Connecting Your Accounting Software to Unity Trust Bank

A step-by-step guide for integrating Sage using Token.io

Sage

Contents

Sage Accounting

What you'll need:

Before you begin, make sure you have the following to hand. This will ensure a smooth connection process.

> **Tip:** Setup must be done on desktop. Mobile apps currently have limited functionality for bank feed connections.

Your accounting software account

- **Sage Accounting:** Desktop access is required for linking accounts (mobile app has limited functionality).
- **Third party:** You will need access to the Token.io app to proceed.
- **Please check:** Please check that your bank account details are correct in Token before starting the connection process.

Unity Trust Bank Online Banking

- Email address and password for your Unity Trust Bank Online Banking.
- Access to your registered mobile number for security verification.

Token app (if not already installed)

- Token is the secure service that links your bank account to your accounting software.
- Download and install the Token.io app from your app store (iOS or Android).
- You'll need to set up your Token account and link your Unity Trust Bank account before connecting it to Sage.

Internet connection & device

- A reliable internet connection.
- Access to a desktop/laptop for setup (recommended). Mobile apps can be used for approvals or quick checks.

Connecting to Token.io

You will need to connect to Token.io app to integrate your Unity Trust Bank account with Sage.

ⓘ **What is Token.io?**

Token.io is a secure platform that allows you to link your bank accounts with financial tools like Sage. It powers open banking connections, enabling you to view your Unity Trust Bank account directly inside your accounting software.

🔒 **Why Token.io?**

Security-first: FCA-regulated and bank-approved.

No credentials shared: Token uses encrypted, permissioned connections.

Convenience: Seamless connection between bank and software.

Do I need to link my Unity account in Token before connecting in Sage? Yes!

If your Unity Trust Bank account is not already linked to Token.io, then you will not be able to complete the connection from Sage. Here's why:

- ⊘ The accounting software triggers a redirect to Token.io to request authorisation

- ⊘ Token checks whether you've already granted access to your Unity account.

- ⊘ If Token doesn't already have access to that Unity account (via open banking consent), the process will fail.
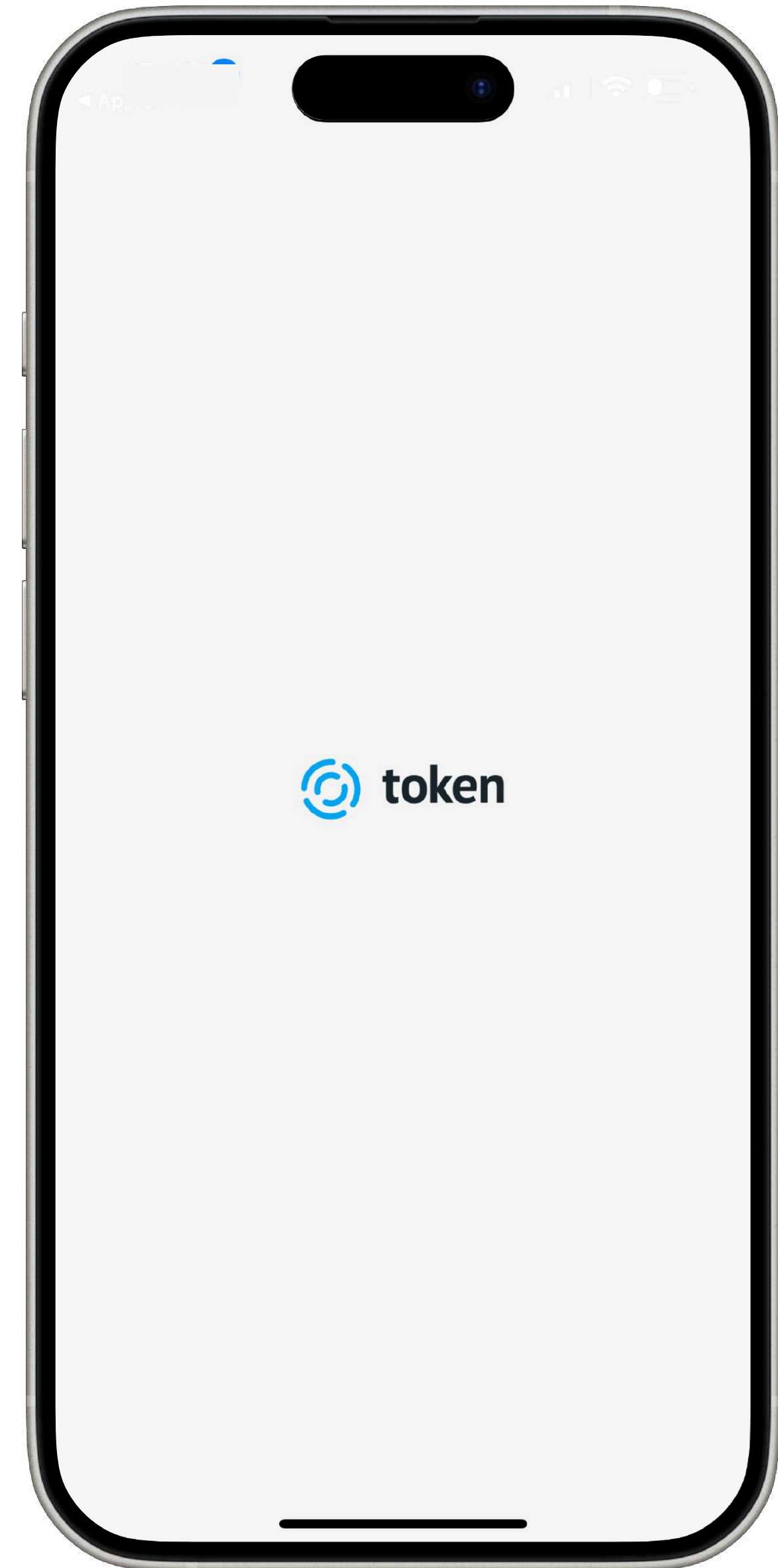
Step 1: Download the Token App

Since Token handles the secure connection, you'll need the Token mobile app installed.
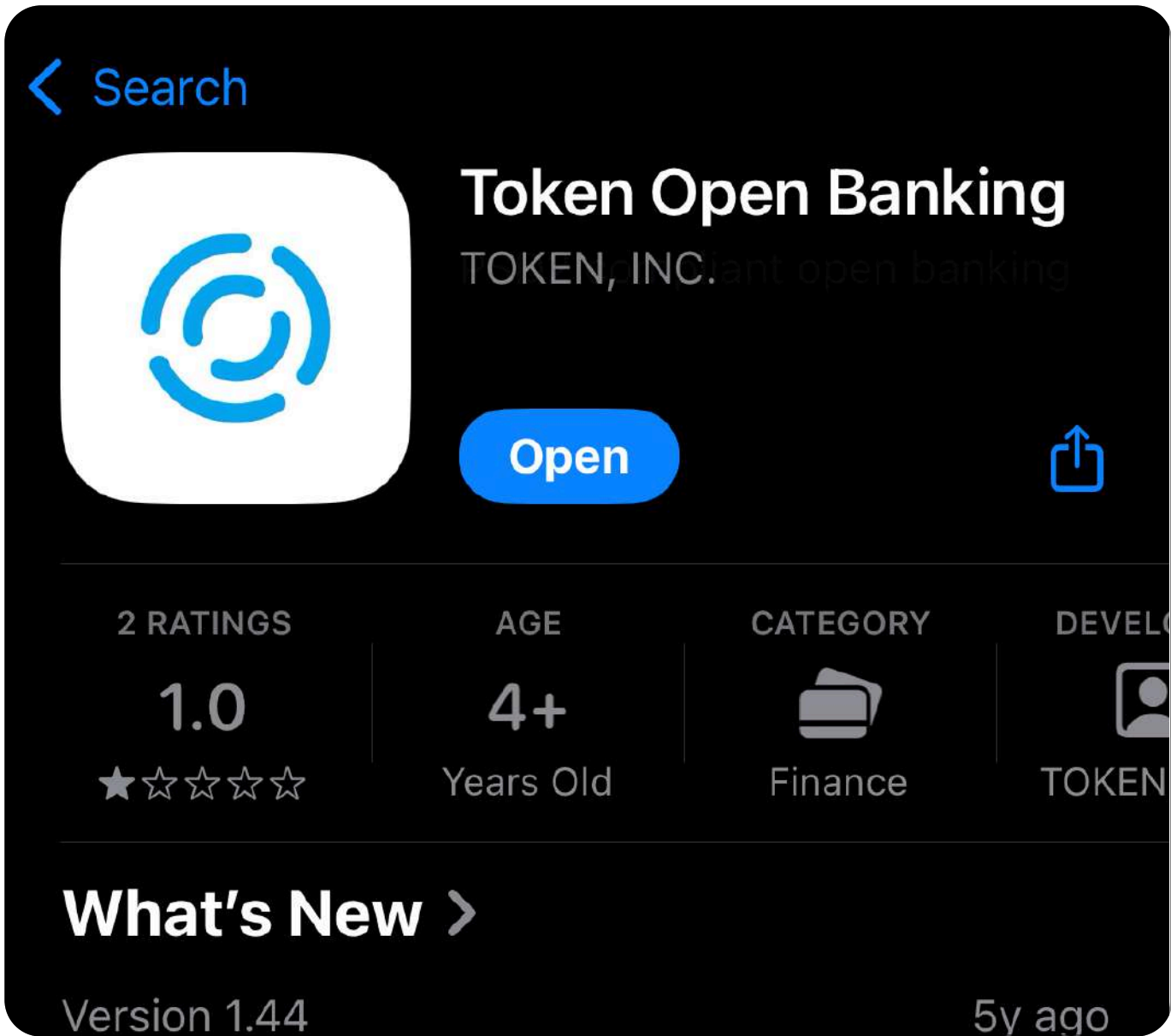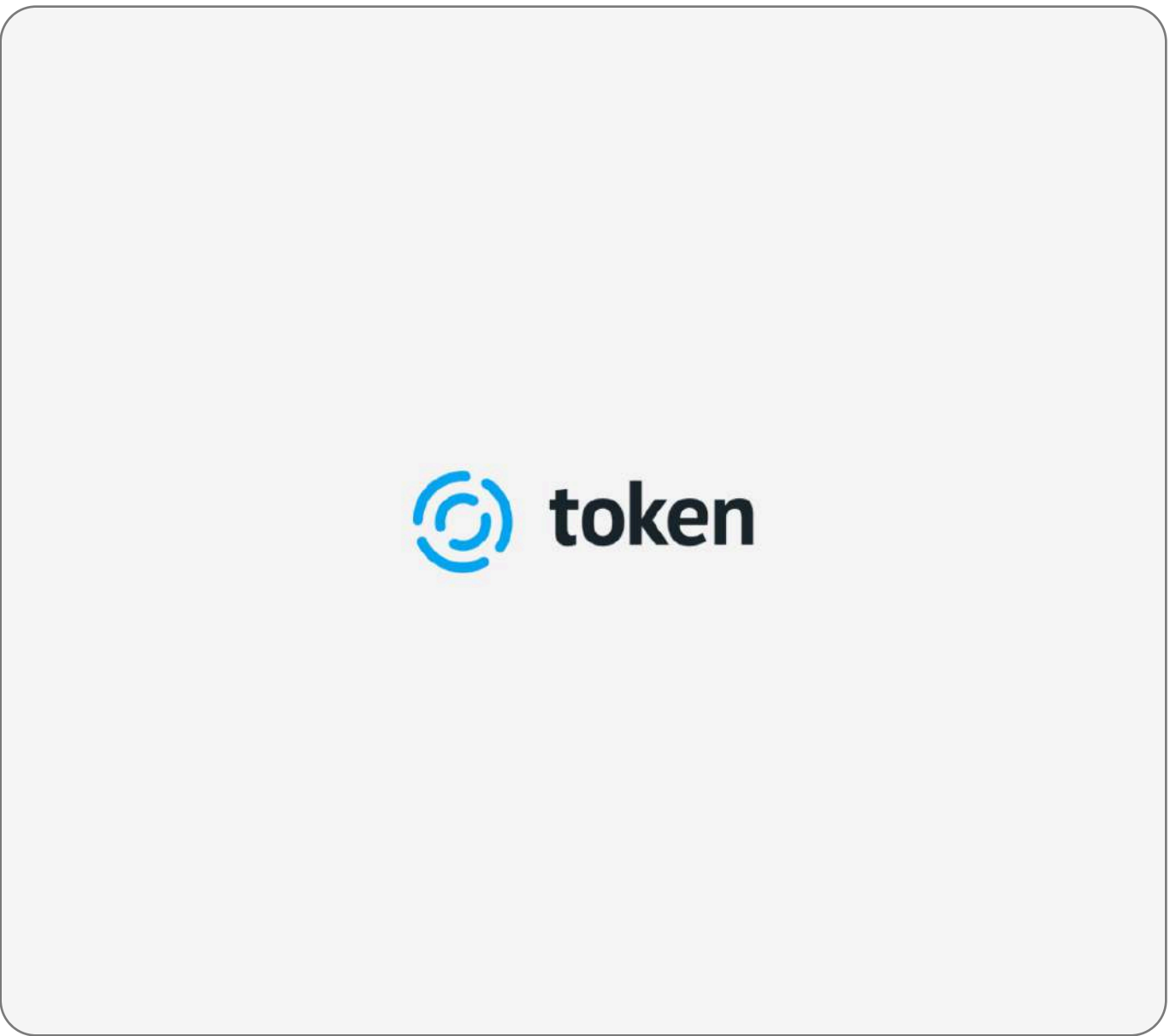

Download the App

Go to your App Store:

- Apple App Store – Token
- Google Play Store – Token
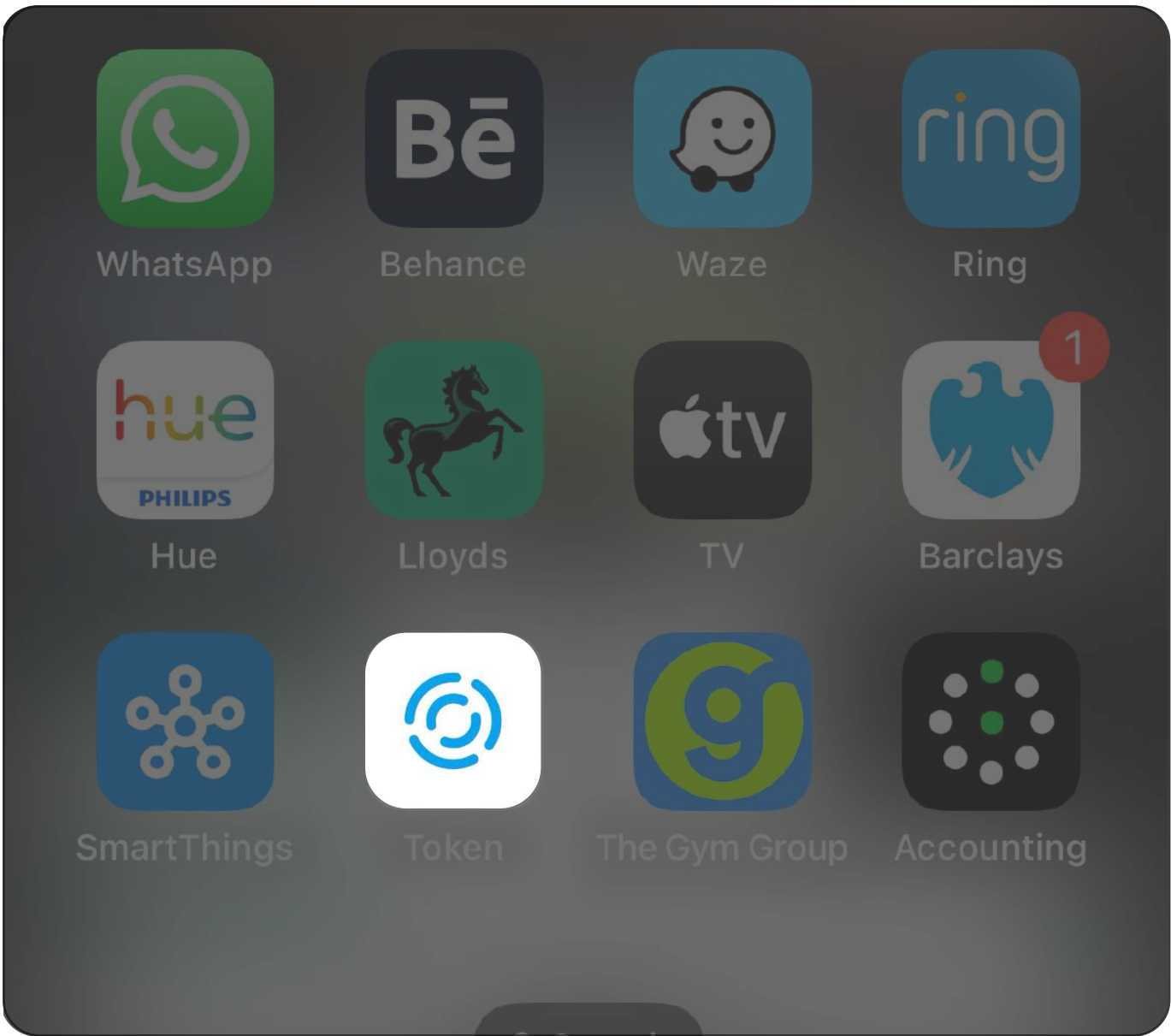
Install the App

You can easily find the app on your phone by searching for Token in your phones search bar function.

Login to the App

Install and open the app on your phone (you'll log in or create an account as part of the journey).
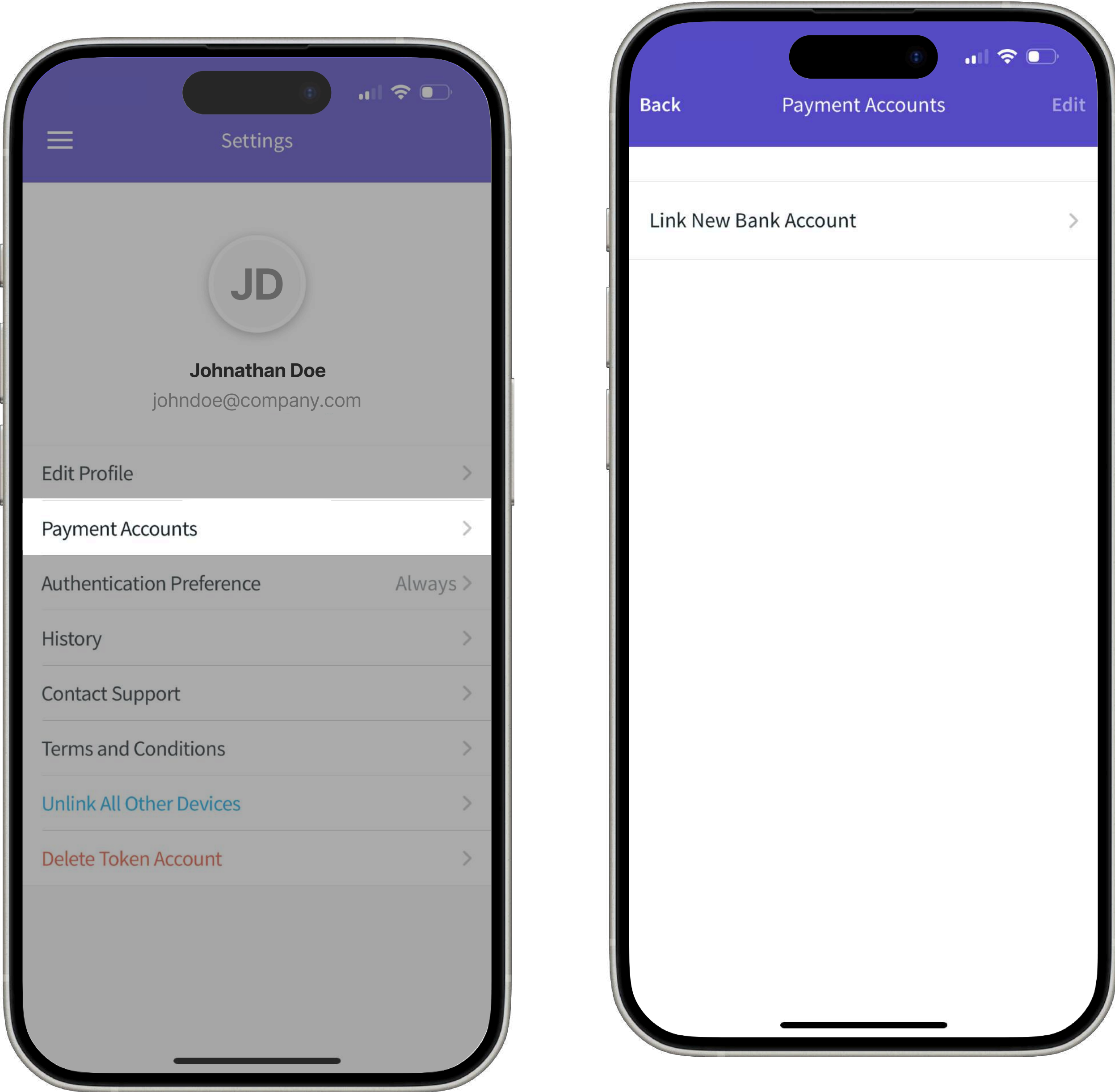
Linking your Unity Trust Bank account to Token.io

