

Digital Banking Association User Guide



February 2026

DIGITAL BANKING ASSOCIATION USER GUIDE

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Overview

Our Digital Banking platform enables borrowers to access their accounts anytime, anywhere using a personal computer, tablet or mobile phone. Your association's Digital Banking app is available for free download from Google Play and the Apple App store.

Digital Banking supports Microsoft Edge, Google Chrome and Safari. Our recommendation is that users have installed the most recent version of their preferred browser to ensure that the latest security patches are in place.

Key features

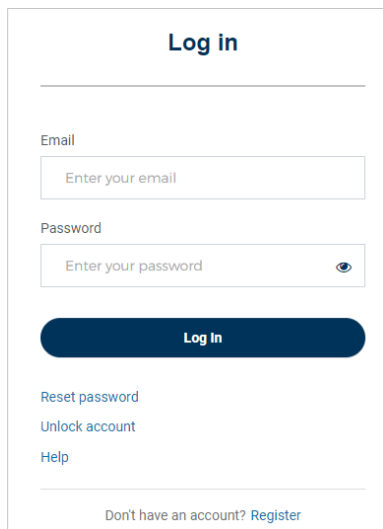
Managing a Farm Credit account online and on-the-go is easy and convenient! Not only can borrowers access and manage their loans from virtually anywhere, but they can also:

- Access funds from their lines of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Enable co-borrowers to register to view and manage loans.
- Download and view annual statements and tax documents.
- Benefit from enhanced login features that keep their online account sessions safe and secure.

How to register

- Borrowers should visit their association website and click **Digital Banking**, which is located at the top right corner of your screen.

Digital Banking uses **Okta** for identity management. If a borrower has used this service with a Farm Credit Association, they may already have login credentials.

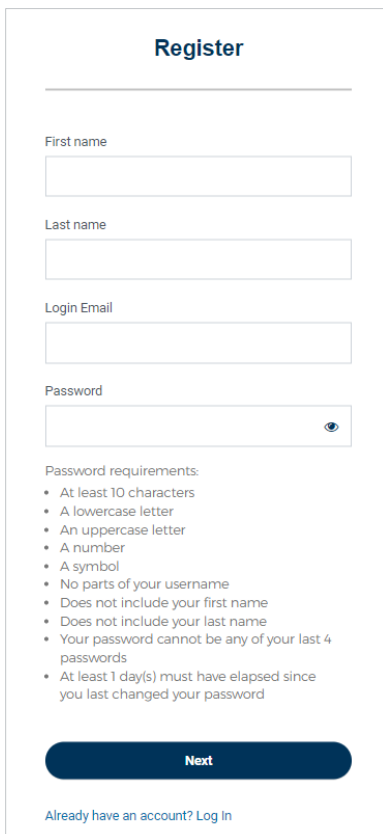


The screenshot shows the 'Log in' form. At the top is the title 'Log in'. Below it is a horizontal line. The form contains two input fields: 'Email' with the placeholder 'Enter your email' and 'Password' with the placeholder 'Enter your password' and an eye icon for toggling visibility. Below the password field is a dark blue button labeled 'Log in'. Underneath the button are three links: 'Reset password', 'Unlock account', and 'Help'. At the bottom of the form is a link that says 'Don't have an account? Register'.

The following information is required to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Borrow account numbers can be found at the top of their billing statements.



The screenshot shows the 'Register' form. At the top is the title 'Register'. Below it is a horizontal line. The form contains four input fields: 'First name', 'Last name', 'Login Email', and 'Password'. The 'Password' field has an eye icon for toggling visibility. Below the password field is a section titled 'Password requirements:' followed by a list of requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

 Below the requirements is a dark blue button labeled 'Next'. At the bottom of the form is a link that says 'Already have an account? Log in'.

- Borrowers should enter their account or loan number and the last four digits of their Social Security number or taxpayer ID number.
- Click **Next**.
- Enter their first name, last name and email address to create their password.

Set up security methods

Borrower@gmail.com

These security methods help protect your account by ensuring only you have access.

Set up required



Email
Verify with code sent to your email.

Set up



Phone
Verify with your phone

Set up



Security Question
Choose a security question and answer that will be used for signing in

Set up

Set up security question

Borrower@gmail.com

☒ Choose a security question
☐ Create my own security question

Choose a security question

What is the food you least liked as a child? ▾

Answer

.....

Verify

[Back to security methods](#)
[Back to login](#)

You're almost done!

Borrower@gmail.com

Required security methods have been setup; additional methods can be found in settings after clicking Complete Registration.

Complete Registration

- Three set-up methods are required:
 - Email.
 - Cell phone number.
 - Security question.
- When setting up their security question, borrowers can either choose from a predefined list or create their own question.
- After successfully verifying the last security method, click **Complete Registration**. The **Digital Banking Terms and Conditions** will appear.
- Click **Accept**.
- The borrower should now see your **Accounts Summary** and will receive an email confirming their registration.

