

Digital Banking Registration & Setup

A screenshot of the digital banking login and registration interface. It features a 'Username' input field, a 'Password' input field with a visibility toggle icon, a prominent green 'Sign In' button, a link for 'Trouble Signing In?', and a 'Register' button at the bottom.

Registration

1. To access Digital Banking from a desktop, visit [XCELfcu.org](https://www.xcelfcu.org)
2. Click **LOGIN** on the top right, then click **REGISTER**
3. Enter your Account Information: Member Number, last 4 digits of your Social, and Date of Birth. If you don't know your Member Number, you can enter your XCEL Debit Card Number or Social Security Number
4. Please review and accept the Terms and Conditions, then click **VERIFY**
5. Enter the verification code sent to the mobile number and/or email address associated with your account, then click **SUBMIT**
6. Setup your Login Credentials: Create a Username and Password, then click **SUBMIT**

Link External Accounts

1. To link an External Account in Digital Banking, click **MOVE MONEY** in the Main Menu
2. Click **MANAGE DESTINATIONS**, then **ADD EXTERNAL ACCOUNT** in the bottom right corner
3. If you don't see your bank listed, you can search for it
4. Enter your log in credentials for the external financial institution, then click **SUBMIT**
5. Select the account you wish to link
6. Enter the bank's routing number to continue, followed by your account number
7. Every bank has specific criteria for linking accounts, so be sure to follow all the prompts until completion

A screenshot of the 'Select your institution' screen. It includes a search bar at the top and a grid of bank logos: CHASE, BANK OF AMERICA, TD, WELLS FARGO, PNC, Capital One, citibank, and Santander.

Setup Bill Pay

1. Click **BILL PAY** in the **MAIN MENU**, then **PAY BILLS**, or click **MOVE MONEY** in the **MAIN MENU**
2. Click **MANAGE BILLERS**, then **ADD A NEW BILLER**
3. Use the search bar to find your biller, then choose from the results below
4. Enter the biller zip code and account number, then click **ADD BILLER**
5. Choose the preferred address format, then click **SELECT THIS ADDRESS**
6. You can now send payments by clicking **MAKE A PAYMENT**
7. Choose the payment method, then continue to **PAY DATE & AMOUNT**
8. Enter the dollar amount, and set the payment date, then continue to **NOTIFICATIONS**
9. If the information is correct, click **PAYMENT CONFIRMATION**
10. Confirm the recipient's address, dollar amount, and payment date are correct, then **SUBMIT PAYMENT**

A screenshot of the 'Bill Center' interface. It shows navigation tabs for 'Smart View', 'Pay Bills', 'Manage Billers', and 'Settings'. The main content area is titled 'Start by adding your billers' and includes a sub-header 'Start by finding and linking your billers' with a blue 'Add a New Biller' button. An illustration of a smartphone displays a '+ NEW BILLER' button and a document icon.