

TOOLBOX

AUTOMATED CYBERSECURITY EXAMINATION TOOLBOX

Information Security Examination (ISE) USER MANUAL

Automated Cybersecurity Evaluation Toolbox (ACET), Version 12.1.6.0

User Manual

April 2024

This product was developed by the National Credit Union Administration (NCUA).

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1. Intro to the NCUA's Toolbox — ISE Model

The NCUA uses a risk-based approach to examining and supervising credit unions. The risk-based approach addresses the following seven primary areas of risk:

1. Credit risk
2. Interest rate risk
3. Liquidity risk
4. Transaction risk
5. Compliance risk
6. Strategic risk, and
7. Reputation risk

All federally insured credit unions receive an NCUA examination on a periodic basis. To ensure both compliance with applicable laws and regulations, and safety and soundness, a review of the credit union's information security program is performed at each examination. The NCUA uses a risk-focused approach to examine credit unions' information security to provide examiners flexibility to focus on areas of material current or potential risk relevant to each credit union's unique business model. The objectives of an information security examination include:

- Evaluating management's ability to recognize, assess, monitor, and manage information systems and technology-related risks.
- Assessing whether the credit union has sufficient expertise to adequately plan, direct, and manage information systems and technology operations.
- Determining whether the board of directors has adopted and implemented adequate information systems and technology -related policies and procedures.
- Evaluating the adequacy of internal information systems and technology controls and oversight to safeguard member information.
- The NCUA's information security examination program incorporates the following:

Information Security Examination (ISE) and Cybersecurity Assessment

Program: ISE is designed to be scalable and usable for credit unions of all asset sizes and complexity. The ACET ISE examination module offers three different use cases and exam levels, as outlined below:

Exam Type	User Form	When to use?
Small Credit Union Examination Program (SCUEP)	SCUEP ISE	\$50 Million or less
Risk-Focused	CORE ISE	All risk-focused exams greater than \$50 million
Risk-Focused	CORE+ ISE	All risk-focused exams with optional review areas

Automated Cybersecurity Evaluation Toolbox (ACET) and the ISE:

- Allow credit unions to easily determine and measure their own cybersecurity preparedness over time
- Are voluntary and does not introduce any new requirements or expectations for credit unions
- Provide other resources and references for credit union use including the Ransomware Readiness Assessment

You may learn more about ACET and ISE by downloading the toolbox at <https://www.ncua.gov/ACET-download>

1.1 ISE Scope

The NCUA's information security examination program incorporates:

- Examiner evaluation tool
- Examiner guidance and national policy
- Review of Gramm-Leach-Bliley Act Security Compliance
- Reviews of compliance with NCUA Regulations Parts 748 and 749
- Review of fundamental security controls
- Collection of key data

1.2 ISE Objectives

The NCUA's information security program continues to evolve in response to the changing cyber security landscape.

The objectives of the information security examination (ISE) include:

- Evaluating management's ability to recognize, assess, monitor, and manage information systems and technology-related risks.
- Assessing whether the credit union has sufficient expertise to adequately plan, direct, and manage information systems and technology operations.
- Determining whether the board of directors has adopted and implemented policies and procedures to ensure adequate information systems and technology.
- Evaluating the adequacy of internal information systems and technology controls and oversight to safeguard member information.

2. Using the ISE Examination in Toolbox

2.1 Examination Prep Steps

Demographics — Organization Details

The Demographics screen displays demographic information specific to the credit union, including, assessment date, assessment effective date, credit union charter, credit union name, credit union address, region, asset information, and proposed exam level (SCUEP and CORE -- as based on asset size).

To identify a specific credit union, search using either the credit union name or charter number, other information will then be auto-populated.

Next, insert the asset size. Based on the provided information, a proposed exam level will be provided. (Options are SCUEP or Core).

The screenshot shows the 'Demographics' screen in the 'TOOLBOX' application. The left sidebar contains a navigation menu with 'Prepare', 'Assessment', and 'Results' sections. The 'Prepare' section is expanded, showing 'Demographics', 'Exam Profile', 'Statements', and 'Reports'. The 'Demographics' section is selected. The main content area is titled 'Demographics' and 'Organization Details'. It contains several input fields: 'Assessment Name' (ISE 00000 040124, 05:39:04_WINSMR), 'Assessment Date' (4/1/2024), 'Assessment Effective Date' (4/1/2024), 'Charter' (00000), 'Credit Union Name (Required)' (empty), 'City Or Site Name' (empty), 'State or Province' (empty), 'Region' (dropdown), 'Assets (Required)' (\$ 0), 'Proposed Exam Level' (dropdown with 'SCUEP' selected), and 'Exam Level Override' (dropdown with 'No Override' selected). A red box highlights the 'Proposed Exam Level' dropdown, and a blue callout bubble with the number '1' points to it. The dropdown is labeled 'Proposed Exam Level'.

