See/Jump Controls

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 **It's Me 247** screens that your members use.

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Overview

Once this feature is activated and the appropriate permissions are given, a member can "jump" to another account in online banking. Your biggest user of Jump will probably be a member with multiple memberships at your credit union.

Jump allows a member to log into one of their memberships and then jump to another one of their memberships (same Social Security Number) without additional authentication. Members can also grant Jump permissions to any other join owner on their base (000) account, such as a spouse, who also has a credit union membership. From here, it is as if they logged into this second account; they can make transfers, schedule Auto Funds Transfer (AFT), change preferences, and more.

Activation

Your credit union will need to first activate See and Jump features (each has a separate control). To activate this feature, fill out an **It's Me 247** Configuration Change Request and send 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 **Tool #5356 Online Banking Configuration**.*

> ***Important Note**: See access must be activated in order to use Jump.*

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 their 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 Permissions via Member Personal Banker

Members cannot grant access via online banking. Instead, members must contact the credit union to grant permissions 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 Jump relationship option via **Tool #14 *Member Personal Banker*.**

<p style="text-align:center">Tool #14 Member Personal Banker</p>

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

If Member A is giving Member B access to their account, you would access Member Personal Banker for Member A's account.

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

Grant Permissions

Once you have reached the Manage Member See/Jump Authorizations screen, simply check See and Jump to grant Jump permissions to the other member.

Tool #14 *Member Personal Banker* **– Manage Member See/Jump Authorizations**
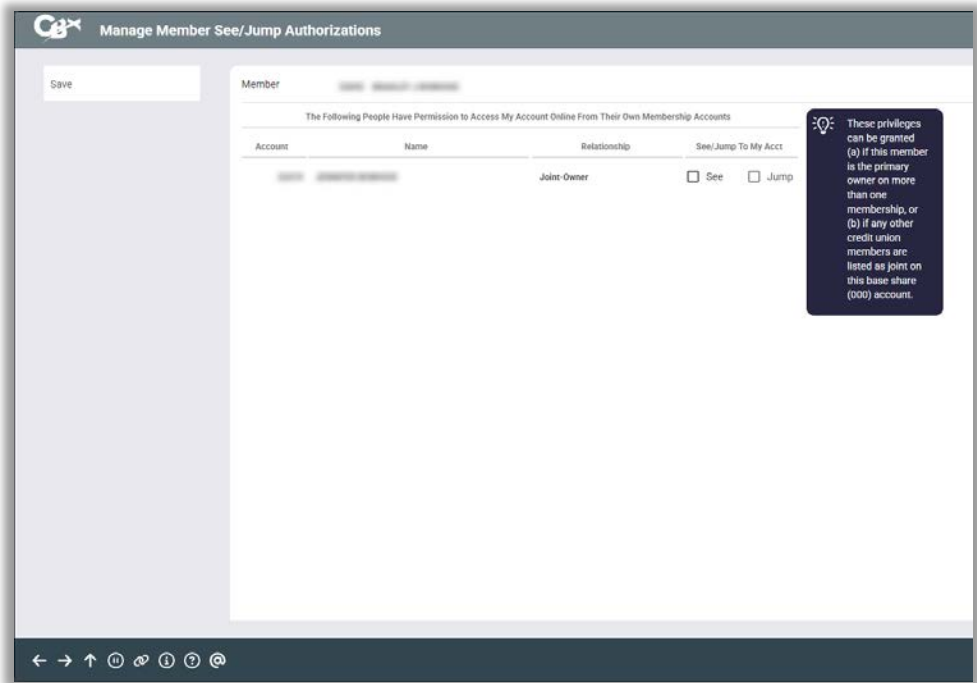
Note: A member can grant permissions to another membership with the same SSN or to a joint owner on the base share (000) account.

In this case, Member A can grant permissions for Member B to access their membership. They can also grant access from another membership they own at the credit union if applicable. As mentioned previously in this guide, in order for a member to have Jump permissions, the member must also be given See permissions.

The Thought Behind the Process

You may be asking "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. Furthermore, 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. For example, controls such as long passwords 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 AnswerBook discussion:

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

To Which Accounts is Access Granted?

The Jump controls will depend on accurate links for your joint owner relationships. If a member grants permission for someone to 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.

