



Connecting Your Accounting Software to Unity Trust Bank

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

Sage Contents

Sage Accounting

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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.

➊ 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.

TOKEN

🔒 Why Token.io?

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

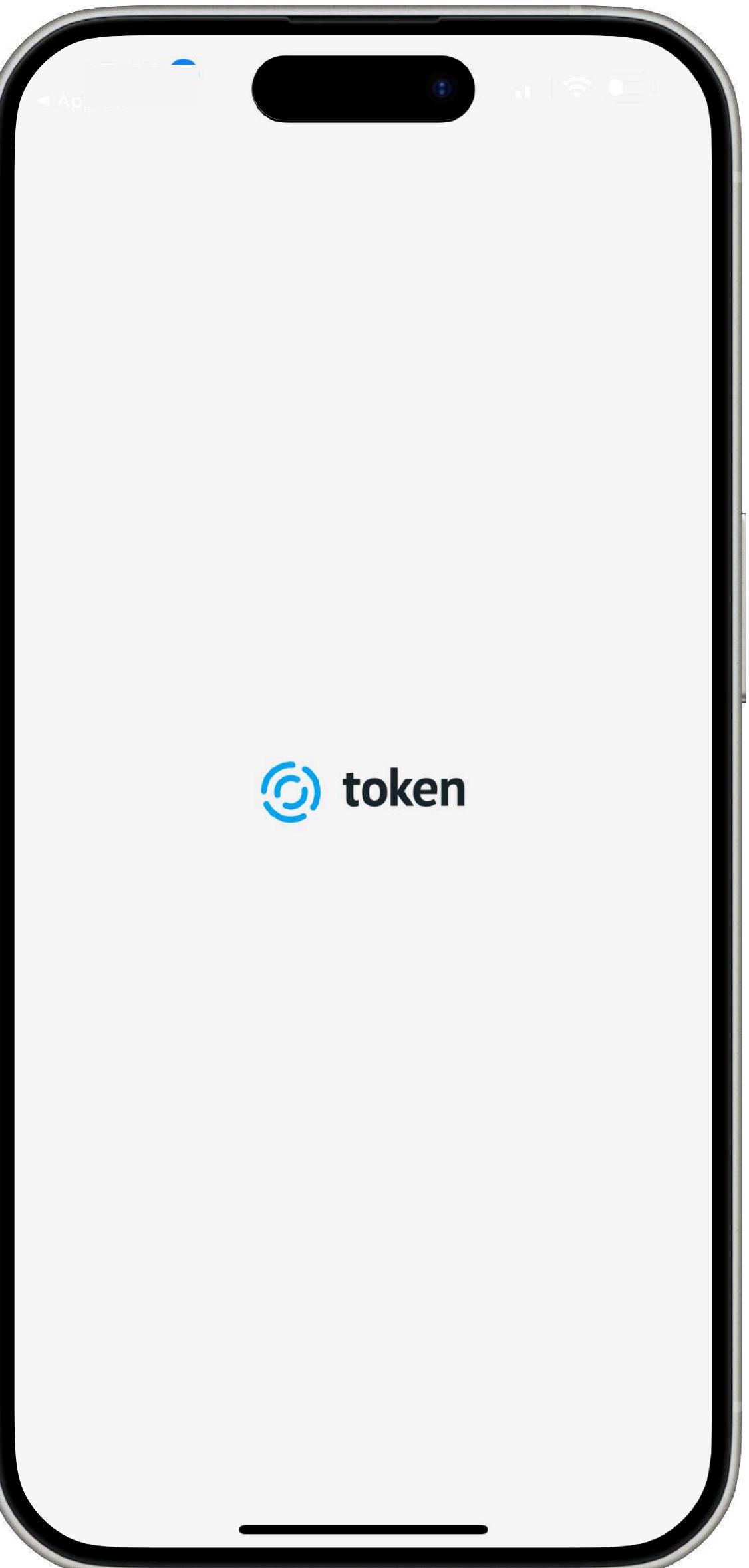
No credentials shared: Token uses encrypted, permissioned connections.

Convenience: Seamless connection between bank and software.

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

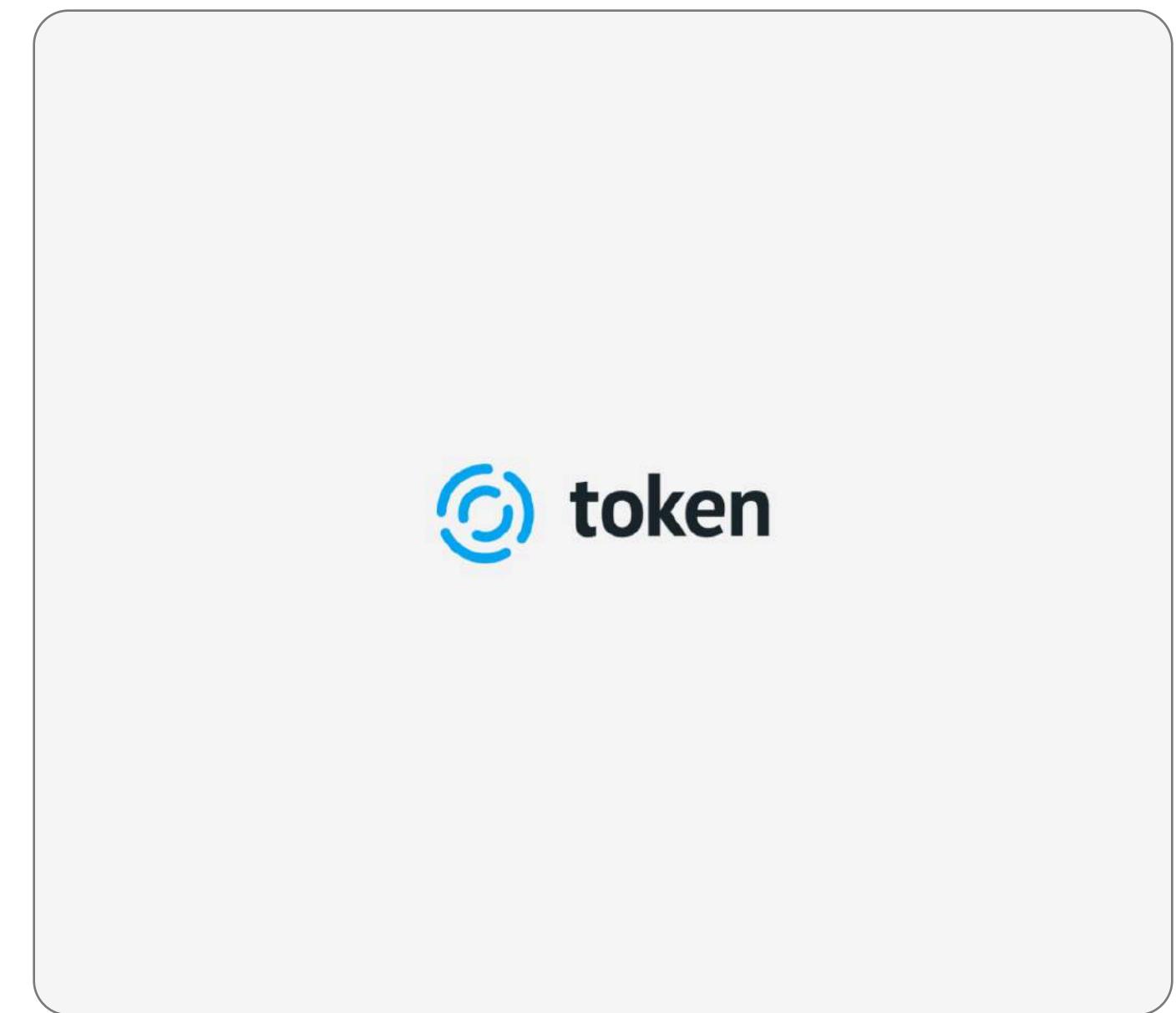
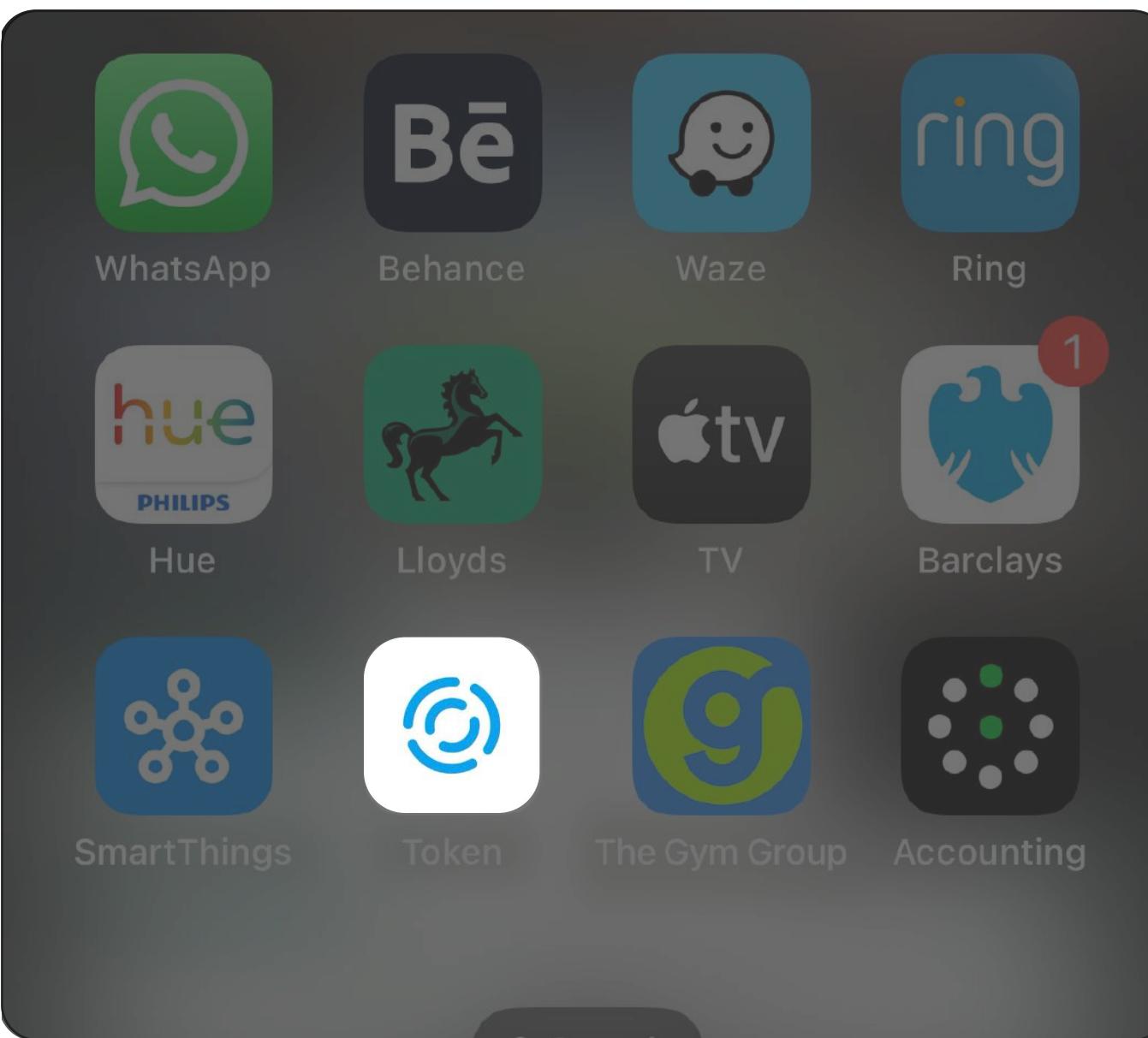
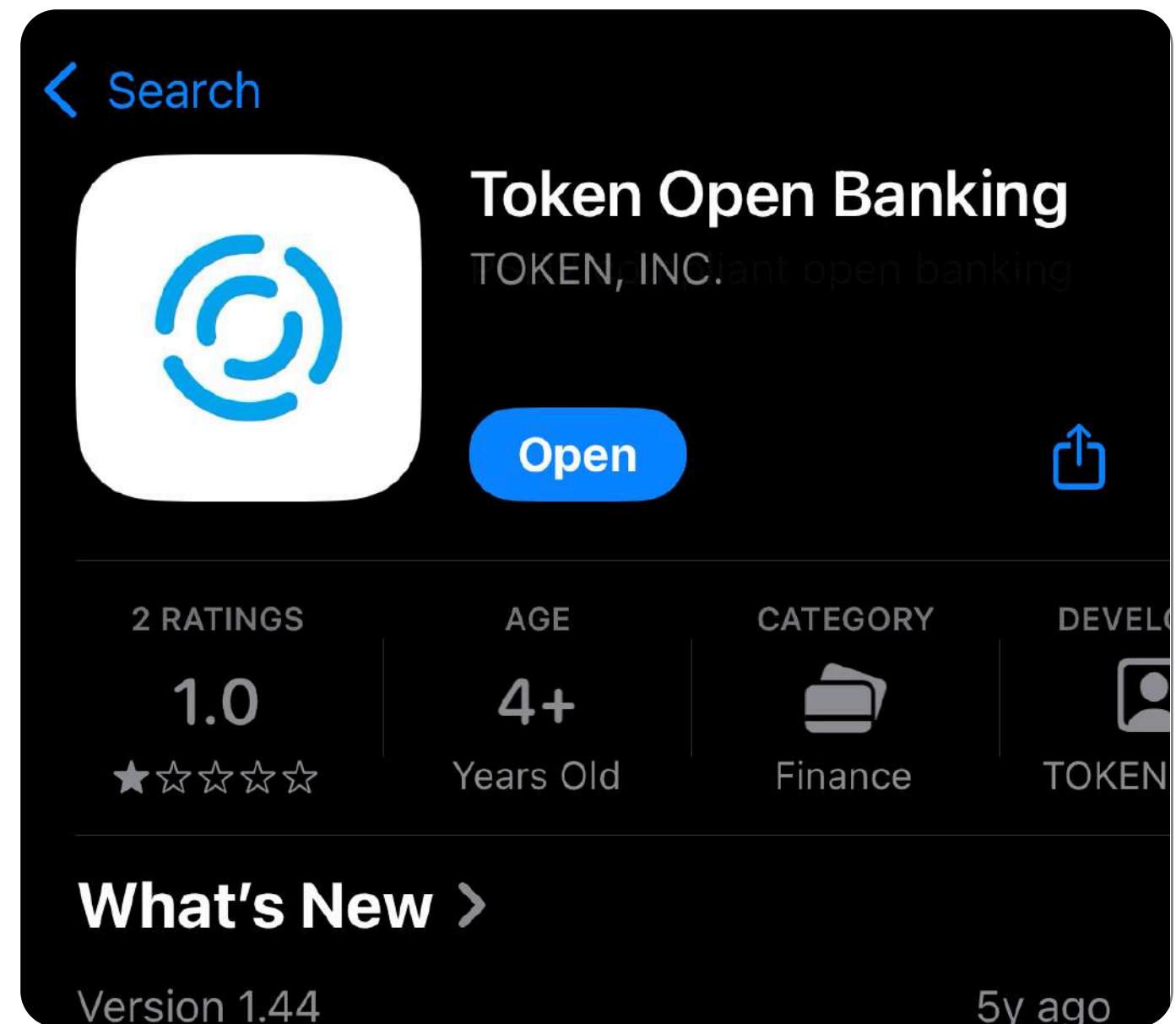
If your Unity Trust Bank account is not already linked to Token.io, then you will not be able to complete the connection from Sage. Here's why:

- ② The accounting software triggers a redirect to Token.io to request authorisation
- ② Token checks whether you've already granted access to your Unity account.
- ② 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

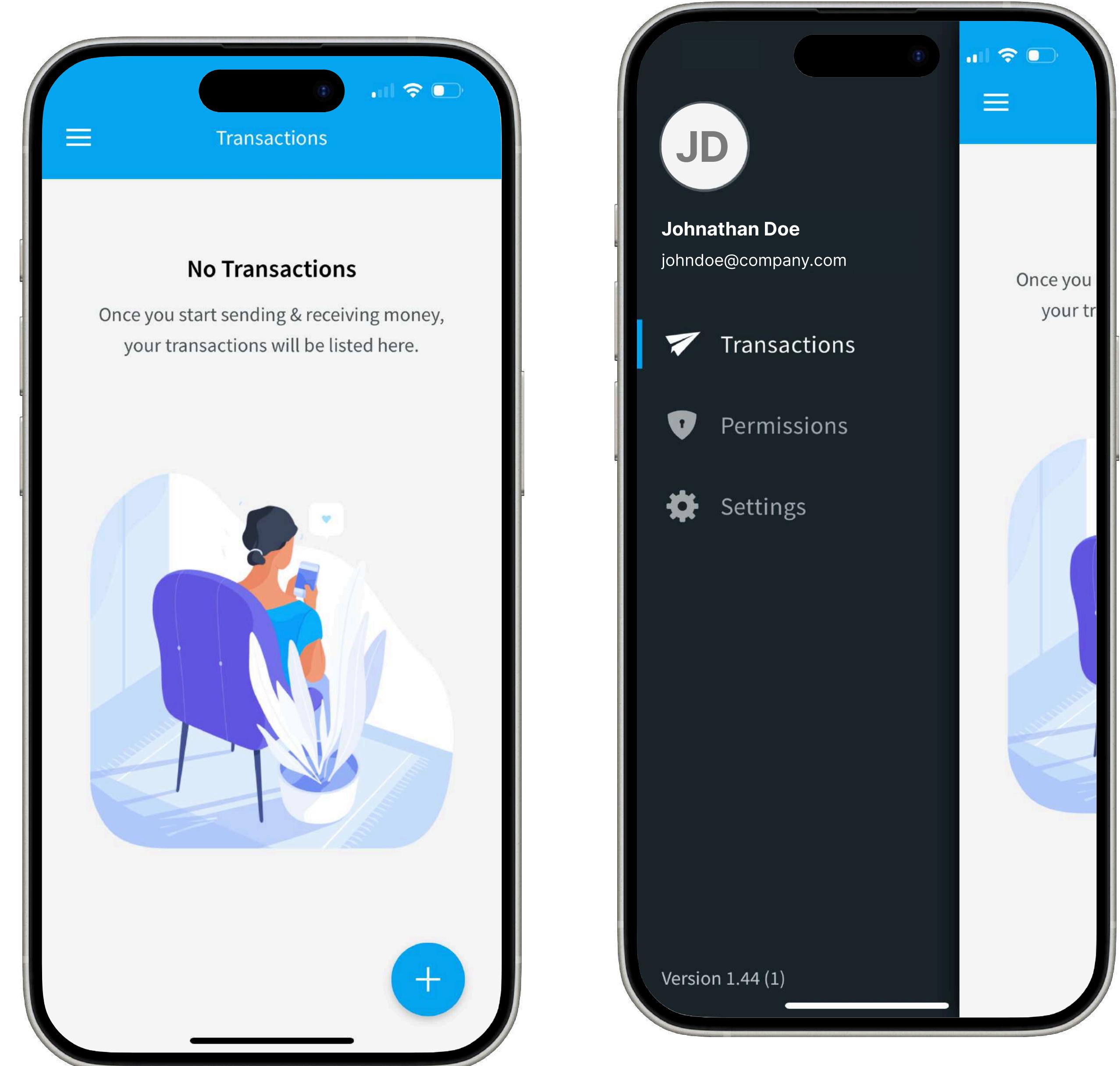
You can easily find the app on your phone by searching for Token in your phones search bar function.