You may be prompted prior to landing on the **'Transactions'** screen to **'Link a Bank'**. For the purpose of this document we have chosen to skip the onboarding process and link our bank account manually by selecting the menu icon in the top left and selecting the **'Settings'** tab.
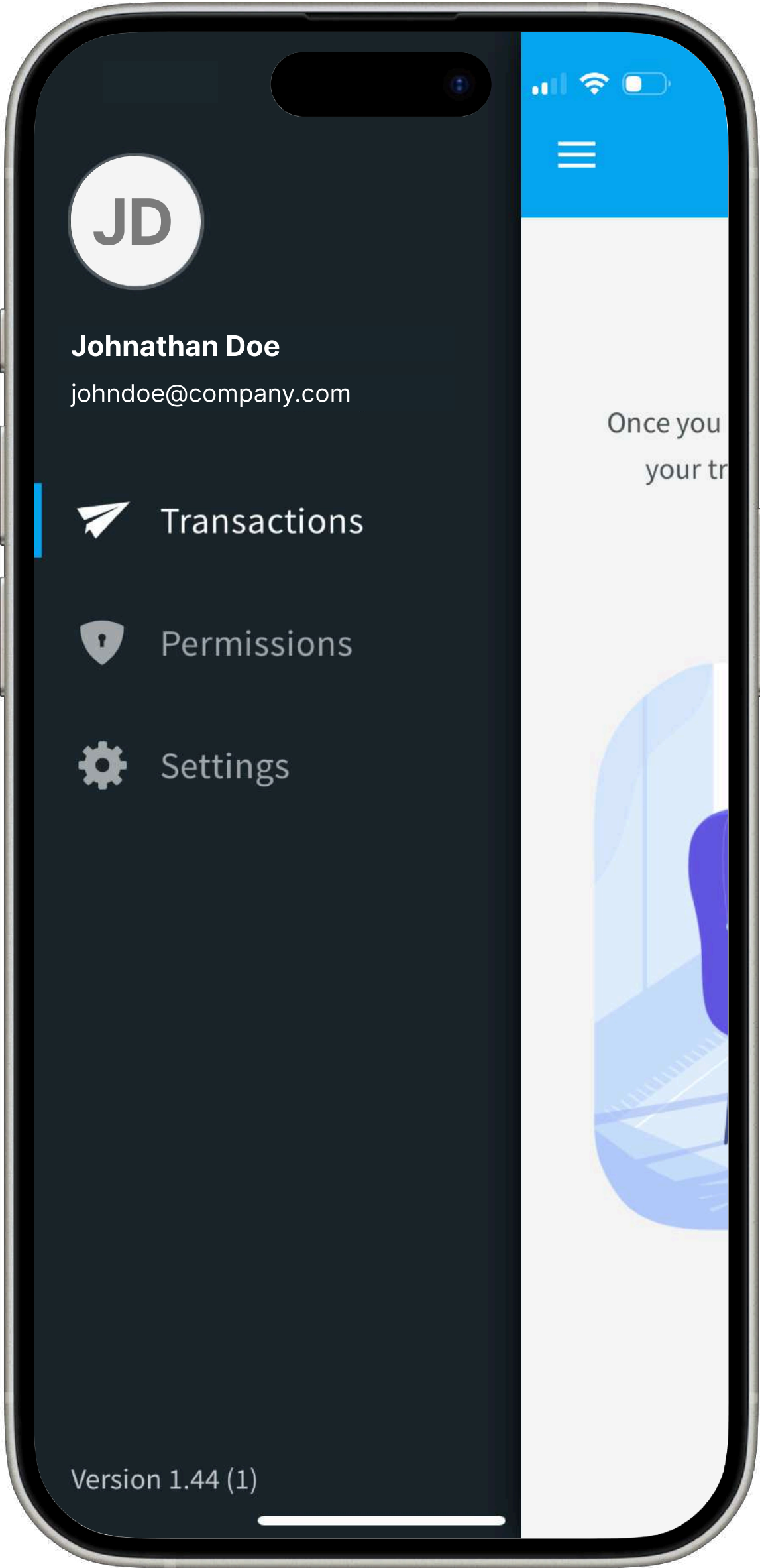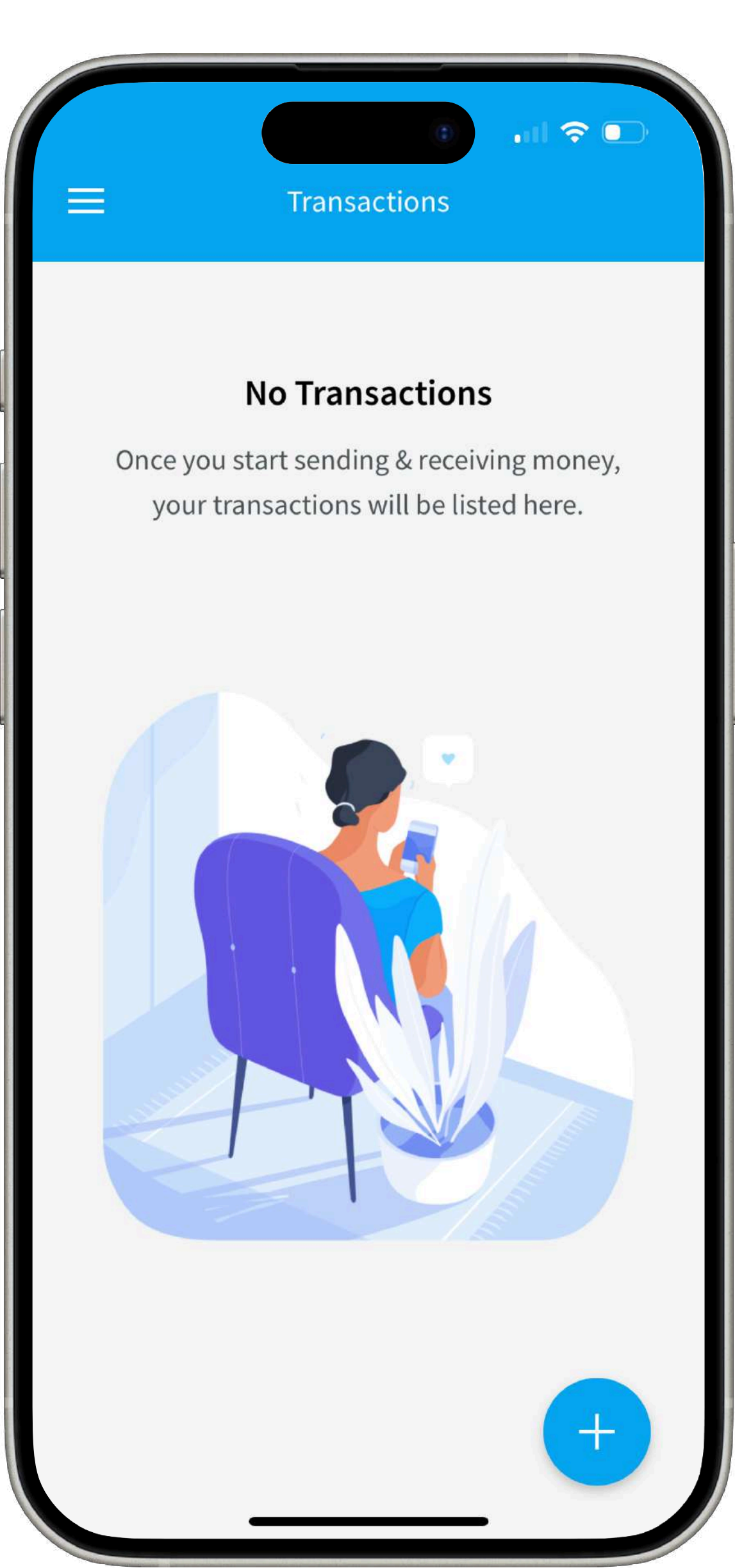
Linking your Unity Trust Bank account to Token.io

When on the **'Settings'** page simply select the **'Payment Accounts'** tab. You will then be taken to the **'Payment Accounts'** page and asked to **'Link New Bank Account'** by selecting the tab.

Tip: Once you add your account you'll be able to edit the account. **(The edit option in the top right only allows you to delete the selected account).**

Settings

JD

Johnathan Doe
johndoe@company.com

Edit Profile

Payment Accounts

Authentication Preference   Always

History

Contact Support

Terms and Conditions

Unlink All Other Devices

Delete Token Account

Back   Payment Accounts   Edit

Link New Bank Account

Link Your Bank in Token

To begin the secure connection process, you'll be asked to search for and select your bank within the Token app.

This allows Token to initiate a secure connection flow with Unity Trust Bank, where you'll log in and grant consent for sharing account information with your chosen accounting software.

Tip: Make sure you select the correct version of your bank (e.g., business vs personal, if options are listed), and double-check the name spelling.
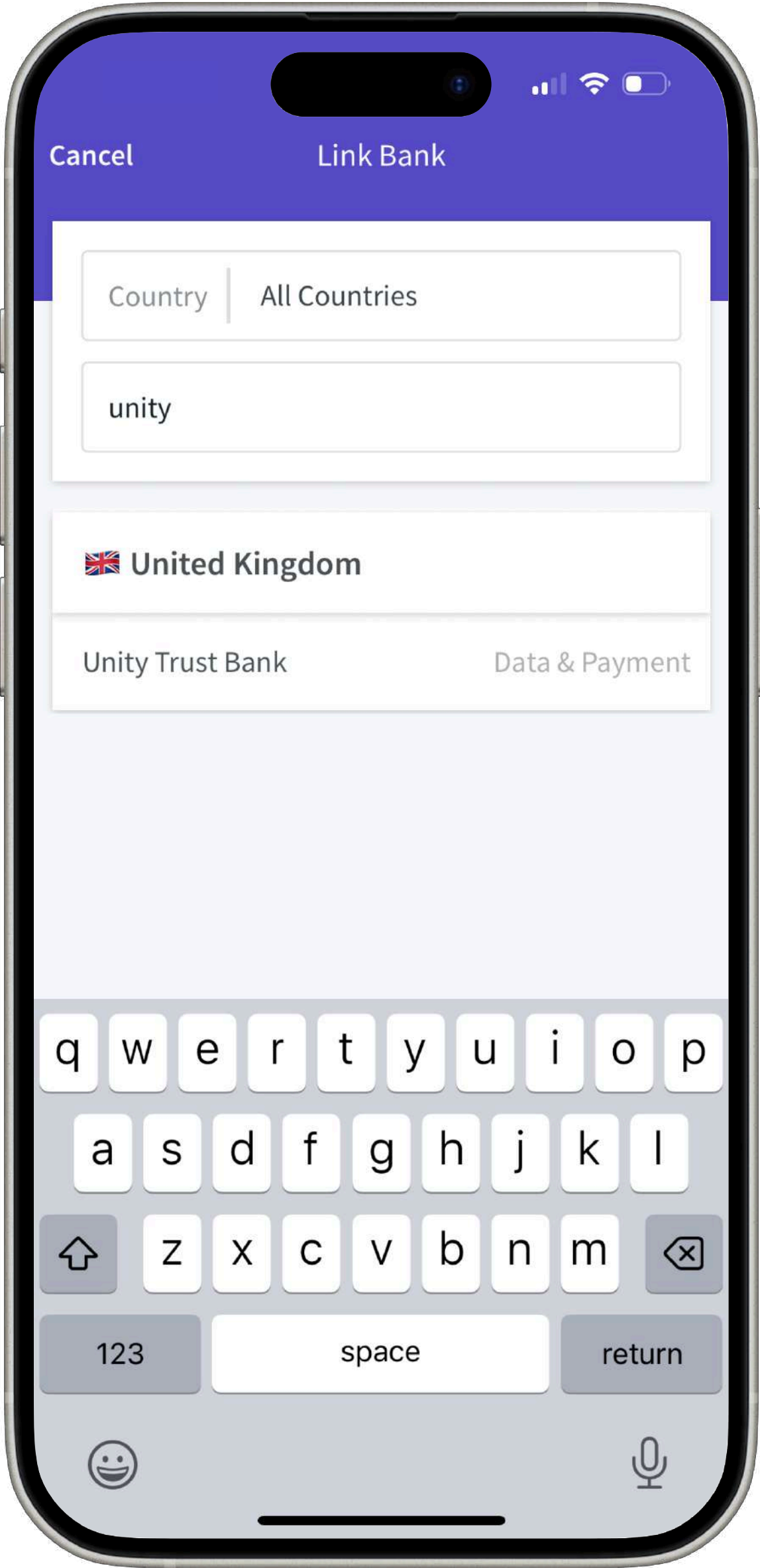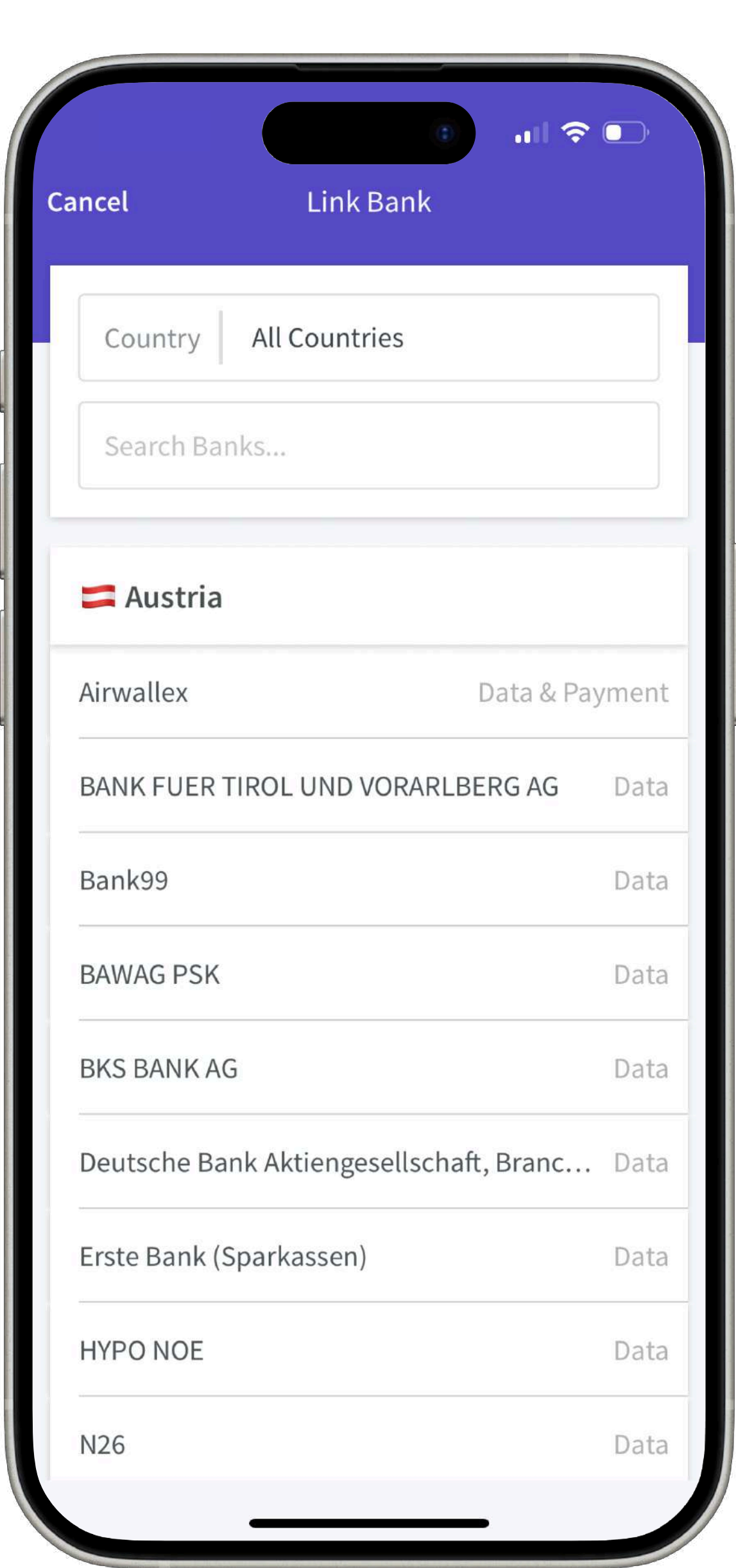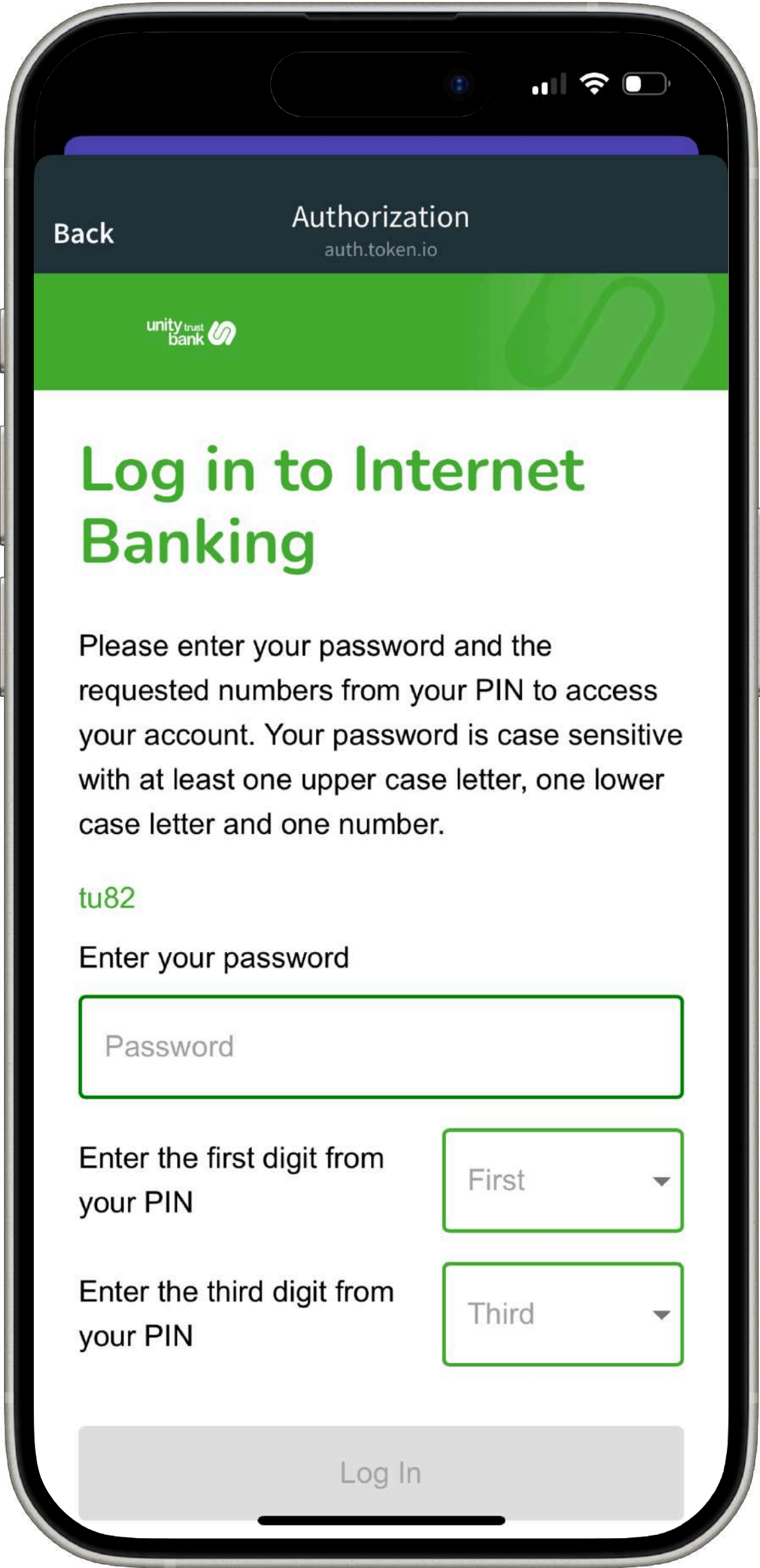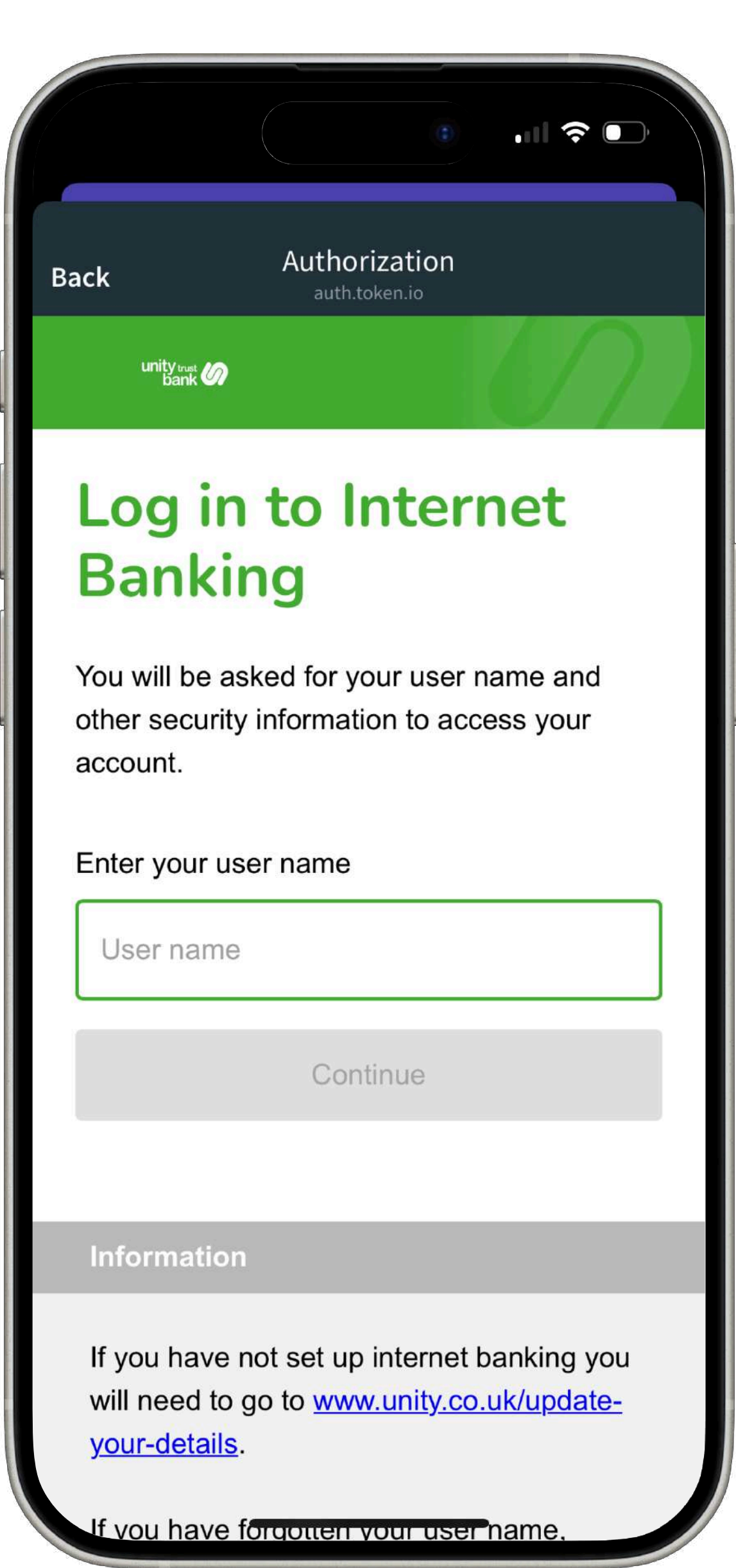
Unity Trust Bank Authentication via Token

To securely connect your Unity Trust Bank account, you'll be redirected to a Unity Trust Bank login screen within the Token platform. This step confirms your identity and ensures that you're authorising access to your account.

