SmarterPay

SmarterPay Cloud

Be smart. Be like Cyril.

PAYMENT GATEWAY

SmarterPay

Want to find out more?

For more information about SmarterPay Cloud, please get in touch with one of our payment specialists on:

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smarterpay.com

Connect with us

PROUD SUPPORTER
OF THE

RED SQUIRREL
SURVIVAL TRUST

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 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.

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 it's 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 SmarterPay Cloud alsos include Account Validation.
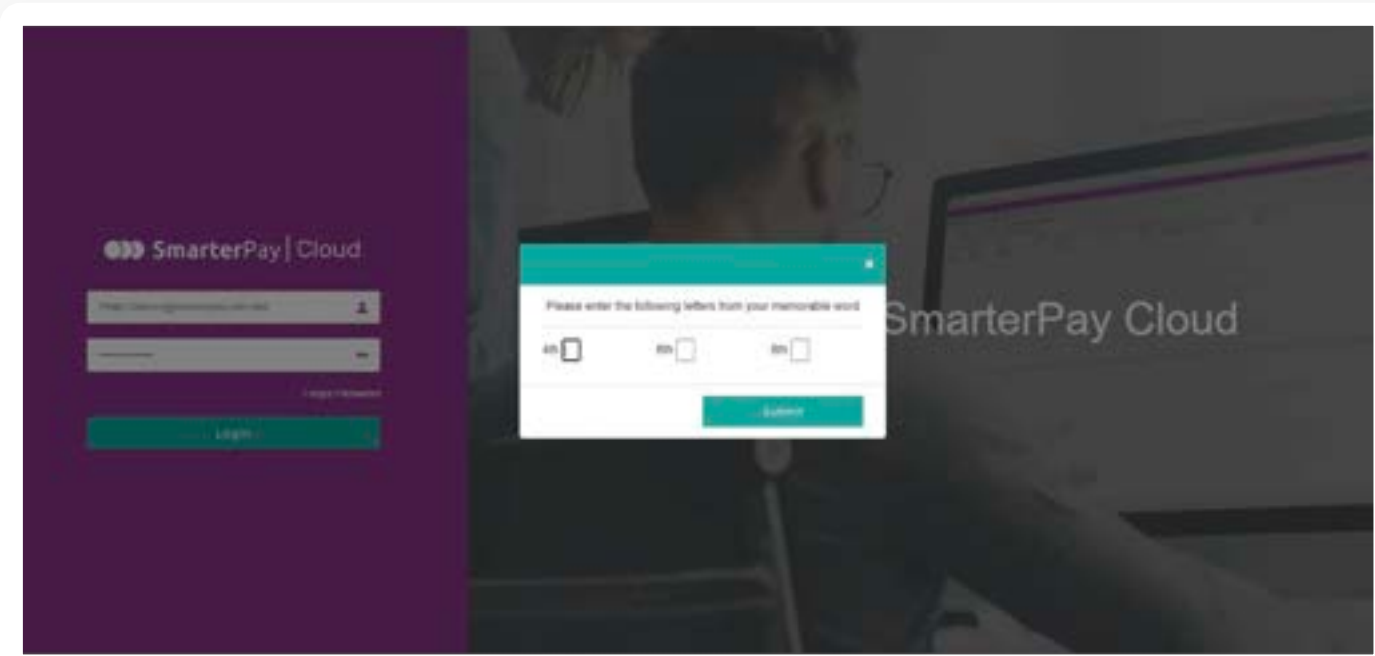
General Features

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

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 TESTS	11104102	074456	First Payment Direct Debit (01)	M000234020	£202.00	27/09/2021	

Additional information

Account Information   Originating Information

t 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 subcribe to webhooks that will automate transaction level reporting back into your billing platform.

bacs approved bureau

bacstel-IP
bacs approved software

DIRECT Debit

Payment Gateway

Crown Commercial Service Supplier

Open Banking

SmarterPay

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 signups. 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

