DEPARTMENT *of* COMMERCE

FEDERAL CREDIT UNION

Digital Online Banking

User Guide

October 2025

https://www.docfcu.org

Learn how to use Digital Banking with this guide.
For questions contact us at: **1.888.626.9845**

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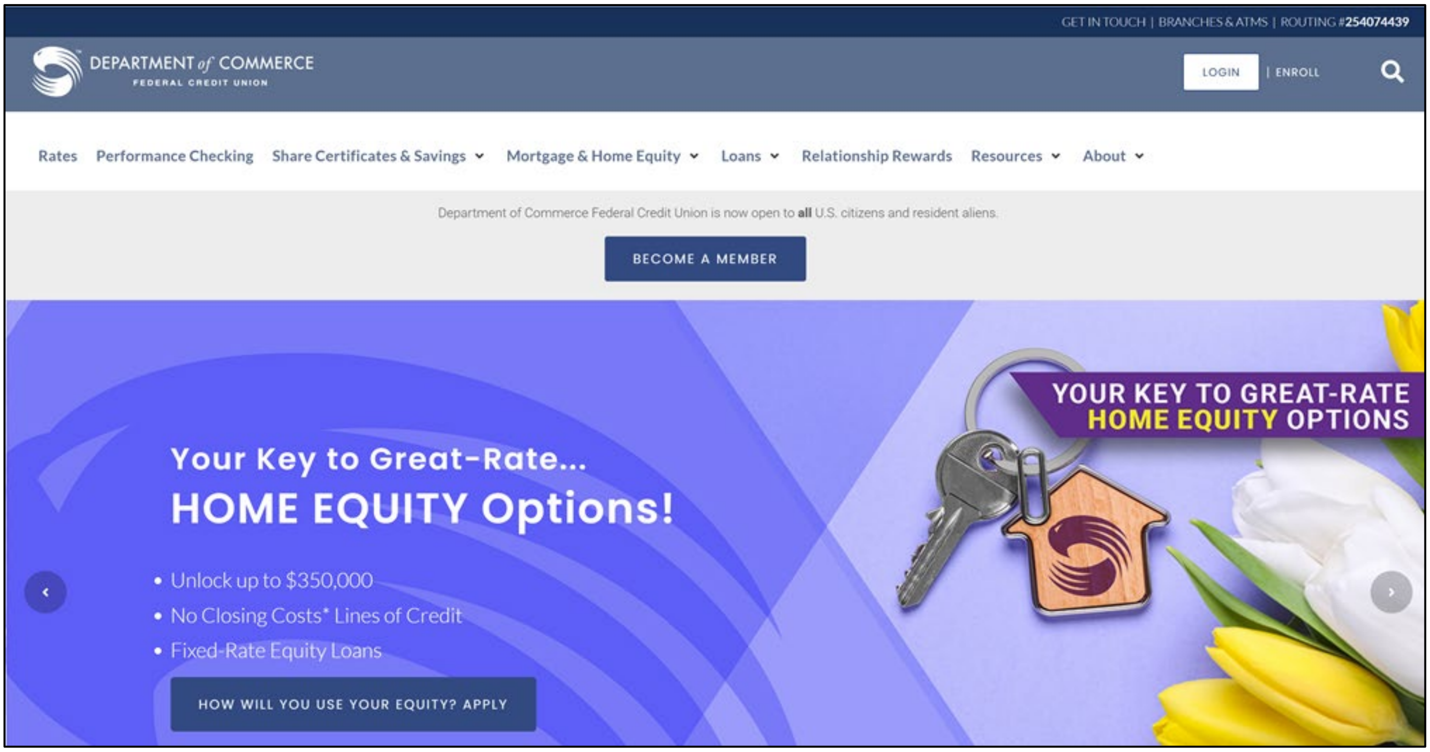
First Time Login

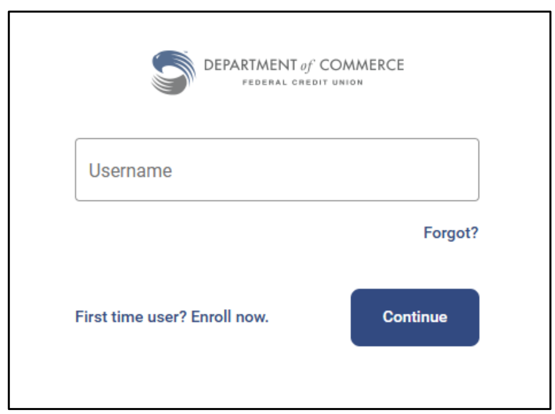
Step 1

Navigate to our website and click **LOGIN**.



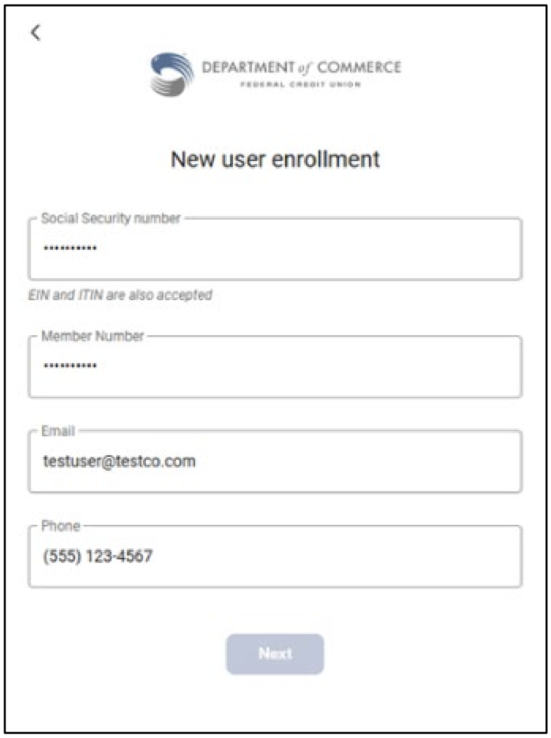
Step 2

Select **First time user? Enroll now**.



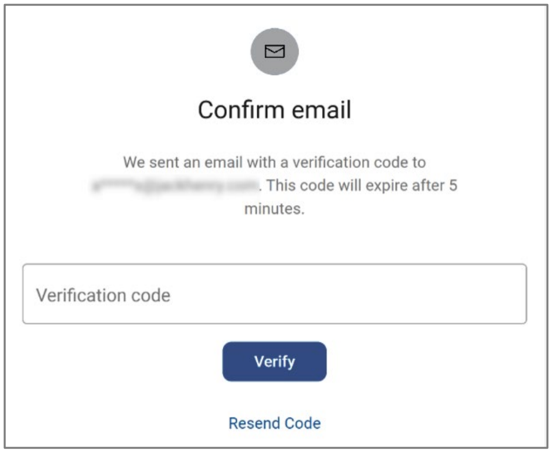
Step 3

Enter your social security number, account number, email, and phone number.



Step 4

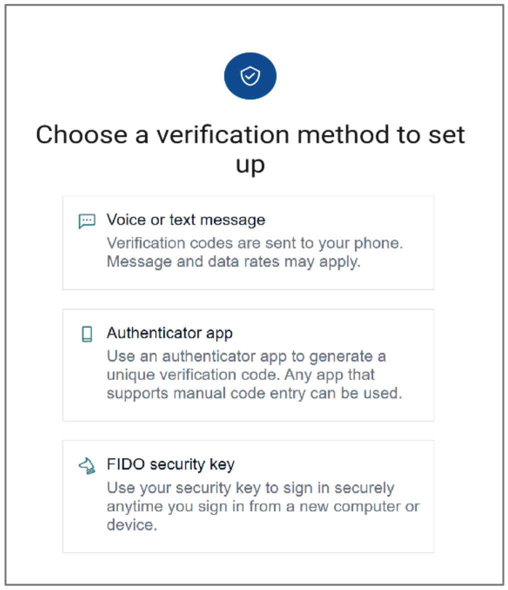
Enter the verification code from your email.



Step 5

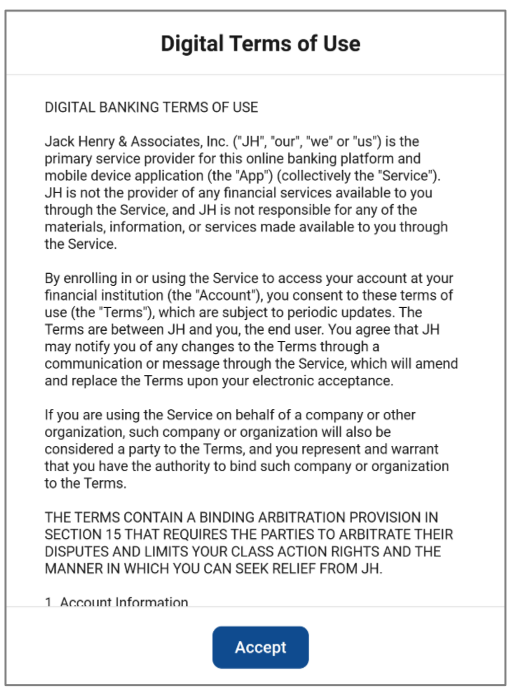
Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** The security code is automatically entered by the token that is connected to your device.



Step 6

Click **Done** and accept the **Terms and Conditions**.


Digital Terms of Use

DIGITAL BANKING TERMS OF USE

Jack Henry & Associates, Inc. ("JH", "our", "we" or "us") is the primary service provider for this online banking platform and mobile device application (the "App") (collectively the "Service"). JH is not the provider of any financial services available to you through the Service, and JH is not responsible for any of the materials, information, or services made available to you through the Service.

By enrolling in or using the Service to access your account at your financial institution (the "Account"), you consent to these terms of use (the "Terms"), which are subject to periodic updates. The Terms are between JH and you, the end user. You agree that JH may notify you of any changes to the Terms through a communication or message through the Service, which will amend and replace the Terms upon your electronic acceptance.

If you are using the Service on behalf of a company or other organization, such company or organization will also be considered a party to the Terms, and you represent and warrant that you have the authority to bind such company or organization to the Terms.

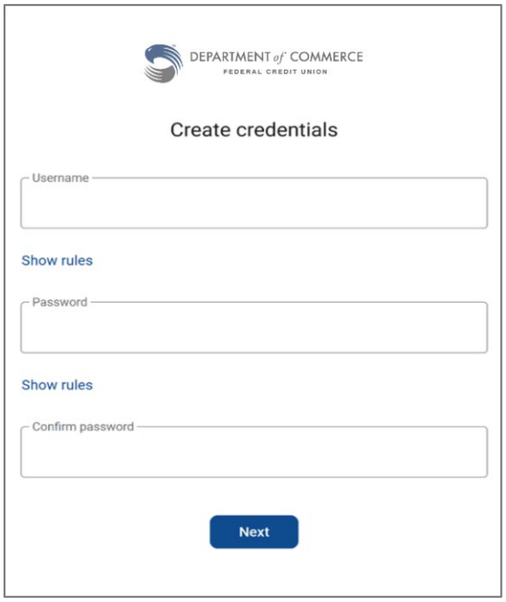
THE TERMS CONTAIN A BINDING ARBITRATION PROVISION IN SECTION 15 THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

1. Account Information

Accept

Step 7

Create your **Username** and **Password**.

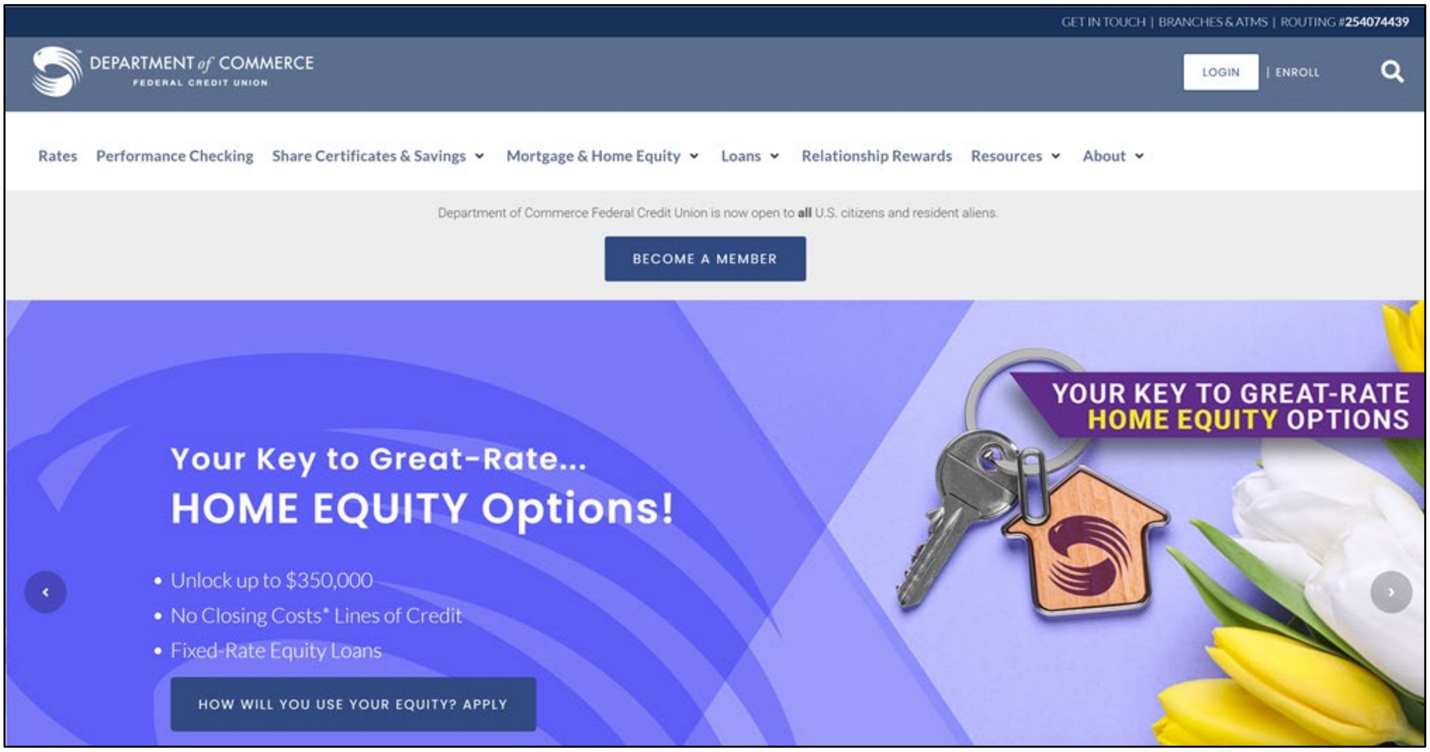


Account Recovery

Use these steps to reset your password and/or retrieve your username.

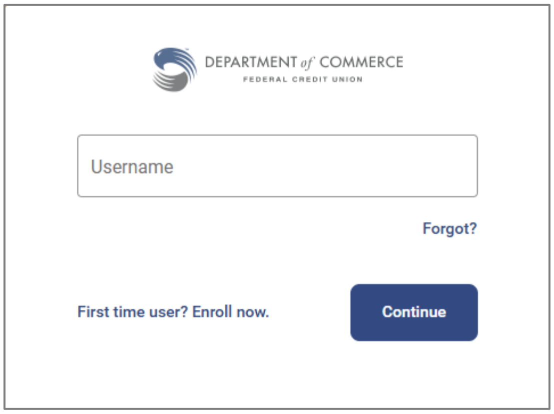
Step 1

Navigate to our website. Click **LOGIN**.



Step 2

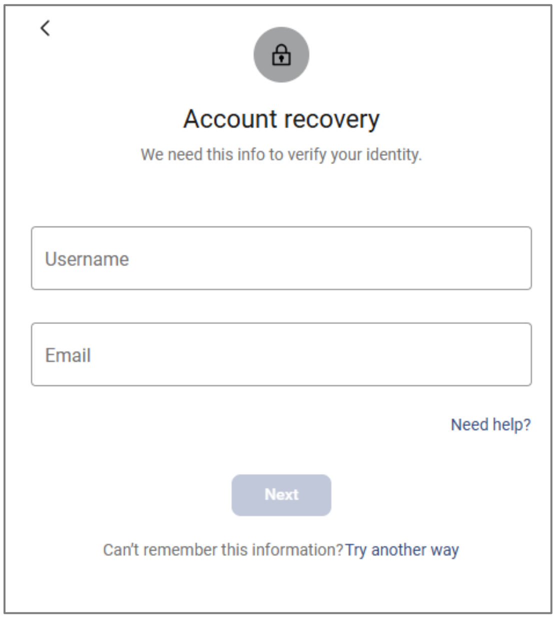
Select **Forgot**.



Step 3

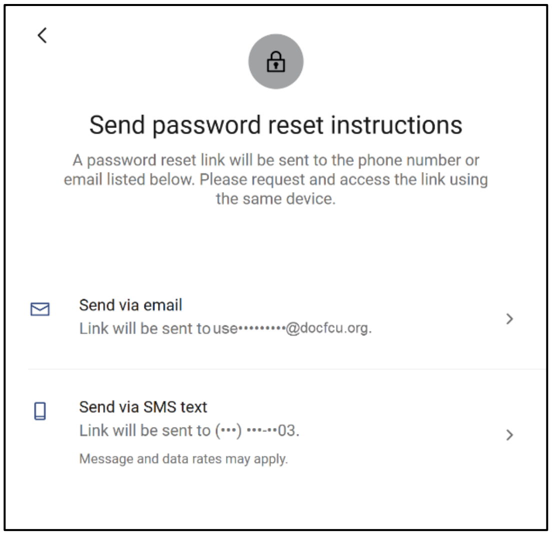
Enter your username and email address.
IMPORTANT: Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.