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

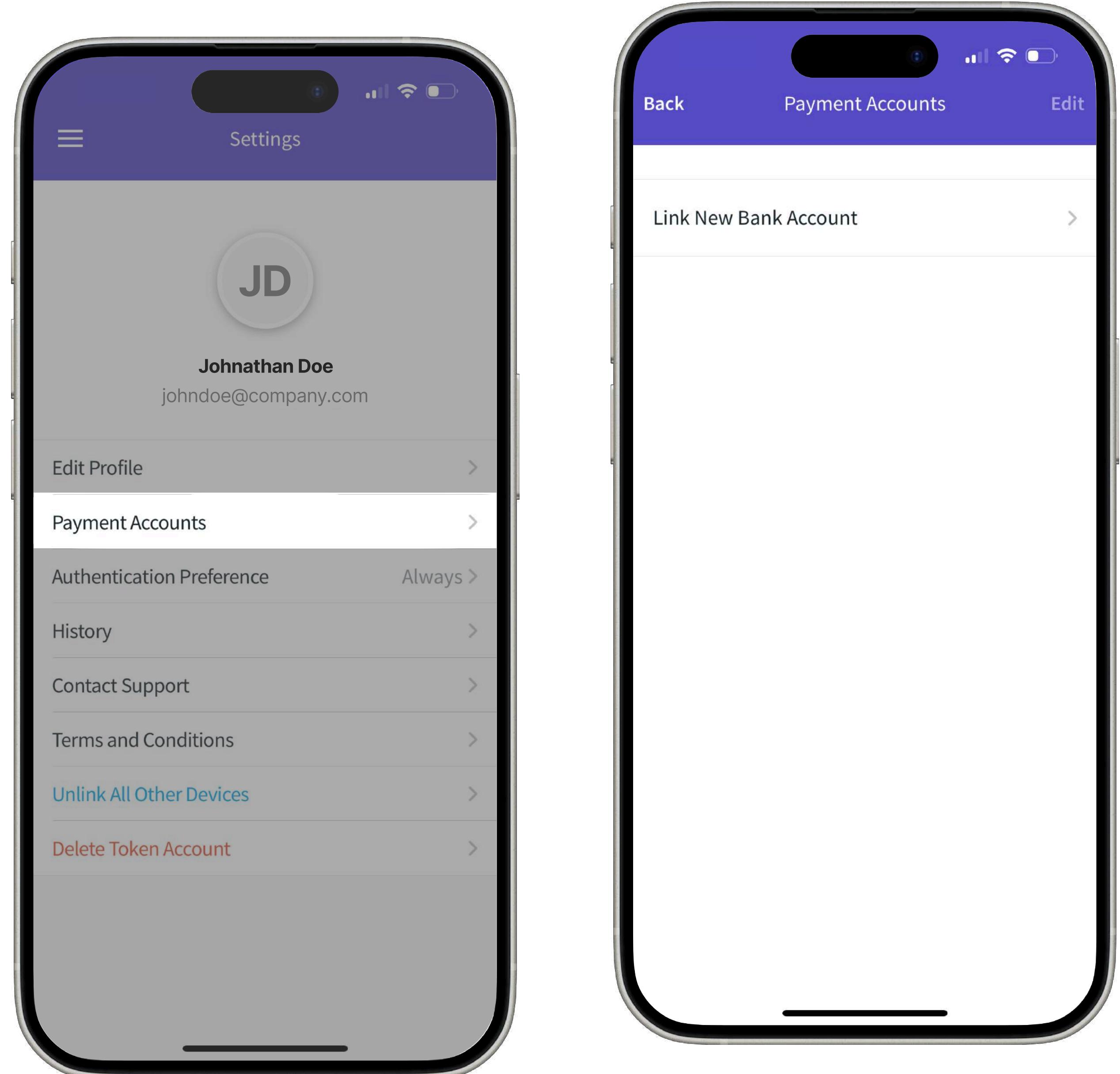
You may be prompted prior to landing on the '**Transactions**' screen to '**Link a Bank**'. For the purpose of this document we have chosen to skip the onboarding process and link our bank account manually by selecting the menu icon in the top left and selecting the '**Settings**' tab.



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).**

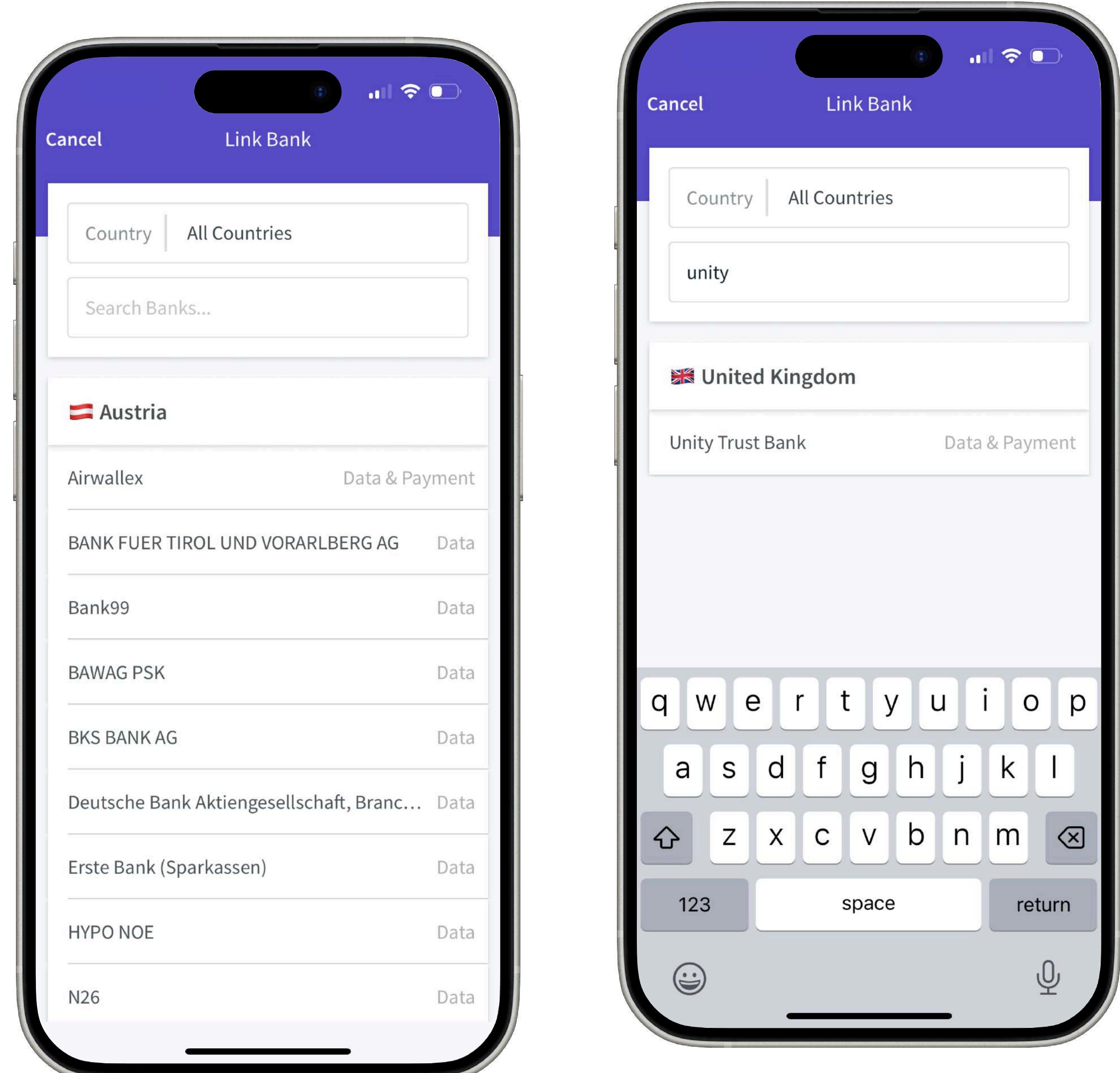


Link Your Bank in Token

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.

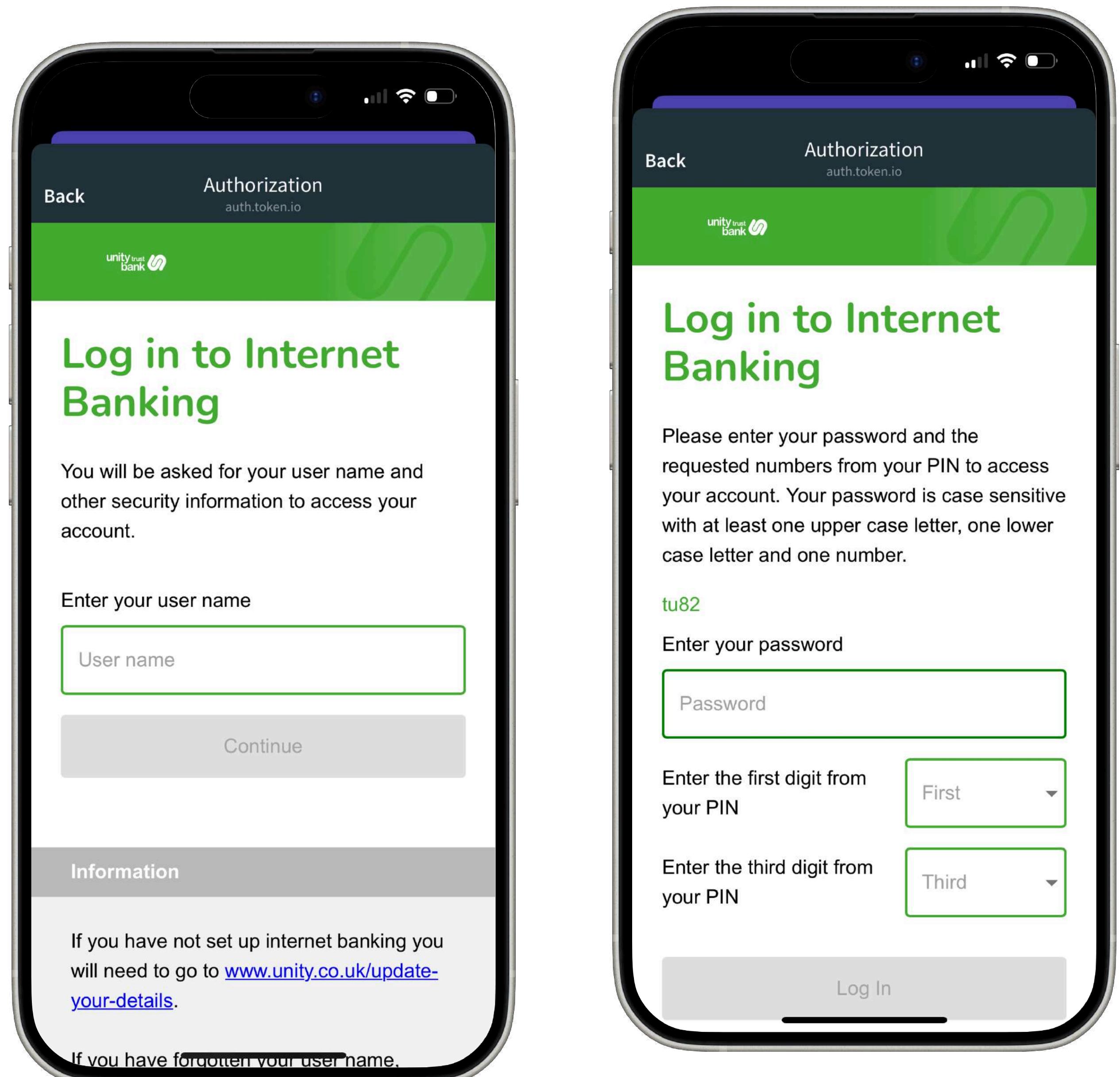


Unity Trust Bank Authentication via Token

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.

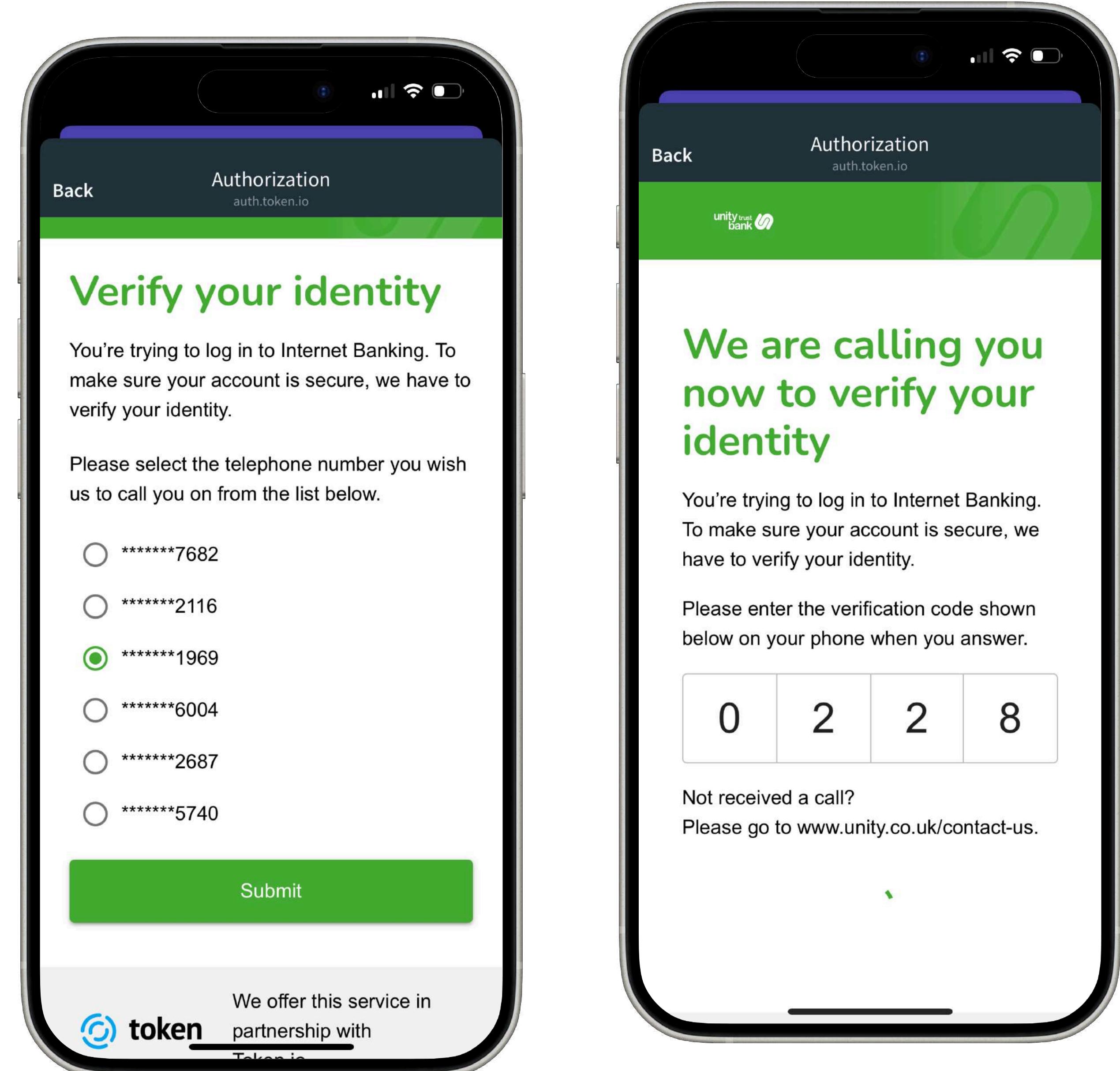


Identity Verification via Phone Call

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.

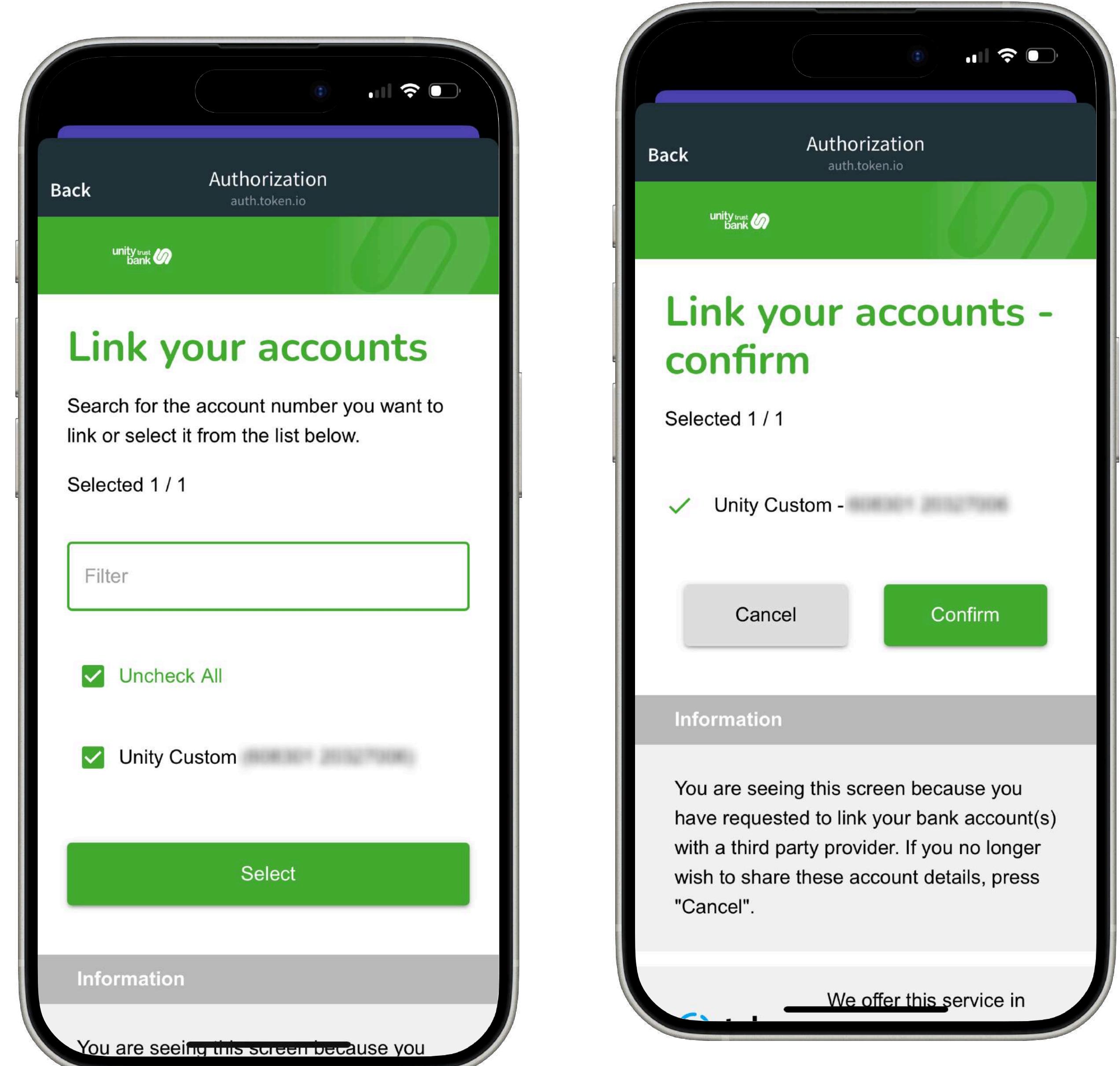


Select Your Bank Accounts to Link

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.

