

UnitedBank

Digital Banking for Business

Viewing Services User Guide



2025

First Time Login



Enter your login credentials and click **Log In**. You may have created these credentials on your own, or they may have been temporarily set by Business Services. Reach out to a Business Services Specialist for assistance in obtaining your credentials.

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UnitedBank

Login ID
J@ned0e

Password
..... [Show](#)

☐ Remember me

Log In

[Forgot your password?](#)

[Enroll Now](#) | [Contact Us](#) | [Locations](#) | [Disclosure](#) | [Login Help](#)

You will be prompted to enter two (2) Secure Access Codes (Verisign Token) from your VIP Access app. Open the app on your mobile device or desktop and enter the first code.

1:05 5G

VIP Access

CREDENTIAL ID
SYMC 6664 6988

SECURITY CODE
107410

7

1:05 5G

VIP Access

CREDENTIAL ID
SYMC 6664 6988

SECURITY CODE
452928

30

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. X

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UnitedBank

Enter your Secure Access Code

107410 [Show](#)

452928 [Show](#)

Back **Submit**

Wait for a second code to appear. Enter this new code, then click **Submit**.


Review the **User Profile** information that displays. If any information is incorrect or missing, please reach out to Business Services for assistance.

Click **Submit Profile** to continue.


Next, you will be prompted to set a new password. Review the password requirements before entering a new one. We recommend incorporating special characters to enhance password security.

Click **Submit** to continue.

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Please set your new password:



Password Requirements:

- Must be between 6 and 15 characters
- Must contain at least 1 number
- Password may not be the same as last 4 passwords.
- May not be the same as current password

Current Password

• • • • • • • • • •

Show

New Password

• • • • • • • • • •

Show

Confirm New Password

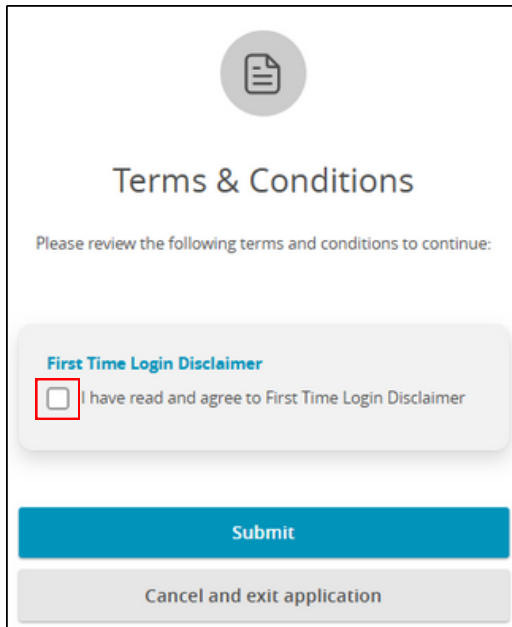
• • • • • • • • • •

Show

Back

Submit

Review and accept the terms and conditions for Business Digital Banking by clicking the words 'First Time Login Disclaimer'.



Terms & Conditions

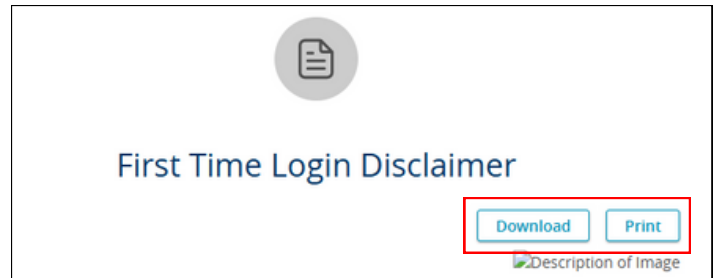
Please review the following terms and conditions to continue:

First Time Login Disclaimer

☐ I have read and agree to First Time Login Disclaimer

Submit

Cancel and exit application



First Time Login Disclaimer

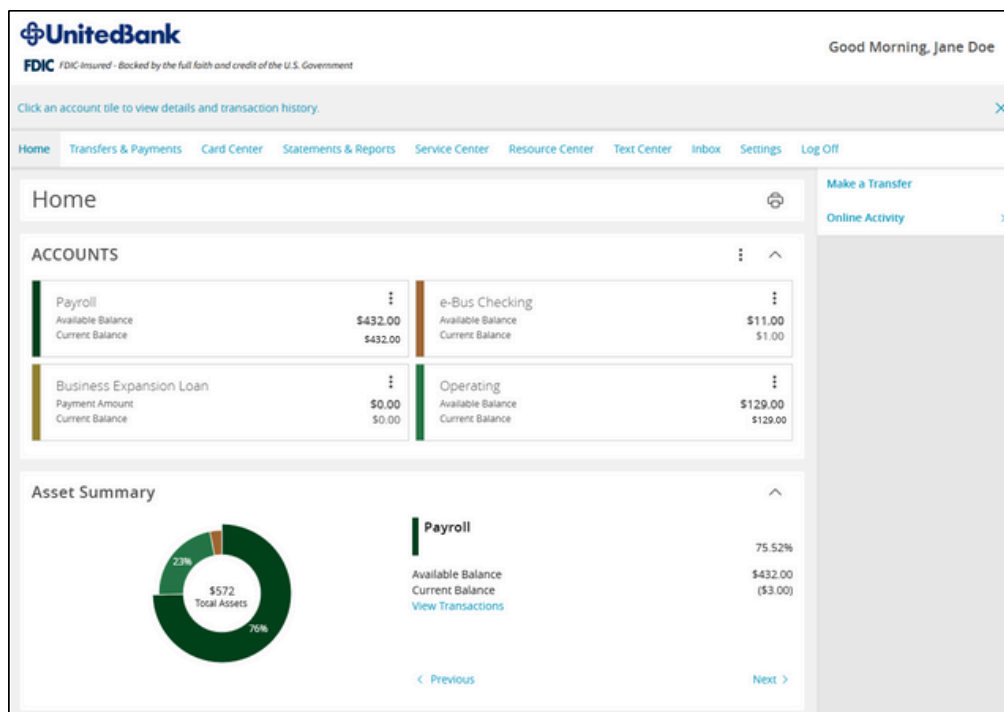
Download **Print**

Description of Image

You can download and print the information for future reference with the options above.