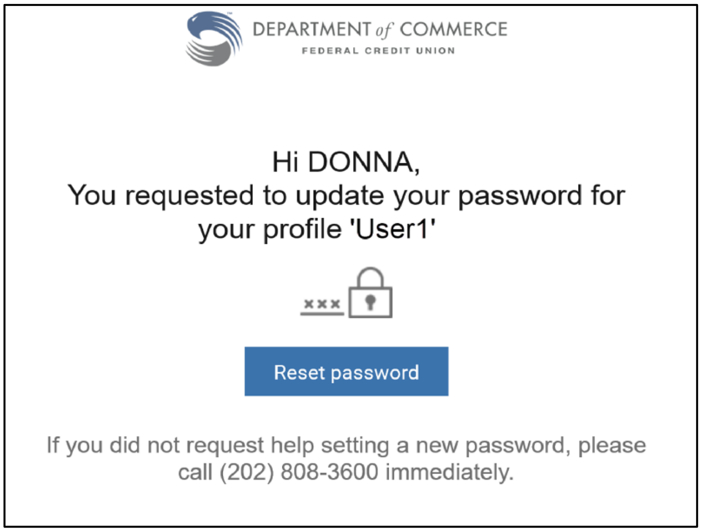
Step 4

Choose to receive your instructions via email or text.



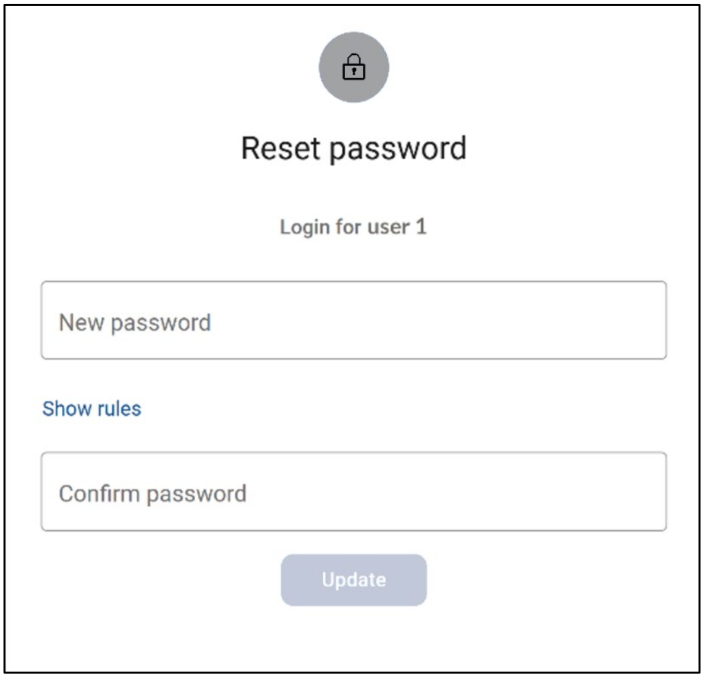
Step 5

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 6

Enter the code you receive. On the next screen create a new password.

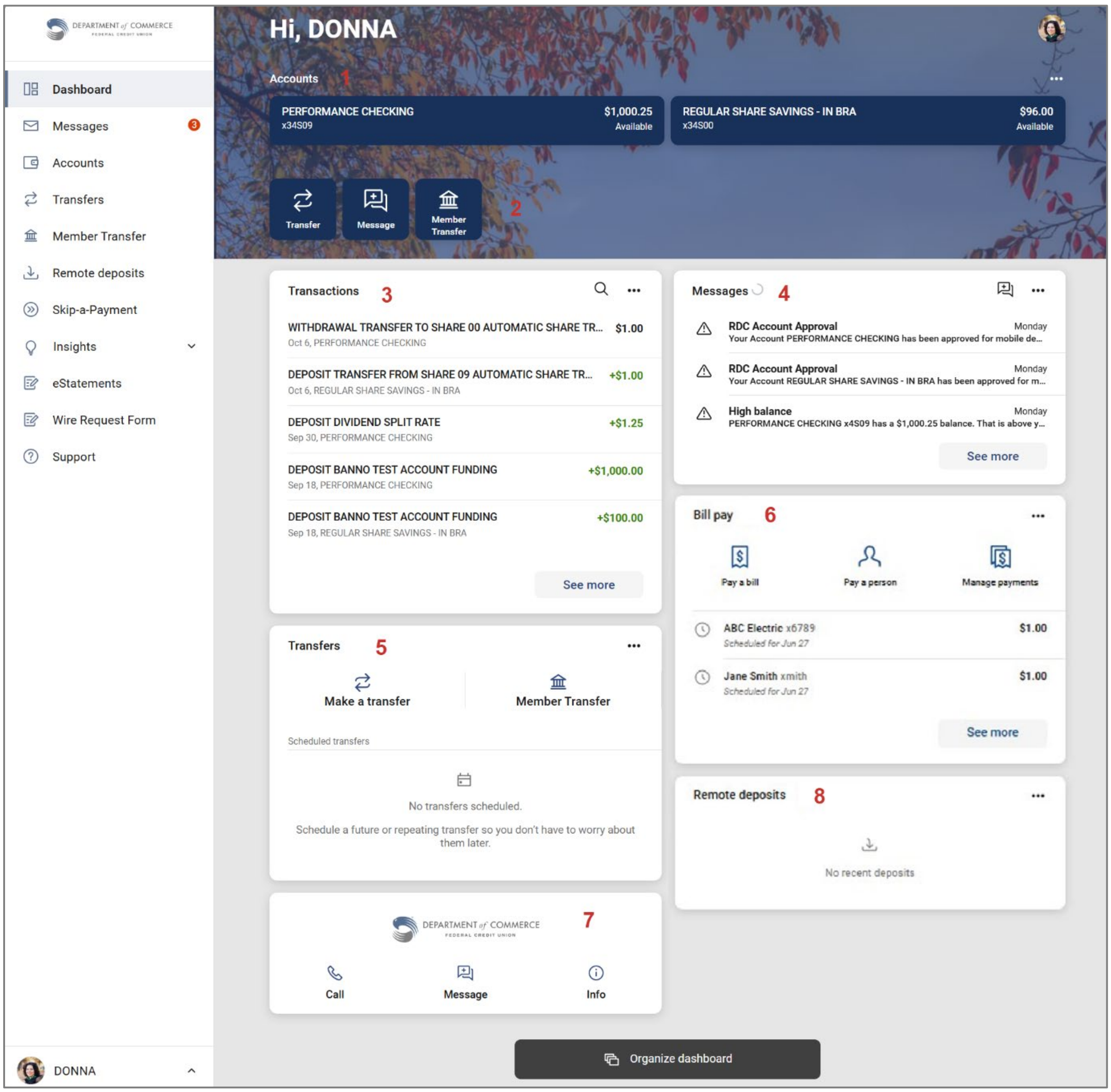


Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts -** Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons -** Click a button to jump to that feature of online banking
3. **Transactions -** Displays recent activity on all accounts
4. **Messages -** Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers -** Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay -** Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. **Support -** Displays information about the institution and provides multiple ways to contact the bank for support.
8. **Remote Deposits -** Displays remote deposit history to review recent submissions.

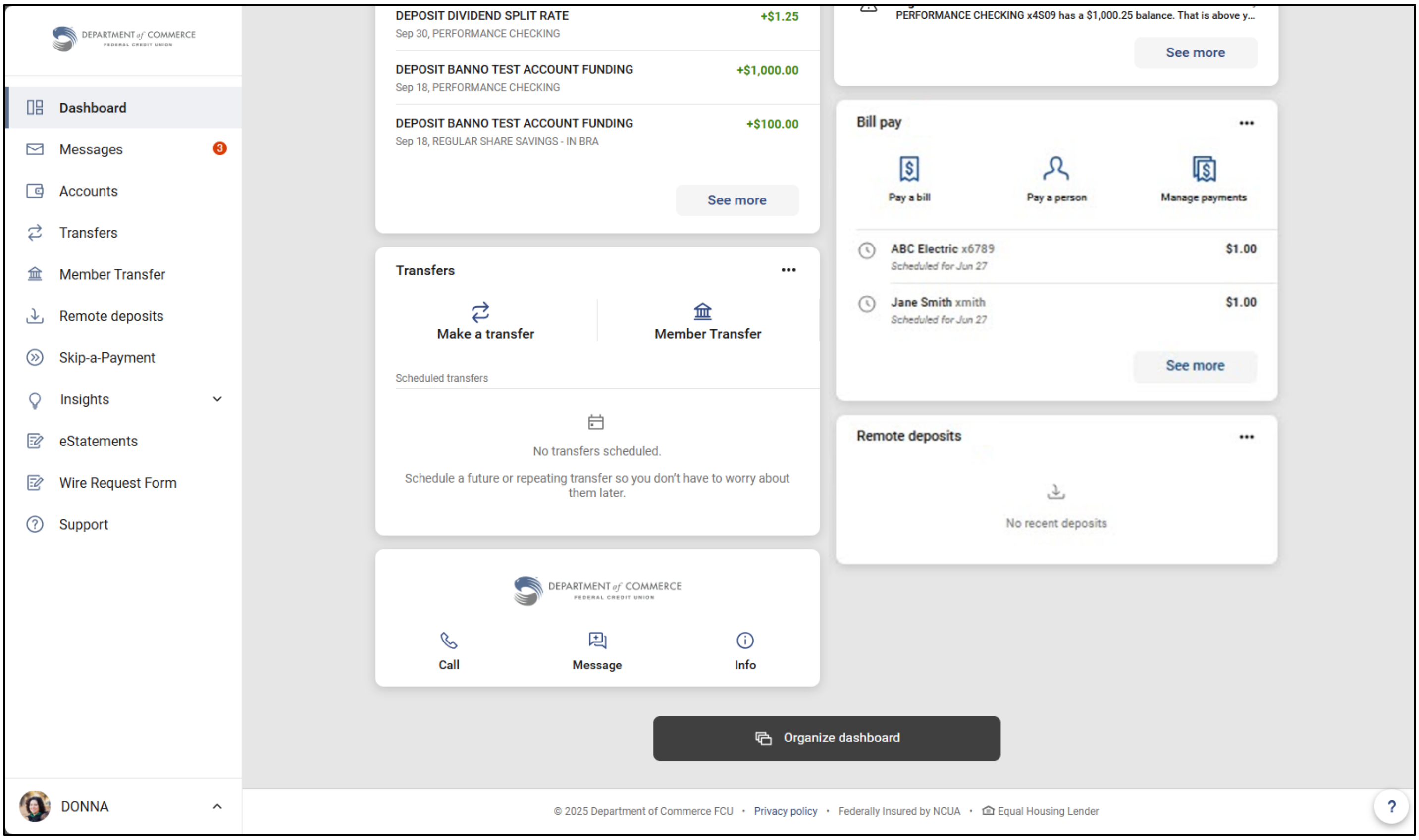


Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

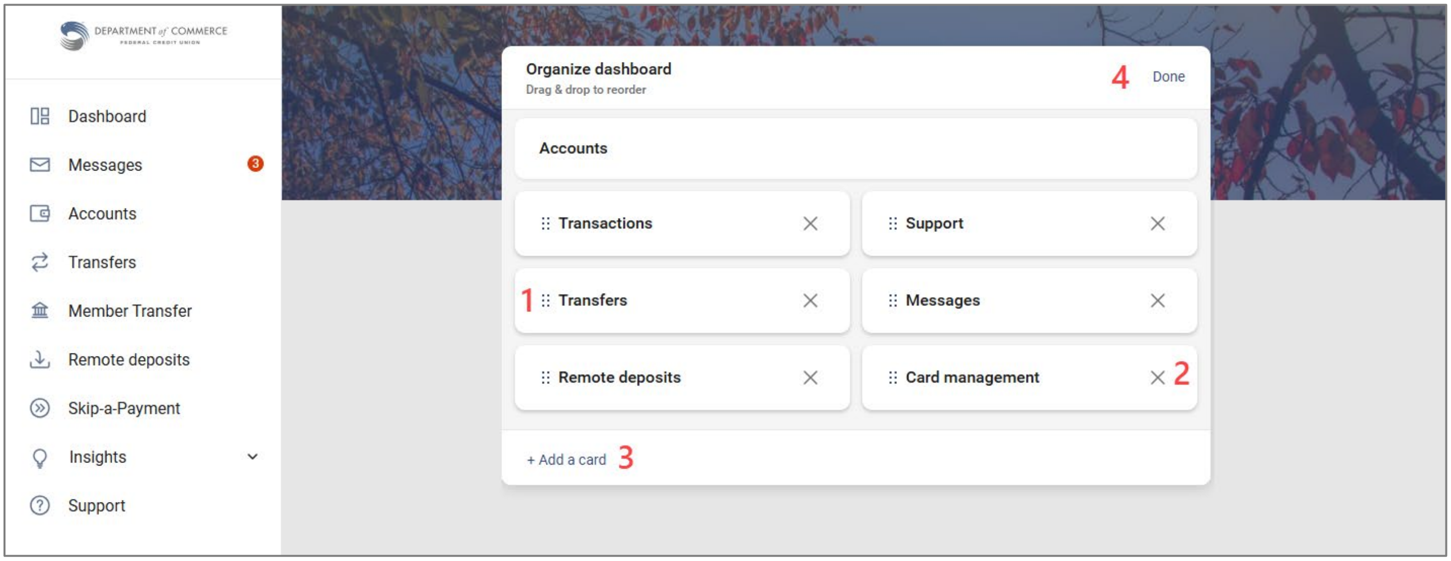
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

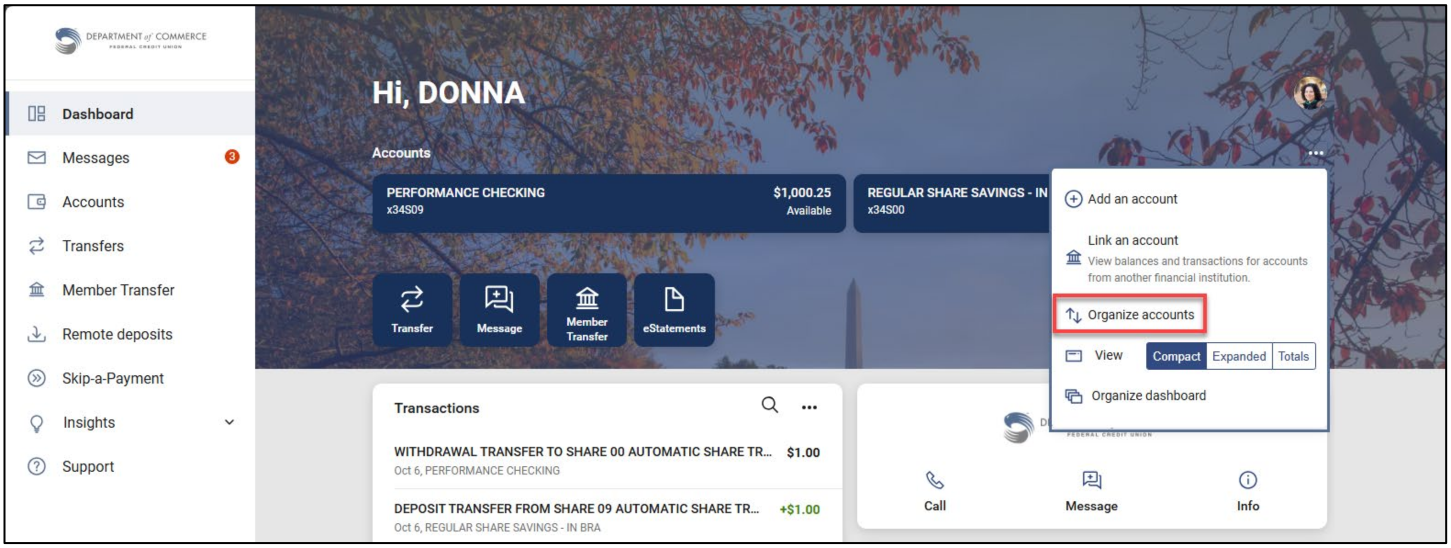


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

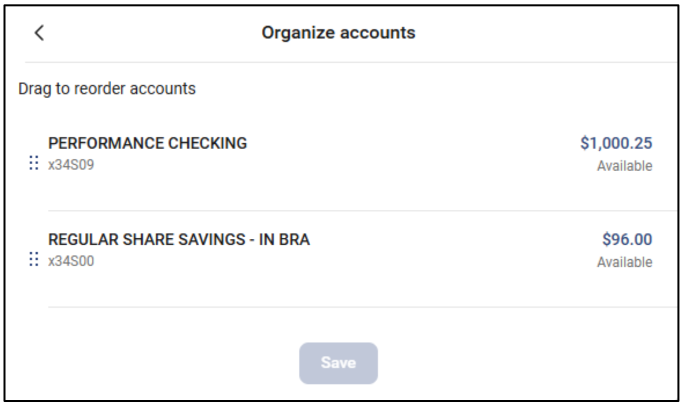
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

