

SmarterPay Cloud

Payment processing, integration and reconciliation to support utility companies, subscription services, membership organisations, charities and everyday business.



Crown
Commercial
Service
Supplier



Who are we and what do we do?

“As a private, family owned company, we can put our customers first, ensuring you get payment services the way you want. SmarterPay was born out of Data Interchange, a leading B2B integration provider back in 2017 but we have been doing Direct Debits since 2005, so we kind of know what we are talking about.

Our solutions are used by companies of all sizes, ranging from large utilities and payroll providers, all the way through to your local squash or running club, so irrespective of size, we have a solution that meets your needs. As a private, family owned company without investors or venture capitalists to satisfy, we can prioritise meeting your requirements, which is why we set our pricing to be sustainable, short and long term, but more importantly, to be fair.

We are constantly expanding the breadth and depth of our offering which now includes Direct Debits and Direct Credits, Bacs approved of course, Direct Debit Management, Card Payments, PayPal and multiple other payment methods. All of this can be cloud-based or on-premise, you get to choose, and it can be either standalone or integrated.

Talking of integration, we integrate with Salesforce, ENSEK and Zuora and numerous others so basically, if your business has payment requirements, we have a complete and comprehensive solution for you.

Our customer service speaks for itself, all UK-based, DBS-checked, GDPR-trained and payment specialists, thus ensuring your queries are dealt with effectively and professionally. So if you would like to work with a private family-owned company that prides itself on customer service at a reasonable price, please get in touch.”

- Ewan Friend, Managing Director, SmarterPay



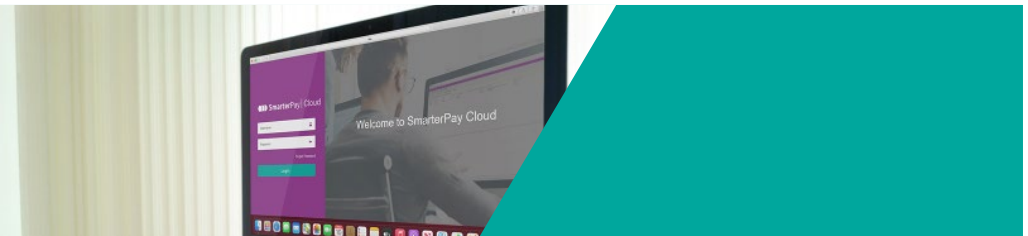
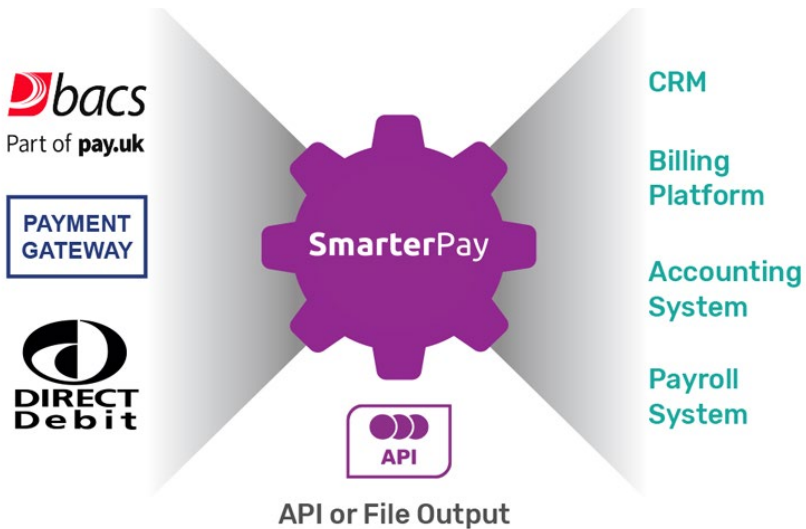
Make and collect
payments with ease!

Introduction to SmarterPay Cloud

SmarterPay Cloud is cloud-based payments service that allows you to pay your staff and suppliers and collect payments from your customers. As a universal payment processing platform, SmarterPay Cloud uses a wide range of payment schemes.

SmarterPay Cloud started its journey in 2017 when it replaced installed software to submit Bacs files for processing. The primary focus at that time was to remove the need for installed services and deliver a slick but effective tool for integration.

