NCUA
National Credit Union Administration

Credit Union MERIT User Guide

May 2025

[This page intentionally left blank]

Version Updates

Version #	Date	Changes Made
2.0	7/2020	Updated for the July release
2.1	6/30/21	Updated all chapters to clarify functionality Added Appendix B highlighting information transparency with examiners in MERIT
2.2	9/2023	Updated Chapter 2 for changes to fields on the Action Form Updated Chapter 4 for the Management Questionnaire survey
2.3	6/2024	Updated Chapter 2 to reflect the transition away from managing Actions using a separate form in MERIT
2.4	5/2025	Updated fonts and styles in accordance with new NCUA correspondence requirements and other non-substantive changes

Table of Contents

Version Updates ..... **ii**

Chapter 1: Introduction to MERIT **1**

Overview, Access, and Navigation 1

Modern Examination and Risk Identification Tool (MERIT) Overview 1

Accessing MERIT 1

Opening MERIT 2

Navigating MERIT 2

Navigating Reports 5

Navigating Forms 8

Form Actions 8

Related Reports 9

Other Navigation Functions 10

Autosave 11

Form Timeout 11

Chapter 2: Issues and Actions **13**

Overview 13

Updating Actions 14

Delegating Actions 16

Request a Due Date Change 18

Send Actions for Review 19

Send Actions for Approval to Request Closure of an Action 19

Reports 20

Chapter 3: Exams **23**

Overview 23

Downloading Completed Exam Reports 23

Reviewing Draft Exam Reports 23

Issues Under Review 24

Chapter 4: Respond to Surveys 25

Overview 25
Management Questionnaire Survey 25
Responding to Management Questionnaire Surveys 25
Document Request Surveys 27
Adding Documents and Comments to Document Request Surveys 28
Ad Hoc Document Request Question 31
All Surveys: Saving the Survey Form 31
All Surveys: Closing the Survey Form 31
All Surveys: Removing Documents from a Survey 32
All Surveys: Adding Collaborators on a Survey 32
All Surveys: Removing Collaborators on a Survey 33
All Surveys: Submitting a Survey 34
All Surveys: Reopening a Survey 35
All Surveys: Printing Survey Responses 35
All Surveys: Accessing Closed Surveys 35

Appendices 38

Appendix A — MERIT Email Notifications 38
Appendix B — Action & Survey Information Viewable by Examiners 39

Chapter 1: Introduction to MERIT

Overview, Access, and Navigation

Modern Examination and Risk Identification Tool (MERIT) Overview

MERIT is the NCUA's modernized examination platform to replace NCUA's legacy AIRES application. It streamlines the examination process and provides the following:

- **Role-based functionality:** Provides the ability to establish diverse roles and permissions for credit union users to limit access to exam information. All credit union users can respond to surveys and document requests.
- **Exams:** Provides an interactive platform for credit unions to securely retrieve their examination reports.
- **Surveys and document requests:** Provides functionality to securely submit survey and document request responses to the examiner through the application. Credit unions can add collaborators to assist with completing the requests received from examiners.
- **Issues and actions:** Provides functionality to respond to examination findings and request due date changes through MERIT.

Accessing MERIT

Users must login to NCUA Connect and be authenticated, authorized users to access MERIT. Users should contact their Admin Portal administrator for access.[1]

The delegated user administrators for each credit union determine the role assigned to each credit union user. The credit union roles in MERIT include a Credit Union View All and Credit Union Limited View role. The following table outlines the MERIT actions for each role:

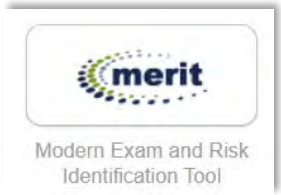
[1] Refer to the NCUA Connect and Admin Portal User Guide for information on setting up access to NCUA Connect.

Role	Issues	Respond to Surveys	Exam Reports
Credit Union — View All	View and respond to exam corrective actions, such as Examiner Findings and Document of Resolution items; Request due date changes	Respond to document request lists & survey requests	Download exam reports
Credit Union — Limited Access	No access	Respond to document request lists & survey requests	No access

Opening MERIT

Users must login to NCUA Connect to access MERIT.

1) Sign into NCUA Connect.
2) Click the Modern Exam and Risk Identification Tool tile.

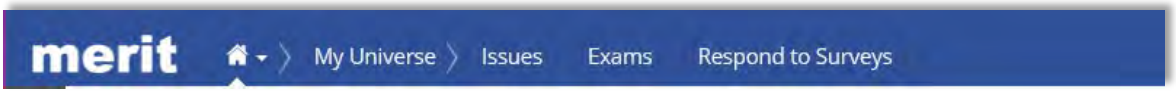


Navigating MERIT

MERIT provides users with several ways to navigate from one page to another without disrupting the workflow. In addition to navigation, it also provides users with several functions to increase productivity and keep users focused on the task at hand.

Landing Tab Navigation Bar

The Landing Tab Navigation Bar provides users with quick access to several landing pages.



- **Issues** — Allows users to view, provide status updates, and request due date changes for any assigned Actions found during the examination process. Actions can include Examiner Findings and Documents of Resolution items communicated in the exam report.
- **Exams** — Allows users to download final exam reports.
- **Respond to Surveys** — Allows users to view and respond to survey and document requests initiated by an examiner.

General

On the blue navigation bar, the user may see Search, Calendar, My Tasks, Briefcase, and Profile icons.



Search

This function is not currently enabled.

Calendar

The calendar feature provides quick access to a calendar view.

My Tasks

A task is an action item assigned to a user in MERIT. Tasks are assigned manually or automatically when a form passes through various workflow stages during the examination process.

Users can access a listing of all assigned tasks by clicking on the My Tasks icon  located on the right side of the landing tab navigation bar. Click directly on the blue hyperlink task name to open and work on the task.



Sort and Filtering

The user can sort tasks by clicking the **Sort By** drop down on the top right. When clicking the dropdown menu, users can sort by one of the following fields:

- Due Date
- Status
- Received Date
- Module Name (type of task — issue, survey, etc.)
- Last Updated Date

A filter is also available on the left side of the page that enables users to filter by:

- **Status** — All, New, or In Progress
- **Dates**
  - Due Date — Users can choose to filter tasks based on due dates within a certain timeframe or a specific date
  - Overdue By — Users can also choose to filter for all overdue tasks, or those that are overdue by 1 week or 1 month
- **Actions** — The type of task, such as Survey or Work On
- **Objects** — The type of item, such as Responses or Action

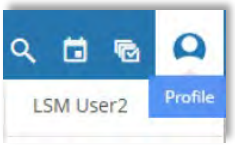
Once all the filters are chosen, click the **Apply Filters** button located in the bottom left corner to filter the results. To clear sorting or filters, click **Clear Filters** next to **Sort By** on the top right.

Briefcase

Briefcase (offline functionality) is not available for credit union users.

Profile

Details related to the user are listed in the user's Profile section. Users can access their Profile by clicking the Profile icon on the right side of the landing tab navigation bar.