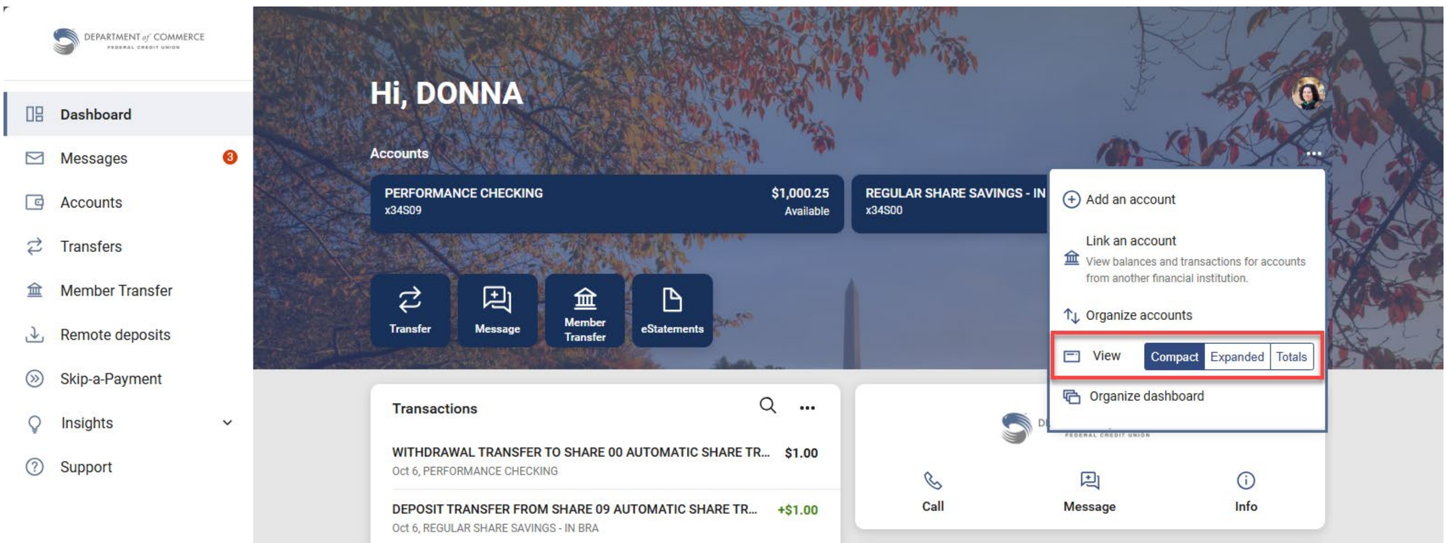


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



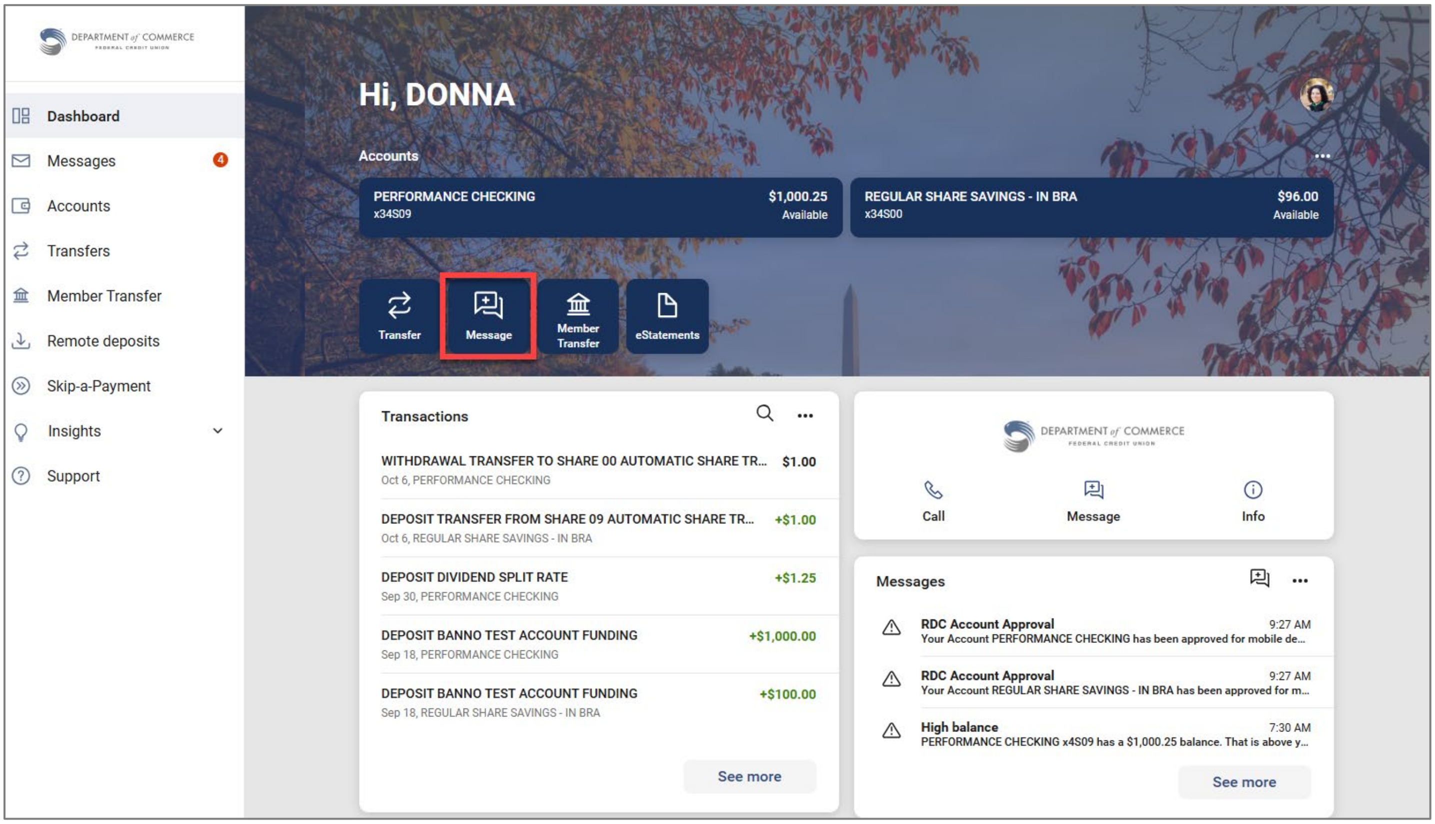
Messages

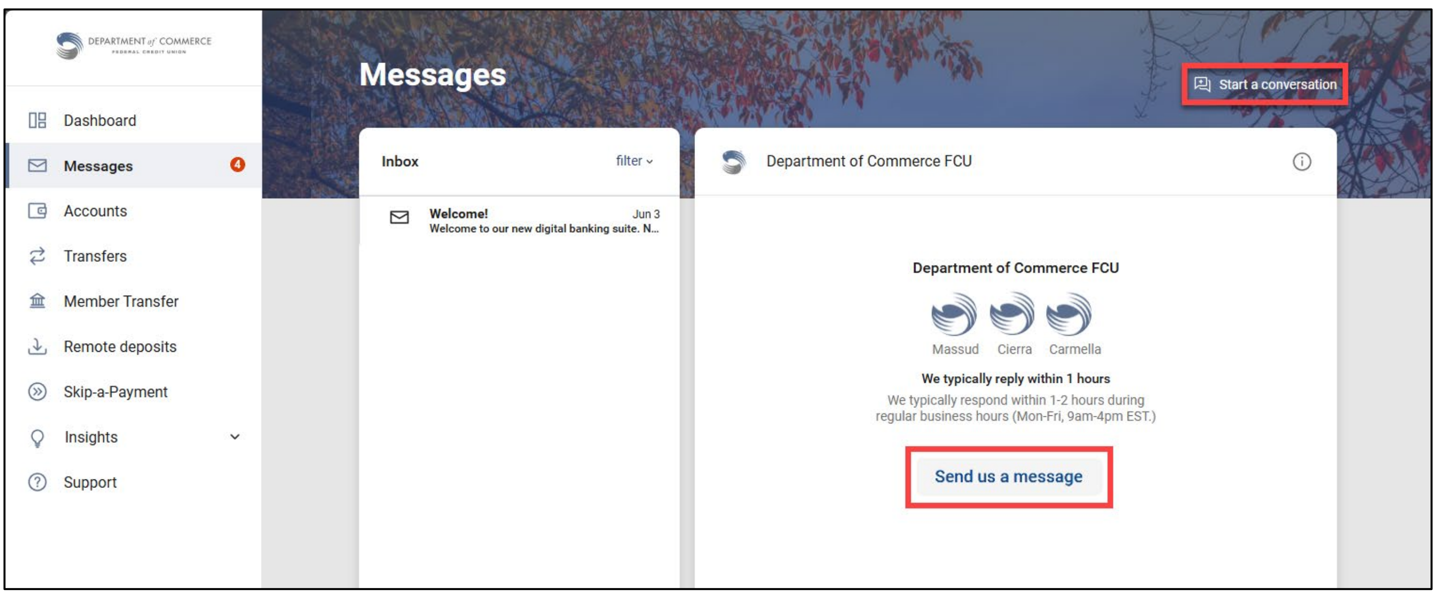
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

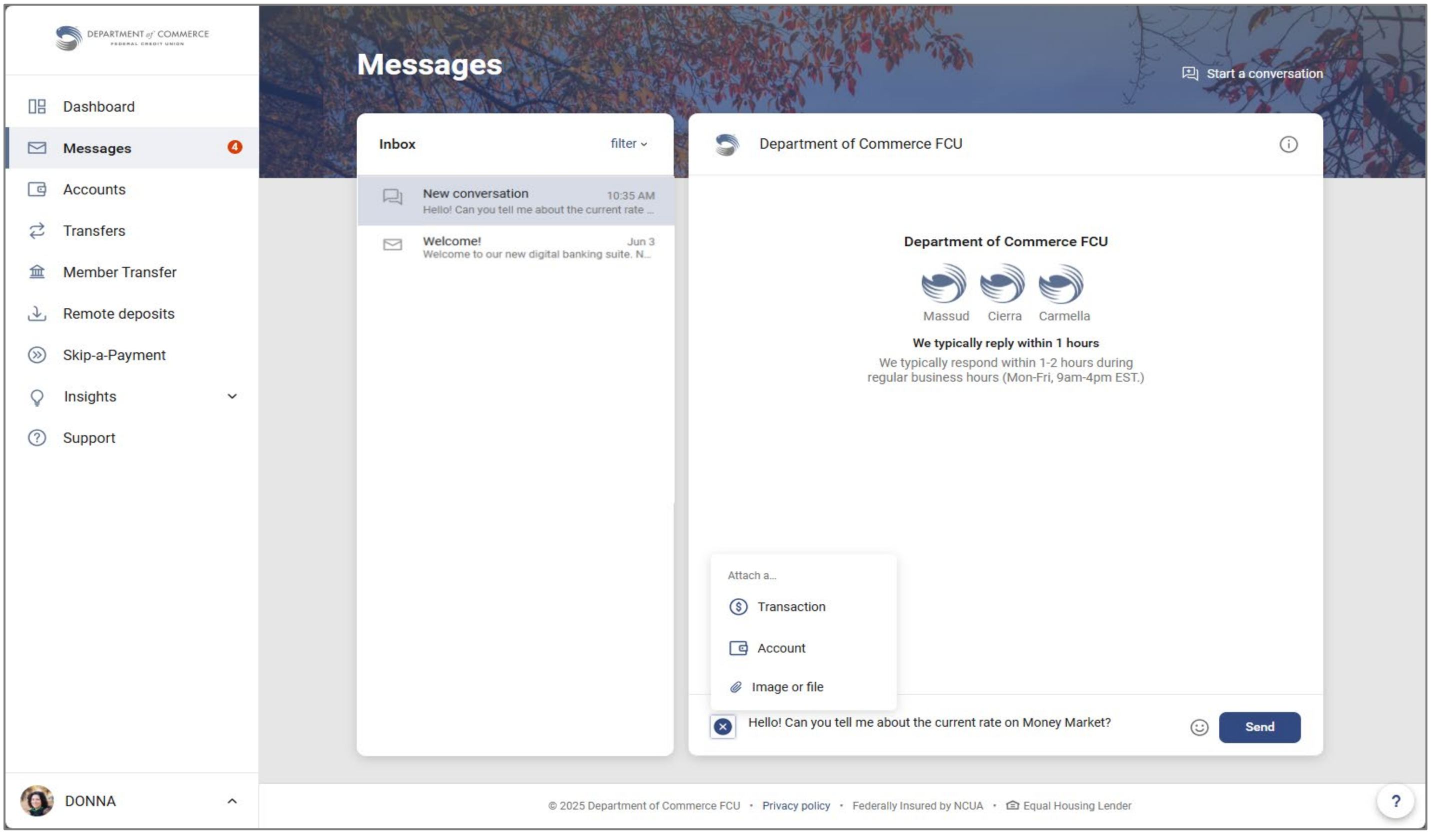
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation**.


DEPARTMENT of COMMERCE FEDERAL CREDIT UNION
Dashboard
Messages 4
Accounts
Transfers
Member Transfer
Remote deposits
Skip-a-Payment
Insights
Support
Hi, DONNA
Accounts
PERFORMANCE CHECKING x34S09 $1,000.25 Available
REGULAR SHARE SAVINGS - IN BRA x34S00 $96.00 Available
Transfer
Message
Member Transfer
eStatements
Transactions
WITHDRAWAL TRANSFER TO SHARE 00 AUTOMATIC SHARE TR... $1.00
Oct 6, PERFORMANCE CHECKING
DEPOSIT TRANSFER FROM SHARE 09 AUTOMATIC SHARE TR... +$1.00
Oct 6, REGULAR SHARE SAVINGS - IN BRA
DEPOSIT DIVIDEND SPLIT RATE +$1.25
Sep 30, PERFORMANCE CHECKING
DEPOSIT BANNO TEST ACCOUNT FUNDING +$1,000.00
Sep 18, PERFORMANCE CHECKING
DEPOSIT BANNO TEST ACCOUNT FUNDING +$100.00
Sep 18, REGULAR SHARE SAVINGS - IN BRA
See more
Call
Message
Info
Messages
RDC Account Approval 9:27 AM
Your Account PERFORMANCE CHECKING has been approved for mobile de...
RDC Account Approval 9:27 AM
Your Account REGULAR SHARE SAVINGS - IN BRA has been approved for m...
High balance 7:30 AM
PERFORMANCE CHECKING x4S09 has a $1,000.25 balance. That is above y...
See more


Dashboard
Messages 4
Accounts
Transfers
Member Transfer
Remote deposits
Skip-a-Payment
Insights
Support
Messages
Start a conversation
Inbox
filter
Welcome! Jun 3
Welcome to our new digital banking suite. N...
Department of Commerce FCU
Department of Commerce FCU
Massud
Cierra
Carmella
We typically reply within 1 hours
We typically respond within 1-2 hours during regular business hours (Mon-Fri, 9am-4pm EST.)
Send us a message

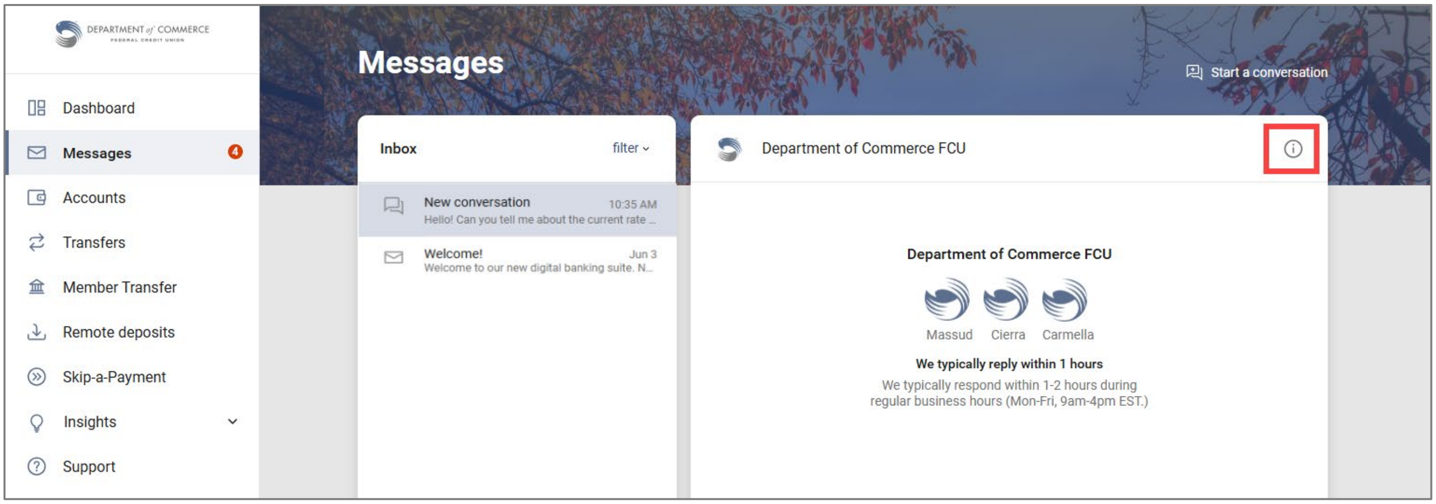
Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



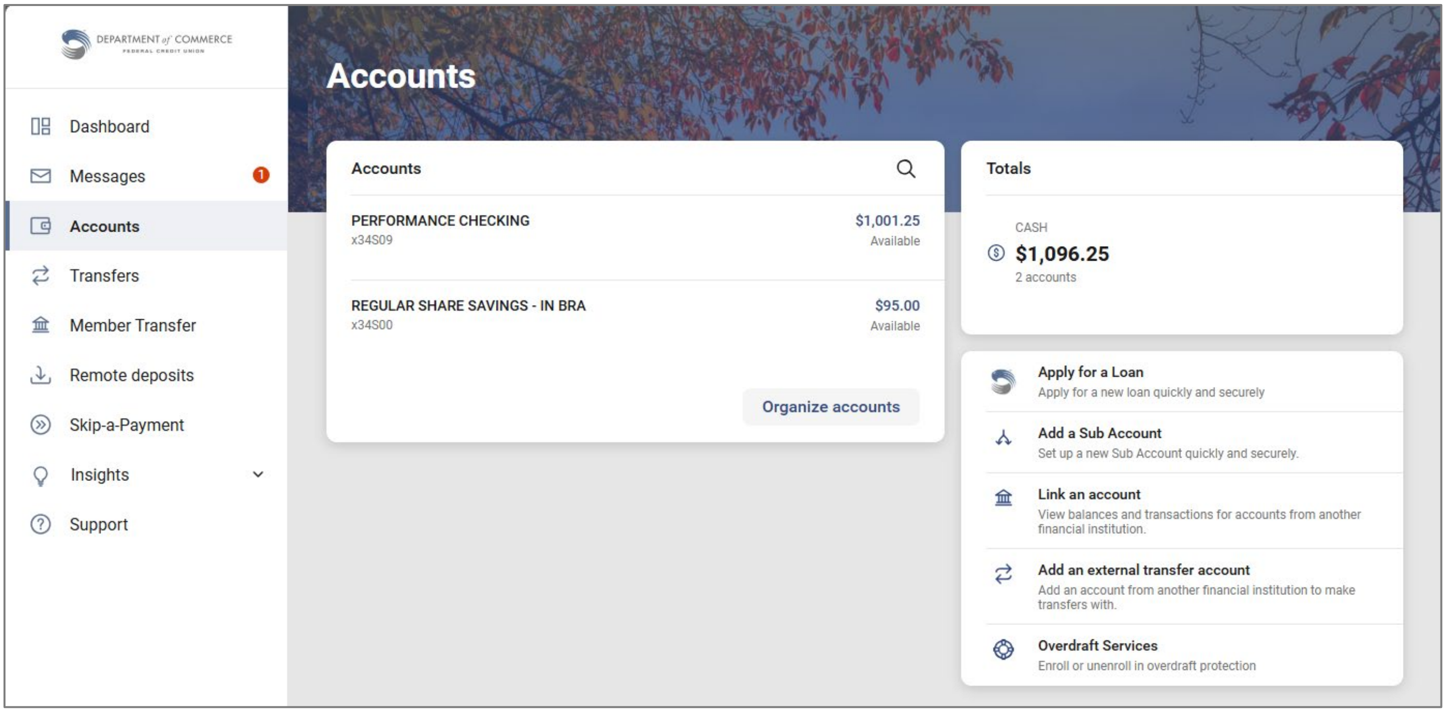
Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