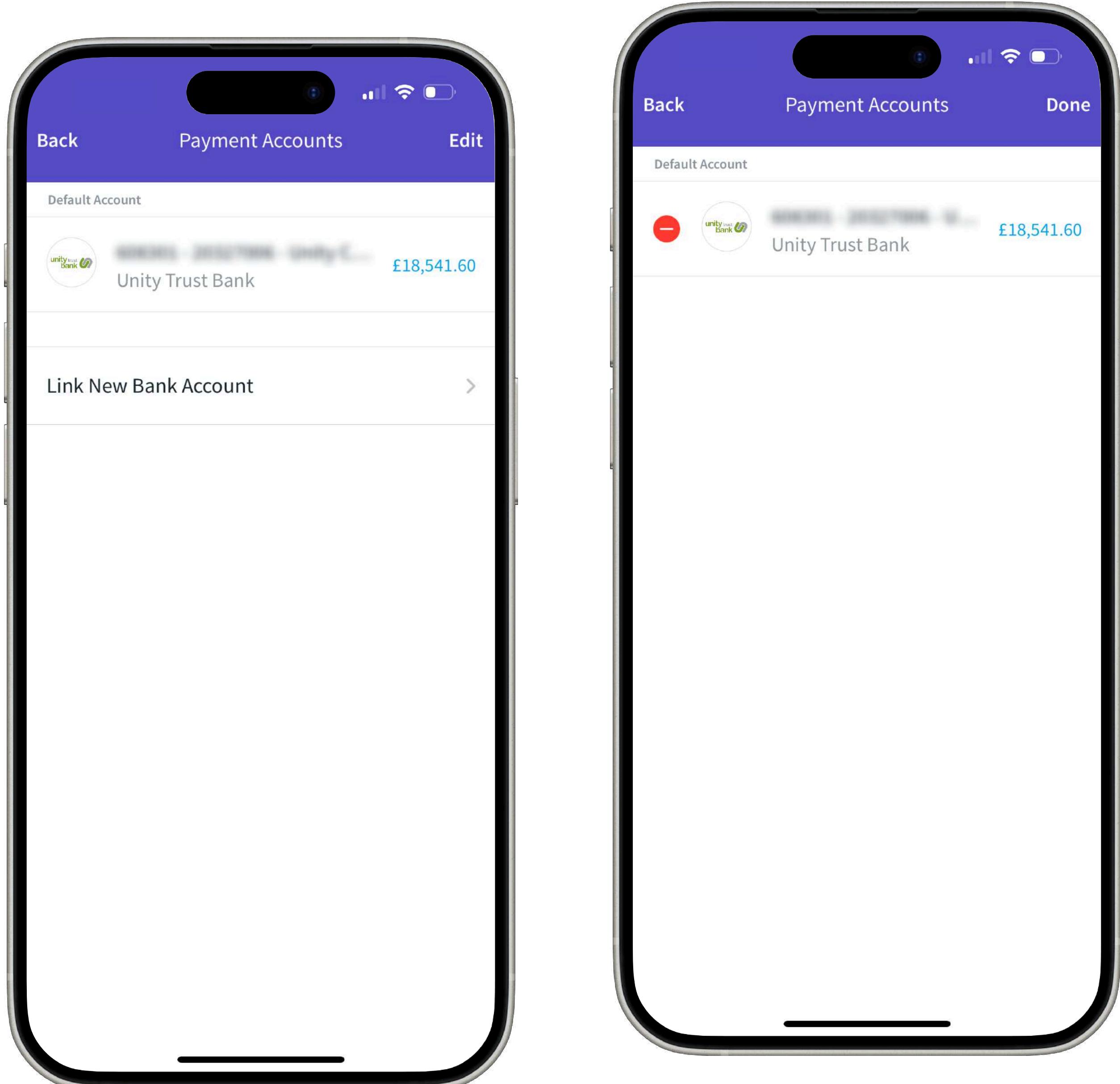


You Account is now Linked Successfully

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.





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.

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1-49 Employees Sage Accounting with Ai Manage invoicing, cash flow, tax, payments and more from anywhere, from any online device. Now with Sage Copilot, your AI-powered assistant. Get 2 months free, then starting at £18 per month (excluding VAT).

50+ Employees Sage Intacct with Ai Advanced financial management platform for professionals with a growing business. Now with Sage Copilot. From scale-ups to global enterprises: Sage Intacct is our best-of-breed cloud finance software that

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Looking for scheduled maintenance or outage information for online products? Check the Sage status site. >

Sage Login Portal

Log in to your Sage product

Save time and bookmark this page for next time.

Sage Business Cloud Sage Accounting > Sage Business Cloud Sage Accounting Individual > Sage Business Cloud Sage Payroll > Sage Business Cloud Sage HR >

Sage Business Cloud Sage for Accountants > Sage Business Cloud Partner Edition > Sage Business Cloud Sage Intacct > Sage Business Cloud Sage Earth >

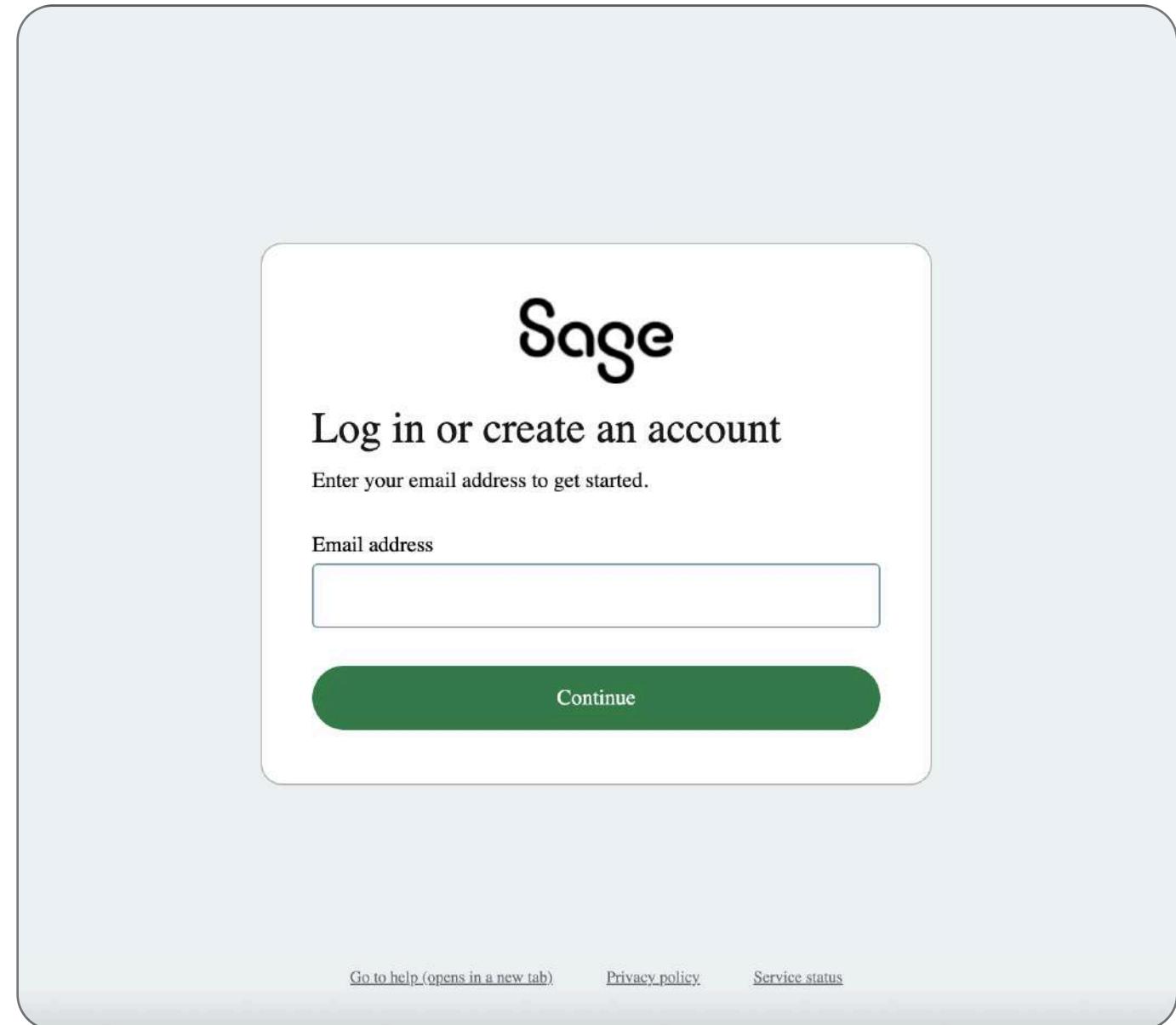
Login/Create your Sage Account

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

Select Sage Account

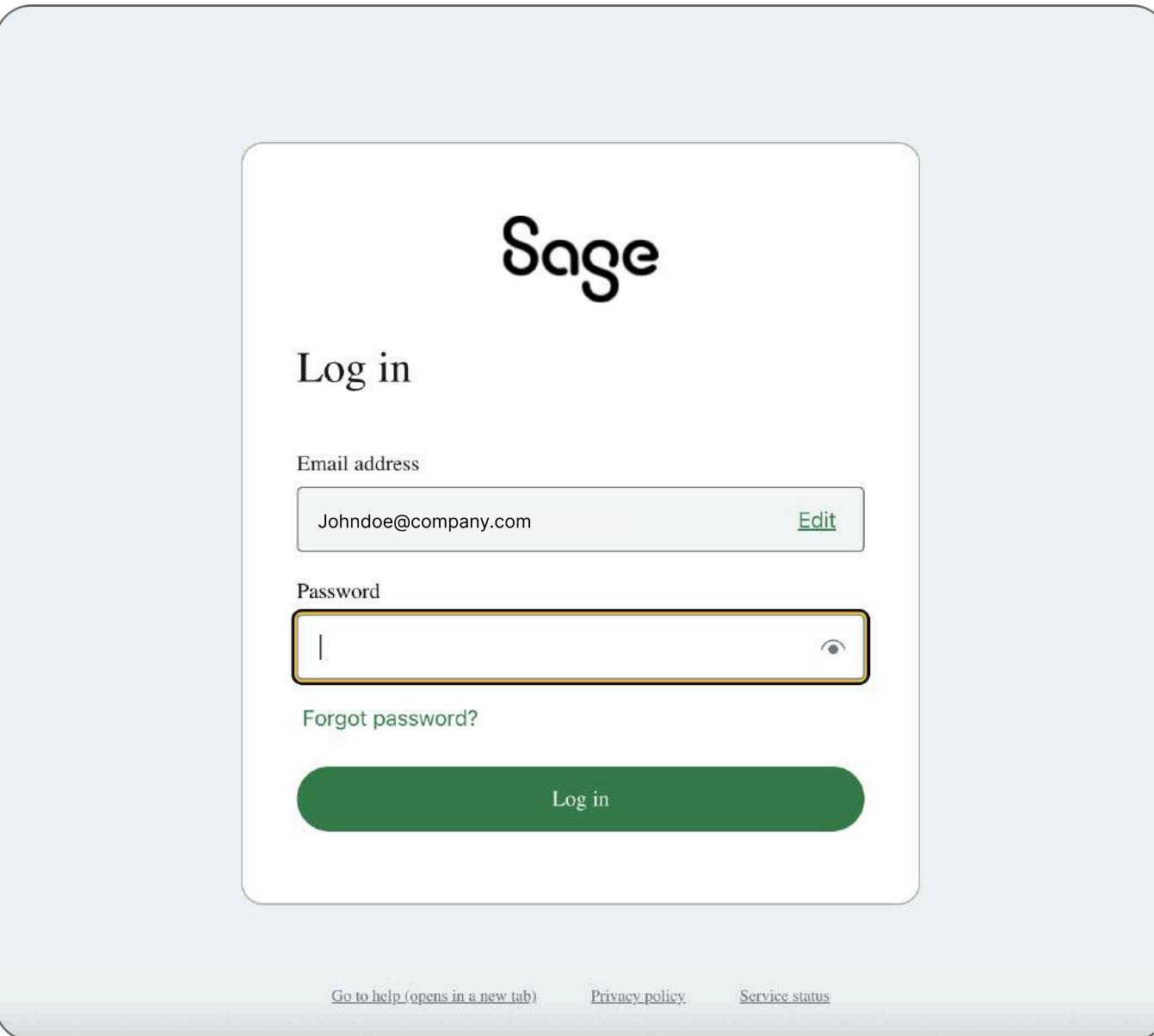
Sage Business Cloud - **This process must be done on desktop**

Log in to Sage Accounting



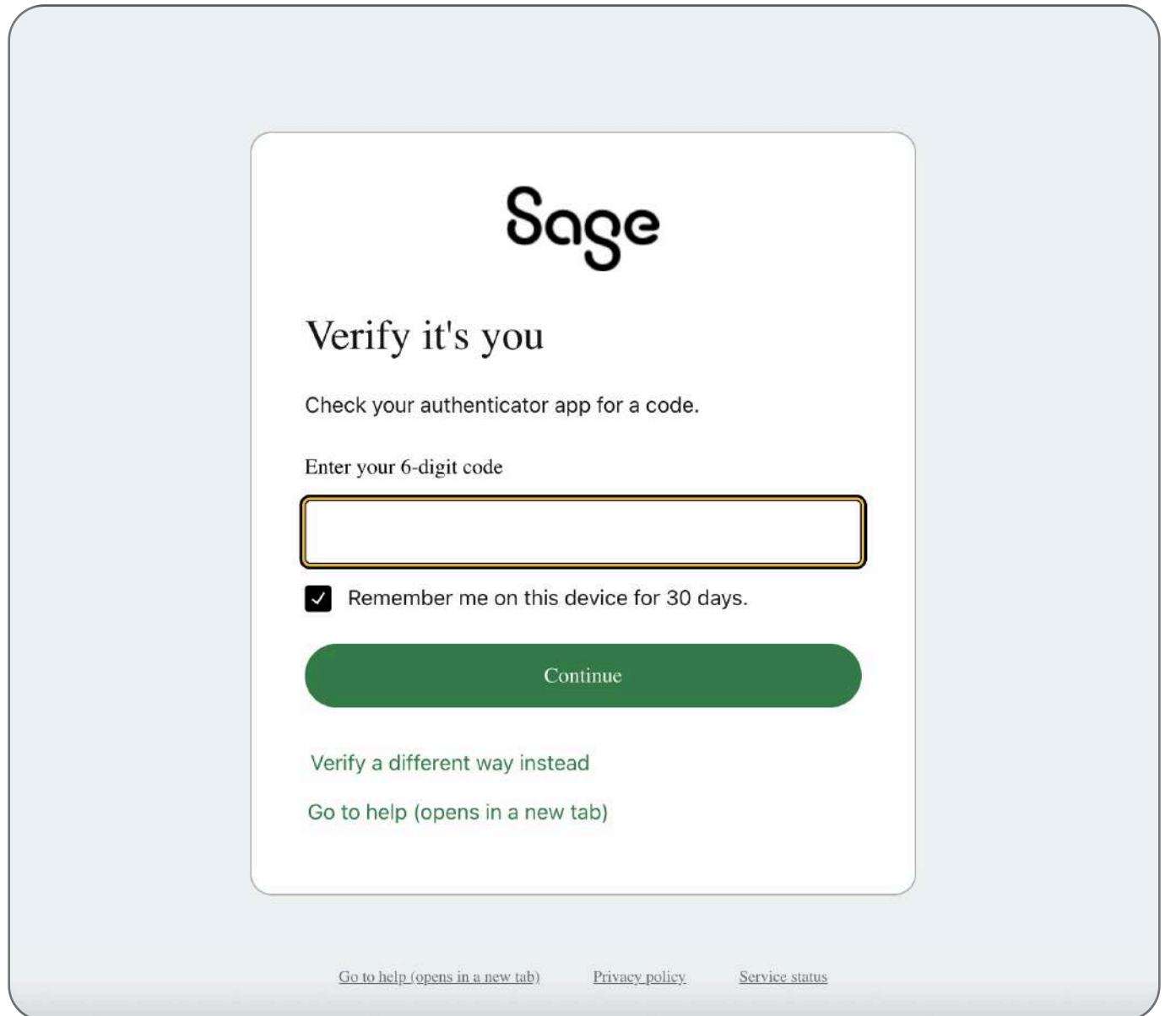
Sage
Log in or create an account
Enter your email address to get started.
Email address
Continue

Go to help (opens in a new tab) Privacy policy Service status



Sage
Log in
Email address
Johndoe@company.com Edit
Password
Forgot password?
Log in

Go to help (opens in a new tab) Privacy policy Service status



Sage
Verify it's you
Check your authenticator app for a code.
Enter your 6-digit code

 Remember me on this device for 30 days.
Continue
Verify a different way instead
Go to help (opens in a new tab)

Go to help (opens in a new tab) Privacy policy Service status

Step 1

Add your email address for your active Sage Account.

Step 2

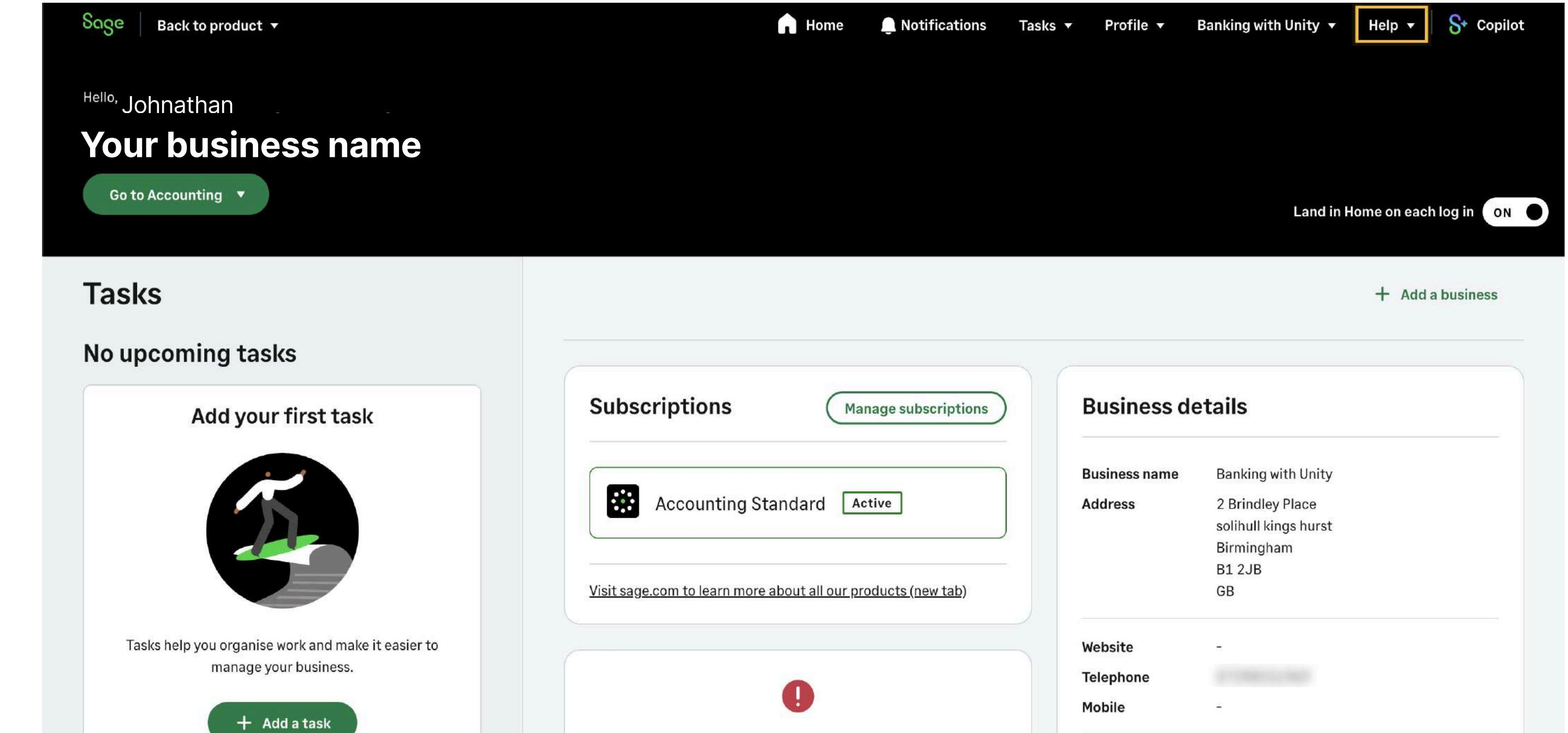
You will now be asked to provide the password associated with that account.

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 previously added when signing up will be displayed here in the dashboard



The screenshot shows the Sage dashboard. At the top, it greets the user with "Hello, Johnathan" and the placeholder "Your business name". There is a "Go to Accounting" button. The top navigation bar includes "Home", "Notifications", "Tasks", "Profile", "Banking with Unity", "Help", and "Copilot". A toggle switch on the right is set to "ON" with the text "Land in Home on each log in".