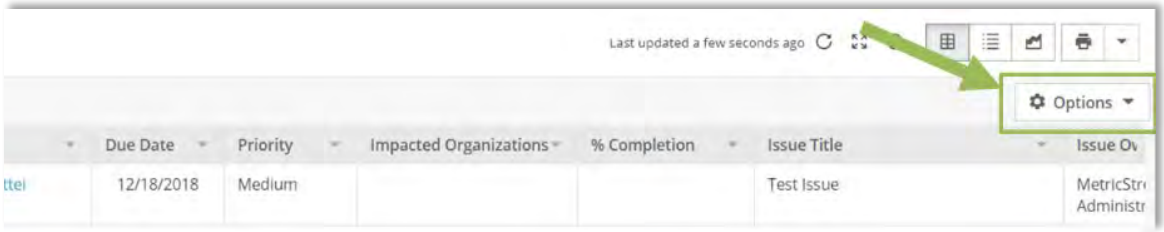
Navigating Reports

Much of the information in MERIT is displayed in reports, which are table-formatted views that allow users to view read-only information or navigate to other pages using hyperlinks. MERIT gives users the ability to customize and save their preferred report view by showing or hiding columns, applying filters, grouping results, and sorting.

Hide and Unhide Columns

To adjust the columns that appear on a report:

1) Click the **Options** box in the upper right corner of a table to reveal the dropdown menu.
2) The hide icon located on the left of the column header will hide a column.
3) Clicking the greyed-out icon will unhide the column.
4) When all modifications are done, click **Apply Changes** to automatically refresh the report with the defined changes or **Cancel** to discard.

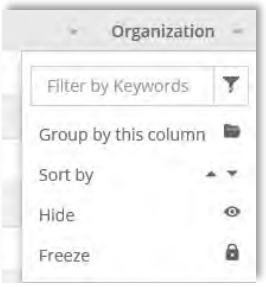


Apply Sorting

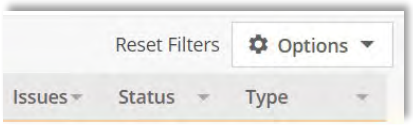
Users can sort by any column with a dropdown arrow next to the column name. To sort, click the column name. Click the column name again to reverse the sort order.

Apply Filters

Users can apply filters to any column with a dropdown arrow next to the column name. Different types of filters, such as keyword, date range, or number comparison can be applied depending on the type of data in the column. Click the dropdown arrow to see the filter options for the selected column.



To remove a filter, remove the filter criteria from the dropdown arrow for the selected column. The user can also click the **Reset Filters** hyperlink next to Options to remove all filters.



Group and Ungroup Columns

Users can group reports by a selected column to change how the data is organized in the report view. To group by a column, click the dropdown arrow next to the column name and select **Group by this column**. Grouping by additional columns will nest groups in the order the columns are selected.

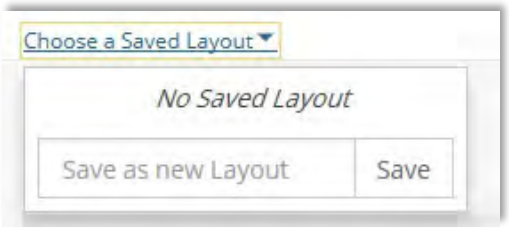
To ungroup a column, click the Options box in the upper right corner of a table to reveal the list of columns and click the folder icon next to the column name. Grouped columns will have a number next to the folder icon indicating the grouping order.

Saving Layout Preferences

Users can save a preferred view of the dashboard for later use. Only the user who has created the new layout can view the saved preference.

To Save a Preference:

1) Make the preferred changes to the layout.
2) Click **Choose a Saved Layout** located in the upper left corner for the dropdown to appear. If a user is saving a preference for the first time, **No Saved Layout** will appear.



3) Enter a name for the chosen layout. If one has already been saved click **Add New Preference**.
4) Click **Save**.

To Load Saved Preference:

1) Click the **Choose a Saved Layout** dropdown.
2) Choose the desired layout and click the checkmark ✓ to load the saved preference.

To Delete Saved Preference:

1) Click the Saved Layout dropdown.
2) Hover the mouse cursor over the saved layout that needs to be deleted.
3) Click the trash icon 🗑 once it appears to permanently delete the layout.

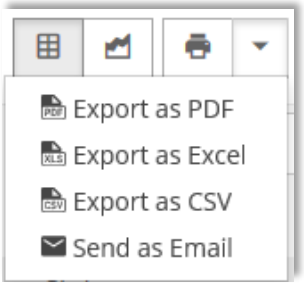
Export Options

Reports can be downloaded or emailed. To download or email a report:

1) Click the arrow next to the printer icon located in the upper right corner of a report.
2) Choose the type of file to download. Users are limited to the following formats:
   a) PDF
   b) Excel

c) CSV

3) If a user chooses to email a report, they will be limited to Excel or PDF formats.

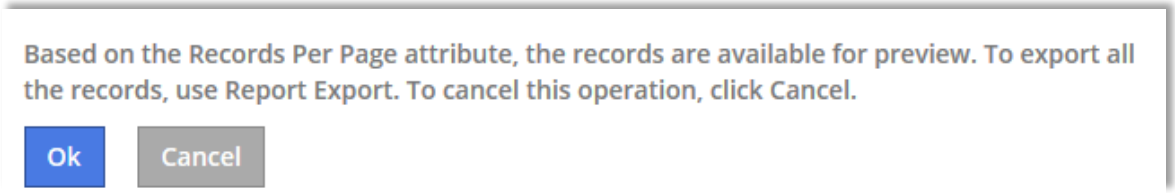


Print View

Print view displays the report in a printer-friendly format. To view a report in print view:

1) Click the **Print** icon .

2) Click OK if you receive a warning message indicating the records on the page will be available for preview and to export all records, use the Report Export function. To cancel this operation, click Cancel.



3) Another browser tab will open and the user can print the report.

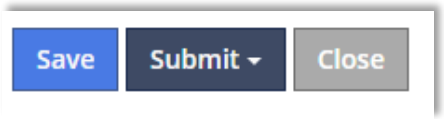
Navigating Forms

The editable pages in MERIT are known as forms. Forms allow users to enter information into MERIT and push that information through a workflow. A form can be viewed in a read-only mode or in editable mode.

Form Actions

The upper right-hand corner of the form contains action buttons for the form. Different actions will be available depending on the user's permissions and the workflow stage.

When the form is in read-only mode, the Edit button will be available provided the user has permissions to update the form. When the form is in Edit mode, the user will typically have Save, Submit, and Close options.



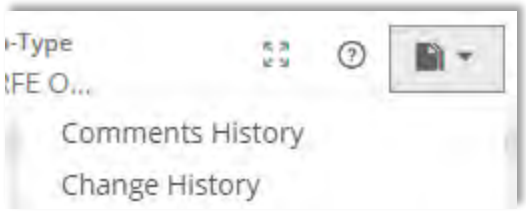
- **Save** — The save button allows the user to intermittently save any changes they have made to the form. Users should save forms periodically while they are working on them to prevent data loss. If the user saves a form and then navigates away from the form, the saved version can be accessed through the My Tasks list.
- **Submit** — The submit button pushes any changes the user has made to the system. Users should submit forms when they are done making updates and would like to save changes and close the form. Depending on the form, the Submit button may have additional dropdown options such as Update, Reassign, or Complete.
- **Close** — The close button allows users to close a form with or without saving changes and release their access to the form so that other users can edit it.