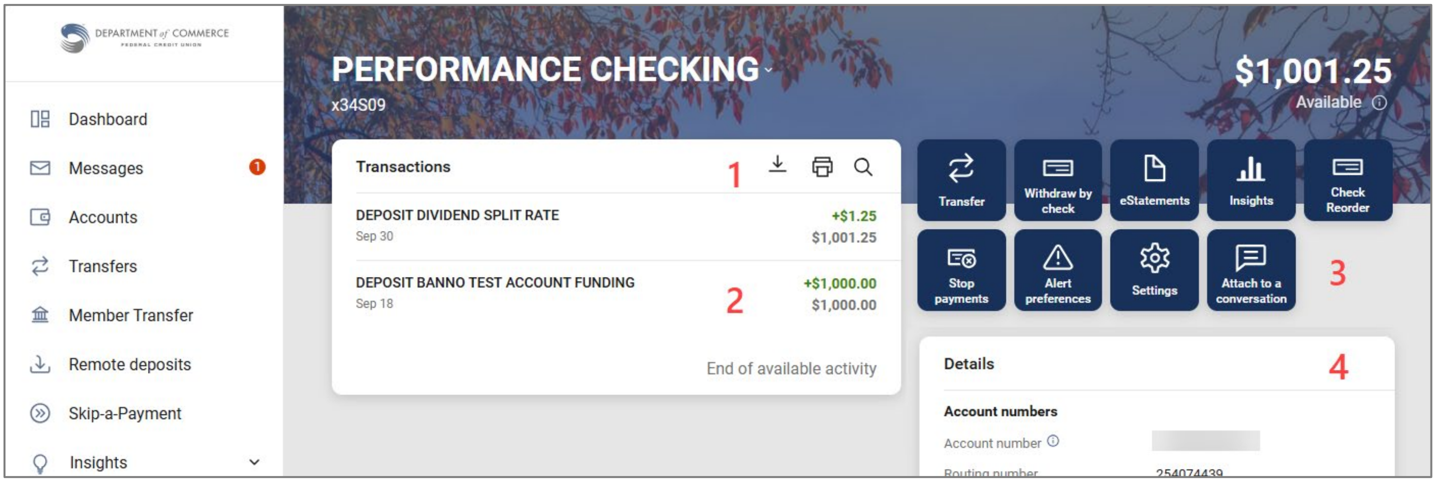
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

Select an account from the **Accounts** page or from the **Dashboard.**

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

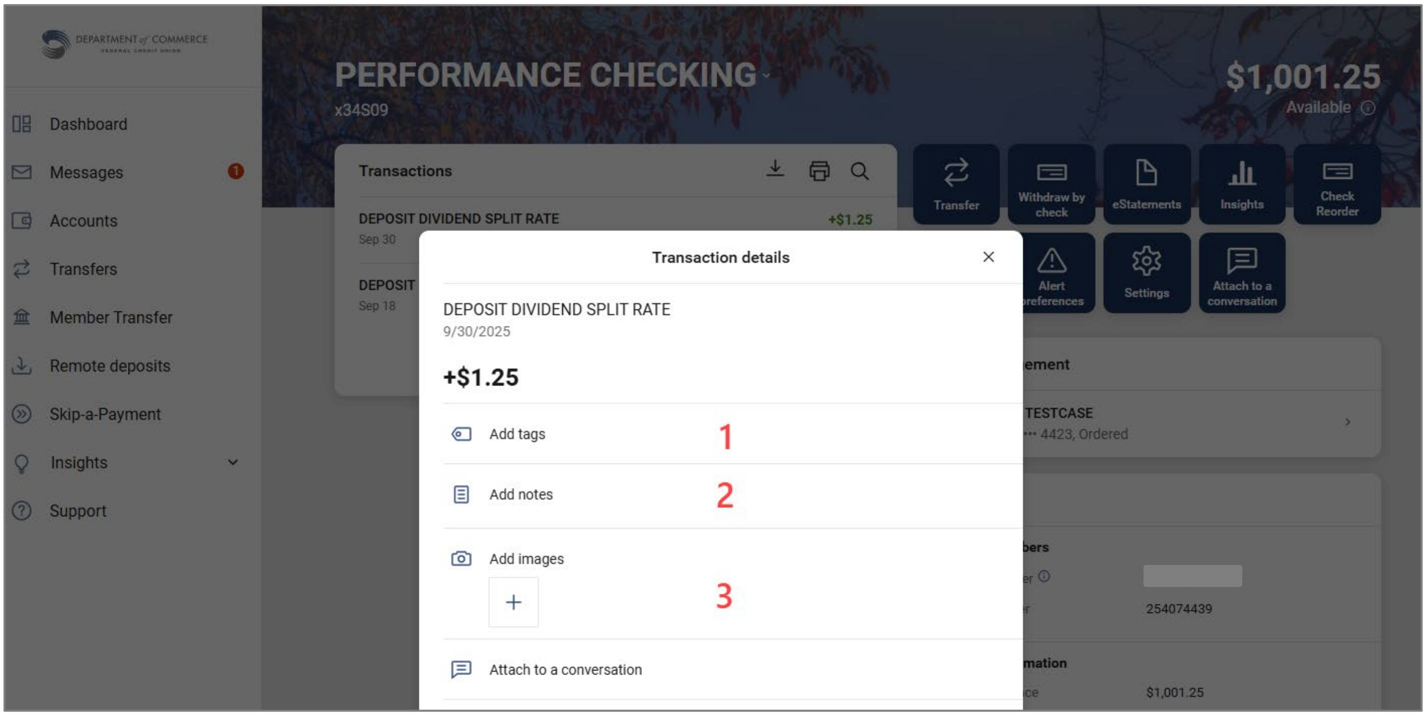


Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.

Attach the transaction details to a conversation with the institution.



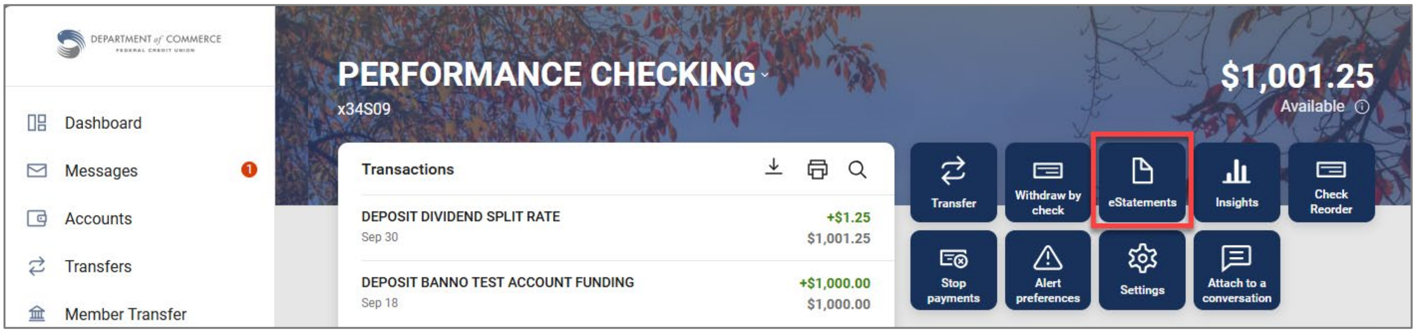
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic documents are available to view.

Accessing Statements & Documents

Step 1

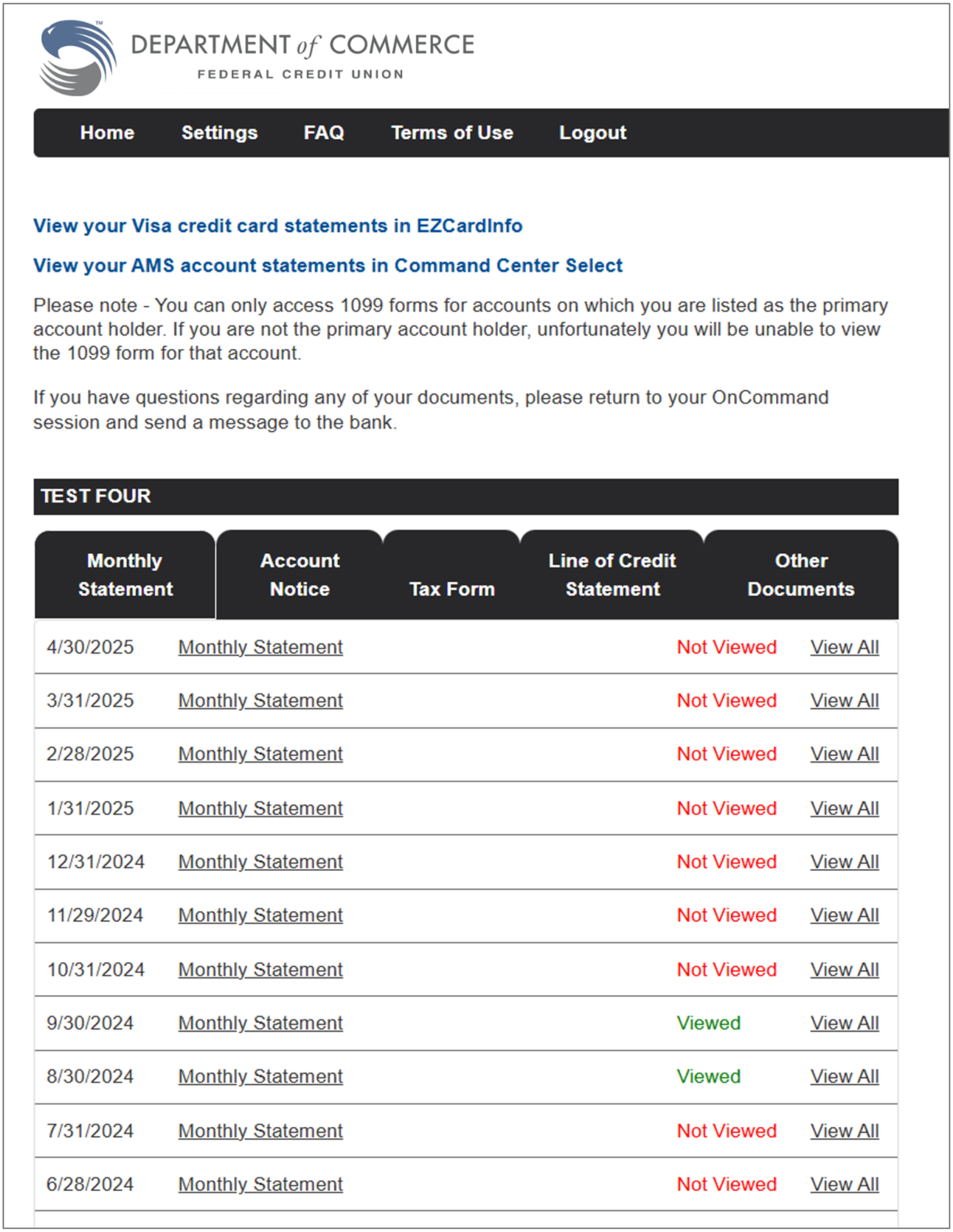
Click **eStatements** from the Accounts page or the Dashboard.



Step 2

Select a document to download and view.

You can click each column to filter and change the type of documents being displayed.



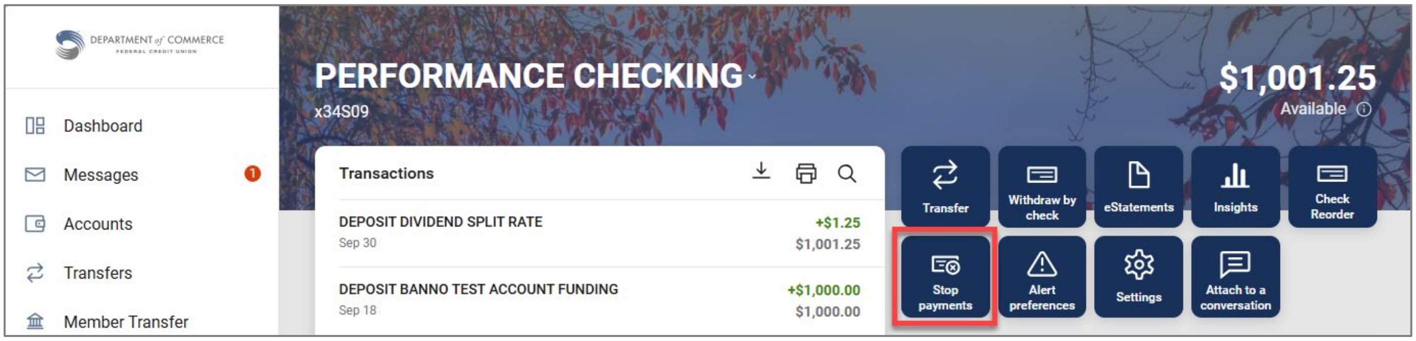
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

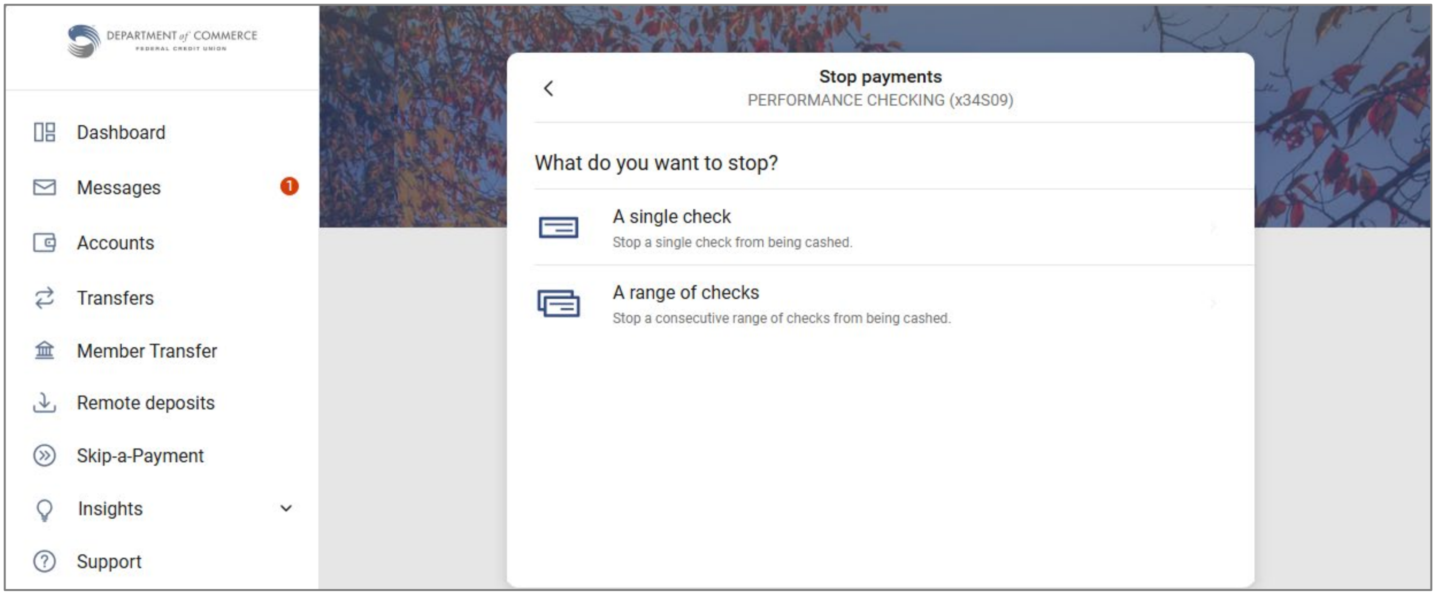
Step 1

Select the **Stop payments** button.