Tip: If you have multiple Unity accounts, make sure you're using credentials for the account you want to link to Sage.

**These are the same login details you use when signing in to Unity Trust Bank's Online Banking.**

Identity Verification via Phone Call

As part of the secure login process, Unity Trust Bank will now ask you to verify your identity using your registered phone number.

- Select the number that matches the phone number registered with Unity Trust Bank.

- Once selected, you will receive an automated phone call from Unity Trust Bank.

- During the call, you will be asked to verify a 4-digit code displayed on your Token App screen.

This step ensures that only the account holder can authorise the connection — adding an extra layer of security to your account linking process.
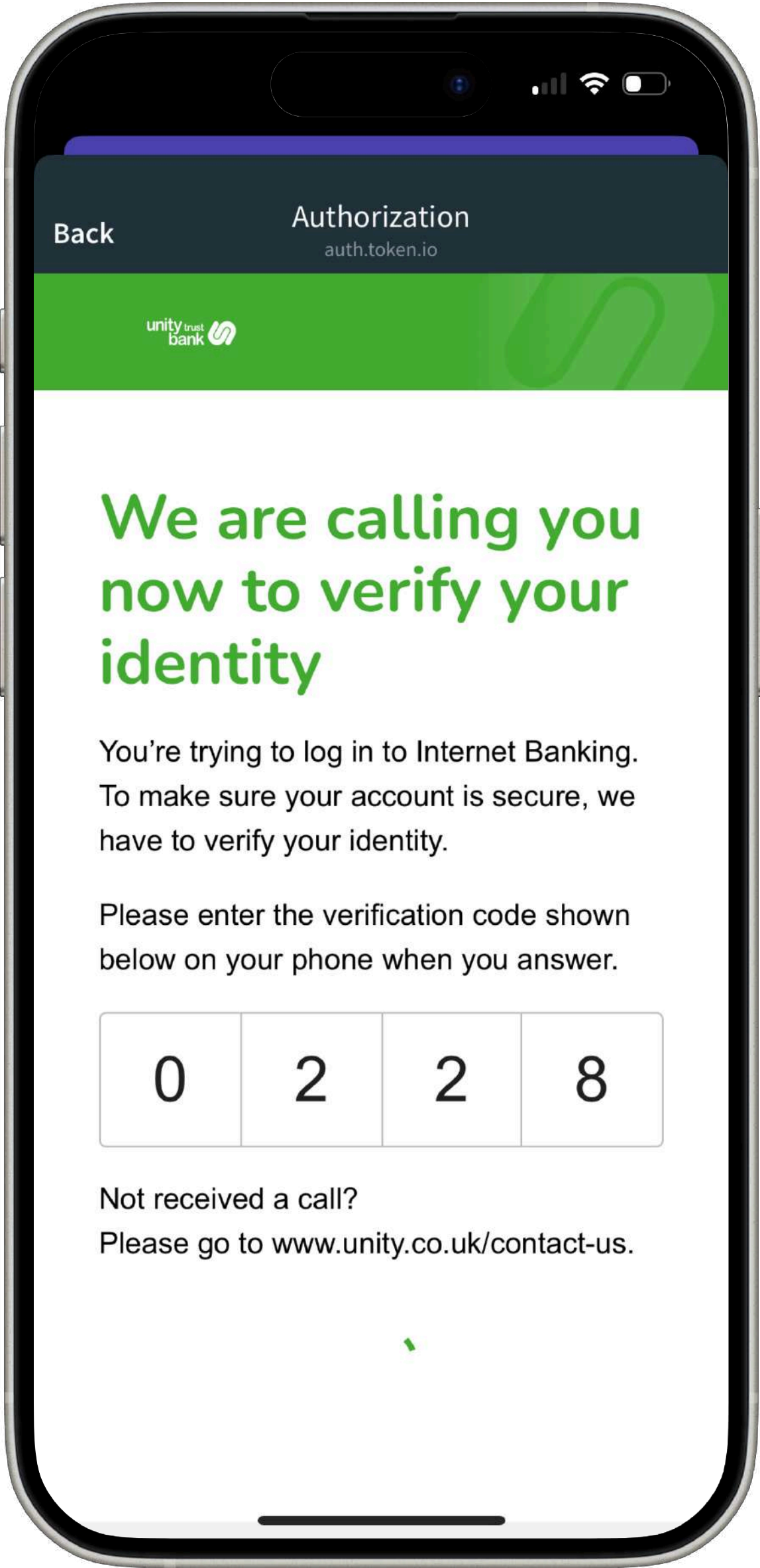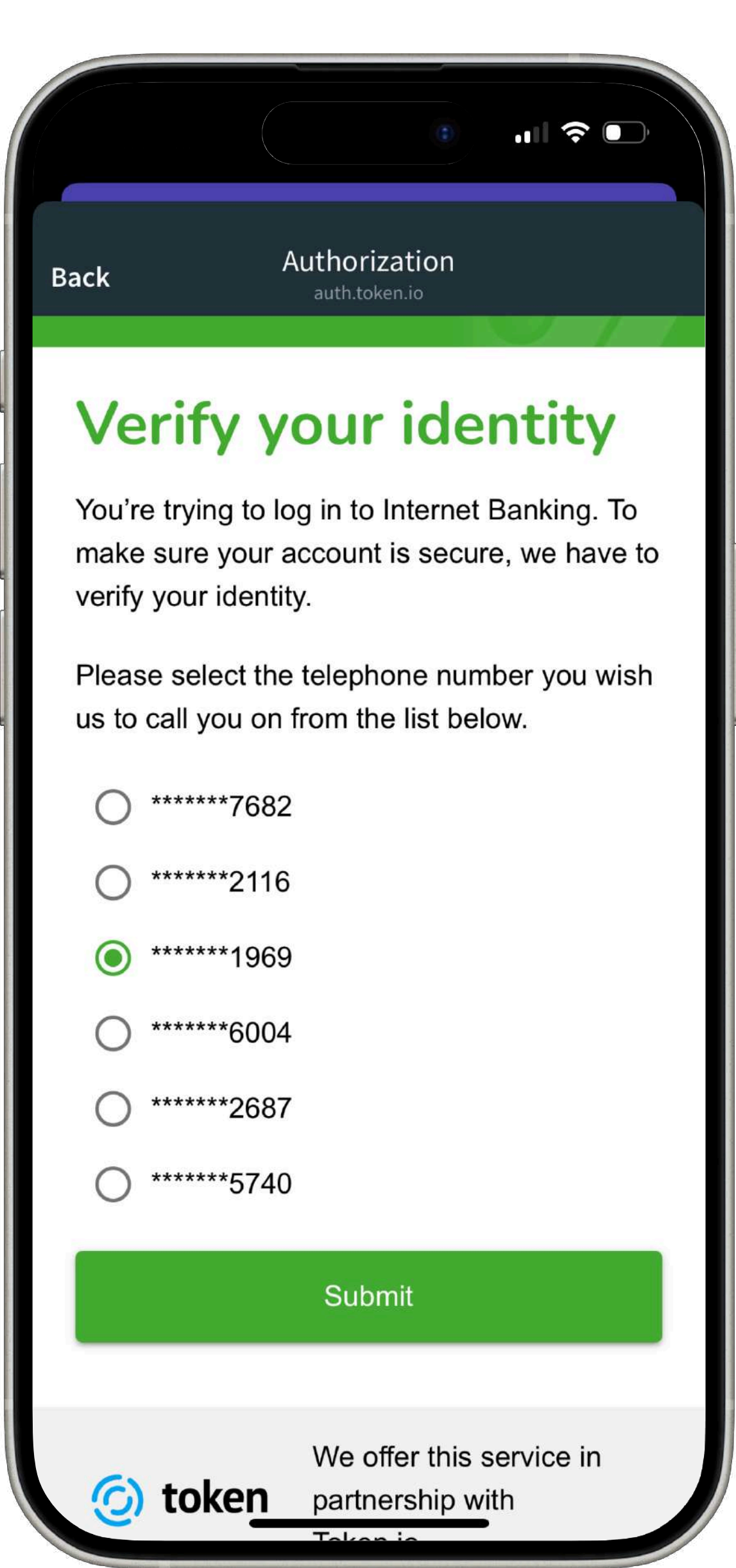
Select Your Bank Accounts to Link

You're now ready to choose which Unity Trust Bank accounts you'd like to link to your accounting software through Token.

- You'll see a list of your available Unity Trust Bank accounts

- Use the search bar at the top to quickly find specific accounts by name or number.

- During the call, you will be asked to verify a 4-digit code displayed on your Token App screen.

**This ensures only the accounts you choose will be connected and visible in Sage.**
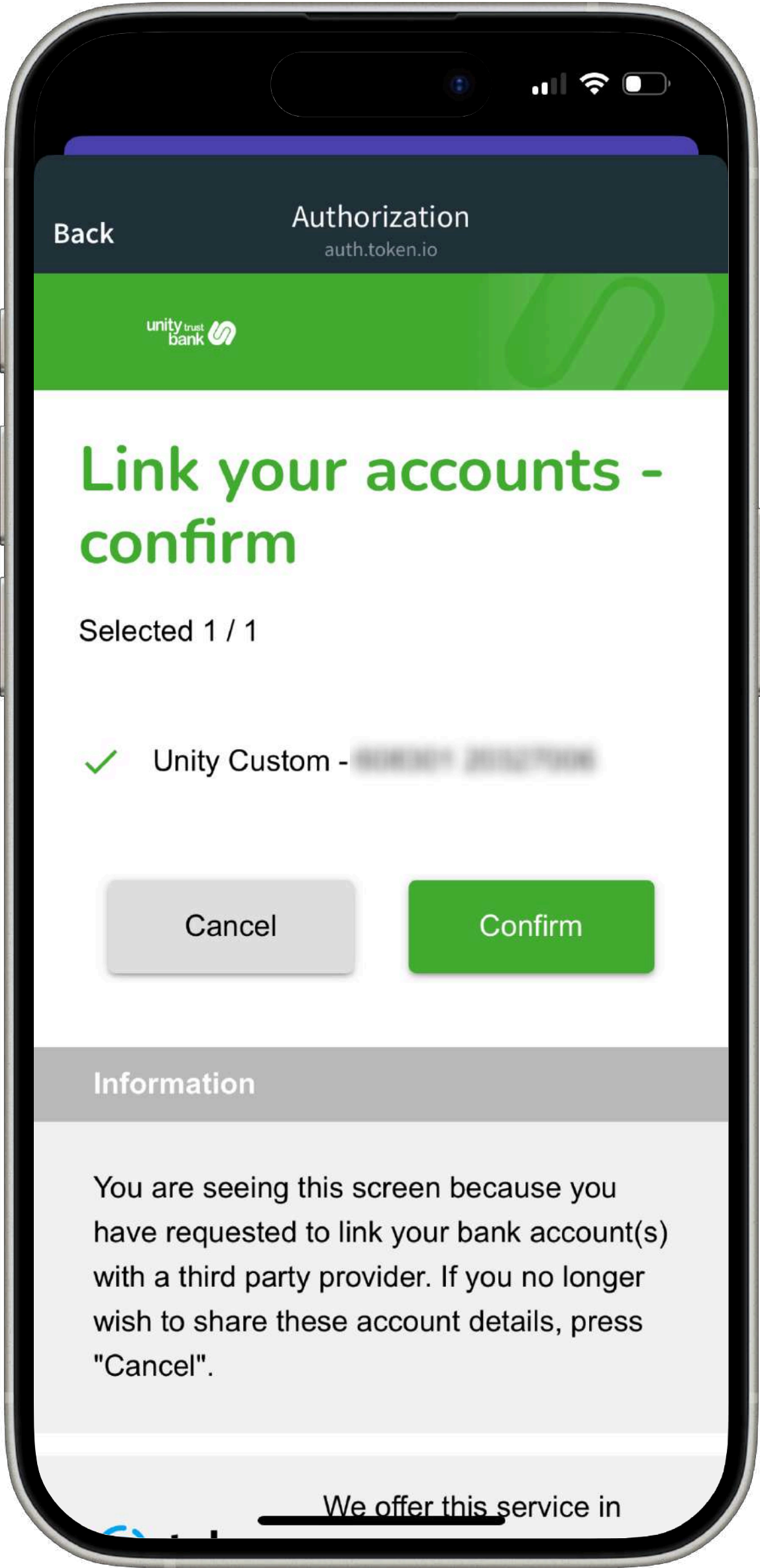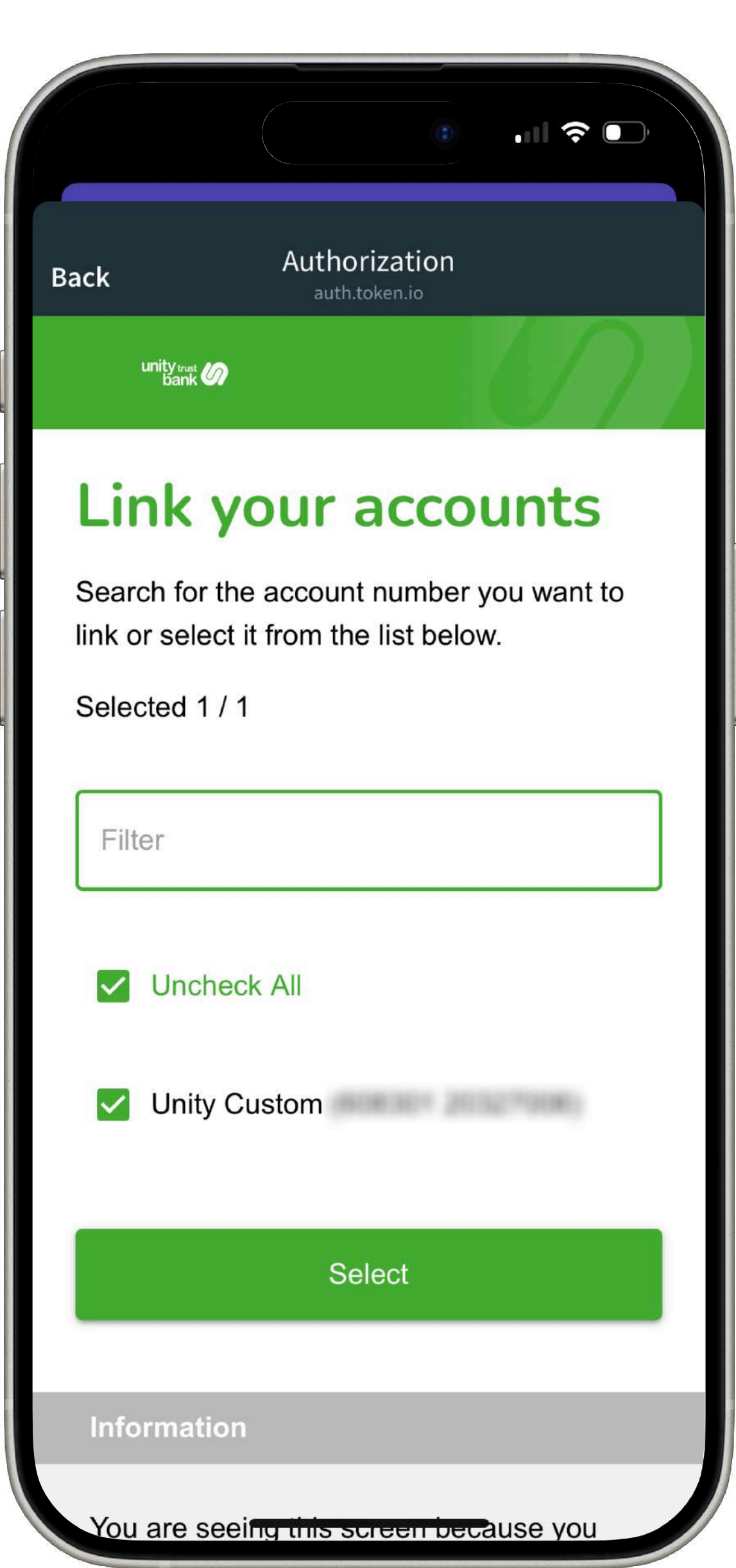
You Account is now Linked Successfully

Your selected Unity Trust Bank account(s) are now securely connected to Token.

- You've completed the authentication and consent process.

- Your linked accounts are now visible within the Token app.

- These accounts can now be connected to Sage for transaction syncing and reconciliation.

Tip: Regularly review your linked accounts in Token to ensure only the accounts you actively use for business accounting are connected.
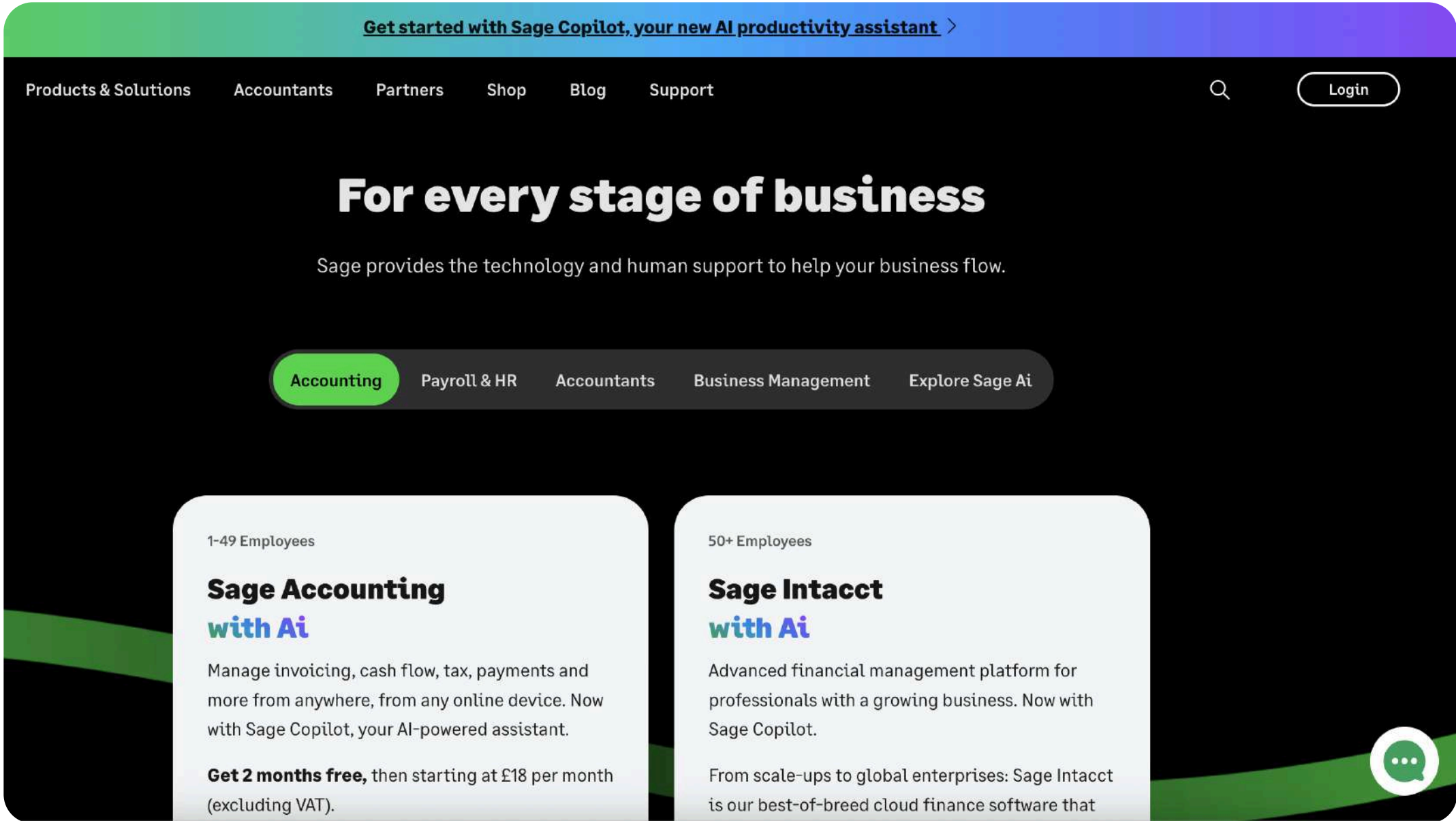