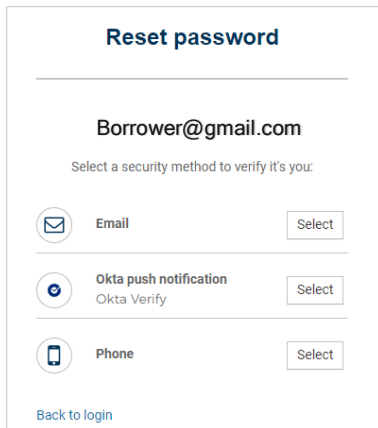
How to log in

- Borrowers should visit your association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- Enter their email address and password.
- Click **Log In**.

- Borrowers must select a security verification method.
- After successfully verifying, they should see their **Account Summary**.

How to reset a password

- Borrowers should visit your association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- On the **Log In** page, select **Reset password**.
- Enter their email address.
- Click **Next**.



Reset password

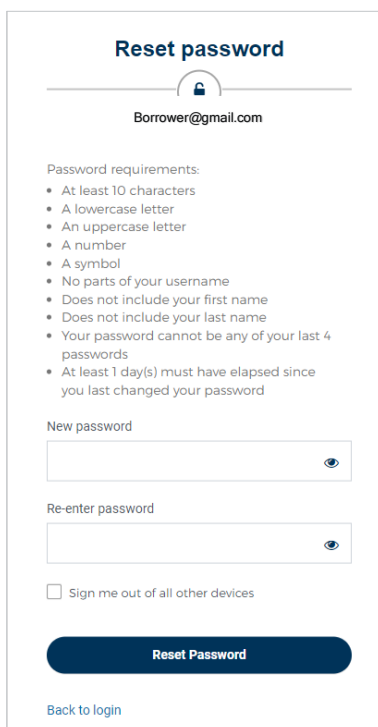
Borrower@gmail.com

Select a security method to verify it's you:

-  **Email**
-  **Okta push notification**
Okta Verify
-  **Phone**

[Back to login](#)

- Select a security verification method.
- Answer the security question after verification.



Reset password

Borrower@gmail.com

Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

New password

Re-enter password

☐ Sign me out of all other devices

Reset Password

[Back to login](#)

- The **Reset password** screen will display.
- Borrowers should then create a new password and click **Reset password**.
- The borrower will then receive an email confirming their password has been reset.

How to unlock an account

A borrower's account will be locked after 10 unsuccessful login attempts for their security. They should follow these steps to unlock their account if they're not redirected after the 10th attempt.

- The borrower should visit your Association's website and click **Digital Banking**, which is located at the top right corner of your screen.
- Click **Unlock account** on the **Log in** page.

- Enter their email address.
- Select a security verification method.
- Once security validation is complete, the borrower should enter their password.
- The borrower will then receive an email confirming that their account has been unlocked.

The main menu

The main menu enables borrowers to:

- Access their accounts.
- Schedule transactions.
- Access and print documents and forms.
- Communicate with your association via secure mail (if applicable to your association).

Borrowers can also access and update their user profiles, visit our Help Center and log out.

Account summary

The Account Summary displays information about loans, including all active, payable, FastCash and closed loans. This is also where borrowers can make payments and transfers.

The following information is also displayed on the Account Summary page:

- **As-of date** – The latest information about a borrower's loan(s).
- **Account Filters** – All active, payable, FastCash and closed loans.
- **Association Details** – Your association's email address and phone number.

- **Customer Name** – The names of primary borrower(s) and others on the loan.

Accounts As of: 04/30/2024 | 00:00 AM ET

All | Active | Payable | FastCash | Closed

Primary Member [+2 more](#) [View Stocks and Equity](#)

[Operating Expenses \(0516\)](#)

Status	Principal Balance	Maturity Date	Current Rate	Transfer	Available Balance	Payment Due Date	Total Amount Due
Active	\$900,000.00	03/01/2025	9.000000%		\$1,100,000.00	03/01/2025	\$0.00

- **Loan Name and Loan Number.**
- **Loan Details** – Shows loan status, principal balance, maturity date, current interest rate, available balance, payment due date and due amount.
- **Pay** – Enables borrowers to make a payment and notifies them that the AutoDraft feature is active, if applicable.
- **Transfer** – Navigates to the **FastCash Transfer** screen.
- **View Stock and Equity** – Shows borrower details, stock or participation certified balances and any equities associated with the account.
- **Account Tags** – Tags are displayed to indicate that loans are past due, on AutoDraft, paid or coming due.
 - **Past Due** – The loan has an outstanding balance from a previous installment period.
 - **AutoDraft** – If a loan is AutoDraft-enabled, installments will not be displayed. The payment will be transferred as scheduled.
 - **Paid** – If the borrower has already committed the funds to satisfy the current installment through a combination of Funds Held, VACP, Unapplied Funds, Payments or Scheduled Payments, the loan is payment is shown as paid.
 - **Coming Due** – If the current remaining due is greater than 0 and the current date is more than the due date minus 15 days, the loan payment will be shown as Coming Due.