1

Proposed Exam Level

SCUEP

SCUEP: Small Credit Union Examination Program

TOOLBOX Automated Over-Sight & Accountability Examination Tool Tools - Resource Library

< Prepare ? Assessment Results

Home

- Prepare
 - Demographics**
 - Exam Profile
- Assessment
 - Statements
- Results
 - Reports

Demographics

Organization Details

Assessment Name
ISE 00000 040124, 05:39:04_WINSMR

Assessment Date
4/1/2024

Assessment Effective Date
4/1/2024

Charter
00000

Credit Union Name (Required)

City Or Site Name State or Province Region

Assets (Required)
\$ 0

Proposed Exam Level
SCUEP

Exam Level Override
CORE

1 Exam Level Override

1 Exam Level Override

Exam Level Override

CORE

Note: The exam level override function (lower right) may be used to select "CORE" level statements if desired.

TOOLBOX Tools Resource Library

Prepare ? Assessment Results

Demographics

Organization Details

Assessment Name
ISE 60000 022024, 11:39:26_MATHBK

Assessment Date
2/20/2024

Assessment Effective Date
2/20/2024

Charter
60000

Credit Union Name (Required)

City Or Site Name State or Province Region

Assets (Required)
\$ 0

Proposed Exam Level
SCUEP

Exam Level Override
No Override

☐ State-led examination? **1** State-led examination

1 State-led Examination

☐ State-led examination?

Note: A check box will appear for any Credit Union meeting the criteria for a State-led examination.

When the State-led examination box is checked, the requirement to complete REQUIRED sections of the assessment is no longer in effect. This will allow the NCUA examiner participating in the examination with the SSA to be selective in what topics are reviewed and presented in reports.

Local Installation

TOOLBOX Advanced Information Security Examination Toolset Tools - Resource Library Help

Prepare Assessment Results

Home

▼ Prepare

Demographics

Exam Profile

▼ Assessment

Statements

▼ Results

Reports

Activities / Services / Products

1. Number of employees

☐ Number of employees totals < 10

☐ Number of employees totals 10 - 50

☐ Number of employees totals 51 - 100

☐ Number of employees totals 101 - 500

☐ Number of employees is > 500

2. Previously issued concerns with the information security program / IT Services / IS&T during the most recent Examination, Supervision, or Scheduled Contact

☐ None issued

Exam Profile

The Exam Profile screen collects information specific to the credit union.

In collaborating with credit union management, provide appropriate responses to the nine areas in the Exam Profile.

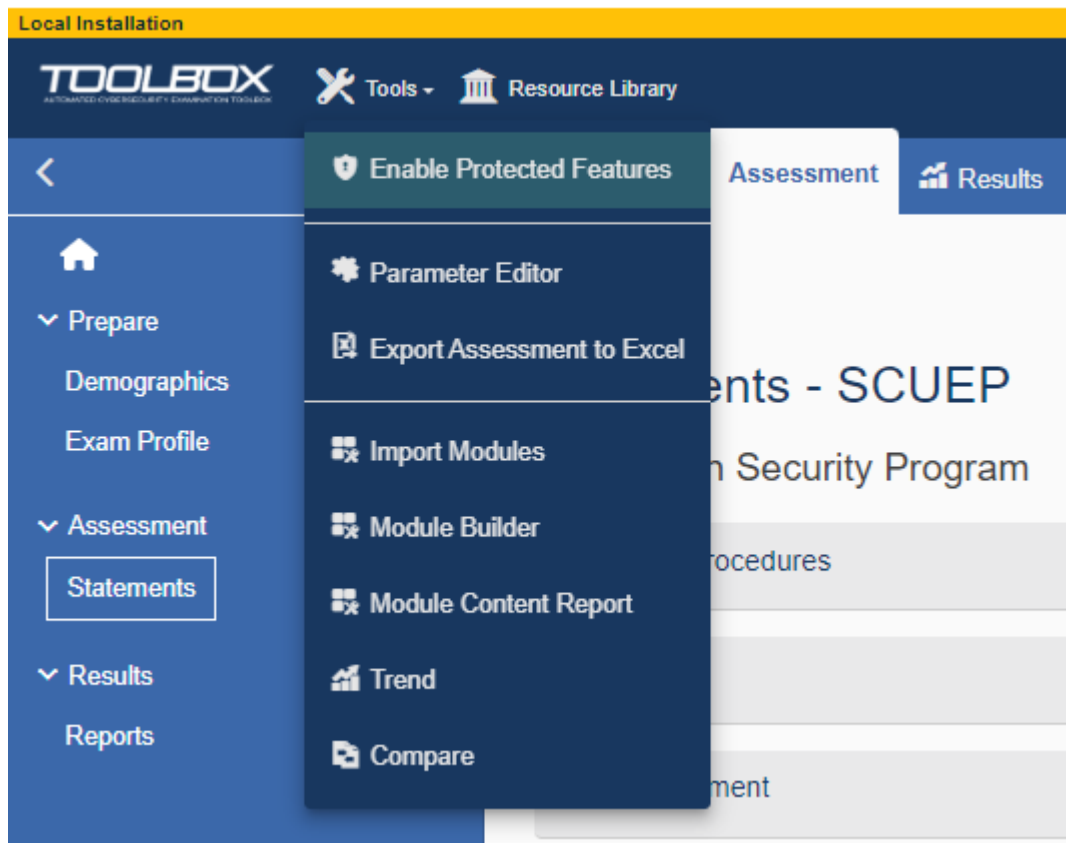
2.2 Top Menu Bar

Note: The guidance below shows images based on the Assessment tab in the Top Menu Bar selected.



