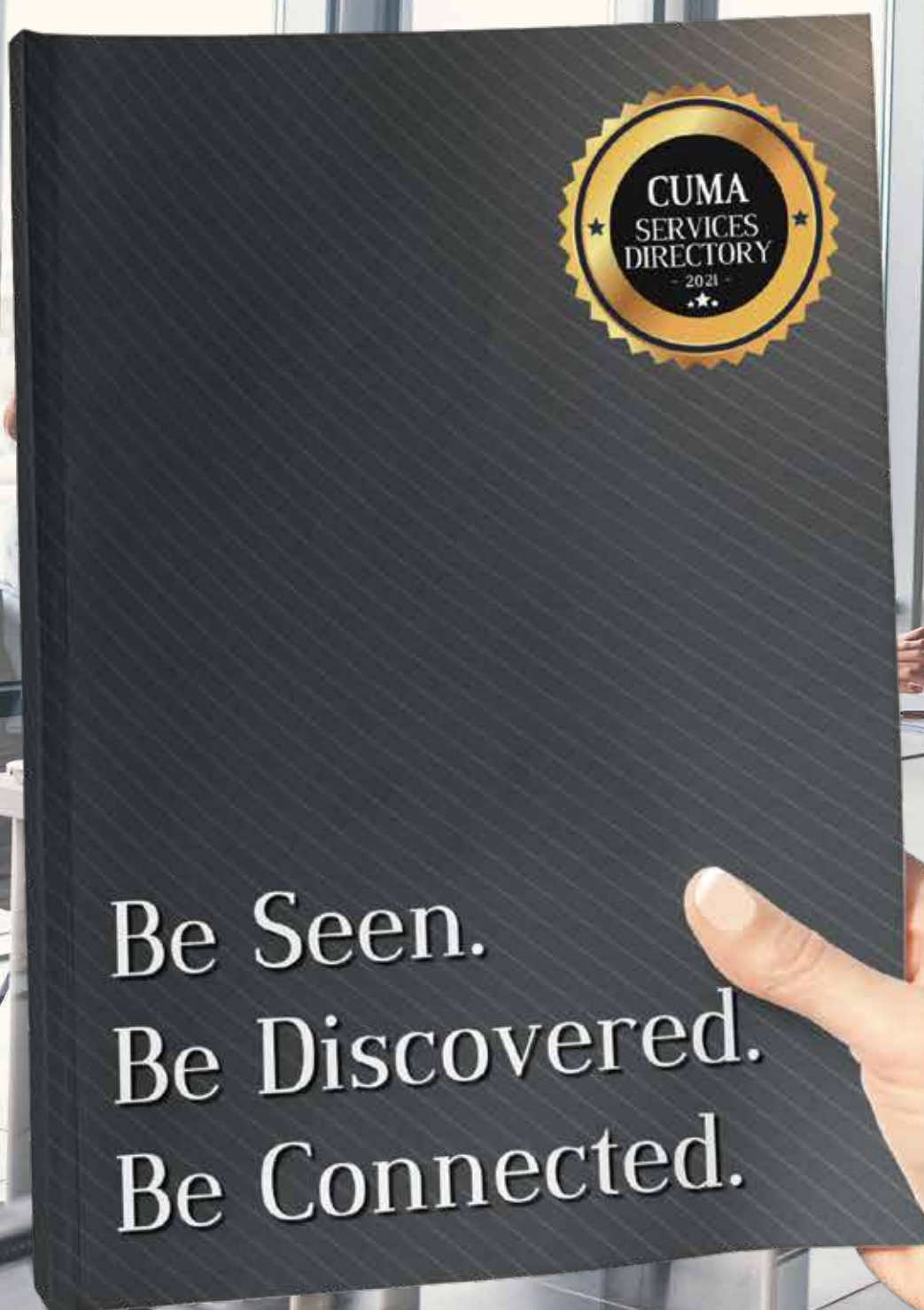## Audit, Risk & Compliance Reviews

At Nostra, we complete a comprehensive review of an organisation's adherence to regulatory guidelines. Audit reports will evaluate the strength and thoroughness of compliance preparations, security policies (including patching), user access controls and risk management procedures over the course of a full compliance audit.

If you have any questions, please do not hesitate to reach out to us **creditunions@nostra.ie**

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COMING SOON
The CUMA Services Directory

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CUMA
SERVICES
DIRECTORY
2021

Be Seen.
Be Discovered.
Be Connected.

