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# See/Jump Controls



## INTRODUCTION

It's important to understand that Internet-savvy members may have multiple memberships, such as a spouse's that they want to log into on a frequent basis.

Once See/Jump is activated by your credit union, and the appropriate permissions are given, members can either "jump" to another account or "see" account balance and transaction information for their other accounts. This can be done without the member ever logging on to the second account.

Use this booklet to learn more about security features, implementation, and **It's Me 247** screens the members see.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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## OVERVIEW

In a nutshell, once this feature is activated and the appropriate permissions are given, the member can either “jump” to another account or “see” account balance and transaction information for their other accounts.

- Your biggest user of See and Jump will probably be a member with multiple memberships at your credit union. Although we package See and Jump together, you may wish to market them separately to your membership.

Jump allows a member to log into one of their memberships and then jump to another of their memberships (same SSN) without additional authentication. Members can also grant Jump permissions to any other joint owner on their base (000) account, such as a spouse, who also has a credit union membership. From here, with a few exceptions such as applying for a loan or changing a password, it is as if they logged into this second account; they can make transfers, schedule AFTs, change preferences, and more.

See is perfect for members who want to be able to monitor balances and transaction activity for another account, but don't need full access to perform transfers or conduct other transactions. The member remains in their original account but can also view the Account Summary and Detail screens for their other accounts. Like Jump, permission can be granted to accounts with the same Social Security Number or to any joint owner on the base (000) account who also has a credit union membership.

Members can use both See and Jump in online banking. (See Page 7 for what this looks like to a member.) However, they can only use Jump in mobile web banking. (See Page 11 for examples.)

## ACTIVATION

You credit union will need to first activate See and/or Jump features. (Each has a separate control.) To activate this feature, fill out an **It's Me 247** Configuration Change Request and fax it to the Client Services Department. This document is located on the **It's Me 247** Reference page. *Self Processors: This setting is located via OPER #10 Credit Union Configurations 1, then #8 ARU/Online Banking Configuration.*

## JUMP CONTROLS

If the second membership has one of the following conditions, you may not use the Jump feature:

- The condition of the password prohibits access. (This could happen when there is a stale password, expired password, temporary password, no password, or when a member would be required to change his or her password.) Refer to the [Strategies for Securing and Controlling Member Access booklet](#) for a definition of these terms.
- The account requires that the member has set up security question answers, for example during initial login.

- The member has not accepted the Online Banking Use Agreement.
- Access to online banking has been disabled for this membership.
- The account is closed.

# GIVING SEE/JUMP PERMISSIONS VIA MEMBER PERSONAL BANKER

Members must contact the credit union to grant permissions to the other memberships to which they would like to grant access to their accounts. The credit union employee assists the member using the See/Jump relationship option on Member Personal Banker. Members cannot grant access via online banking.

Refer to *Show Me the Steps* for step-by-step directions on setting up See/Jump access:

[http://help.cubase.org/steps/steps.htm#Activate\\_Switch\\_Account\\_Feature.htm](http://help.cubase.org/steps/steps.htm#Activate_Switch_Account_Feature.htm)

## Member Personal Banker

Member Personal Banker	
Account #	██████████
Name	MARY A MEMBER
Date opened	Jan 25, 1995
Agreement accepted	Feb 18, 2010
E-Statements	Oct 07, 2008 Enrolled
Bill payment	000000
	<input checked="" type="checkbox"/> PIB
	<input checked="" type="checkbox"/> eAlerts/eNotices
<input type="checkbox"/> E-statements (enroll or change enrollment status)	
<input type="checkbox"/> Choose style for printed statements	
<input type="checkbox"/> Bill Payment (enroll or change enrollment status)	
<input type="checkbox"/> Bill Payment PIN reset	
<input type="checkbox"/> Online banking/ARU (activate, change PIN/password; view password history)	
<input type="checkbox"/> Online banking/ARU Transfer Control (update or add transfer accounts)	
<input checked="" type="checkbox"/> See/Jump relationships (allow other members to access your account online)	
<input type="checkbox"/> Personal Internet Branch (enroll or change PIB settings)	

Select **See/Jump relationships (allow other members to access your online account)** for the person who is giving permissions for their account to be accessed.