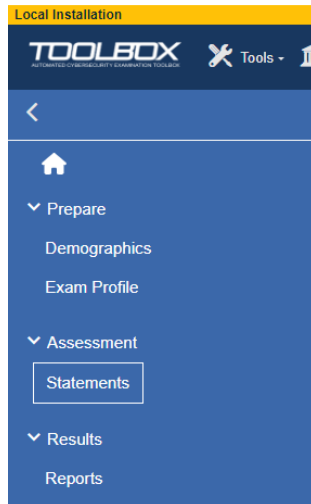
1 Tools

Selecting the drop-down Tools option expands the menu to show the following options.



2 Expand / Collapse Sidebar Menu

This function expands the Sidebar Menu which includes links to the following examination features:



3 Resource Library



The Resource Library offers a collection of cybersecurity guidance documents and reference materials.

4 Prepare Step



The Prepare step is the first part of the examination process and includes the following preparatory pages:

- The **Demographics** field to collect the credit union's information
- The **Exam Profile** screen where additional information is collected

5 Examination Step



6 Results



The Results section details the various compliance metrics and measurements resulting from a completed examination. The **Reports** section is located after the **Results** section in the **Sidebar Menu**.

3 ISE Quick Start Guide

1. Getting Started
2. Navigating the ISE in the Toolbox
3. ISE Statements and Toolbox Components Layout
4. ISE Examination Components (Guidance, references, comments, and issues functions)
5. ISE Results and Reports
6. Additional Toolbox Functionality: Tailoring the Examination Interface
7. Toolbox Help Menu

3.1 Getting Started

System Requirements

Local Installation

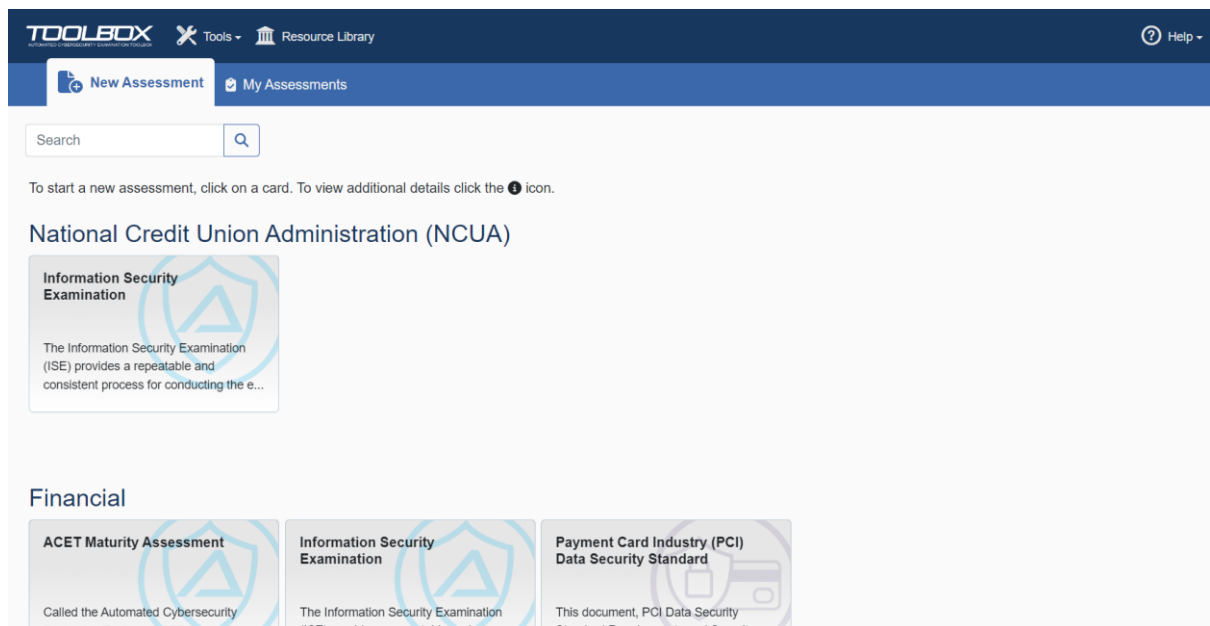
It is recommended that users meet the minimum system hardware and software requirements prior to installing CSET. This includes:

- Pentium dual core 2.2 GHz processor (Intel x86 compatible)
- 6 GB free disk space
- 4 GB of RAM
- Microsoft Windows 10 or higher
- Microsoft .NET Core 7.x Runtime (included in CSET installation)
- SQL Server 2022 Express LocalDB (included in CSET installation)