Past Due [Pay](#)

Due Date Past Due
03/01/2025 **\$12,136.38**

Paid [Pay](#)

Due Date Total Due
04/01/2025 **\$0.00**

Coming due [Pay](#)

Due Date Total Due
03/15/2025 **\$312.81**

Important notes

Account Filters

All	Displays all active, closed, new, paid and inactive loans.
Active	Displays only active loans.
Payable	Displays loans eligible for payments.
Closed	Displays closed loans.
FastCash	Enables borrowers to electronically transfer funds from their lines of credit to their checking or savings accounts.

Loan Details will display once a loan number has been selected from the **Accounts Summary** screen.

Loan Activity provides loan-level information and your transaction history for the life of the loan. Filters are available to select a specific date range, balance type, and description to easily find transactions. Loan Activity can be downloaded in CSV format by clicking the blue icon in the top right corner.

Loan Activity 				
From	To	Balance Type	Description	Reset Filters 50/215 results
06/03/2021 	02/17/2026 	All 	All 	
Date	Balance Type	Description	Remaining Principal	Transaction Amount
01/05/2026	Principal	Prin Regular Payment	\$30,746.00	(\$131.28)
01/05/2026	Interest	Int Regular Payment	–	(\$141.58)
01/05/2026	Principal	Prin Receipt	\$30,718.86	(\$27.14)
12/15/2025	Interest	Int Regular Payment	–	(\$142.31)
12/15/2025	Principal	Prin Receipt	\$30,877.28	(\$27.14)
12/15/2025	Principal	Prin Regular Payment	\$30,904.42	(\$130.55)
12/05/2025	Principal	Prin Receipt	\$31,034.97	(\$2.28)
11/13/2025	Principal	Prin Receipt	\$31,037.25	(\$27.14)
11/13/2025	Principal	Prin Regular Payment	\$31,064.39	(\$129.84)
11/13/2025	Interest	Int Regular Payment	–	(\$143.02)

Loan Details

Association	
Loan Name	
Loan Number	
Loan Status	Active
Interest Rate	8.77000%
Loan Origination Date	05/24/2023
Maturity Date	07/01/2038

- **Loan Details** also displays the loan name, loan number, loan status, interest rate, loan origination date and maturity date.

Balances

Principal Balance	\$399,293.79	
Available Funds	\$0.00	
Original Commitment	\$420,000.00	
Interest Balance	\$24,864.26	
Interest Paid YTD	\$0.00	
Current Unapplied Balance	\$0.00	
Funds Held	\$23,262.35	
VACP	\$0.00	
Fees & Charges	\$569.69	

- **Balances** displays the principal balance amount, available funds, original commitment amount, interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.

Loan History shows account information within a specified date range. Loan histories can be downloaded as CSV. files.

How to make a payment

Digital Banking administrators can enable and disable online loan payments. Borrowers should contact your association if the **Pay** button is disabled.

Here are a few other things to keep in mind:

- Same-day payments can be scheduled and processed if submitted by 2:30 p.m. EST.
- Payments cannot be scheduled on weekends or bank holidays.
- Current-day and future payments can be scheduled up to a year in advance.

Borrowers must follow these steps to make a payment:

- Select the **Pay** button from the **Account Summary** screen for the loan they want to pay. If the **Pay** button is not enabled, the borrower should contact your association for more information.

- The **Make Payment - Schedule Payment** screen will display.

Real Estate (0000)				Pay	
Status Active	Principal Balance \$91,752.49	Maturity Date 07/01/2038	Current Rate 8.40000%	Payment Due Date 07/01/2024	Total Amount Due \$4,463.66

- The default payment screen will display to enable the borrower to make a payment and pay any applicable fees.

Payment Details

Installment due on 04/01/2025 \$333.04 ⓘ

Remaining: \$213.04

☒ Installment & fees: \$213.04

☐ Custom Payment

Total Payment **\$213.04**

Payment Date ⓘ Note: Payments dated for today must be submitted by 2:30 p.m. EST.

Payment From [Manage Payment Accounts](#)

Bank Name
Routing Number
Account Number XXX9203
Account Type Checking
Name on Account Checking

Contact Email ⓘ

Secondary Email (optional)

Borrowers will then:

- Click the **Calendar** icon to select a payment date.
- Select the account from the dropdown on the **Payment Form**.
 - Borrowers can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, go to **User Settings > Payment Account > Add Payment Account**.
 - The **Contact Email Address** is what the borrower entered when registering for Digital Banking.
 - To update a primary email address to receive payment notifications, borrowers should navigate to **User Settings > Contact Preferences**.
 - They can also enter an optional **Secondary Email Address** to receive payment notifications.
- Click **Review** once all information has been verified.
- The **Payment Details – Final Review** screen will display.

- Borrowers should review all payment details before scheduling a payment. If the information is correct, they should check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After a payment has been scheduled, borrowers will receive a confirmation email.

To pay a customized amount (this includes partial payments or payments outside of the current installment period), including additional principal, borrowers should select **Custom Payment**.

Payment Details

Installment due on 04/01/2025

\$333.04 ⓘ

Remaining: \$213.04

☐ Installment & fees: \$213.04

☒ Custom Payment

Installment

\$213.04 ⓘ

Additional Principal

\$0.00

Total Payment

\$213.04

Payment Date

05/29/2025 ⓘ

Note: Payments dated for today must be submitted by 2:30 p.m. EST.

