Reference Guide

Account Aggregation (See/Jump)

INSIDE THIS GUIDE:

How to activate the See/Jump feature, which allows members to "jump" to another account. This guide will help you learn more about security features, implementation, and **BizLink 247** screens that your members use.

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Introduction

The **BizLink247** account aggregation feature was designed with your business memberships in mind.

The account aggregation module in **BizLink247** allows a business membership to see and jump to other secondary accounts in online banking without any password juggling. Depending on user permissions, a business employee can jump to a secondary account to perform various tasks such as transfers, bill pay, and more. While this feature can be used by any business membership, it's particularly valuable for businesses that manage several accounts with your credit union.

Overview

Let's say your credit union has a business membership that manages several business accounts. Managing those accounts and performing the necessary work can be tedious because of password juggling and routinely logging in and out. With the account aggregator module in **BizLink 247**, you can set up cross-account viewing and the ability to seamlessly switch (or "jump") to another account, complete a task, then switch back without having to sign out and back in.

This module also features a "Filter Accounts" tool that allows business employees to see accounts for a specific business membership with just a few clicks.

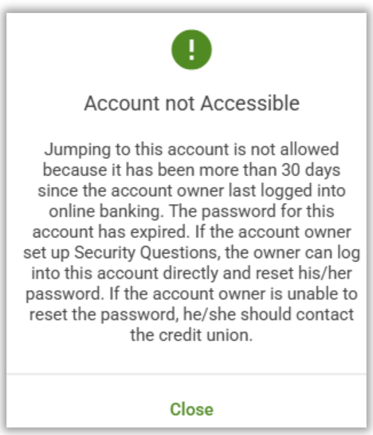
Each business employee will still have their own permissions on each individual account, configured by your credit union with **Tool #14 *Member Personal Banker***. For example, this will ensure that an accountant on one of the memberships won't have the same permissions as the CEO on one of the other memberships.

Activation

User permissions for account aggregation and see/jump feature in **BizLink 247** are configured and maintained by the credit union. However, the account aggregation module itself must be turned on by a CU*Answers employee. Contact the Client Services team to get started.

Stale Passwords

Before deploying see/jump to your business members, it is paramount that a credit union understands how this feature behaves. The see/jump feature in **Bizlink 247** still obeys a credit union's settings as it relates to stale passwords. In a nutshell, if a member "jumps" to an account, it will count as a login. However, if the member simply looks at account information from the cross-account summary module, it will not count as login. Without an actual login, the password will eventually go stale, and the "jump" feature will no longer work until the member logs in manually and resets the password.



A credit union must ensure that business members who use this feature understand this nuance and either jump to all sub-accounts regularly or has someone who is logging in (or "jumping") to those accounts to keep the passwords from going stale.

Setting Permissions

Business members cannot grant access via **BizLink 247** on their own unless the credit union allows use of PIB-MLO software. In this scenario, a business administrator *can* grant access to **BizLink 247** for additional employees without intervention by the credit union.

If the credit union does not allow use of PIB-MLO software, members must contact the credit union to grant permission to the other memberships to which they would like to grant access to their accounts. A credit union employee will assist the member using the Online Banking/ARU option via **Tool #14.**

Tool #14 *Member Personal Banker* – Main Screen

Select

Feature or Service	Status For This Member
A2A Account Relationships (add, modify or remove relationships)	Not Enrolled
Debit Card Round Up (enroll or change transfer account)	Not Enrolled
eAlerts/eNotices (subscribe or change settings; view eAlert history)	Not Enrolled
Email Address Maintenance	Address present
eStatements (enroll or change enrollment status)	Not Enrolled 04/29/2025
Online Banking/ARU (activate, change PIN/password; view password history)	Accepted Agreement 05/06/2025
Online Banking/ARU Transfer Control (update or add transfer accounts)	None
Personal Internet Branch (enroll or change PIB settings)	Not Enrolled
PIB Password Reset (change PIB password or view PIB username)	Not Enrolled
RDC Enrollment	Not Enrolled
Reg. E Opt In/Out Preference	Opted In 06/21/2022
Statement Styles (for printed statements)	None Selected
Text Banking (view member access and mobile devices)	Not Enrolled
Third Party A2A Enrollment	Not Enrolled

Highlight *Online Banking/ARU (activate, change PIN/password; view password history)* and click the **Select** button to move to the next screen.