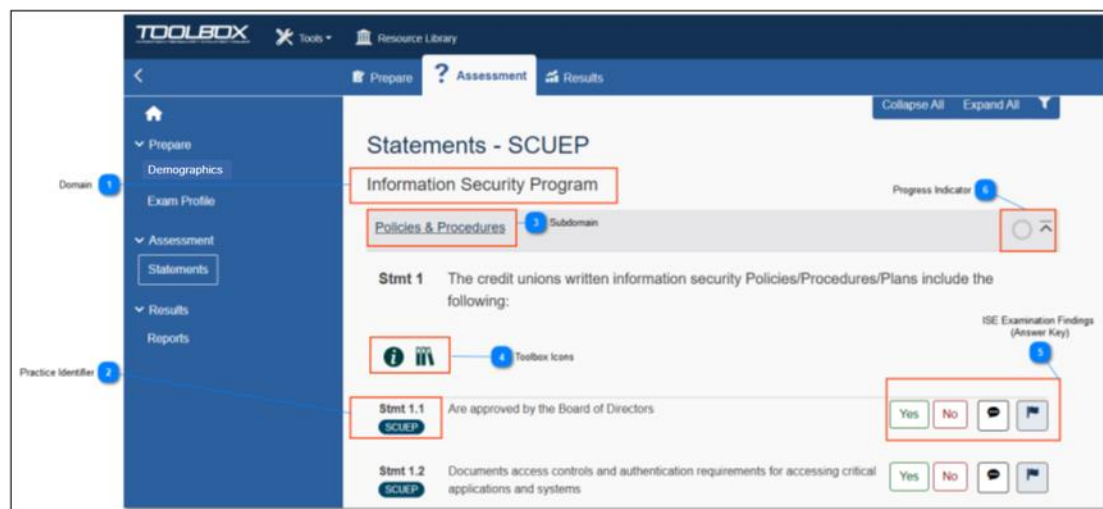
Other Items of Note: For all platforms, it is recommended the user upgrade to the latest Windows Service Pack and install critical updates available from the Windows Update web site to ensure the best compatibility and security.

3.2 Navigating the ISE in Toolbox

Choose the ISE examination from the Toolbox Assessment Gallery (highlighted below) and hit the **Play** button. The examination will launch, bringing you to the Toolbox Gallery page.



3.3 ISE Statements and Toolbox Components Layout



1 Domain

Information Security Program

2 Practice Identifier

Stmnt 1.1

SCUEP

3 Subdomain

Policies & Procedures

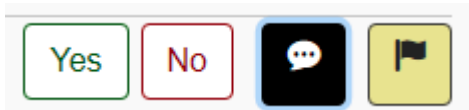
Indicates the corresponding level associated with the practice statement. ISE provides a benchmark against which an organization can evaluate the current level of capability of its processes, practices, and methods and set goals and priorities for improvement.

4 Toolbox Icons



In the **Toolbox Icons** section below, you will find a breakdown of each of the Toolbox-specific icons and how they help facilitate an ISE examination.

5 ISE Examination Findings (Answer Key)



See Guidance section in Toolbox for Answer Key Criteria

 **Yes/No examination response options**



Comments Icon



Mark for Review (Yellow highlighted flag)

6 Progress Indicator



The Progress Indicator will turn blue and complete the circle as the questions are completed. When all the questions are complete, the Progress Indicator will show a check mark.

3.4 ISE Examination Components

This section details ISE Guidance, references, comments, and other examination features.

Supplemental Guidance

Users should refer to the supporting authorities and additional guidance provided under **Supplemental Guidance**.

Local Installation

TOOLBOX
AUTOMATED INFORMATION SECURITY EVALUATION TOOLBOX

Tools - Resource Library

Help -

< Prepare ? Assessment Results

Home

Prepare

Demographics

Exam Profile

Assessment

Statements

Results

Reports

Risk Assessment

Stmt 3 The information security risk assessment process includes the following:

Supplemental Guidance

Stmt 3.1 Identification of reasonable and foreseeable threats to critical assets

SCUEP

Yes No

Stmt 3.2 Documenting key or critical controls

SCUEP

Yes No

Stmt 3.3 Testing the adequacy of identified key or critical controls

SCUEP

Yes No

References

Users can click on the **References** icon to open additional references and links to ISE .pdf documentation. Documents will open in a separate window.

The screenshot shows the 'Risk Assessment' tool interface. The top navigation bar includes 'Local Installation', 'TOOLBOX', 'Tools', and 'Resource Library'. The main navigation menu on the left has sections for 'Prepare', 'Assessment', and 'Results'. The 'Assessment' section is active, showing a list of statements for evaluation.

Risk Assessment

Stmt 3 The information security risk assessment process includes the following:

Stmt 3.1 Identification of reasonable and foreseeable threats to critical assets

Resources

- NCUAACET
- NCUA, 12 CFR, Part 748 Appendix A

References

- 12 CFR 748.0

Section

Baseline 79
III, B, 1

Section

(b)(2)

Stmt 3.2 Documenting key or critical controls

Stmt 3.3 Testing the adequacy of identified key or critical controls

Comments

The “Comments” function allows the assessor to record non-structured comments for each question during the examination.

The screenshot shows the 'Comments' function interface for a specific statement. It includes a statement identifier, a description, and a text area for comments.

