



UniPay Loan Payment Portal

bankESB's new online loan payment portal, called UniPay, makes it easy to make bankESB loan payments from an account at another bank. Read on for more information on how to use UniPay.

Frequently Asked Questions

What types of loan payments can be made through UniPay?

- You can make regular and principal-only payments to your bankESB personal, mortgage, home equity, or commercial loan from your checking account at another bank.
- You can make one-time loan payments or set up automatic recurring loan payments from that account.

How will these payments be withdrawn from my checking account?

- Payments will be debited by Automated Clearing House (ACH) on the same business day you submit the payment (for one-time payments) or on the date you designate (for future or recurring payments).

Do I need to create a UniPay account to make payments?

- No, you do not need to create a UniPay account to make bankESB loan payments. You can make one-time payments as a guest.
- However, if you want to save your payment information for future loan payments, you will need to create a UniPay account.
- If you already have a UniPay account that you use to pay other bills, you can use the same login credentials to sign into your UniPay account and add your bankESB loan payment to it.

What happens to recurring payments that were set up in the existing payment portal?

- **After May 28**, you should cancel recurring payments you have set up in our existing online payment portal. [Click here to log into the portal to cancel your recurring payments.](#)
- **On June 30**, we will cancel the recurring payments you have set up in the existing portal for you. **NOTE: Any recurring payments you may have set up in the existing portal will not transfer over to UniPay.**
- If you'd like to set up recurring payments through automatic withdrawal from your checking account at another bank, please contact Customer Care at 855.527.4111.

What should I do if I have issues logging into UniPay or if I have questions regarding a payment?

- If you have difficulty logging into UniPay, please contact UniPay directly at 877.227.1157. You can also find their customer service information in the lower left-hand corner of the payment portal.
- If you need assistance with loan questions or payment processing, please contact bankESB Customer Care at 855.527.4111.



Instructions for Using UniPay

Access UniPay from our website Payments page at bankESB.com/Payments.

Click on the payment button associated with your loan type—mortgage, home equity, commercial, or personal—to be directed to the UniPay homepage.

If you already have a UniPay account that you use to pay other bills, click the “Login” button in the upper right-hand corner and log into UniPay using your existing credentials. You can simply add your bankESB loan payment to your existing UniPay account.

If you do not have a UniPay account, follow these steps to initiate a payment.

Select the payment type you want to make from the Transactions menu on the left-hand side. You can choose Principal-Only Payment or Regular Payment.

UNIPAY

Need Assistance? Call: 1-877-227-1157 | Email: support@unipayteam.com

🏠 Welcome 🛒 Cart (0) **Login**

BANKESB



Unlock your potential

Transactions

Welcome to bankESB's Online Payment Center

PRINCIPAL ONLY PAYMENT

REGULAR PAYMENT

- **Pay by ACH:**
You will need your account number and bank's routing number in order to make a loan payment. Account information from any U.S. financial institution can be used.
- To Process the payment, you can either check out as a guest or create a member login for UniPay.
- For loan payoff inquiries, please call [855.527.4111](tel:855.527.4111) and ask for the Loan Servicing department.



When prompted, enter your loan number and the last four digits of the Tax ID (Social Security number or Employer Tax Identification Number) associated with your loan and click Continue.



Transactions

Principal Only Payment

- PRINCIPAL ONLY PAYMENT
- REGULAR PAYMENT

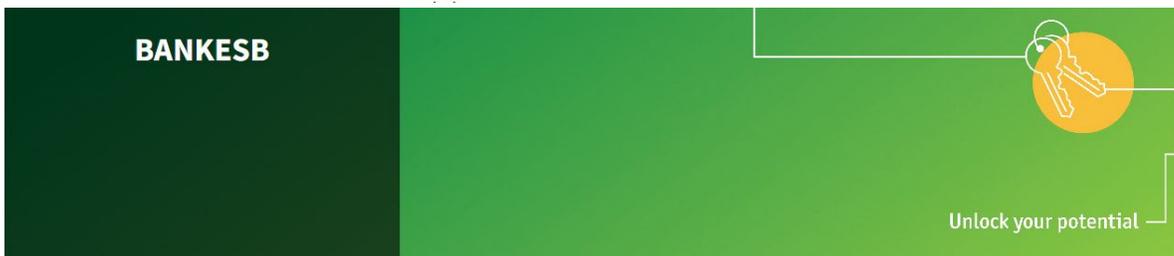
Please enter the required information below.

Loan Account Number

Last Four of Tax ID #

[Continue](#)

Accepted payment types:



Transactions

Regular Payment

- PRINCIPAL ONLY PAYMENT
- REGULAR PAYMENT

Please enter the required information below.

