

Internet Banking FAQs

Q: Can I cancel direct debits?

A: Yes, direct debits can be cancelled by selecting the 'Expire' button in the Direct Debit section.

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

A: Yes, Unity offers a 'view only' and 'submit' facility that allows you to keep other members of your organisation 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 Bills Payment service by clicking the 'Move Money' button – this facility is only available to accounts with dual authority. This requires a minimum of two users to complete a transaction.

Q: How can I change the reference on a Bill Payment?

A: If you wish to make regular payments to the same beneficiary quoting different reference numbers, it is industry standard practice to create multiple beneficiaries, each quoting the required reference. Alternatively, if you wish to amend the reference on an existing beneficiary for future payments, you can do so using the Beneficiaries menu but do remember to authorise the changes using the Awaiting Authorisation screen, before making any payments.

Once a Beneficiary 'template' has been created it will not automatically update if you change a reference when processing an individual payment but the money will reach the destination quoting the reference you enter.

Q: How secure is Internet banking?

A: Your security and privacy are of utmost importance to us. We take many steps to protect your information ranging from secured networks designed to prevent unauthorised activity through to advanced use of encryption technology.

Q: If I am unable to connect to the Internet, can I use telephone banking?

A: Yes, As long as you are a signatory or authorised telephone banking mandate holder. Our friendly staff are always happy to help and only a phone call away.

Q: What do I need for Internet Banking?

A: You will need a PC capable of running the latest version of Microsoft Internet Explorer. You can download the most recent release free of charge at www.microsoft.com/windows/ie. Alternatively, you could use other browsers such as Mozilla Firefox and Safari. You will also need a method of connecting to the Internet via an Internet Service Provider (ISP).

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



A: Unity has developed 'dual authority' and 'triple authority' options for your peace of mind. This requires a minimum of two users, to complete a transaction. One user submits a transaction and another user will then authorise it from the 'Pending Transaction' screen.

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 software. For your convenience, links to the Microsoft security pages and updates can be found on our Internet Banking login page. 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 have finished your transactions.