Related Reports

Many MERIT forms have pop-out or downloadable reports that provide additional information called Related Reports. These reports can be accessed by clicking the arrow next to the Related Reports icon. 

Comments History and Change History

The Comments History and Change History reports are two related reports available on many of the forms in MERIT. The Comments History report allows users to view a log of the comments recorded when the related form has been submitted. The Change History report allows users to view an audit trail of fields on the form that have been changed when the related form has been submitted. Both reports only record information when the form is submitted (including Submit dropdown options, such as Update or Complete), not when the form is saved by the user.



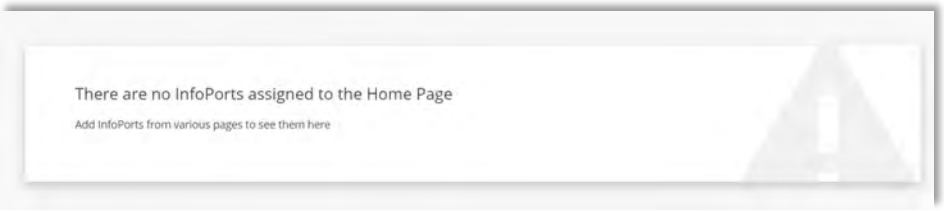
Other Navigation Functions

Hover Cards

Hover cards provide information about a referenced item without the user leaving the current page. If a hover card is available for a specific item, it will appear when the user hovers over the relevant hyperlink. From the hover card, users can view relationships, reports, and dashboards relevant to the item, and navigate to those pages.

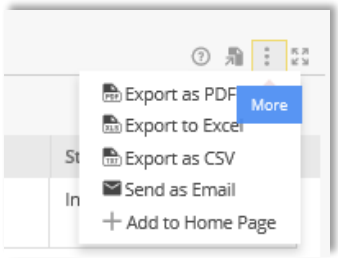
Customize Home Page

When a user opens the MERIT application, if they have not customized their home page, they will see a message **There are no InfoPorts assigned to the Home Page**. Users can customize this page with their preferred reports from other tabs in MERIT. For example, the user may want to add the **My Actions Report** from the **Issues** tab to their home page.



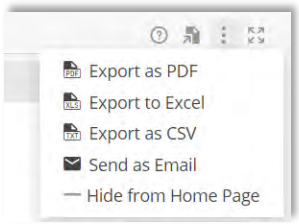
To customize the Home Page:

1) Click the tab with a report or chart you want to add to the Home Page.
2) Click the **More** button next to a report or chart.
3) Click **Add to Home Page**.



To remove a report or chart from the Home Page:

1) Click the **Home** icon.
2) Click the **More** button.
3) Click **Hide from Home Page**.

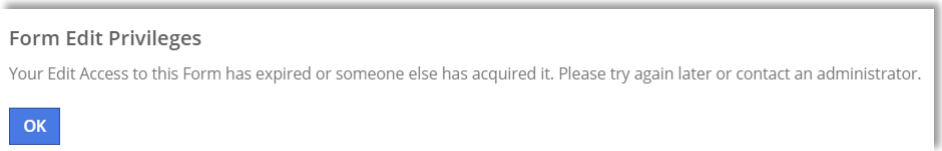


Autosave

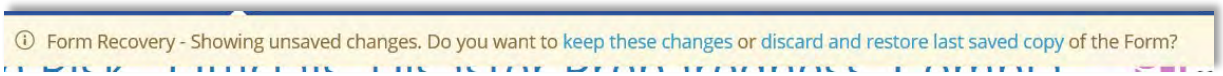
To mitigate data loss, MERIT includes autosave functionality and saves data entry approximately every five minutes. Users are still encouraged to regularly save changes by clicking the **Save** button if they are working on a form for an extended period of time.

Form Timeout

The default time limit on a form in MERIT is sixty minutes. Prior to timing out of the form, users will receive a warning message to **Extend Access**. If no action is taken on this warning message, the user will be logged off the form and unsaved changes may be lost. Users will receive a message indicating their Edit Access to this Form has expired or someone has acquired it.



If a user is timed out on a form or closes a form without saving changes, they may see a form recovery message the next time they open the form. The user can choose to keep the unsaved changes or discard them.

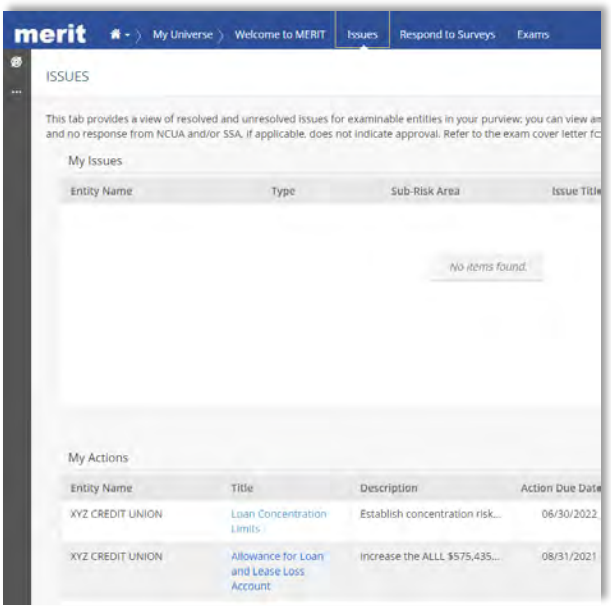


Chapter 2: Issues and Actions

Overview

Examiner Findings and Documents of Resolution (or equivalent) are called Issues in MERIT. An Issue is an identified problem or concern. An Action is the step that must be taken to correct the problem. An Issue can have more than one Action. The Issues tab lists all corrective Actions assigned to a specific credit union user.

Each Issue and Action are assigned formal owners in the system, known as Issue Owners and Action Owners. Issue and Action Owners are responsible for updating the Issue or Action in MERIT. NCUA/SSA users are always designated as Issue Owners since they are the final arbiter for Issues found during the examination process. Since credit union users do not work directly with Issues, the **My Issues** table on this tab will be blank. Actions, when assigned to a credit union user for documenting the credit union's corrective action(s), will be available in the **My Actions** table.



Credit unions should refer to their examination report for a complete list of all examination corrective actions. If a credit union user is not the Action Owner, credit unions will provide status updates to the examiner through an alternate method requested by the examiner (for example, email, phone, etc.).