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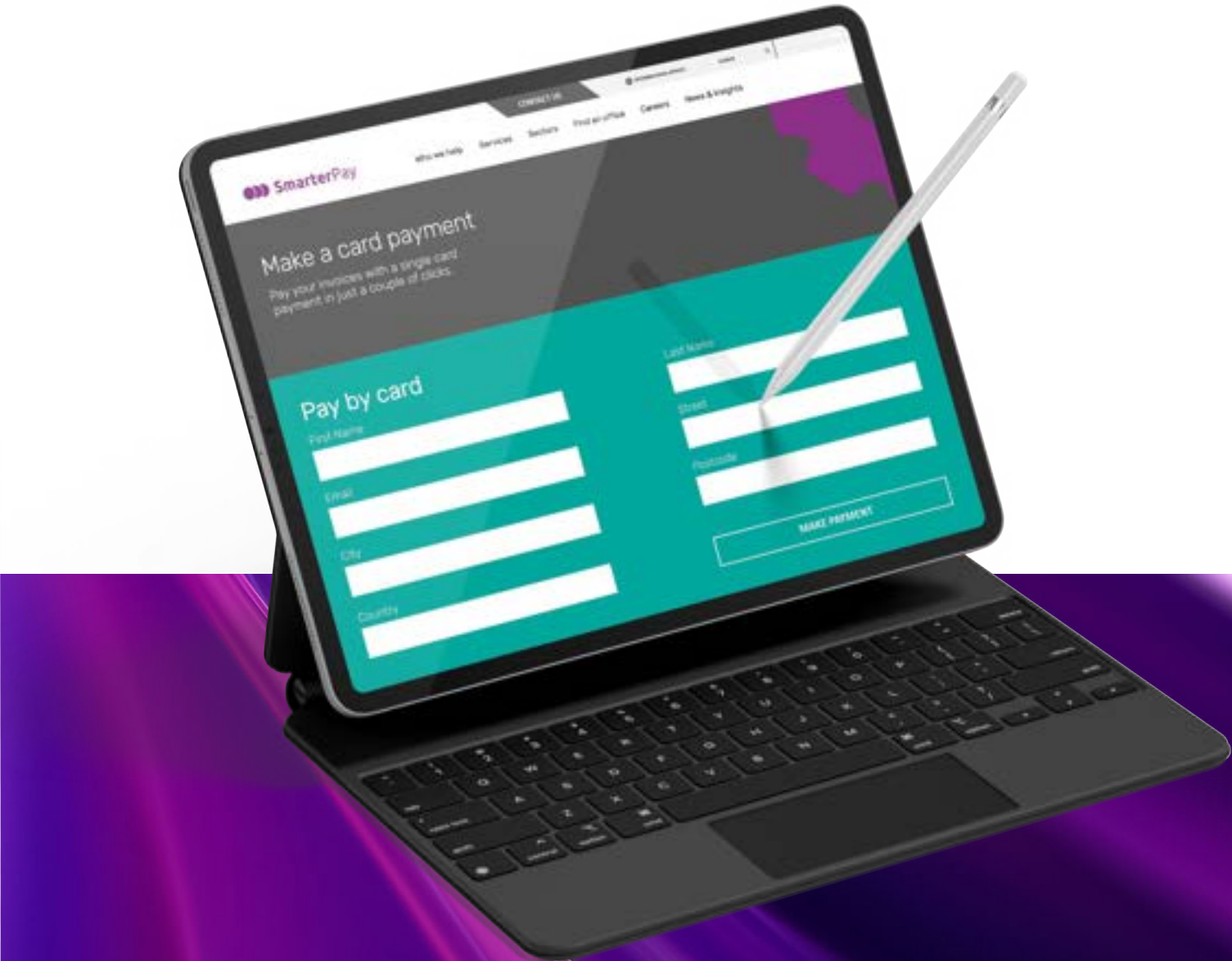
Card Payment Processing

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 competely secure.

●)) SmarterPay

Direct Debit Management Solution

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.

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 ourcustomers 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

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