Stmt 16.1 A process describing how changes to systems, applications, and user access are reviewed and approved, such as hardware, operating systems, software applications, system configurations.

CORE

Yes No

Description, explanation and/or justification for comment

Issues

Assessors can use the Add Issue function to attach relevant issues and/or evidence to each statement. The documents will appear listed by file name beneath the question when attached. A red indicator will appear on the icon for each question where evidence has been attached.

The screenshot shows the TOOLBOX Assessment interface. The top navigation bar includes 'Tools' and 'Resource Library'. The main navigation menu on the left has sections for 'Prepare', 'Assessment', and 'Results'. The 'Assessment' section is active, showing 'Statements'. The main content area displays two statements, 'Stmt 3.4' and 'Stmt 3.5', each with a 'Yes' and 'No' button. Below the statements is a 'Hide Issues' button. A table lists two issues, 'Issue 1' and 'Issue 2', both titled 'Information Security Program, Risk Assessment'. At the bottom, a blue button labeled 'Add an Issue' is highlighted with a red box, and a callout bubble with the number '1' points to it, labeled 'Add Issue Function'. Below the button is a text input field with placeholder text: '[k] User adds issue text here. -- End of Summary Comment --'.

1

Add Issue Function

Add an Issue

Users can add issues to each statement throughout the examination. Issues will be presented in the ISE Examiners Report.

Issues Function Detail

Choose from the **Issue Type** drop down list to further categorize an issue and add an issue Description in the free-form text box.

Local Installation

TOOLBOX

Tools Resource Library

Prepare Assessment Issues

▼ Prepare

Demographics

Exam Profile

▼ Assessment

Statements

▼ Results

Reports

Stmnt 3.4 Assessing the vulnerability

SCUEP

Stmnt 3.5 Assessing the exploited

SCUEP

Hide Issues

Add an Issue

[K] User adds issue text here
-- End of Summary Comments

Training

Stmnt 4 The information

The financial institution should

Title Issue Dropdown List 1

Information Security Program, Risk Assessr

Issue Type*

Supplemental Fact

Examiner Finding

DOR

Supplemental Fact

Non-reportable

Description

Issue description/text field.

2 Issue Description Field

Supplemental Guidance

Each credit union should identify and document a comprehensive risk assessment identifying reasonably foreseeable information security risks throughout the credit union. Implementing an information security program begins with assessing reasonably foreseeable risks. The risk assessments can vary based on the asset size and complexity. Each credit union should establish a process to evaluate threats to credit union assets and processes. Like other elements of an information security program, risk assessment procedures, analysis, and results must be documented. The risk assessment components: Identify all reasonably foreseeable threats, including internal and external threats to critical assets and applications. Assess the likelihood and impact of each threat. Identify controls in place to mitigate the risk associated with each threat o includes the effectiveness of

Done

1

Issue Dropdown List

Issue Type*

Supplemental Fact

Examiner Finding

DOR

Supplemental Fact

Non-reportable

Choose from the **Issue Type** drop down list to further categorize an issue.

2

Issue Description Field

Description

Issue description/text field.

Add free-form text to the issue description field.

Local Installation

TOOLBOX Tools Resource Library

< Prepare ? Assessment Results

Home

▼ Prepare

Demographics

Exam Profile

▼ Assessment

Statements

▼ Results

Reports

Stmt 3.4 Assessing the likelihood those threats may be exploited by a weakness or vulnerability
SCUEP Yes No [Comment] [Flag]

Stmt 3.5 Assessing the potential damage or impact from those threats if successfully exploited
SCUEP Yes No [Comment] [Flag]