Tool #14 > *Online Banking/ARU (activate, change PIN/password; view password history)*

Work with Online Banking Business Members

Update
Add

Account [illegible] Use agreement date **Apr 30, 2025**
Company ID [illegible] Grant access to account online Reason D02

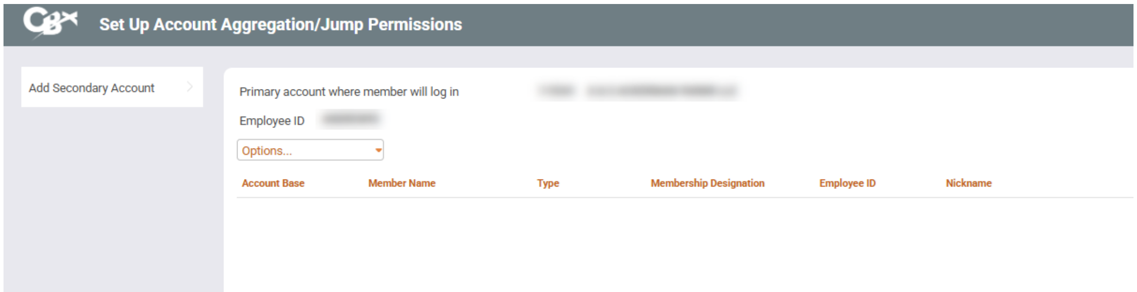
Options...

Employee ID	Status	MLO Admin	Can Reset Passwords	Email
[illegible]	Active	N	N	Y
[illegible]	Active	N	N	Y
[illegible]	Active	N	N	Y
[illegible]	Active	Y	Y	Y

This screen is where you will add and maintain users for a primary business membership. Members will log into **BizLink 247** using the Company ID, Employee ID, and password. Refer to the **BizLink 247** Online Banking User Guide for information about setting up users, permissions, and other configurations.

Highlighting a member (Employee ID) and selecting **Aggregation/Jump Permissions** from the options dropdown menu will bring you to the following screen.

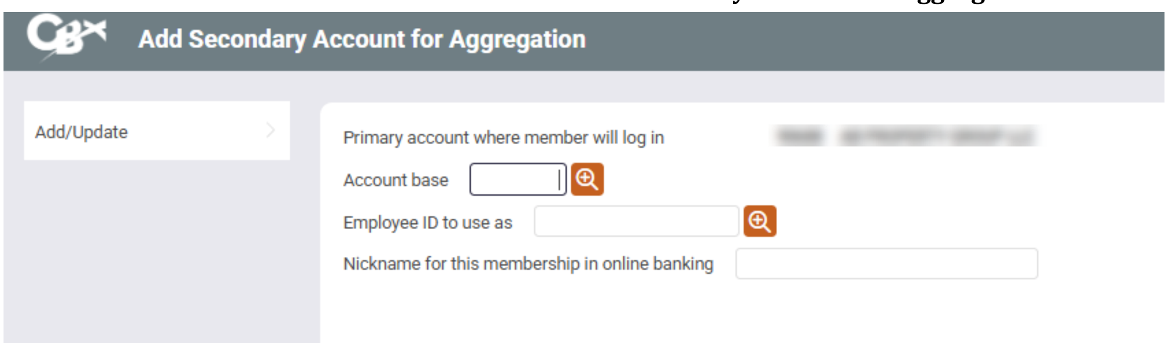
Tool #14 > *Online Banking/ARU > Aggregation/Jump Permissions (Options dropdown)*



The top portion of this screen will display the primary account that the member will log in to **BizLink 247** with. The Options menu allows you to edit, delete, and view existing Aggregation/Jump permissions.

This screen is also where you will add secondary accounts that can be jumped to (along with all suffixes associated with the membership) via the cross-account summary module in online banking. To add a secondary account to a primary business membership, select the **Add Secondary Account** button to bring up the following screen.

Tool #14 *Member Personal Banker* – Add Secondary Account for Aggregation



Field Name	***Description***
Account base	This will be the secondary account base the business employee will have see/jump permissions for. This field features a lookup button which will launch the Global Search screen. **NOTE:** If you're looking up an account on the Global Search screen, the system will pass the selected account back to the original account aggregation screen and show the member's name as confirmation. This feature will only work for **BizLink 247**. If the account is tied to standard online banking, you will receive an error message.
Employee ID to use as	This must be a valid employee ID from the membership entered into the Account base field. **NOTE**: Once an account base is entered, you may then use the lookup button to search for employee IDs that can be used as an alias for when they "jump" into that account.
Nickname for this membership in online banking	Use this field to give the account a nickname that will display in online banking. This field is useful for businesses that have several memberships with your credit union. A nickname will help differentiate between memberships that have similar names in the core software.