Business Print

EXCLUSIVE INTERVIEW
WITH **JOHN O'ROURKE** DIRECTOR

With over 30 years experience, Business Print can offer you a complete print solution.

Can you tell me a little bit about yourself and Business Print?

My name is John O'Rourke and I am the Operations Director of Business Print. Business Print is one of Ireland's leading printing and packaging manufacturers. A family run business with over 30 years' experience, we can offer a complete print solution. We provide a wide range of print, packaging and mailing services from Digital to Litho including Wide Format print and also offer a Direct Mail service. Business Print was started by my father Larry in 1989 and now along with my brother Paul we have a staff of 27 staff (including the office dog Cooper!)

Do you have any existing relationships with Credit Unions?

Yes, we do. We have a long and successful partnership with a number of Credit Unions. Trust and security are very important when developing a successful relationship with a client and Credit Unions are no different. We found that been able to offer a complete printing service together with having a flexible approach to costing and working closely with our Credit Union customers has helped us develop a very strong partnership that has stood the test of time. At Business Print we listen to our customers' requirements and put together a customised solution. We have provided our Credit Union clients with stationary, leaflets, marketing signage, customer statement mailings, AGM meetings and of course the Credit Union calendars!

Business Print

|More than just a printer|

Trust and security are very important to us and sustainability is the key to the future of print.

What services do you offer for Credit Unions?

As a one source print provider we are able to offer the full package from concept to delivery - design, print, and secure direct mail service under one roof. We know how important security is when dealing with sensitive information which is why we are fully GDPR compliant. We are ISO9001 accredited and as a single source provider we do not need to outsource. We have found that as the Credit Unions have grown, they find it increasingly difficult to handle the increased print and direct mail workload by hand in house. We have the equipment, security, experience and expertise to fulfill this demand to the high standards that they expect.

What makes Business Print different?

Well as I mentioned we offer a large range of services under one roof which adds to the secure knowledge that we can oversee all the work from start to finish and it is in a safe secure controlled environment. We already have the expertise and experience in dealing with a number of Credit Unions and we are fully aware of the high standards that are required. We are constantly investing and updating our machinery and staff to offer the finest quality with the greatest of customer care. We are proud to be a family run Irish business supporting Irish jobs. We are also well on the way to becoming Irelands number one sustainable print provider.

What is the future for Print?

Sustainability is the key to the future of print. Sustainability is at the forefront of our business. We have a goal to be the leading sustainably responsible company in Ireland with a target of becoming 'Carbon Negative' by June 2024. Business Print has always focused on its impact on the environment. We source our paper from FSC accredited paper mills, use energy from largely renewable sources and manage our waste carefully to ensure that the majority of our waste is recycled. We are currently working towards ISO 14001 which provides a framework of specific requirements for our environmental management system. In conjunction with that the company is currently in partnership with South West College where we are engaged in an exciting journey to become 'Carbon Negative' and thus provide a sustainable future. The project is supported by InterTrade Ireland, the cross-border support agency, under its "Innovation Boost" program. Business Print is currently recruiting a full-time graduate to manage this project. The project will focus on process improvement, energy efficiency and waste management, with an overall company goal of becoming carbon negative. This will be achieved by initially assessing the Carbon footprint and subsequently implementing a range of operational and process improvements with any shortfall in energy/carbon being met by microgeneration. We continue to invest in ECCO friendly machinery with reduced power consumption and we are FSC certified

What final message would you like to send to the Credit Unions of Ireland?

Business Print would love to continue to grow its Credit Union customer base. We have the experience and we have the expertise. We build relationships with our customers and can offer a full printing service. Business Print has a secure, transparent service that works within your systems and protocols. We offer a personalised service and listen to your needs. We would love to hear from you and would be delighted to answer any questions you might have.

Contact us on (01) 450 8616 or visit us at businessprint.ie

Out-of-the-box identity verification solution

ID-Pal is an out-of-the-box identity verification solution that combines multi-layered technology with a seamless user experience for faster onboarding and a full audit trail. Email sales@id-pal.com to find out more or visit **www.id-pal.com**

Future proofing your Identity Verification? Embrace a multi-layered approach.

In the past 18 months, digital transformation was accelerated for many businesses as they adjusted to a new socially distanced world. Being able to replicate a digital experience as convenient as in-person was key and for credit unions, this was even more critical given their trusted relationship with members.