If Mary Member is giving John Member access to her account, you would access Member Personal Banker for Mary's account.

*Note: Once this option is selected, the employee can select to grant permissions to other members who qualify (same SSN as primary or joint on the membership).*

## Granting Permissions

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Manage Member See/Jump Authorizations Change

Member  MARY A MEMBER

The Following People Have Permission to Access My Account Online From Their Own Membership Accounts

Account	Name	Relationship	See/Jump To My Acct	
41	MARY A MEMBER	Joint-Owner	<input type="checkbox"/> See	<input type="checkbox"/> Jump
11	MARY A MEMBER	Primary Owner	<input type="checkbox"/> See	<input type="checkbox"/> Jump

*i* These privileges can be granted (a) if this member is the primary owner on more than one membership, or (b) if any other credit union members are listed as joint on this base share (000) account.

Save

FR (4424) 5/21/13

*Note: A member can grant permissions to another membership with the same SSN or to a joint owner on the base share (000) account.*

Once on this screen simply check See or Jump to grant those permissions to the other member. In this case, Mary can grant permissions for John to access her membership. She also can grant access from another membership she owns at the credit union (membership #2).

- **Important:** In order for a member to have Jump permissions, the member must also be given “See” permissions.

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## WHAT IS THE THINKING BEHIND ONLY GIVING AN ACCOUNT OWNER (PRIMARY AND JOINT) ACCESS?

Consider your responsibility in protecting private member data via all access channels, from the teller line to a back office employee answering a phone call. Giving online banking access is no different than giving access at the teller line. Additionally, how does your credit union generally recommend or facilitate members giving others access to their private information? Convenience must always be balanced with warranting safe practices of giving access. Controls such as long passwords, for example, are not convenient, but if it was all about convenience, there would be no controls at all.

For a more in depth look at this discussion, which forms the basis for the decision to only give access to owners via See and Jump, refer to the following Answer Book discussion:

<https://kb.cuanswers.com/cuanswers/consumer/kbdetail.asp?kbid=3665>

### TO WHICH ACCOUNTS IS ACCESS GRANTED?

The See and Jump controls will depend on accurate links for your joint owner relationships. If a member grants permission to someone to see or jump to their accounts online, that other member will see *all* accounts under that membership, regardless of their privileges on a particular sub-account. This is one of the reasons why it is up to the *member* to decide who has permission and who doesn't.

# SEE /JUMP: WHAT A MEMBER SEES IN ONLINE BANKING

## ACCESSING SEE/JUMP ACCOUNTS

Once See/Jump is activated by the credit union, the member will see a new “Switch Account” option on the left side of the screen.

Success Credit Union | HELP ? | MANAGE MY SECURITY | LOGOUT X

**It's Me 247**  
Online Banking

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | Go Mobile | Contact Us

We're here to help! Live Chat

My Account

Mary S Member

Switch Account

Rewards

VIP-PLATINUM

ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER

Account Summary

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,919.12	\$5,927.60	2/13/2013	\$0.06

*Note: This credit union has See and Jump activated. The member sees “Switch Account” in the left side panel.*

If the member clicks “Switch Account” and has not been given permissions to See or Jump to another account, the member will see the following explanation of the feature:

Success Credit Union | HELP ? | LOGOUT X

**It's Me 247**  
Online Banking

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | Go Mobile | Contact Us

We're here to help! Live Chat

My Account

Mary Member

Switch Account

Rewards

VIP-PLATINUM

OTHER ACCOUNTS | I'M A VIP-PLATINUM MEMBER

Other Accounts

Do you have another membership with this credit union? You can view its account summary and details or jump to it for full access right from this location! The account owner must contact the credit union to grant access.

Qualifications:

- Another membership opened under the same Social Security Number
- A membership on which you are a joint-owner (such as a spouse's account)

*Note: This member has not set up and See or Jump controls, so the member sees an explanation telling them to contact the credit union.*

Once permissions are given, the member will see the accounts to which the member has been given permissions.

## JUMPING TO SECOND MEMBERSHIP

For the sake of explanation, we will use John Member and Mary member in the following explanation.

John has given Mary “jump” access to his account. When Mary selects the “Switch Account” drop-down, she will be presented with John’s name so she can jump to that account.