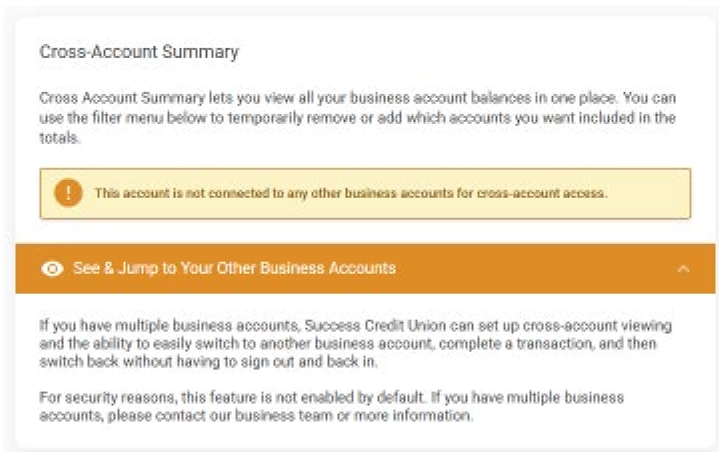
What a Member Sees in Online Banking

The following section will give you an overview of what your members will see in **BizLink 247** once the account aggregation module has been configured.

Logging In

Employees with the business membership will log in under a single membership account (the "primary" membership), and each employee will have their own aggregation/jump permissions. If a business membership has not been configured for account aggregation, the cross-account summary module will still be present, but instead of showing accounts, it will display explanatory text for how the business can get the option configured. See below for an example.

Cross-Account Summary Prior to Configuration



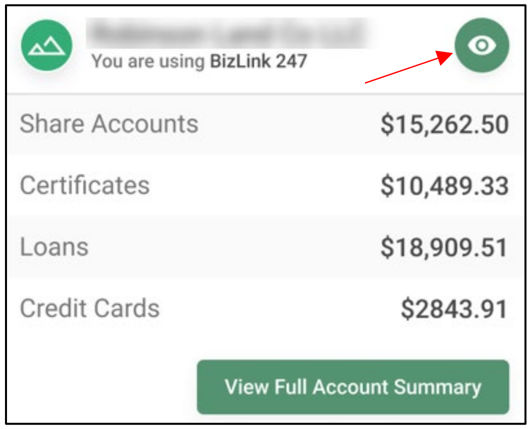
Permissions and Transfer Controls

This feature does not change any existing transfer controls or permissions that were previously configured by the credit union. Permissions related to account aggregation only govern what an employee can view in the cross-account summary, and which accounts they are allowed to "jump" to. To perform a transfer between accounts that are under the aggregation configuration, an employee must first "jump" to the membership where the funds are coming from.

Cross-Account Summary

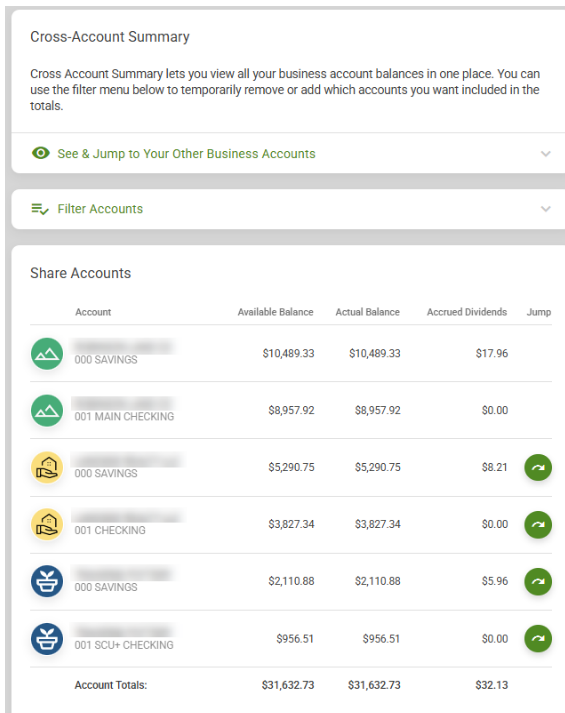
Once a membership has been configured, the **BizLink 247** homepage will appear as it normally would but with an added "eyeball" icon in the top left of the screen. When the user clicks this icon, it will launch the cross-account summary module.

