



UNITING FINANCIAL SERVICES

A user's guide to **Uniting Online** (for church organisations)

February 2022

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<https://www.unitingonline.com.au/banking/UFSCorporate/servletcontroller>

or you can access Uniting Online through our website portal at www.unitingfinancial.com.au

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1. The system

Uniting Online (UOL) is an industry standard, encrypted platform used by Uniting Financial Services (UFS) to enable Church entities to make payments and to manage their investments and loans.

It is designed to accommodate the Synod policy around financial transaction authorisation. This means for good governance you will always be required to have a minimum of two people authorise a transaction. Authorisations dealt with in this manner protect not only the finances of your Church but, most importantly, your people.

Security is paramount and any fraudulent transactions in Uniting Online are likely to be as a result of email hacking and/or fraudulent access to User IDs and Passcodes that have not been securely managed. The team at UFS will never ask for your Passcode, however from time-to-time scammers have been known to call individual users purporting to be owed money and have convinced them to divulge this information.

It is also important that you access the system from a secure computer and be particularly wary of shared systems, especially ones outside your normal workplace or Church office.

Refer also to our Product Disclosure Statement

2. Access levels

View only – Can see balances, transactions and other information but cannot initiate or approve a transaction. Used in larger organisations where a more corporate approach for the segregation of duties is required.

Initiator – As above with the addition of being able to create or initiate a transaction. The transaction will still require authorisation by two signatories.

Authoriser only – Similar access as View Only, with the addition of approving transactions. Authorisers cannot initiate a transaction and for the transaction to be completed, another authorisation is required.

Initiator/Authoriser – A combination of the above three access levels. When initiating the transactions, this level of access completes the first authorisation. Another authorisation is still required.

3. What you need to get started

Once your application for online access has been approved, you will be sent a User ID (Login/Username). In separate correspondence you will receive a temporary Passcode, which is valid for seven (7) days. When you access the system for the first time you will be prompted to change this Passcode to something you will easily remember but at the same time will be secure.

Your User ID together with your Passcode are the digital equivalent of your signature. It should be kept safe and should never be shared with anyone including other signatories.

For added security we recommend you change your Passcode regularly. If you think your access has been compromised, we recommend that you check recent transactions and change your Passcode immediately.

This can be done online – see section 10 - Manage

Passcodes are case sensitive and should be:

- A minimum of 8 characters in length
- Consist of at least one upper (A-Z)- and one lower case letter (a-z)
- One number
- One special character e.g.! @#\$%^&*

Should you have any difficulties please contact UFS immediately on **1300 133 673**. The login portal can be found at www.unitingfinancial.com.au



Many browser applications will ask you to save your Passcode for future use. We strongly recommend that you do not do this, especially if your computer is shared with others.

4. Daily limits

Daily limits cover all facilities under the profile with the standard default limit being \$5,000.

As a guide, your daily limit should be set at the average amount your organisation authorises daily. Limits are not cumulative and are calculated when a transaction is initiated. Future dated payments are taken into consideration on the day the transaction is initiated, not the authorisation or due date.

Daily limits can be increased as required on completion of the appropriate form, signed by two signatories to the working investment. Temporary limits can also be established for one-off larger payments. If the increase is temporary, we will revert the limit to the original amount as directed by you.

5. Screen time out

For security reasons your UOL session will expire if there has been no activity for 15 minutes. You will receive a reminder, however if this is not actioned the session will close and you will need to log back in.

6. File processing

Our system automatically processes inward and outward transaction and BPay files.

Inward

- One file received each day by 8am.

Outward Files

- Electronic Funds Transfer – (EFT) 8am, 11am, 3pm and 5pm.
- BPay - 11am and 5pm

We do not process files on weekends and public holidays.

It is recommended that all transactions be completed as early as possible to provide the best experience for your fund recipients.

7. Logging on

When you first login you may or may not see messages. This will depend on whether you regularly clear messages or not. For more information on messages refer to Section 11 Messages.

You have two choices:

Go to Accounts – this will take you to your account information.

Go to Inbox – this will take you to your message Inbox.



At this point due to screen sizing, you may not be able to see the logout button. Press the accounts button and you should see it in the top right-hand corner of your screen.

8. Investments, Facilities and Loans

With tabs to:

- Investments, Facilities and Loans
- Transactions
- eStatements

Underneath the tabs you will see:

- The time and date of your last login

- Number of unread messages



You can go to your message Inbox by clicking on this link.

Investment, Facilities and Loans

This section is a summary of the facilities you have with UFS with the name, account number, balances. You have both current balance (the actual balance) and available balance (considers any uncleared funds).



Proceeds of Direct Debits (if you are a Direct Debit User), are also subject to clearance times of 3 working days. This allows all financial institutions time to see if there are available funds and to return the debit if there are insufficient funds available to cover the debit).

- There are also some quick links to:
 - Recent transactions details
 - Initiate a transaction (make transfer)
- There are an additional 3 tabs:
 - Investments, Facilities and Loans
 - Transactions
 - eStatements

Transactions

If we click on the Transactions tab you can see that you can nominate the facility you wish to view transactions on from the drop-down box.



Click on the spyglass for more options

You can search by:

- Date range
- Amount
- A specified number of recent transactions

The date range option also gives you some shortcuts.

The transactions can be downloaded via either CSV (Excel format) PDF or QIF (used for some accounting packages).



eStatements

eStatements are PDF copies of paper statements that have been issued to you. You won't find an eStatement if it is not within the issuing cycle.

Monthly – Cheque Facilities, Minister and Staff Expense Facilities, Giving Direct.

Quarterly – Self Help, All Loans.

Six Monthly – Church - At Call Investments, Funeral Investments, Fixed Term Investments, 31 Day Call Investments.