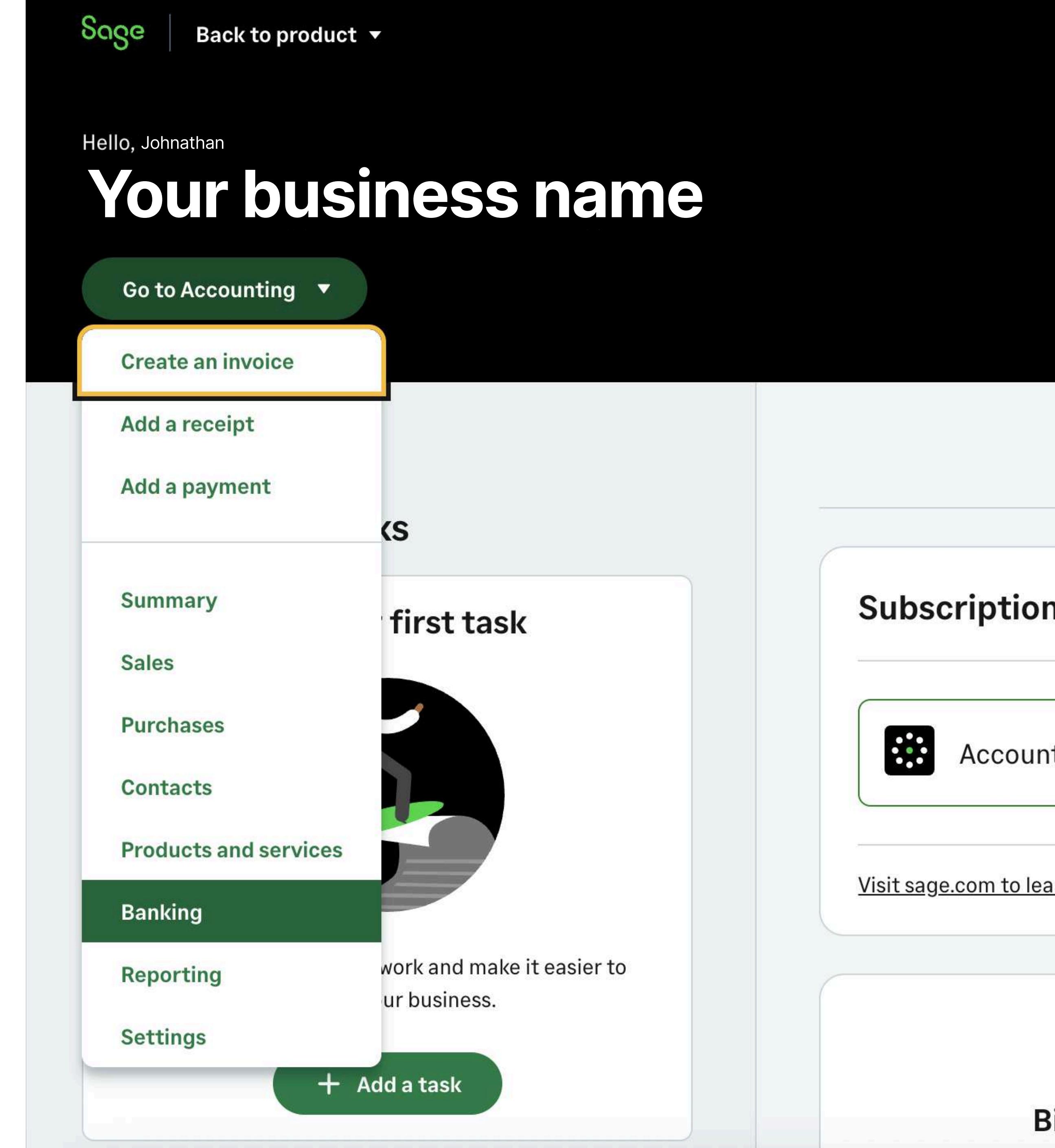
The main content area is divided into sections: "Tasks" (with a "No upcoming tasks" message and a "Add your first task" button), "Subscriptions" (listing "Accounting Standard" as active), and "Business details" (showing the business name as "Banking with Unity" and address as "2 Brindley Place, solihull kings hurst, Birmingham, B1 2JB, GB").

Step 5

Add a Bank Account

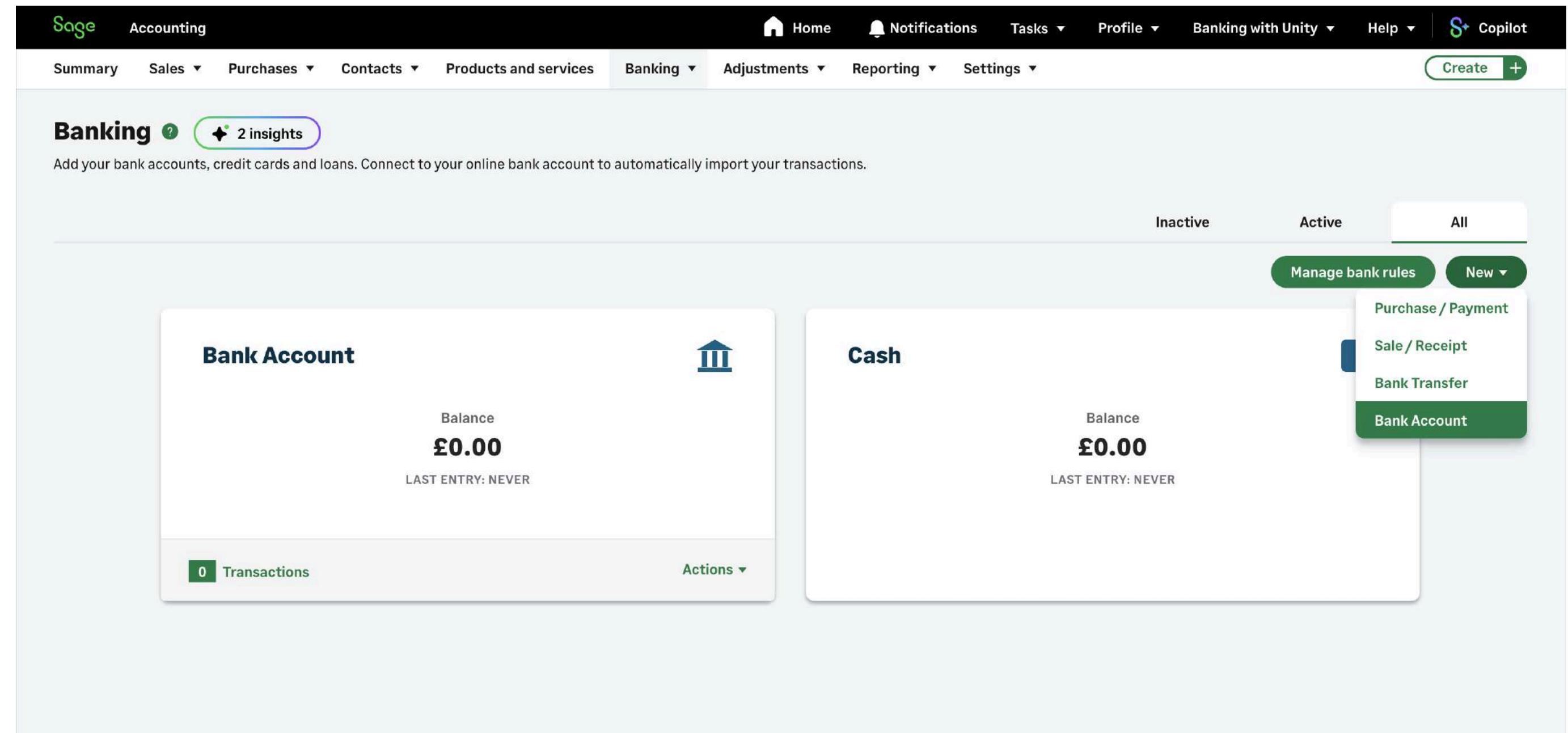
Upon login you will be taken to the Home page of Dashboard where you have access to all the Sage features.

Simply click the '**Go to Accounting**' button then navigation to the '**Banking**' tab.



Step 6: You are now on the Banking page

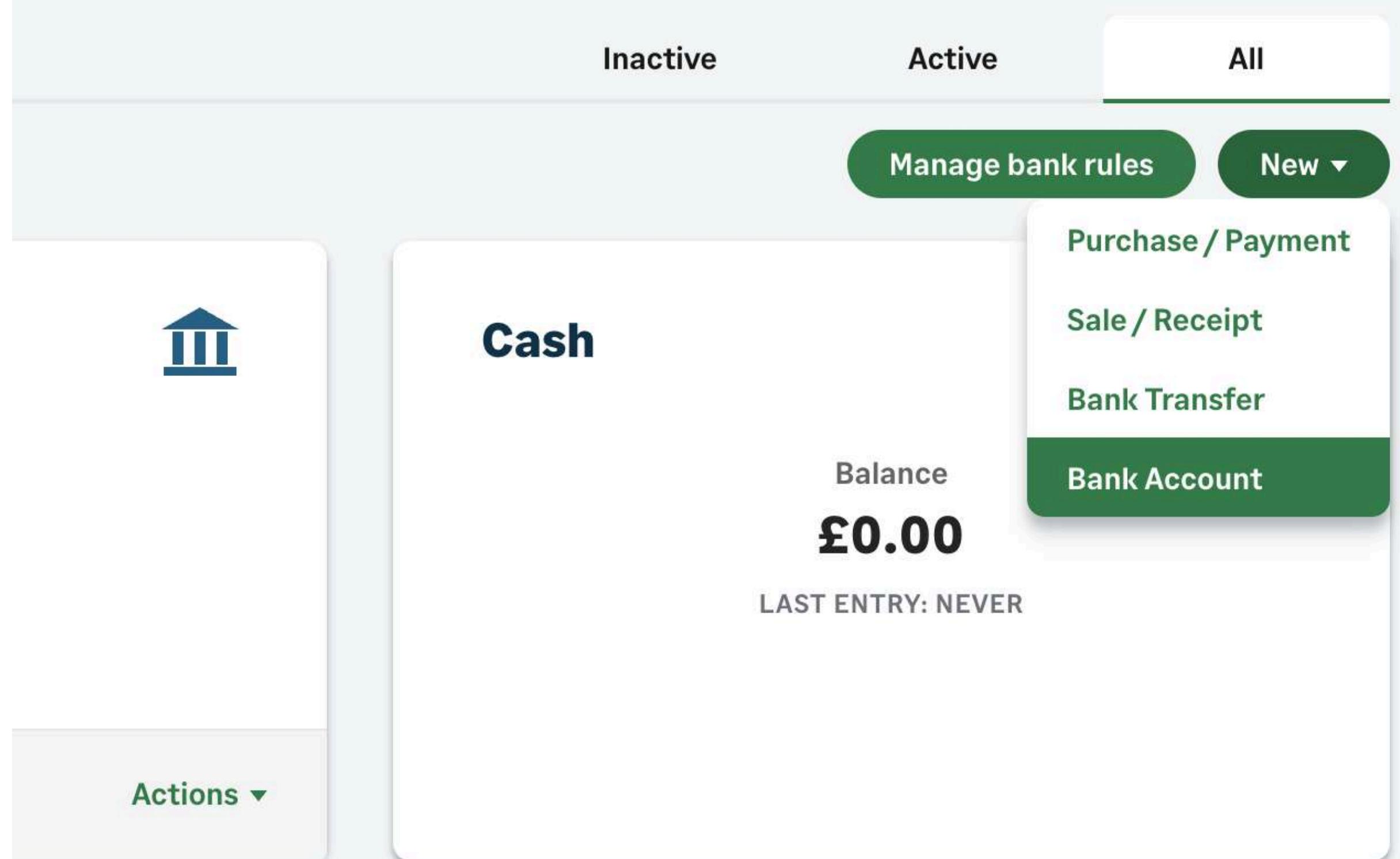
Here is where you can add your Unity Trust Bank Account(s).



The screenshot shows the Sage Accounting software interface. The top navigation bar includes 'Sage Accounting', 'Home', 'Notifications', 'Tasks', 'Profile', 'Banking with Unity', 'Help', and 'Copilot'. The main menu has options like 'Summary', 'Sales', 'Purchases', 'Contacts', 'Products and services', 'Banking', 'Adjustments', 'Reporting', and 'Settings'. A 'Create' button is in the top right. The 'Banking' section is active, with a sub-section for 'Bank Account' and 'Cash'. Each account card shows a balance of £0.00 and a 'LAST ENTRY: NEVER'. Below each card are 'Transactions' (0) and 'Actions'. A context menu is open over the 'Bank Account' card, listing options: 'Purchase / Payment', 'Sale / Receipt', 'Bank Transfer', and 'Bank Account', with 'Bank Account' highlighted in green.

Step 7

Add a Bank Account



Inactive Active All

Manage bank rules New ▾

Purchase / Payment

Sale / Receipt

Bank Transfer

Bank Account

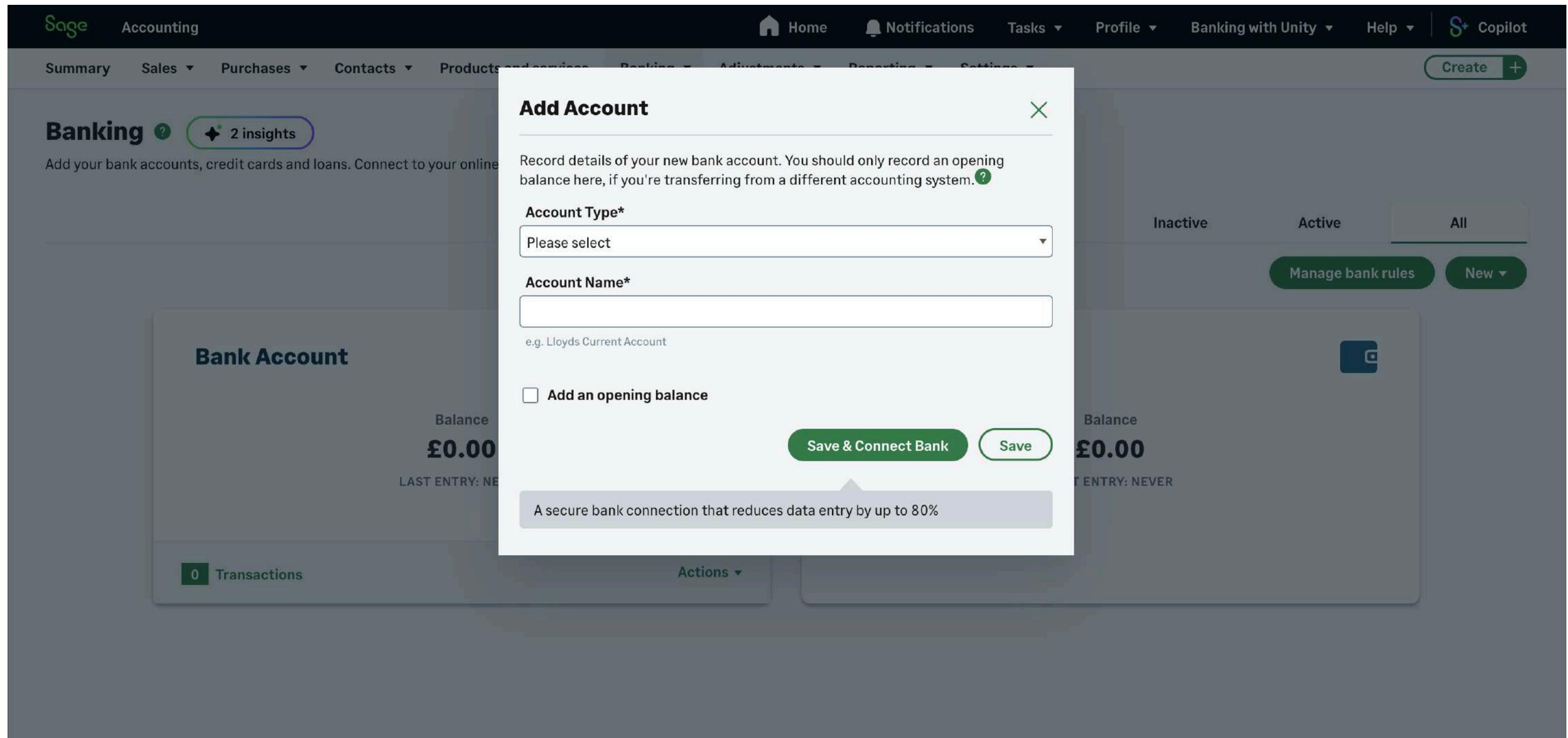
Account Type	Balance	Last Entry
Cash	£0.00	LAST ENTRY: NEVER

Actions ▾

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.

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

Add Account

Record details of your new bank account. You should only record an opening balance here, if you're transferring from a different accounting system. [?](#)

Account Type*

Current

Account Name*

e.g. Lloyds Current Account 

Sort Code

Account Number

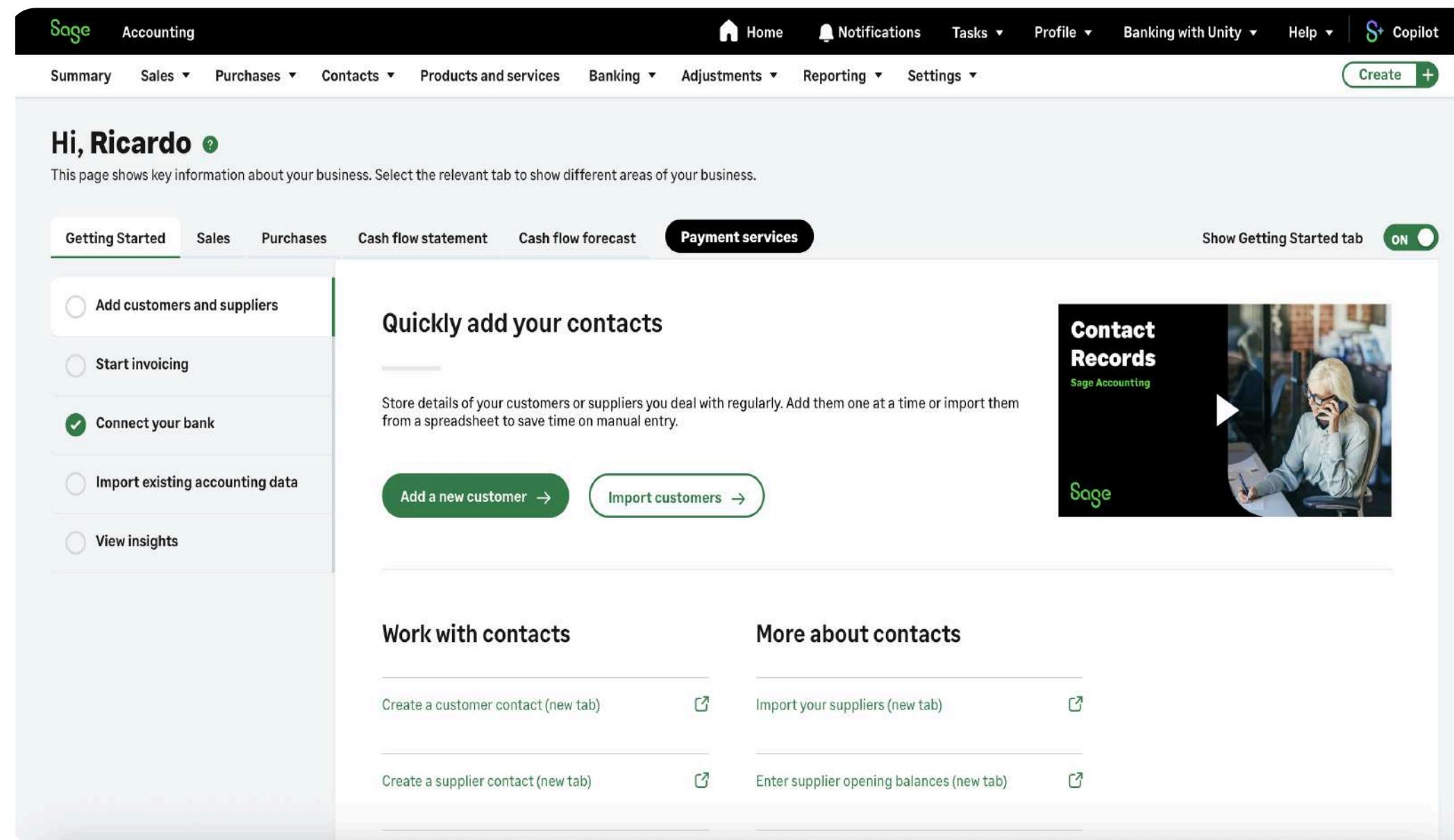
Add an opening balance

Save & Connect Bank **Save**

A secure bank connection that reduces data entry by up to 80%

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.