Loan Account Number

Last Four of Tax ID #

[Continue](#)

Accepted payment types:





Your loan details will appear. Note that the payment portal will be updated daily so you can see details about your loan, including the current amount due and current balance.

Regular Payment

Please enter the required information below.

Loan Account Number

Customer Name

Loan Description

Last Four of Tax ID #

Payment Due Date

Loan Balance

Principal and Interest Amount

Billed Escrow Amt

Late Charges

Amount due: \$136.03

Pay Amount*

Enter the loan payment amount and click Add to Cart.

**You can continue adding multiple loan payments to the cart for payment. **



Once you have added all desired payments to your cart, click Checkout, enter your billing information, and click Continue.

UNIPAY

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Welcome Cart (1) Login

Description	Price	Qty	Total	Remove
Regular Payment	\$136.03	1	\$136.03	X

Total: \$136.03

Accepted payment types:

Check

Add More Items Checkout

On the next page, you will be prompted to either log in, Create an Account, or Continue as Guest. If you already have a UniPay account, you can log in with your existing Unipay credentials.



Need Assistance? Call: 1-877-227-1157 | Email: support@unipayteam.com

Welcome Cart (2) Login

Login

User Name:

User Name is required.

Password:

Forgot your username or password?

Cancel Sign In

Create Account

Registering for an account on the UniPay web site provides you with the following benefits:

- Quicker payment process using pre-filled account information
- Access to transaction payment history
- Ability to schedule payments and view history
- Save your checking account information
- Enroll in email and text alerts
- Set up Automatic Payments

If you would like to create a new UniPay account and save your details for future payments, click **Create Account**

To continue without saving your information, click **Continue as Guest**

Create Account Continue as Guest



Next, you will be prompted to select your payment method. You can select a saved Checking Account from the drop down or you can click Proceed to Checkout to enter a different bank account from which you'd like to make the payment.

Need Assistance? Call: 1-877-227-1157 | Email: support@unipayteam.com

[Home](#) [Welcome](#) [Cart \(2\)](#) [My Account](#) [Logout](#)

Your Payment Methods

Select a Checking Account listed below or click "Proceed to Checkout" to use an alternate checking account or credit card.

Select a saved Checking Account ▼

Or click [Proceed to checkout] to enter a different account.

[Proceed To Checkout](#)

You will be prompted to enter your checking account information. Then, click Proceed.

Payment Information

Please select a payment option below.
Please complete all fields marked with an asterisk (*).

Pay By Checking Account

Checking Account Name: Save for future use:

Account Holder's Full Name*

Bank Routing Number*

Bank Account Number* [show](#)

Re Enter Bank Account Number* [show](#)

[Back](#) [Proceed](#)



On the next page, click Submit Payment to complete the payment.



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Home Welcome Cart (1) My Account Logout

Review and Confirm Purchase

Description	Price	Qty	Fee	Total
Regular Payment	\$242.50	1	\$0.00	\$242.50

After submitting your payment, you'll see a payment confirmation screen, which you can print or screenshot for your records.

UNIPAY Need Assistance? Call: 1-877-227-1157 | Email: support@unipayteam.com
 Home Welcome Cart (0) My Account Logout

Your Confirmation number is 20221103678737
Date of Confirmation: 11/3/2022

NOTE: When paying by ACH (Checking) it will take two business days for the payment to be debited from your bank account. Your account number is not verified until this payment is presented to your bank. They have the right to return this payment if unable to process this transaction against your account.

Your request for payment(s) of \$136.03 has been received and is subject to approval by your financial institution.

Pay By text is now available!
 To sign up for Pay By Text, go to [My Account](#)

Account Information		Payment Information	
Name:	Travi Pach	Payment Type:	ACH
Address:	49 Church Street	Payer Name:	Travi Pach
City:	Whitinsville	Routing Number:	****2378
State:	MA	Account Number:	****6229
Zip:	01588		
Email:	test@unibank.com		

Transaction Information				
Transaction	Quantity	Amount	Fee	Payment Type
UniBank Loan Payments Regular Payment Loan Account Number: 140400 Customer Name: CYNTHIA S. GLEAS Loan Description: 5/1 Adjustable Rate Payment Due Date : 11/01/2022 Loan Balance: 16485.60 Total Due: 136.03 Principal and Interest Amount: 136.03 Late Charges: 0.00 Account Number: X0134	1	\$136.03	\$0.00	ACH
Total: \$136.03				

A copy of the payment confirmation will also be emailed to the email address you supplied in the Billing Information screen.