Read through the disclosure and check the boxes to acknowledge acceptance. Then click **Submit**.

After completing these steps, you will be directed to the Business Digital Banking **Home** page.



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Good Morning, Jane Doe

Click an account tile to view details and transaction history.

Home Transfers & Payments Card Center Statements & Reports Service Center Resource Center Text Center Inbox Settings Log Off

Home

ACCOUNTS

Payroll Available Balance Current Balance	\$432.00 \$432.00	e-Bus Checking Available Balance Current Balance	\$11.00 \$1.00
Business Expansion Loan Payment Amount Current Balance	\$0.00 \$0.00	Operating Available Balance Current Balance	\$129.00 \$129.00

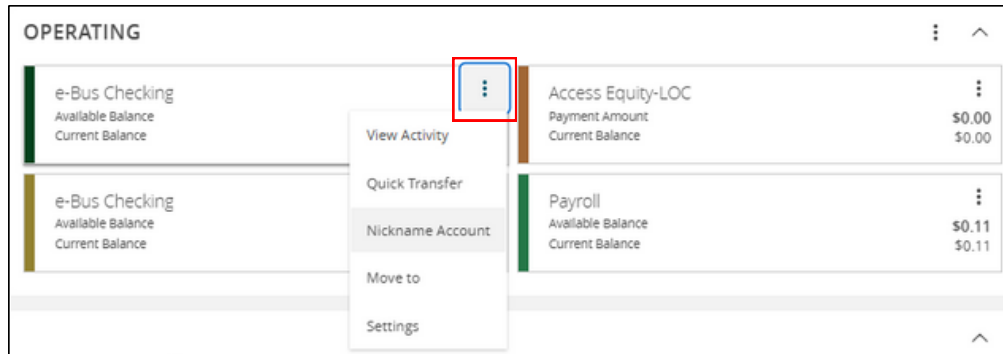
Asset Summary

Payroll

Available Balance	75.52%
Current Balance	\$432.00
View Transactions	(\$3.00)

< Previous Next >

To assign a new nickname to an account, click on the **ellipsis** in the top right corner of an account tile on the home page and click on the **Nickname Account** option.



Assign a new account nickname and click **Save**.

Account Nickname

Available Balance
\$119.00

Account Nickname

Account Number
XXXXXXXX

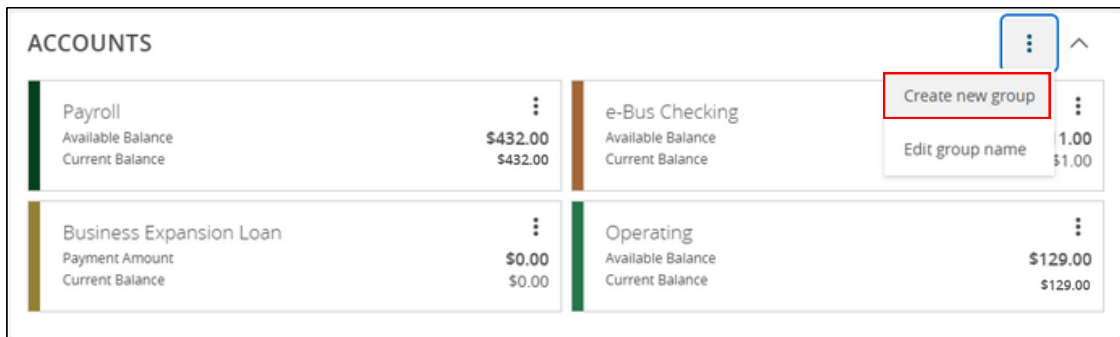
Current Balance
\$119.00

Cancel
Save

Note: Account nickname adjustments are controlled by each user within their experience. Changes made to account nicknames are not applied to other users.

Account nicknames can also be updated through the **Settings** tab by clicking on the **Account Preferences** tile.

To create a new account group, click the **ellipsis** in the top right corner of a group tile and select the **Create New Group** option.



Select the account you would like to move to this new group and create a Group Name.

×

Create new group

Select an account to add to this group.