Payment From

Checking (9203) ▼

Bank Name

Routing Number

Account Number XXX9203

Account Type Checking

Name on Account Checking

Manage Payment Accounts

Contact Email ⓘ

loginregaa+EE14@gmail.com

Secondary Email (optional)

Cancel

Review

- Enter the **installment Amount** and **Additional Principal** if applicable.
- The **Payment Details** field is prepopulated with the **Total Amount Due**. Borrowers can make changes to the **Payment Amount** field.
- They can also make additional principal payments by entering an amount in the **Additional Principal** field.
- **Total Payment** displays the sum of the **Payment Amount** value plus any amount in the **Additional Principal** field.
- Borrowers can click the **Calendar** icon to select a payment date up to a year in advance.
- They next select their account from the dropdown list on the **Payment Form**.

- Borrowers can manage payment accounts by selecting **Manage Payment Accounts**. To add a new payment account, navigate to **User Settings > Payment Account > Add Payment Account**.
- The **Contact Email Address** is what the borrower entered during the Digital Banking registration process
- Borrowers should navigate to **User Settings > Contact Preferences** to update their primary email address and receive payment notifications.
- They can also enter an optional **Secondary Email Address** to receive payment notifications.
- Click **Review** once all information has been verified.
- The **Payment Details – Final Review** screen will appear.
- Borrowers should review all payment details before scheduling their payment. If everything is correct, they should check the box at the bottom of the screen and click **Schedule Payment**.
- The **Payment Details – Confirmation** screen will display.
- After a payment has been scheduled, the borrower will receive a confirmation email.

Loan Details	
Association ⓘ	FIRST SOUTH FARM CREDIT
Loan Name	
Loan Number	920000044389
Loan Status	Active
Interest Rate	8.50000%
Loan Origination Date	06/27/2024
Maturity Date	06/01/2029
Balances	
Principal Balance	\$29,293.34
Available Funds	\$0.00
Original Commitment	\$30,500.00
Interest Balance	\$93.19
Interest Paid YTD	\$0.00
Current Unapplied Balance	\$0.00
Funds Held ⓘ	\$0.00 ⓘ
VACP ⓘ	\$0.00 ⓘ
Fees & Charges	\$0.00
Scheduled Payments (Includes past 30 days)	
No scheduled payments	

- **Loan Details** shows the loan name, loan number, loan status, interest rate, loan origination date and maturity date.
- **Balances** shows the principal balance amount, available funds, original commitment amount, Interest balance, interest paid year-to-date, current unapplied balance, funds held, accrued interest on funds held, interest earned year-to-date on funds held, and fees and charges.
- **Scheduled Payment** shows the date and amount of payments made within the last 30 days.

Payment application

Payment application order:

- Interest (due at receivable due date).
- Principal.
- Escrow, if applicable.
- Outstanding fees.
- Unapplied.

If there's more than one active receivable, principal, interest and escrow will be paid before fees are applied.

The balance will be applied to receivables on the following schedule:

- Unapplied funds will be deducted on the day the receivable is generated.
- Authorized VACP and Authorized Funds Held will be deducted four days before the receivable due date.

The amount due in Digital Banking will reflect the balance that will automatically apply toward the current installment.

How to calculate the amount due

Amount Due = (Interest + Principal + Outstanding fees) – (Unapplied Funds + Authorized VACP + Authorized Funds Held + Scheduled Transactions + Partial Payments).

Installment period – The time between the due date of the previous receivable and the due date of the next receivable on the calendar.

Payment screen tips

- For both AutoDraft and Paid loans borrowers cannot submit an installment payment.
 - Borrowers can still make a payment toward the loan outside of the installment period using the custom payment screen. If there are no active receivables outside of the current installment period, the funds will be placed into unapplied.
- If the load is on AutoDraft, borrowers must select custom payment to pay additional principal.
- Under Custom Payment, the fields are available for you to change.
- Borrowers can still select Custom Payment when there are past due amounts. There is an additional "Past Due" field when a payment is past due.

Payment restrictions

Digital Banking's online payment feature can be used with all loan types; however, **additional principal payments are allowed only if the loan is on AutoDraft and the Payment Amount field is disabled. In addition, a payment cannot be more than Principal + Interest + Other - Unapplied Funds.**

Borrowers will see the following warning if they attempt to pay off a loan:

This payment will be applied, however this loan may have additional charges.
For a final payoff quote and to close your loan, contact the association at Info@FarmCreditCFL.com or 863-682-4117

Borrowers will see the following message if a loan is subject to a prepayment penalty:

This payment will be applied, however it is subject to a prepayment penalty.
For more details, please contact the association at CustomerContact@farmcreditcfl.com or 863-682-4117

The effective date of payment will be the date the payment was submitted if submitted before 2:30 p.m. EST.