Unity Trust Bank

Help and Support
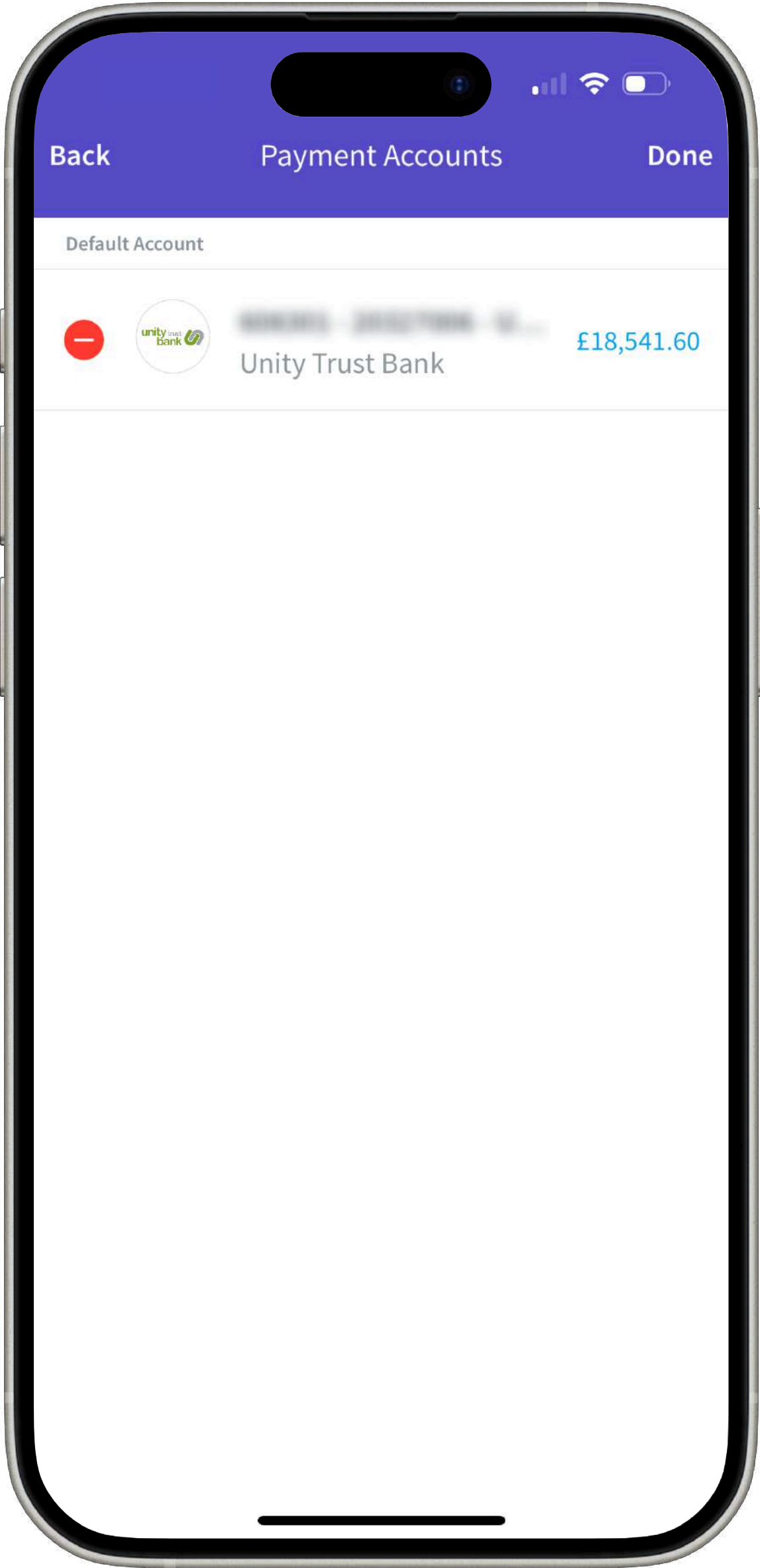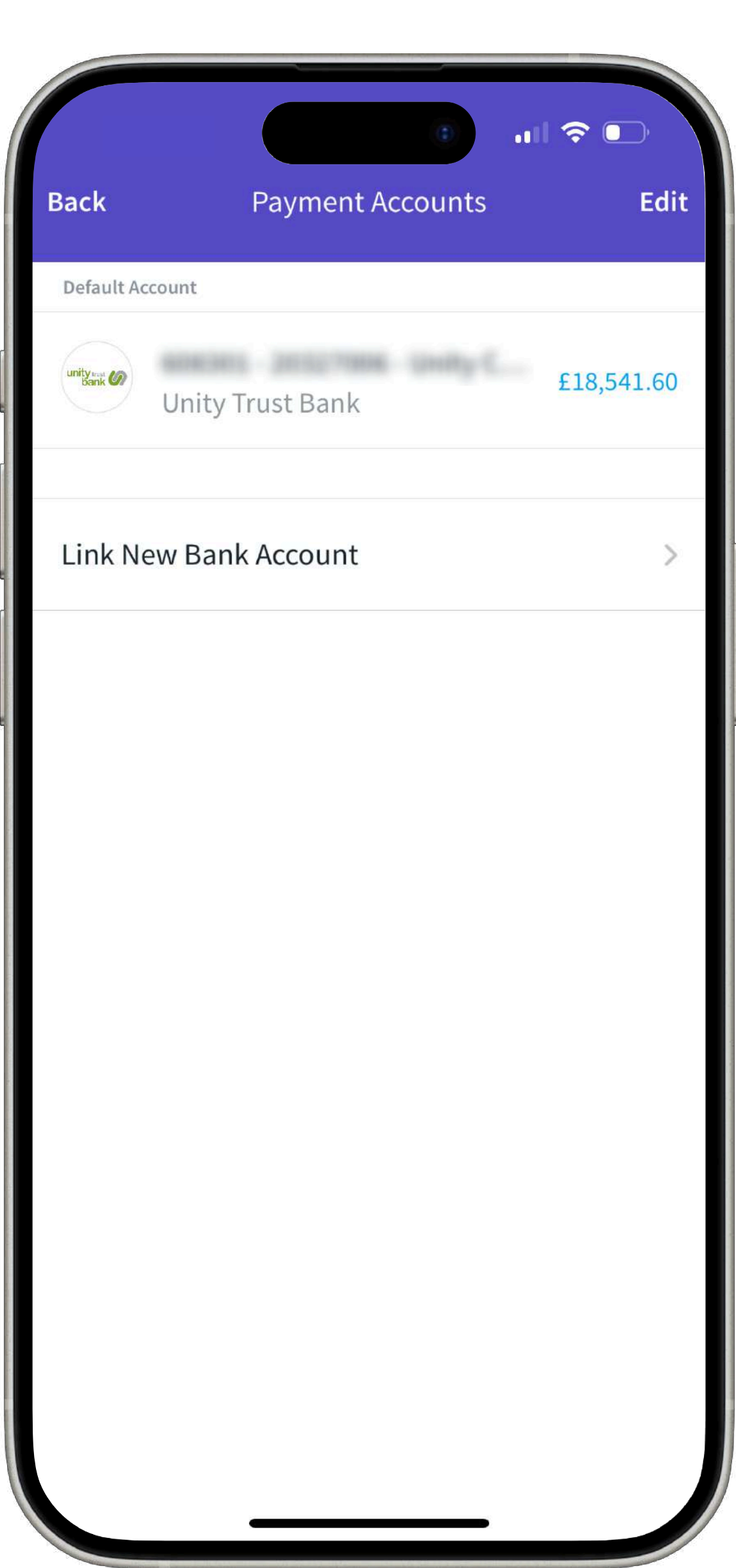
Sage

Connecting Your Unity Trust Bank Account to Sage Desktop App via Token

This section will guide you step by step through the desktop setup process.

Log in to Sage Accounting (Desktop Only)

> **Tip:** The mobile app does not currently support linking new bank feeds.
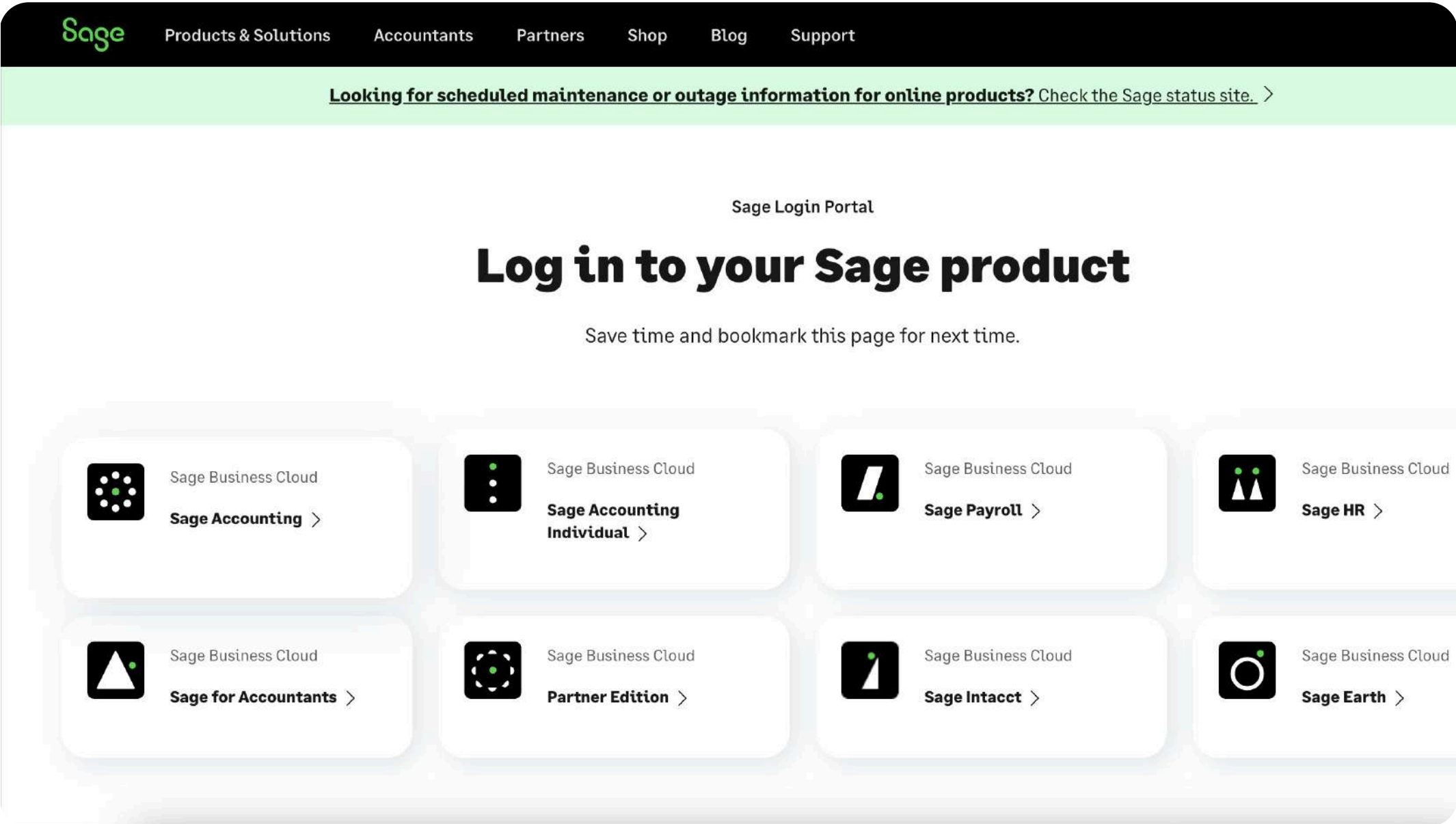
Login/Create your Sage Account

Log in to your Sage Account or purchase a Sage Accounting package by visiting https://www.sage.com/en-gb/

Select Sage Account

Sage Business Cloud - **This process must be done on desktop**

Log in to Sage Accounting
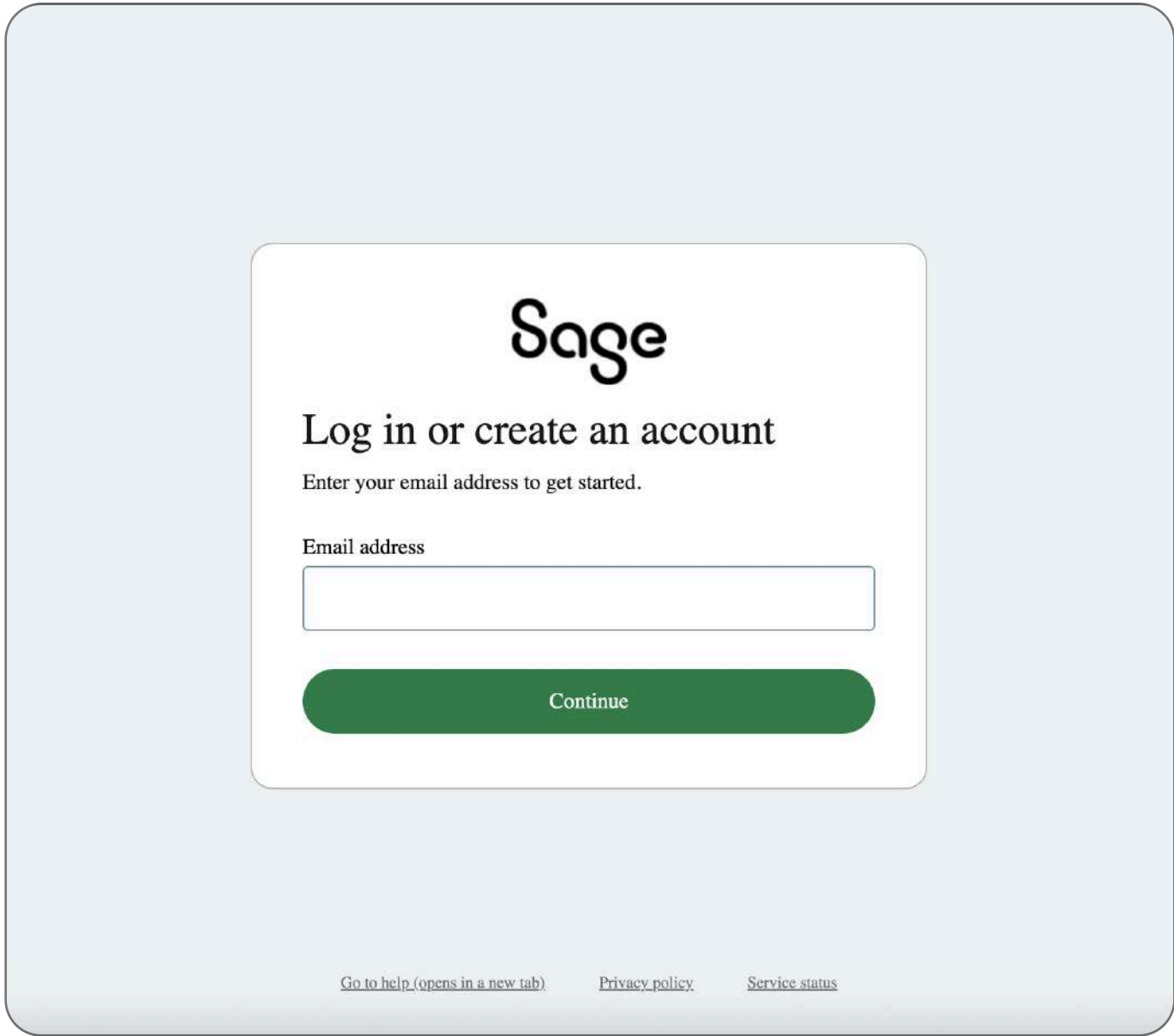
Step 1

Add your email address for your active Sage Account.
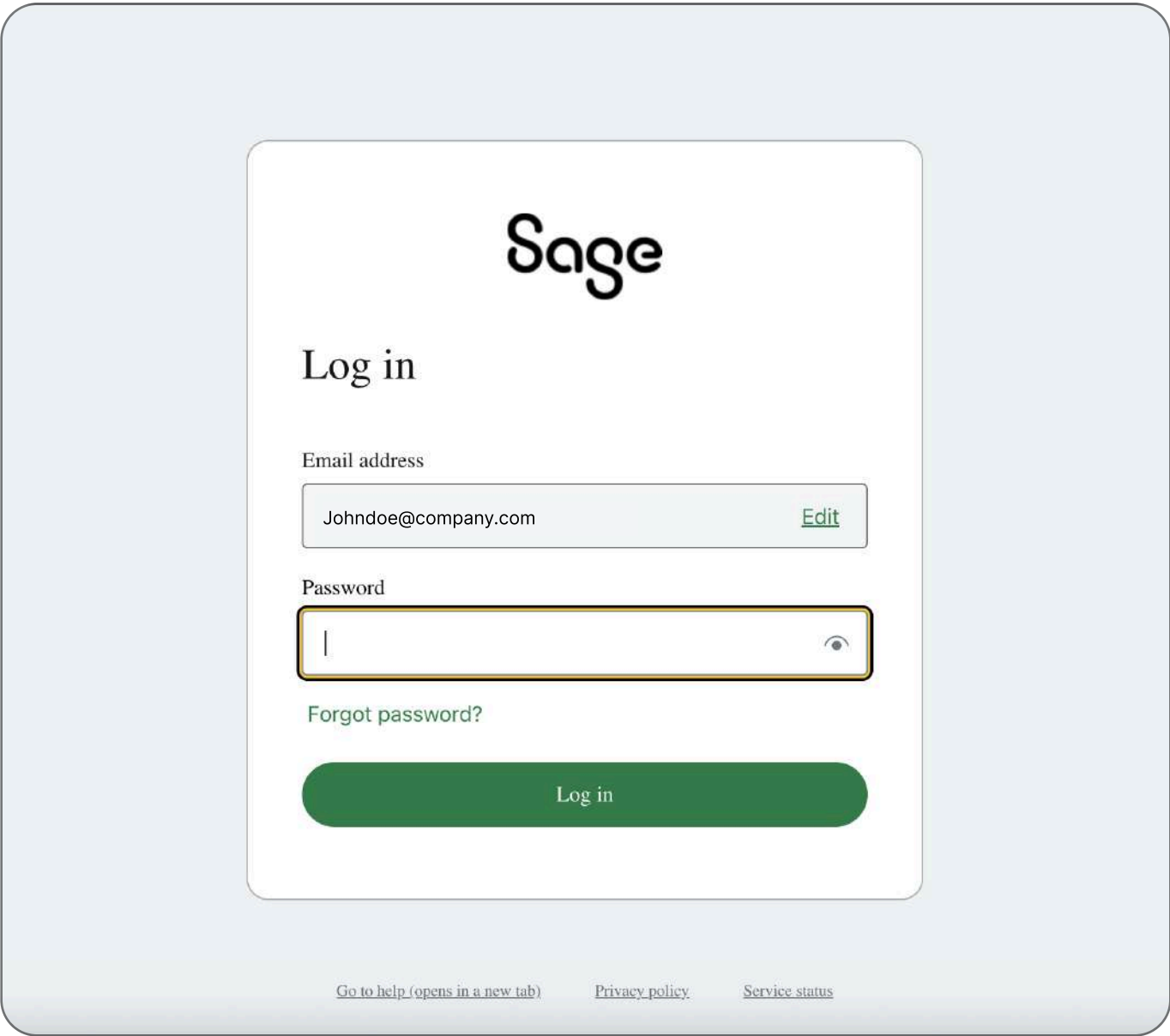
Step 2

You will now be asked to provide the password associated with that account.
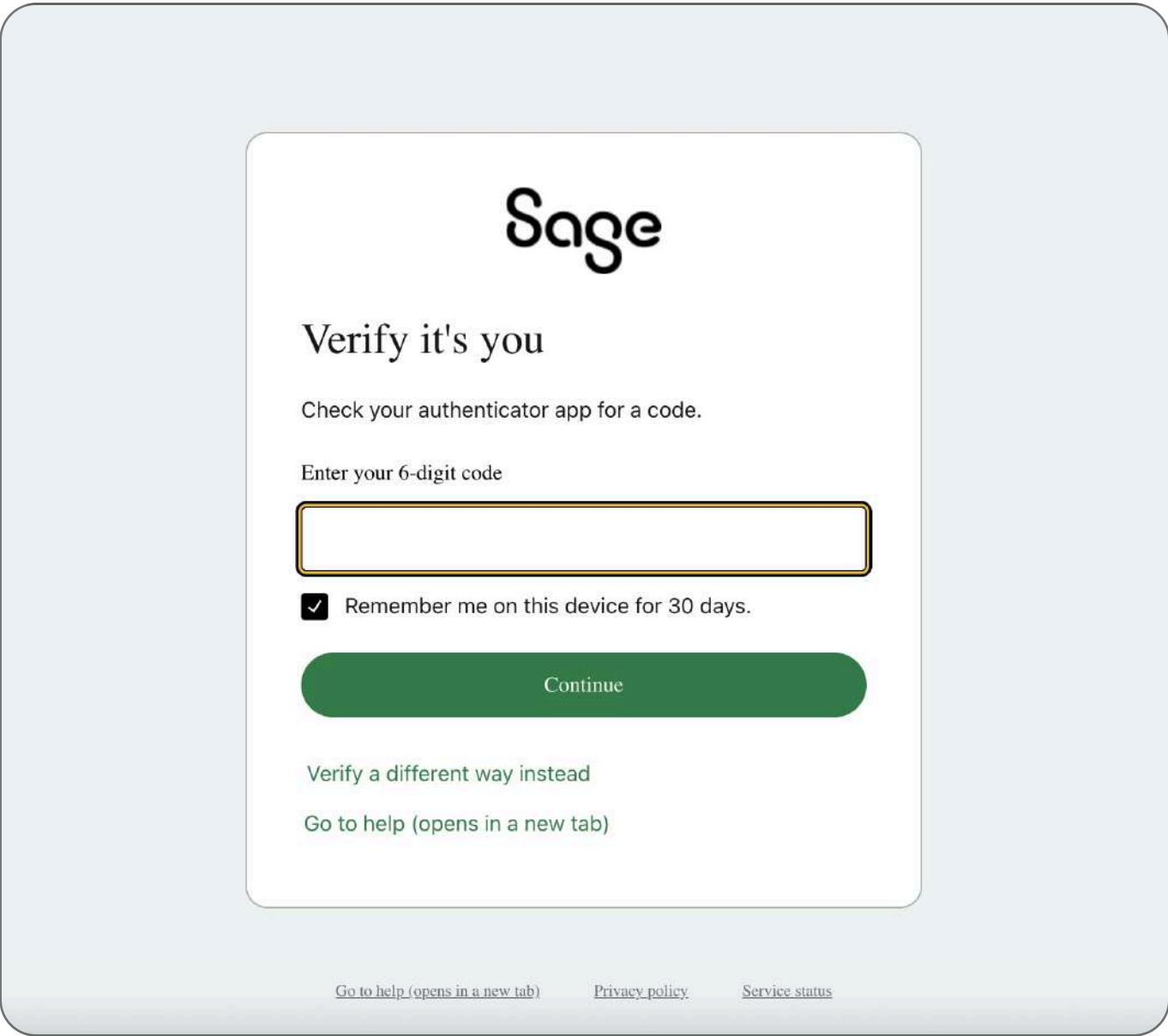
Step 3

Use the authenticator app to complete the final step or use another method.