Select Account

Operating

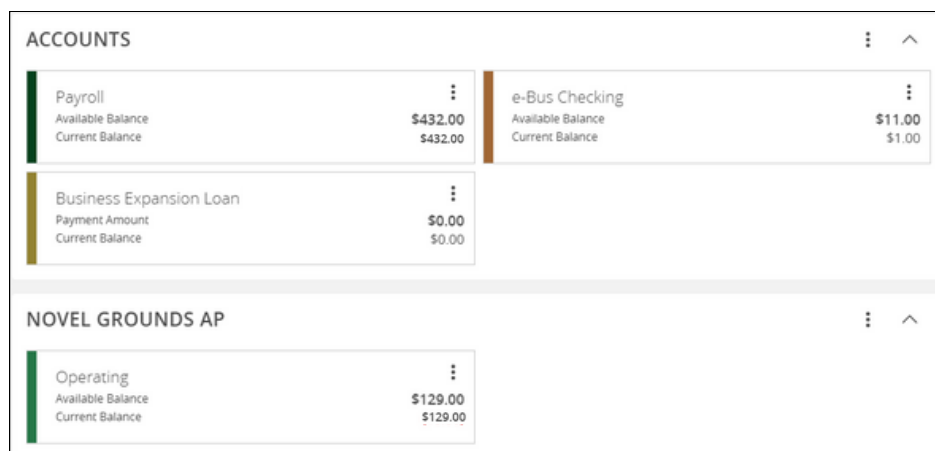
Group Name

Novel Grounds AP

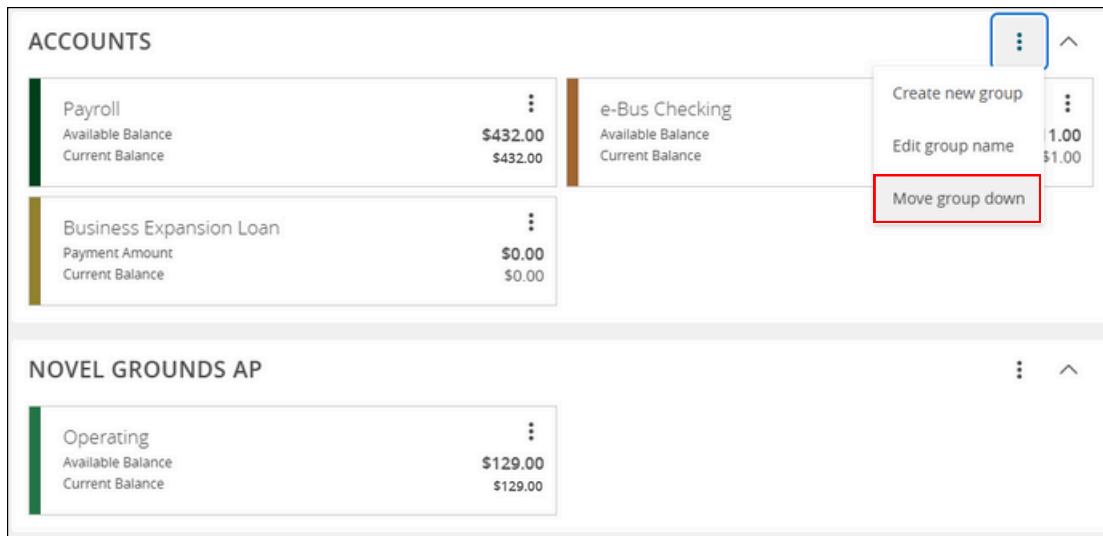
Cancel

Save

Click **Submit** to save the changes.



To rearrange groups, click the **ellipsis** in the top right corner of the group tile and select the **Move Group Down** option until groups are in the desired order.

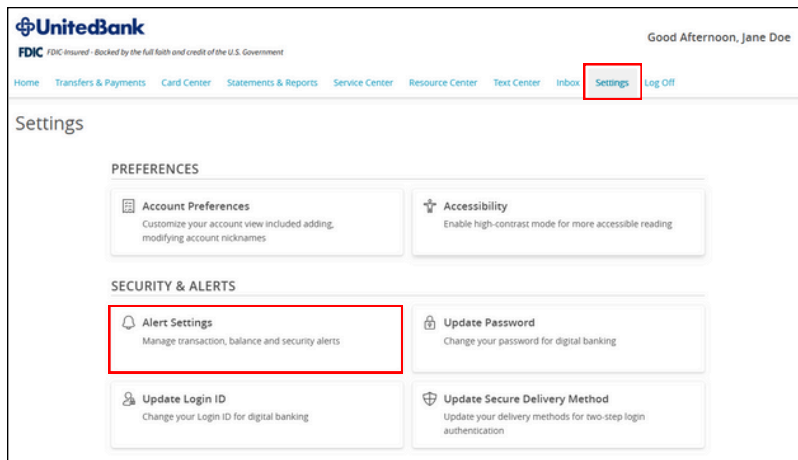


Accounts can be easily moved from one group to another by clicking and dragging the account tile to the desired group tile.

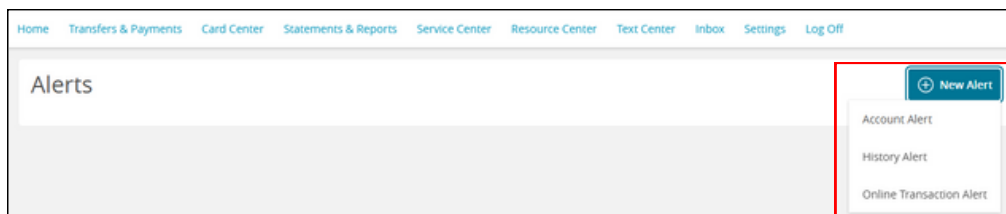
Note: Account grouping adjustments are controlled by each user within their experience. Changes made to account groupings are not applied to other users.

Creating Alerts

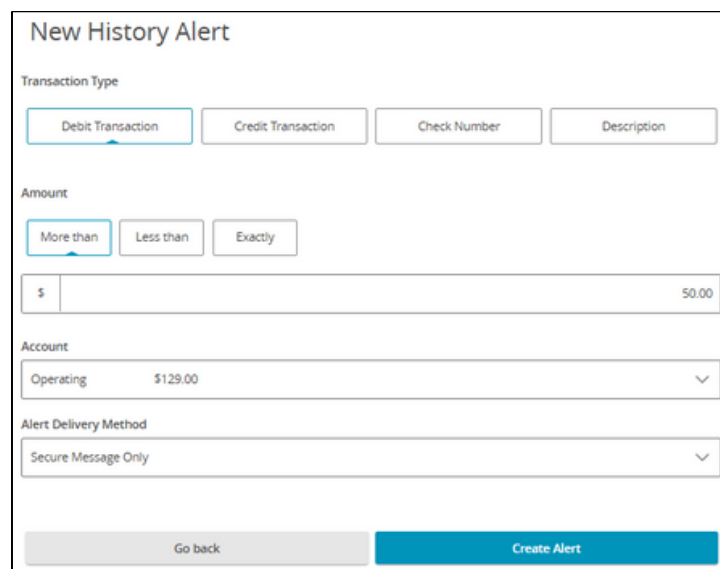
To modify existing alerts or create new ones, click on the **Settings** tab at the top of the page and select the **Alert Settings** tile.



Click **New Alert** and choose an option from the alert type drop down menu.