Make sure you fill in the date range:



To ensure you capture the period you want, put in a 6-month date range e.g., 1 June 2021 to 31 December 2021.

If the eStatement doesn't cover the period to want, then go back to the Transactions tab and put in the customised range.



Once an investment is closed, access to eStatements becomes unavailable via Uniting Online. Please ensure that you have all the information that you need prior to closing an investment. eStatements can be downloaded and saved to your computer system.

9. Transfer and pay

With tabs to:

- Transfers
- BPay
- Scheduled
- Authorisation
- Batch

You can process transactions:

- On the day
- At a date in the future
- As a single payment
- In a batch consisting of several similar transactions
- Recurring – for regularly consistent payments

Transfers

2 tabs – providing internal and external payment options. Using these tabs you can:

- Transfer between accounts. The investments you have listed will be shown in both the “to” and “from” the drop-down boxes.
- Pay anyone.
- Set up a third party payment.

You have the option of using a “Saved Contact” or establishing a “New Contact”

Select your UFS investment in the “from” drop-down box.

If you have selected a “Saved Contact”, select the required contact from the “to” drop-down box. This will prefill the payee’s details from your “Saved Contacts List”.

You then have two fields to complete:

My Description: something that helps you to recognise the transaction at a later date.

Their Description: something that will help the recipient identify your payment, such as an invoice number.



Ensure that good use of the Their Description field is made. The creditor may not be able to establish who the remitter is without this detail.

You are provided with three options for payment timing:

Now: If selected, the payment will be processed once all authorisation requirements have been met.



Authorisation for all payments whether now, future dated, or recurring must be authorised by 11.59pm on the day prior to the payment date. For future dated and recurring payments the availability to authorise lapses after 14 days or 11.59pm prior to the due date, whichever occurs first.

At a future date: You can select an upcoming date for the payment to be processed.



UFS does not process payments on weekends or Public Holidays. Make sure you schedule any future dated payment on a working day.

Recurring: You can set a start date and an end date or select UFN (Until Further Notice).

If you have selected a New Contact, then further details are required:



Safety Tip – Please ensure you have independently verified payment details directly with the supplier. SCAMS are very common these days.



General Tip – You should have a robust payment verification process in place to ensure payments are genuine. If in doubt we suggest you independently contact the initiator.

BPay

The steps as shown in Transfers apply in this section.

Scheduled

This page lists all those transactions that have been scheduled (Future Dated).



The system has no way to predict what your balance will be at the time the payment is schedule to be made. You need to ensure sufficient funds are held.

Authorisation

Lists any transactions that require authorisation.

When you click on the eye icon you can see the status and available authorisers.

Batches

Where you have several similar transactions, batches are useful so that you don't need to authorise separate transactions. They are also useful if you make payments to several creditors on a regular basis, even if the amount varies from payment to payment as these can be adjusted prior to posting. Batches are typically used for payroll runs and other bulk payments such as fee charging.



When using batches, the same description is used for all transactions in that batch and you cannot individualise descriptions. We do not recommend the use of batches where differing descriptions are required.

There are two types of batches:

1. Debit Batch (Authorised Users only – generally used by those organisations that are authorised Direct Debit Users)
2. Credit Batch – Several credits for similar payments or payroll

Batches can be created in two ways:

1. By importing an external compatible file
2. By creating a batch template within Uniting Online

For guidelines around how to use batches, please contact the team on 1300 133 673 or via email through contactus@unitingfinancial.com.au.

The team can provide step by step video instructions to help you understand how to create batches.

10. Manage

With tabs to:

- Contacts
- Security
- Session History
- Cheques

Contacts

This is where you can manage your contacts. You can either edit or delete existing ones or add new ones by selecting the add button.



Our system does not require authorisation for new or amended contacts. You should ensure that you independently verify remitting details.

When entering new contacts, you will need to have separate listings for either a Transfer or a BPay transaction.

Security

This is the area where you can change your Passcode. You can do this at any time. We recommend you do this on a regular basis.

See section 3 around Passcode requirements.

Session history

By clicking on the green icon, you can view more detail around your transaction.

Cheques

The cheques section of Uniting Online will be deleted in July 2022 when cheques as a method of payment are discontinued.

11. Message

With tabs to:

- Inbox
- Sent
- Compose

Inbox

This is our internal secure messaging system.

There are several reasons for using this system.

- System alerts to advise of transaction success or failure or that an authorisation is pending.
- Broadcast messages from us to advise you of important matters. Broadcast Message are sent on 2 levels:
 - Urgent
 - Normal

Urgent messages

Urgent messages will be seen on the landing page immediately upon accessing Uniting Online. You can go straight to the Inbox from this screen to deal with the message.

By viewing the message, it will drop off from the landing page.

Normal messages

Messages sent under normal priority will go straight to the Inbox.



Due to high volumes message in relation to the success or failure of a transaction or batch are sent via normal priority.

Please refer to your organisation's policy in relation to whether messages are to be retained or deleted. Messages can be printed off or screenshot and saved to a word document for electronic storage.

Sent

This contains a record of all messages you send to UFS.

Compose

This is where you can send messages to us. You can use this system as an alternative to emailing contactus.



Secure messages cannot be used to instruct transactions.

12. Logging off

For security reasons it is important that you log off immediately after finishing your Uniting Online session. While there is a "time out" functionality on the system, it is best to prevent opportunistic access by logging out of the session as soon as possible.

13. Troubleshooting

- Most of the answers to your questions may be contained in the Frequently Asked Questions page on our website www.unitingfinancial.com.au including issues related to pop-up blockers

<https://www.unitingfinancial.com.au/uniting-church/faq-2/>

- Should you continue to have issues, please contact one of our Associates on 1300 133 673 for assistance.

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