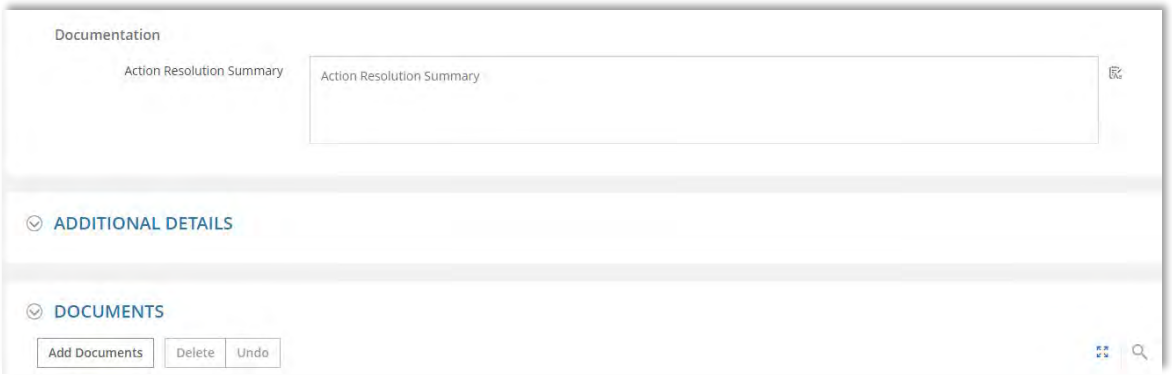
IMPORTANT UPDATE: To streamline the user experience in MERIT, effective June 3, 2024, the NCUA transitioned away from managing Actions separate from Issues. As a result, credit union users will no longer be assigned Actions directly in MERIT. Corrective Action will continue to be documented in the exam report and credit unions will provide status updates outside of MERIT. For Actions assigned to credit unions in MERIT before June 1, 2024, credit union users can continue to provide updates in MERIT until they are closed out.

Updating Actions

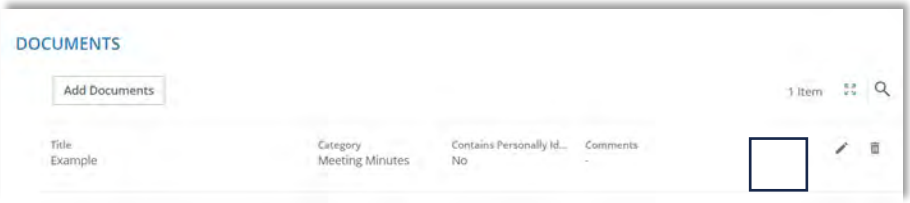
The **My Actions** table allows the user to access, monitor, and provide responses to specific items found during the examination process assigned to them. This person is also known as the Action Owner. Each Action is assigned to one person; however, the Action Owner can delegate the action so other users for their credit union can assist in responding to the examiner. See **Delegating Actions** section for more information on these functions.

To open and update an Action item from the Issues tab:

1) Scroll to the **My Actions** table.
2) Click the hyperlink **Title** to open the **Action Form**.
3) Document the **Action Resolution Summary** in the required text box. Users can also attach documents in the **Documents** section to support the corrective actions taken. If a user is attaching multiple documents, they are encouraged to zip the files together.



Once a document is added, the user can edit or view the attachment by clicking the pencil icon next to the document title.



Submit Options

Once an action has been updated, the user has several options under the **Submit** button.

- **Update Action —** Saves any changes to the action without changing its workflow status. Once a user clicks **Update Action,** the Issue Owner can view any comments in the **Work Done** and **Results** fields and open any attachments added in the **Documents** section. See Appendix B for a complete list of information examiners can see as forms move through workflows.
- **Delegate Action —** The assigned Action Owner can delegate the Action to any user within the same organization and retain access to the Action. Delegates can execute the same actions as the Action Owner (including **Submit for Approval** to the examiner), except re-delegate the Action.
- **Request Due Date Change** — Action Owners or an Action delegate can request changes to Action due dates through MERIT. Due date change requests are automatically sent to the Issue Owner for approval.
- **Send for Review —** The Action Owner or Action delegate can send a read-only Action to the Issue Owner for review before formally submitting the Action for Approval for closure.
- **Send for Approval** — To close an Action, the Action Owner or Action delegate must send the Action to the Issue Owner for approval. This is the final step in the process to formally request the Issue Owner to review and concur the credit union took required steps to address the examination concern.

Delegating Actions

Delegate an Action

The assigned Action Owner can delegate an Action to one user within the same organization and retain access to the Action. This function gives permission to another user to update and/or respond to the examiner on a specific Action. To delegate an Action:

1) Click **Submit**.
2) Click **Delegate Action**.
3) Select a **Delegatee**.
4) Enter any optional **Comments**.
5) Click **Submit**.

Delegates will receive a Work on Action task in their **My Tasks** list. The delegated Action will not appear in the delegate's **My Actions** table.



Work on a Delegated Task

To work on a delegated Action, the user will:

1) Click the **My Tasks** icon .
2) Navigate to the **Work on Action** task.
3) Click the blue hyperlink task title. The Action form will open.
4) Edit the form and attach any documents, as applicable.
5) Click **Submit**
6) Click **Update Action**.
7) Enter the estimated **% Complete** and add any optional **Comments**.

The delegate can also Request a Due Date Change, Send for Approval, and Send the Action for Review.

Note: When a user is done editing the Action, it is important to click Submit, Update Action. Otherwise, the form is locked by the user and cannot be edited by another user with permissions to edit the form.

Update Delegation

This function allows the Action Owner to change the delegate on an Action. To change a delegate:

1) Click the **Issues** tab.
2) Navigate to the **My Actions** table.
3) Click the **Actions Title** hyperlink to open the Action.
4) Click **Submit.**
5) Click **Update Delegation**.
6) Select the Delegate, if applicable.
7) Add **Comments**.
8) Click **Submit**.

The original delegate will no longer have access to the Action to provide updates or send for approval on behalf of the Action Owner.

Remove a Delegate

The Action Owner can remove a delegate at any time. To remove a delegate:

1) Click the **Issues** tab.
2) Navigate to the **My Actions** table.
3) Click the **Actions Title** hyperlink to open the Action.
4) Click **Submit**
5) Click **Remove Delegation**.
6) Select the Delegate, if applicable.
7) Add mandatory **Comments**.

8) Click **Submit**.

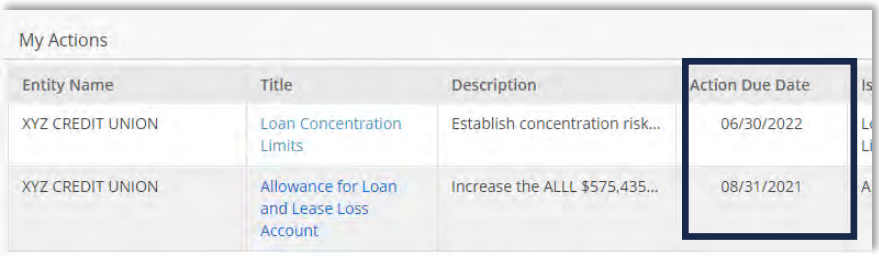
Request a Due Date Change

Action Owners or an Action delegate can request changes to action due dates through MERIT. Due date change requests are automatically sent to the Issue Owner for approval. To request a due date change:

1) Click the **Issues** tab.
2) Navigate to the **My Actions** table.
3) Click the **Actions Title** hyperlink to open the Action.
4) Click **Submit**.
5) Click **Request Due Date Change**.
6) Select a new **Date**.
7) Enter any mandatory **Comments**.
8) Click **Submit**.

The Issue Owner (NCUA/SSA) will receive an email notification and task in their **My Tasks** list. The Issue Owner can either **Approve Action Due Date Change** or **Reject Action Due Date Change**. The credit union Action Owner will receive an email notification indicating the Issue Owner's approval or denial.

1) **Approve Action Due Date Change —** If the due date change request is approved, the action due date on the **My Actions Report** is updated with the new due date.