What a Member Sees in Online Banking

Once Jump is activated by the credit union, the member will see a new "Switch Account" option on the left side of the screen in the Personal Info & Settings section. This will appear once permissions are given in CBX. The member will see the accounts to which they have been given permissions. To jump to another account, the member will simply select it from the listing.

In the example below, the member with initials of "LS" jumps to their spouse's account with the initials of "MS."
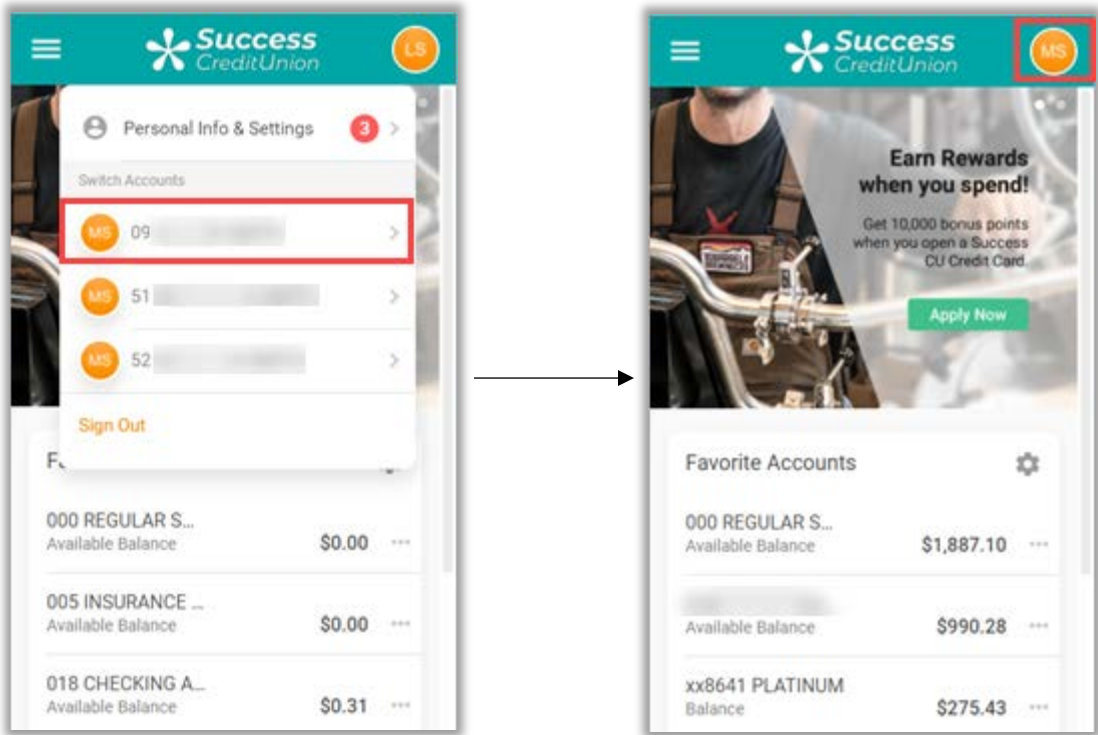
Then to jump back, member "LS" selects their original account under the "Switch back" listing. If no jump permissions are granted, the Switch Accounts section will not appear to the member, even if the feature is activated by the credit union.
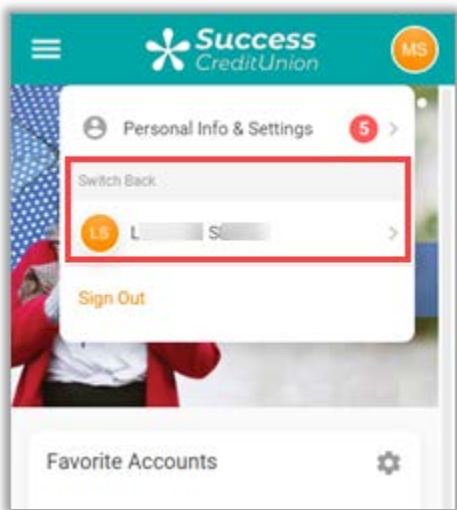
Login History Page

The Login History screen records the ways that an account has been accessed. When a member accesses an account via Jump, this is recorded on the Login History screen, as shown below.

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, and 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.

- Refer to the "Jump Controls" section of this guide 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.)

- 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, for example 90 days.