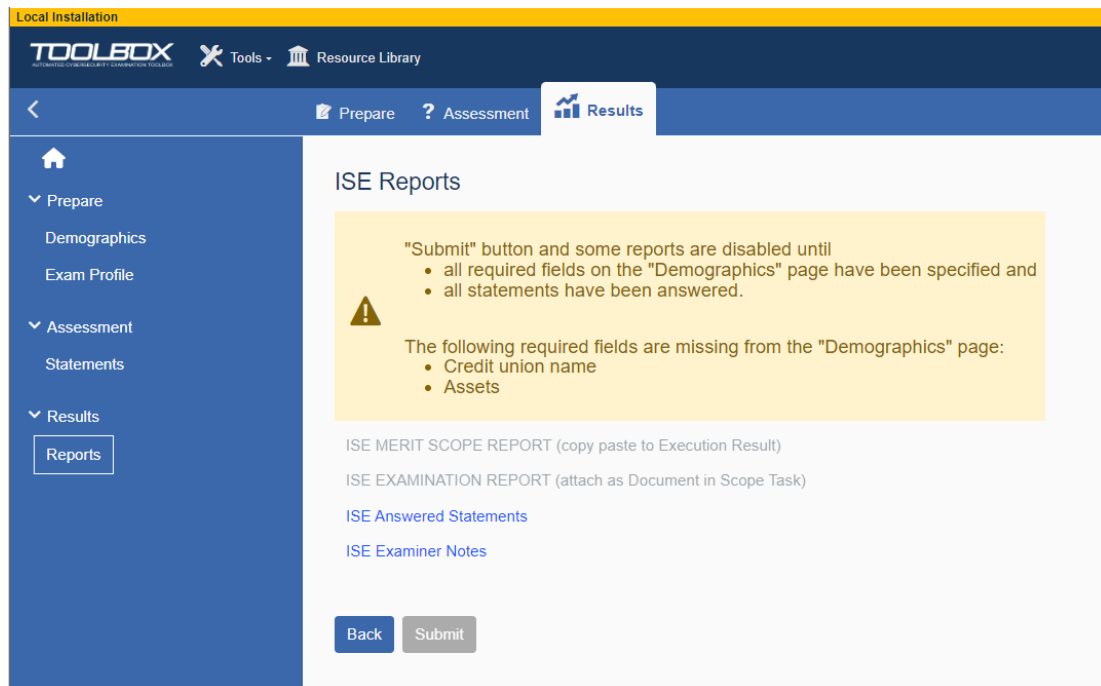
[k] Test comment
-- End of Comment --

Hide Issues

Issue	Title	Auto Generated		
Issue 1	Information Security Program, Risk Assessment	-	[Edit]	[Delete]
Issue 2	Information Security Program, Risk Assessment	-	[Edit]	[Delete]
Issue 3	Information Security Program, Risk Assessment	Yes	[Edit]	[Delete]

Add an Issue

3.5 ISE Results and Reports



Sidebar Navigation showing ISE Results and Reports options.

Toolbox offers the following ISE Reports:

- **ISE Answered Statements:** an accounting of all examination responses and the Exam Level that applies to each.
- **ISE Merit Scope Report:** (Copy the contents to Execution Result)
- **ISE Examination Report:** (Attach a copy to the scope task)
- **ISE Examiner Report:** An accounting of the examiner's comments and observations.

Note: If an examination has not been fully completed, the Submit button will not be available.

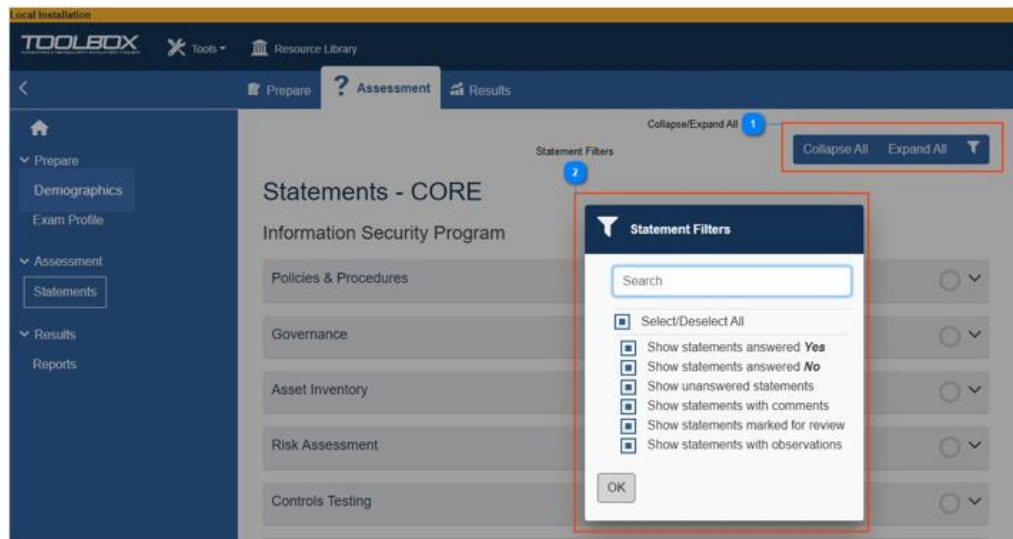
Note: If all statements have not been completed, some reports will not be available.

3.6 Additional Toolbox Functionality:

Tailoring the Assessment Interface

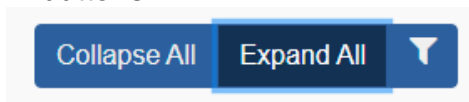
Filtering Examination Questions and Content on the Screen

Before starting the examination, you may wish to tailor the content and questions you interact with.



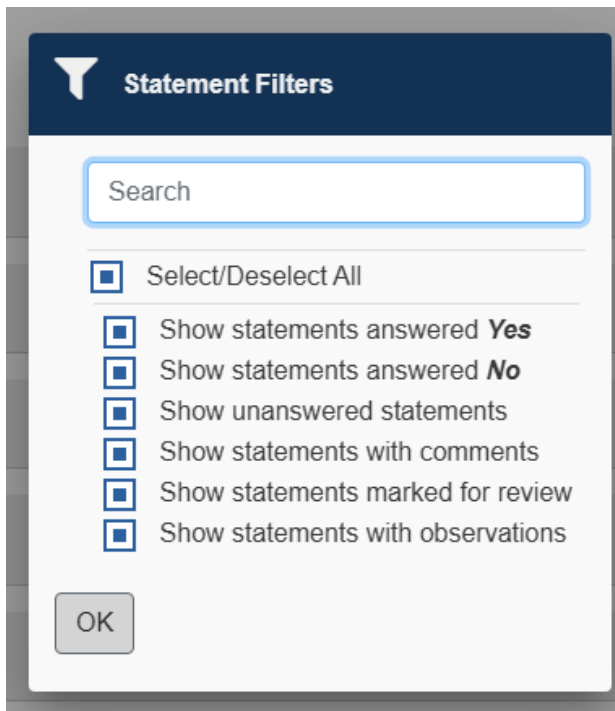
1 Collapse/Expand All

To tailor your examination, at the top right corner of the Assessment screen, note the buttons.



