

# BUSINESS ONLINE BANKING USING A PASSWORD

Bank on your time and your way



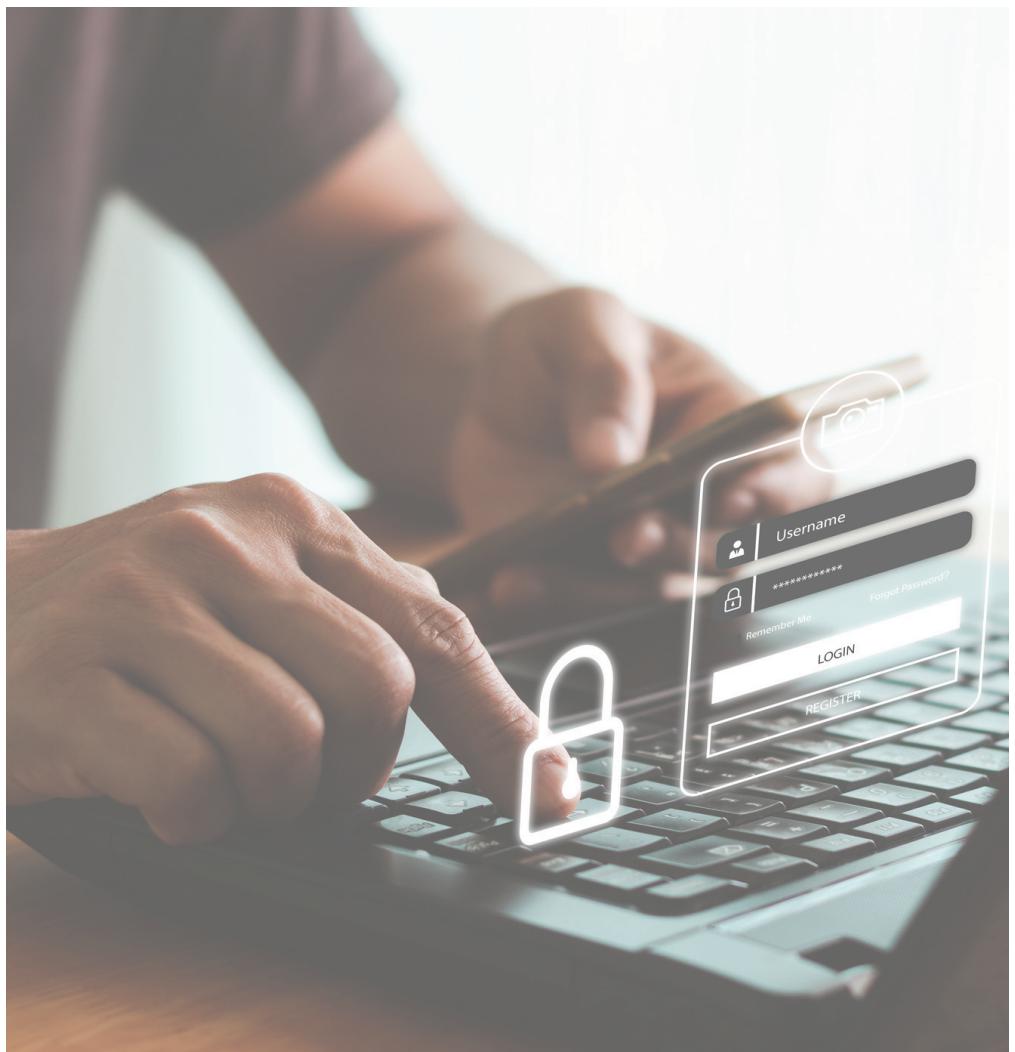
*The Strength of Community*

**UNITY  
BANK**

[www.unitybanking.com](http://www.unitybanking.com)



REV 4/1/2023



# BUSINESS ONLINE BANKING

Bank on your time and your way

## SIMPLE SOLUTIONS FOR ENTREPRENEURS

Manage your finances online, on your hours, not ours

As an entrepreneur, you want to focus on growing your business, not running it. This is a simple, convenient, and easy way to manage your finances from virtually anywhere, anytime. You will discover a refreshingly simple way to quickly manage your accounts in real-time. Our online banking for businesses enables you and additional users to manage your company's finances when and where it is convenient for you. From online for businesses, to robust cash management solutions, we can provide the online tools that work for your business.