Step 4: After login you will be taken to this screen

Any details you have previous added when signing up will be displayed here in the dashboard
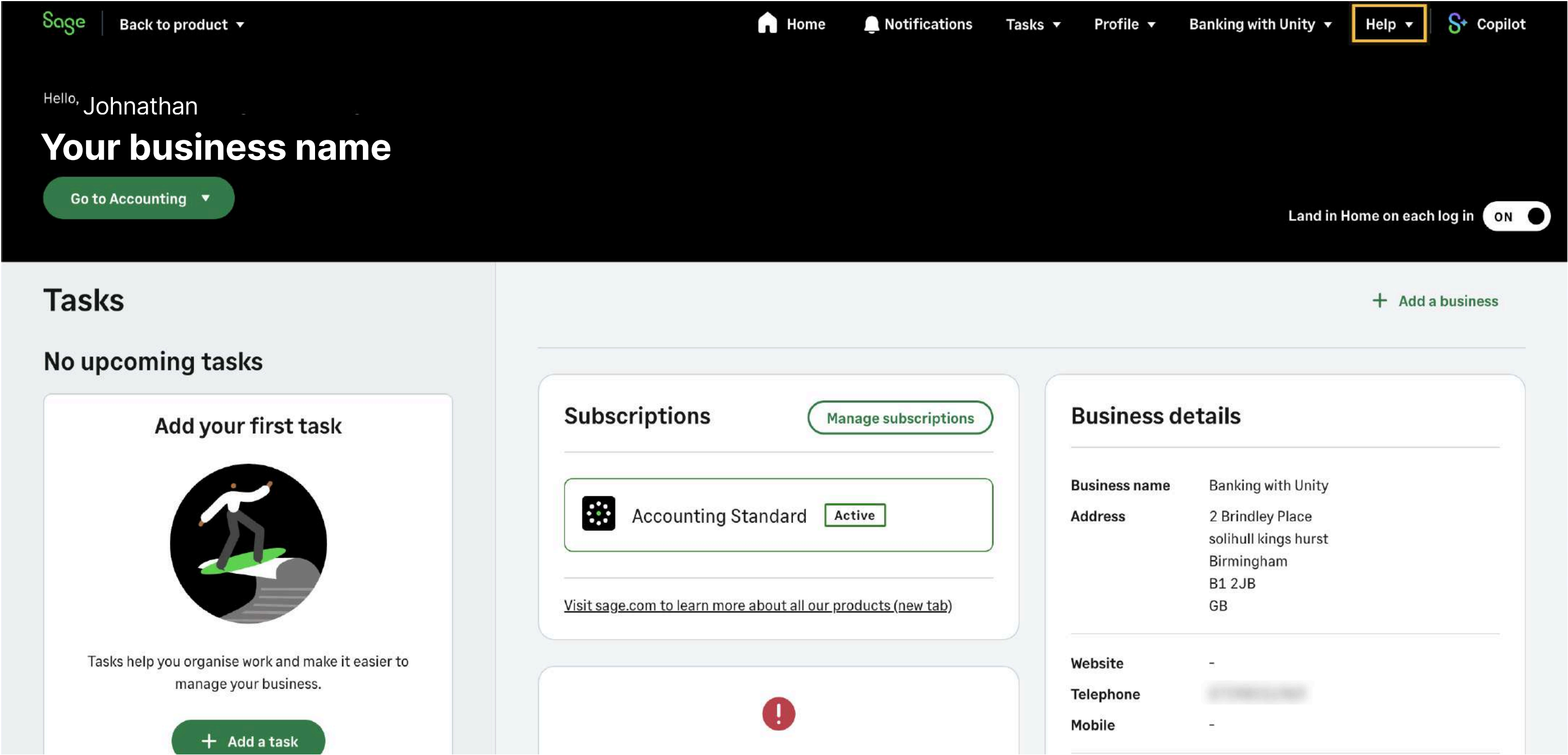
Step 5

Add a Bank Account

Upon login you will be taken to the Home page of Dashboard where you have access to all the Sage features.

Simply click the **'Go to Accounting'** button then navigation to the **'Banking'** tab.
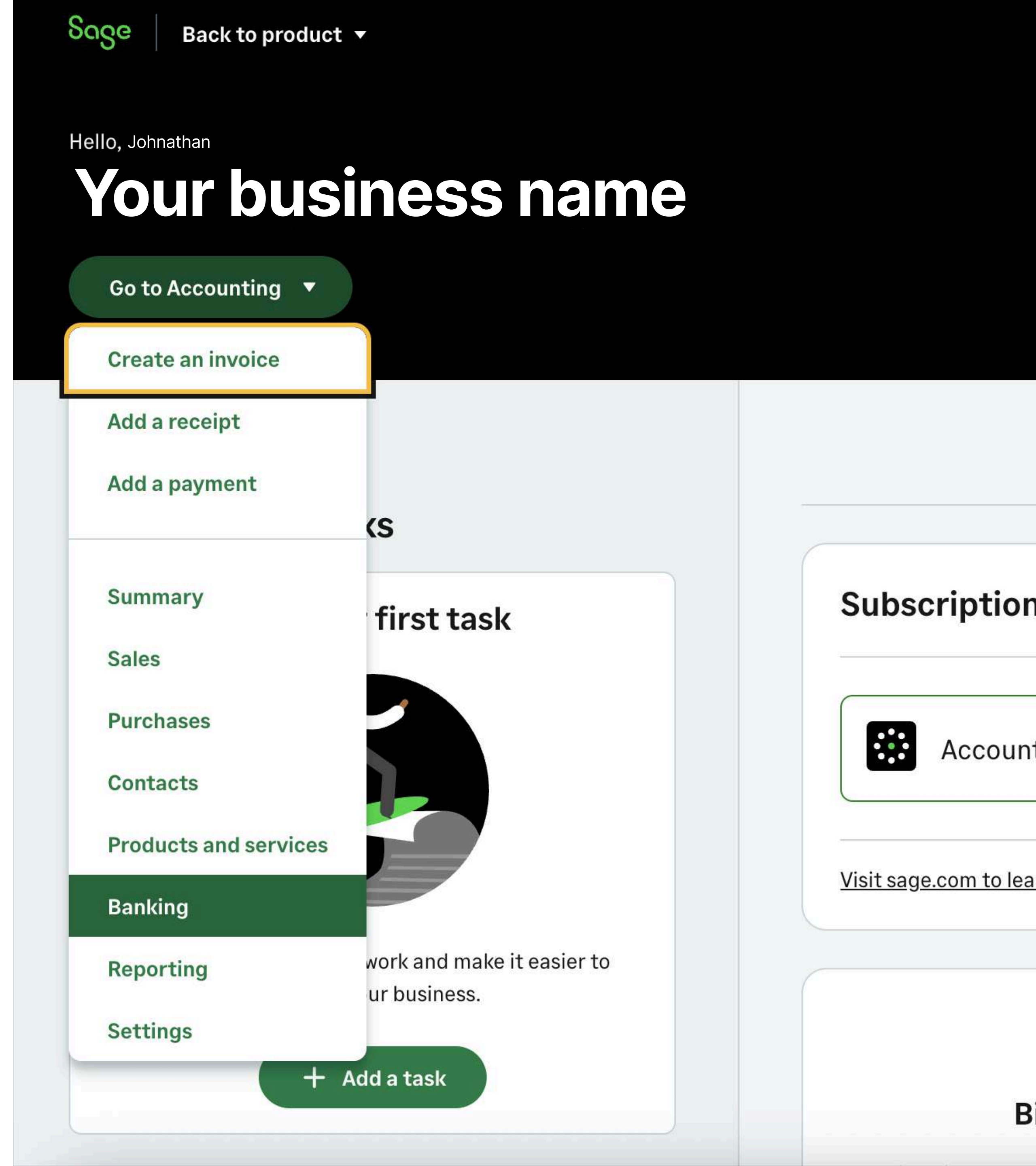
Step 6: You are now on the Banking page

Here is where you can add you Unity Trust Bank Account(s).
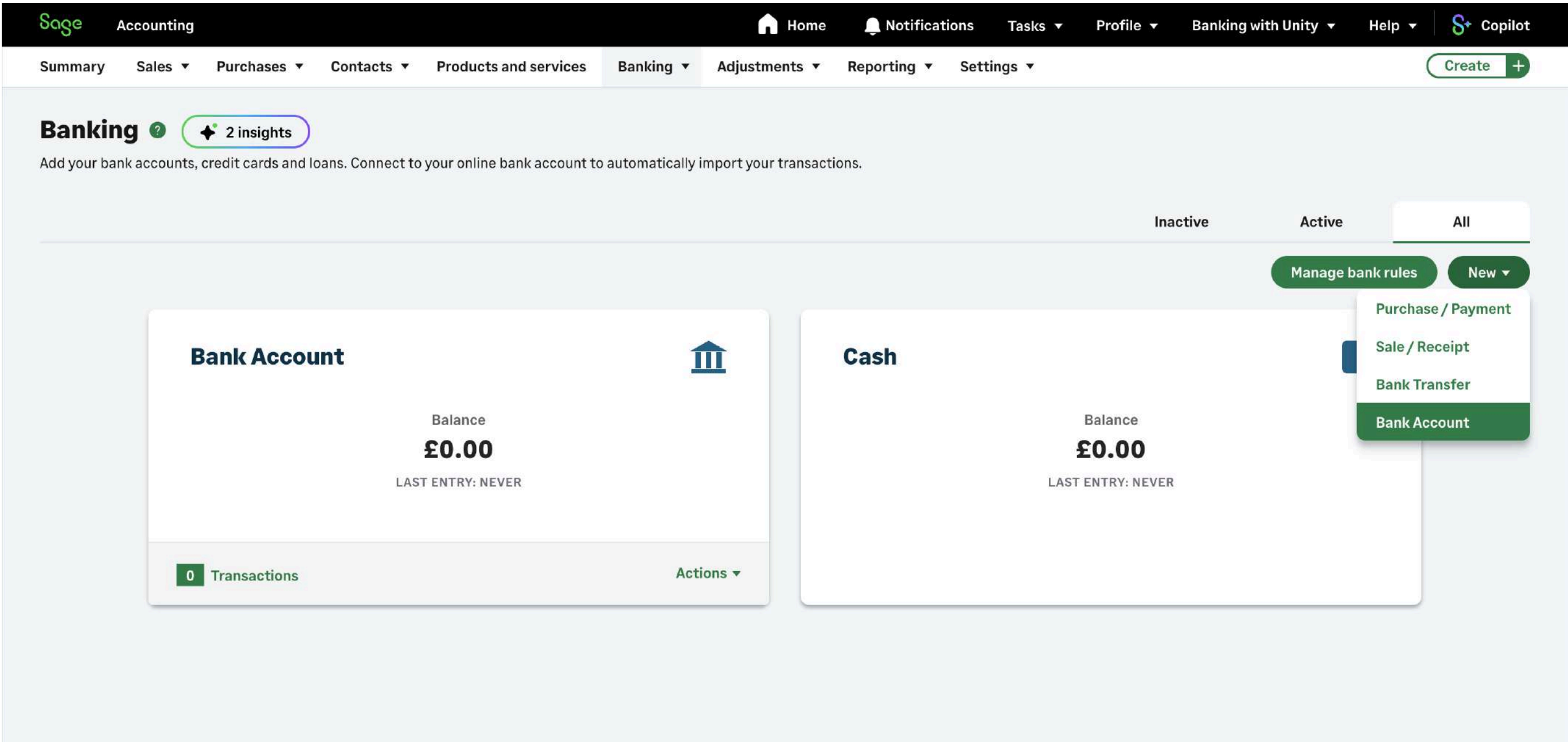
Step 7

Add a Bank Account

You will be taken to the Banking page. Add your bank accounts, credit cards and loans. Connect to your online bank account to automatically import your transactions.

Help and Support
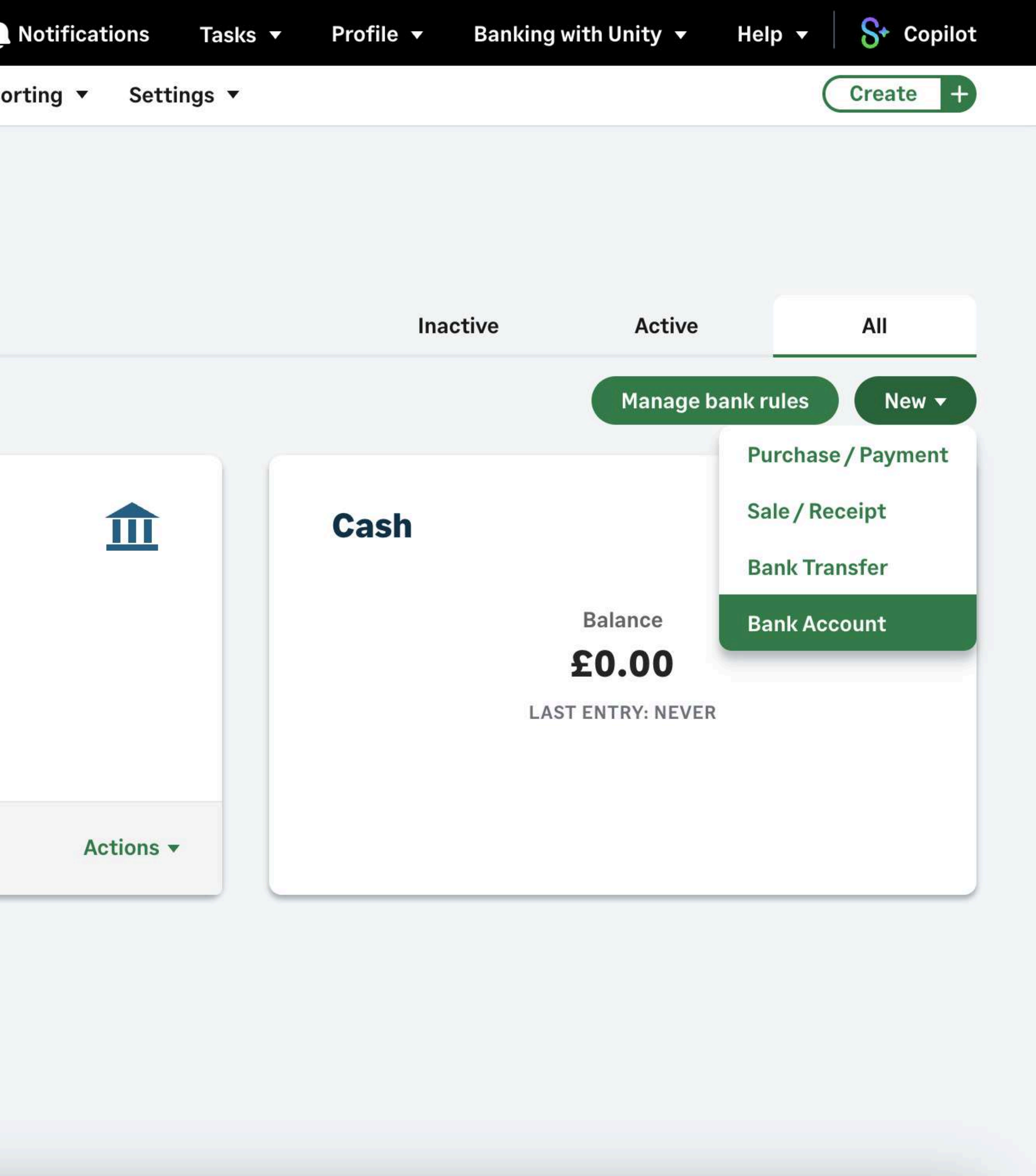
Step 8: Add your Bank details

Simply provide the details for the bank account you wish to add. the Account type, Account name
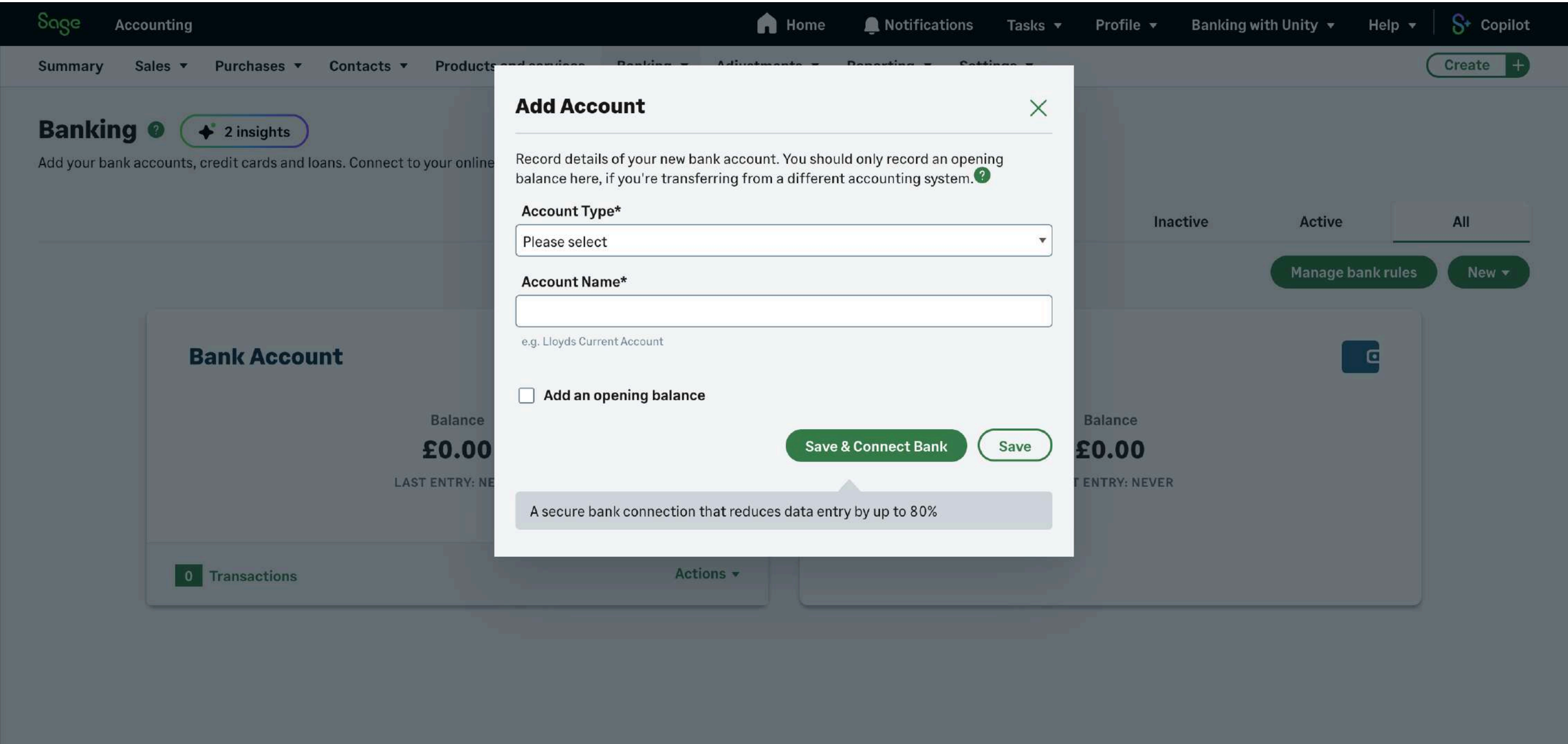
Step 9

Add a Bank Account

You will the be asked to provide the Sort Code and Account Number for this account to complete the process. Then press **'Save and Connect Bank'**.