My Actions

Entity Name	Title	Description	Action Due Date	Is
XYZ CREDIT UNION	Loan Concentration Limits	Establish concentration risk...	06/30/2022	L L
XYZ CREDIT UNION	Allowance for Loan and Lease Loss Account	Increase the ALLL $575,435...	08/31/2021	A

2) **Reject Action Due Date Change** — If the due date change request is rejected by the Issue Owner, the credit union user receives a task in **My Tasks**  indicating the due date change request is rejected. A comment may be added and is viewable in the **Comments History** report located on the Action Form. The user can subsequently request a new due date.

Send Actions for Review

The Action Owner or Action delegate can send a read-only Action to the Issue Owner for review before formally submitting the Action for Approval. Once an Action is sent for review, it is locked and cannot be worked on by the Action Owner until the Reviewer completes their review and releases the Action back to the Action Owner. To send an action for review:

1) Click the **Issues** tab.
2) Navigate to the **My Actions** table.
3) Click the **Actions Title** hyperlink to open the Action.
4) Click **Submit**.
5) Click **Send for Review**.
6) Enter any **Comments**.
7) Click **Submit**. The status of the Action will change to **Pending Review**.



Issue Title	Issue Description	Issue Identified	Issue Owner	Issue Due D...	Status
Loan Concentration Limits	The credit union does not h...	03/31/2021	agravius@ncua.gov	07/29/2022	Closed
Allowance for Loan a...	The Allowance for Loan and...	03/31/2021	agravius@ncua.gov	09/30/2021	Pending Review

The Reviewer will receive a task in **My Tasks** to **Review Action**. The Reviewer will click on the Task to review the Action. They cannot make changes to the Action Form but can attach documents and enter comments.

Once the review is complete, the Action Owner will receive a task in **My Tasks** and the Action will be editable again by the Action Owner or Action delegate. The Action Owner and Action delegate can access the Reviewer's comments in the **Comments History Report** under **Related Reports** for that Action.

Send Actions for Approval to Request Closure of an Action

To close an Action, the Action Owner or Action delegate must send the Action to the Issue Owner for approval. This is the final step in the workflow to formally request the Issue Owner to review and concur the credit union took required steps to address the examination concern. Once an Action is sent for approval, it is locked and cannot be edited by the Action

Owner unless the Issue Owner **Requests Clarification** from the Action Owner or Action delegate**.**

To send an Action for Approval:

1) Click the **Issues** tab.
2) Navigate to the **My Actions** table.
3) Click the **Actions Title** hyperlink to open the Action.
4) Update the **Action Resolution Summary** field.
5) Attach any supporting documents, if applicable.
6) Click **Submit**.
7) Click **Send for Approval**.
8) Enter any **Comments**.
9) Click **Submit**.

The Issue Owner will review the steps taken to address the Action. The Issue Owner can either **Approve Action** or **Request Clarification**.

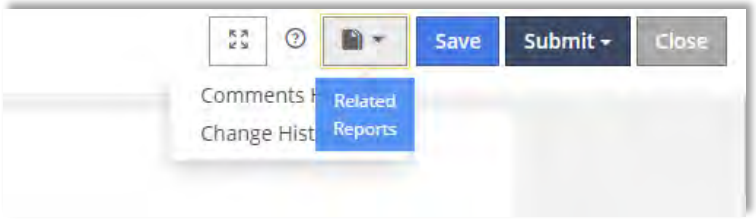
1) **Approve Action —** The **Action Status** is updated as Closed. Once an Action is approved and closed, it cannot be edited. The Status field on the **My Actions** table will indicate Closed and is now read only. Once all Actions associated with an Issue are closed, the Issue can be closed by the Issue Owner.
2) **Request Clarification —** The Issue Owner is requesting additional information and the Action is returned to the Action Owner. The Action Owner will receive a task in their **My Tasks**.  The Action Owner can then make necessary updates and send the Action back to the **Issue Owner** for approval.

Reports

The Action Form in MERIT includes two Related Reports. These include a **Comments History** and **Change History** report. These reports are located under the **Related Reports** icon on the Action Form. The NCUA or SSA examiner cannot see these reports unless an Action is sent to them for review or Sent for Approval.

To view these reports:

1) Navigate to the **Issues** tab.
2) Click the **Title** hyperlink on the **My Actions** table to open the **Action Form.**
3) Click the **Related Reports** drop down menu on the top right side of the page.
4) Select the report option.



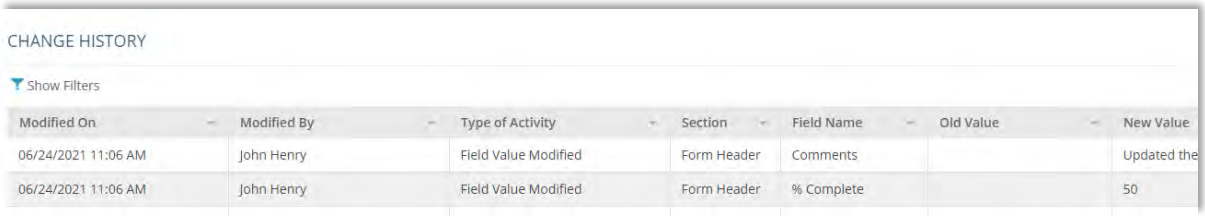
Comments History

The **Comments History** report records all comments entered by any user during the Action Form workflow process.



Change History

The **Change History** report records the changes made to the form, the user responsible for the changes, and the date/time of the changes. When a user clicks Submit > Update Action, this report is updated.



Note: See Appendix B for a complete list of information examiners can see as forms move through workflows.

Chapter 3: Exams

Overview

The Exams tab allows authorized users to download completed examination reports issued to the credit union. This page also includes sections for Issues Under Review and Exam Reports Under Review; however, they are not being used currently.

Downloading Completed Exam Reports

The **Completed Exams** table includes a list of completed examinations and contacts where a report was issued to the credit union. This table only includes examination reports issued since the transition to MERIT and does not include prior reports issued to the officials.

To download and view the report issued to the credit union:

1) Click the **Exams** tab.
2) Click the **download icon** from the **Exam Report** column.

Effective Date	NCUA Exam Report	SSA Exam Report	Status
01/20/2020			Closed
06/30/2020			Closed
06/10/2020			Closed
04/30/2020			Closed

Note: Federally insured state-chartered credit unions may have reports available from the NCUA and the SSA depending on the organization who issued the report. These reports may have been jointly or separately issued to the credit union.

Reviewing Draft Exam Reports

This function is not currently configured and is reserved for possible future use.

Issues Under Review

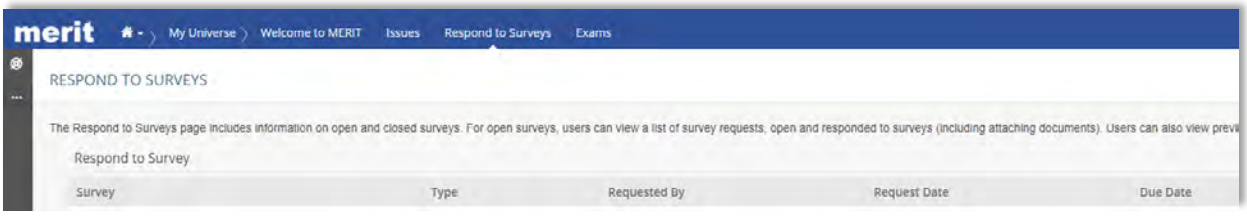
This function is not currently configured and is reserved for possible future use.

