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# Member Self-Service Fees

## Setting Value for **It's Me 247** and CU\*TALK Through Configurable Fees and Waivers

### INTRODUCTION

Do your members understand the value of your credit union's services in their daily lives? The explosion of Internet banking has demonstrated the tremendous potential of self-service products for meeting member needs. Do your members recognize the *value* of these services?

**Member Self-Service Fees** and the ability to set value by including waivers for these fees will give your credit union the ability to advertise the *value* of what a member saves when marketing your Online Banking and Audio Response programs. Consider an advertisement promoting that your "Silver Club" members receive 20 free logons to Online Banking each month, for an annual value of \$240 over a competitive institution. How is your credit union setting value?

The CU\*BASE Self-Service Fees feature lets you set up per-minute usage fees for CU\*TALK Audio Response and per-logon usage fees for **It's Me 247** Online Banking use. Both are designed to offset CU\*Answers processing fee and phone charges charged to your credit union, but more importantly, to create a sense of the value of these services in the minds of your members. **Usage statistics available in It's Me 247** support your fee program by showing members often they use online banking services.

Each of the fee configurations has separate relationship waivers (age, aggregate and average balances) and the ability to set a number of logons in Online Banking (or minutes with Audio Response) that are free per month. All fees are at the membership level; therefore you can choose to set up waivers using average aggregate savings balances, which are calculated using the average balance for the dividend period summarized for the membership. Fees will be processed at the end of the month in a batch format similar to Deposit Item Fees.

Revision date: March 19, 2017

For an updated copy of this booklet, check out the Reference Materials page of our website:  
<http://www.cuanswers.com/resources/doc/cubase-reference/>  
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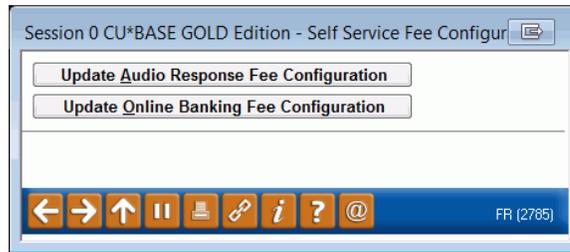
*Because of the complexity of this process and the need to coordinate various configurations to avoid redundancy, please contact a CU\*Answers Client Service Representative for assistance in setting up your self-service fee program.*

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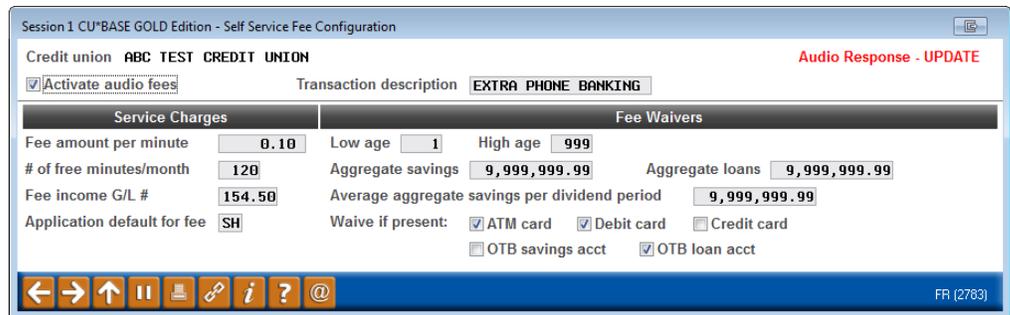
# CONFIGURING SELF-SERVICE FEES AND WAIVERS

Configure Self-Service Fees (Tool #274)



Audio Response Fee Configuration is covered starting on the next page. Online Banking Fee Configuration is described starting on Page 5.

Option 1: Update Audio Response Fee Configuration



Use this screen to activate and configure fees for CU\*TALK Audio Response usage. When done, press Enter to record the changes and return to the initial screen.