While in the **Assessment Section** of ISE, users can click the **Collapse / Expand All** buttons at the top right of the screen to adjust the amount of examination questions content on the page.

2 Statement Filters



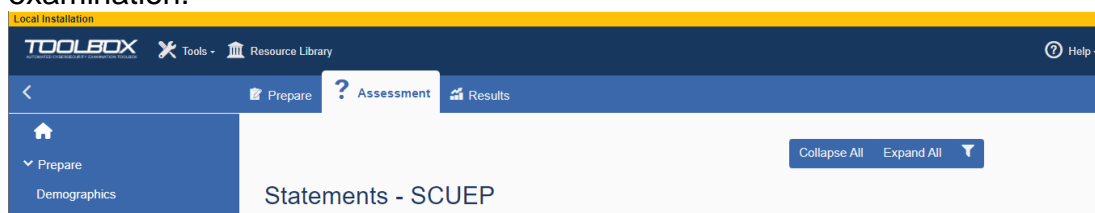
The **Statements Filter** helps further tailor the types of content users interact with during the examination.

Statements Filter Pop-Up Screen

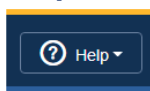
Select and de-select the checkboxes to tailor your practice questions throughout the examination process. When you have finished the examination, this feature is also useful during an on-screen examination review.

3.7 Toolbox Help Menu

To expand ISE User Guide, use the Help Menu dropdown at the top right of your screen. Help material will open in a separate window for use throughout the examination.



1 Help Menu: User Guides



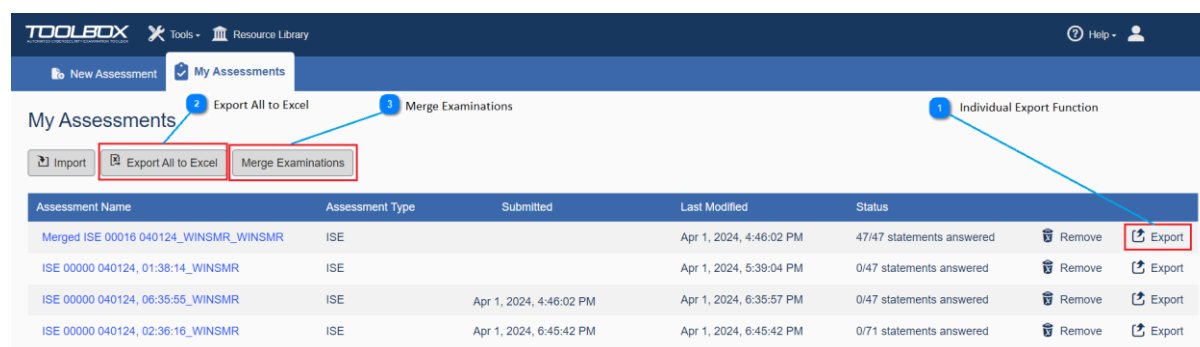
The ISE User Guide is located in the Help dropdown menu.

4 Sharing (Exporting) an Examination

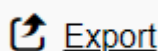
To share an examination with a stakeholder, Toolbox offers the following three (3) export functions:

4.1 Export an ISE:

To export an examination, simply select the Export button next to the examination to be exported on the Landing page.



1 Individual Export Function



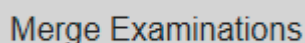
To export an examination file, click "Export" to the right of the examination you wish to export. The downloaded .acet file will be stored in your local computer's Downloads folder, unless otherwise specified in your user settings.

2 Export All to Excel



Exports the examination an Excel format.