Chapter 4: Respond to Surveys

Overview

The survey functionality in MERIT provides a mechanism to securely request input and receive documents from credit unions. Credit unions cannot initiate surveys in MERIT. The NCUA or SSA users must initiate surveys to obtain input from credit unions.

Surveys are usually sent to one primary respondent at the credit union. The **Respond to Surveys** table displays surveys sent to the credit union user for response.



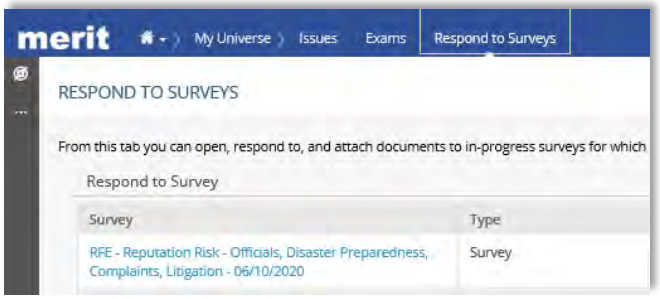
Management Questionnaire Survey

Management questionnaire surveys are scoping questionnaires built into MERIT. Examiners can send these surveys through MERIT and authorized credit union users can login and complete the questionnaire. After completing the questionnaire and attaching any supporting documentation, the credit union will submit the survey back to the examiner.

Responding to Management Questionnaire Surveys

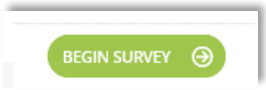
All required questions in a survey must be answered by the credit union to submit it back to the requestor. While the credit union is completing the survey, the requestor (the NCUA and/or SSA) does not have access to the survey and cannot see the in-process work. The requestor can only view the survey after submission.

Once an examiner submits a survey request, the credit union respondent will receive an email notification indicating a survey is available in MERIT, a new task in their **My Tasks** menu , and a hyperlink on their **Respond to Surveys** tab.



To respond to a survey, the credit union user will:

1) Click the **Survey** hyperlink to open the survey.
2) Review the instructions and click **Begin Survey.**



3) When responding to the survey, provide answers in the comment box. Users can also attach one or more documents as supporting documentation to each question. Users are encouraged to attach a zip file to the specific question if there are multiple documents being attached. MERIT has a few unique requirements for attaching files:
   a) MERIT will not accept documents with these characters in the file name: ( ) / \ : * ? " < > & Additionally, if there is an extra period in the file name (i.e., test.test.docx), MERIT will reject the file.
   b) Files are limited to 100 MB each and 1 GB per survey.
   c) The following file extensions are allowed:
      - Microsoft Word (.DOCX/.DOC)
      - Microsoft Excel (.XLS/.XLSX)
      - Adobe PDF (.PDF)
      - .TIF
      - .PNG
      - .JPG
      - MicroStrategy (.MSTR)
      - Microsoft Access (.MDB)

- Zip Files (.zip)

Note: Once the user clicks **Add Attachments** and selects one or more documents, the system is working in the background attaching the documents. If the document is large, it may take a few minutes to attach the file. There is no indication to the user while this is occurring. Users can continue to complete questions while the system is working. If large files are being added, it is recommended the user periodically save the survey by clicking **Submit, Save.**

To attach multiple documents at one time to the survey, click **Add Attachments**, search for the files on the computer, highlight the desired files, and click **Open.** Alternatively, users can zip files together and attach a zip file with a name that complies to the system requirements.

See additional sections below for instructions on the following survey functions:

- Saving the Survey Form
- Closing the Survey Form
- Removing Documents from a Survey
- Adding Collaborators on a Survey
- Removing Collaborators on a Survey
- Submitting a Survey
- Reopening a Survey
- Printing Survey Responses
- Accessing Closed Surveys

Document Request Surveys

Document request surveys are the secure, document transfer function in MERIT. Examiners can send document requests through MERIT and authorized credit union users can login to MERIT and upload requested documents. After attaching the requested documents, the credit union will submit the survey back to the examiner.

Credit unions may receive multiple, smaller surveys rather than one large document request list. These smaller request lists are categorized by risk or topic area and are a more organized method for receiving documents from the credit union. Some of the benefits include:

- Surveys can be completed by the assigned Respondent or collaborators allowing credit unions to delegate the requests to other users based on the area of review. For example, the credit risk document request survey can be assigned to the Chief Lending Officer or any staff in the lending department.
- Documents are attached to individual questions reducing examiner time searching through a list of documents and mitigating repeat requests for the same document.
- Individual surveys can be submitted to the examiner as they are completed, reducing delays in the examination process.
- Once the survey is submitted, all team members on an examination have access to documents, enabling better information sharing on examinations. Examiners do not have access to surveys while they are being completed by the credit union.
- Users can batch upload documents to one question and provide comments.
- File sizes are limited to 100 MB per file and 1G per survey.
- Credit unions have access to completed surveys and attached documents within MERIT.

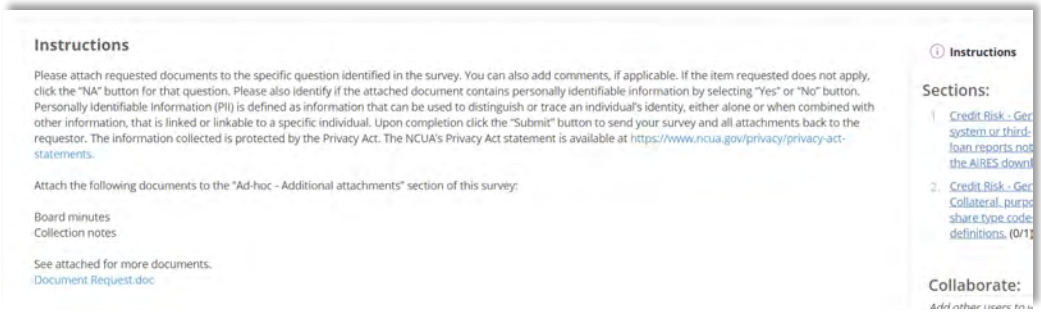
Note: Credit unions and examiners should work together to determine the best method to securely receive sensitive documents (for example, BSA reports, contracts, etc.) that should not be available to all team members. This may include receiving these documents through other secure mechanisms.

Adding Documents and Comments to Document Request Surveys

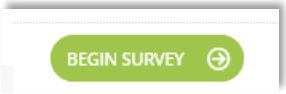
All required questions in a survey must be answered by the credit union to submit it back to the requestor. While the credit union is completing the survey, the requestor (NCUA and/or SSA) does not have access to the survey and cannot see the in-process work. The requestor can only view the survey after submission.

To respond to a survey:

1) Click the **Respond to Surveys** tab.
2) Click the hyperlink survey title to open the survey. The survey form will display instructions for the user. Users are encouraged to review these instructions for documents to attach to the Ad Hoc line item (see the section below for more information). Additionally, the examiner may attach a document to the instructions with other document requests. At any time, the user can open the Instructions from the link on the right side of the survey form.



3) Click the **Begin Survey** button located in the lower left corner of the page.