Cross-Account Summary Toggle



NOTE: *The cross-account summary module is disabled when a user is "jumped" to another account. The user must jump back to access this feature.*

Cross-Account Summary After Configuration

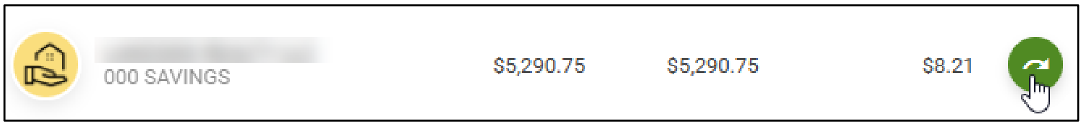


Accounts are sectioned off into categories (share accounts, certificates, loans, and credit cards) and include account totals at the bottom of each section. The cross-account summary will include the additional accounts that the user has permissions to see and jump to.

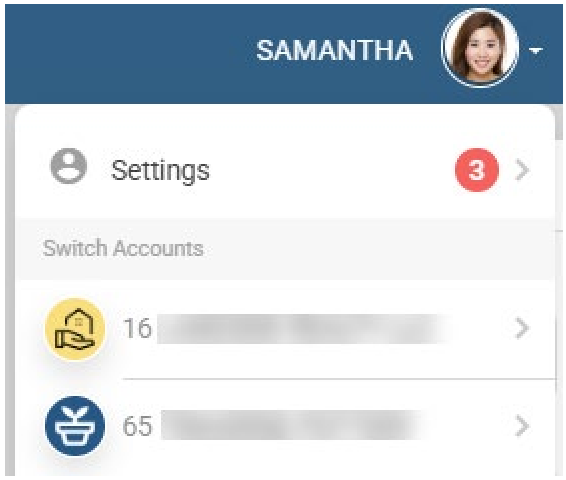
Jumping to an Account and Back

If the member is using **BizLink 247** via desktop, there are two ways of jumping to an account: One by clicking the green arrow next to the account in the cross-account summary, the other by selecting the account from the profile menu.

Using the Cross-Account Summary (Desktop Only)

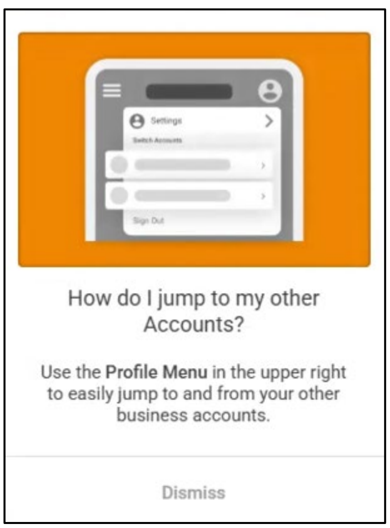


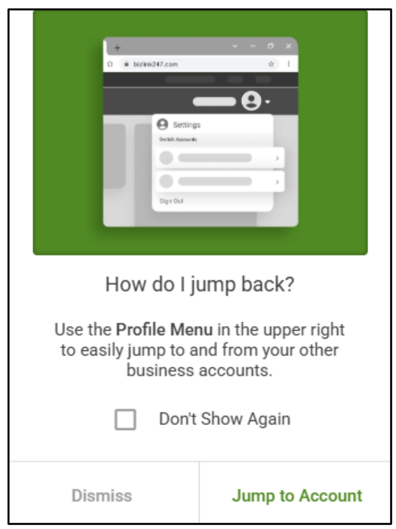
Using the Profile Menu



NOTE: *Jumping to an account from the cross-account summary module is currently unavailable on the mobile platform. To jump to an account while on mobile, the user must do so from the profile menu.*

Jump Messages (Mobile and Desktop)





Whether on desktop or mobile, jumping back from an account is performed through the profile menu. Members will be prompted by a message that explains the functionality.

Filter Accounts

The cross-account summary comes with a filter accounts tool that will allow the member to change which of the configured memberships appear in the summary. This is a useful feature for members who have access to several accounts.

Filter Accounts