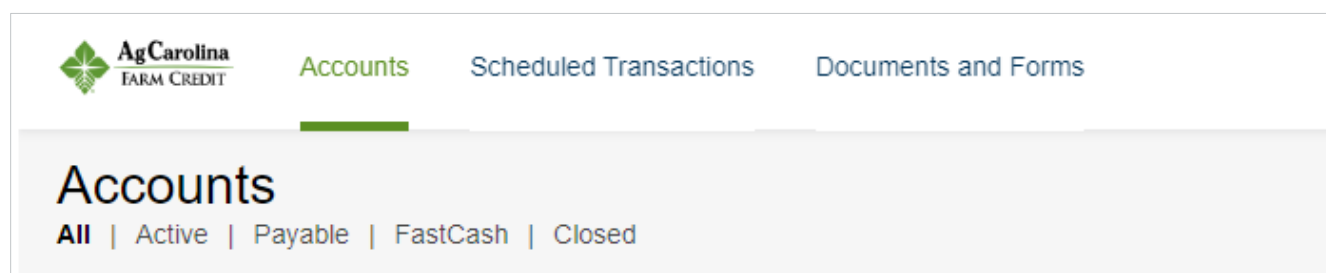
Detail Online Payments - ICSOLP01 reports are produced for online payments. This report lists all payment transactions according to the borrower loan number. Transactions are grouped by borrower

if they made payments on multiple loans on the same day. The transaction reference number and submission information are also shown.

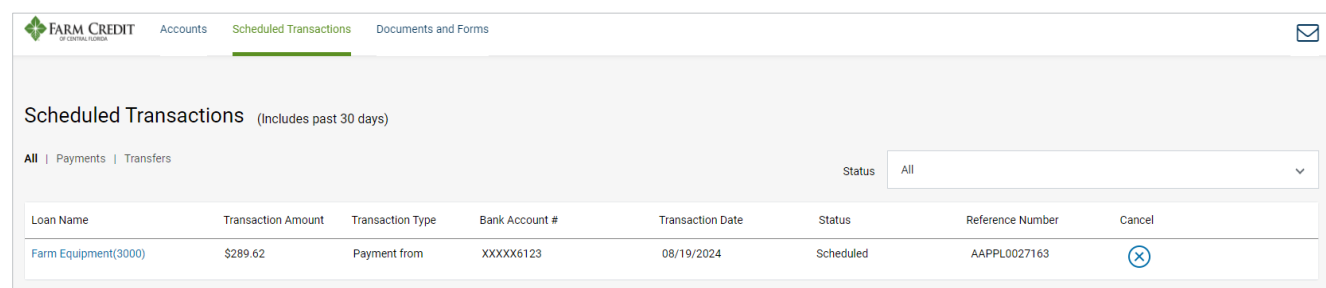
The report will be available each afternoon and reflects the payments initiated after 2:30 p.m. EST of the previous business day and before 2:30 p.m. EST on the same day.

How to schedule transactions

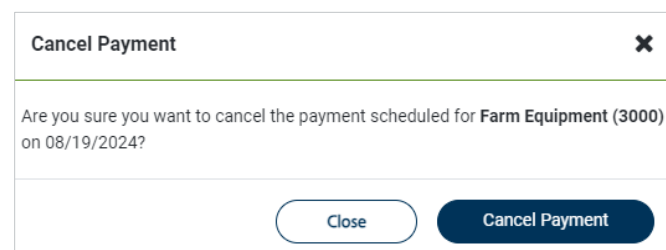
Borrowers can view scheduled, completed, processing and canceled payments. In addition, transfers are listed for submitted, processing, canceled and completed transfers. Transactions can be seen for the past 30 days under **Scheduled Transactions** from the main menu.



Scheduled payments can be cancelled until 2:30 p.m. EST on the payment date. If borrowers notice incorrect payment details, they must cancel and resubmit their payment.



- A **Cancel Payment** popup will display, and the borrower will receive an email confirming the cancellation.



- Once a payment is canceled, it will be removed from the scheduled payment list.

Borrowers are unable to cancel transfers. If they need to do so, they must contact your association for assistance.

How to make a FastCash transfer

- Digital Banking manager-level administrators can enable and disable FastCash transfers for borrowers.
- FastCash transfers submitted on a business day before 2:30 p.m. EST will be processed that day. FastCash transfers submitted after 2:30 p.m. EST will be processed the next business day.
- Association personnel can view all FastCash transfers processed online by accessing report ID ICSFCT01 in Mobius. Available each afternoon, the report reflects transfers entered before 2:30 p.m. EST and those entered after 2:30 p.m. on the previous day.

How to make a fund transfer

- borrowers should select the **Transfer** option for their loan from the **Account Summary** homepage.

The screenshot shows the 'Accounts' page for 'AGCAROLINA FARM CREDIT'. The page includes a navigation bar with 'All', 'Active', 'Payable', 'FastCash', and 'Closed'. The main content area displays loan details for 'Operating Expenses (3636)'. The details include: Status: Active, Principal Balance: \$205,000.00, Maturity Date: 03/01/2027, Current Rate: 8.50000%, Available Balance: \$795,000.00, Payment Due Date: 03/01/2025, and Total Amount Due: \$0.00. There are buttons for 'Transfer' and 'Pay'.