Since then, SmarterPay Cloud continues to evolve and now includes a fully automated Direct Debit Management Solution and an integrated card payment processing tool. Completely secure and designed with you in mind, by the end of 2022, SmarterPay Cloud will also include Account Validation.



General Features

With SmarterPay Cloud, you can submit Bacs payment files for your Direct Debits and Direct Credits. Unlike our on-premise software, you don't need smartcards, card readers or to install any software - instead, all you need is a web browser.

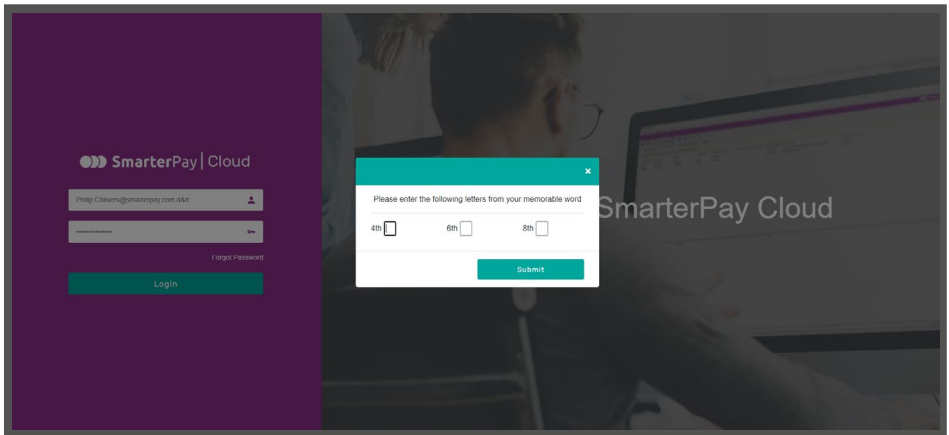
SmarterPay Cloud can be used either as a replacement for your on-premise software or as a contingency service to support it.

Key features include:

- ✓ Access via any web browser
- ✓ Secure login with multi-factor authentication and/or memorable word verification
- ✓ Complex password with configurable reset protocol
- ✓ IP Whitelisting
- ✓ Configurable access and approval permissions
- ✓ User Dashboard
- ✓ Automated inactivity log out
- ✓ Help Manual



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Bacs Features

It is incredibly easy to upload a Bacs file into SmarterPay Cloud with no compromise of safety or security.

- ✓ Manual file upload
- ✓ Automated SFTP managed file upload
- ✓ File mapping tool
- ✓ User-prompt notifications
- ✓ Modulus Checking (Bank account and sort code validation)
- ✓ Account name verification using AIS
- ✓ Processing date validation



Customer Name	Account Number	Sort Code	Instruction Type	AUDDIS Reference	Amount(£)	Processing Date	Line Message(s)
MR TEST TEST5	11104102	074456	First Payment Direct Debit (01)	M000234020	£202.00	27/09/2021	
Additional information							
Account Information		Originating Information					
Sort Code OK	Account Number OK	Allow Credits	Allow Debits				
✓	✓	✓	✓				

Alternatively, our API can call into your billing platform to automatically uplift and process payments for you.

Bacs File Submission

Files are approved and submitted depending on user access permissions and there is no need for smartcards and card readers. Once the file is uploaded, a prompt will be sent to the person/s required to authorise the submission. Once submitted, the file is encrypted and sent to Bacs using our HSM.

Reporting

You can access your Bacs reports either within SmarterPay Cloud or via the Bacs website. Alternatively, you can subscribe to webhooks that will automate transaction-level reporting back into your billing platform.



Direct Debit Management Solution

Our Direct Debit Management Solution gives you full control of the Direct Debit lifecycle, from sign-up to mandate creation, through to managing payment schedules. The API extends to allow full integration and extends to web page sign-ups. The SmarterPay Cloud Direct Debit Management Solution includes:

- ✔ Direct Debit Set-up
- ✔ Mandates and Branded Notifications
- ✔ Modulus checking at point of set-up
- ✔ Full Integration
- ✔ New Instructions
- ✔ Payment Schedules (including Data Validation)
- ✔ Automated Submissions
- ✔ Auto-account Updates
- ✔ Automated Represents
- ✔ Cancellations

The screenshot shows a 'Payment Details' form with the following fields and options:

- Radio buttons for 'Card Payment' and 'Direct Debit' (selected).
- 'Use Custom A/CIDDS?' dropdown menu with 'False' selected.
- 'Name of Account Holder*' text input field.
- 'Sort Code*' text input field.
- 'Account Number*' text input field.
- A dashed box containing the text: 'More than one person is required to authorize Direct Debit(s)'. Below it is a small 'x' icon.
- 'Payment Schedule' section with a 'Payment Types' dropdown menu set to 'Mandate Only'.
- 'Client Bank Account*' dropdown menu with 'Nat.' selected.
- 'BACK' and 'SAVE AND CONTINUE' buttons.