Connecting Bank Onboarding (Optional)

> **Tip:** This step is optional, in order to give the user access to more of their information such as invoicing, suppliers etc.
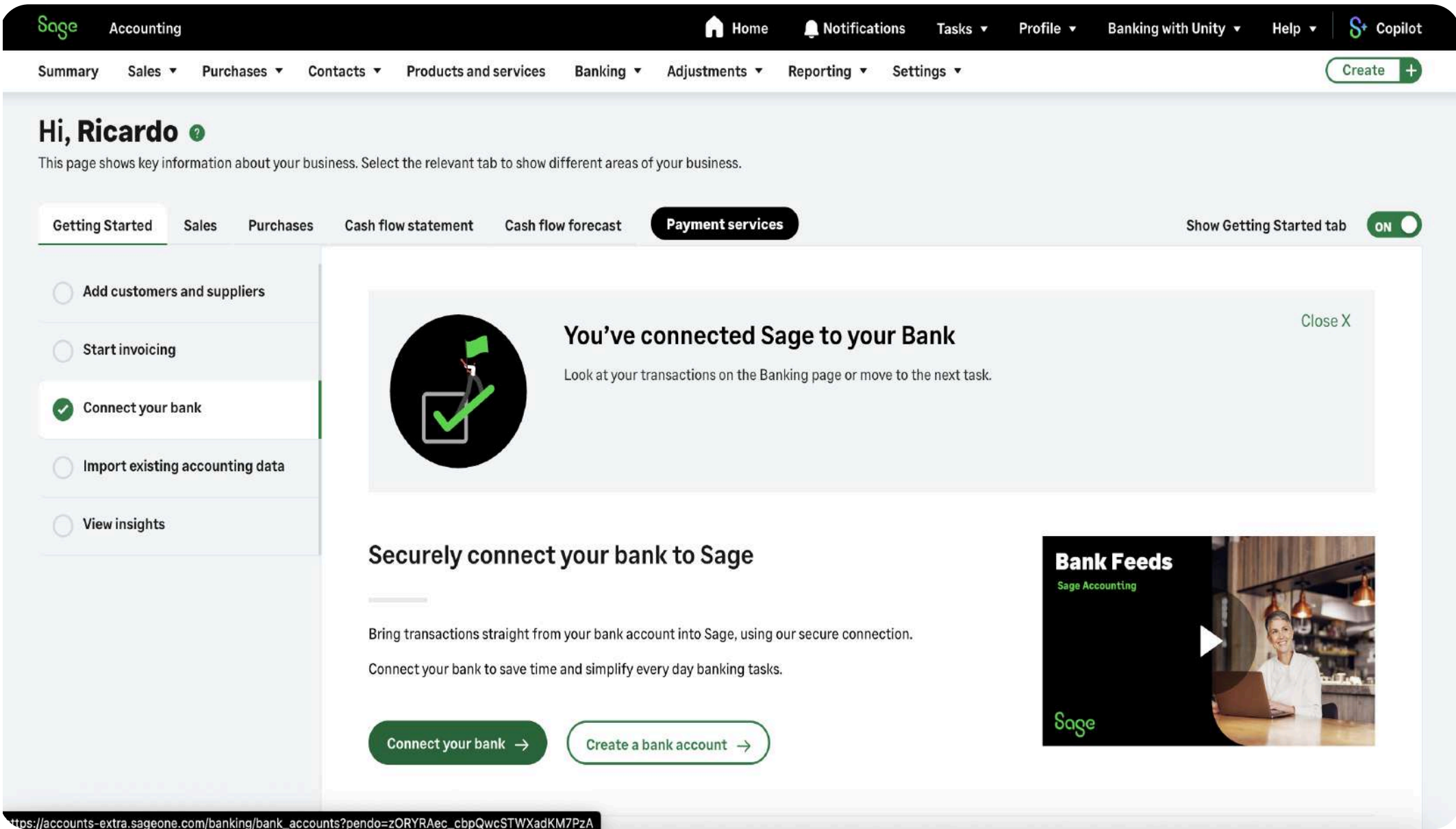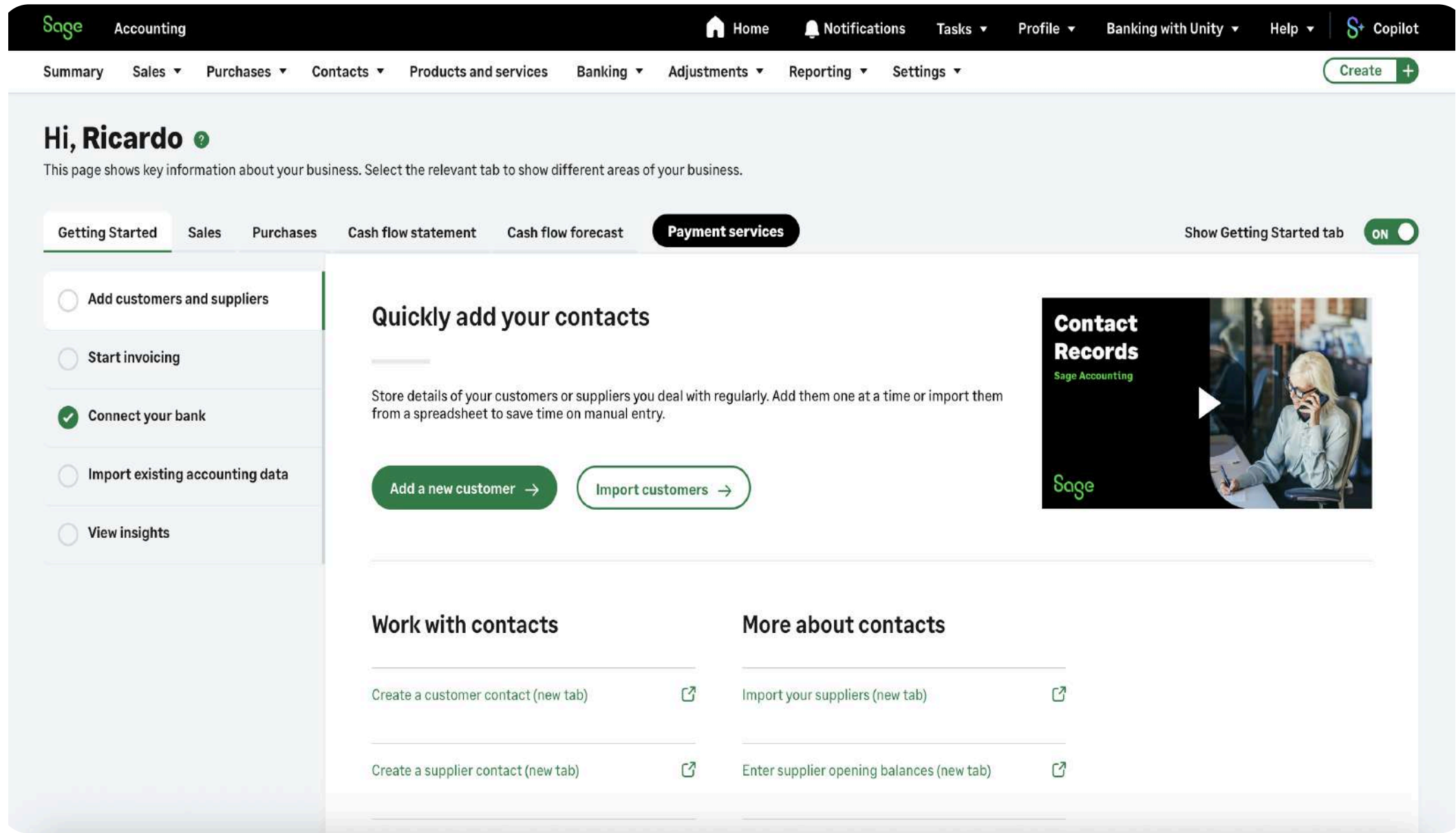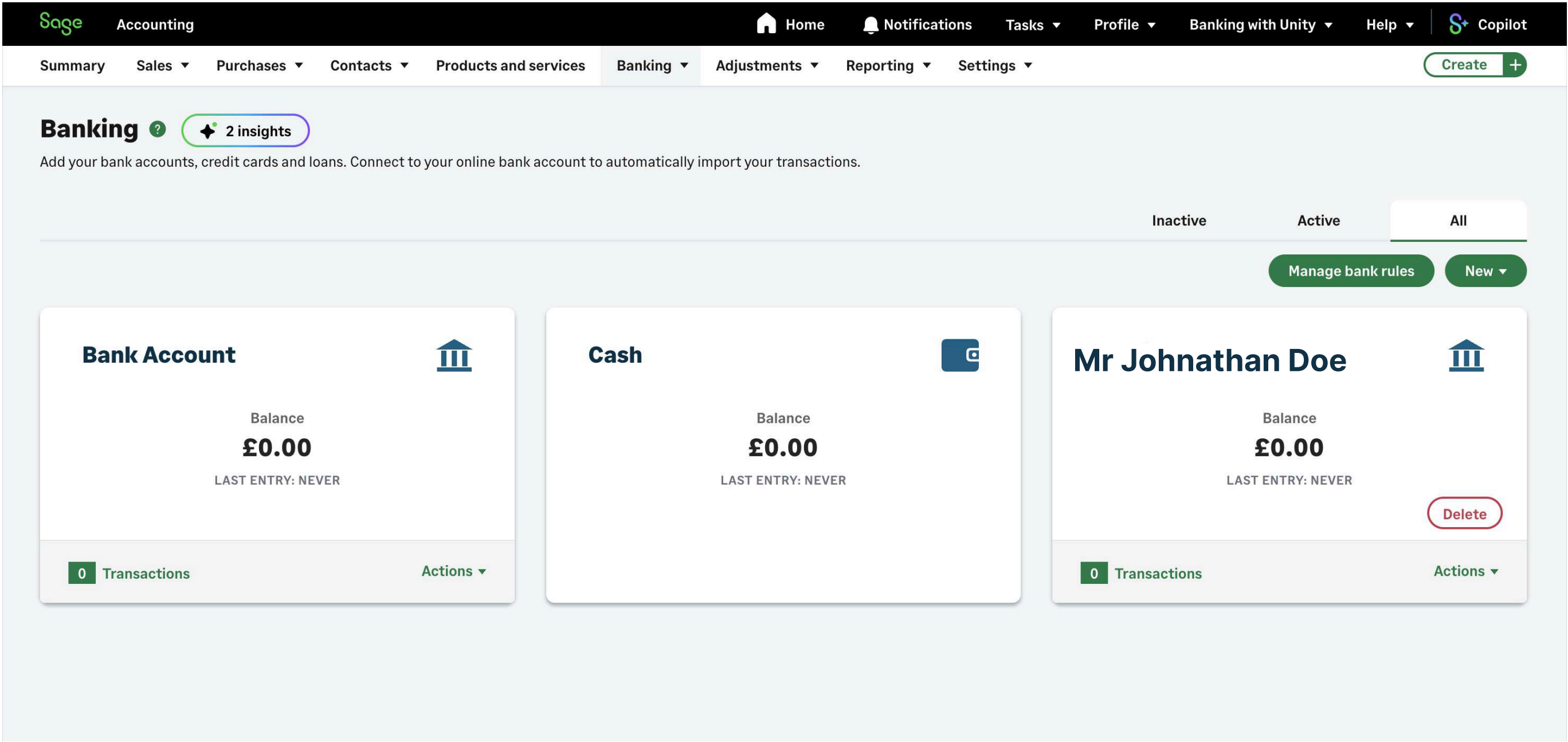

Redirect to Onboarding

This option will attempt to force you to complete account setup.

Connect your Bank

Selecting 'Connect you Bank' will take you to the newly added account.
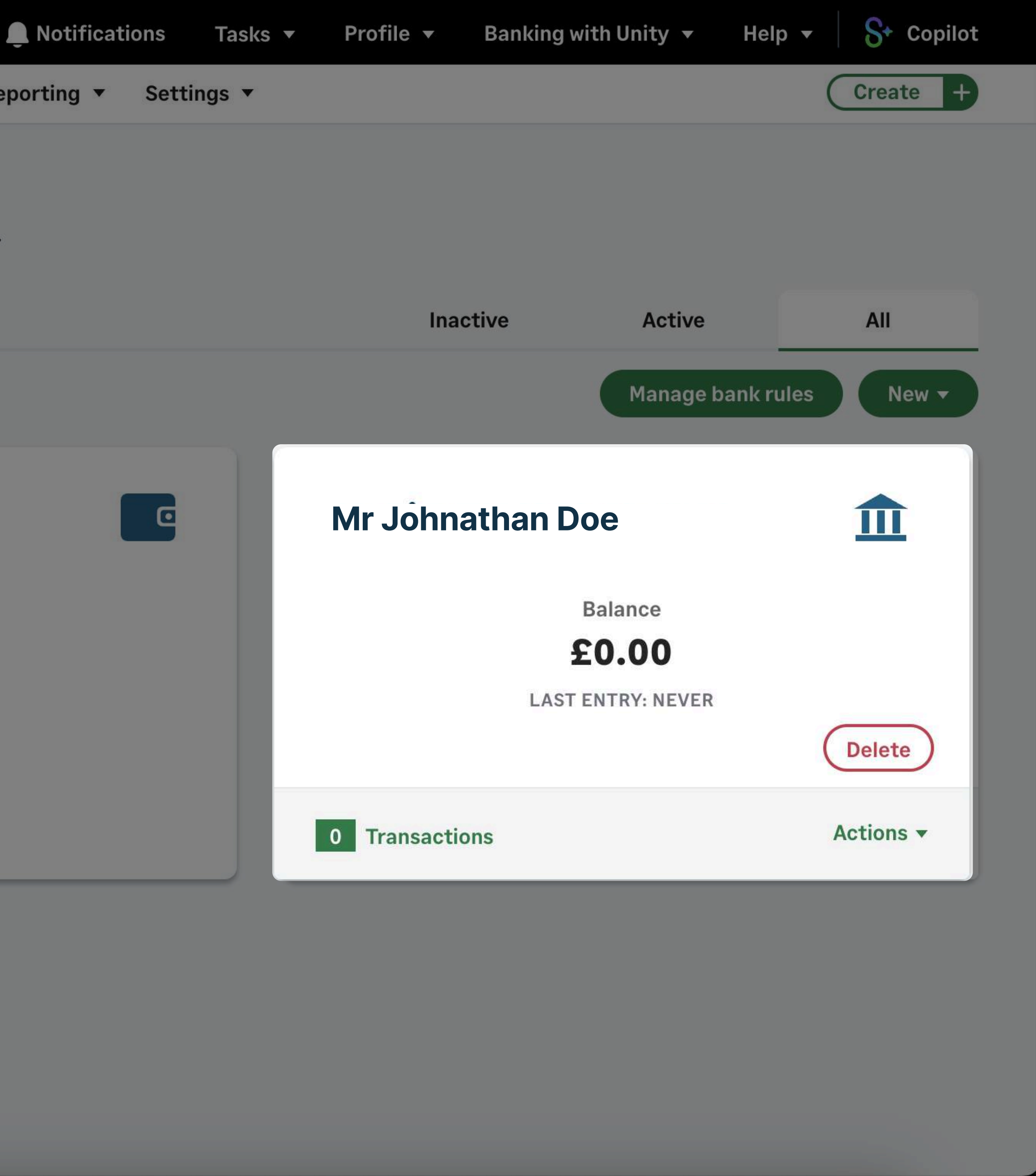
Step 10: Account Added Successfully

But we still need to find and integrate our Unity Trust Bank Account using Token.io

Step 11

Select Account

Click on the card, or the Account name to view the account details. This is where we will connect our Unity Account to Sage.
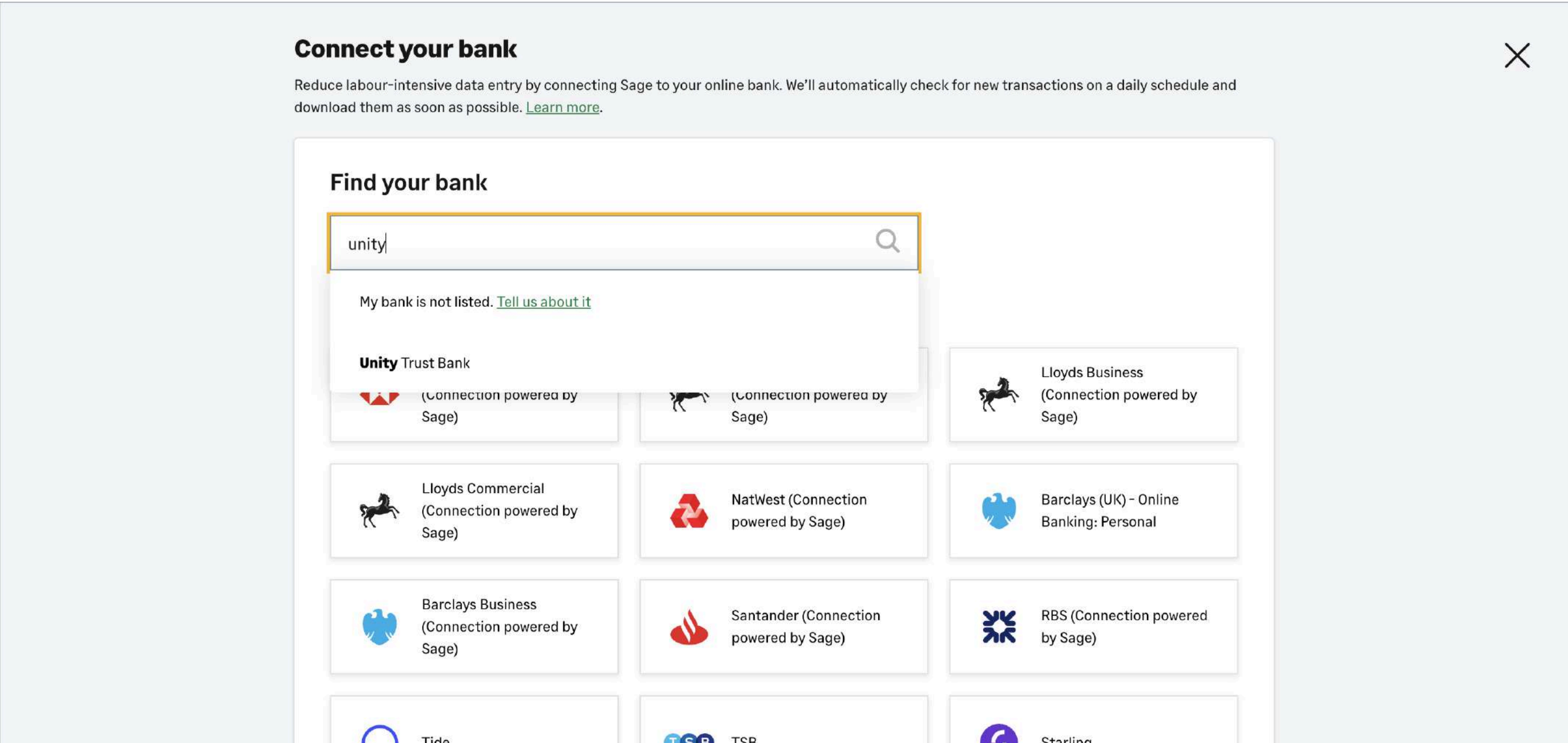
Unity Trust Bank

Help and Support

Step 12: Connect to Unity Trust Bank

Select the Connect to Bank button in the top right to initiate the connection with Unity Trust Bank
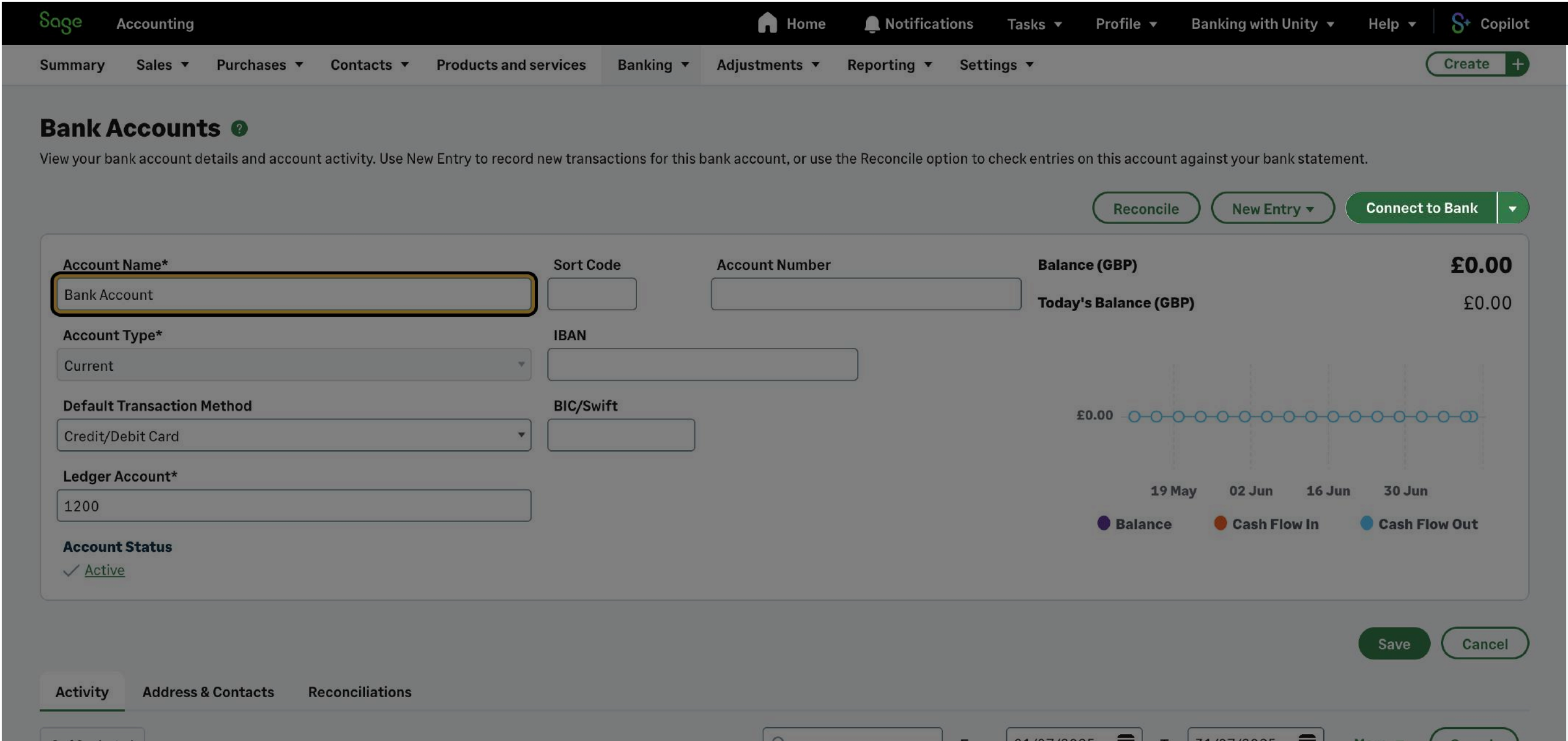
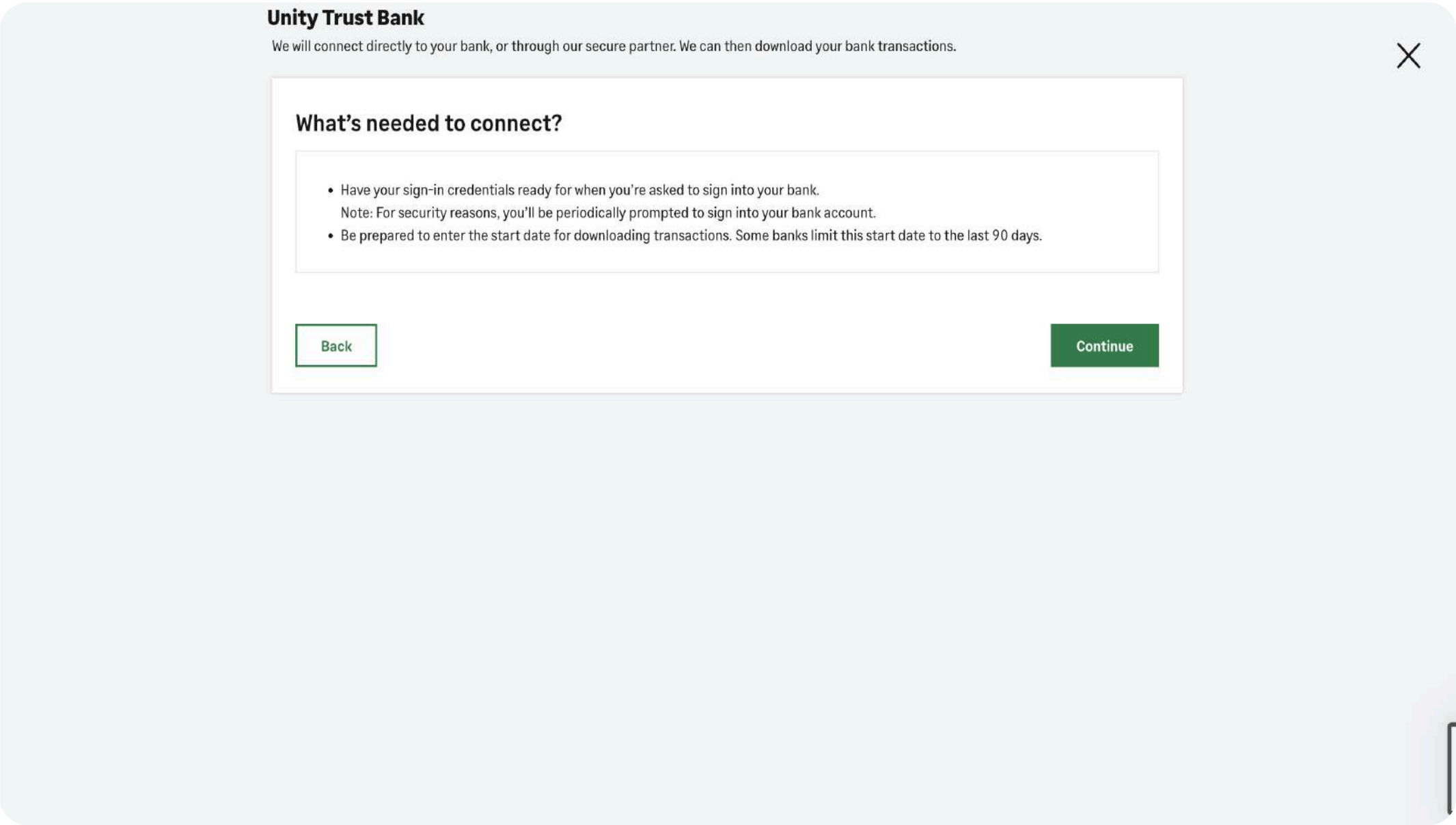## Step 13: Search for Unity