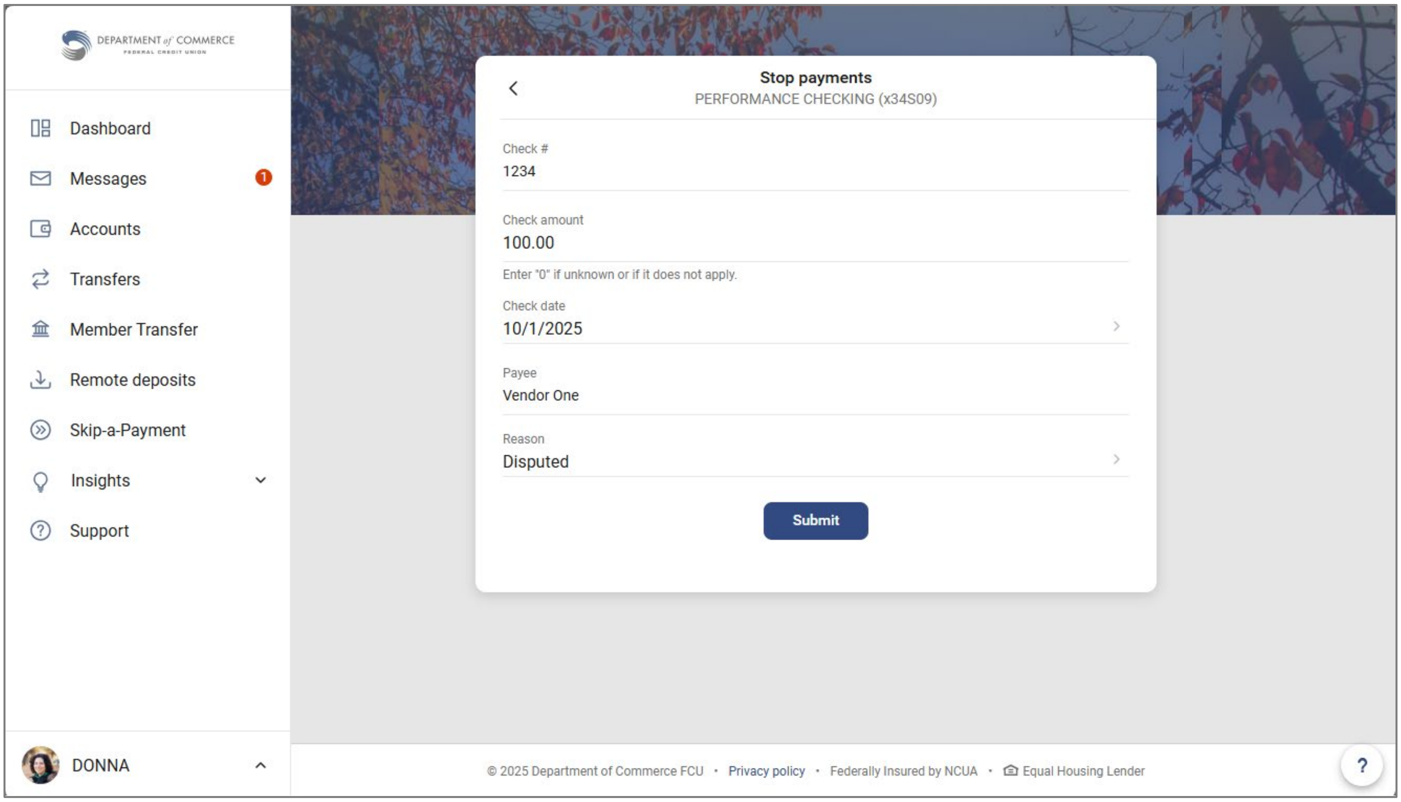
Step 2

Choose **A single check**.



Step 3

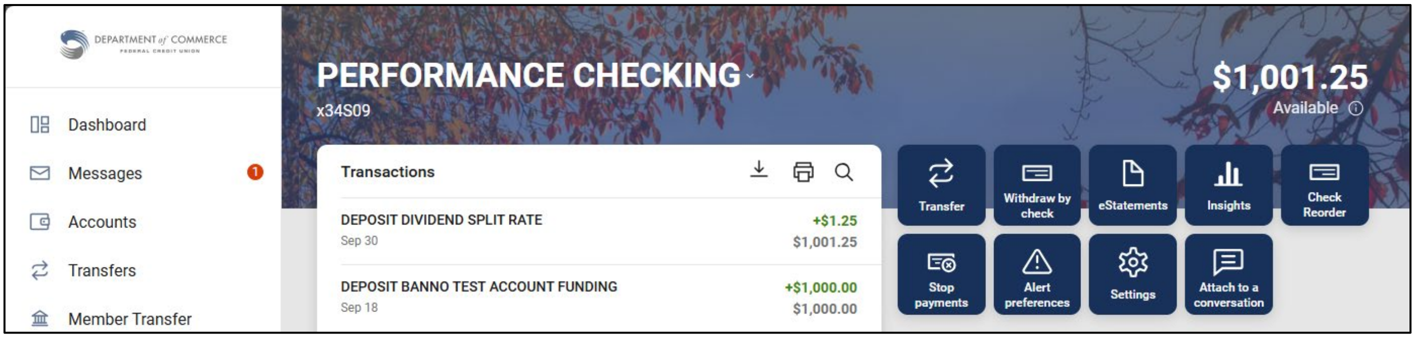
Complete the details.



Place a Stop Payment on a Range of Checks

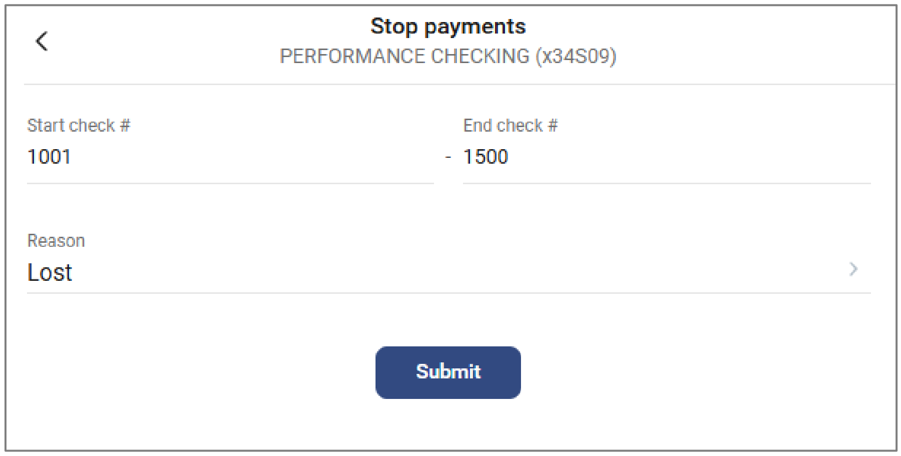
Step 1

Select **Stop payments** button.



Step 2

Choose A range of checks and complete the details.



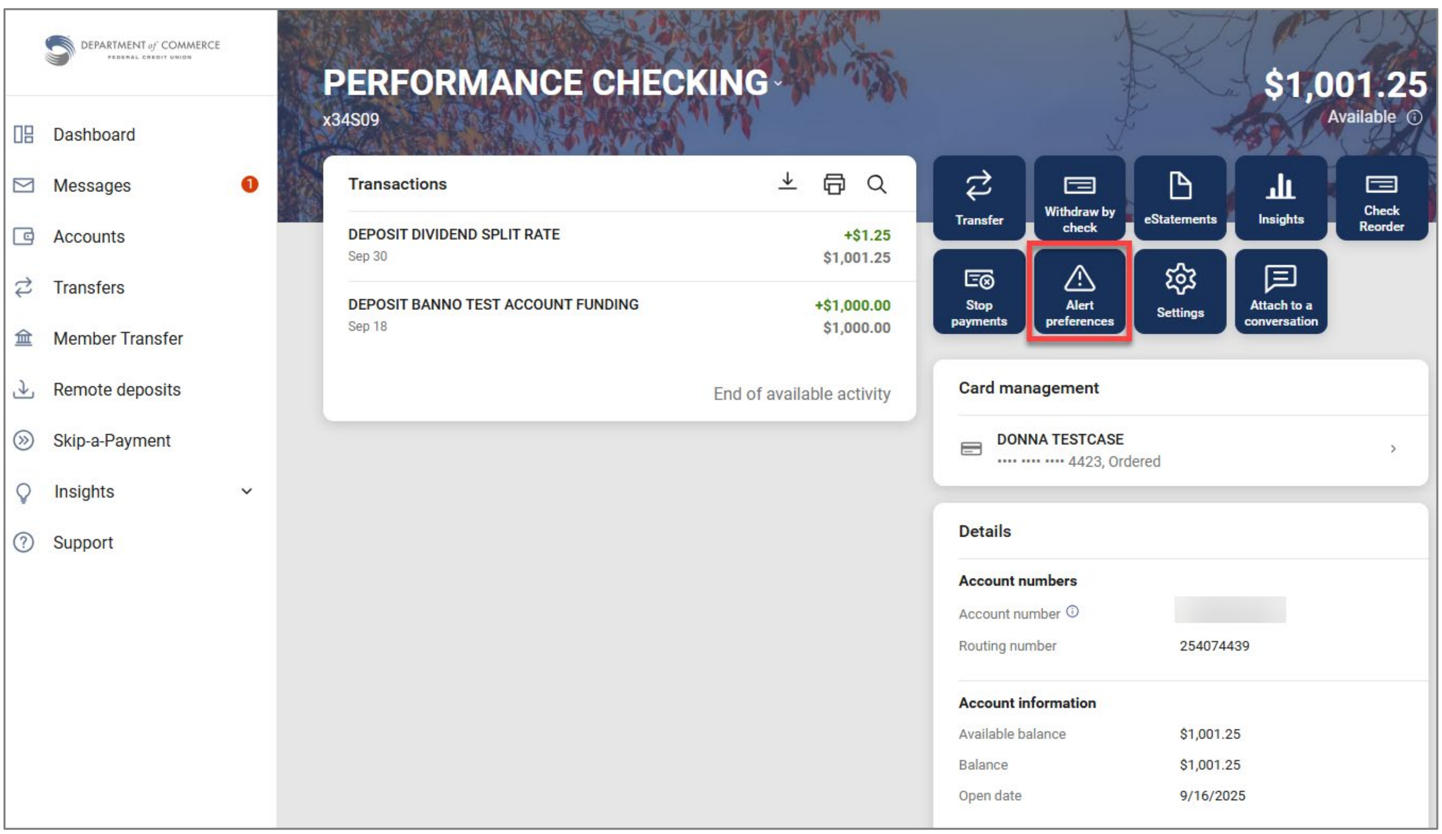
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

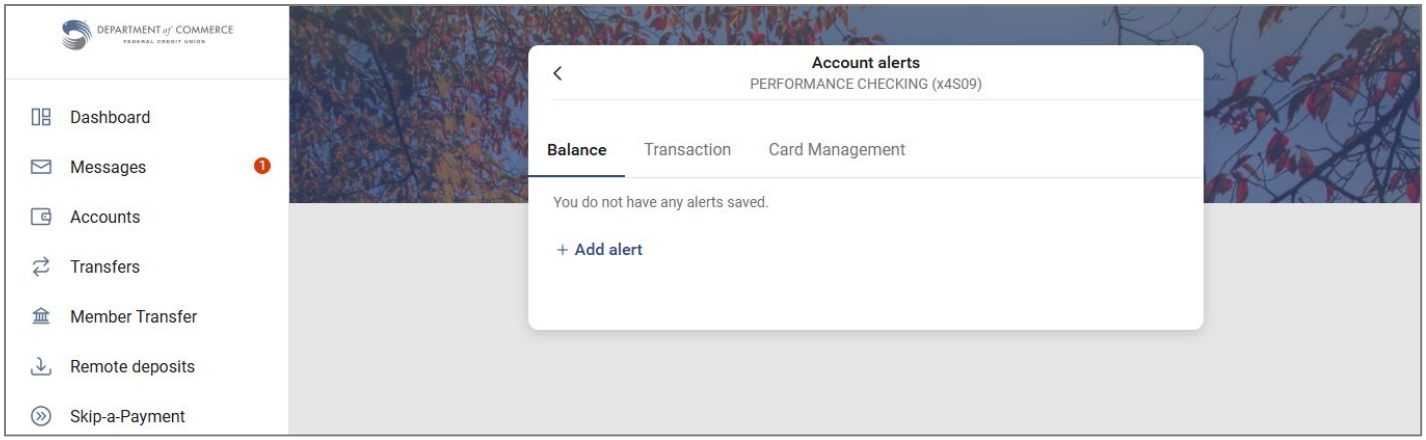
Step 1

Click **Alert Preferences** and select Balances, transactions, and deposits.



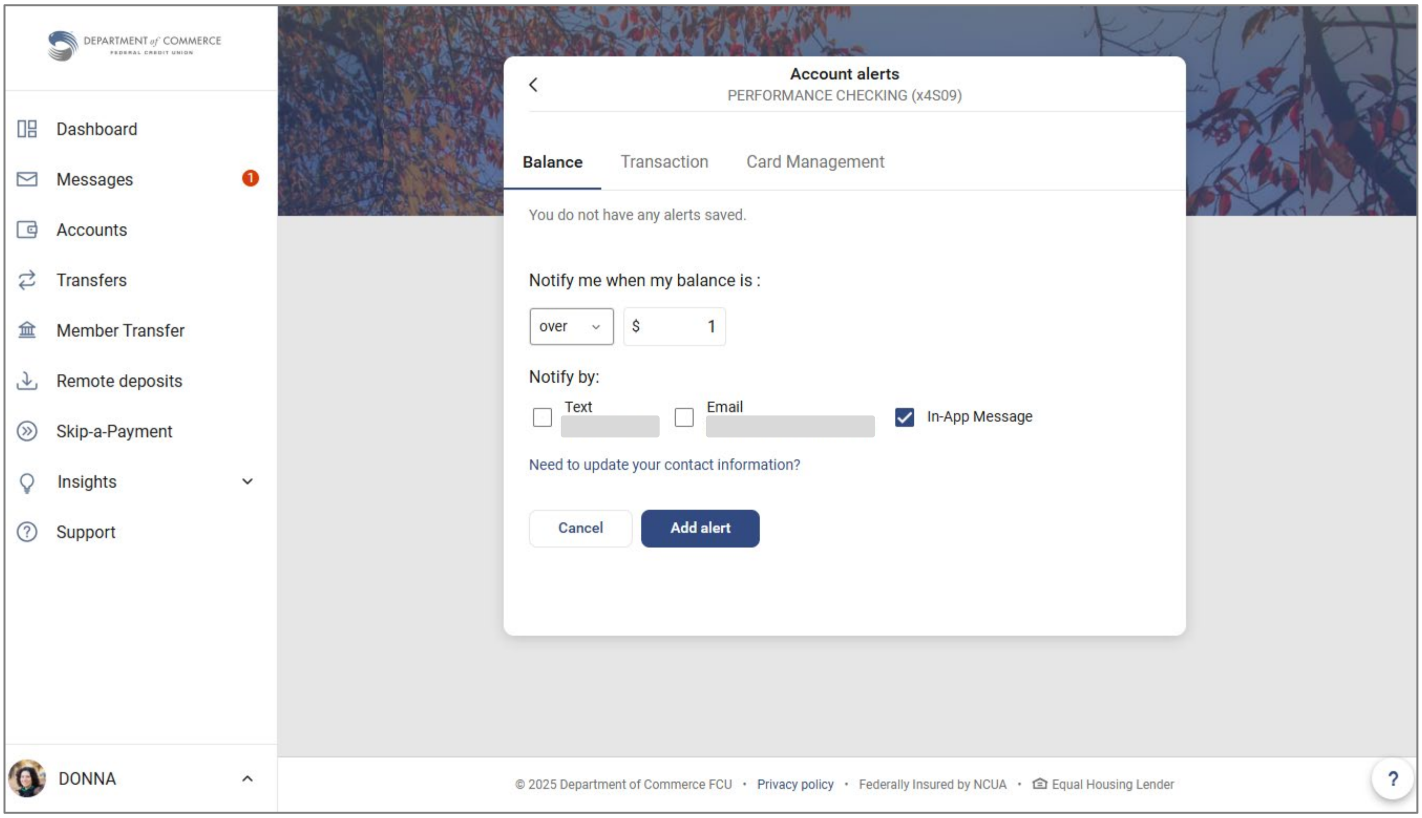
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

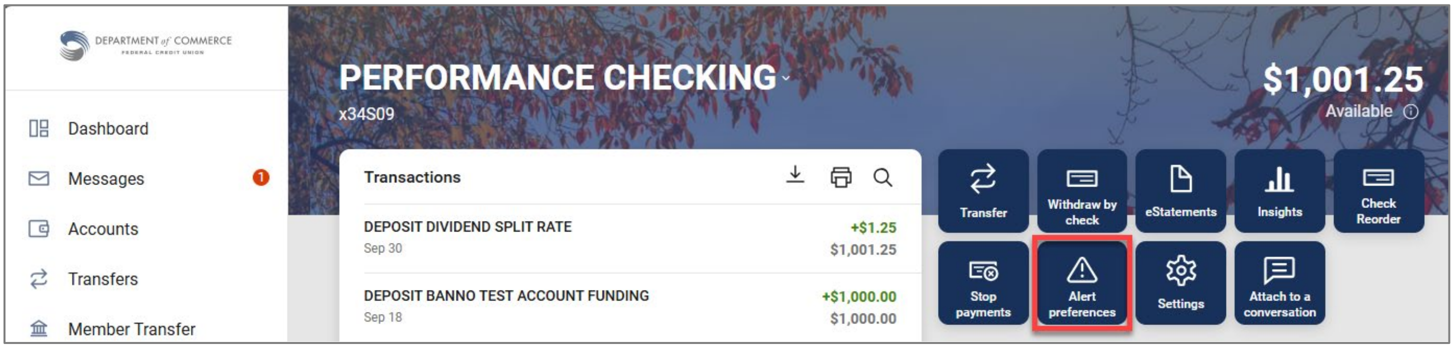
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete an Alert

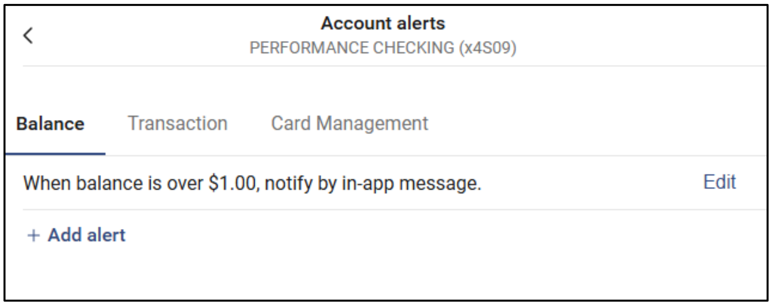
Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



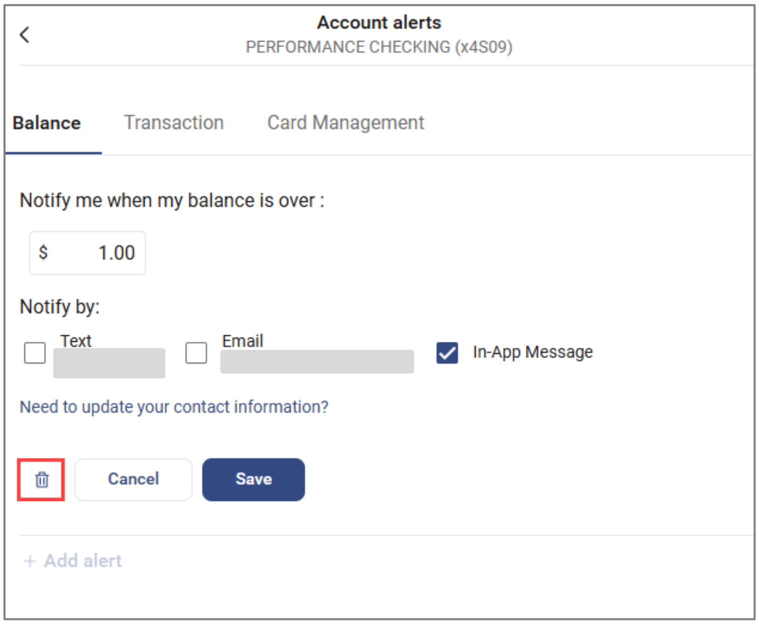
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.