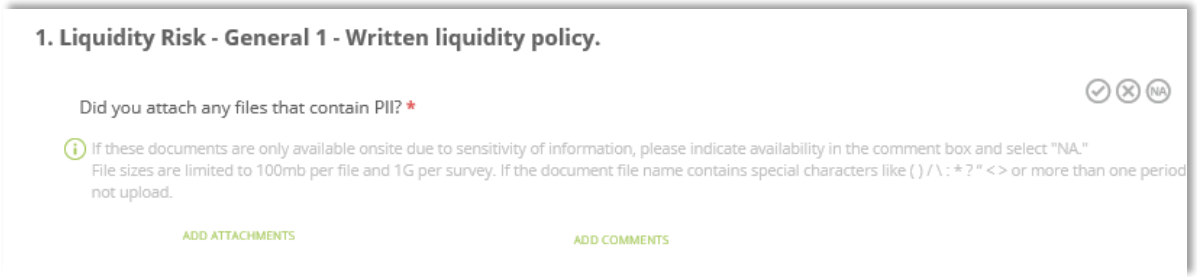


4) Click the **Add Attachments** button. Select any attachments that correlate and respond to the item requested. If documents are only available onsite due to the sensitivity of the information or they are not available electronically, indicate their availability in the **Add Comments** box and select the **NA** option. Selecting **NA** will bypass the user's requirement to attach a document and allow the user to submit the survey.
    a) MERIT will not accept documents with these characters in the file name: ( ) / \ : * ? " < > & Additionally, if there is an extra period in the file name (i.e., test.test.docx), MERIT will reject the file.
    b) Files are limited to 100 MB each and 1 GB per survey.
    c) The following file extensions are allowed:
        - Microsoft Word (.DOCX/.DOC)
        - Microsoft Excel (.XLS/.XLSX)
        - Adobe PDF (.PDF)

- .TIF
- .PNG
- .JPG
- MicroStrategy (.MSTR)
- Microsoft Access (.MDB)
- Zip Files (.zip)

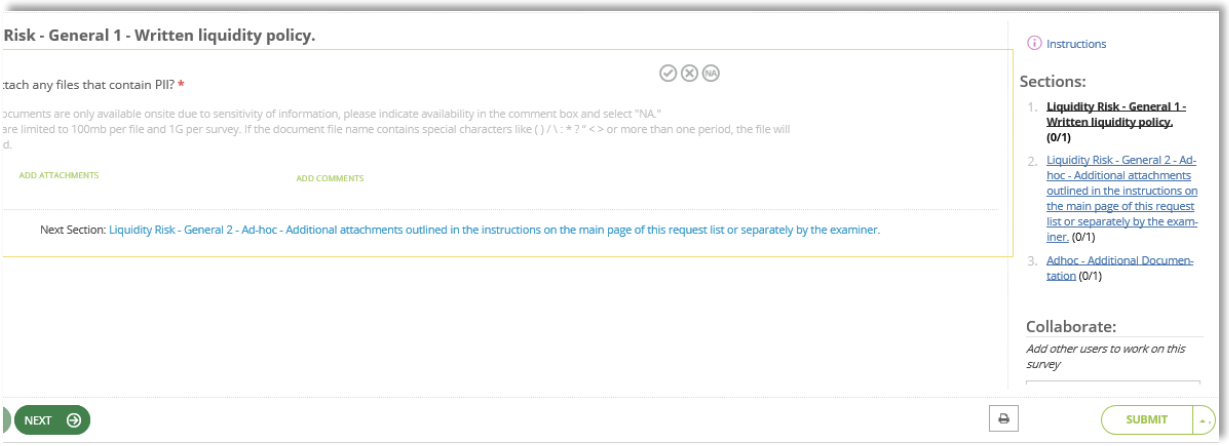
Note: Once the user clicks **Add Attachments** and selects one or more documents, the system is working in the background attaching the documents. If the document is large, it may take a few minutes to attach the file. There is no indication to the user while this is occurring. Users can continue to complete questions while the system is working. If large files are being added, it is recommended the user periodically save the survey by clicking **Submit, Save.**

To attach multiple documents at one time to the survey, click **Add Attachments**, search for the files on the computer, highlight the desired files, and click **Open.** Alternatively, users can zip files together and attach a zip file with a name that complies with the system requirements.



5) Answer the PII question: ***Did you attach any files that contain PII?*** The user is acknowledging if the attachment (if applicable) contains any personally identifiable information. Select the checkmark if "Yes", the X if "No" and "NA" if not applicable.

6) Click **Add Comments** (optional) to document information for the requestor.
7) Navigate to each section/question by clicking **Next** or using the links in the Sections on the right side of the survey.



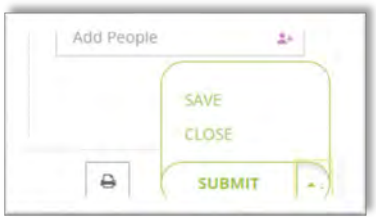
Ad Hoc Document Request Question

The requestor may include an Ad Hoc — Additional Documents question in the document request survey. This section is reserved for documents either requested in the survey instructions or do not align with the other document request questions. Credit union users are encouraged to review the survey instructions for additional document requests.

All Surveys: Saving the Survey Form

While completing a survey, the user can save their work. To save an in-progress survey:

1) Click the arrow next to the **Submit** button
2) Select **Save**.



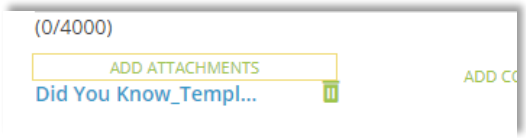
All Surveys: Closing the Survey Form

The user must properly close the survey form for collaborators to access the survey. After clicking **Submit, Save**, the user must click **Submit, Close** to exit the form. If the form is not closed properly, collaborators may receive a message indicating the form is locked for editing.

All Surveys: Removing Documents from a Survey

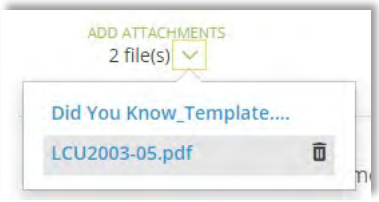
Users may remove documents from the survey **before** submitting the survey back to the examiner.

If there is only one file added, click the trash can next to the file name to remove the file.



If more than one file was added:

1) Display the list of files by clicking the arrow next to the number of attached files.
2) Hover next to the file name. A trash can will appear.
3) Click the trash can to remove the file.



All Surveys: Adding Collaborators on a Survey

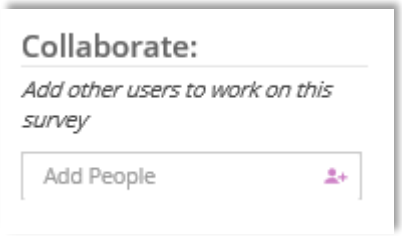
The assigned respondent can add other users, also known as collaborators, to assist on answering survey questions. Collaborators can perform the following functions:

- Attach and remove documents;
- Provide comments; and
- Submit the survey back to the examiner.

To add a collaborator on a survey:

1) Open MERIT.
2) Click on the Respond to Surveys tab.
3) Click on the Survey Title to open the survey.