Hi, Ricardo ?

This page shows key information about your business. Select the relevant tab to show different areas of your business.

Getting Started Sales Purchases Cash flow statement Cash flow forecast **Payment services**

Add customers and suppliers
 Start invoicing
 Connect your bank
 Import existing accounting data
 View insights

Quickly add your contacts

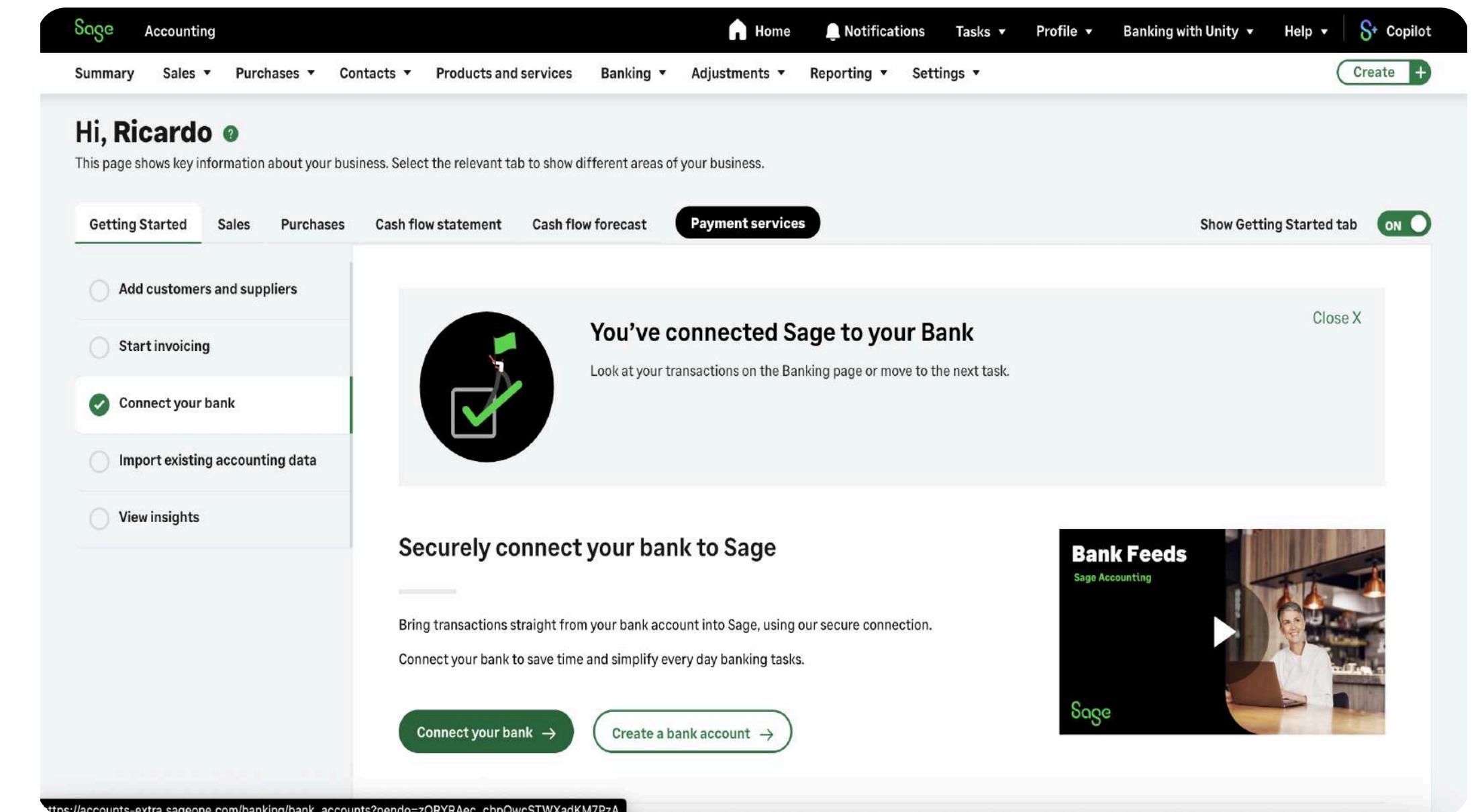
Store details of your customers or suppliers you deal with regularly. Add them one at a time or import them from a spreadsheet to save time on manual entry.

[Add a new customer →](#) [Import customers →](#)

Work with contacts More about contacts

Create a customer contact (new tab) [Import your suppliers \(new tab\)](#)
Create a supplier contact (new tab) [Enter supplier opening balances \(new tab\)](#)

Show Getting Started tab **ON**



Hi, Ricardo ?

This page shows key information about your business. Select the relevant tab to show different areas of your business.

Getting Started Sales Purchases Cash flow statement Cash flow forecast **Payment services**

Add customers and suppliers
 Start invoicing
 Connect your bank
 Import existing accounting data
 View insights

You've connected Sage to your Bank

Look at your transactions on the Banking page or move to the next task.

Securely connect your bank to Sage

Bring transactions straight from your bank account into Sage, using our secure connection. Connect your bank to save time and simplify every day banking tasks.

[Connect your bank →](#) [Create a bank account →](#)

https://accounts-extra.sageone.com/banking/bank_accounts?pendo=zORYRAec_cbpQwcSTWXadKM7PzA

Show Getting Started tab **ON**

Redirect to Onboarding

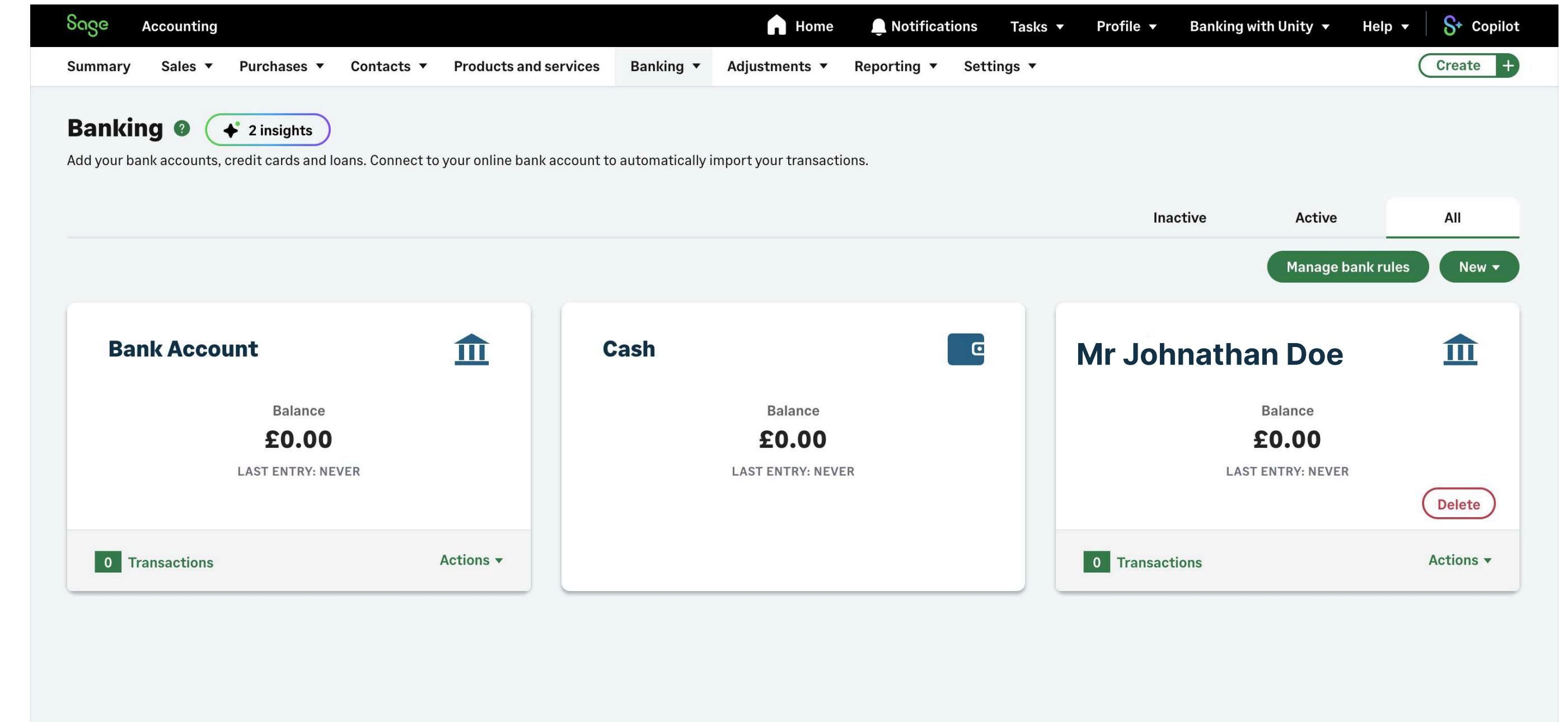
This option will attempt to force you to complete account setup.

Connect your Bank

Selecting 'Connect you Bank' will take you to the newly added account.

Step 10: Account Added Successfully

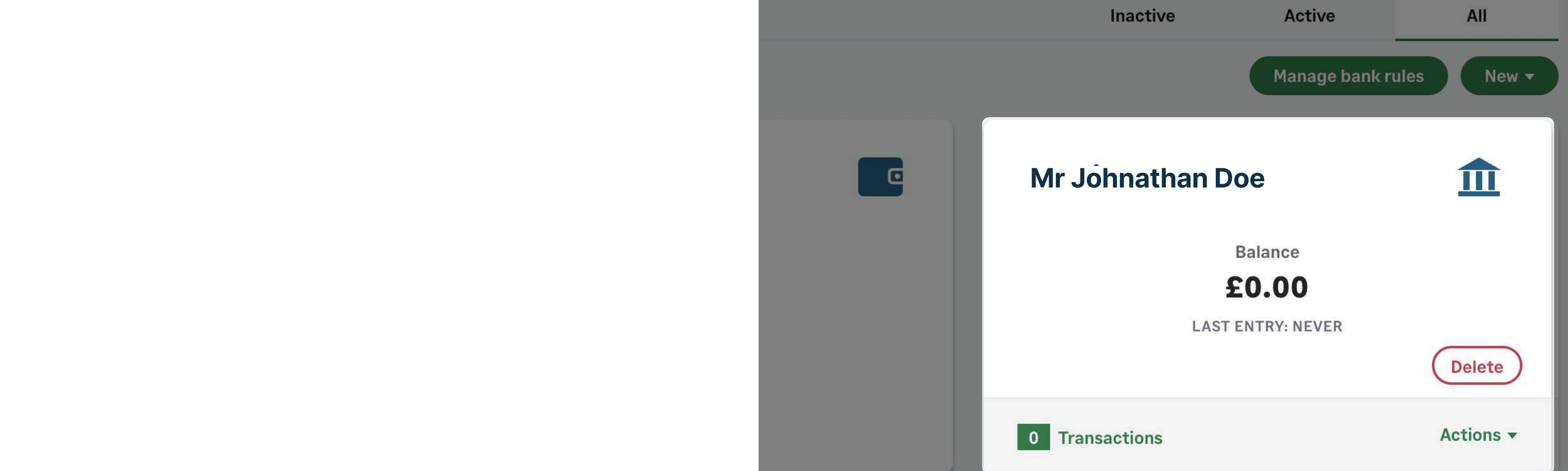
But we still need to find and integrate our Unity Trust Bank Account using Token.io



The screenshot shows the Sage Accounting interface. The top navigation bar includes links for Home, Notifications, Tasks, Profile, Banking with Unity, Help, and Copilot. The main menu has options for Summary, Sales, Purchases, Contacts, Products and services, Banking, Adjustments, Reporting, and Settings. A 'Create' button is in the top right. The 'Banking' section has a '2 insights' badge and a note to add bank accounts. Below are three account cards: 'Bank Account' (Balance £0.00, Last entry: NEVER), 'Cash' (Balance £0.00, Last entry: NEVER), and 'Mr Johnathan Doe' (Balance £0.00, Last entry: NEVER). Each card has a 'Transactions' button and an 'Actions' dropdown.

Step 11

Select Account



Mr Johnathan Doe

Balance
£0.00

LAST ENTRY: NEVER

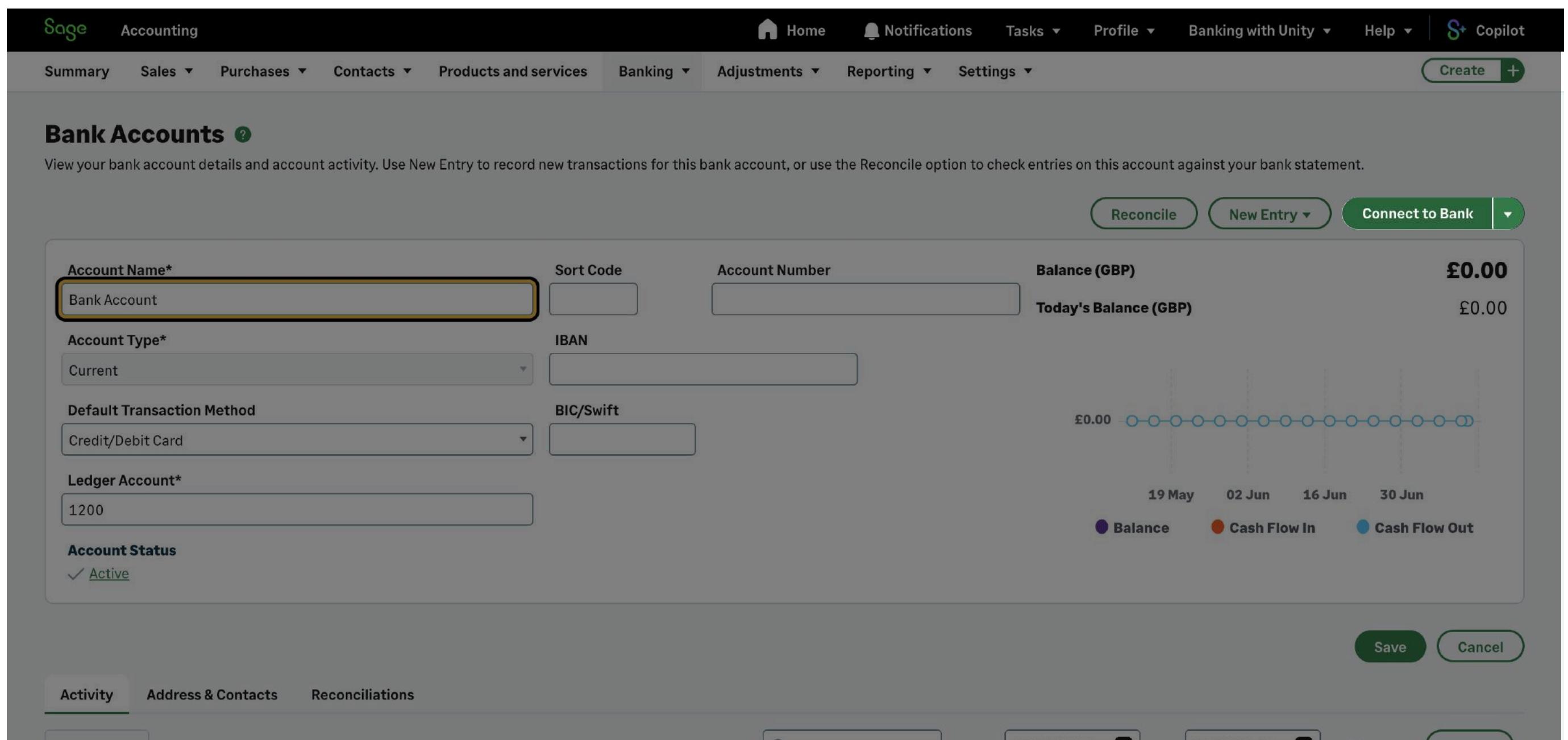
0 Transactions

Actions ▾

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

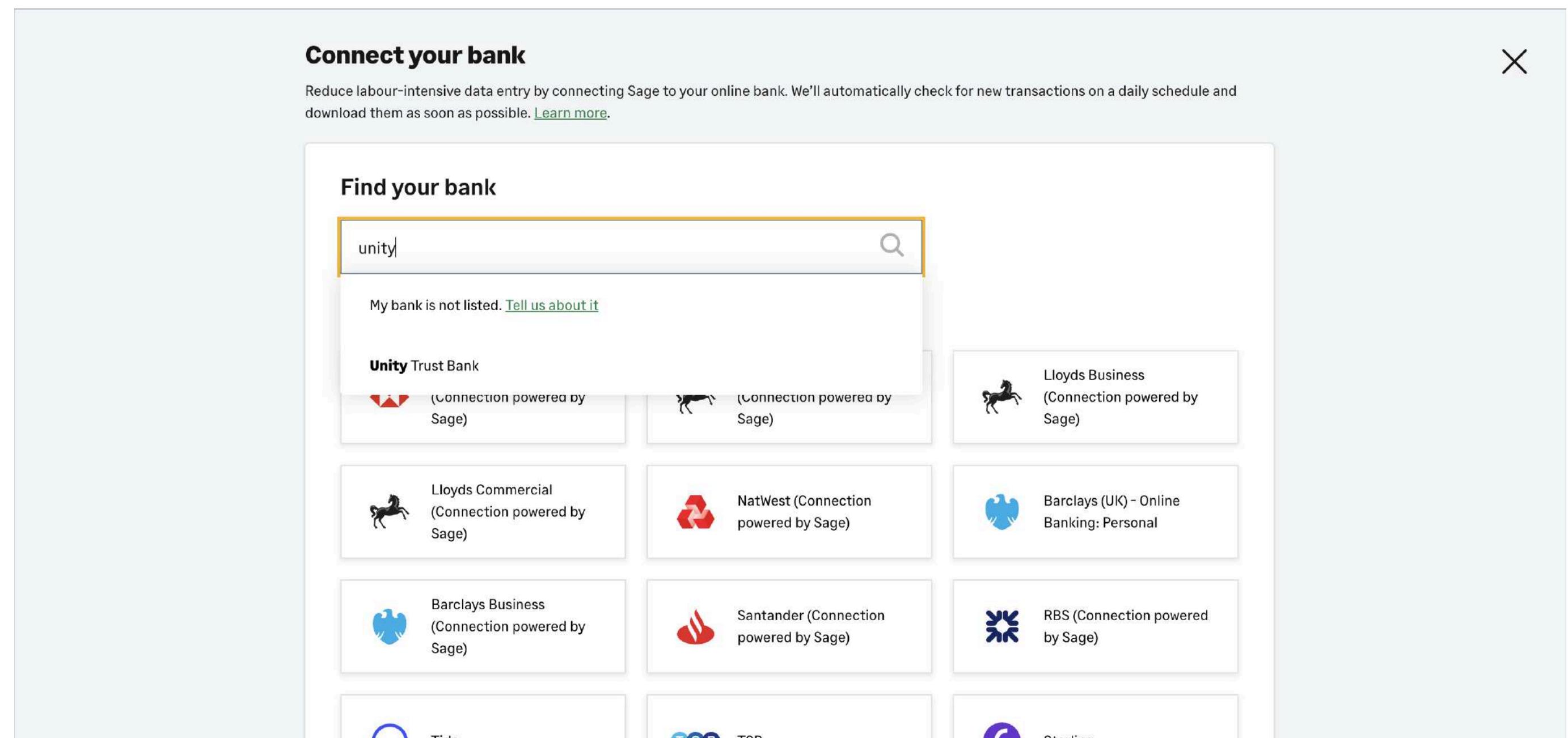
Step 12: Connect to Unity Trust Bank

Select the Connect to Bank button in the top right to initiate the connection with Unity Trust Bank