Field	Value
Status	Active
Principal Balance	\$205,000.00
Maturity Date	03/01/2027
Current Rate	8.50000%
Available Balance	\$795,000.00
Payment Due Date	03/01/2025
Total Amount Due	\$0.00

- The **FastCash Transfer** screen will display.
- Enter the **transfer amount**.
 - The transfer amount cannot exceed the available funds balance.
 - The **Primary Email Address** will be the same as what is listed in a borrower's profile settings. To update the primary email address to receive transfer notifications, borrowers should navigate to **User Settings > Contact Preferences**.
 - Borrowers can also enter an optional **Secondary Email Address** to receive transfer notifications.

Borrowers are unable to cancel transfers. If they need to do so, they must contact your association for assistance.

- Click **Review**.
- The **Transfer Details - Final Review** screen will display.

Transfer Details

Transfer Amount

\$ 0.00

Transfer To

Bank Name

Routing Number

Account Number XXXXXX2165

Account Type Checking

Name on Account

Contact Email ⓘ

Secondary Email Address (Optional)

Review

Cancel

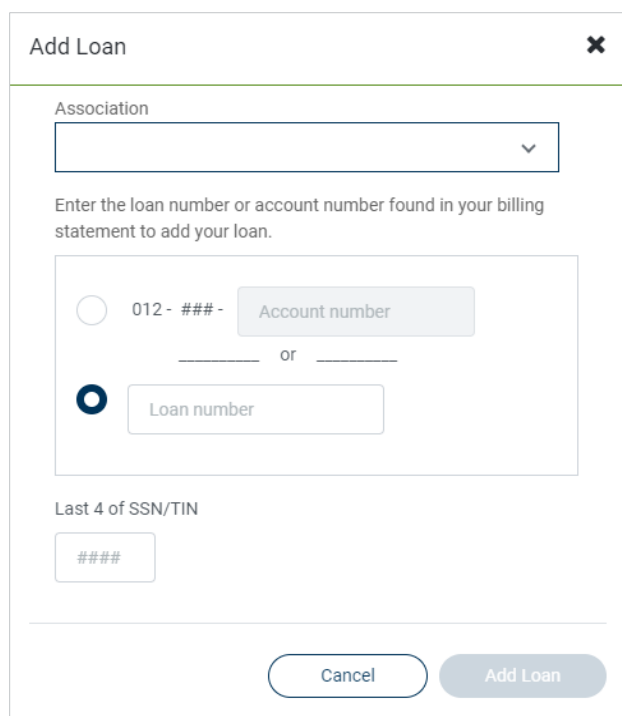
- Borrowers should review all transfer details before proceeding. If they need to change a information in a field, they should click **Back**.
- Once everything is correct, they should check the box at the bottom of the screen and select **Transfer**.
- The **Transfer Details – Confirmation** screen will display.
- Borrowers will receive email confirmation of the transaction.

How to add a new loan

FARM CREDIT OF CENTRAL FLORIDA ⓘ		
Primary		
Farm Equipment (3000)		
Status Active	Principal Balance \$7,176.95	Maturity Date 06/01/2026
Refinancing (2000)		
Status Active	Principal Balance \$1,325,203.43	Maturity Date 12/01/2040
Farm Equipment (1000)		
Status Active	Principal Balance \$5,659.21	Maturity Date 01/01/2025
Don't see your loan? Click here to add it.		

If a loan doesn't appear on a borrower's **Accounts Summary**, they should follow these steps:

- Click **here**, at the bottom of the **Account Summary** screen.
- The **Add Loan** screen will display.



Add Loan [X]

Association

Enter the loan number or account number found in your billing statement to add your loan.

☐ 012 - ### -

 _____ or _____

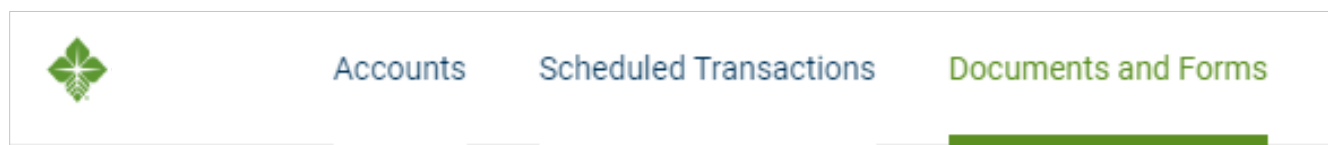
☒

Last 4 of SSN/TIN

- Borrowers should complete the fields, choose their association from the dropdown options and enter the **Loan Number/Account Number** and **SSN/TIN**.
- Click the **Add Loan** button.
- The newly added loan will now appear in the **Account Summary**.

Documents and forms

- Borrowers should select **Document and Forms** in the top navigation to view and download billing statements, tax documents, annual activity statements and various forms.



How to view and download billing statements

- Borrowers can download their billing statements by selecting a statement date from the dropdown menu for bill generation. Up to 25 months of billing statement history is available.
- Click the PDF icon to view and download a billing statement.
- Borrowers can go paperless for all loans or individual loans by using the toggle.

