Sample Credit Union

Digital Banking Desk Quick Reference

Fictional training sample

The whole job on one page. When in doubt: verify first, read the record, then act.

01 · Starting a member call · Do this first, every time

Verify who you are speaking with before you open or share anything. Match at least two approved details already on file; use a one-time passcode when required for sensitive actions. Then open the profile, confirm enrollment, and review the activity record for evidence of what happened.

Rule of thumb: Verify first - every call.

02 · Payment Center · A payment did not arrive

Open payment history and read the status. Scheduled: confirm the date and whether it has been sent. Sent, not cleared: explain that it is in transit and give the approved delivery window. Cleared: review the confirmation details before explaining the outcome. Never cancel or resend until you confirm what happened.

Rule of thumb: Read the status before you act.

03 · Send Money · Sent but not received

Open the transfer and read the status. Pending: explain how the recipient accepts it. Failed: the recipient information may not match or may not be registered; confirm the intended recipient details before attempting another transfer. Returned: determine why before sending again. Completed: provide the available confirmation.

Rule of thumb: Read before you resend.

04 · Account Linking · An external account will not link

Identify where the process stopped. For test-deposit verification, explain the expected window and the member's next step. For an external sign-in issue, the member confirms credentials with the other institution; never request or enter their password. Explain unsupported account types and escalate repeated failures.

Rule of thumb: Fix the simple issue first - never take their password.

05 · Live Chat and Co-Browse · Guide on screen

You are the guide, not the driver. Offer co-browse; the member accepts and may stop it at any time. Point and let the member click so they learn the path. Never view, request, enter, or handle a password or full account number. Pause the shared view for private information.

Rule of thumb: Guide, do not drive - pause for private information.

The one rule: confirm what happened before you change anything.

Reading first keeps a fix from becoming a second problem.

It is okay to escalate. Knowing when to hand something off is a skill, not a miss.

1. Approved steps are complete and the cause is still unclear. Document what you tried and escalate.
2. An access restriction has no clear explanation, or verification details do not align. Stop and follow the approved fraud-escalation procedure.
3. The evidence is inconsistent, incomplete, or outside your authority to resolve. Escalate and tell the next person what you already reviewed.

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