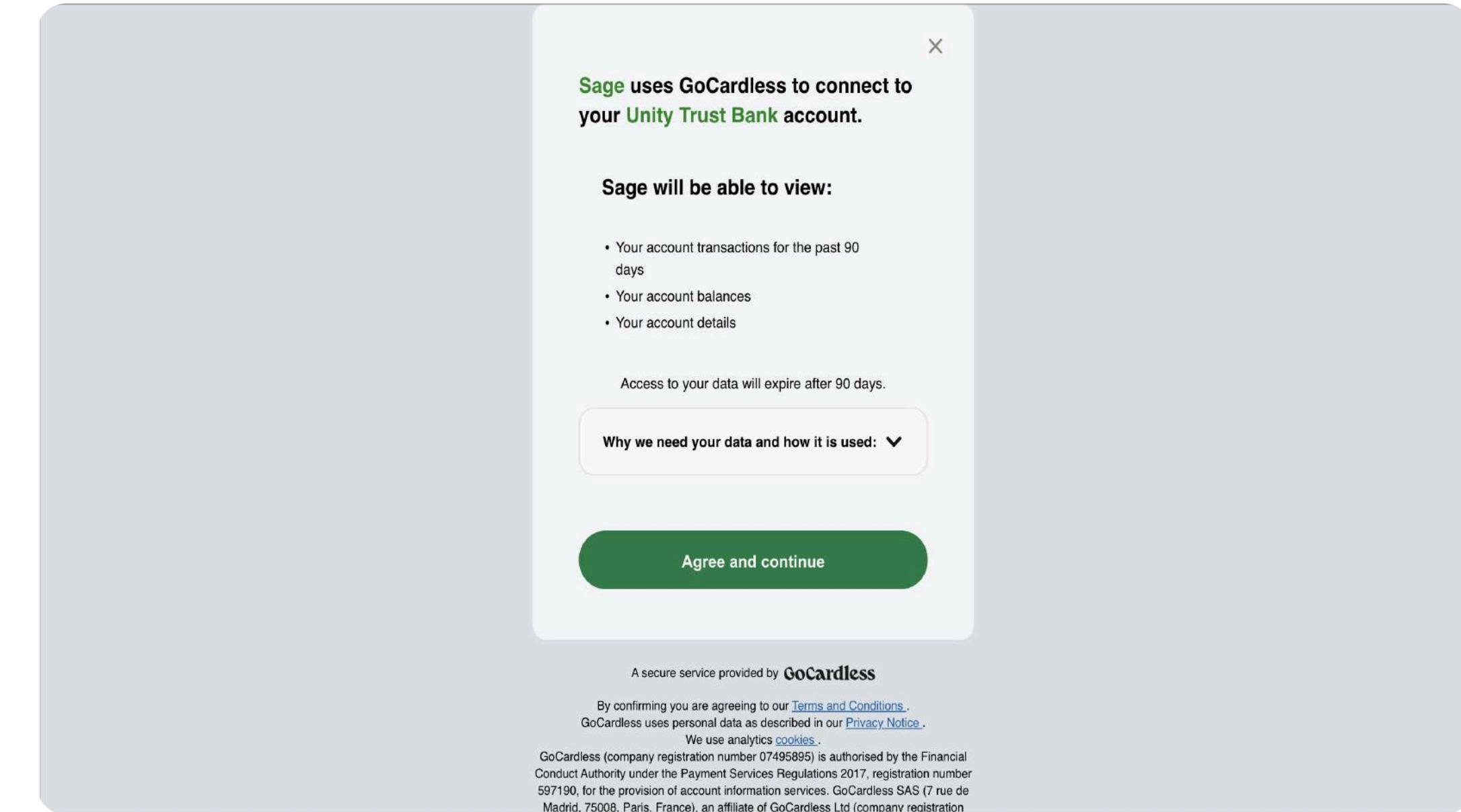
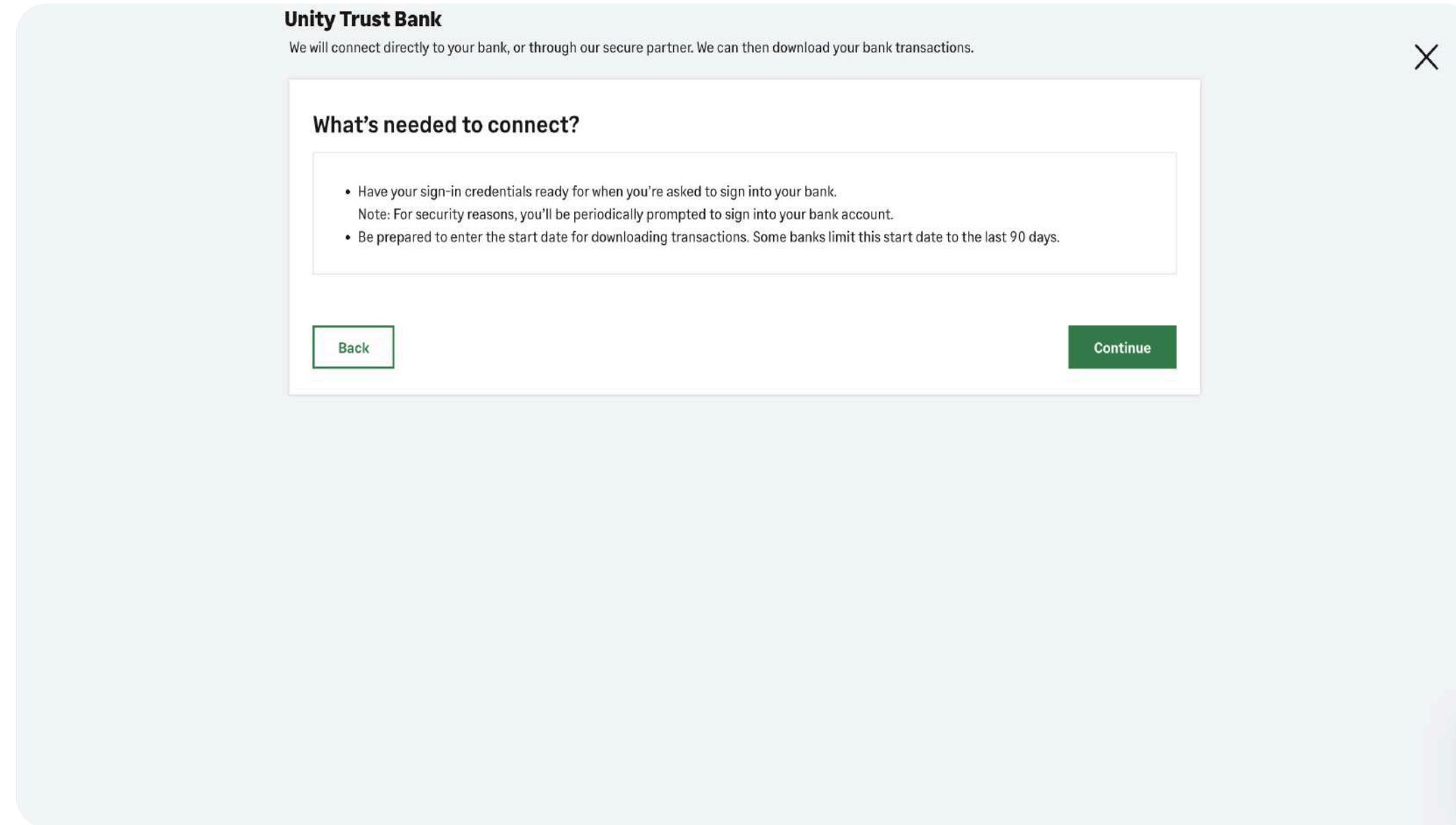
Step 13: Search for Unity

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)

Tip: Please read any prompt or alert messages shown on screen as these are provided to give you greater understanding on how your details may be used.



Whats needed to connect

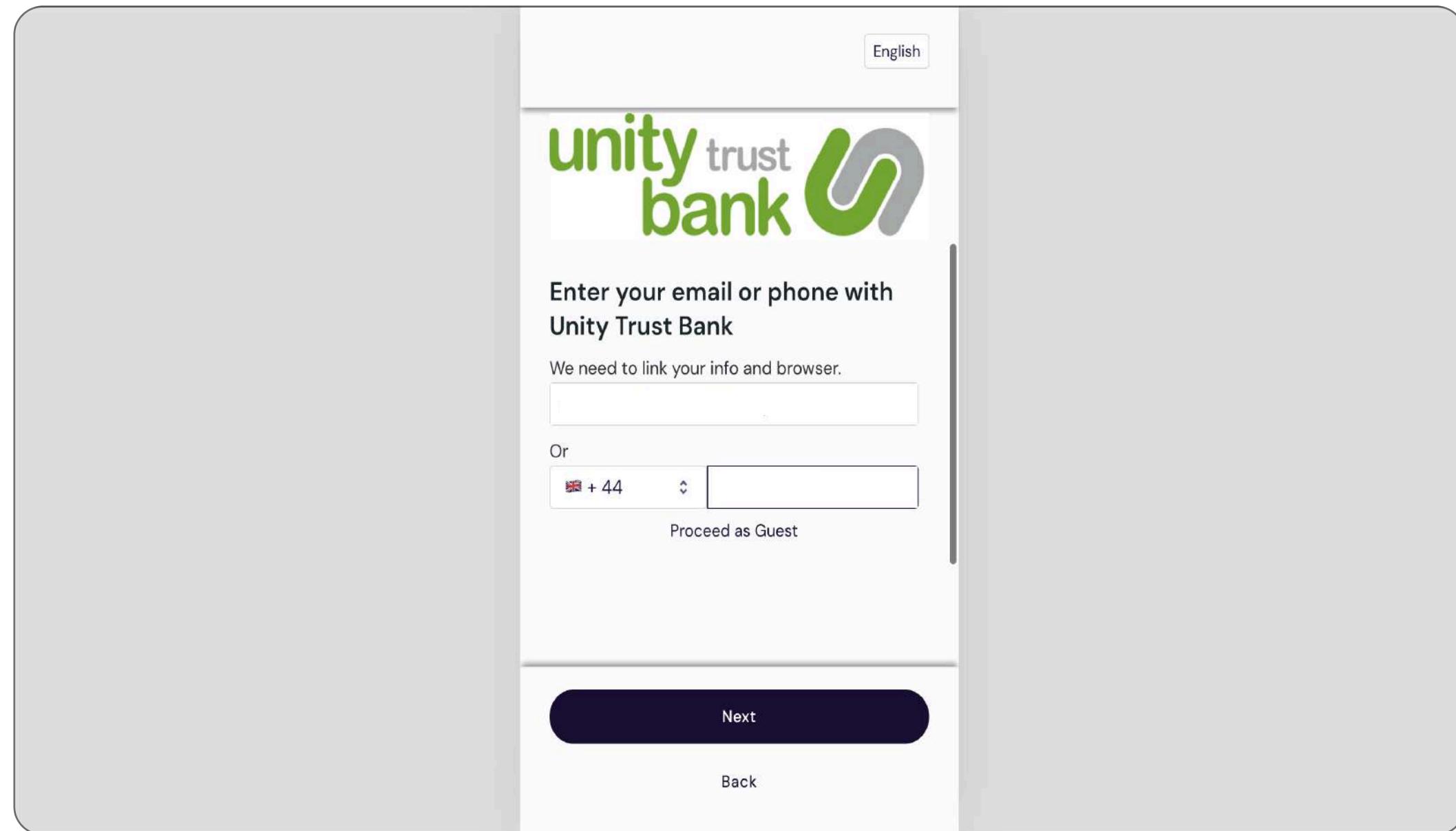
Please read this information advising you on what you will need to complete this integration smoothly.

GoCardless

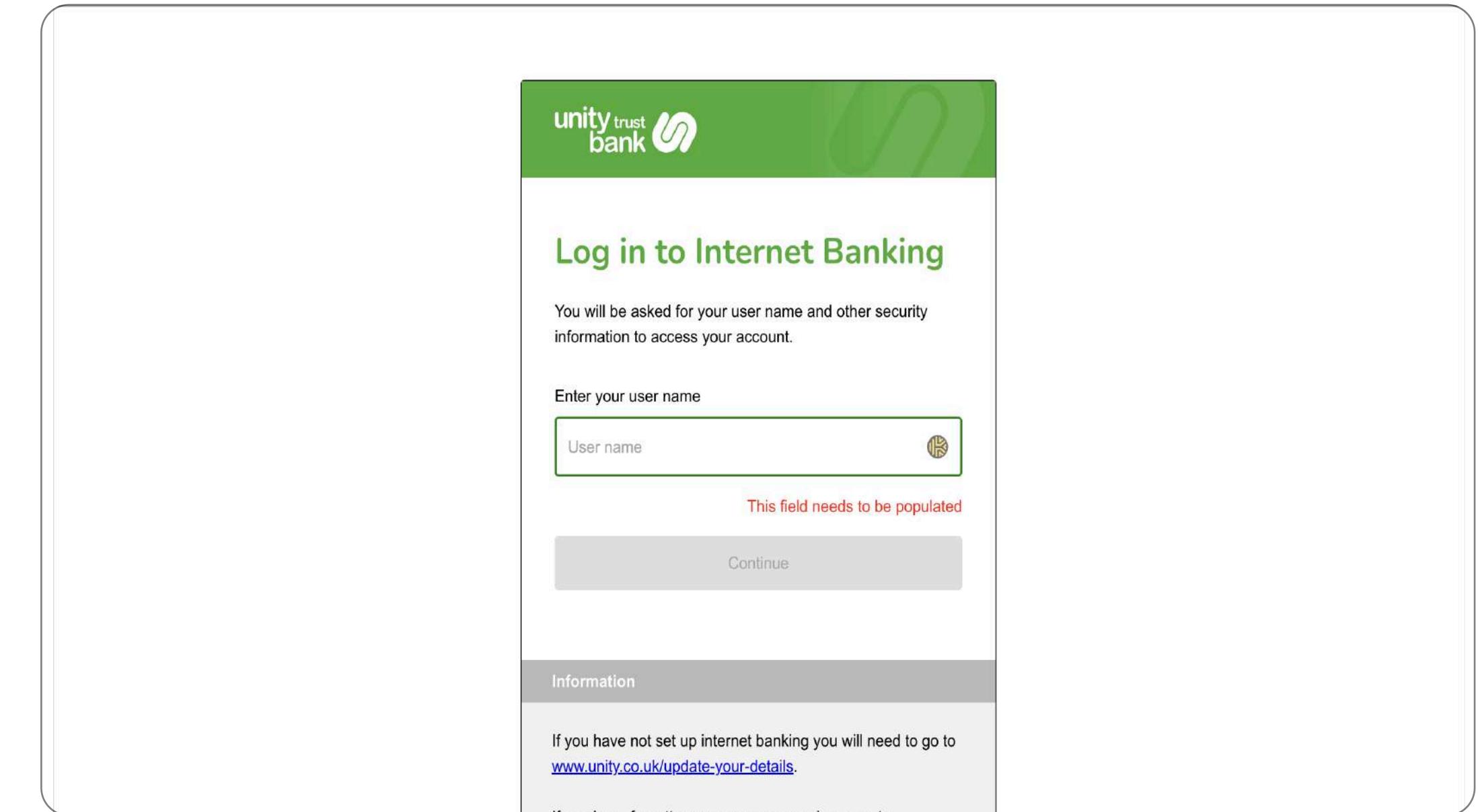
What information will Sage be able to view? Transactions (for 90 days), your balance and account details will all be visible to Sage.

Connecting via Token (Prompt messages)

Tip: Please read any prompt or alert messages shown on screen as these are provided to give you greater understanding on how your details may be used.



The screenshot shows a web page from Unity Trust Bank. At the top right is a 'English' language selection button. The main heading is 'unity trust bank' with a logo. Below it, the text reads: 'Enter your email or phone with Unity Trust Bank' and 'We need to link your info and browser.' There are two input fields: one for email/phone and one for a phone number with a dropdown for country code ('+ 44'). Below these is a 'Proceed as Guest' button. At the bottom are 'Next' and 'Back' buttons.



The screenshot shows a 'Log in to Internet Banking' page. The top right has the 'unity trust bank' logo. The main heading is 'Log in to Internet Banking' with the sub-instruction 'You will be asked for your user name and other security information to access your account.' Below is a 'User name' input field with a red error message 'This field needs to be populated'. A 'Continue' button is below the field. At the bottom is an 'Information' section with the text 'If you have not set up internet banking you will need to go to www.unity.co.uk/update-your-details'.

Contact details

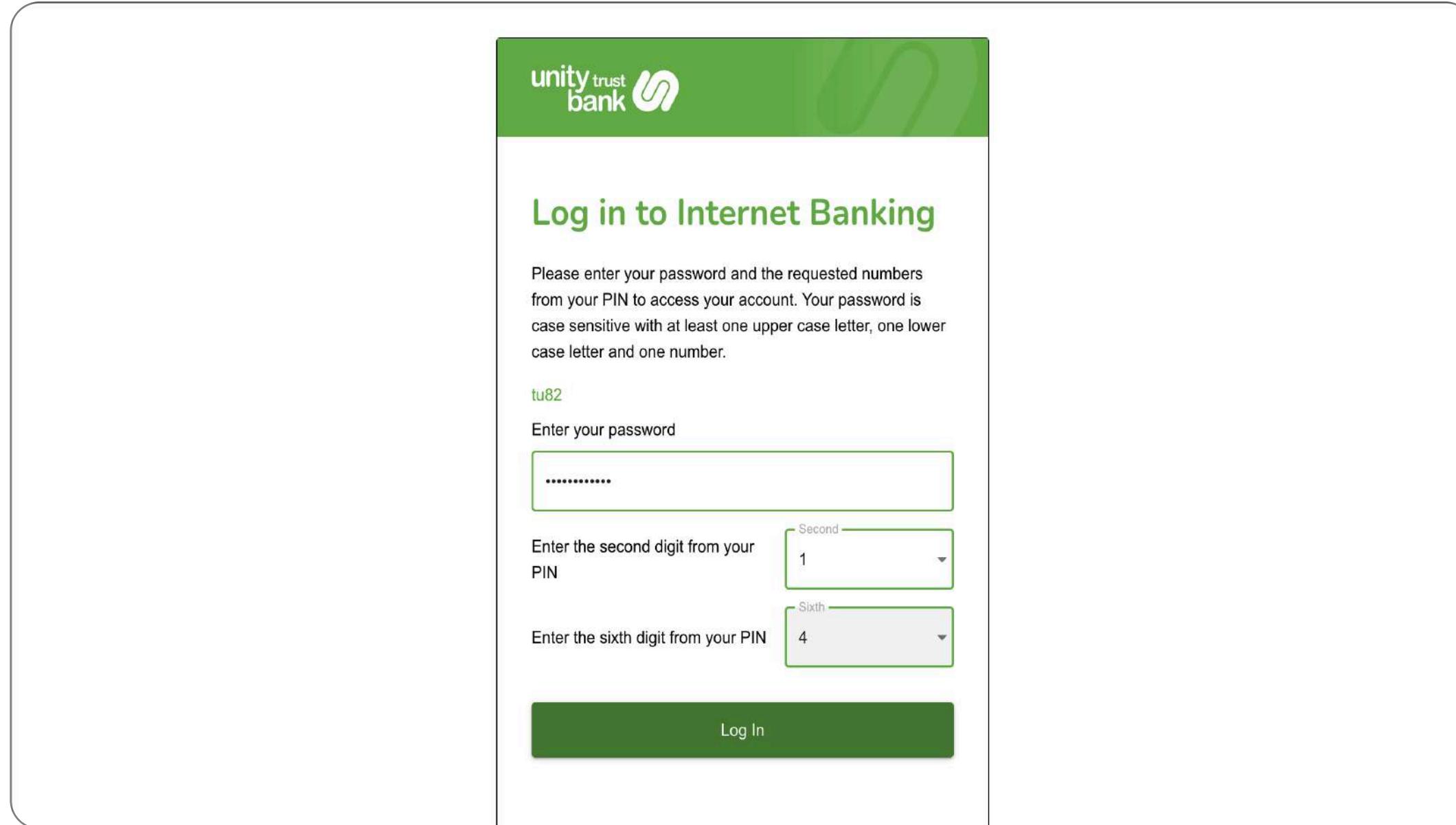
Please enter the mobile phone number that is associated with the Unity Trust Bank Account you have added to Sage.