- **NOTE:** John has been given Jump permissions by Mary. This is not dependent on whether Mary has given John permissions.

### Switch Accounts

The screenshot shows the online banking interface for Success Credit Union. The user is logged in as Mary S Member. The 'My Account' dropdown menu is open, showing options: 'Mary S Member', 'Switch Account', '20: John D Member', and 'View Other Accounts'. The 'Switch Account' option is highlighted, and the '20: John D Member' option is also visible. The background shows the 'ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER' page with a table of accounts.

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,919.12	\$5,927.60	2/13/2013	\$0.06

If Mary selects to jump to John’s account, she will move directly to his account. Mary will move to John’s account without needing to enter the username and password for his membership. All pages accessed in this manner will have a “Signed on as guest to” bar above John’s name.

### Jump to Second Account

The screenshot shows the online banking interface for Success Credit Union. The user is logged in as John D Member. The 'My Account' dropdown menu is open, showing options: 'Signed on as guest to: 20: John D Member', 'JUMP BACK', and 'Rewards'. The 'Signed on as guest to: 20: John D Member' option is highlighted. The background shows the 'ACCOUNT SUMMARY | I'M A BASIC SERVICE MEMBER' page with a table of accounts.

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	\$0.00	\$5.00	12/28/2012	\$0.00
001	BUSINESS/ORG SA	\$102.45	\$102.45	7/28/2006	\$0.00
110	FOUR STAR + CHE	\$228,252.67	\$228,252.67	2/14/2013	\$11.24

Using “Jump back,” Mary can return to her own membership.

*Refer to Page 2 for more about the auditing features of “Jump.”*



## SEE OTHER MEMBERSHIP ACCOUNT DETAILS

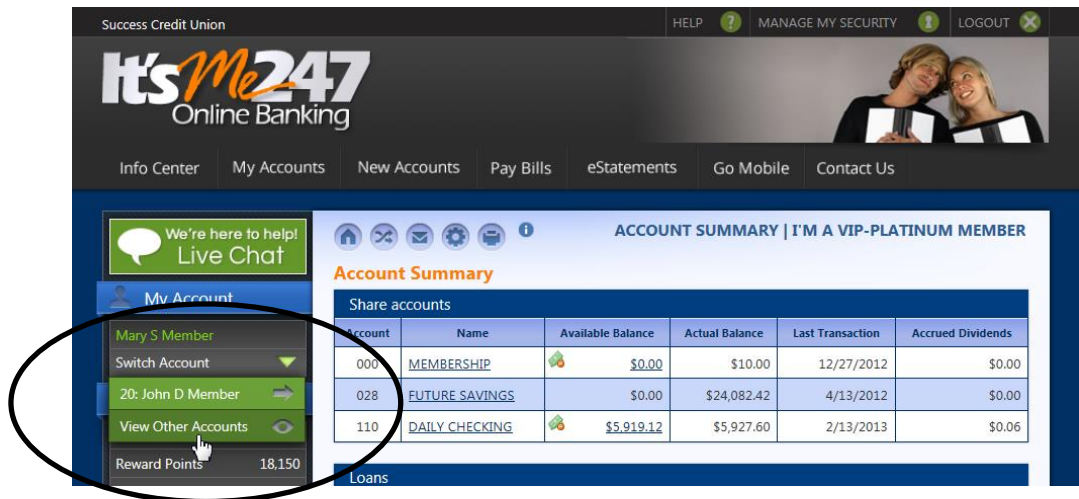
Members can also see the account details of another account without leaving their account if they are given “See” access to that account.

- Members cannot view check images while visiting an account with See permissions.

Let’s continue to use the example of Mary and John Member. John has also given Mary “See” access to his account.

To “see” account balances and account details of John’s account, Mary selects “View Other Accounts” from the “Switch Account” drop-down menu.