## Field Descriptions

Field Name	Description
Activate audio fees	This checkbox must be checked in order to activate audio response fees.
Transaction description	Enter a transaction description to be used when the fee is debited from the member's account.
<b>Service Charges</b> Use these fields to control exactly how the fee is assessed.	
Fee amount per minute	The total amount of the fee. Amounts should be entered using two decimal digits (i.e., 123 = \$1.23). NOTE: This should be the "base" fee; in other words, this is the fee that is charged to every member unless they are eligible for waivers, either through Marketing Clubs (see Page 8), Tiered Service Levels (see page 10) or this self-service configuration.
# of free minutes/month	This field indicates how many minutes of Audio Response time can be used during each month before fees start being assessed.

<i>Field Name</i>	<i>Description</i>
	<p>This is a monthly counter; free minutes are automatically reset at the end of each month.</p> <p>NOTE: This should be the “base” number of free minutes; in other words, this is the number of free minutes that every member receives unless they are eligible for additional minutes, either through Marketing Clubs (see Page 8) or Tiered Service Levels (see Page 10).</p>
Fee income G/L #	The G/L income account where the fee is credited.
Application default for fee	<p>Enter the share Application Type (not Dividend Application) to indicate from which account fees will be taken. The system will look at the membership and choose the first account suffix with that application type. If funds are not available, the next account with that same application will be used.</p> <p>The most common setting is “SH” for share accounts, which will mean the fee will usually be taken from the base share (-000) account as long as funds are available.</p>
<p>Fee Waivers</p> <p>Use these fields to set up parameters for when the fee should be waived. See Page 13 for important details on the order in which fee waivers are processed between Marketing Clubs, Tiered Service Levels, and the self-service fee configuration.</p> <p><b>CU*TIP:</b> Fees that are waived because of these parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using <b>Tool #371 Fee Waiver Information Report</b>.</p>	
Low age	Enter an age. Any member at or below this age will not incur fees for Audio Response usage. If the field is set to 0 (zero), all ages below the High Age will be charged. (For example, if you want to waive the fee for children age 18 and under, enter 18 here. Anyone age 19 and older will be charged.)
High age	Enter an age. Any member at or above this age will not incur fees for Audio Response usage. If the field is set to 999, all ages above the Low Age will be charged. (For example, if you want to waive the fee for seniors age 55 and older, enter 55 here. Anyone age 54 and younger will be charged.)
Aggregate savings	<p>Enter a dollar amount. Any members whose aggregate end-of-month savings balance (for ALL savings and certificate accounts, including IRAs and tax escrow accounts) is equal to or above this amount will not incur fees for Audio Response usage. To charge fees regardless of the aggregate savings, enter 999999999.</p> <p>NOTE: Use this field OR the <i>Avg aggregate savings</i> field, not both.</p>
Aggregate loans	Enter a dollar amount. Any members whose aggregate end-of-month loan balance (for ALL loan and open-credit accounts) is equal to or above this amount will not incur fees for deposited items. To charge fees regardless of the aggregate loans, enter 999999999.
Average aggregate savings	Enter a dollar amount. The system calculates the average aggregate balance for ALL savings account types throughout the entire dividend period. Fees for Audio Response usage would be waived for any member whose total is equal to or

Field Name	Description
	exceeds the amount in this field. To charge fees regardless of the aggregate savings, enter 999999999.  NOTE: Use this field OR the <i>Aggregate savings</i> field, not both.
Waive if present	If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields. <ul style="list-style-type: none"> <li>ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status.</li> <li>Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status.</li> <li>Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance.</li> <li>OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance.</li> <li>OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.</li> </ul>

### Option 2: Update Online Banking Fee Configuration

Use this screen to activate and configure fees for **It's Me 247** Online Banking services. When done, press Enter to record the changes and return to the initial screen.

### Field Descriptions

Field Name	Description
Activate Internet service fees	This checkbox must be checked if you wish to begin assessing fees for Online Banking usage. If this flag is turned on, be sure to enter an appropriate transaction description, fee amount and G/L account number for the fee income.