## HOW IT WORKS

Business Online Banking is a robust, customized suite of online cash management resources that enables your business to get the information you need to make cash position decisions, move funds electronically, viewing check images, right on your computer or tablet.

## BENEFITS OF BUSINESS ONLINE BANKING

- Review recent account transactions
- View your current account balance
- Transfer funds between Unity Bank accounts
- Make Unity Bank loan payments
- View statements and notices for the past 12 months
- Download history to a report and CSV file format
- Subscribe to set up alerts and notifications that can be delivered via email or SMS text message
- Enhance your business payments capabilities by subscribing to additional modules; ACH Payments & Wire Transfers

# FIRST TIME LOGGING IN TO BUSINESS ONLINE BANKING

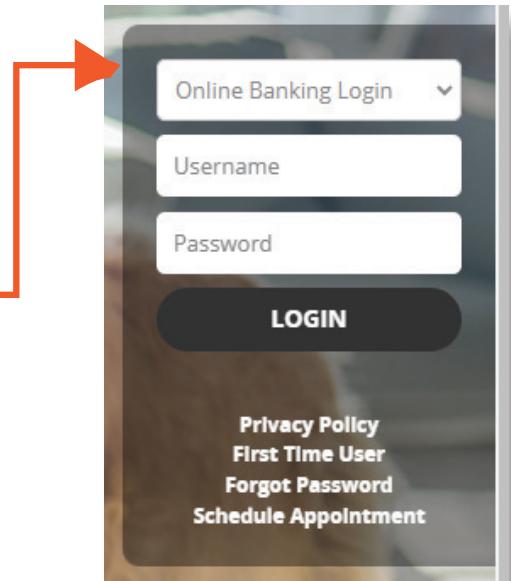
## STEP 1

Navigate to our website [www.unitybanking.com](http://www.unitybanking.com).

On the home page, login using the quick login link.

Your Username and Password has been provided by a member of the Cash Management Team.

Change the top drop down to Business Banking Login.



Enter the provided Username and Password

Click Login

## STEP 2

Read and click I Agree or Decline to the Terms and Conditions

### Terms And Conditions

Business Online Banking Terms & Conditions

1. Introduction. The Business Online Banking Terms & Conditions (herein referred to as the "Terms & Conditions" or "Agreement"), is a contract that establishes the rules governing the electronic access to your accounts at Unity Bank, through the UNITY BANK BUSINESS ONLINE BANKING SYSTEM. By using BUSINESS ONLINE BANKING, you accept all the Terms and Conditions of this document. Please read the Agreement carefully, as it is our legal agreement with you that governs your use of our BUSINESS ONLINE BANKING SYSTEM. The Terms and Conditions of the agreement, disclosures, and other documents, in effect from time to time, governing your Deposit Account(s) with us, as well as other agreements with Unity Bank, such as loans, safe deposit boxes etc. (Collectively, herein referred to as the "Account Documents"), continue to apply, notwithstanding anything to the contrary in this Agreement.

This Agreement, together with the Standard Terms and Conditions of the Agreement, is intended to be a complete agreement, to its terms, all other provisions shall be in full force and effect. The headings of the Agreement are for reference purposes only, and will not govern the interpretation of the Agreement. Any waiver, express or implied by either party, of any default or breach of the Agreement must be in writing and shall not constitute a waiver of any subsequent breach or default. You may not assign the Agreement. The Agreement is binding upon your heirs and the Banks' successors and/or assigns. Certain obligations of the parties of the Agreement shall survive the termination of the Agreement. This Agreement, together with any other applicable Agreement that has been provided to the Customer, and Unity Banks' Privacy Policy, apply to the Customer's Accounts. The Customer must review each of these items in order to understand all of their rights and responsibilities in connection with use of Business Online Banking for business purposes.