Now it is accepted that signing up to use a service of produce can be digital-first and even digital-only. By experiencing more and more digitally, expectations are now higher. Individuals are comfortable using mobile phones to setup their accounts and submit documents and want a friction-free sign up process that can be completed in a few steps from anywhere.

Credit unions managed the overnight switch to a digital-first world by adopting technologies and integrating solutions that offer an experience as seamless as if being completed in-person and yet even more intuitive despite being completed remotely.

However, as businesses and people grew comfortable with going "digital" during this time so too were the individuals looking to commit fraud. The at times chaotic transition of 2020 led to the development of sophisticated ways to commit fraud and identity theft. Credit unions can combat and prevent fraud by integrating a robust Anti-Money Laundering (AML) or Know Our Customer (KYC) framework to withstand new types of fraud and to meet their compliance obligations in an ever-changing regulatory landscape.

Balancing KYC and AML requirements with a friction-free onboarding process at all times can be challenging. A multi-layered identity verification approach incorporating biometrics and advanced tech is a powerful resource in the fight against fraud. Just authenticating and examining paper documents is not enough in the face of complex new types of fraud.

Face comparison, liveness, and other biometric checks are key to mitigating fraudulent activity and most importantly to be able to accurately detect fraudulent documentation.

iDPal

To achieve this level of accuracy, a multi-layered verification process needs to answer these core questions:

Has the Identity Document (ID) been tampered or forged in any way?

Document verification is the process of verifying that a document submitted for identity verification purposes has not been forged or tampered with. In the ID-Pal platform up to 70 checks are performed per document, with many authentication tests comparing the data from two or more data sources (human-readable and machine-readable) to verify that they match. This document verification process ensures that the facial image used in our facial matching technical check has come from an authentic document.

Is the person submitting the document the rightful owner of the document?

As part of a multi layered identity verification process, facial matching is used to compare the face from an identity document to the face of the person completing the process.
However facial matching alone is not sufficient for a robust identity verification process as it does not confirm the following two factors:

- That the identity document from which the facial image is taken is authentic, such as a government-issued ID, or
- That the image of the person submitting the information is a real live person (as opposed to a digital or physical photo)
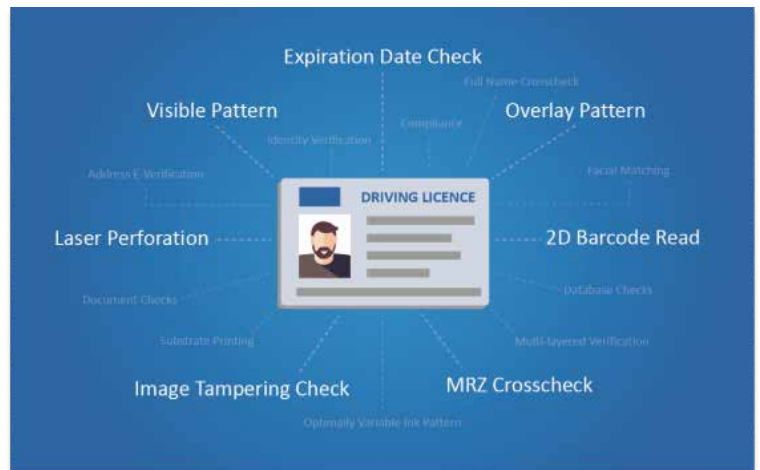
This is why the ID-Pal platform conducts a comprehensive 50-point biometric facial comparison and blends this with the document verification mentioned and liveness testing.

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Out-of-the-box identity verification solution

iDPal

Liveness testing, also known as facial liveness, is a key authentication step in your identity verification process that determines if the face being presented during onboarding is live. While liveness tests are susceptible to the latest type of fraud known as "presentation attacks", using a provider with iBeta Certification confirms it beat all known presentation attacks which is why ID-Pal ensured our Passive Liveness software is iBeta quality assured.

By confirming that the person submitting the information is a real live person and by conducting facial matching and document verification, you confirm that the person providing the information is present, is the true owner of the documentation and that the documentation is authentic.

Does the verified identity match a verified address?

This additional level of fraud protection leverages database-matching to confirm that there is one clear, full address match. Not only does this enhanced verification provide stronger fraud protection for your business, but the customer journey is simplified even further without the need to submit a Proof of Address document.

