

Internet Banking

easy, convenient & time saving



Our full function Internet Banking service enables you to manage your accounts easily, quickly and when it suits you.

You can...

- Monitor your account
- Check balances and statements
- Make payments and transfer money
- View and cancel Direct Debits
- Set up, view and cancel Standing Orders
- Stop cheques
- Download data into various file formats, for use with account packages such as Quicken and Sage
- Make Bill Payments
- Order new cheque and paying-in books
- Save money – some transactions are cheaper online than over the phone

Unlike many high street banks, our Internet Banking is governance-friendly

This gives you the option to have two or more people to authorise payments. You and your colleagues can be in different parts of the country and work different hours. Whatever your situation, with our Internet Banking service you have access to your finances 24/7.

The service allows greater flexibility by providing different levels of access:

- View only
- View and submit
- View, submit and authorise

And it's free to set up and use...

“Unity’s account opening service was quick and straightforward, and their internet banking is incredibly easy to use. They’re so approachable and friendly – always at the end of the phone to offer help and support.”

Joanne Casey, Centre Manager, LaganView Enterprise Centre

Your questions answered...

Q: What if my organisation/business requires more than one person to authorise payments?

A: We have developed a *'dual authority'* and a *'triple authority'* option for your peace of mind. Dual requires two users and triple requires three users to complete a transaction. One user submits a transaction and one or two users will then authorise it from the 'Pending Transactions' screen. You can choose who these users are and change them at any time by completing and signing a form in accordance with your bank mandate.

Q: Can I give users access to Internet Banking without letting them transfer funds?

A: Yes, we offer a *'view only'* and a *'view and submit'* facility that allows you to keep other members of your organisation/business, and others who you have authorised, informed or to submit transactions for you to authorise without compromising security.

Q: Can I pay bills online and transfer funds to other bank accounts?

A: Yes, payments can be made to any bank account via the Bill Payments service by clicking on the 'Payments' menu.

Q: Can I cancel Direct Debits & Standing Orders?

A: Yes, Direct Debits and Standing Orders can be cancelled by selecting the 'Expire' button in the appropriate section.

Q: What do I need for Internet Banking?

A: No special software is required, all you need is the ability to view and log on to the system using your normal web browser.

Q: What security measures do you recommend?

A: We recommend that you follow best practice whilst connecting to the Internet by using a firewall and ensuring that any software is kept up-to-date, particularly anti-virus/malware software. For your own peace of mind, you can do a few things to protect your account - never disclose your password to **anyone** and always log off when you've finished your transactions. You can find links to good practice on our website - www.unity.co.uk/fraud-awareness.

Q: What Internet browser should I use?

A: It is important that when using our Internet Banking service you have the most up to date version of your chosen browser, as the newer versions have enhanced security and functionality. Our service is compatible with Google Chrome, Internet Explorer and Safari.

Q: How secure is your Internet Banking?

A: We use the latest form of 128bit security and our Internet Banking site is verified by VeriSign, one of the most secure means of accessing websites. Always look for the VeriSign logo when you log on. By clicking on the logo, you will be able to see the valid SSL security certificate for our site.

Q: What are my responsibilities whilst using Internet Banking?

A: Because of the nature of Internet Banking, we have a separate section in our Terms & Conditions leaflet, a copy of which will be provided to the main contact on your account. Alternatively, it can be downloaded from our website **www.unity.co.uk/termsandconditions**.

Q: How do I apply for Unity's Internet Banking service?

A: If you are a new customer, you will need to complete either page 10 of the account application form. Or, if you are an existing customer, complete an Internet Banking application form available from our website **www.unity.co.uk/customerforms**.

Q: What happens next?

A: As soon as we receive all the necessary documentation and we have successfully completed any required searches, we will write to each Internet Banking user to issue a temporary password and explain the login process.

Q: What happens if I need help?

A: Our friendly and helpful staff are only a phone call away to talk you through anything that you are unsure about. **Call them on 0845 140 1000.**

"We made the move to Unity Trust and they immediately enabled viewing access for non-signatories, as well as enabling triple electronic authorisation and we now make all payments by Bacs. Making the move was so simple, their system and standard of service have enabled us to reduce costs and time in processing payments and to improve our security."

Michael Dixon, Chairman, Coedpoeth Community Council

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**INVESTORS
IN PEOPLE**

For more information on our Internet Banking service scan here or visit **www.unity.co.uk/internetbanking**.