<i>Field Name</i>	<i>Description</i>
Transaction description	Enter a transaction description to be used when the fee is debited from the member's account.
<b>Service Charges</b> Use these fields to control exactly how the fee is assessed.	
Per logon fee	The total amount of the fee. Amounts should be entered using two decimal digits (i.e., 123 = \$1.23). NOTE: This should be the "base" fee; in other words, this is the fee that is charged to every member unless they are eligible for waivers, either through Marketing Clubs (see Page 8), Tiered Service Levels (see page 10) or this self-service configuration.
# of free logons/month	This field indicates how many logons of Online Banking time can be used during each month before fees start being assessed. This is a monthly counter; free logons are automatically reset at the end of each month. NOTE: This should be the "base" number of free logons; in other words, this is the number of free logons that every member receives unless they are eligible for additional logons, either through Marketing Clubs (see Page 8) or Tiered Service Levels (see Page 10).
Fee income G/L #	The G/L income account where the fee is credited.
Application default for fee	Enter the share Application Type (not Dividend Application) to indicate from which account fees will be taken. The system will look at the membership and choose the first account suffix with that application type. If funds are not available, the next account with that same application will be used. The most common setting is "SH" for share accounts, which will mean the fee will usually be taken from the base share (-000) account as long as funds are available.
<b>Fee Waivers</b> Use these fields to set up parameters for when the fee should be waived. See Page 13 for important details on the order in which fee waivers are processed between Marketing Clubs, Tiered Service Levels, and the self-service fee configuration. <b>CU*TIP:</b> Fees that are waived because of these parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using <b>Tool #371 Fee Waiver Information Report.</b>	
Low age	Enter an age. Any member at or below this age will not incur fees for Online Banking usage. If the field is set to 0 (zero), all ages below the High Age will be charged. (For example, if you want to waive the fee for children age 18 and under, enter 18 here. Anyone age 19 and older will be charged.)
High age	Enter an age. Any member at or above this age will not incur fees for Online Banking usage. If the field is set to 999, all ages above the Low Age will be charged. (For example, if you want to waive the fee for seniors age 55 and older, enter 55 here. Anyone age 54 and younger will be charged.)

<i>Field Name</i>	<i>Description</i>
Aggregate savings	<p>Enter a dollar amount. Any members whose aggregate end-of-month savings balance (for ALL savings and certificate accounts, including IRAs and tax escrow accounts) is equal to or above this amount will not incur fees for online banking usage. To charge fees regardless of the aggregate savings, enter 999999999.</p> <p>NOTE: Use this field OR the <i>Avg aggregate savings</i> field, not both.</p>
Aggregate loans	<p>Enter a dollar amount. Any members whose aggregate end-of-month loan balance (for ALL loan and open-credit accounts) is equal to or above this amount will not incur fees for deposited items. To charge fees regardless of the aggregate loans, enter 999999999.</p>
Average aggregate savings	<p>Enter a dollar amount. The system calculates the average aggregate balance for ALL savings account types throughout the entire month. Fees would be waived for any member whose total is equal to or exceeds the amount in this field. To charge fees regardless of the aggregate savings, enter 999999999.</p> <p>NOTE: Use this field OR the <i>Aggregate savings</i> field, not both.</p>
Waive if present	<p>If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields.</p> <ul style="list-style-type: none"> <li>• ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status.</li> <li>• Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status.</li> <li>• Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance.</li> <li>• OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance.</li> <li>• OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.</li> </ul>

# ADDING SELF-SERVICE FEE WAIVERS TO MARKETING CLUBS

Another method available to waive self-service fees for members is to use the Marketing Club benefits system. This link lets you waive fees or change the allotment of free minutes/logons based on active membership in a Marketing Club.

**CAUTION:** *It will be important to carefully plan and coordinate all of the various Marketing Club benefits, Tiered Service Level waivers and self-service fee configuration waivers in order to avoid conflicts. If you are unsure how all of the various fee and waiver systems work together, please contact a CU\*BASE Client Service Representative for assistance in setting up your fee program.*

## Marketing Club Configuration (Tool #486) > Fee Waivers and Benefits

Club name BPP BENEFITS PLUS PLATINUM

**Interactive Fee Exemptions**

- Waive deposit item fee
- Waive cashed check fee
- Waive Credit Union printed check fee
- Waive Credit Union money order fee
- Waive phone transfer fee
- A2A incoming transfer fee
- A2A outgoing transfer fee