Login process

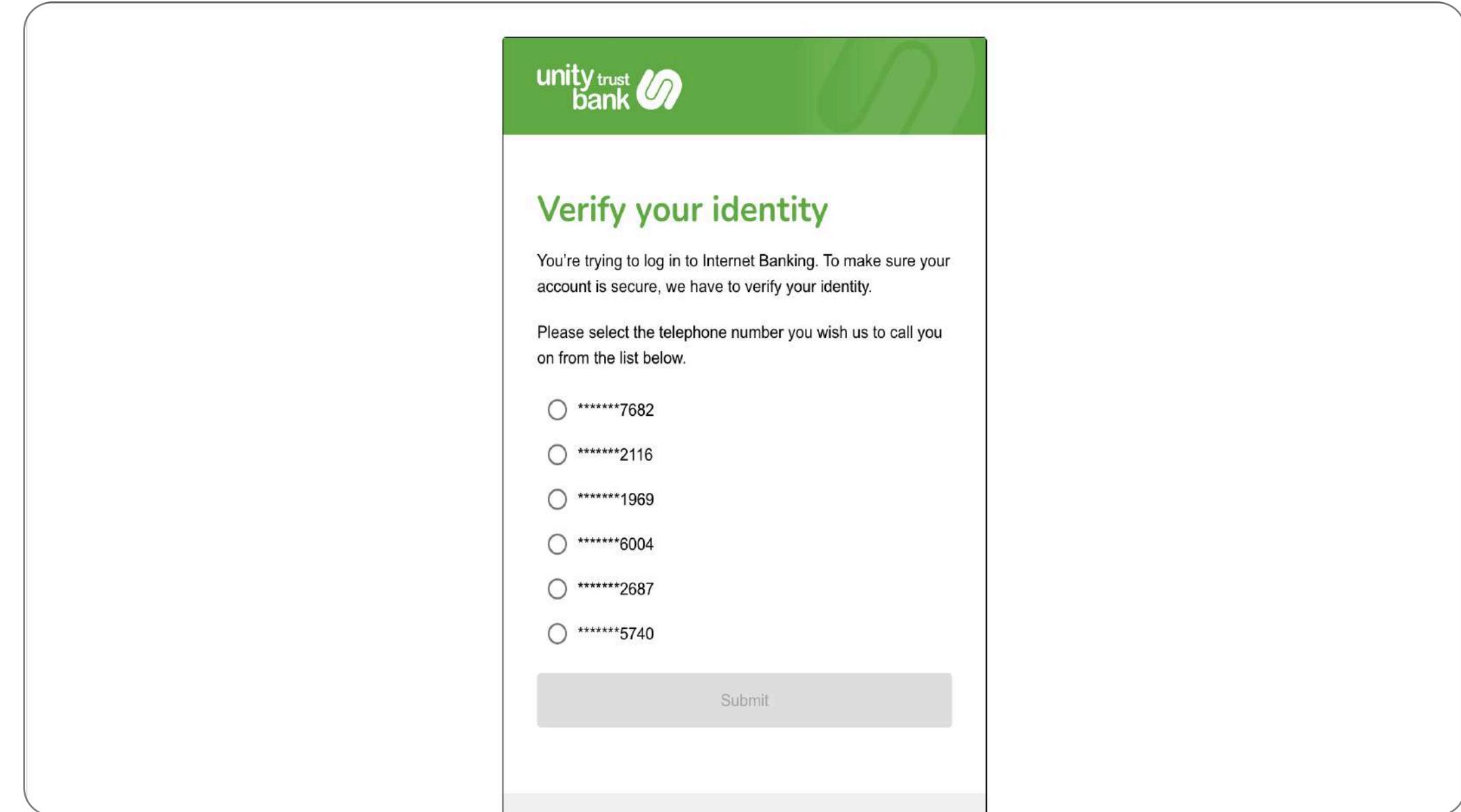
Please provide the email address associated with the Unity Trust Bank Account you have added to Sage.

Log in to Sage Accounting (Desktop Only)

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



The screenshot shows the 'Log in to Internet Banking' page. At the top, there is a green header with the 'unity trust bank' logo. Below the header, the page title 'Log in to Internet Banking' is displayed in green. A text box provides instructions: 'Please enter your password and the requested numbers from your PIN to access your account. Your password is case sensitive with at least one upper case letter, one lower case letter and one number.' Below the instructions, the user's password 'tu82' is entered into a text field. The page then asks for the 'Second' digit of the PIN, which is '1', and the 'Sixth' digit, which is '4'. A large green 'Log In' button is at the bottom of the form.



The screenshot shows the 'Verify your identity' page. At the top, there is a green header with the 'unity trust bank' logo. Below the header, the page title 'Verify your identity' is displayed in green. A text box states: 'You're trying to log in to Internet Banking. To make sure your account is secure, we have to verify your identity.' It asks the user to select a telephone number from a list. The list includes: *****7682, *****2116, *****1969, *****6004, *****2687, and *****5740. A 'Submit' button is located at the bottom right of the form.

Password and PIN

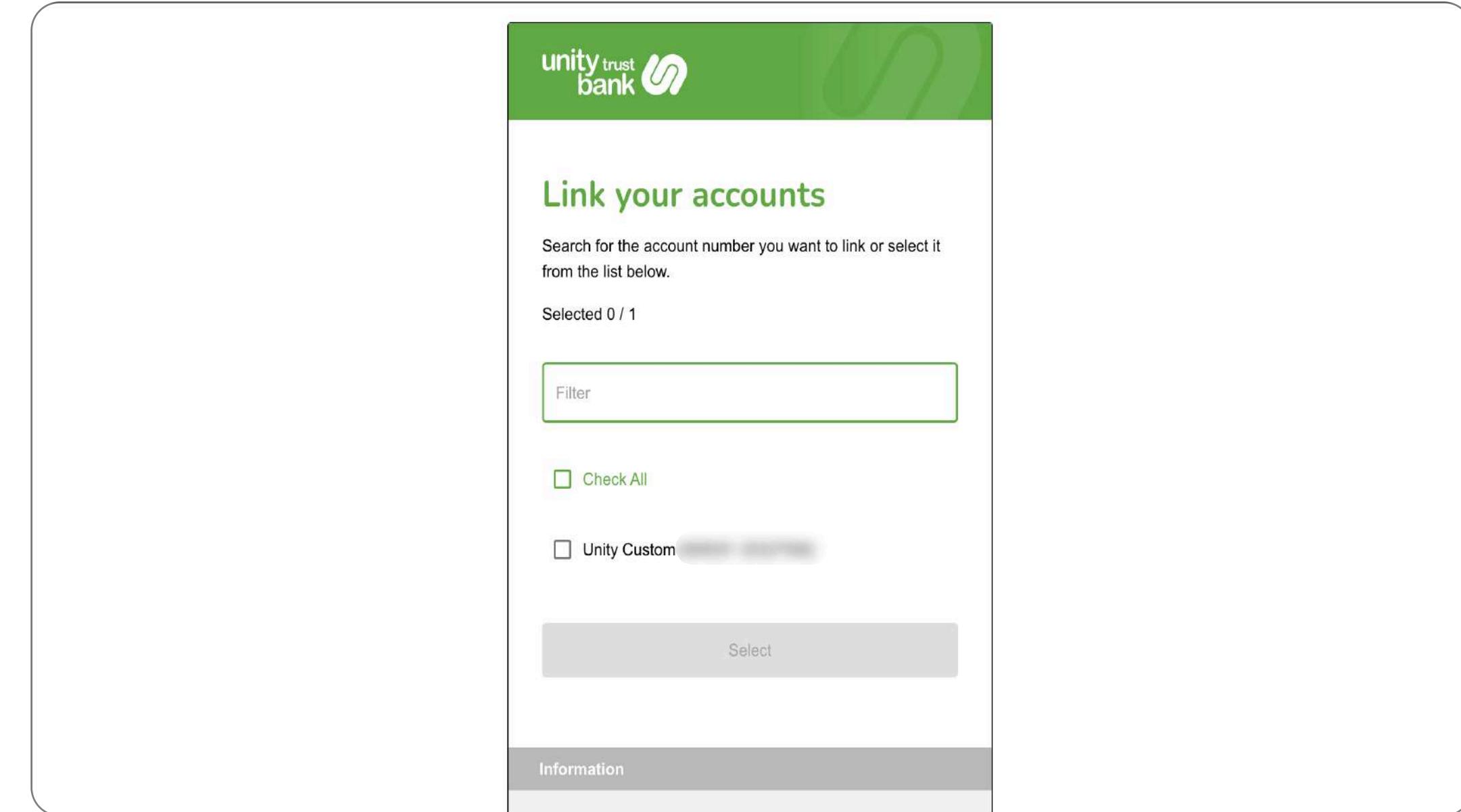
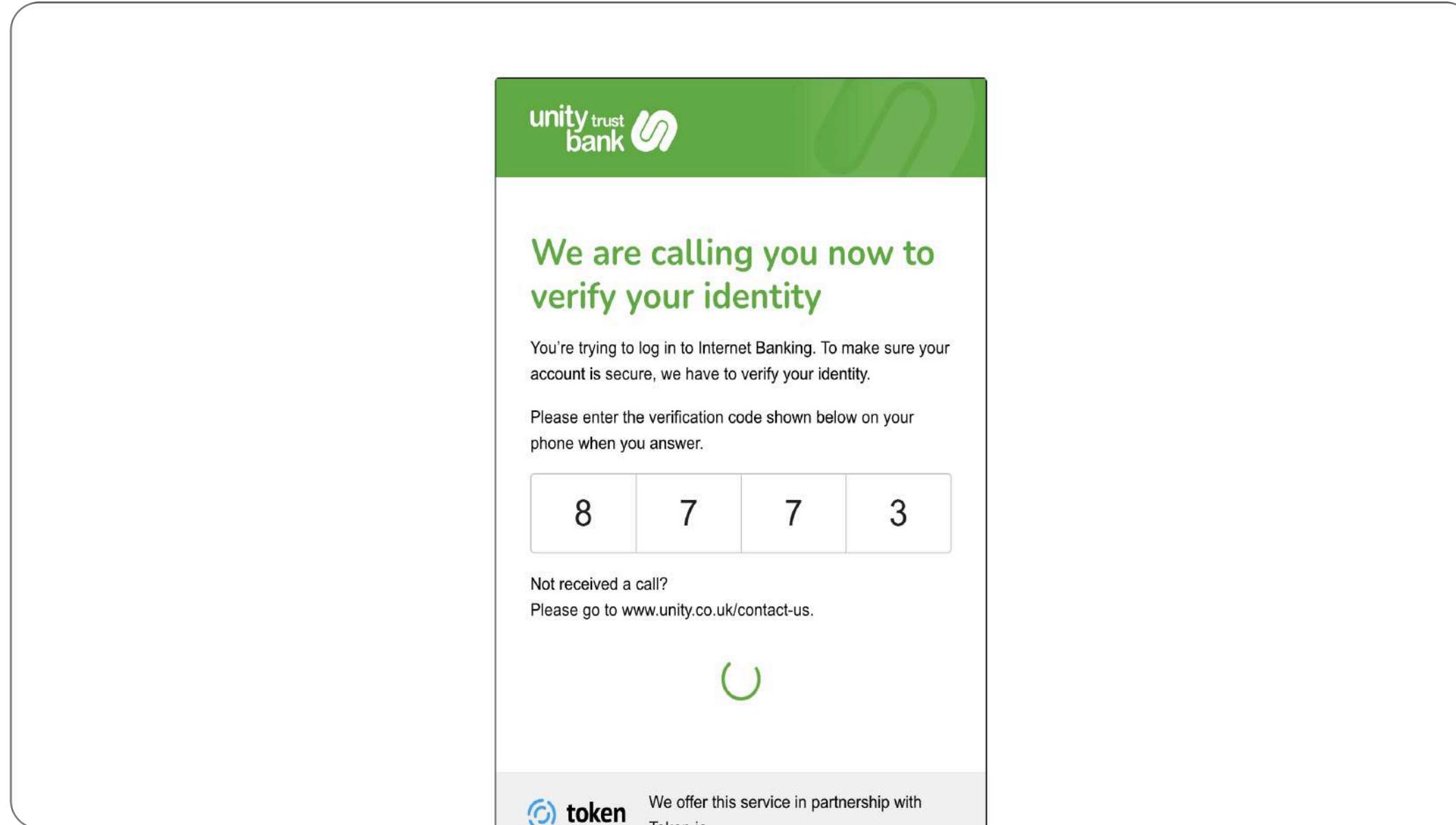
Please provide the password and pin associated with the Unity Trust Bank Account you have added to Sage.

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

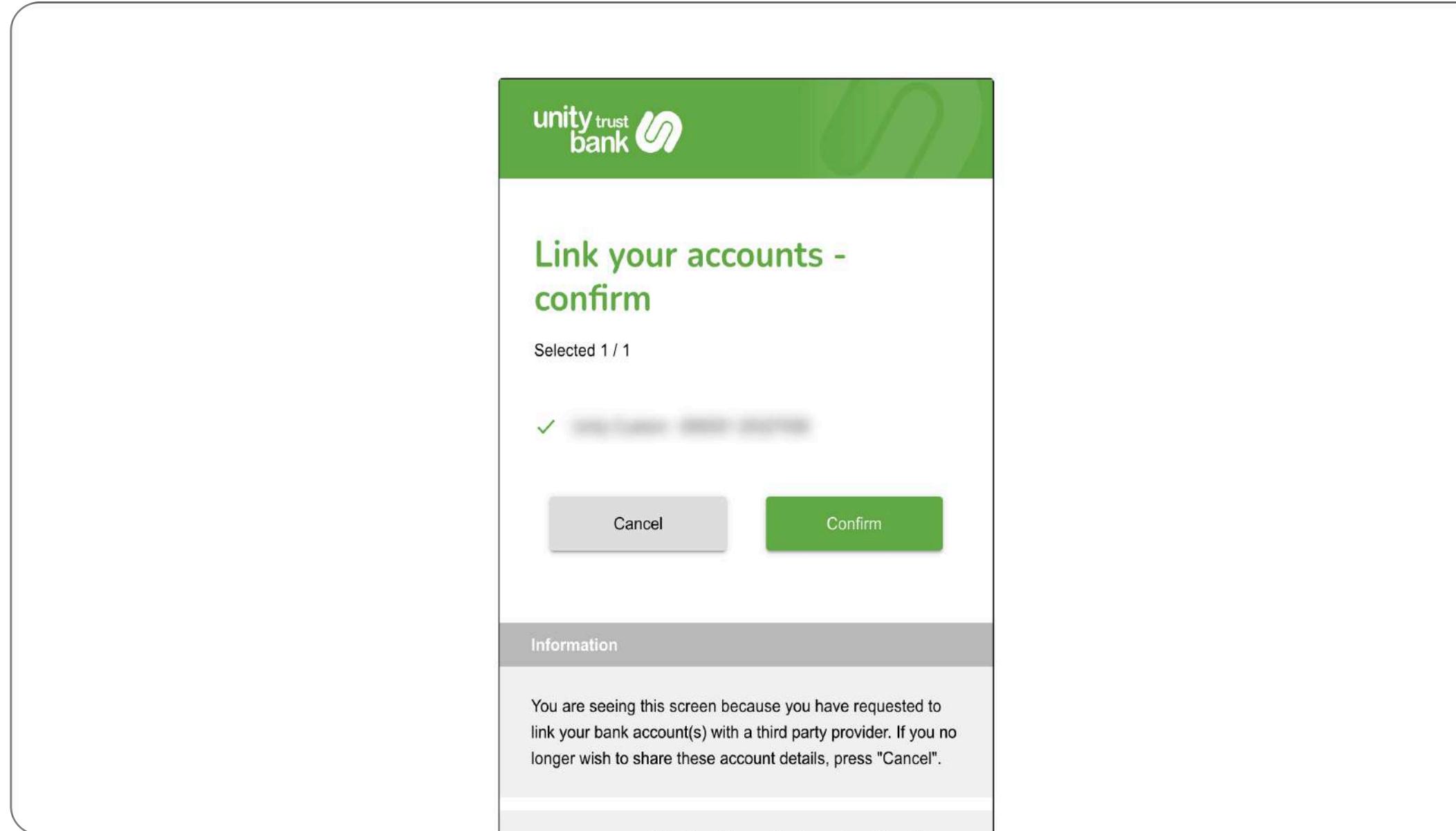
Once selected, you will receive an automated phone call from Unity Trust Bank. During the call, you will be asked to verify a 4-digit code displayed on your Token App screen.

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.

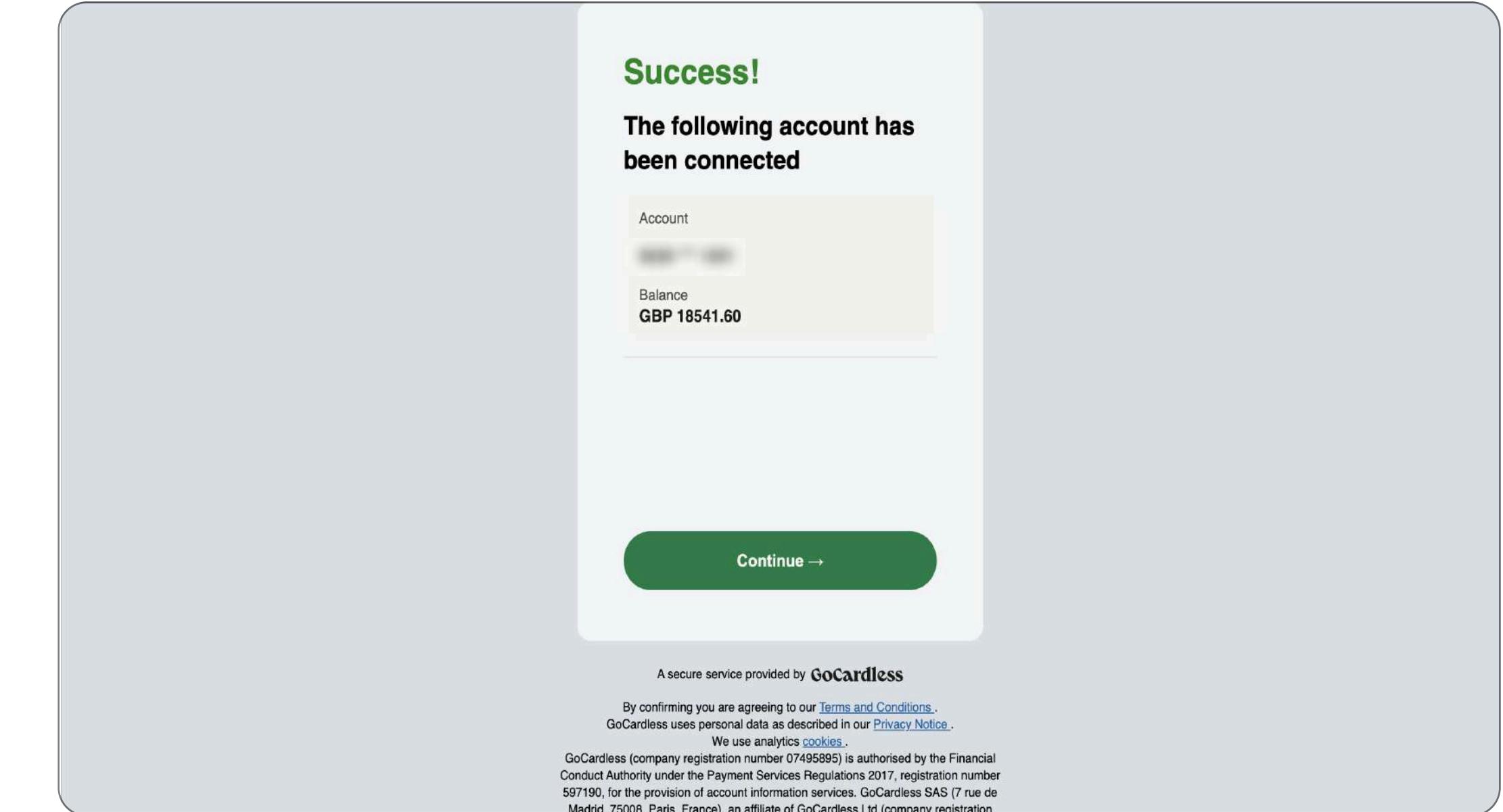
Log in to Sage Accounting (Desktop Only)

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.