Screenshots from top show: Payment Wizard, Ecommerce Link and a mockup of what a Direct Debit webpage could look like.

The screenshot shows the SmarterPay website header with navigation links: 'CONTACT US', 'INTERNATIONAL OFFICES', and 'HELP'. The main content area is titled 'Setup a Direct Debit' with the subtext 'Spread the cost of your invoices with a monthly Direct Debit.' Below this is a form for 'Pay by Direct Debit' with the following fields:

- 'Account Name' text input field.
- 'Account Number' text input field.
- 'Collection Day' text input field.
- A checkbox with the text: 'I am the account holder and only person needed to authorise debits from this account.'.

To the right of the form is a 'Direct Debit Guarantee' section with a BBSC logo and a list of bullet points:

- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debits, SmarterPay will notify you in advance of your account being debited or as otherwise agreed. If you request SmarterPay to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by SmarterPay or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when SmarterPay asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required.

At the bottom of the guarantee section is a 'SUBMIT DIRECT DEBIT' button.

The screenshot shows a branded notification email with the following content:

- Header: SmarterPay | Cloud
- Subject: Direct Debit Setup.
- Greeting: Dear [[Customer_Name]],
- Body: To create your direct debit please click on the link below and follow the instructions on the page supplied..
- Call to Action: Direct Debit Signup Link

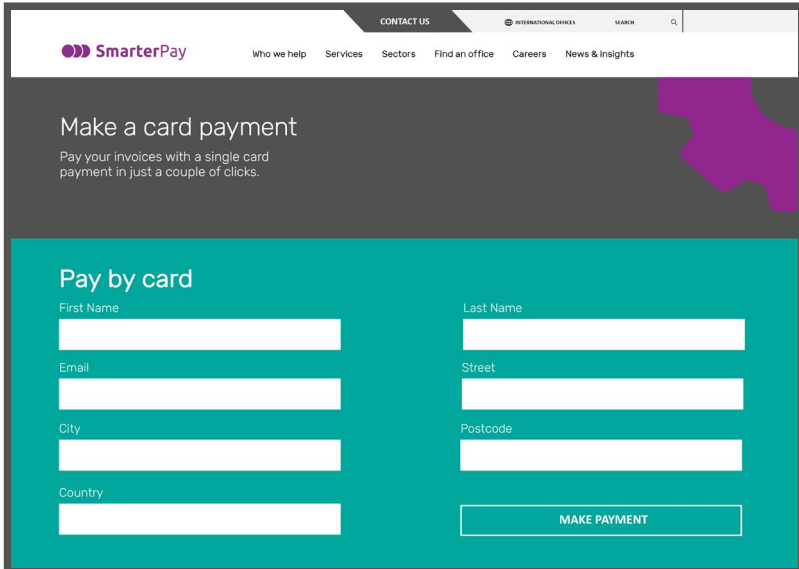
Card Payment Processing

The card payment processing tool can connect to any Payment Gateway Service, delivering Level 1 PCI DSS compliance.

SmarterPay Cloud facilitates single or continuous authority payments. When you need extra security with payments over the phone, you can install our Telephone Payments Application. Used together, card payments and Direct Debits give you a unique and flexible way to manage your regular customer payments.

We can provide you with the payment facility to take card payments either MOTO, via link or online. In either case, you will require a merchant account with a Payment Service Provider (PSP). We partner with and recommend Elavon Opayo however, our **integrated card payment services will connect with any Payment Gateway.**

The Opayo Payment Gateway is fully DSS (Payment Card Industry Data Security Standards) compliant. This means that transactions are encrypted to the highest global standards. Opayo payment systems are monitored and audited regularly by a world-leading Qualified Security Assessors (QSA), so you can be confident the services are completely secure.