**Self-Service Club Benefits**

ARU free minutes	000
ARU per minute fee	000
Online banking free logons	000
Online banking per logon fee	000

**Periodic Service Charge Exemptions**

Waive configured transaction and account charges **Select**

- Waive all configured minimum balance charges

ATM transaction service charge code assignment Active  Suspended

Assign bill payment/presentation service charge code Active  Suspended

Assign electronic deposit hold group code Active  Suspended

- Waive OTB balance transfer service charge
- Waive E-statement fees
- Waive fee for promise deposits
- Waive fee for special printed statement styles
- Waive fee for mobile text banking

Club Savings  
Club Loan  
Club Certificate

FR (5174) 1/1/3/14

The “Self-Service Club Benefits” section lets you set up special Marketing Club rewards in the form of lower self-service fees or increased number of free minutes per month for Audio Banking Usage or increased number of free logons for Online Banking Usage. Use these fields to set free minutes or a special per minute fee based on the member’s active status in the Club at the time the self-service fee is posted for Audio Banking. Likewise, use these fields to set free logons or a special per logon fee based on the member’s active status in the Club at the time the self-service fee is posted for Online Banking. (Suspended Club members will be assessed fees according to the normal self-service fee configuration settings, unless Tiered Service waivers are applicable.)

*NOTE: Self-service fees must be activated and configured in order for any of these rewards to be granted to members based on Marketing Club membership. See Pages 3 and 5 for details.*

For complete details on all of the fields on this screen, as well as information about other Marketing Club features, refer to the “CU\*BASE Marketing Clubs: Configuration, Benefits and Enrollment” booklet.

*Rules:*

- A fee entered here should not be higher than fee shown in the self-service fee configuration itself.
- Fee amounts should be entered with two decimal digits (i.e., 123 = \$1.23).
- A setting of “999” in any of the *ARU Free Minutes* or *Online Banking Free Logons* fields indicates unlimited free minutes (or logons) per month. If using this setting, the corresponding *Fee* amount field should be set to 000. See Page 13 for more information about how these fields work together.
- Also see Page 13 for details on the order in which fee waivers are processed between Marketing Clubs, Tiered Service Levels, and the self-service fee configuration.

# ADDING SELF-SERVICE WAIVERS TO TIERED SERVICE LEVELS

The third method for waiving self-service fees for members is to use the Tiered Service Level rewards system. This link lets you waive fees or change the allotment of free minutes for Audio Banking and/or free logons for Online Banking according to the member’s earned Tiered Service Level, which is based on member participation in credit union products and services.

**CAUTION:** *It will be important to carefully plan and coordinate all of the various Marketing Club benefits, Tiered Service Level waivers and self-service fee configuration waivers in order to avoid conflicts. If you are unsure how all of the various fee and waiver systems work together, please contact a CU\*Answers Client Service Representative for assistance in setting up your fee program.*

Tiered Service Levels Program Config. (Tool #853) > "Assign Tiered Service Level Instant Benefits"

Incentive Reward	Levels			
	Basic	A	B	C
Self-Service Fees				
ARU free minutes		000	000	999
ARU per minute fee		000	000	000
Online banking free logons		000	000	999
Online banking per logon fee		0.00	0.00	0.00

This screen lets you set up special Tiered Service rewards in the form of lower self-service fees or increased number of free minutes or free logons per month.

**NOTE:** *Self-service fees must be activated and configured in order for any of these rewards to be granted to members based on Tiered Service level scores. See Pages 3 and 5 for details.*

For complete details on using all of the rewards available on this screen, as well as other information about Tiered Service Level program features, see the separate “CU\*BASE Tiered Service Level Program” booklet.

*Rules:*

- A fee entered here should not be higher than fee shown in the self-service fee configuration itself.
- The lowest Tiered Service Level, “Basic,” will always use the fee and waivers from the self-service fee configuration.
- A setting of “999” in either the *Free Minutes* or *Free Logons* fields indicates unlimited free minutes in Audio Banking (or free logons in Online Banking) per month. If using this setting, the corresponding *Fee* amount field should be set to 000. See Page 13 for more information about how these fields work together.
- Fee amounts should be entered with two decimal digits (i.e., 123 = \$1.23).