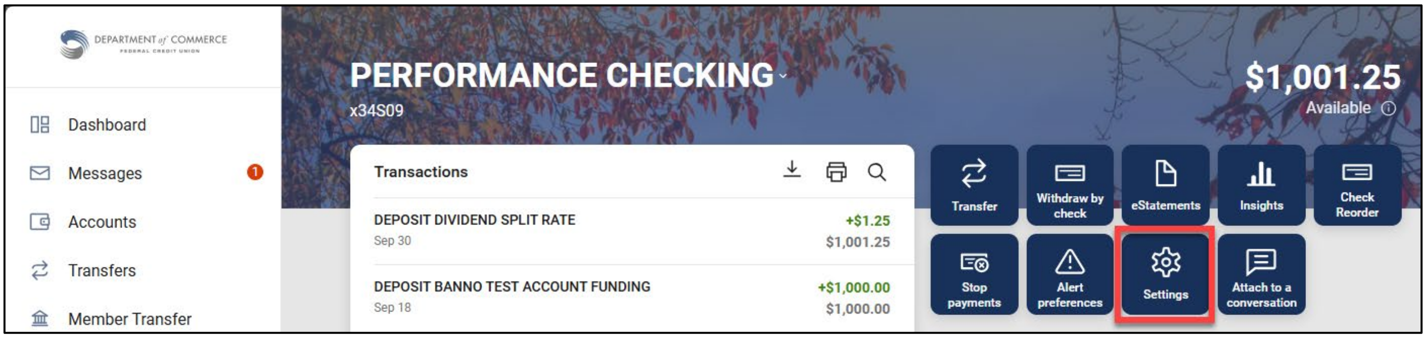


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

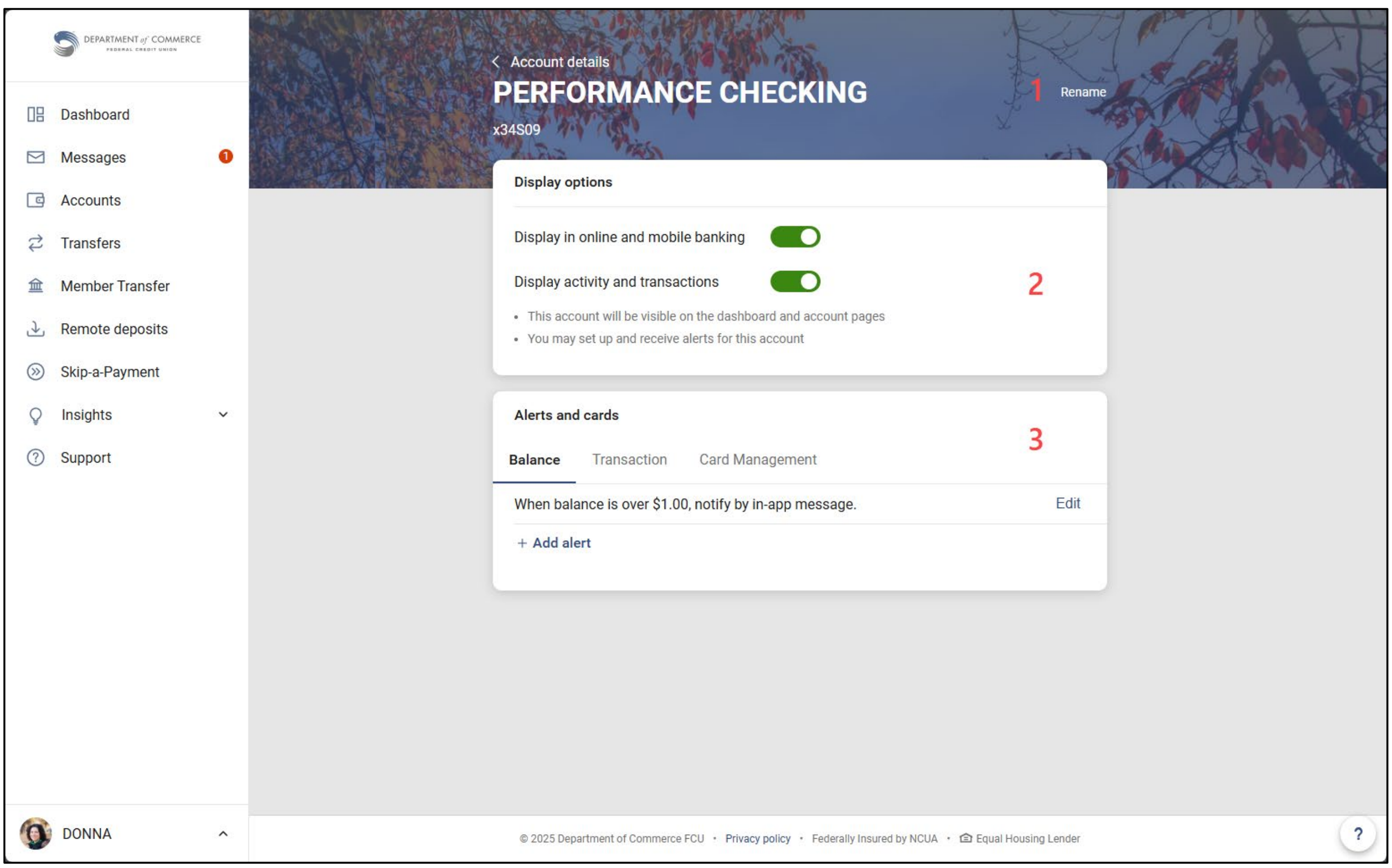
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename -** Change the nickname of the account.
2. **Display -** Choose to display the account and/or activity in online banking.
3. Add or modify alerts.



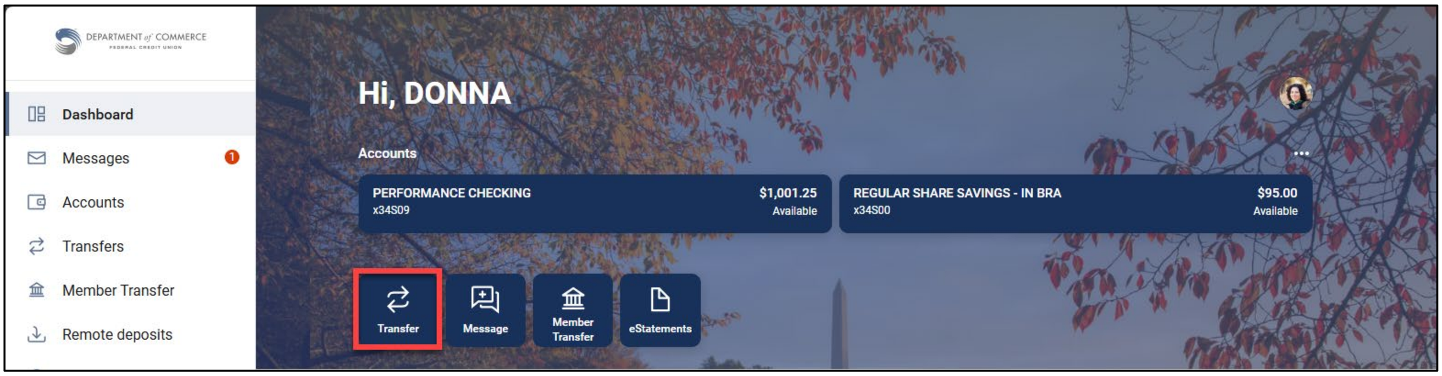
Transfers

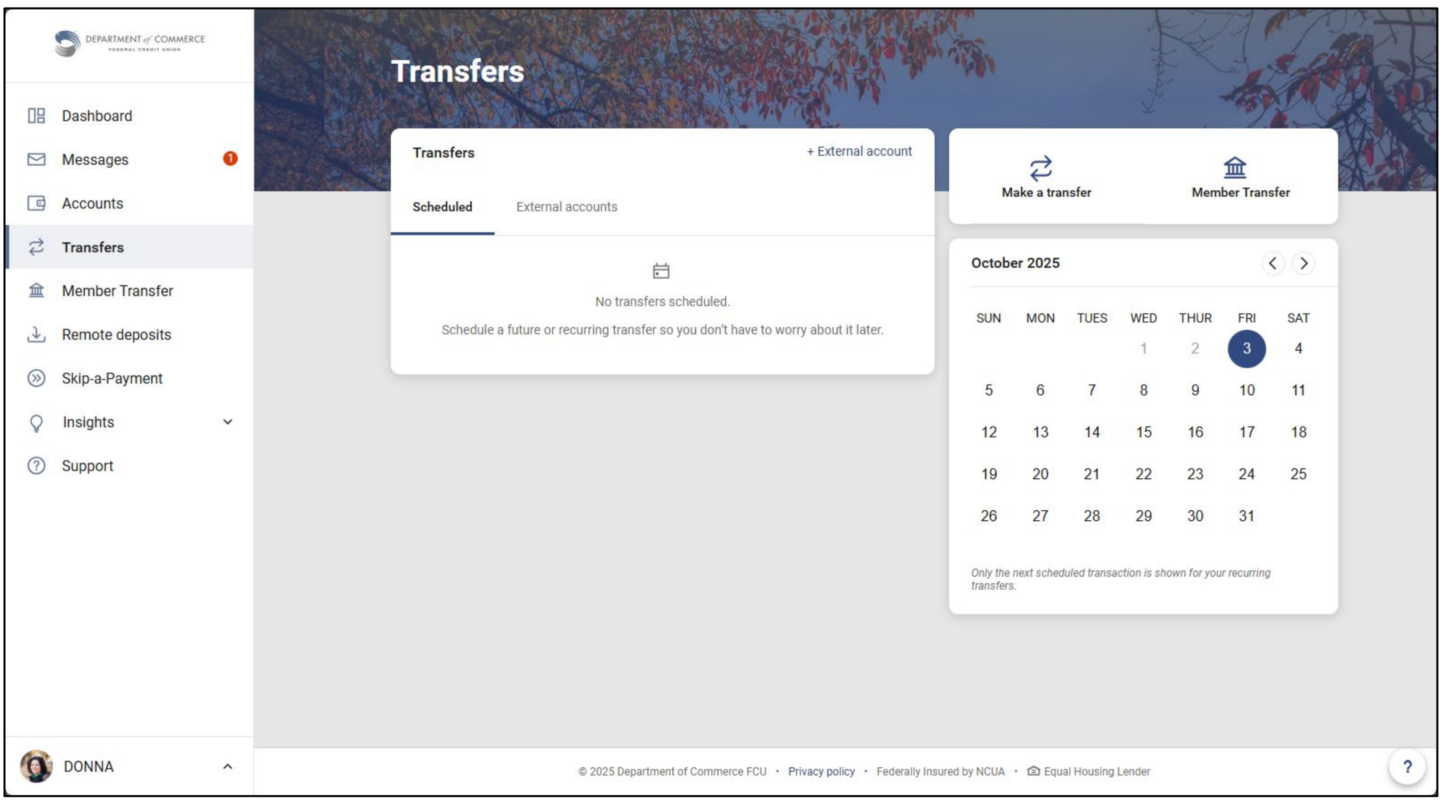
Move money between internal and external accounts.

Submit a Transfer

Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.

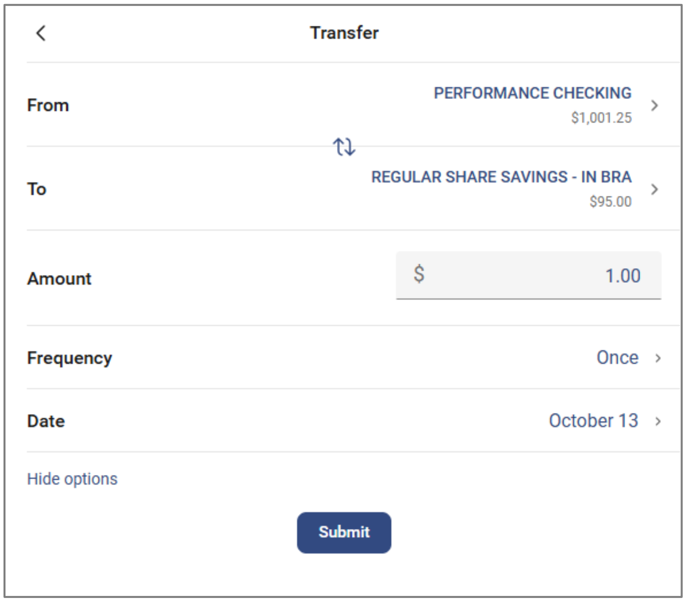




Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

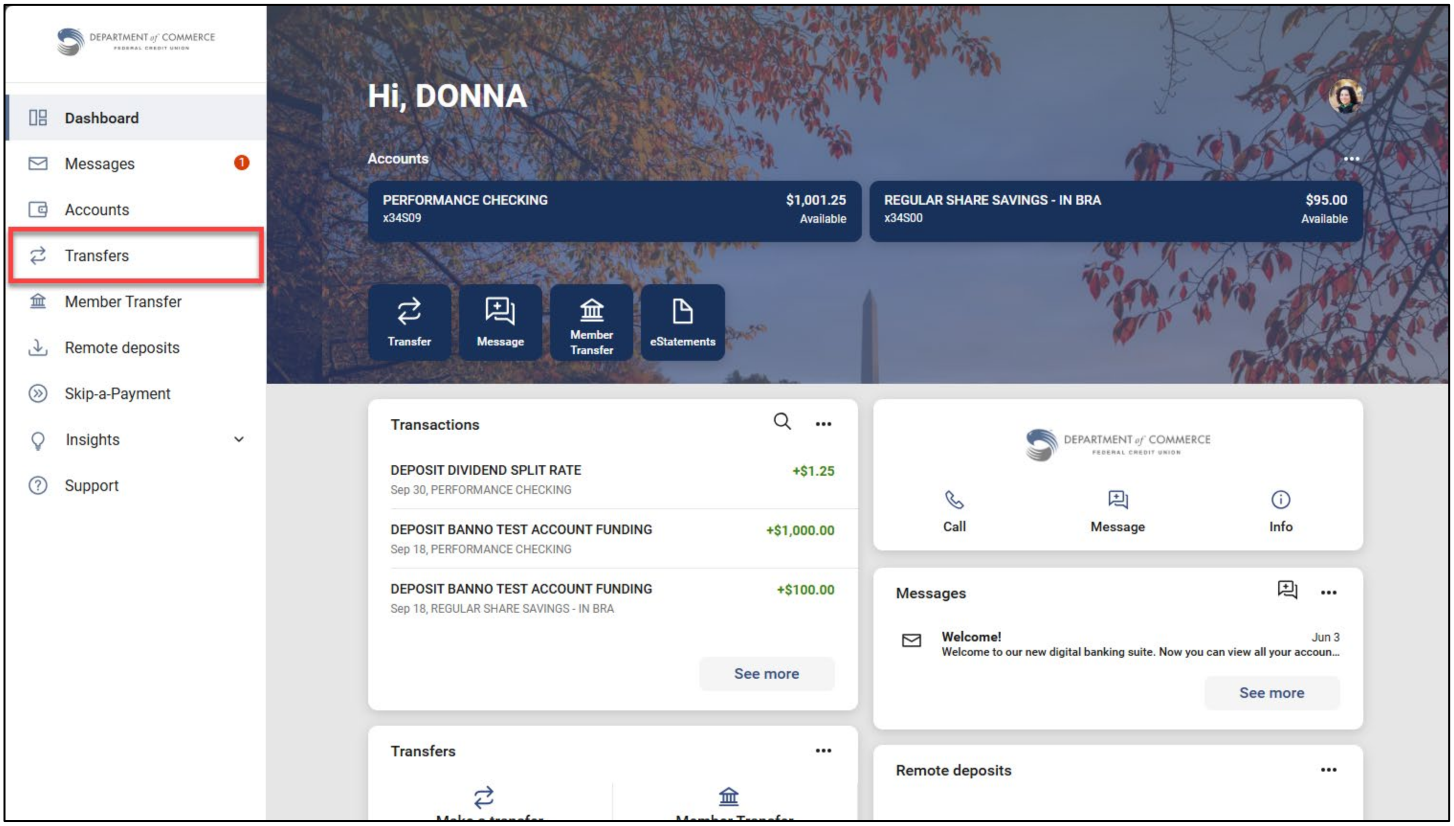


Enroll an External Transfer Account

This feature is subject to approval.