### Accessing “View Other Accounts”



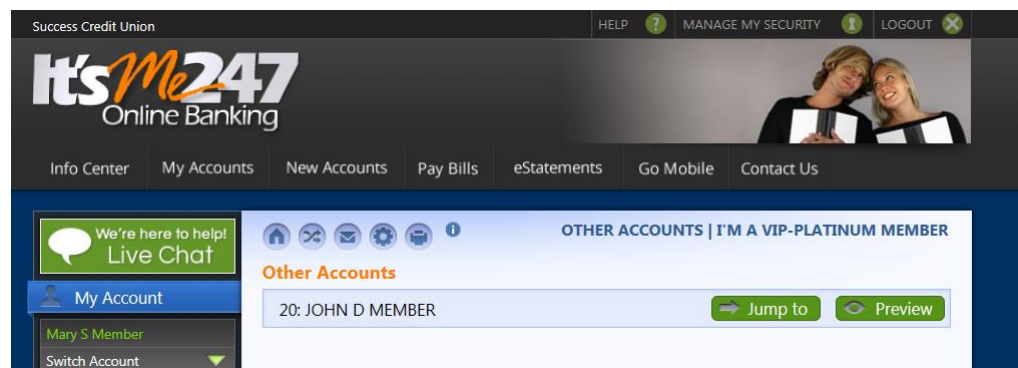
The screenshot shows the 'My Account' dropdown menu with the following items:

- Mary S Member
- Switch Account
- 20: John D Member
- View Other Accounts** (highlighted with a red circle)
- Reward Points 18,150

The background shows the 'Account Summary' page for a VIP-PLATINUM MEMBER. The table below lists the accounts:

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,919.12	\$5,927.60	2/13/2013	\$0.06

In the image below, we can see that John has given both See and Jump permissions to Mary. Mary can select “Preview” to view John’s balance and account details (see), or she can use “Jump to” (another access point) to jump to his account.



The screenshot shows the 'Other Accounts' page for a VIP-PLATINUM MEMBER. The page displays the following information:

- 20: JOHN D MEMBER
- Jump to button
- Preview button

Once Mary selects “Preview” (see previous image), Mary can see John’s account balances and also drill down to the account details. Mary can do this while remaining in her membership.

**See Account Details of Other Membership**

Success Credit Union | HELP | MANAGE MY SECURITY | LOGOUT

**It's Me 247** Online Banking

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | Go Mobile | Contact Us

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OTHER ACCOUNTS | I'M A VIP-PLATINUM MEMBER

Other Accounts

20: JOHN D MEMBER [Jump to] [Preview]

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	\$0.00	\$5.00	12/28/2012	\$0.00
001	BUSINESS/ORG SA	\$102.45	\$102.45	7/28/2006	\$0.00
110	FOUR STAR + CHE	\$228,252.67	\$228,252.67	2/14/2013	\$11.24

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
920	MC GOLD	\$59.00	\$59.00	3/28/2013	\$77.13

**AUDITING ACCESS THROUGH SEE AND JUMP**

The member can audit access to their account through See or Jump on the Login History page. (This is accessed in the My Messages section of online banking.) If “Standard Edition: Jump” appears in the listing, this means that a member has accessed the account via See or Jump.

- NOTE: This also appears when members jump back to their accounts after jumping to another membership.

“Standard Edition: Jump” indicates that another member used See or Jump to access this account. It also indicates that a member jumped back from another membership after jumping to it.

Success Credit Union | HELP | MANAGE MY SECURITY | LOGOUT

**It's Me 247** Online Banking

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | Go Mobile | Contact Us

We're here to help! Live Chat

LOGIN HISTORY | I'M A VIP-PLATINUM MEMBER

Login History

Ever wonder when you last logged in to **It's Me 247**? Or perhaps there was a transfer made that you can't recall initiating. You can use this login history section to put your mind at ease. We record the date, time, IP Address, and the type of login (Standard Edition or Mobile Edition) every time you (or an automated process you've authorized) log into **It's Me 247**.