# "LEARN FROM A PEER" TO COMPARE WITH OTHER CREDIT UNIONS

"Learn from a Peer" is designed to compare your credit union settings with the settings or configurations of other credit unions. Included in "Learn from a Peer" is the ability to compare Self Service Configurations.

- NOTE: When you use this feature, you will only be able to view configurations of other credit unions in your system (the server where your files reside).

Access the Self Service fee configuration via **Tool #435 Learn-From-Peer: Self-Service Fees**. First select either the audio banking fee or online banking fee to view a view-only version of the fee comparison. From this screen select *Learn from a Peer* (F10), which is only available when the screen is accessed via this tool, to view a comparison of all credit union self service fee configurations. From this screen you can drill down to view each configuration in detail.

*Learn-From-Peer: Self-Service Fees* (Tool #435) > select Audio or Phone, then "Learn from a Peer" (F10)

Credit Union	# Mbrs	Assets (M \$)	% Actv	Fee	# Free	Purg	Man Wav	CFT	Age		Aggregate		Waive if OTB Present					
									Low	High	Savings	Loans	CC	LN	SV	ATM	DBT	
R	10,470	84.6	Y	0.05	999				17	999	999,999.99	999,999.99						
A	1,707	13.4	Y	0.10	30				1	999	0.00	0.00						
F	23,832	222.1	Y	0.10	200				1	999	9,999,999.99	9,999,999.99						
H	1,005	8.0	Y	0.15	10				0	60	9,999,999.99	2,500.00						
H	26,647	316.2	Y	0.05	999				0	999	9,999,999.99	9,999,999.99						
K	3,053	19.4	Y	0.50	15				1	999	9,999,999.99	9,999,999.99						
P	14,781	71.9	Y	0.10	30				18	999	9,999,999.99	9,999,999.99						
R	6,914	33.5	Y	0.05	30				17	62	9,999,999.99	9,999,999.99						

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# COORDINATING FEE WAIVERS

One of the trickiest things about setting up waivers for self-service fees is coordinating all of the various waiver configurations so that fees are assessed as expected. The logic for minutes for Audio Banking and logons for Online Banking is the same. Although each individual member's situation will be different, following is the order in which CU\*BASE looks at a member's status to determine which fee should be assessed:

**Step 1.** First, CU\*BASE looks at a member's **Marketing Club** status. If the member is active in a Club, the system will use the free minutes/logons and per-minute/logon fee parameters from the Marketing Club. If the number of free minutes/logons is set to "999," the fee will be waived and CU\*BASE will go no further with that member. If both the fee amount and free minutes/logons are set to 000 (or the member does not belong to a Club), then CU\*BASE reviews the Online Banking logon parameters.

If the member belongs to more than one Club that uses self-service fee waivers, CU\*BASE will review the fee for all Clubs and use the parameters that give the lowest fee possible. If the number of free minutes/logons is set to "999," the fee will be waived and CU\*BASE will go no further with that member. If both the fee amount and free minutes/logons are set to 000 (or the member does not belong to a Club), then CU\*BASE proceeds to Step 2.

**Step 2.** If the member was not eligible for waivers in Step 1, CU\*BASE next looks at the member's **Tiered Service Level**. If a fee amount or number of free minutes/logons is configured, the system will use those settings to assess the fee. If the number of free minutes/logons is set to "999," the fee will be waived and CU\*BASE will go no further with that member. If both the amount and free minutes/logons are set to 000, CU\*BASE then proceeds to Step 3.