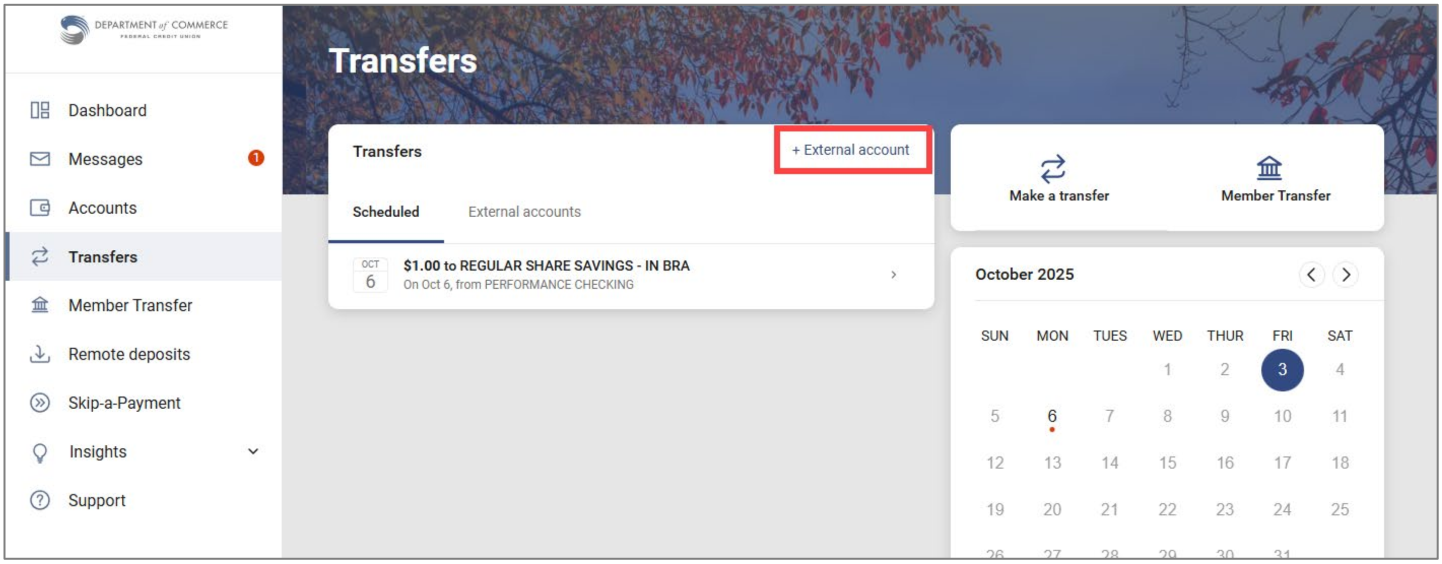
Step 1

Select **Transfers** from the navigation pane.



Step 2

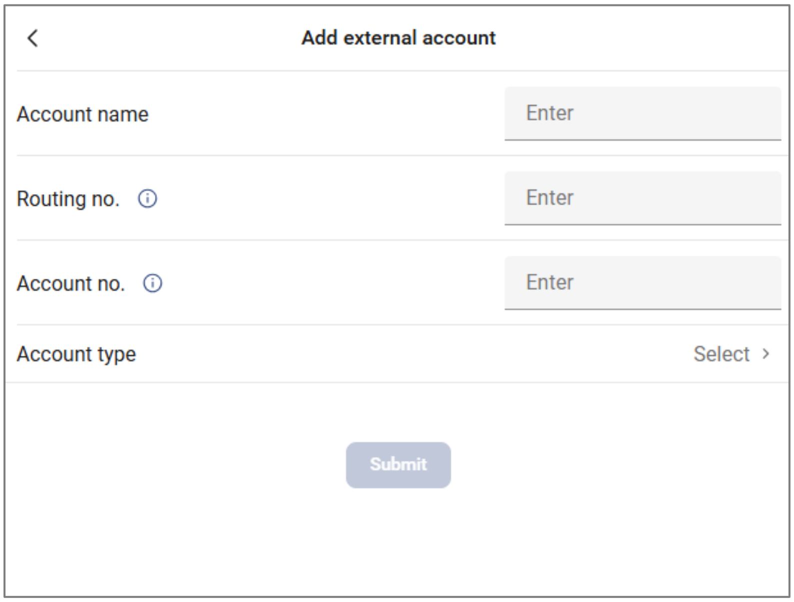
Select **+ External account**.
You may be prompted to verify your identity by entering your password.



Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

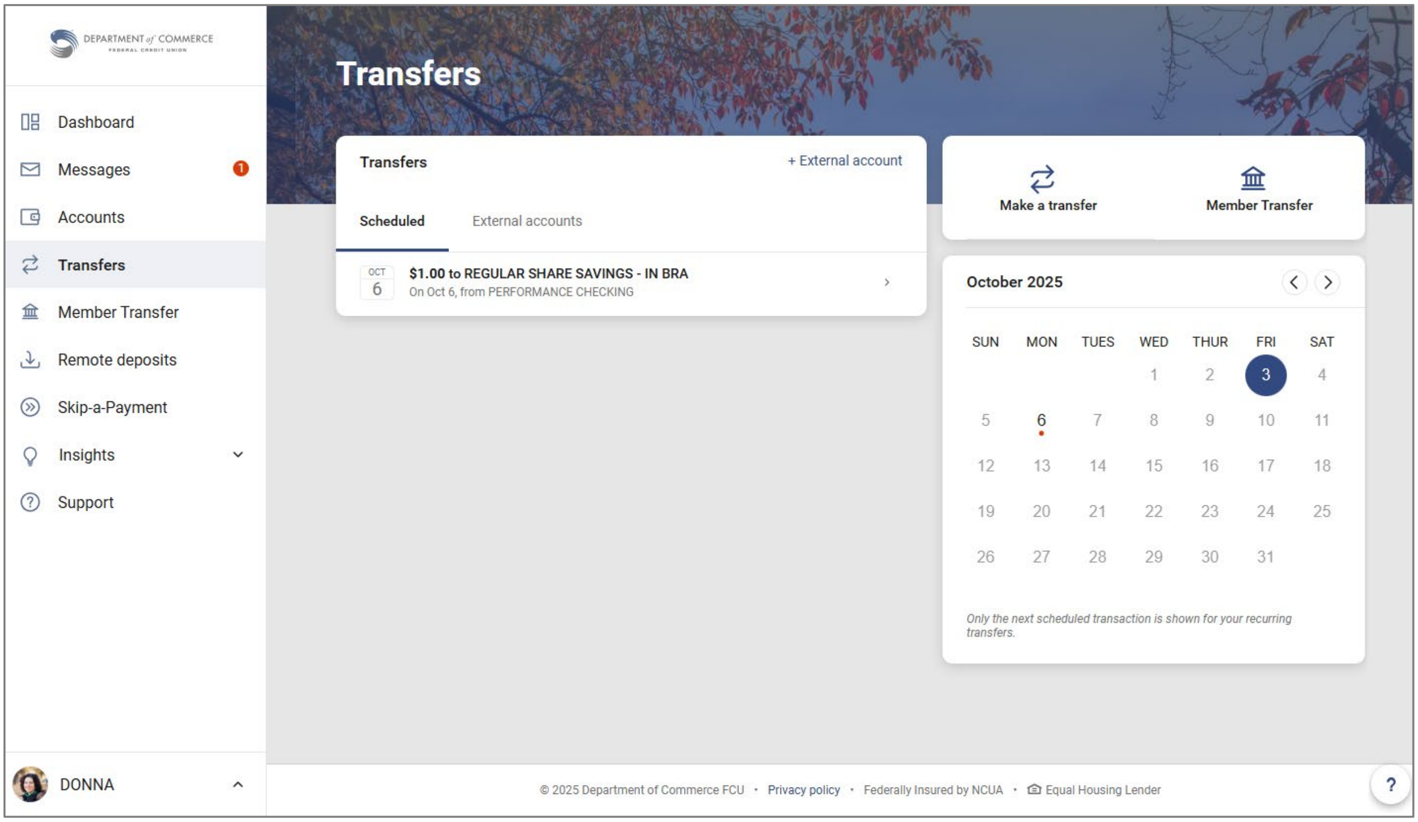
Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

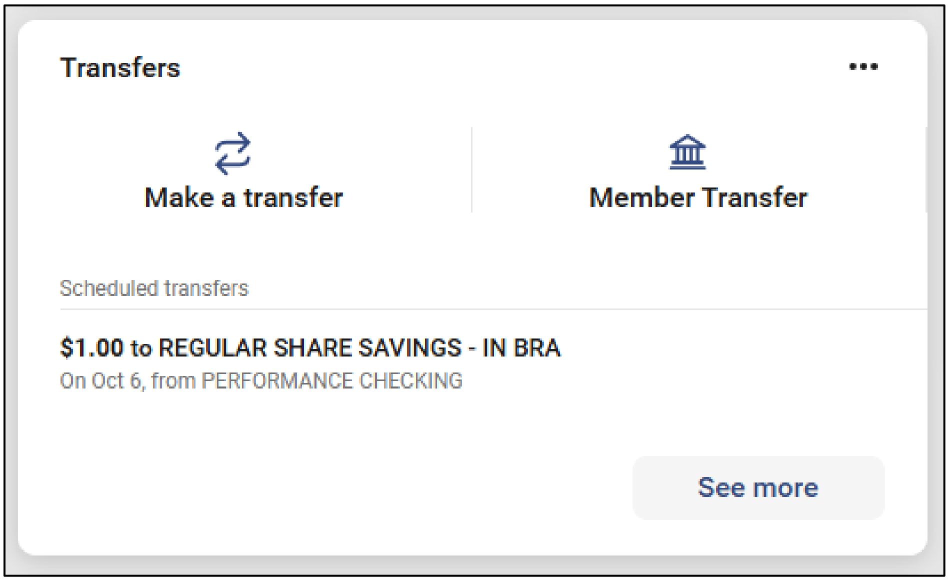


Edit or Delete a Scheduled Transfer

Step 1

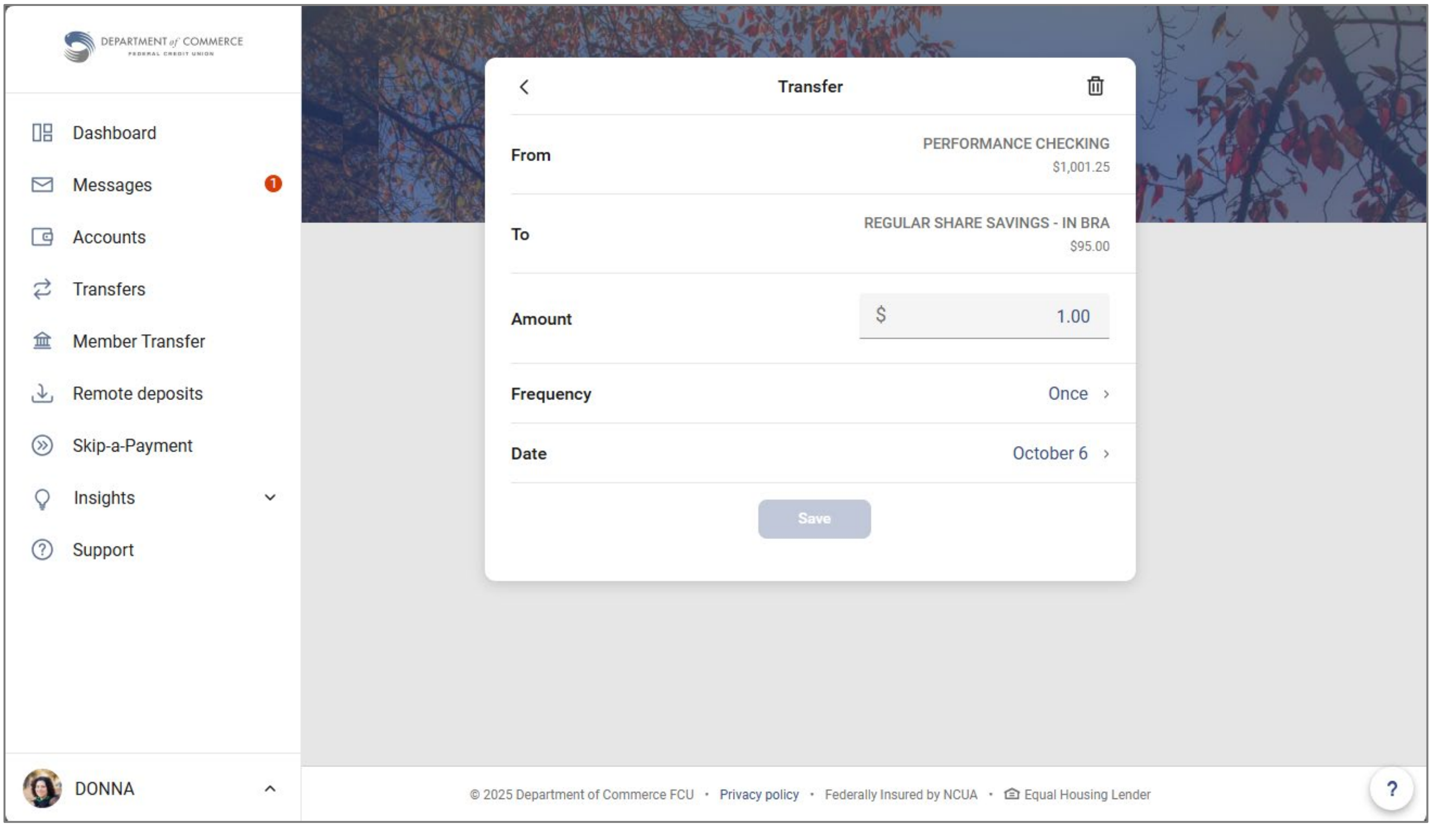
Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.





Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



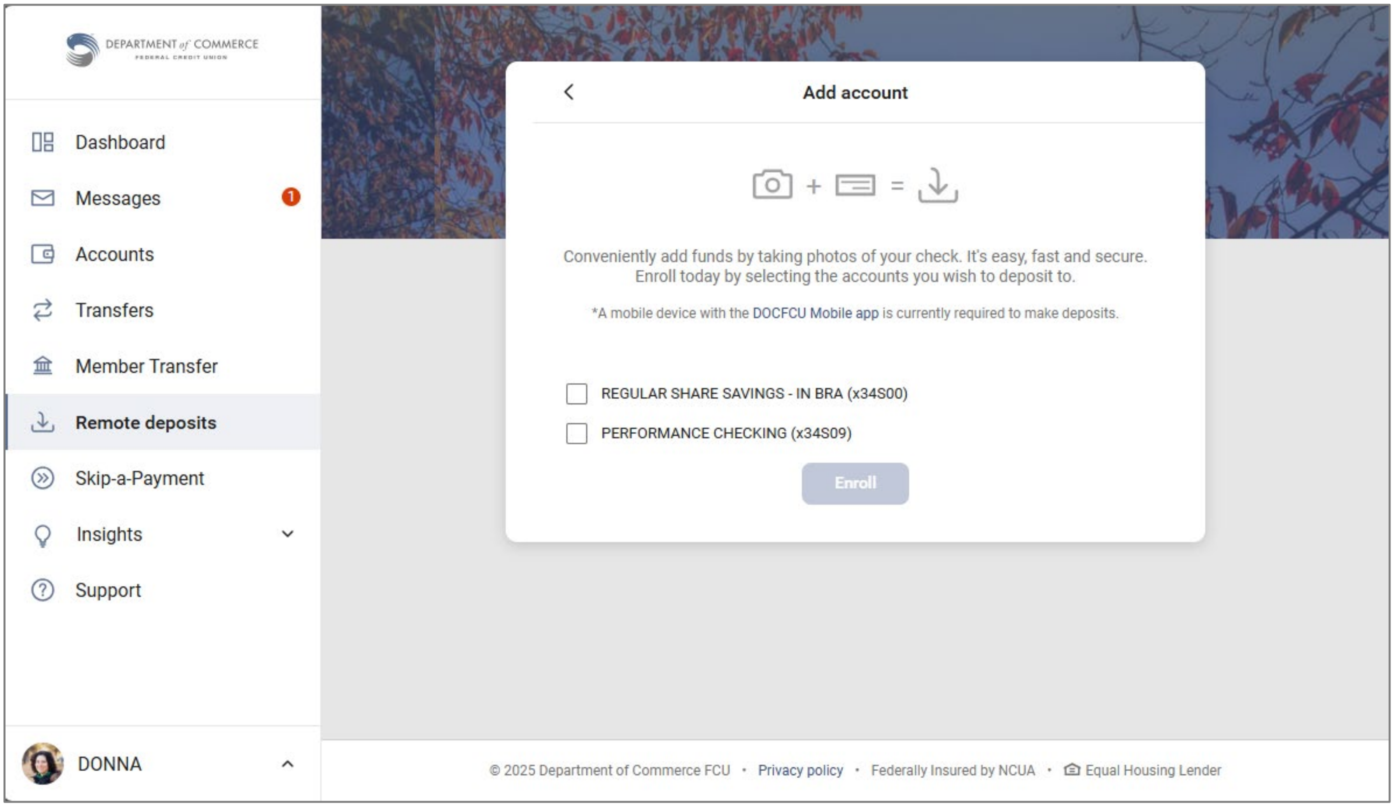
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.