Documents and Forms

Billing Statements | Tax Documents | Annual Activity | Forms

AGCAROLINA FARM CREDIT ⓘ

Loan Name	Statement Date	View	Paperless
Real Estate (5000)	Jan 12, 2023		☐
Real Estate (6000)	Jan 12, 2023		☐
Real Estate (8000)	Jan 12, 2023		☐

How to view and download tax documents

Documents and Forms

Billing Statements | **Tax Documents** | Annual Activity | Forms

2023 ▼

AGCAROLINA FARM CREDIT ⓘ

Name	Tax ID	View
	XXXXXX4667	

FARM CREDIT OF CENTRAL FLORIDA ⓘ

Name	Tax ID	View
	XXXXXX7198	

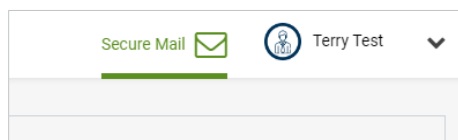
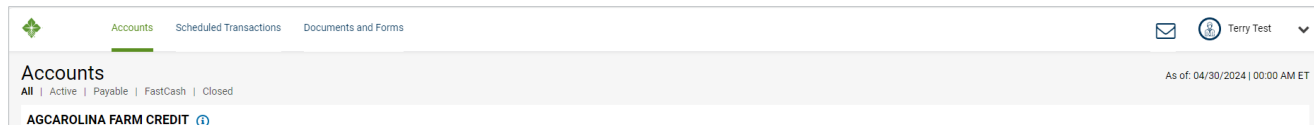
- This is where borrows can view and download PDF files of their tax documents for a particular year.

Forms

The ability to view and print forms is not functional at this time.

Secure mail*

Borrowers can securely communicate with and send documents to your association regarding a specific loan.



- They should select the secure mail icon in the top right corner to view and send messages.
- Click a message to see conversation details.

*Not all Associations use secure mail.

How to create a secure message

- In the **Menu Header**, borrowers should click **Secure Mail**. The **Messages** screen will display.
- Click the **+New** button. The **New Secure Mail** window will display.

- Select the appropriate association name and customer if a borrower has loans with more than one Farm Credit association.
- In the **Subject** field, enter a subject.
- Select the **Loan** from the dropdown.

- In the **Message** field, enter the message. Borrowers can also include their phone number if they'd like to speak to someone.
- To attach a file, click the **Attach file** icon. Select a file in the open dialog box and click **Open**. The following file formats are allowed: **Word, Excel, PowerPoint, Text, JPEG, PNG** and **PDF**. Multiple attachments can be uploaded. However, the total size of all files cannot exceed **500 MB**.
- When a message is complete, borrowers should click **Send**. Their new message will appear on the **Messages** screen.

How to reply to a secure message

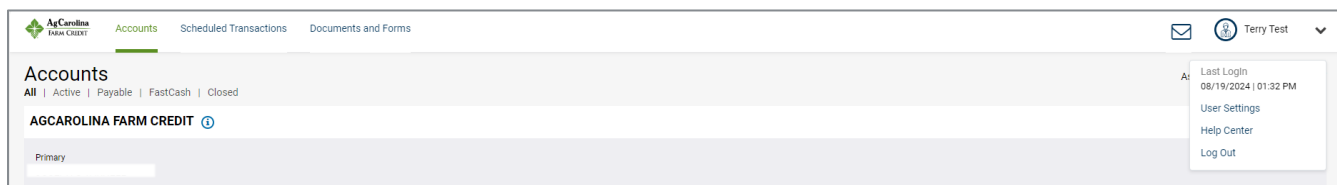
Borrowers can read messages and respond to emails from their association in a conversational chat format. They will be notified by email if they have a secure message or response to a question.

How to delete a secure message

Secure messages can be deleted from a borrower's inbox or sent folder. Borrowers are unable to delete system display messages.

How to update a user profile

Borrowers can update their personal information, security methods, display language, manage payment accounts and primary email address in their **user profile**, which is located in the upper right corner.



User settings

Borrowers can update their login and payment settings, as well as your primary and secondary email addresses, in **User Settings**.

User Settings

Login Settings | Payment Accounts | Contact Preferences

Personal Information

First Name

Last Name

Primary/Login Email

Second Email

[Edit](#)

Security Methods

Security methods help your account security when signing in to Okta and other applications.

Password [Reset](#)

Phone
+1 xxx-xxx-2067 [Remove](#)

Okta Verify [Setup](#)

Security Question [Change](#)

- On the **Digital Banking** homepage, click the profile dropdown at the top right of the screen and select **User Settings**.

Login settings

To update their personal information, security methods or display language, borrowers should:

- Go to the **Login Settings** tab.
- In the **Personal Information** section, click **Edit** to update name, Okta name, primary/secondary mail addresses, mobile phone number, and organization details.
- Click **Save**.

Borrowers can also set up or update your **Security Methods**.

How to add a payment account

- To add a new payment account, borrowers should click **Add Payment Account** under the **Payment Accounts** tab.