**Step 3.** If the member was not eligible for waivers in Step 2, CU\*BASE looks finally at the **Self-Service Fee Configuration** itself. The hierarchy of the fee waiver order matches the order that the fee waivers appear on the Self Service screen. See the Fee Waiver column on the right hand side of the screen on page 5,

The following shows how the Free Minutes and Per-Minute Fee settings work together to allow CU\*BASE to determine if and how a fee should be assessed:

## **Online Banking Logon Example**

<i>Free Logons</i>	<i>Per Logon Fee</i>	<i>Result</i>
000	000	No waivers; ignore settings and proceed to next Step in process.
000	Greater than 000 (such as 10¢/logon.)	No free logons, charge the per logon fee as configured; do not proceed to the next Step in the process.
Greater than 000 (such as 30 logons free)	Greater than 000 (such as 10¢/logon.)	Charge the per-logon fee for all logons above the free amount; do not proceed to the next Step in the process.
999 (unlimited free)	000	Do not charge any fee; do not proceed to the next Step in the process.
Greater than 000 (such as 30 logons free)	000	INVALID COMBINATION
999 (unlimited free)	Greater than 000 (such as 10¢/logon.)	INVALID COMBINATION

### **Audio Banking Minute Example**

<i>Free Minutes</i>	<i>Per Minute Fee</i>	<i>Result</i>
000	000	No waivers; ignore settings and proceed to next Step in process.
000	Greater than 000 (such as 10¢/min.)	No free minutes, charge the per-minute fee as configured; do not proceed to the next Step in the process.
Greater than 000 (such as 30 minutes free)	Greater than 000 (such as 10¢/min.)	Charge the per-minute fee for all minutes above the free amount; do not proceed to the next Step in the process.
999 (unlimited free)	000	Do not charge any fee; do not proceed to the next Step in the process.
Greater than 000 (such as 30 minutes free)	000	INVALID COMBINATION
999 (unlimited free)	Greater than 000 (such as 10¢/min.)	INVALID COMBINATION

# SAMPLE SCENARIOS

## Scenario 1: Credit Union "A"

Normal fee is 5¢ per minute, with a total of 25 logons free per month. Members that achieve Tiered Service "Platinum" Level C receive unlimited free logons.

<i>Self-Service Fee Config.</i>	<i>Marketing Club Config.</i>	<i>Tiered Service Level Config.</i>
Fee amount should be 005 and free logons should be 025.	All self-service settings should show 000 for all Clubs.	Level C should show 999 free logons, 000 fee per minute. Other levels should be 000 for all self-service settings.

## Scenario 2: Credit Union "B"

Normal fee is 20¢ per logon, with a total of 10 logons free per month. Members of the VIP Marketing Club get unlimited free logons per month (regardless of their Tiered Service status).

- ◆ The fee for members in Tiered Service Level A is 20¢ per logon, with 15 logons free per month.
- ◆ The fee for members in Tiered Service Level B is 20¢ per logon, with 20 logons free per month.
- ◆ The fee for members in Tiered Service Level C is 15¢ per logon, with 20 logons free per month.

<i>Self-Service Fee Config.</i>	<i>Marketing Club Config.</i>	<i>Tiered Service Level Config.</i>
Fee amount should be 020 and free logons should be 010.	For the VIP Club, number of free logons should be 999, and the fee amount should be 000. For all other Clubs, all self-service settings should show 000.	Level A should show 020 per logon and 015 free logons. Level B should show 020 per logon and 020 free logons. Level C should show 015 per logon and 020 free logons.

# SUPPORTING USAGE OF “IT’S ME 247”

To support your self-service fee program, login statistics are displayed to members on the Login History screen in **It’s Me 247**.

Members can see how many logons they have used for the current month.

By selecting “Info Center,” then “Login History,” members can see a history of their logons used for the current and previous two months.

Success Credit Union

HELP ? LOGOUT X

## It's Me 247 Online Banking

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

We're here to help! **Live Chat**

My Account

Switch Account

Rewards

BASIC SERVICE Member

Reward Points 0

Earned Last Month 0

View Point Details

### 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**.

January December November

**Total number of logins: 3**

Login Date	Login Time	IP Address	Type of Login
01/08/2013	11:31 AM	10.150.0.87	Standard Edition
01/02/2013	01:31 PM		Standard Edition: Jump
01/02/2013	01:27 PM	75.100.197.5	Standard Edition

**NOTE:** The Standard Edition: Jump here indicates that the membership was “jumped to” from another membership. To learn more about “See/Jump” refer to the **It’s Me 247 Strategies for Controlling Access** booklet:

<http://www.cuanswers.com/pdf/security/ItsMe247PINstrategies.pdf>