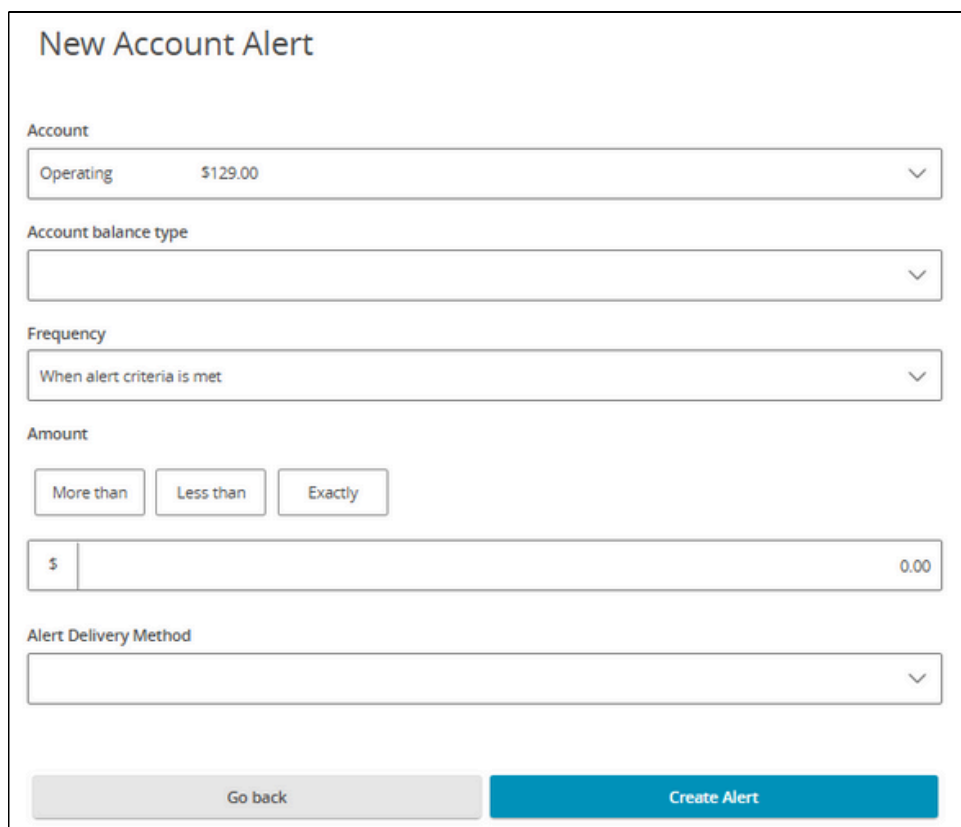


Fill in the criteria that you would like to trigger the alert. Next, select a delivery method and provide any information required for the alert. Click **Create Alert** to save.



*See following sections for information on specific alert types.

Account Alerts notify you on a recurring basis of the balance in an account or when a specific criteria is met.



The form is titled "New Account Alert". It contains several fields and buttons:

- Account:** A dropdown menu showing "Operating" with a balance of "\$129.00".
- Account balance type:** An empty dropdown menu.
- Frequency:** A dropdown menu showing "When alert criteria is met".
- Amount:** Three buttons labeled "More than", "Less than", and "Exactly". Below these is a text input field with a dollar sign icon on the left and "0.00" on the right.
- Alert Delivery Method:** An empty dropdown menu.
- Buttons:** At the bottom, there are two buttons: "Go back" (grey) and "Create Alert" (blue).

Select the account you would like to create an alert for from the **Account** dropdown menu.

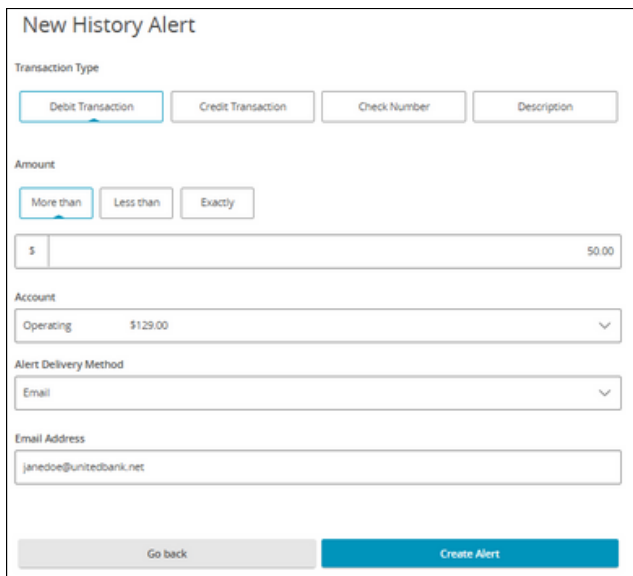
Select the **Account Balance Type**

Select the **Frequency**, **Amount** comparison (More than, Less than, exactly) and dollar **Amount** threshold.

Select your **Alert Delivery Method**. Depending on the delivery method selected, you may be prompted to enter or verify contact information.

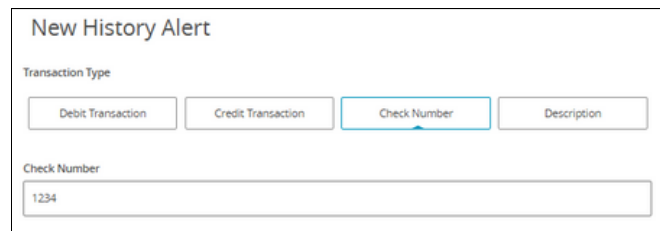
Select **Create Alert** to save.

History Alerts notify you when a specific transaction type posts to the account for which the alert is created.



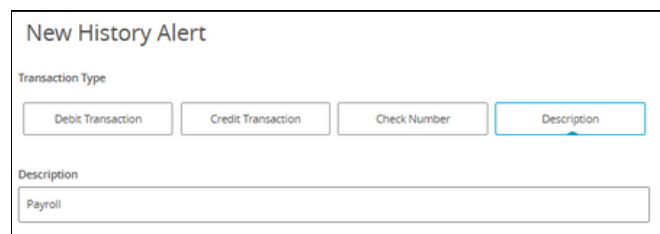
The 'New History Alert' form contains the following fields and options:

- Transaction Type:** Four buttons: 'Debit Transaction' (selected), 'Credit Transaction', 'Check Number', and 'Description'.
- Amount:** Three buttons: 'More than' (selected), 'Less than', and 'Exactly'. Below them is a text input field with a dollar sign icon and the value '50.00'.
- Account:** A dropdown menu showing 'Operating' with a balance of '\$129.00'.
- Alert Delivery Method:** A dropdown menu showing 'Email'.
- Email Address:** A text input field containing 'janedoe@unitedbank.net'.
- Buttons:** 'Go back' and 'Create Alert' at the bottom.



This form shows the 'Check Number' field selected under 'Transaction Type'. The 'Check Number' input field contains the value '1234'.

Check Numbers and/or **Descriptions** can be used to notify you when a specific transactions you may be expecting posts to the account.



This form shows the 'Description' button selected under 'Transaction Type'. The 'Description' input field contains the value 'Payroll'.

Select the **Transaction Type** that you would like to receive an alert for.

Choose an **Amount** comparison (More than, Less than, exactly) and a dollar **Amount** threshold.

Select the account you would like to create an alert for from the **Account** dropdown menu.

Select your **Alert Delivery Method**. Depending on the delivery method selected, you may be prompted to enter or verify contact information.

