See/Jump Controls

It'sMe247 Online Banking

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 "jump" to another account. 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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OVERVIEW

In a nutshell, once this feature is activated and the appropriate permissions are given, the member can "jump" to another account.

- 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 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, it is as if they logged into this second account; they can make transfers, schedule AFTs, change preferences, and more.

Members can Jump in online banking. (See Page 6 for what this looks like to a member.)

ACTIVATION

You 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 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.*

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 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 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 Jump relationship option on Member Personal Banker. Members cannot grant access via online banking.

Member Personal Banker

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

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 and Jump to grant Jump 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.

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 Jump controls will depend on accurate links for your joint owner relationships.   If a member grants permission to 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 CU*BASE.

The member will see the accounts to which they have been given permissions. To jump to the other account, the member will simply select it from the listing.

In this example, Lisa Smith jumps to her husband Mike Smith's account.
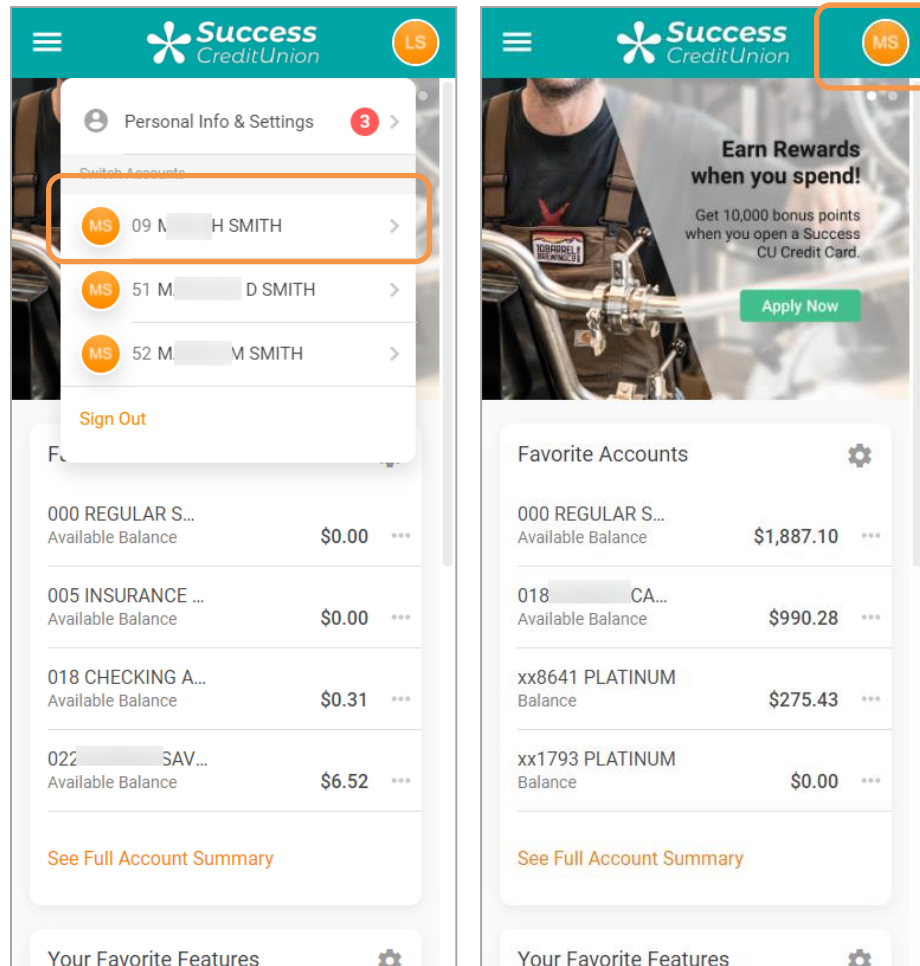
Then to jump back, Lisa selects her original account under the "Switch back" listing.
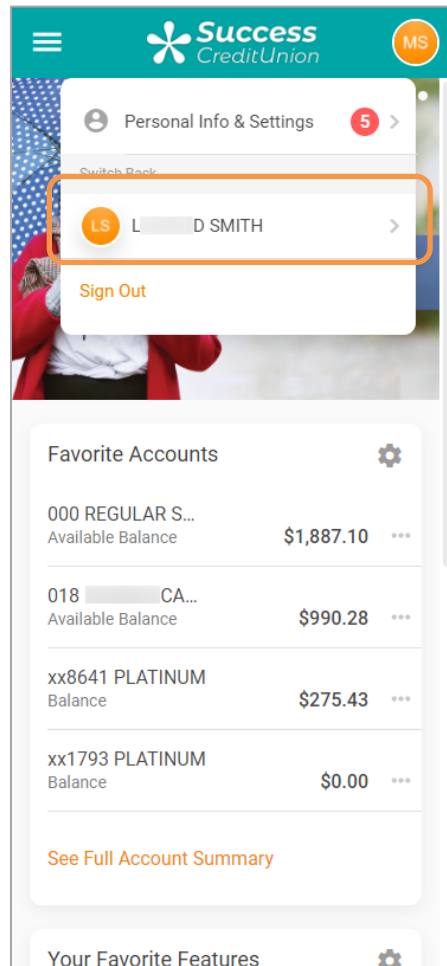
If no jump permissions are granted, the Switch Accounts section will not appear to the member, even if the feature is activated by the credit union.

Refer to Page 2 for more about the auditing features of "Jump."

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. 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.)

- 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.