Once you have search for Unity Trust Bank in the search bar above. Select the result in the dropdown and connect using Token.io
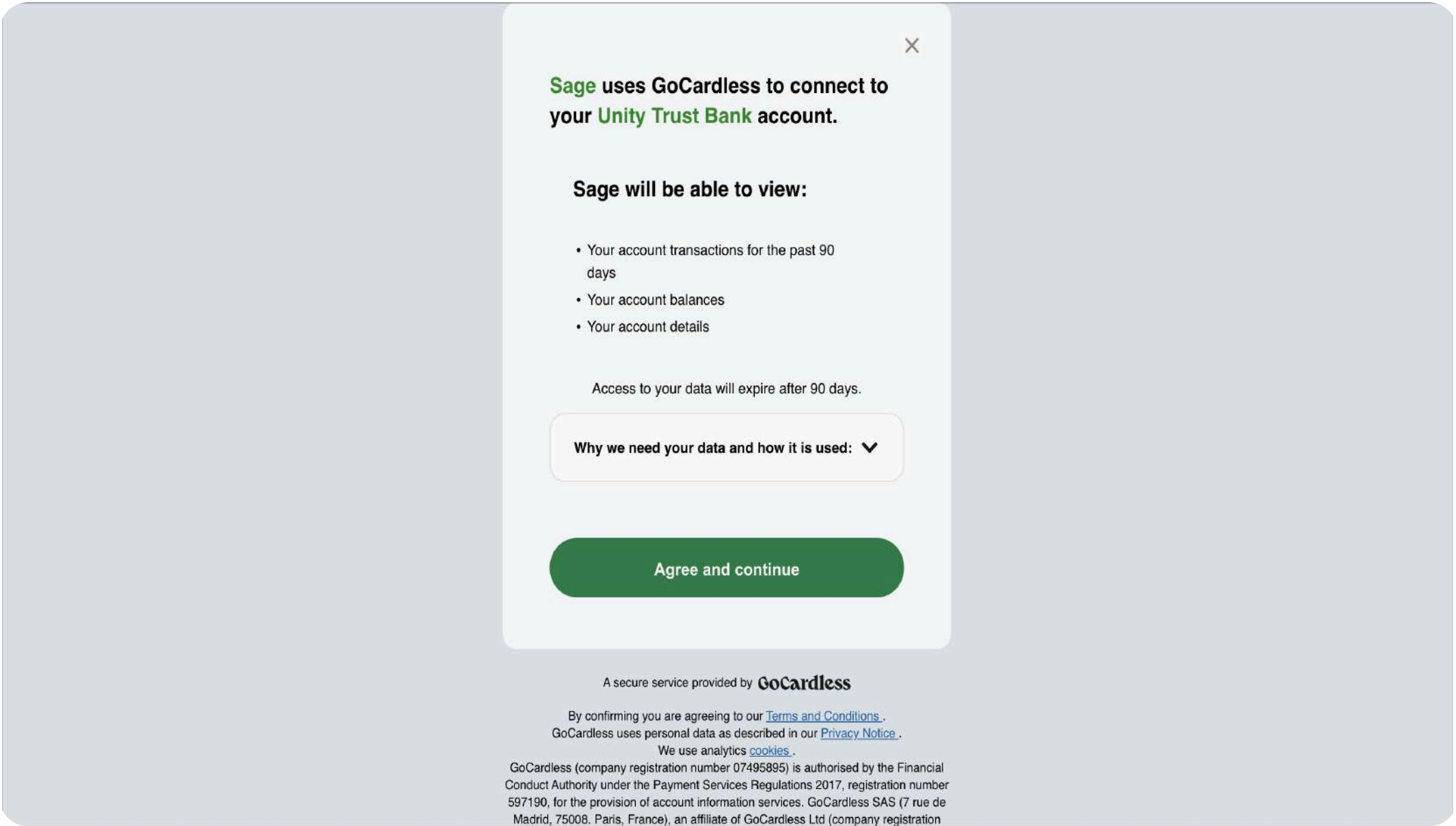
Connecting via Token (Prompt messages)

Whats needed to connect

Please read this information advising you on what you will need to complete this integration smoothly.
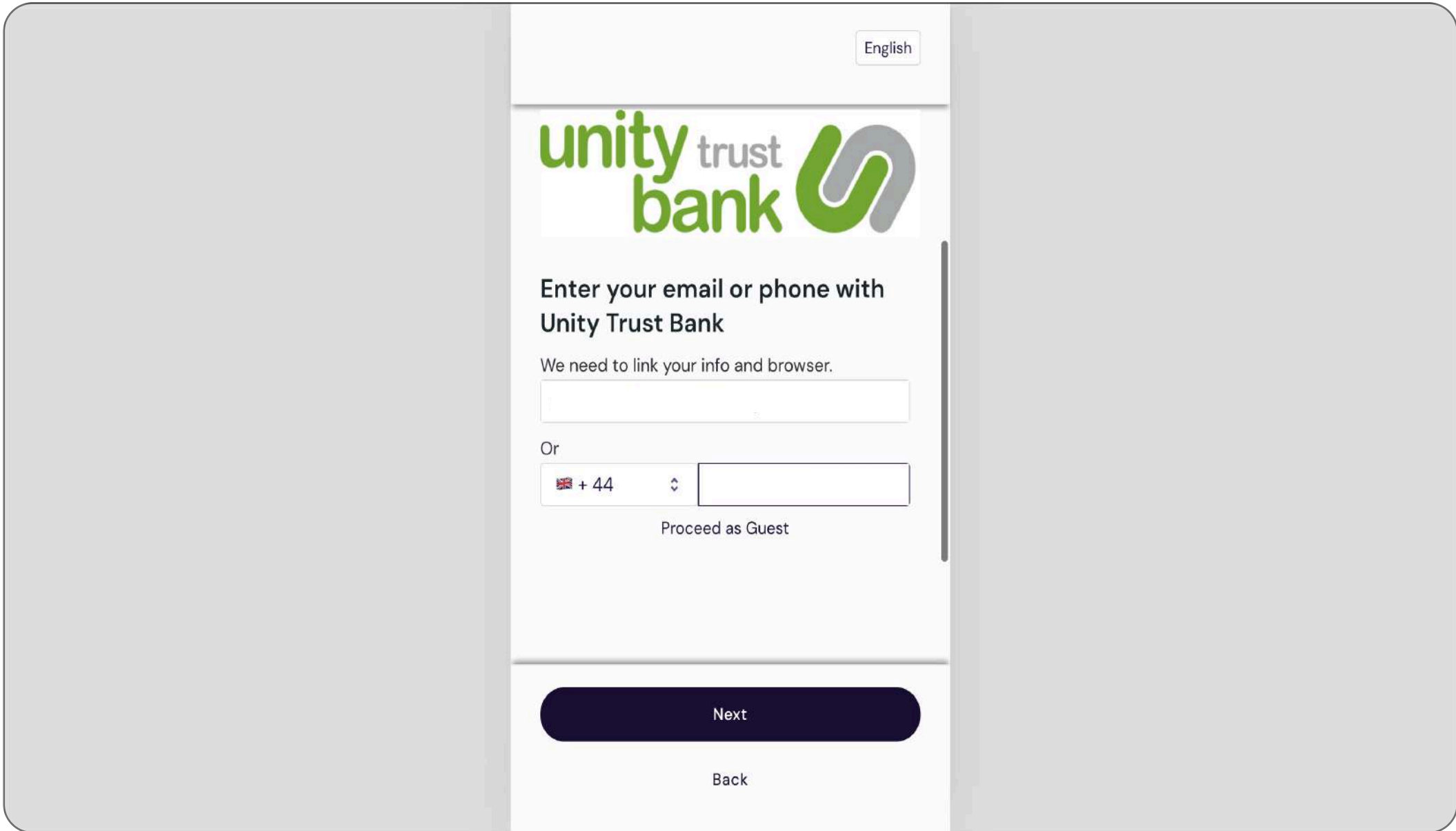
GoCardless

What information will Sage be able to view? Transactions (for 90 days), your balance and account details will all be visible to Sage.
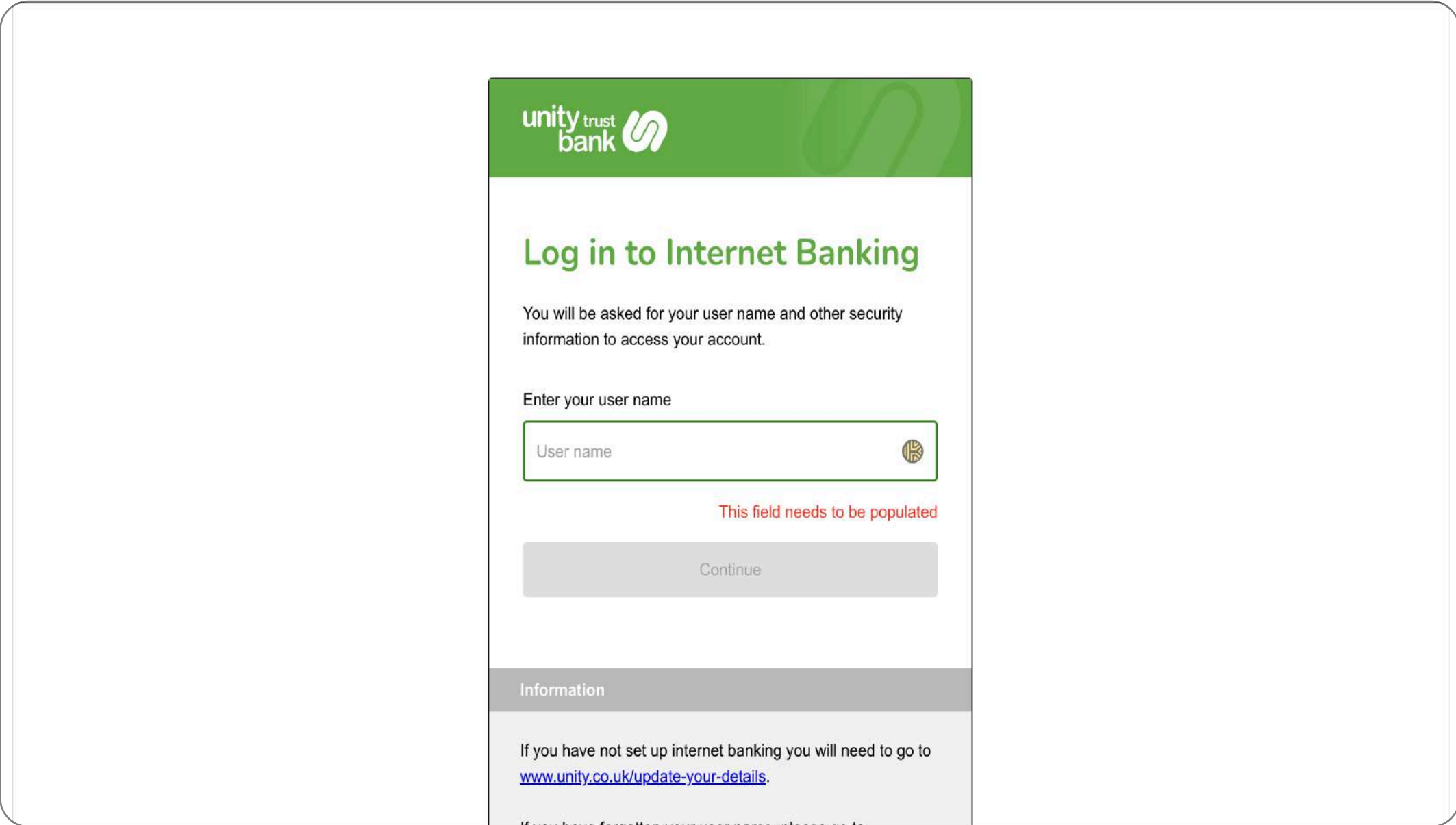
Connecting via Token (Prompt messages)

Contact details

Please enter the mobile phone number that is associated with the Unity Trust Bank Account you have added to Sage.

Login process

Please provide the email address associated with the Unity Trust Bank Account you have added to Sage.

Log in to Sage Accounting (Desktop Only)

Password and PIN

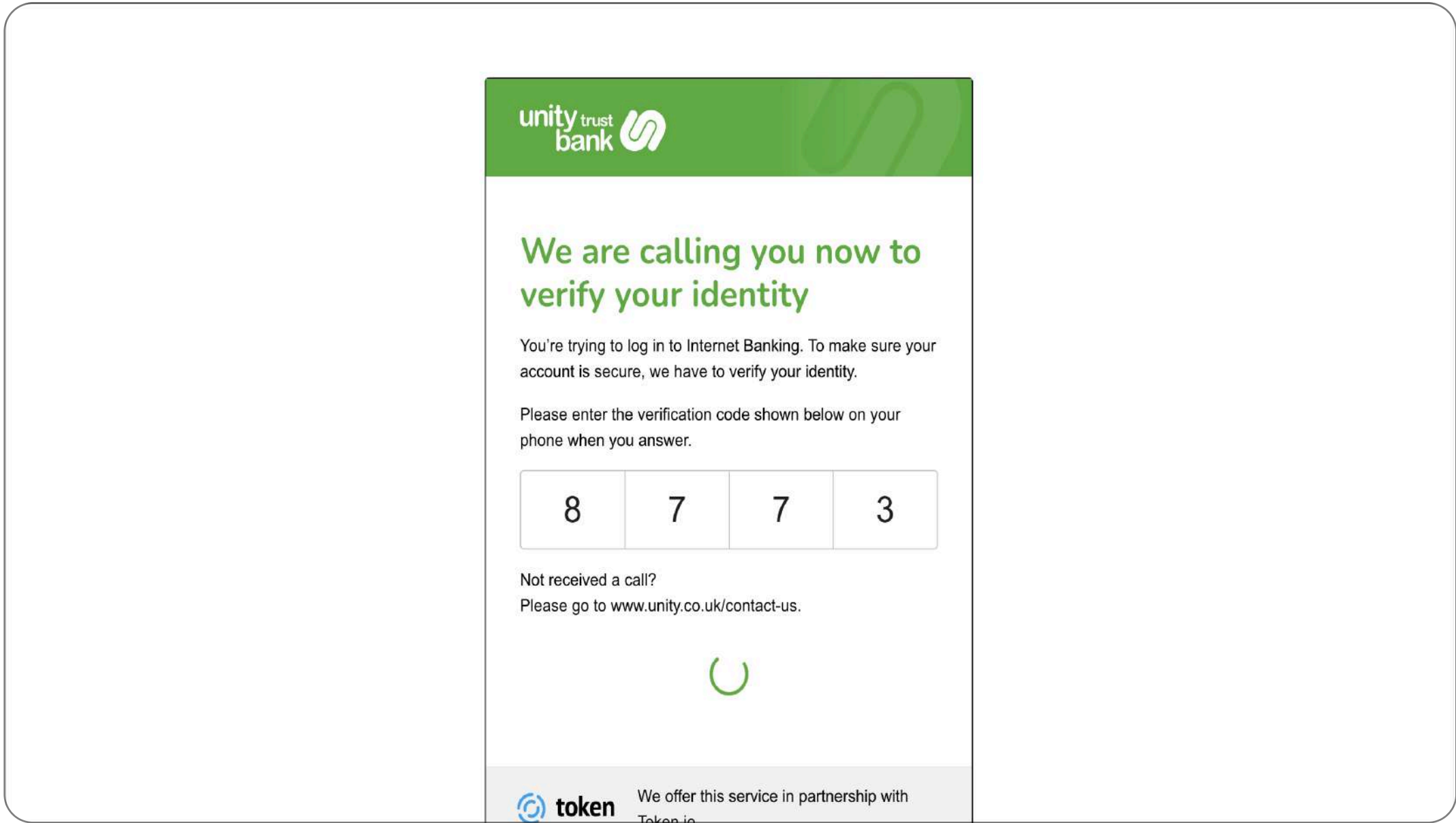Please provide the password and pin associated with the Unity Trust Bank Account you have added to Sage.

Verify you identity

As part of the secure login process, Unity Trust Bank will now ask you to verify your identity using your registered phone number.
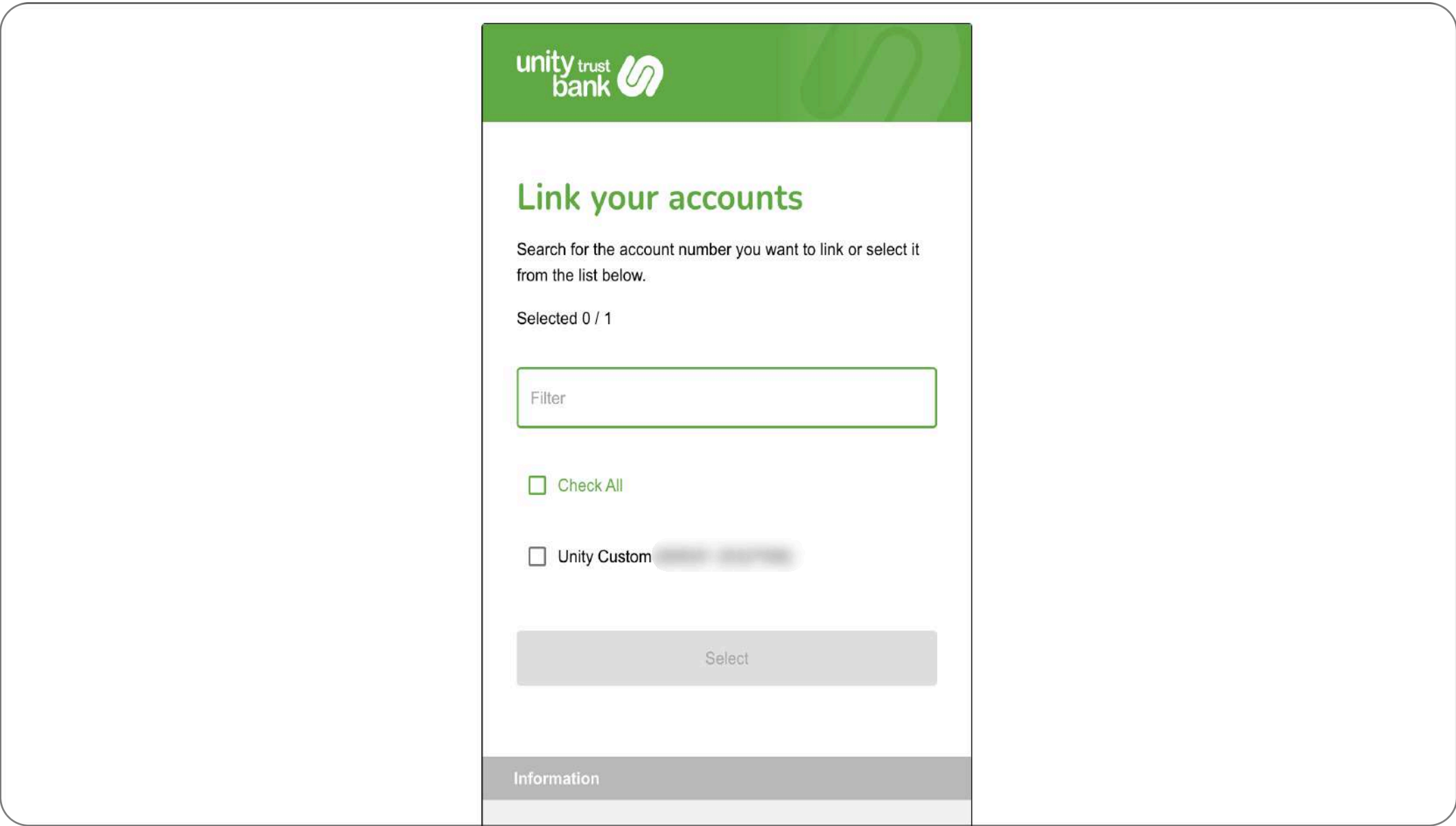
Log in to Sage Accounting (Desktop Only)

Tip: The mobile app does not currently support linking new bank feeds.