Select **Create Alert** to save.

Online Transaction Alerts notify you when a transaction that is created by a user in digital banking reaches a status of your choosing.

New Online Transaction Alert

Transaction

ACH Batch

Account

Operating \$129.00

Status

Drafted

Alert Delivery Method

Email

Email Address

janedoe@unitedbank.net

Select the **Transaction Type** that you would like to receive an alert for. These transaction options will consist of those that can be created through your digital banking user access.

Choose an **Amount** comparison (More than, Less than, exactly) and a dollar **Amount** threshold.

Select the account you would like to create an alert for from the **Account** dropdown menu.

Select your **Alert Delivery Method**. Depending on the delivery method selected, you may be prompted to enter or verify contact information.

Select **Create Alert** to save.

To create a one-time or recurring transfer, click on the **Transfers & Payments** tab, then click on the **Make a Transfer** tile.

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Good Morning, Jane Doe

Home **Transfers & Payments** Card Center Statements & Reports Service Center Resource Center Text Center Inbox Settings Log Off

Transfers & Payments

Search page

TRANSFERS & PAYMENTS

Make a Transfer

Make a one time, recurring or future dated transfers between accounts

Manage Transactions

Create, modify, initiate or delete ACH payments or Wire transfer templates

Pay a Loan

Make or schedule a United Bank loan payment

Recipients

Create and manage recipients for ACH payments or Wire transfers

Online Activity

View & manage single and recurring transactions and mobile deposits

Select the **From** and **To** accounts from the dropdown menus. Then, enter the **Amount** of the transfer.

From Account	
Operating	\$129.00
To Account	
Payroll	\$432.00
Amount	
\$	500.00

Next, choose the **Frequency** for the transfer. If this is a one-time transaction, leave the frequency as **One time transfer**.

☒ One time transfer

1st of the month

Last day of the month

1st & 15th of the month

15th & last day of the month

Weekly

Every other week

Monthly

Quarterly

One time transfer

Frequency
Weekly

Day of the week
Friday

A transfer will be created every Friday.

Start Date
07/11/2025

Transfers falling on a Sunday or banking holiday will be processed the following business day.

Repeat Duration
☒ Forever (Until I Cancel)
☐ Until Date (Set An End Date)

For a recurring transfer, select the frequency and specific day for the transfer to execute.

Then, choose a **Start Date** and a **Repeat Duration**.

Optionally, you may enter a **Memo** for this transfer. Memos will apply to all instances in a recurring transfer.

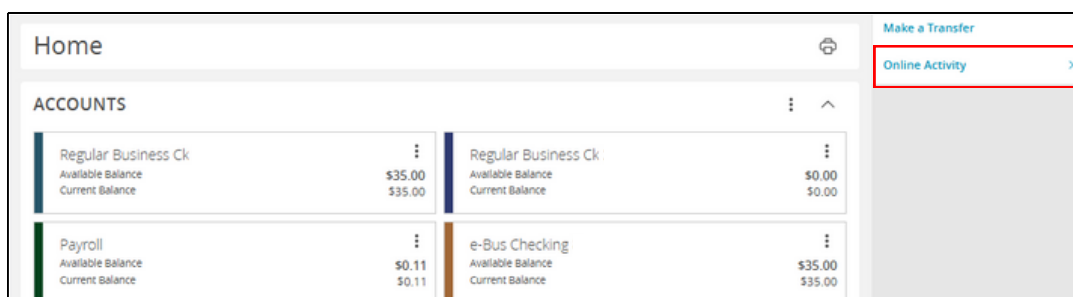
Memo (optional)

Once you have set all transfer parameters, click **Transfer Funds** to complete or schedule the transfer.

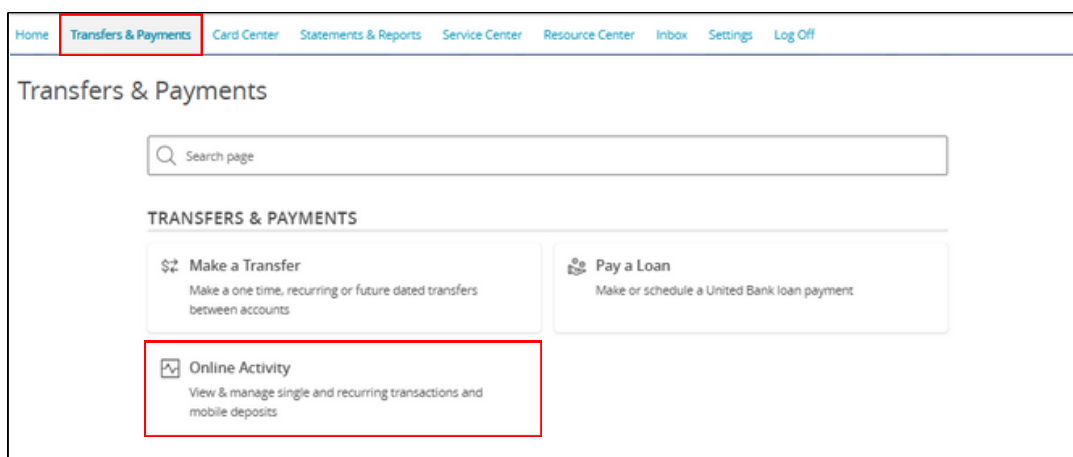
Recurring transfers can be reviewed and managed in the **Online Activity Center**.

The **Online Activity Center** can be used to monitor transfers created in Online Banking (as well as ACH & Wire transactions if you are subscribed to these services).