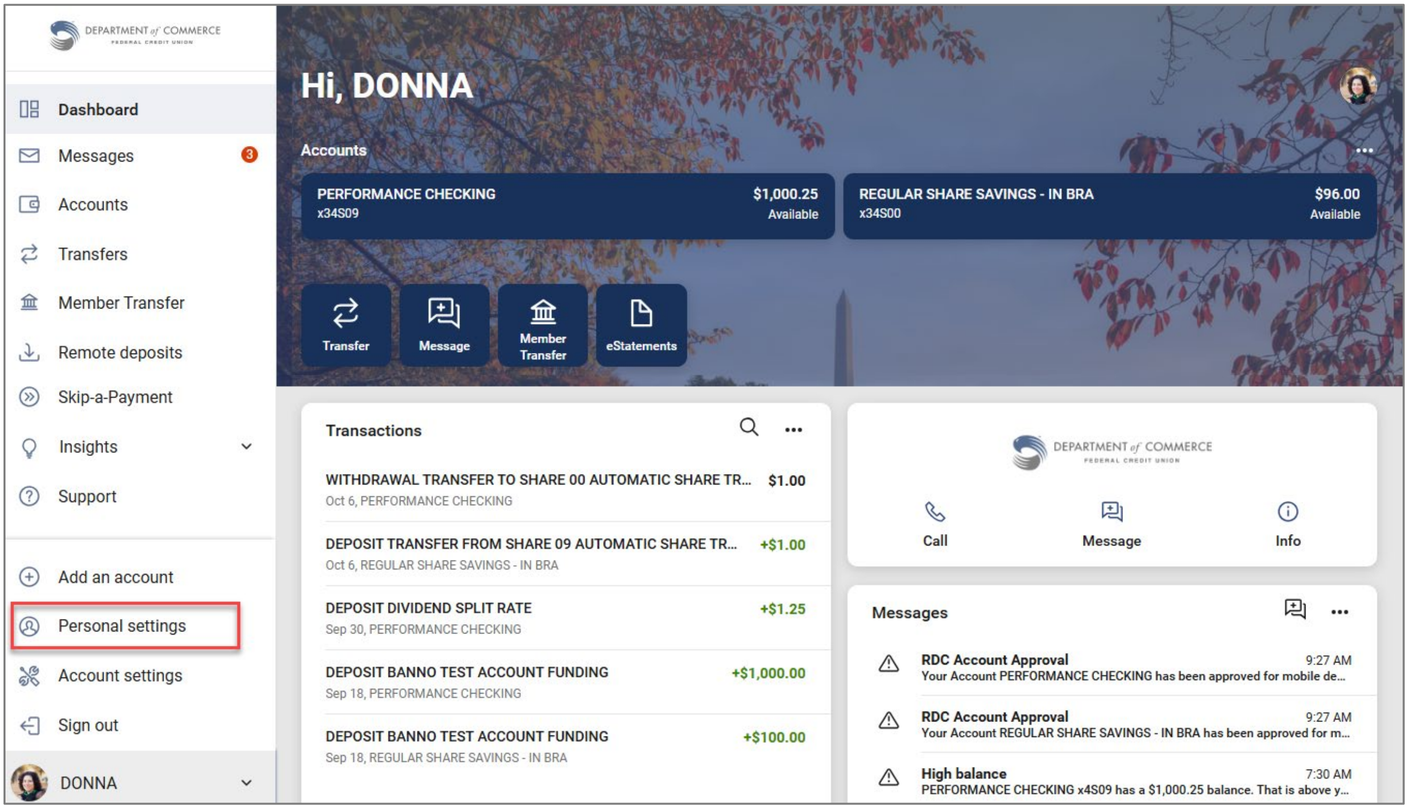


Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

Settings

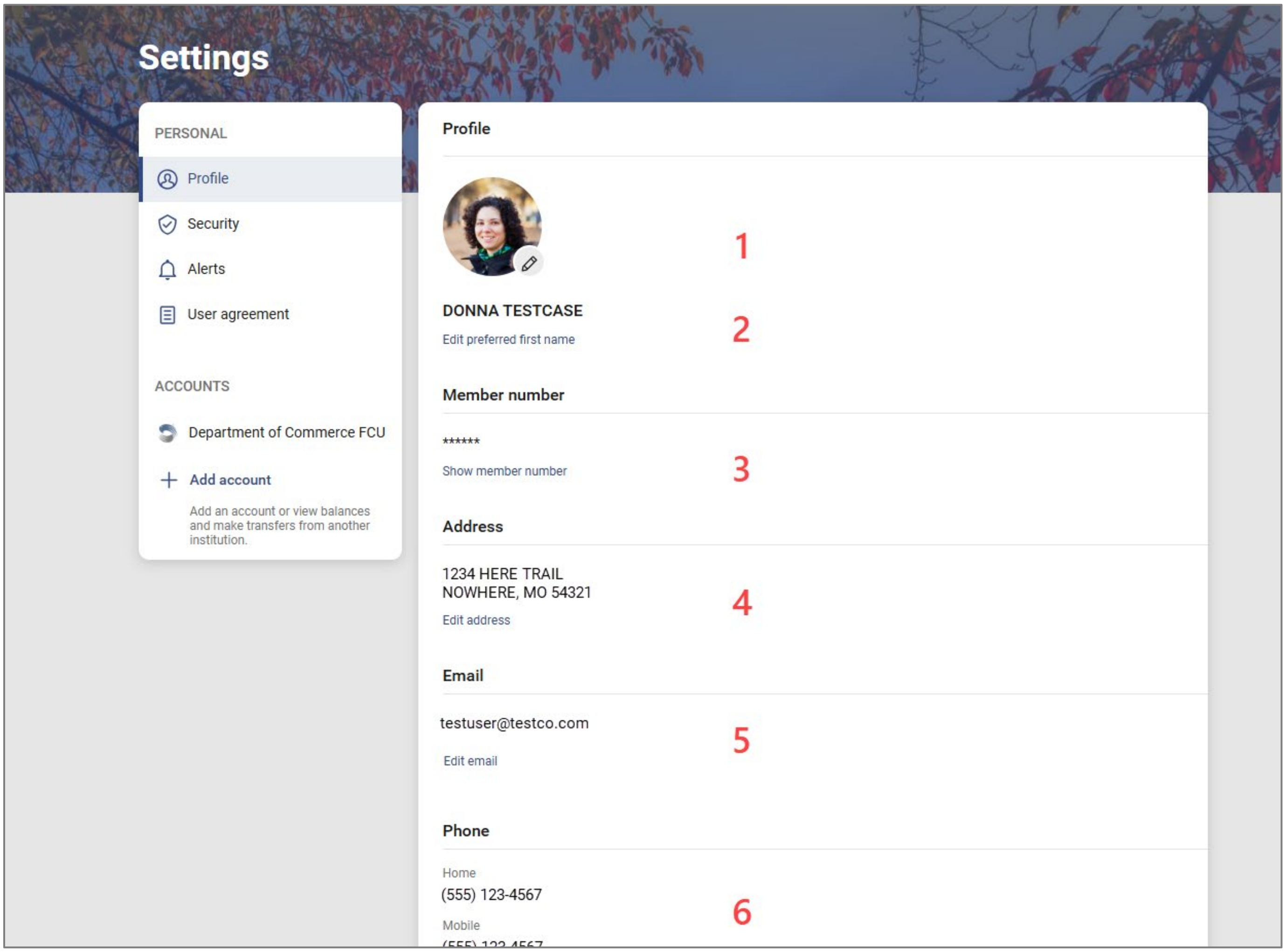
Manage your profile, security, and other features.
Click your name at the bottom left and select **Personal Settings**.



Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Member number** – Click **Show member number** to see your member number.
4. **Address** - Click **Edit address** to send us a request to update your address.
5. **Email** - Click **Edit email** to change your email address.
6. **Phone** - Click **Edit phone numbers** to modify your phone number.

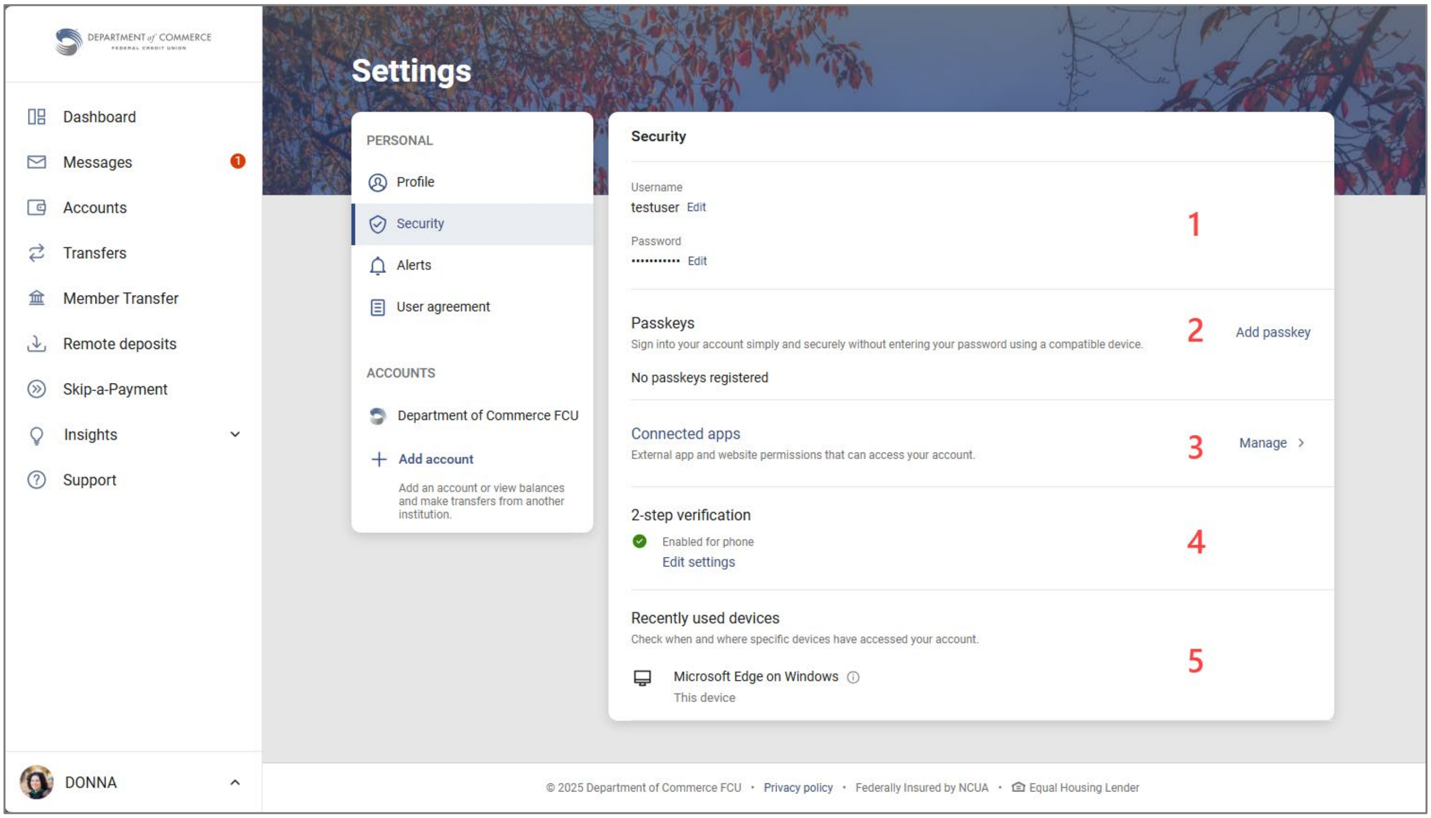
You may be prompted to enter your password in order to authenticate your identity.



Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Passkey sign in** – Toggle on if your device has biometrics to use this feature in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

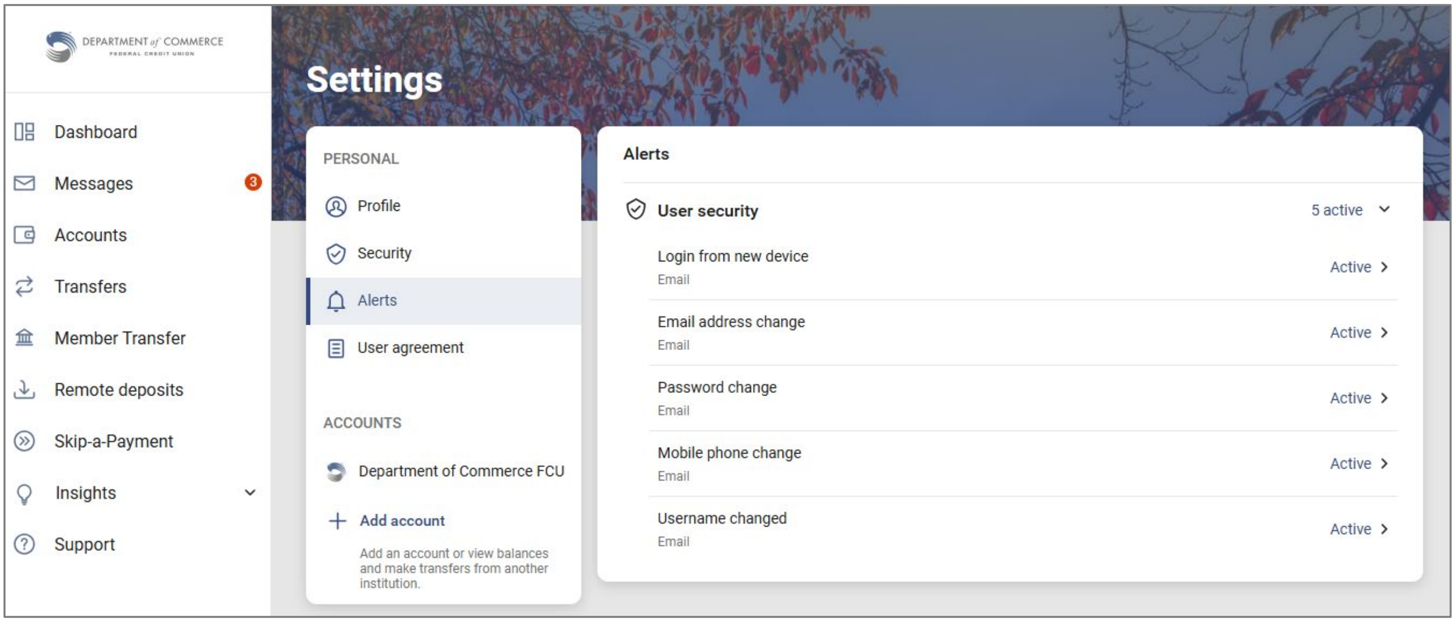
You may be prompted to enter your password in order to authenticate your identity.



User Alerts

The following alerts will automatically be sent to your email if triggered.

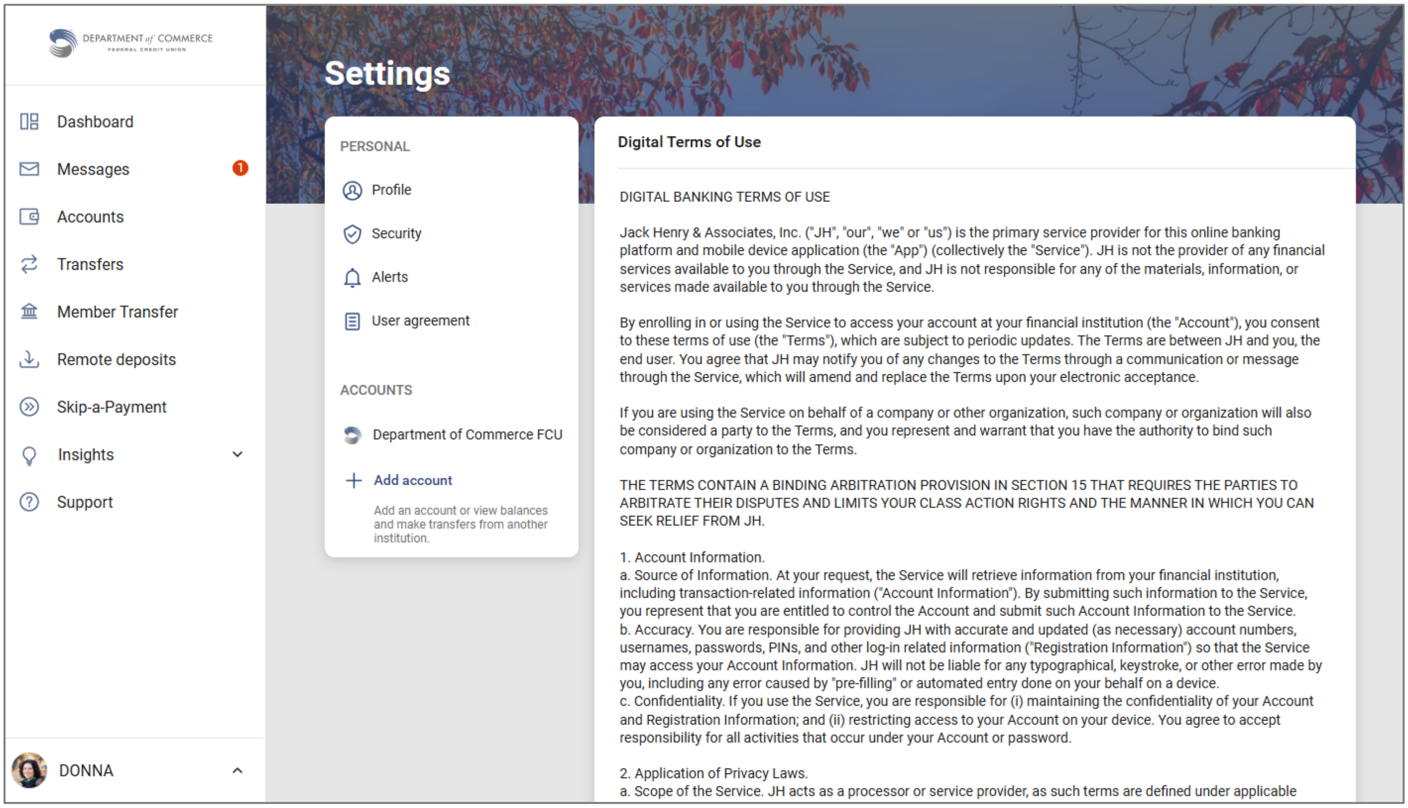
- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



If desired, click an alert to toggle on text or in-app alerts as well.

User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.