Multi-layered verification delivers advanced accuracy and reinforces the KYC framework of a credit union. Your members expect security and want convenience. This unique blend of technologies means onboarding is hassle-free and results in more members being verified seamlessly in real-time.

Caroline McCarthy
Senior Marketing Manager ID-Pal.

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24/7 Mental Wellbeing
Support Programme

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EAP
BY
laya | healthcare

proudly part of [AIG]

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IMPORTANT NOTICE

**Please quote: CUMA 50
when contacting the
CUMA / Laya EAP**

Public Health measures
Public Health measures that have come into place from **July 27th**

Vaccine registration opens for people aged 16 and over
Online registration for everyone aged 16 and over is now open. People in this age group can now register and will be offered a vaccine appointment at a HSE vaccination centre within 3 weeks of registering. The registration portal for Covid-19 vaccines will open for 12-15 year-olds from next Thursday, August 12th. Detailed information for parents on this programme will be available very soon, and for now, you can read all about COVID-19 vaccines **here.**

HSE vaccine appointment scheduling
If you miss an appointment, the HSE will automatically schedule a new one. If you miss 3 appointments, the HSE will stop scheduling new appointments for you. You will then need to call HSELive to ask for a new appointment.

Freephone: 1800 700 700 Open: 8am to 8pm, Monday to Sunday

After you have been fully vaccinated against COVID-19, you are vaccine protected
When your vaccine has had time to work, you can do some things that were not recommended before you were vaccinated. You can find more information **here.**

EU Digital COVID Certificate
People who have been fully vaccinated will receive their EU Digital COVID Certificate. The certificate is proof (in digital or paper format) that you have either:
·   been vaccinated against COVID-19 or
·   received a negative COVID-19 test result or
·   recovered from COVID-19 in the last 6 months

If you have queries in relation to this certificate or international travel in general, you can:
·   visit the government website
·   get travel advice to help you make an informed decision
·   access travel advice and information on measures in place across the EU
The emergency helpline number for the Digital COVID Certificate is: 1800 851 504

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24/7 Mental Wellbeing Support Programme

laya healthcare
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EAP BY laya healthcare

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IMPORTANT NOTICE

Please quote: CUMA 50 when contacting the CUMA / Laya EAP

COVID-19 Testing - Online Booking System

We have a COVID-19 test online booking system for some testing centres. To book a test, log on to our system here. You can also show up without an appointment, but you may not have to wait as long if you book online.

Full details of how to get tested are available **here.**

DECIDE ON A PLAN TO HELP YOU
KEEP WELL
hi
Rialtas na hÉireann
Government of Ireland

Keeping Well

The challenges of the last year have brought the issue of health and wellbeing to the forefront of all our lives like never before. As we navigate our way through this time we are reminded again and again of the importance of simple needs of good health, healthy environments, and the promotion of resilience.

The new **Healthy Ireland Strategic Action Plan 2021-2025** gives us a clear roadmap of how we as a society can work together to bring about these things, and to make sure to reach everyone, and that no one is left behind.

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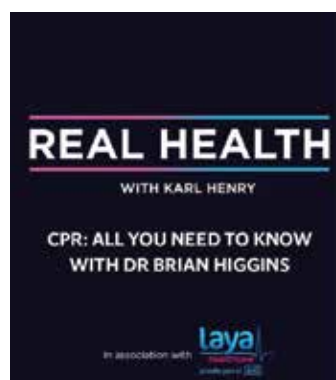✉ info@cuma.ie
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Practicing Self-Care

Self-care is something that many people struggle to prioritise. There is a misconception that self-care is selfish but this could not be further from the truth. Self-care is a crucial part of looking after yourself as well as others. When you practise self-care you produce positive feelings, which boosts motivation and self-esteem leaving you with, increased energy to support yourself as well as your loved ones.

Real Health Podcast: CPR, all you need to know

Karl Henry is joined by Dr. Brian Higgins to talk us through CPR after Danish midfielder Christian Eriksen received emergency medical treatment on the pitch when he collapsed recently because of a cardiac arrest during the first half of the Euros clash with Finland in Copenhagen.

Wellbeing Live
with Laya Healthcare

looking after you always

Book your place on Wellbeing Live with Laya Healthcare

Choose from a selection of classes including:

- Pilates
- Yoga
- HIIT
- Other types of fitness and exercise.

All **free** and all available to you at home.

New classes are added each week, so keep checking back too book your place.