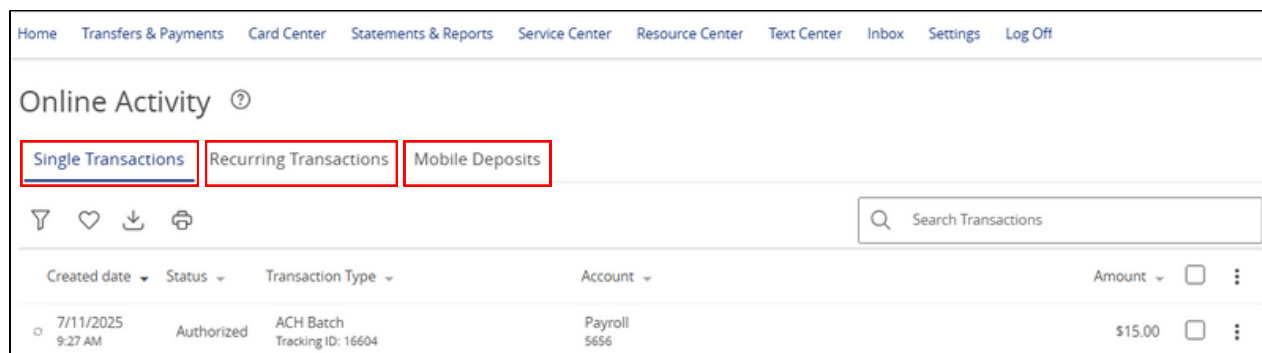
Navigate to the **Online Activity Center** from the **Home** page by clicking on the **Online Activity** option in the right most menu.



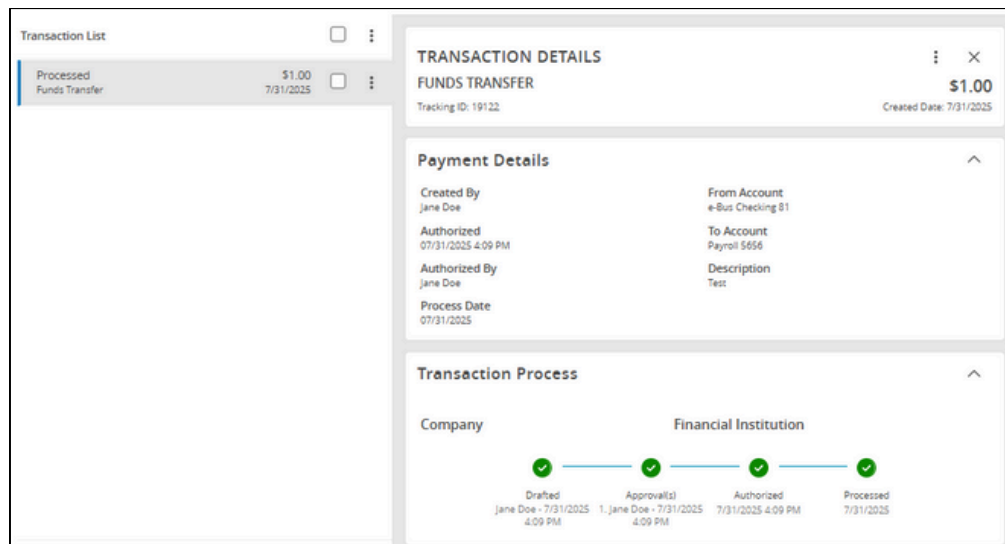
Or, you can visit the **Transfers & Payments** tab and click on the **Online Activity** tile.



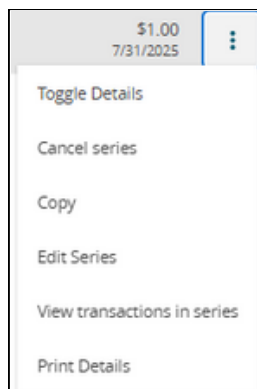
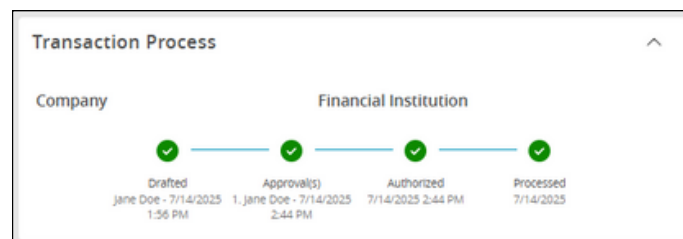
From here, you can manage and approve **Single Transactions**, review and manage **Recurring Transactions**, and review **Mobile Deposit** history.



Click on an item in the transaction list to view additional information.



When viewing details of a specific transaction, you can monitor **Transaction Processing** at the bottom of the **Transaction Details** window. Here you can see when a transaction has reached each stage in the processing cycle.



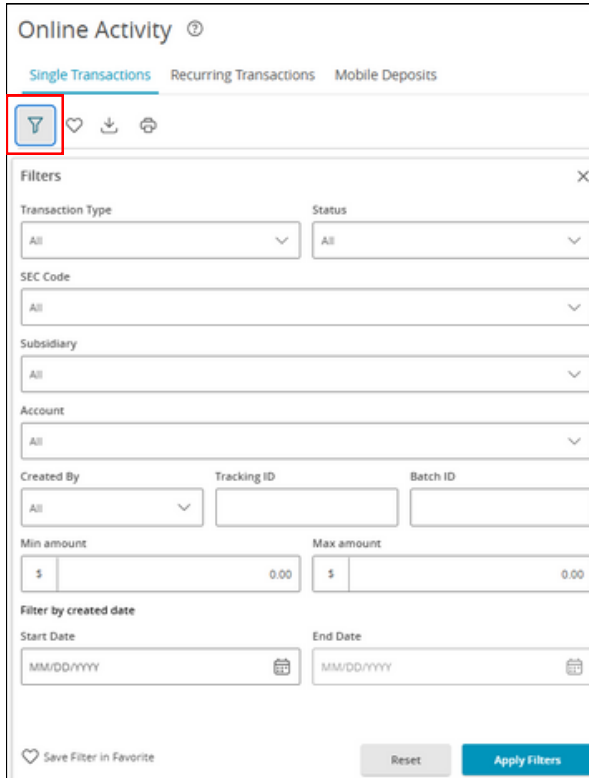
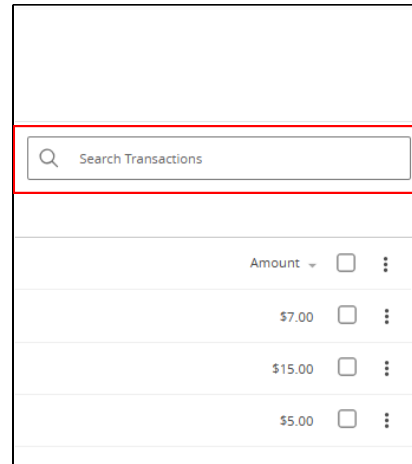
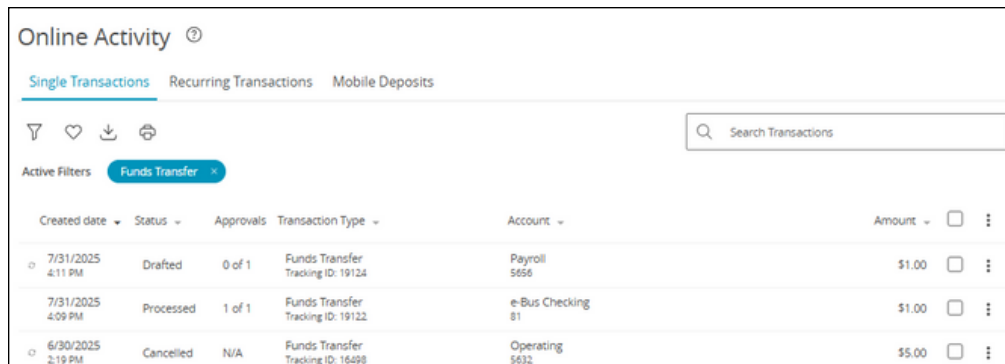
Use the **ellipsis** icon to view options for this transaction. Depending on the transaction type, status, and your user permissions, you may be able to:

- **Toggle Details**- Expand or collapse the transaction details in the Online Activity screen.
- **Cancel / Cancel Series** - Cancel an unprocessed transaction or transaction series.
- **Copy** - Create a copy of the transaction that can be updated, drafted, and/or approved.
- **Edit Series** - Make changes to the account and amount information for the series.
- **View Transactions in Series** - View processed items generated by a recurring transaction.
- **Print Details** - Print and/or download a PDF report of the transaction.

Online Activity Center - Reporting

Transaction reporting is available through the **Online Activity Center**.

Optionally use the **Filter** icon to narrow search parameters or the **Search Transactions** bar to locate a specific transaction.

Created date	Status	Approvals	Transaction Type	Account	Amount
7/31/2025 4:11 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 19124	Payroll 5656	\$1.00
7/31/2025 4:09 PM	Processed	1 of 1	Funds Transfer Tracking ID: 19122	e-Bus Checking 81	\$1.00
6/30/2025 2:19 PM	Cancelled	N/A	Funds Transfer Tracking ID: 16498	Operating 5632	\$5.00

Once you have narrowed the transaction list to your needs, use the option icons as follows:



The **Favorite** icon will save a set of search parameters for future use.



The **Export** icon will download an Excel format file of the displayed transactions.



The **Print** icon allows you to print or save a PDF format list of the displayed transactions.

Stop Payments



To place a stop payment, click on the **Service Center** tab, then Click on the **Place a Stop Payment** tile.

The screenshot shows the 'Service Center' page with a navigation bar at the top containing links: Home, Transfers & Payments, Card Center, Statements & Reports, Service Center (highlighted with a red box), Resource Center, Inbox, Settings, and Log Off. Below the navigation bar, the 'SERVICE CENTER' section contains three tiles. The 'Place a Stop Payment' tile, which includes a dollar sign icon and the text 'Submit a check stop payment', is highlighted with a red box. Other tiles include 'Remote Deposit Capture' and 'Online Activity'.

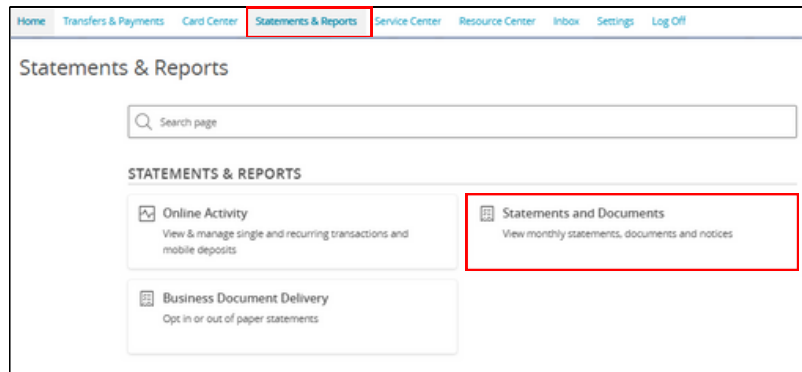
Enter the known payment details for the check you would like to place a stop payment for. Click **Request Stop Payment** to submit the request.

The 'Stop Payment' form is titled 'Stop Payment' and includes the instruction: 'Complete the fields below to make a stop payment request based on known payment information.' The form contains the following fields: 'Account' (a dropdown menu showing 'Operating 5632 \$129.00'), 'Check number' (text input with '1234'), 'Check amount (optional)' (text input with '\$' and '1.00'), 'Check date (optional)' (calendar icon with '07/15/2025'), 'Payee name (optional)' (text input with 'John Smith'), and 'Note (optional)' (empty text area). A blue button labeled 'Request stop payment' is located at the bottom right of the form.

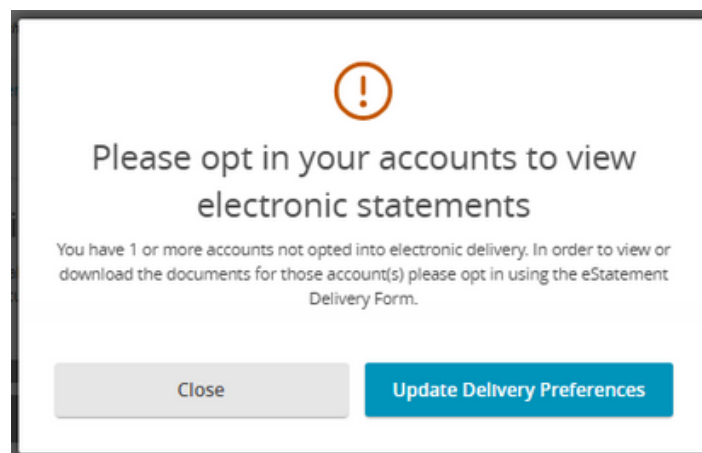
Once Submitted, you can click **View in Activity Center** to review the details of the stop payment request.

The 'Stop Payment Successful' confirmation screen features a green checkmark icon at the top. Below the icon, the text reads 'Stop Payment Successful' and 'Your request was successful.' A list of details follows: Tracking ID 16654, Process On 7/15/2025, Account Operating, Payee Name John Smith, Amount \$1.00, Check Number 1234, and Check Date 7/15/2025. At the bottom, there are two buttons: a grey 'Close' button and a blue 'View In Activity Center' button.