February | January | December

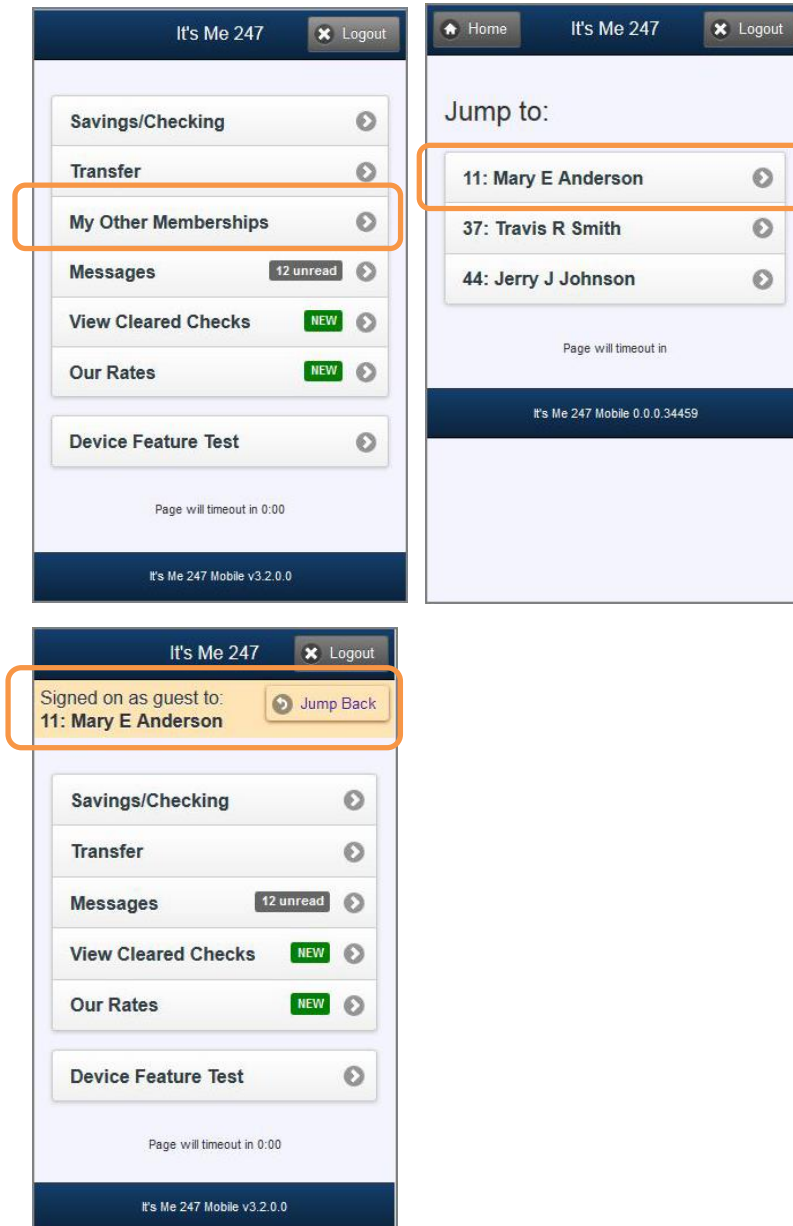
Total number of logins: 18

Login Date	Login Time	IP Address	Type of Login
02/15/2013	02:50 PM		Standard Edition: Jump
02/15/2013	02:36 PM		Standard Edition: Jump
02/15/2013	02:30 PM	10.150.0.87	Standard Edition
02/15/2013	01:39 PM	10.150.0.87	Standard Edition

# WHAT THE MEMBER SEES IN MOBILE WEB BANKING

## WEB BANKING

The “Jump” (but not “See”) function is included in mobile web banking. Members who have “Jump” activated will have a new “My Other Memberships” selection on their entry screen. From there they are presented a screen displaying all of their other memberships. After selecting one on the list, they then access that account without the need to log into that membership. The top of the screen clearly states that they are a “signed on as guest to” that account.



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## **WHAT IS ALLOWED VIA THE JUMP FEATURE?**

Once the member has jumped to another account, the member will not be able to apply for a loan or change the password of the account the member has jumped to. Members can only jump to one membership. They must return to the initial membership to jump to a second account. To do this, they would use the “Jump back” link shown in the previous image.

- Also refer to the “Jump Controls” section on Page 2 for a discussion of the situations that will not allow a member to jump to another membership.

### **Will the jumped-to account’s password expire due to non-use?**

If a member jumps to another membership, this counts against the password of the jumped-to membership expiring due to non use. (The password will not expire.) If a member uses the See feature to view account balances, however, this does not count against the password expiring due to non-use. (The owner of the account will still need to log into that account.)

- This expiration-of-password feature allows credit unions to expire a password of members who do not log into their online account for an extended period of time, for example 90 days.