3 Merge Examinations

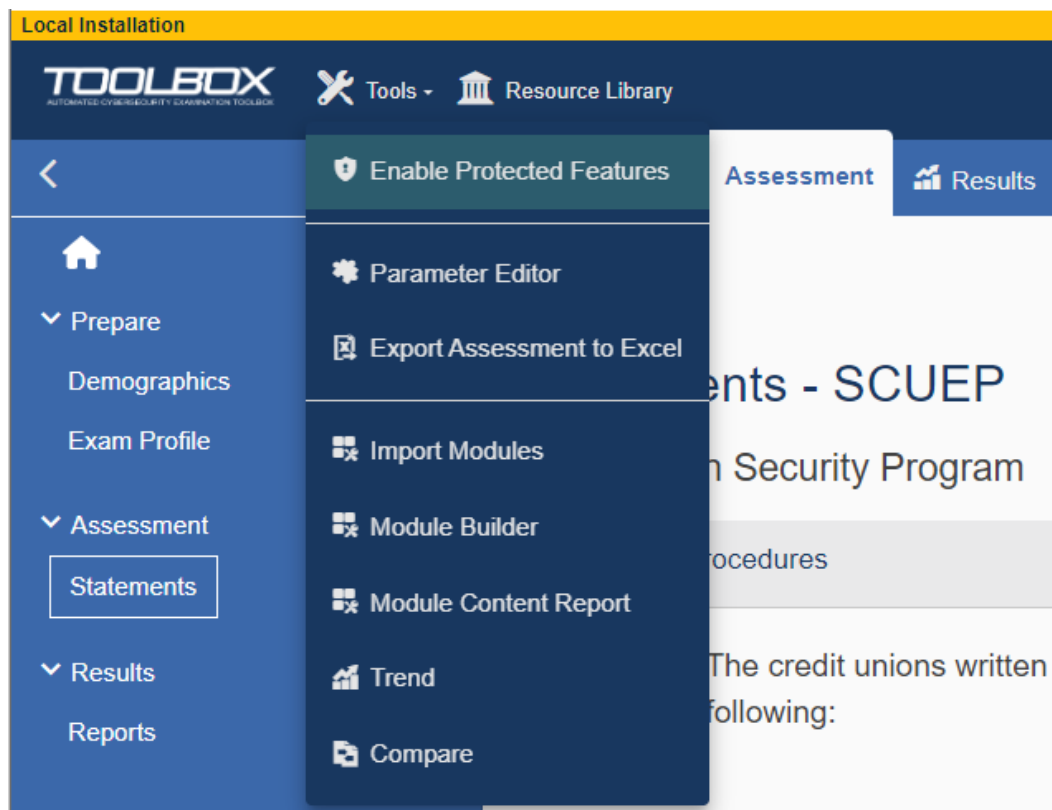


Use this functionality to merge two or more Examinations into one. The first examination selected will be the "Lead Exam" and values from this lead exam will be selected as the default in cases of conflicts between different examinations.

This functionality also includes a conflict resolution component.

4.2 Tools Menu: Export in Excel

This option is recommended for sharing basic data only, not recommended for full sharing functionality. Selecting the "Export to Excel" link will download an Excel copy of your examination results.



Note: Depending on examination type underway by the user, the Excel report will be downloaded in the mode of the examination taken, i.e. SCUEP vs. CORE mode.

Question_Id	Question_Group_Heading	Simple_Question	Answer_Text	Mark_For_Review	Is_Question	Is_Requirement	Is_Component	Is_Framework	Component_Id	Answer_Id	Comment	Alternate_Justification	Comp
6223	Policies Procedures General	The facility should have documented and distributed: 1. Cyber security policies (including a change management policy). 2. Plans/processes and supporting procedures commensurate with the facility's current IT operating environment.	Y	False	False	True	False	False	0	38360			
6224	Policies Procedures General	The facility should designate one or more individuals to manage cyber security who can demonstrate proficiency through a combination of training, education, and/or experience sufficient to develop cyber security policies and procedures and ensure compliance with all applicable industry and governmental cyber security requirements.	Y	False	False	True	False	False	0	38361			
6225	Access Control	The facility should identify and document systems boundaries (i.e., the electronic perimeter) and has implemented security controls to limit access across those boundaries.	N	False	False	True	False	False	0	38362			
6226	Access Control	The facility should establish and document a business requirement for every external connection to/from its critical systems. The facility external connections should have controls that permit access only to authorized and authenticated users.	NA	False	False	True	False	False	0	38363			
6227	Access Control	The facility should practice the concept of least privilege.	A	False	False	True	False	False	0	38364			

Export to Excel Output

5 Importing an Existing Examination

Importing the .acet file

In the stand-alone version of Toolbox (running locally) users can import a legacy .acet file.

1. Click the Import button to begin the process.
2. The file explorer will open.
3. Select the .acet file to import.
4. The upload dialogue will open.
5. Once the dialogue has closed, refresh the landing page to see the imported assessment.

The screenshot shows the 'My Assessments' page in the Toolbox application. The 'Import' button is highlighted with a red box and a blue callout '1'. The page also shows buttons for 'Export All to Excel' and 'Merge Examinations'. Below these buttons is a table of assessments.

Assessment Name	Assessment Type	Submitted	Last Modified	Status	
Merged ISE 00016 040124_WINSMR_WINSMR	ISE		Apr 1, 2024, 4:46:02 PM	47/47 statements answered	Remove Export
ISE 00000 040124, 01:38:14_WINSMR	ISE		Apr 1, 2024, 5:39:04 PM	0/47 statements answered	Remove Export
ISE 00000 040124, 06:35:55_WINSMR	ISE	Apr 1, 2024, 4:46:02 PM	Apr 1, 2024, 6:35:57 PM	0/47 statements answered	Remove Export
ISE 00000 040124, 02:36:16_WINSMR	ISE	Apr 1, 2024, 6:45:42 PM	Apr 1, 2024, 6:45:42 PM	0/71 statements answered	Remove Export

1

Import Function