2. Definitions.

- a. As used in this Agreement, "we", "our", "us" and "Bank" mean Unity Bank. "You" and "your" refer to the account holder(s) authorized by the Bank to use ONLINE BANKING under this Agreement, and anyone else authorized by the account holder(s) to exercise control over the account holder's funds through the use of ONLINE BANKING. "Account" or "Accounts" mean your account(s) at Unity Bank.
- b. "Account" means a checking, interest checking, savings, money market savings, certificate of deposit or loan account Customer has opened.
- c. "Electronic Funds Transfers" and "Transfers" mean any ATM withdrawals, preauthorized or point-of-sale transactions, and transfers to and from your Bank Account(s) using ONLINE BANKING.
- d. "Services" means the services provided pursuant to this Agreement.
- e. "Business Day" means any day Monday through Friday, excluding Federal Holidays or other days that banks are legally closed.
- f. "Hours of Access" means seven (7) days per week, twenty-four (24) hours per day. Some or all ONLINE BANKING functions and services may occasionally be unavailable, due to emergency or scheduled maintenance. We agree to post notice on the Bank website if ONLINE BANKING will be unavailable for any extended periods of time.
- g. "Primary User" or "Administrator" is any person who establishes, defines and maintains the rights of each user in Business Online Banking.
- h. "Authorized Representative" means a person whom the Customer authorizes to view or transact business on its Account using Business Online Banking. Unity Bank

## STEP 3

Create a new Password using the parameters indicated.

Click Continue

Change Password

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New Password \*

Confirm New Password \*

\* Indicates required field

**Continue**

## STEP 4

Set up Challenge Questions

Select 3 questions from the drop-down menu's and enter the answers.

Click Continue

**Set Up Challenge Questions**

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First Challenge Question \*  ▼

First Answer \*  SHOW

Second Challenge Question \*  ▼

Second Answer \*  SHOW

Third Challenge Question \*  ▼

Third Answer \*  SHOW

\* Indicates required field

**Continue**

## STEP 5

Verify your email address is correct. If correct click Continue, if an update is required click change email.

### Verify Email

Email address on record: [ckoerner@unitybanking.com](mailto:ckoerner@unitybanking.com).  
\*This email address is only for login authentication. Updating it will not change email addresses used for other components.

Click Continue to keep the same email address or click Change email to update it.

[Continue](#) [Change Email](#)

### Establish Profile

Your profile information is used to help authenticate your identity and provide an address where your bank can send you new login credentials, if they are ever needed.

Complete the following to set up your profile information.

Email *	<input type="text" value="ckoerner@unitybanking.com"/>
Confirm Email *	<input type="text" value="ckoerner@unitybanking.com"/>

\* Indicates required field

[Continue](#)

# BUSINESS ONLINE BANKING LOGIN - FAQS

### How do I enroll my business?

Contact Unity Bank's Cash Management Team to enroll.

### What if I enter the wrong password when logging in?

If you enter the wrong password, just re-enter the password. You will have 3 tries before the account is locked.

### What If I get locked out?

Contact Unity Bank's Cash Management Team for assistance

### Why don't I have a password generating token?

Currently, the business who's account you have access to, has not enrolled or granted you access to extended modules of Business Online Banking. Including ACH origination, or scheduling Wire Transfers online. To inquire about adding one of these services, contact Unity Bank's Cash Management Team.

### Contact the Cash Management Team:

877-403-3322

[ubcashmanagement@unitybanking.com](mailto:ubcashmanagement@unitybanking.com)