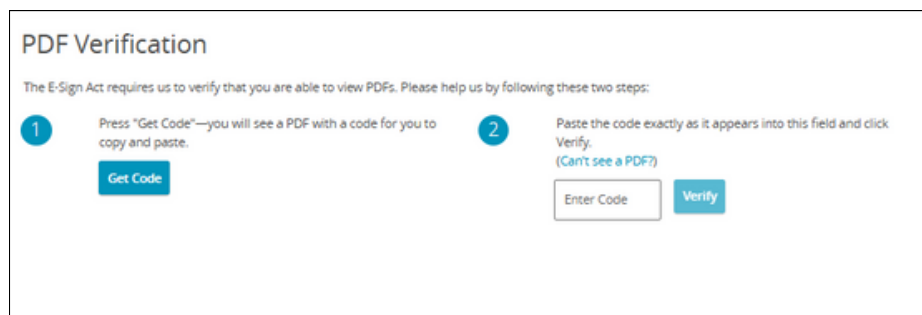
To access E-Statements, visit the **Statements & Reports** tab, then click on the **Statements & Documents** tile. If this is your first time visiting this tile, you will be prompted to “opt” in to electronic statements.



Click on the **Update Delivery Preferences** button.



You may be prompted to verify PDF viewing capabilities before you are able to select electronic as the delivery method. To do this, click on the **Get Code** button and enter the code that is provided on the PDF that opens in a new tab.



Statement/Document Delivery Preference
Choose how you would like to receive your statements.

① To change your email address, click [here](#).

Select Statement Delivery Per Account.

Account Number ↑↓	Delivery Type	Email
Operating ****5632	Electronic Statements	justtesting@nocheanywhere.com
e-Bus Checking ****81	Electronic Statements	justtesting@nocheanywhere.com
Payroll ****5656	<input checked="" type="checkbox"/> Electronic Statements <input type="checkbox"/> Paper Statements	justtesting@nocheanywhere.com

Statement delivery is subject to the terms in the [Statement Delivery Disclosure](#).

☒ I accept the Statement Delivery Disclosure.

Submit

Once you have verified PDF viewing capabilities, use the **Delivery Type** dropdown menu to select the delivery method of statements for each account.

Review the **Statement Delivery Disclosure** and click **Accept** to close the window. Check the box on the preference page to accept the disclosure.

Click **Submit** to save preferences.

Disclosure

By clicking 'Accept', I have read and agree to the terms of this agreement.

Electronically Delivered Statements and Notices When you enroll in the Service, you agree to receive your periodic account statements and account notices ("account documents") electronically unless you opt out of our Electronically Delivered Statements & Notices service ("statements"). You must provide us with a valid email address for electronic delivery of your account documents. Delivery of Account Documents. You will receive a notification email when an account document is available. To view your account document, you must log in to the Service. If your email is returned undeliverable, we will mail your account documents to you and you may incur a fee. We may, at our sole discretion, suspend the Service until you provide us with a valid email. Some account notices may continue to be delivered via US Mail. Not all account notices are provided by electronic delivery. Delivery preferences can be changed by any account owner or Authorized representative, and the new delivery preference will apply to all owners or Authorized representatives on that account. Account Statements Available. You can view your account statement for the first statement cycle occurring after your enrollment in statements. You will not be able to view account statements prior to your enrollment in statements. Access to account statement history may vary by account type. Account statements are stored in the statements system for a limited amount of time. All electronic account statements are in a format that may be saved to your hard drive or printed. Once you enroll in the Service, unless you opt out of statements, we will no longer mail your account statements. Statements are available for a maximum of two years. If you close your account or remove statements from your Service, you will not be able to view your account statements online. Before closing your account or canceling statements, you should print or electronically save copies of your account statements for your records. Review of Periodic Account Statements. You must promptly access and review your account statements and any accompanying items upon receipt. If you notice any errors, unauthorized transactions, or any other irregularity you should notify us immediately. In any event, you must notify us of any error, unauthorized transaction, or any other irregularity in your statement, items or account within 60 days from the date of the notification email alerting you that your statement is available. If you allow someone else to review your statement, you are solely responsible to report errors, unauthorized transactions or other irregularities regardless of who reviewed your statement. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the statement email notification date regardless of when you access and/or review your statement. Device Specifications. In order to receive statements, you must meet the device specifications provided above for either online or mobile banking. You must also maintain an updated version of a PDF reader software such as Adobe. Termination of Statements. You may discontinue

Decline **Accept**

After submitting your updated preferences, return to the E-Statement page by clicking on the **Statements & Reports** tab then click on the **Statement and Documents** tile.

Statement/Document Viewer

This page allows you to view and download available eDocuments.
For your convenience, multiple accounts and document types may be selected in the drop-down box.

Select an account
Operating 5632

Select a document type
Statements

Date
Previous 1 years

View documents for accounts

Documents -	Date -	
<input type="checkbox"/> Operating 5632	07/21/2025	View
<input type="checkbox"/> Operating 5632	06/20/2025	View
<input type="checkbox"/> Operating 5632	05/19/2025	View
<input type="checkbox"/> Operating 5632	04/21/2025	View
<input type="checkbox"/> Operating 5632	03/19/2025	View
<input type="checkbox"/> Operating 5632	02/19/2025	View
<input type="checkbox"/> Operating 5632	01/21/2025	View
<input type="checkbox"/> Operating 5632	12/19/2024	View
<input type="checkbox"/> Operating 5632	11/19/2024	View
<input type="checkbox"/> Operating 5632	10/21/2024	View

1 - 10 of 12 total documents

Download Selected Documents

Choose an **Account** to view statements for, then select the **Document Type** as Statements.

Select a **Date** range from the dropdown menu.

Click the **View documents for accounts** button to generate a list of documents to choose from.

From here, you can view a specific document or download multiple by checking the box to the left of each document before clicking on the **Download Selected Documents** button.

Business Services Department

Monday-Friday
8:00am - 5:00pm

United Bank's Non-Business Days

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Federal holidays that fall on Sundays are observed on the following Monday



770-567-2555



bizbanking@unitedbank.net



accessunited.com



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