Wednesday

Nurturing neurodiversity in children

Discuss activities that your child enjoys and truly engages with

11th August | 12pm

Book Now

Wednesday

Pilates Intermediate & Advanced

Improve posture, balance, and core strength while burning calories
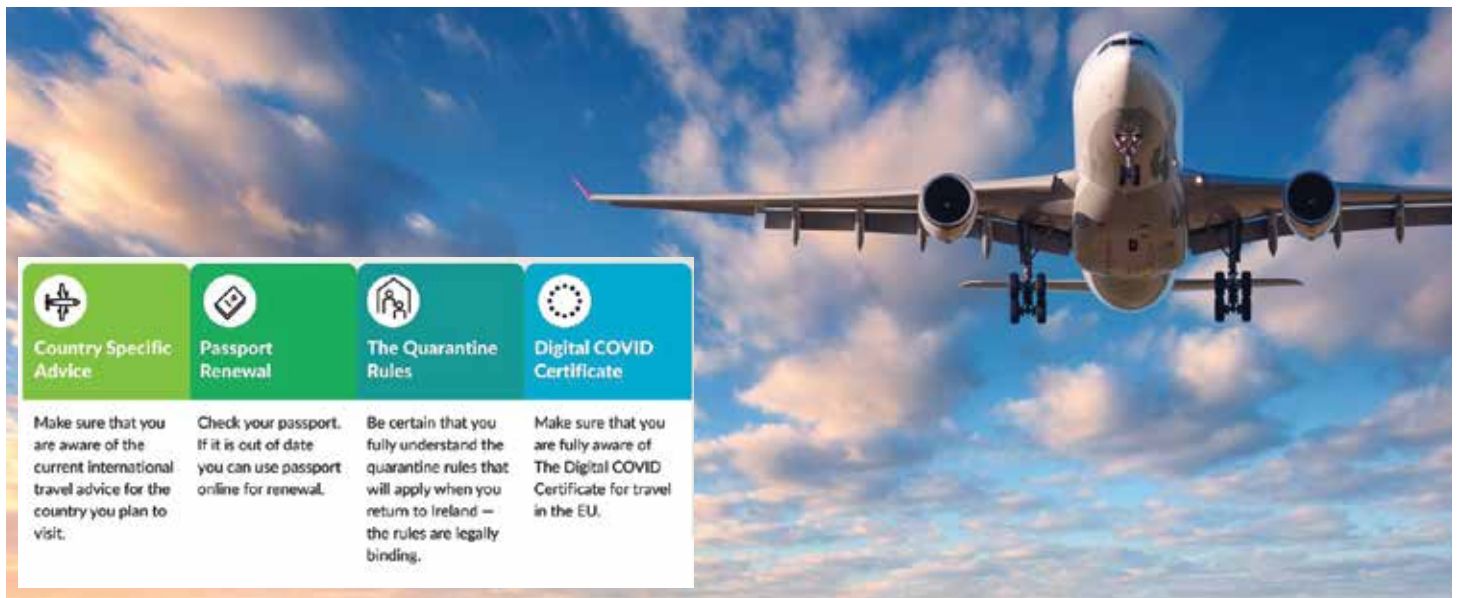
11th August | 6pm

Book Now

Friday

Zone out Yoga

A great way to reflect and meditate & break out of unhelpful postures

13th August | 5pm

Book Now

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Travel Information

If you are travelling to Ireland, you may have to quarantine on arrival. In some cases, you must pay in advance for mandatory hotel quarantine. All arrivals must complete a Passenger Locator Form before boarding a flight or sailing to Ireland.

Arrivals from the EU and EEA who have an EU Digital COVID Certificate do not have to quarantine, unless the Certificate is based on an antigen test. Different rules apply for arrivals from outside the EEA.

Summary for people arriving from the EU

I have A Digital COVID Certificate I am arriving from the EU	No RT- PCR test on arrival is needed* No quarantine
No Digital COVID Certificate	RT-PCR test is needed on arrival No quarantine

*If your DCC is based on a non RT-PCR test (antigen) you will need to get a RT-PCR test taken with 72 hours before your arrival.

for more information please click one of the links below:

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Are your contact details up to date?

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Have you updated your contact details?

If you have updated your email address, point of contact, phone number etc, please let us know and we will update your details on our system to keep you up to date with all events and training opportunities.

Send your updated information to:
suzanne.ryder@cuma.ie

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