Automated call from Unity

Once selected, you will receive an automated phone call from Unity Trust Bank. During the call, you will be asked to verify a 4-digit code displayed on your Token App screen.
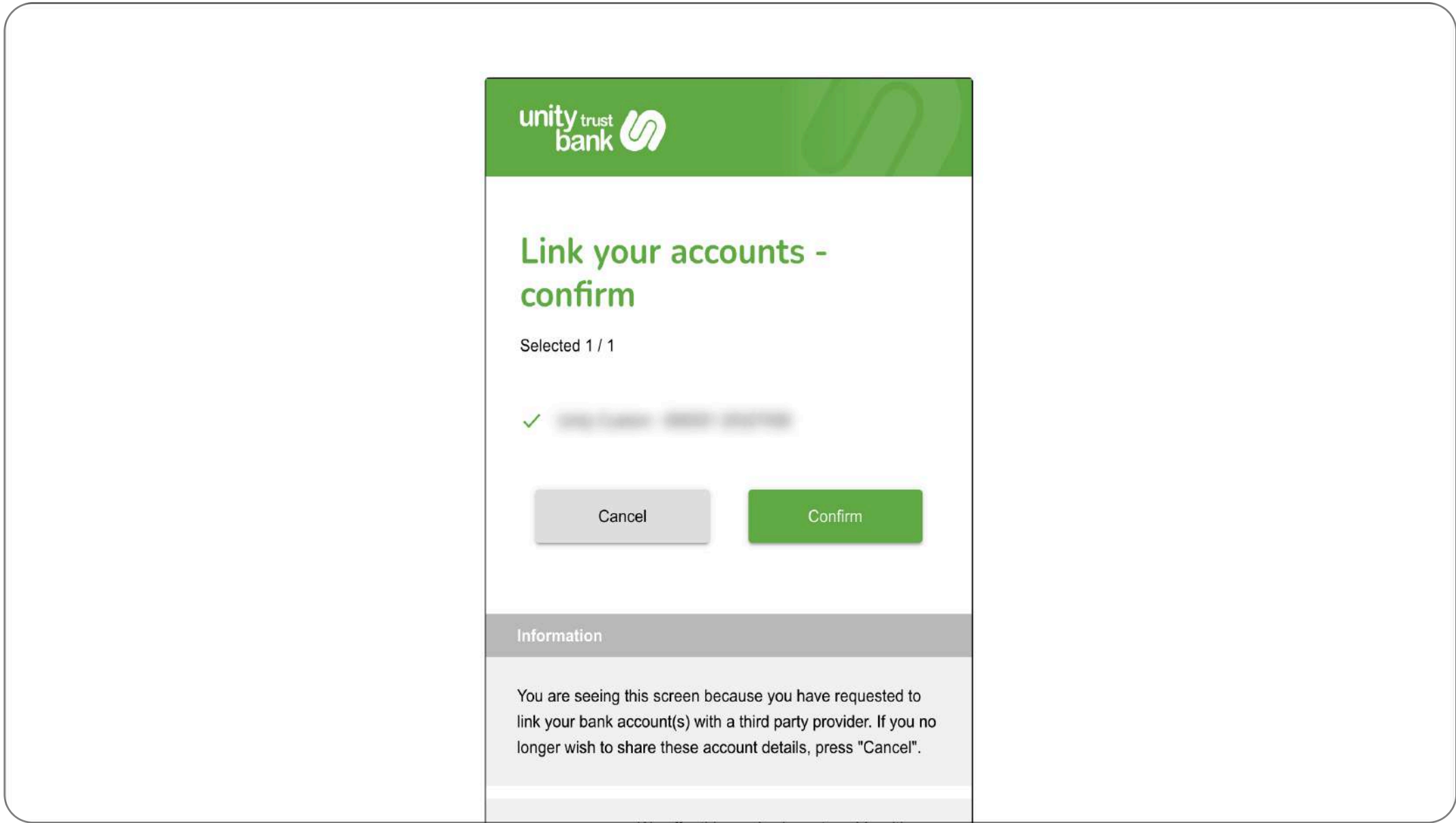
Select and Link your accounts

You're now ready to choose which Unity Trust Bank accounts you'd like to link to your accounting software through Token.
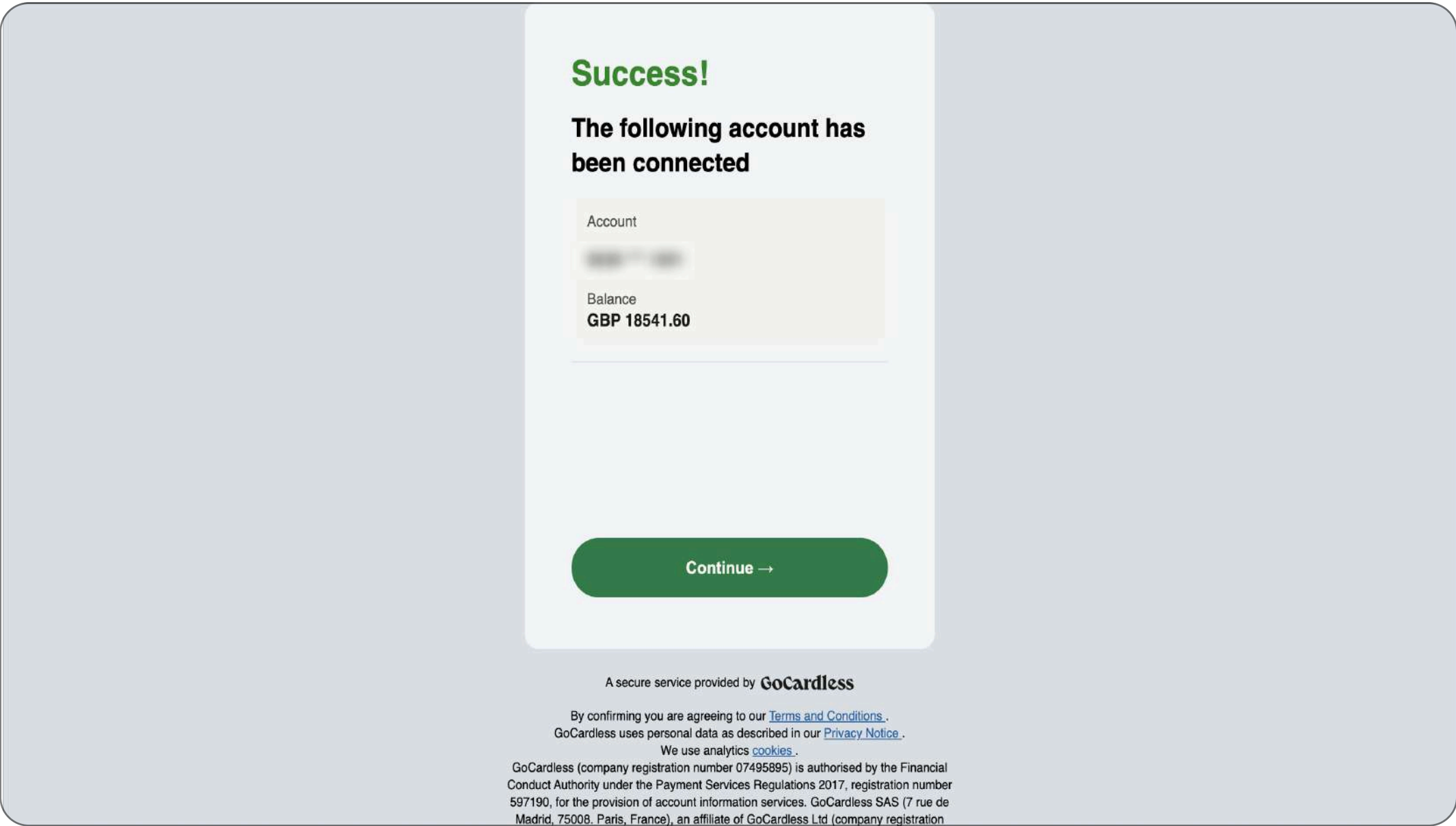
Log in to Sage Accounting (Desktop Only)

> **Tip:** The mobile app does not currently support linking new bank feeds.

Confirm and proceed

You have now selected the Unity Trust Bank Account(s) you wish to add to Sage.

Account(s) added successfully

Now simply review the details provided and press 'Continue' to proceed.

Log in to Sage Accounting (Desktop Only)

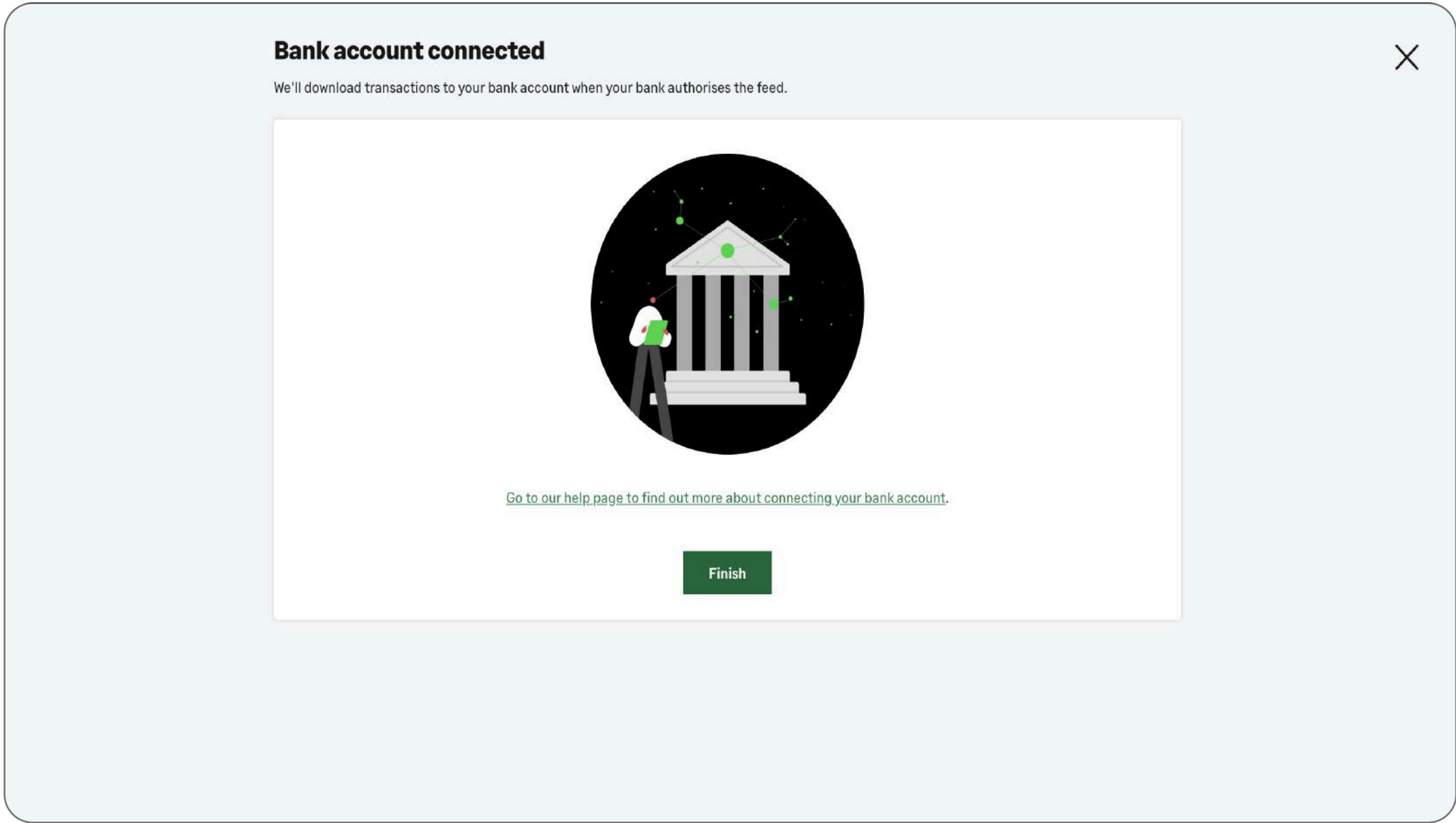## Select account

Just select the account you would like to use.

Payments starting date

You now have the option to select the date you wish to download your previous transactions.

Log in to Sage Accounting (Desktop Only)
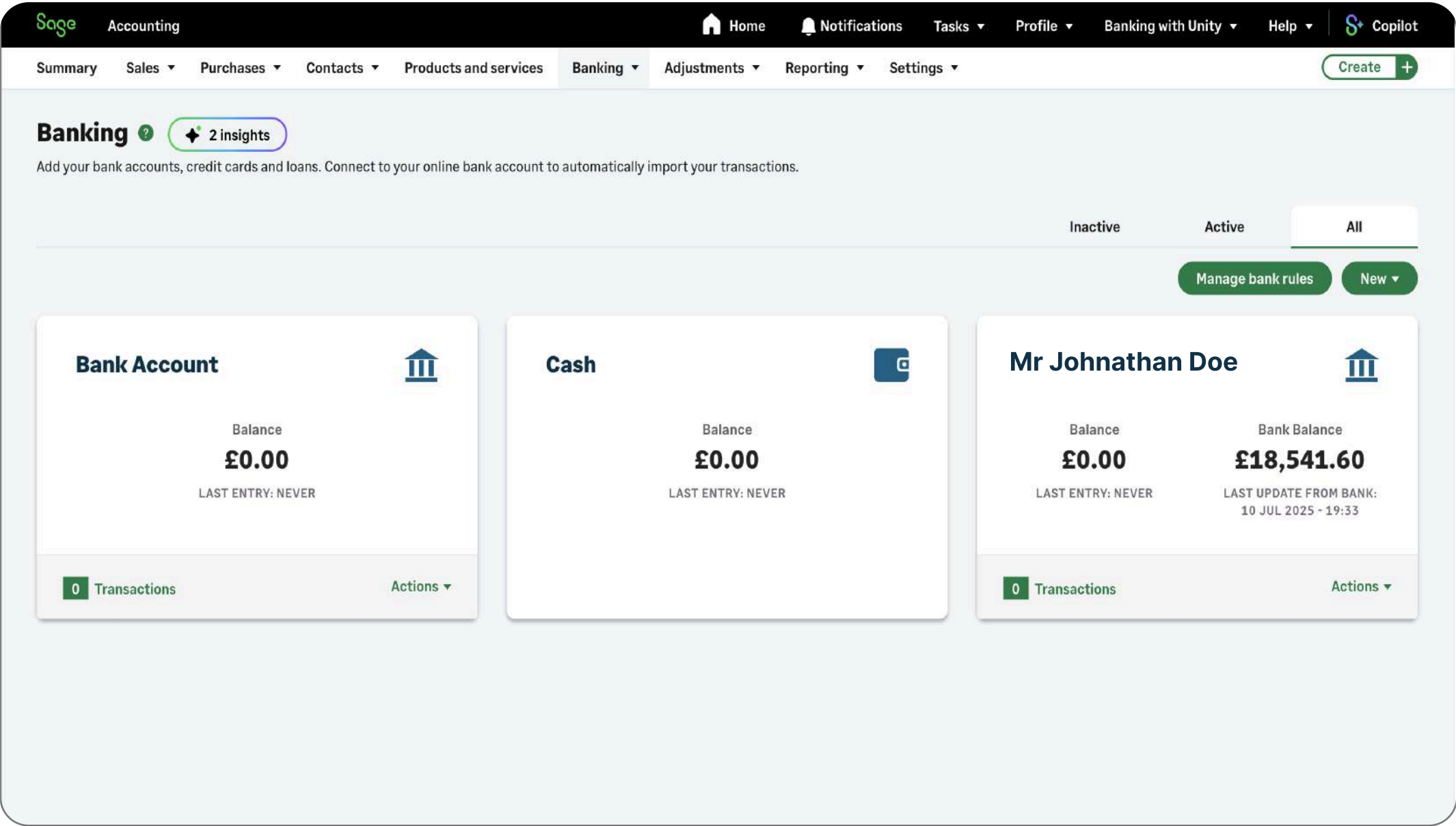
> **Tip:** The mobile app does not currently support linking new bank feeds.

Connected

Once you account is authorised by Unity all your transactional data will be visible within Sage.

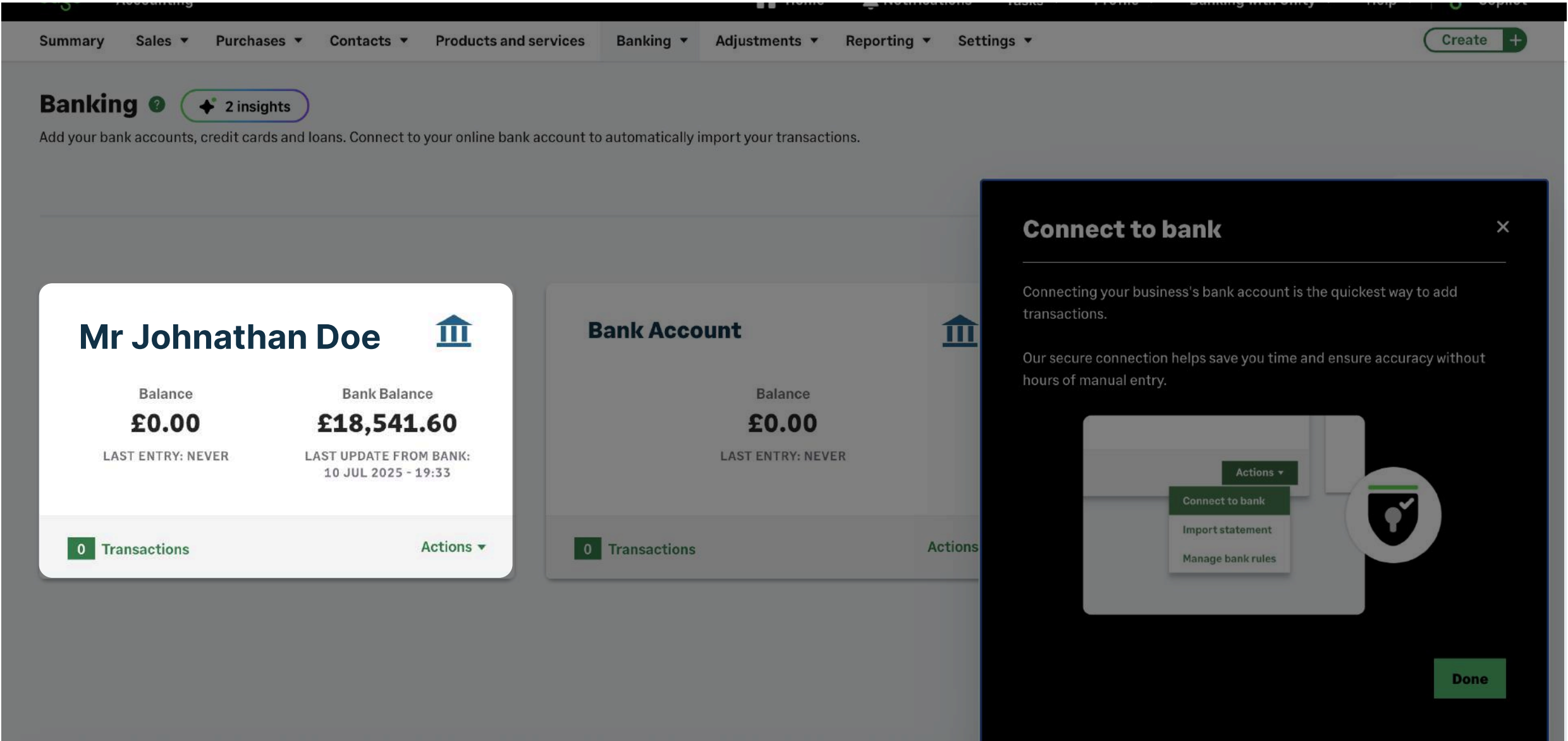## Account activated

You can now view your all your Unity Trust Bank Account information within your Sage account.

Bank Connected

Select the newly added account to view more information.

Sage

Mobile vs Desktop: Key Differences

If you connect via desktop, your Unity Trust Bank account will still appear on mobile after syncing — but you cannot connect or manage feeds from the Sage mobile app.

> **Tip:** Use incognito/private browsing mode if Token.io login seems stuck or cached

Mobile vs Desktop: Key Differences	Desktop version	Mobile version
Start bank feed connection	✓ Yes confirmed	✗ Not supported
Authorise via Token.io	✓ Yes confirmed	✗ Not supported
View connected Unity account	✓ Full Access to account information	✓ View only permissions
Manage and refresh bank feed	✓ Yes confirmed	✗ Not supported

Tips and Best Practices

1. Always use the desktop/web version to set up bank connections

2. Keep your Unity Trust login credentials handy for Token.io authorisation

3. If your account doesn't appear in your app immediately, give it a few minutes to sync or refresh

Help and support

Contact Unity Trust Bank support

Telephone: 0345 140 1000*
Our call centre is open Monday to Friday 9:00am
to 5:00pm.

Visit support.token.io

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4th Floor
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Unity Trust Bank Frequently Asked Questions

https://www.unity.co.uk/customer-hub/

Unity Trust Bank