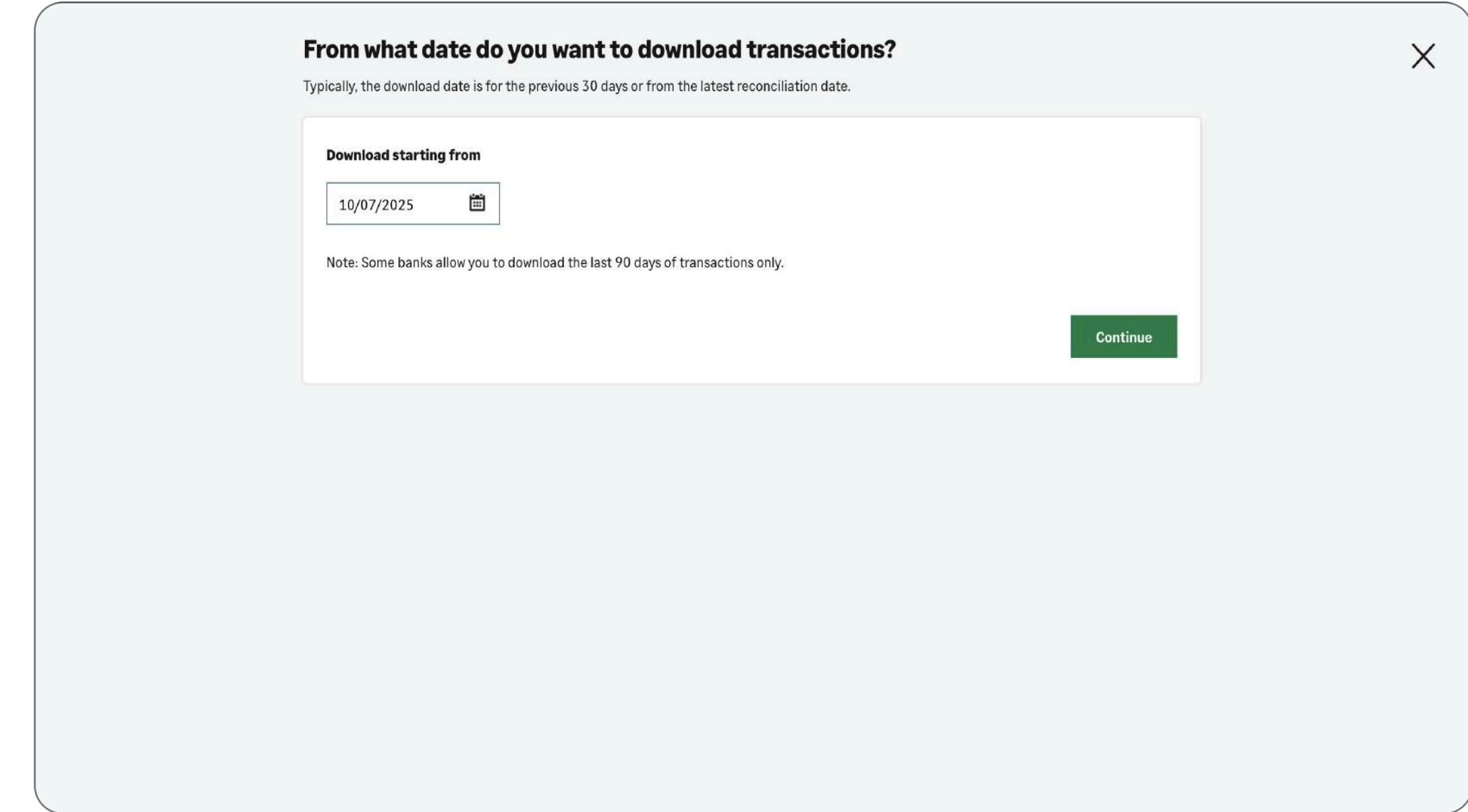
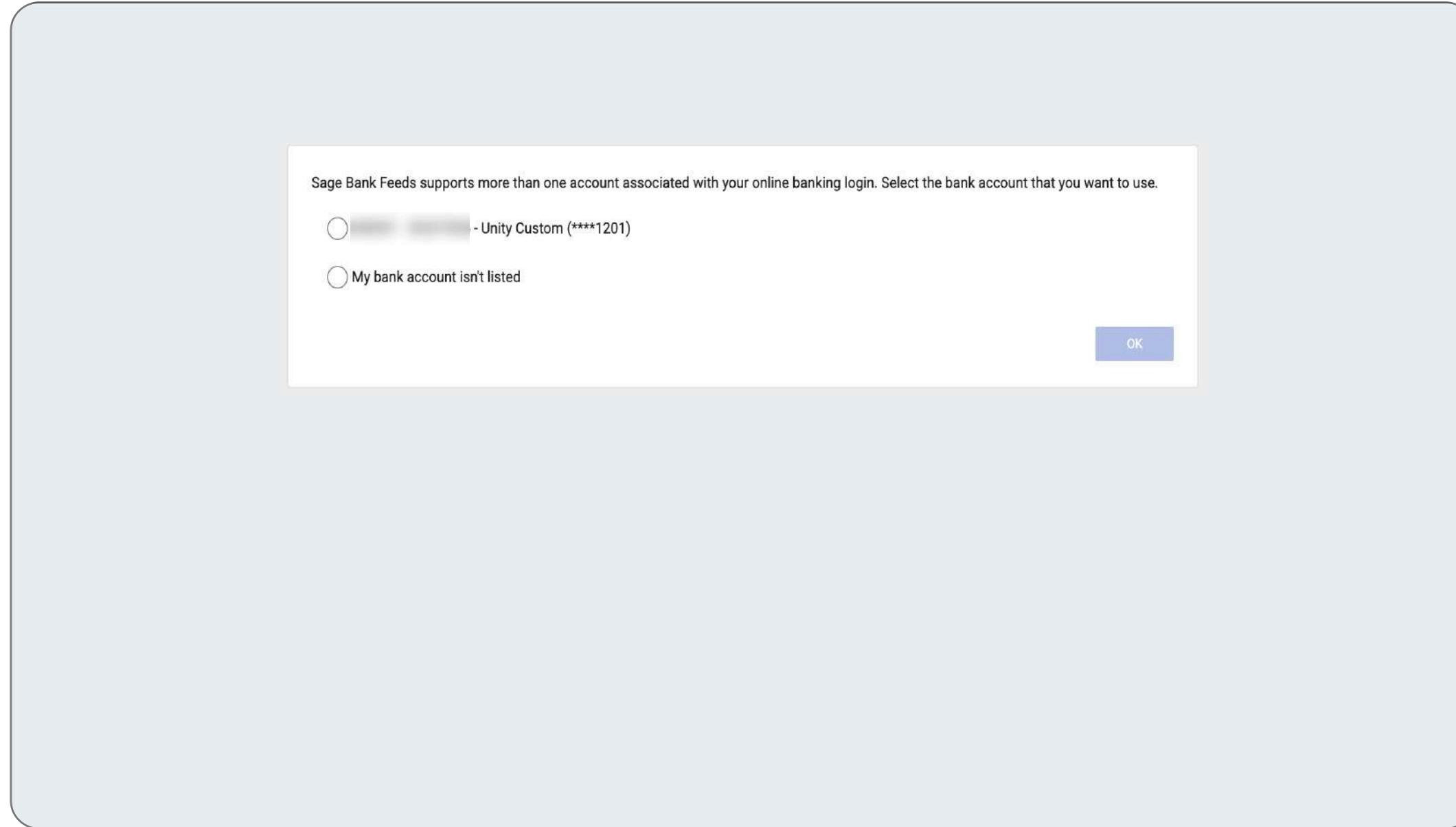


Account(s) added successfully

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

Log in to Sage Accounting (Desktop Only)

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



Select account

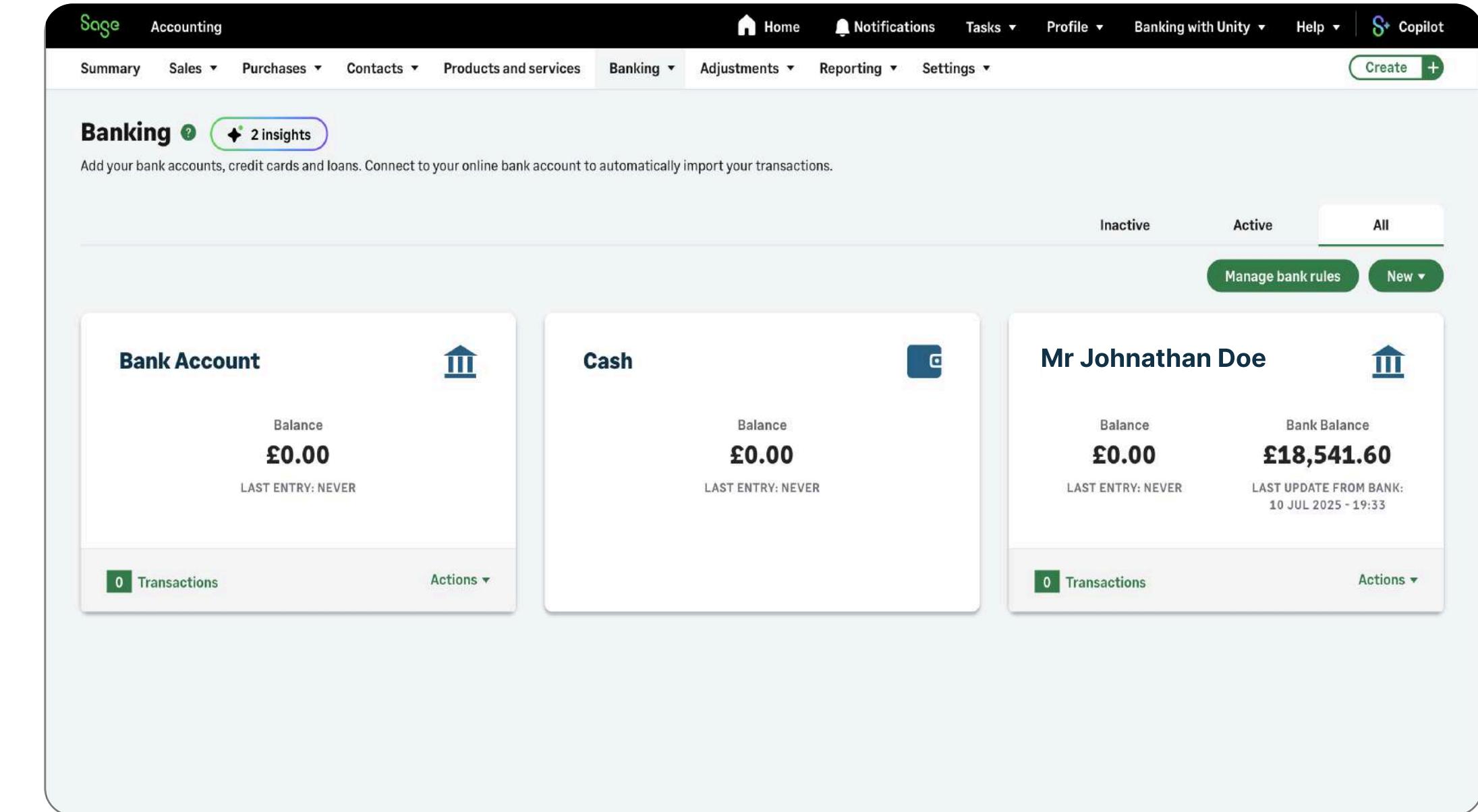
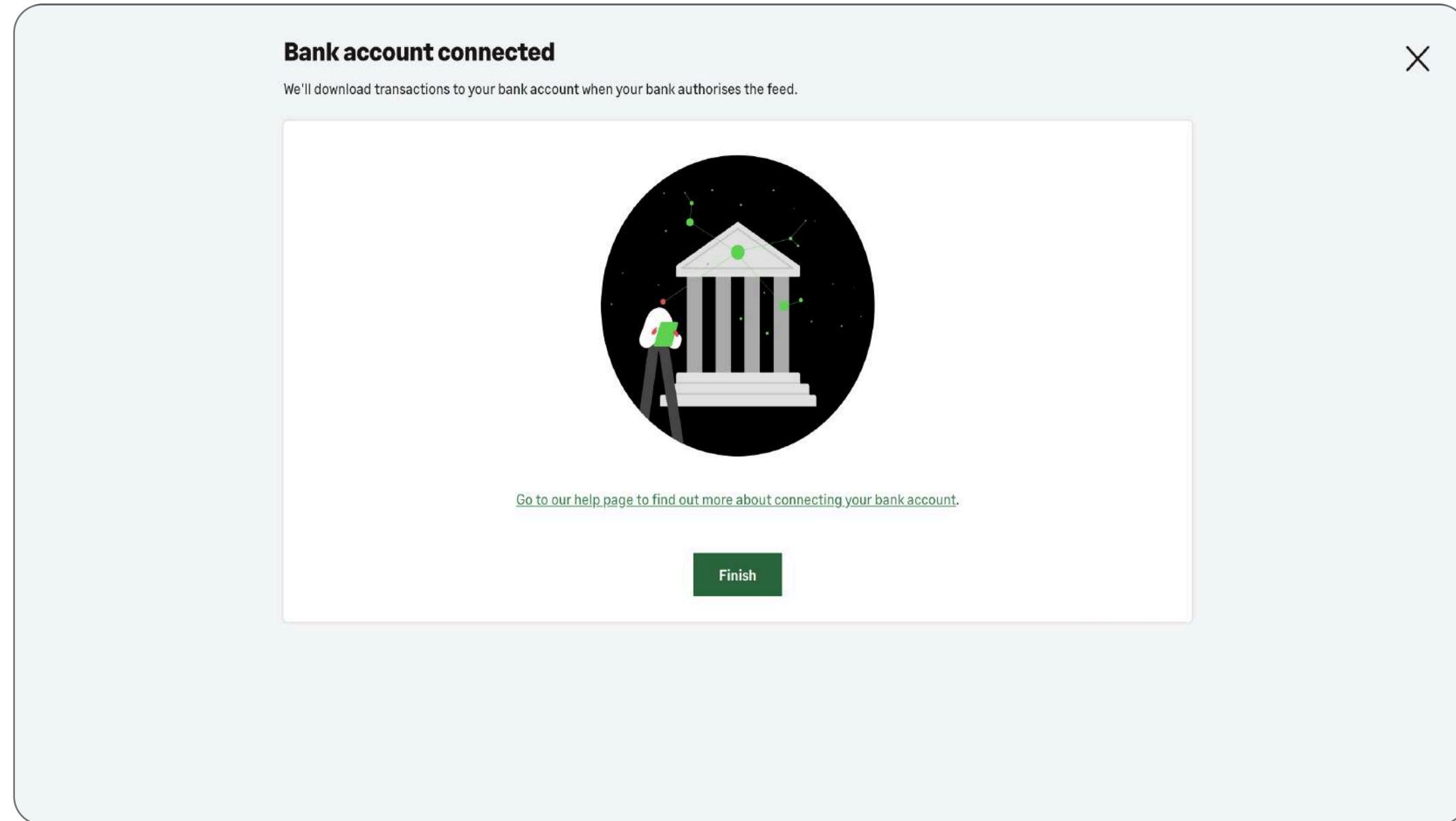
Just select the account you would like to use.

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

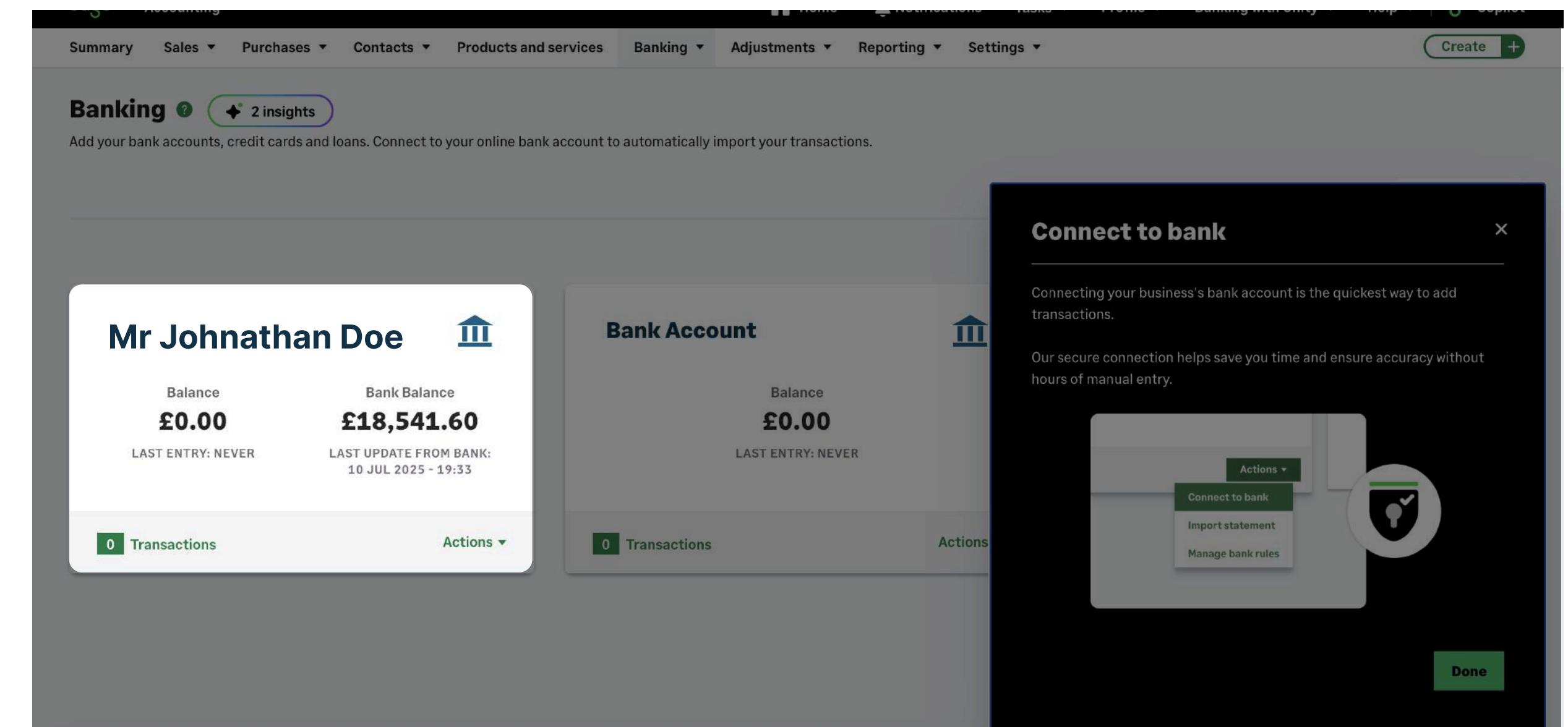
Once your account is authorised by Unity all your transactional data will be visible within Sage.

Account activated

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

Bank Connected

Select the newly added account to view more information.



The Sage logo, featuring the word "Sage" in a green, lowercase, sans-serif font.

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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Unity Trust Bank Frequently Asked Questions

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