The image shows a screenshot of the SmarterPay website's 'Pay by card' form. The page has a dark grey header with the SmarterPay logo on the left and navigation links: 'CONTACT US', 'INTERNATIONAL OFFICES', and 'SEARCH'. Below the header is a secondary navigation bar with links: 'Who we help', 'Services', 'Sectors', 'Find an office', 'Careers', and 'News & insights'. The main content area has a dark grey background with the heading 'Make a card payment' and the subtext 'Pay your invoices with a single card payment in just a couple of clicks.' Below this is a teal-colored form titled 'Pay by card'. The form contains input fields for 'First Name', 'Last Name', 'Email', 'Street', 'City', 'Postcode', and 'Country'. A 'MAKE PAYMENT' button is located at the bottom right of the form.

Open Banking



Open Banking is changing the way that payment services are managed and is the future of financial services. A new way for consumers and businesses to securely share information alike, Open Banking enables faster payment services and innovative new banking products. Through the Open Network, SmarterPay will be able to offer an increasingly diverse range of payment solutions, such as Account Validation, to new and existing customers. Our roadmap also includes variable recurring payments (VRP) and automated bank reconciliation in the near future.

Open API



Our open API facilitates complete integration of our payment platform services. It's flexible design allows you to subscribe to the service areas your business needs for payment processing, reconciliation and reporting. A guide to the SmarterPay API can be found on the 'Help' homepage or on our [WIKI](#), accessible via our Support webpage.

The SmarterPay Cloud API is based on a REST service using JSON-formatted requests and responses and is only available over HTTPS.

To start using the SmarterPay Cloud API, you will require API credentials, which can be found within the SmarterPay Cloud Portal or can be requested from your SmarterPay representative. The API credentials are consumed in each REST call, by providing it as a Bearer token in the Authorization header.

The "Content-Type" header must also be provided when sending data to the API, using POST and PUT methods, passing either the standard JSON MIME type (application/json), or the JSON-API variant (application/vnd.api+json). All requests and responses are UTF-8 encoded. Providing the "Accept-Charset" header is optional, but recommended. Webhook subscription is flexible so it will support users who either use the Bacs file submission tool and those using the full Direct Debit Management Solution.

Pricing Options

Our SmarterPay Cloud Bacs solution pricing model is surprisingly simple with a system set-up cost of £150 for each configurable component.

Bacs Transactions - Standard service using your SUN

Annual Transaction Volume	Fee Per Transaction
(First 10,000)	£0.20
10,000 - 24,999	£0.18
25,000 - 34,999	£0.14
35,000 - 49,999	£0.12
50,000 - 99,999	£0.10
100,000 - 149,000	£0.08
>150,000	£0.06

- **Fixed cost packages are available for high volume submissions**
- Minimum monthly fee of £30

Card Payment Module Licence

Licence	Fee
Per month	£50

- Payment gateway fees and merchant service fees will apply if using the card payment function

Opayo Payment Gateway Fees

Annual Transaction Volume	Fee Per Transaction
Under 12,000	10p
12,000 - 20,000	9p
Over 20,000	8p

Our Customers

Our unique payment platform and software solutions are universally adaptable to fit businesses large and small. This means that our customers spread through enterprise environments, right the way through to SME and everyday business.

We help many sectors including Local Government, Charity, Utilities, Education and Membership and Subscription Services to optimise their payment processing, integration and reconciliation.



Our Partners

SmarterPay has several key strategic partnerships to deliver more value to our customers and optimise our customer experience.

Our key partners include:



Bacs (Bankers' Automated Clearing Services) is the organisation with responsibility for the schemes behind the clearing and the settlement of UK automated payment methods Direct Debits and Direct Credit, as well as the provision of managed services for third parties.



Opayo by Elavon is Europe's leading PSP (payment service provider) and is one of the most trusted payment brands. SmarterPay's partnership with Opayo provides payment services, including the provision of a payment gateway, offering favourable fees to SmarterPay Customers.



Salesforce is a cloud-based software company that provides a CRM (customer-relationship management) service called Salesforce and sells a complimentary suite of enterprise applications.



"At each step, the experience has been efficient, secure and left us with great confidence in Smarterpay as a provider."

Jason Perry, ASL Recruitment

Find out more

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Connect with us



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