

Internet Banking Service



With our free, governance friendly Internet Banking, you and your organisation can benefit from convenient online banking that can be accessed anywhere, anytime.

The following features of our Internet Banking service are designed to make it as easy as possible for you to manage and stay in complete control of your organisation's finances:

- ✔ Choose your preferred authority level including dual or triple authority
- ✔ Choose the access levels of each individual user including 'Authorise Only' and 'View and Authorise' – this feature helps with the segregation of duties
- ✔ Set your payment limits - this allows you to control the amount your organisation (or individual users) can pay per transaction/per day via internet banking
- ✔ Ability to change the number of people (or named users) required to authorise payments according to the value of the transaction being made
- ✔ Send an automated email to other users making them aware of pending payments
- ✔ Faster Payments service - payments authorised before 3pm Monday to Friday will be sent the same day subject to checks. Payments sent after 3pm or on a non-working day will be sent the next available working day
- ✔ Make future dated payments
- ✔ Monitor all account activity and check your balance and statement
- ✔ Create, view and cancel standing orders
- ✔ View and cancel direct debits
- ✔ All users have individual user names and passwords and can access the account 24/7 from wherever they are located
- ✔ Stop cheques (an £8 fee applies to this service online, and a £15 fee over the phone)
- ✔ Download your data to accounting software including Sage and Quicken
- ✔ Order new cheque books and paying-in books
- ✔ Compatible with multiple browser options - use the latest version for the best performance
- ✔ Download Trustee Rapport to help stay safe when banking online
- ✔ Find beneficiaries quickly using the Advanced Search feature
- ✔ Create your own search criteria and fields allowing you to tailor your transaction information
- ✔ Customise and save tailored reports to download including account listing, beneficiary listing and payment history

Explore all the features of the Internet Banking service with the Internet Banking Demo www.unity.co.uk/ibdemo

Our Internet Banking service is continually developed, for the very latest features visit www.unity.co.uk/ibupdates

Authority levels

Choose your preferred authority level

Our different authority levels give you the freedom to make sure your internet banking meets your organisational needs.

- ✔ **Triple Authority**
Payments are made by three users, where one user submits the payment and two other users authorise the payment

- ✔ **Dual Authority**
Payments are made by two users, where one user submits the payment and the other user authorises the payment

- ✔ **Single Authority***
Payments are made by one user

* We strongly recommend that you choose either dual or triple authority to enhance your security online and to protect your organisation from fraud.

Forgotten your password?

There's no need to call!

Once you register your email address within Internet Banking you will be able to reset your password online through our online verification process.

Access levels

Choose your preferred access level

Our different access levels makes it easier for you to manage the users on your account.

- ✔ **View only (V)**
Allows the user to view the account(s) only
- ✔ **View and Submit (VS)**
As well as having the same rights as a V user, this level allows the user to submit payments but they are unable to authorise payments
- ✔ **View and Authorise (VA)**
As well as having the same rights as a V user, this level allows the user to authorise payments but they are unable to submit payments
- ✔ **View, Submit and Authorise (VSA)**
As well as having the same rights as a V user, this level allows the user to submit and authorise payments
- ✔ **Authorise only (A)**
Allows the user to authorise payments only, they do not have access to view the account(s)

Payment limits

Online payments with added approval

This service allows you to submit and authorise payments online with greater complexity and in addition to your authority levels.

Our Internet Banking service offers you flexible payment limits that can mirror your cheque signing mandate. This may include specifying the number of users required to make a payment according to the value of the transaction being submitted, and naming the users that need to be involved in payments according to the value of the transaction.

Specify by number of users

This allows you to request that all payments over a certain value have a specified number of users involved in that transaction. This can be up to three users.

Specify by name of users

This allows you to state the name of the users that you require to be involved in payments over a certain value. This can be up to two users.

Internet Banking Administrator(s)

Appointing an Administrator can help you keep control of your organisation's finances. They will be able to set a maximum daily payment limit and an individual transaction limit on all external payments made via our Internet Banking service. These limits can be set per user or organisation.

The Administrator(s) will have access to an additional menu option within their internet banking called 'Change Payment Limits'. This is where they can set limits. The types of limits that can be set are as follows:

- ✔ **Organisation transaction limit**
The maximum payment value the organisation can make in any one transaction (per beneficiary, per processing day)
- ✔ **Organisation daily limit**
The total value of payments the organisation can make per processing day
- ✔ **User transaction limit**
The maximum payment value a user can submit or authorise in any one transaction (per beneficiary, per processing day)
- ✔ **User daily limit**
The total value of payments a user can submit or authorise per processing day

How to apply for Internet Banking

Existing customers

Visit www.unity.co.uk/forms to download the Internet Banking Application Form.

New customers

Complete the relevant section of the Account Opening Application Form.

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