Customer Number

Association

FARM CREDIT OF CENTRAL FLORIDA

[Add Payment Account](#)

> make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

OTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Name on Bank Account	Bank Name	Account Number	Account Type	Account Holder Type	Actions
☒			JPMORGAN CHASE BANK, NA	XXXXX6123	Checking	Personal	Edit Delete

- The **Add Payment Account** screen will display.

- Complete the required fields in the **Add Payment Account** popup.
- Click **Add Payment Account**. The newly added account will be shown in the **Payment Accounts** section.
- The add payment account screen varies slightly based on if the user selects business or personal as shown below.

The image displays two versions of the 'Add Payment Account' form. The left form is for a business account, showing fields for Customer Number (076-071-76002277), Association (FARM CREDIT OF CENTRAL FLORIDA), Account Type (Checking/Savings), Routing Number, Bank Name, Account Number, Confirm Account Number, Account Holder Type (Personal/Business), Name on Bank Account, and Account Nickname (optional). The right form is for a personal account, showing fields for Customer Number (017-036-17032388), Association (AGSOUTH FARM CREDIT), Account Type (Checking/Savings), Routing Number, Bank Name, Account Number, Confirm Account Number, Account Holder Type (Personal/Business), First Name, Last Name, and Account Nickname (optional). Both forms have 'Cancel' and 'Add Payment Account' buttons at the bottom.

Note: If a borrower is updating their **Payment Account**, it will not impact their AutoDraft payment information. Borrowers must contact their association to change their AutoDraft information.

Bank account validation

Digital Banking now validates accounts in real time.

Once an account has been successfully validated, the borrower will see:



Your payment account has been added. A confirmation email has been sent you.

Why validation might fail

If account validation fails, it could be due to one of the following:

- **Mistyped account details.**
The borrower entered incorrect account information.
- **Account too new.**
Recently opened accounts may not yet appear in the validation database.
- **Non-participating bank.**
The account belongs to a bank that does not share data with the validation database.
- **Account not in good standing.**
Examples include accounts that are closed, frozen or otherwise restricted.

If the account can't be validated, the borrower will see:

 Your payment account information could not be validated. Please review the entered details or try a different account.

After two attempts, the borrower will be directed to the association for assistance.

 Your payment account could not be validated.
If this is an active account, contact support at support@ACA.com or 111-222-3333.

If there's a technical error preventing the account from being added, borrowers will see:

 Your payment account could not be saved due to a technical error. Please try again.

If there's a technical error preventing the account from being added after two attempts, borrowers will see:

 There appears to be a persistent technical issue.
Please try again later or if urgent, contact support at support@ACA.com or 111-222-3333.

Documentation on setting up accounts via ConnectFirst can be found in the [Cash Services SOP – Manage Bank Account User Guide](#).

How to edit a payment account

- Borrowers should select the **Edit** icon from the **Payment Accounts** list.

User Settings

[Login Settings](#) | [Payment Accounts](#) | [Contact Preferences](#)

Customer Number

Association

Add Payment Account

To make online loan payments, you must establish a Payment Account. This will provide us with the information needed to debit your bank account when you make an online payment.

NOTE: Changes to the below Payment Accounts will NOT update your AutoDraft payment information. Please contact your local branch office to change your AutoDraft payment information.

Preferred	Nickname	Name on Bank Account	Bank Name	Account Number	Account Type	Account Holder Type	Actions
☒				XXXXX6123	Checking	Personal	 

- Account nickname** is the only editable field.
- Borrowers will receive an email confirming the updated payment account.

How to delete a payment account

- To delete a payment account, borrowers should select the account from the **Payment Accounts** list.
- Click the **Delete** icon.
- Borrowers will receive an email confirming the account deletion.

Note: The preferred payment account cannot be deleted.

How to update contact preferences

- To update their primary email address, borrowers should click the **Edit** icon in **User Settings**.

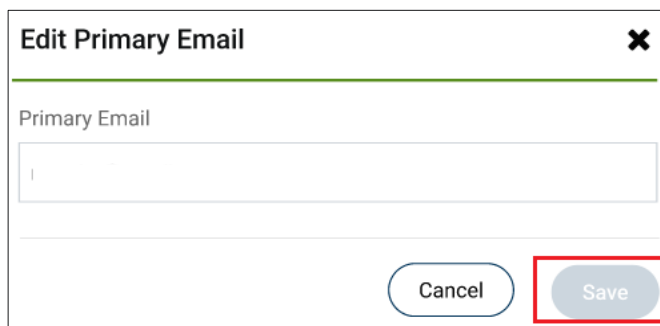
User Settings

[Login Settings](#) | [Payment Accounts](#) | [Contact Preferences](#)

Primary Email



Note: Your primary email is used to send notifications for payments, transfers, payment accounts, secure messaging, and paperless settings for billing statements. Changes will not affect your login email. To make changes to your login email go to login settings.



The image shows a dialog box titled "Edit Primary Email" with a close button (X) in the top right corner. Below the title bar is a label "Primary Email" and a text input field. At the bottom of the dialog, there are two buttons: "Cancel" and "Save". The "Save" button is highlighted with a red rectangular border.

- Enter the new primary mail address and click **Save**.

The Help Center

Borrowers should visit the **Help Center** if they need more information about a particular task.

