


**SmartDebit**<sup>®</sup>

# Company Overview



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## Introduction

SmartDebit are the UK's leading Direct Debit service provider, specialising in timely and efficient payment processing.

We are authorised and regulated by the Financial Conduct Authority, a Bacs approved bureau (B08032) and ISO 27001:2013 certified. As a trusted payments provider, we understand the importance of compliance in today's regulated world and embrace it in everything we do.

We make it easy for organisations of all sizes to access advanced payment systems and improve their cashflow. SmartDebit customers come from a range of industries, including, but not limited to, utilities, telecoms, educational, insurance, IT providers plus charities, societies and subscription businesses.

## Our Story



**1998**

Payment Solutions was established. The core business was focused around the management of bulk cheque and card processing



**2008**

The company introduced the Direct Debit management service



**2010**

Direct Debit became the key service of the company and the name SmartDebit is trademarked to acknowledge this



**2015**

SmartDebit became a Bacs accredited Direct Debit training organisation



**2016**

SmartDebit are voted as the leading Direct Debit service provider by our customers on third-party review website Trustpilot



**2017**

SmartDebit launch Pulse, our flagship Direct Debit collection system

# Our Credentials



ISO 27001:2013



Crown Commercial Service Supplier

Crown Commercial Supplier



Best Direct Debit Bureau



Bacs Accredited Trainer



Bacs Affiliate



Bacs Approved Bureau



Highly Commended Contact Centre of the Year 2017



UK Customer Satisfaction Awards 2018 FINALIST



BEST ACHIEVEMENT IN CUSTOMER SERVICE

Category Finalist

The Card & Payments Awards 2018 FINALIST



Memberwise Recognised Supplier 2018



The UK's leading Direct Debit Service Provider



## From small clubs to big utilities

We work with customers of all sizes to improve and enhance their payment collection experience



The Pensions  
Regulator



"SmartDebit have helped turn my business around. I used to have a lot of issues with cash flow and late payments from many customers. I now have full control over my cashflow, I get notified the moment a DD is cancelled or fails, and I can spend more time focusing on expanding my business, rather than waste so much time chasing payments."



## Flexible Payment Services

### Tailored to your organisation's need



#### Managed Direct Debit

A fully managed Bacs submission service that makes Direct Debit accessible to businesses of all sizes



#### Bureau Service

Our Bureau service is designed for larger organisations, providing advanced features and additional controls



#### Bacs Accredited Direct Debit Training

Bacs accredited training designed to help you reduce errors, improve productivity and increase your collection success rate



#### Cheque Processing and Imaging

A cheque processing and imaging service designed to reduce resources, save money, automate and clear cheques faster



#### SEPA Direct Debit

Collect payment for products and services within Europe, improve your checkout experience and increase recurring revenue



#### Online Payments

Simple, secure and reliable online payment solutions to help you maximise conversion and minimise fraud



# Pulse

by SmartDebit®

## Manage your Direct Debits with Pulse®

A powerful and comprehensive portal from the UK's leading Direct Debit service provider

- ✓ **Sign up** and manage your payers via paper and paperless instructions
- ✓ **Set up**, amend and cancel Direct Debits individually, or via file upload
- ✓ **Schedule** regular recurring collections, with the ability to create and process all Direct Debit instructions
- ✓ **Reconcile** payment collections, with comprehensive reporting features and downloadable Bacs reports
- ✓ **Notify** payers using pre-built, customisable Bacs compliant and approved templates
- ✓ **Report** new and cancelled payers, rejected collections and new reports for the last 24 hours, 7 days and 30 days

"The way that client payments are now set up, managed and received is fast, simple and effective. The finance team have all been impressed with the online management tool which is incredibly simple to administer"

**KROME**







# SmartDebit Online<sup>®</sup>

The flexible, safe and secure way to sign up payers on your own website



**Direct Link** to a secure and approved customer sign-up page. Your payers can also set up Direct Debits via telephone and/or a call centre



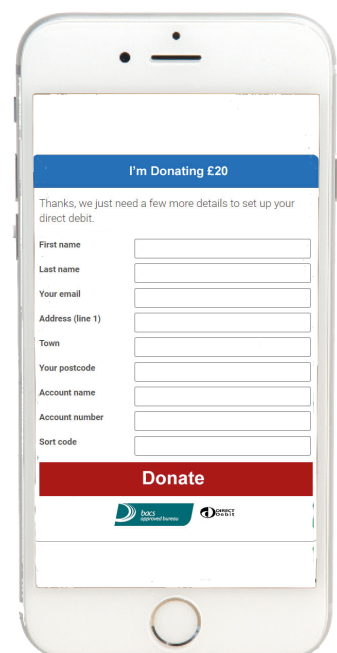
**Outsource** data storage with no need to develop and maintain additional systems



**Custom** pre-approved sign-up form which can be customised to fit your brand and sits in an iFrame on your own website



**Hosted** sign-up page that you can link to, and a call back to your website upon completion, for a seamless user experience





# SmartDebit API<sup>®</sup>

Direct access to the core Direct Debit processing systems, giving seamless automation with greater control



**Integrate** your business applications with the security of ISO 27001:2013



**Automate** Direct Debit processing and remove the manual process



**Reduce** your internal business processes and save staff time



**Simplify** your reconciliations with automated reports



**Test** account backed by award-winning customer support



**Flexible** systems, yet structured, and highly secure

"Through working with SmartDebit, we have managed to create a truly automated payment facility for new as well as existing employers."

**SuperTrust UK**



# SmartDebit Direct<sup>®</sup>

Simple-to-use, secure and powerful  
Direct Credit Bacs file submission  
solution within Pulse<sup>®</sup>

- ✓ **Upload**, validate and submit files to Bacs, including the option for three-stage authorisation of files
- ✓ **Yubikey** authorisation, using a secure portable two-factor authentication service built into a USB key
- ✓ **Reporting** of all errors as you import, allowing you to amend and remove credits to enable you to process files
- ✓ **Process** credit files in as little as two working days, with a full audit trail. Suitable for refunds, payroll or credits
- ✓ **Validate** the Sort Code and Account Number of your payee in real time
- ✓ **Monitor** your ARUCS and AWACS reports in real time

## About SmartDebit

Streamline payment handling, improve your cashflow and increase customer retention with SmartDebit, the UK's leading Direct Debit service provider.

We help a range of businesses, from large utilities and global telecoms, to local education and national and regional charities, get paid the correct amounts – and make Direct Debit as straightforward as it should be.

We're authorised and regulated by the Financial Conduct Authority, a Bacs approved bureau (B08032) and hold ISO 27001:2013 certification for data security.

That's why we're the **smart** choice for businesses that care about getting payment right.



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