4) Scroll down until you see the Collaborate box on the right side of the screen.
5) Click the **Add People** field located in the bottom right corner under **Collaborate**.
6) Search for the user by typing a portion of their name.
7) Select the user.
8) Click the arrow next to the **Submit** button.
9) Click **Collaborate**.
10) Provide any optional **Comments**.
11) Click **Submit**.





The designated collaborator will receive a task in their **My Tasks** list. The survey will not show on their **Respond to Surveys** tab.

Note: MERIT will not allow users to update a survey simultaneously. If a collaborator or original respondent has the form open, the other user will receive a message indicating the form is locked for editing.

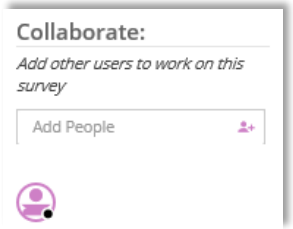
If the respondent or collaborator receives a message the survey is open by another user (and it is not being edited by that user), the previous user who worked on the survey may need to open the survey, click **Submit**, **Close** to close the survey properly.

All Surveys: Removing Collaborators on a Survey

The assigned respondent can remove a collaborator on a survey. Once the collaborator is removed, the task will be removed from the collaborator's **My Tasks** list.

To remove a collaborator:

1) Navigate to the **Respond to Surveys** tab
2) Click the Survey title hyperlink in the **Survey** column.
3) Click the Collaborator icon and the collaborator will be removed.

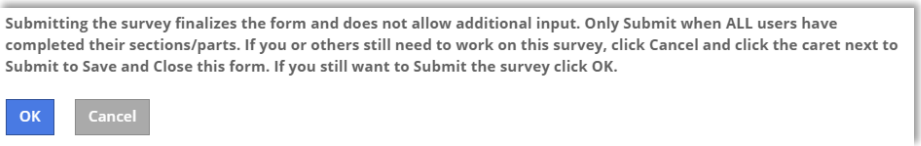


All Surveys: Submitting a Survey

Once the user has answered each document request survey question, the survey is ready to be submitted back to the requestor. The indicator on the top right corner of the survey request page provides the user with the readiness percentage for submission. The percentage completion is updated as the user answers the survey. Once the form reaches 100%, a checkmark graphic will replace the percentage numerals indicating all required questions have been answered and the survey is ready to submit.

To submit a survey:

1) Click the **Submit** button at the bottom of the screen.
2) Provide any optional **Comments**.
3) A pop-up warning message will appear indicating submit the survey finalizes and closes the form and does not allow for additional input. Click **OK** to proceed. Click **Cancel** to return to the survey form.



4) Click **Submit**.

A screen will appear indicating the survey was submitted successfully. The completed survey is returned to the requestor securely through MERIT and the survey initiator will receive an email notification indicating a survey was submitted.

Note: Once a survey is submitted, it must be reopened by the examiner to add or make changes to the survey. Users should attach all requested documents before submitting the survey.

All Surveys: Reopening a Survey

If a survey needs to be reopened, contact the examiner in charge.

All Surveys: Printing Survey Responses

Users can view and print a PDF report of the survey and responses from the **Print** icon  within an individual survey. MERIT will generate a PDF document with the survey questions and responses. This report can be generated at any time.

All Surveys: Accessing Closed Surveys

My Prior Survey Responses

Users can view their prior survey responses from the **My Prior Responses** report. The **My Prior Responses** report only lists the surveys of the person who **submitted** the survey to the examiner. If a collaborator submits the survey, the assigned respondent will not see the survey on their **My Prior Responses** report**.**

To access this report:

1) Navigate to the **Respond to Surveys** tab.
2) Click **Reports** drop down menu on the top right side of the page.
3) Select **My Prior Responses**.
4) Click on the hyperlink in the Survey column to open a specific survey.



Note: Other reports listed in this dropdown including **Download Response** and **Response Upload Log** are not configured and are reserved for future use.

Completed Survey Report

Credit union users can view **all** credit union completed surveys (regardless of who submitted the survey) within the **Completed Survey Report**. To access this report:

1) Navigate to the **Respond to Surveys** tab.
2) Click the **Reports** drop down menu on the top right side of the page.
3) Select **Completed Survey Report**.
4) Click on the hyperlink in the Survey column to open a specific survey.

The columns of this report can be sorted or filtered using the arrows on each column. Additionally, the report can be printed or exported to PDF or Excel, if needed.

Change History and Comments History

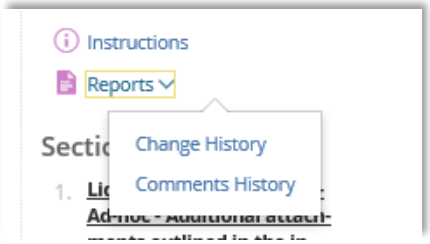
After a survey is submitted, two additional reports are available. The **Change History** report records the changes made to the survey form, the user responsible for the changes, and the date/time of the changes. The **Comments History** report records all comments entered by any user during the survey completion process.

To view these reports:

1) Navigate to the **Respond to Surveys** tab.
2) Click the **Reports** drop down menu on the top right side of the page.
3) Select **Completed Survey Report** or **My Prior Responses**.

4) Click the hyperlink survey title to open the survey.

5) Click Reports.



Note: The survey requestor and all credit union users can view these reports on closed surveys. See Appendix B for a complete list of information examiners can see as forms move through workflows.

Appendices

Appendix A—MERIT Email Notifications

Notification	Recipients	Purpose
Survey returned by CU	Examiner EIC, Examiner Co-EIC, Survey initiator	Notifies the EIC, Co-EIC, and survey initiator the credit union completed and returned a survey
Collaborator added to a survey	Collaborator	Notifies individuals added as a collaborator on any type of survey
Survey Requested	Survey Respondent cc, Survey Initiator	Notifies individuals a survey has been sent to them in MERIT.
Final Exam Report Sent to Credit Union	CU recipient(s) cc: Examiner EIC, NCUA Supervisory Examiner and District Examiner SSA office management role users (if FISCU)	Notifies the credit union users identified in the Distribution List a final exam/contact report is available in MERIT. Email is sent on exam closure.
Exam closed and post-exam survey being sent	CU Chief Executive Officer listed on Call Report Profile	Notifies CEO that the voluntary post-exam survey will be sent within two weeks from NCUA's vendor.
Action Due Date Request sent by a Credit Union	Issue Owner cc: NCUA Supervisory Examiner	Notifies the Issue Owner the credit union has requested an action due date change
Action Due Date Request approved or denied by Examiner	Action Owner cc: NCUA Supervisory Examiner	Notifies the credit union Action Owner the requested due date change was either approved or denied by the Issue Owner

Appendix B—Action & Survey Information Viewable by Examiners

Form / Workflow	Information
Action is assigned to a credit union user and is in Open Status	Examiner can view information in the Work Done and Results fields. They can also see any attachments and Percentage Complete input before sending the Action for Approval to the examiner. Examiner cannot see the Change History or Comments History reports.
Action is Sent for Review or Sent for Approval	Examiner can view the information above as well as the Change History and Comments History reports.
Action is in Closed Status	Examiner can view all information input by the credit union. If the Action was originally assigned to the credit union, the examiner cannot see the Change History and Comments History reports.
Survey is in Open Status	Examiner cannot view any information input by the credit union while the survey is open.
Survey is Submitted	Examiner can view answers, comments, and attachments as well as the Change History and Comments History reports