

# SmarterPay

## BACS Funds Transfer made simple



SmarterPay makes payments easy. Pay your staff and suppliers, or collect recurring payments and subscriptions by Direct Debit. Whether you're a small start-up or a large enterprise, SmarterPay is the smarter way to make payments.

SmarterPay simply works alongside your existing accounting, payroll or membership management software to send payment instructions to BACS.



### TLS/ SHA-2 Compliant

From June 2016 the Bacs Network will only support TLS 1.1/1.2. SmarterPay fully supports both SSL and TLS connections.



### Easy Integration

SmarterPay integrates with all accounting, payroll and ERP packages using a configurable file import tool to import payment instructions.



### Financial Limits

Keep control of your payments and avoid unexpected surprises by putting in place limits on the value of your Direct Debit and Credit instructions.



### Validate bank accounts

Prevent rejected payments before they happen. Validate all bank account numbers and sort codes against the BACS validation database prior to sending payments to BACS.





### Audit Trail

With comprehensive audit trails, you have full visibility and tracking of all user actions and payments made.



### Financial controls and authorisation

Reduce the possibility for unauthorised payments. Require that all payment instructions be approved by two users before being issued.



### Fully automated

Automate the authorisation and submissions of BACS payments, if you require, using an optional HSM (Hardware Security Module) device. Payments can be sent automatically, without any human interaction or authorisation.



### Secure

All bank details and data are encrypted with industry standard security techniques and sent over secure connections to BACS.



### SmarterPay Bureau

Collect and make BACS payments on behalf of your clients, associated group companies and other third parties. Ideal for accountancy practices, law firms and pension companies, or basically any company that needs to transfer client monies.

#### Features

- » BACS Approved
- » Multi user
- » Unlimited transactions
- » Bank account and sort code validation
- » Email notifications
- » Manual payment entry
- » Bureau support



**PASTEL**  
UK AND IRELAND

## The next step

For more information about how SmarterPay can be used to handle all Direct Debit and Direct Credit needs in your business or organisation, please contact a member of our commercial team on - **sales@pastel.co.uk** or **+44 (0) 161 413 5040**

**www.pastel.co.uk**