

SAFE CAPITAL

Introducing SafePay - Beyond Card Payments

**Advantages of SafePay Payments
over Traditional Card Payments**



Introducing Safe Capital

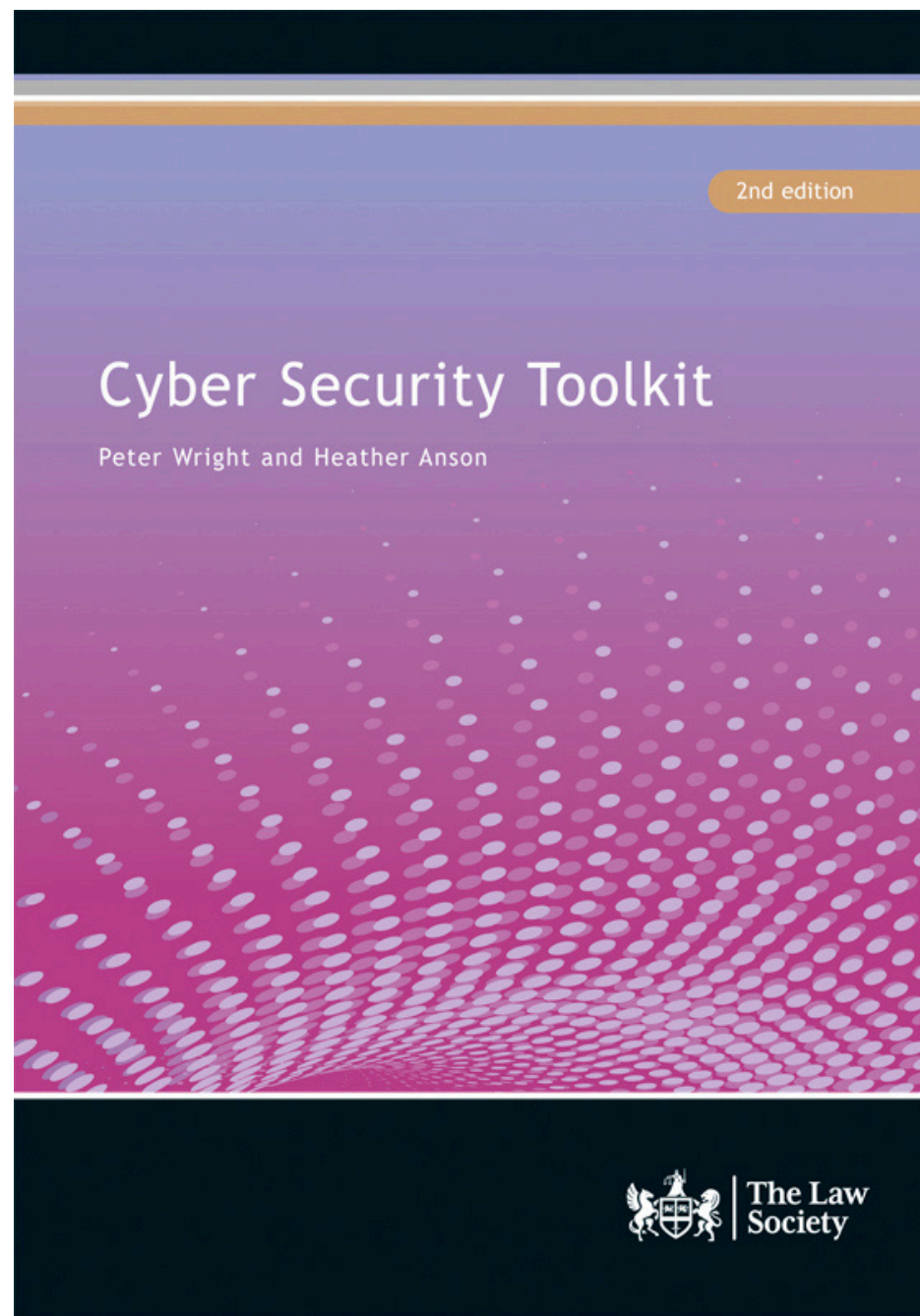
Safe Capital helps **Law Firms** protect their clients from **Payment Fraud** through two services:

SafePay - request instant bank to bank payments from your clients without disclosing your bank details directly

SafeAuth - obtain client bank account details at the outset of a legal matter, keeping them on file for when they may be needed later



Featured in the Cyber Security Toolkit

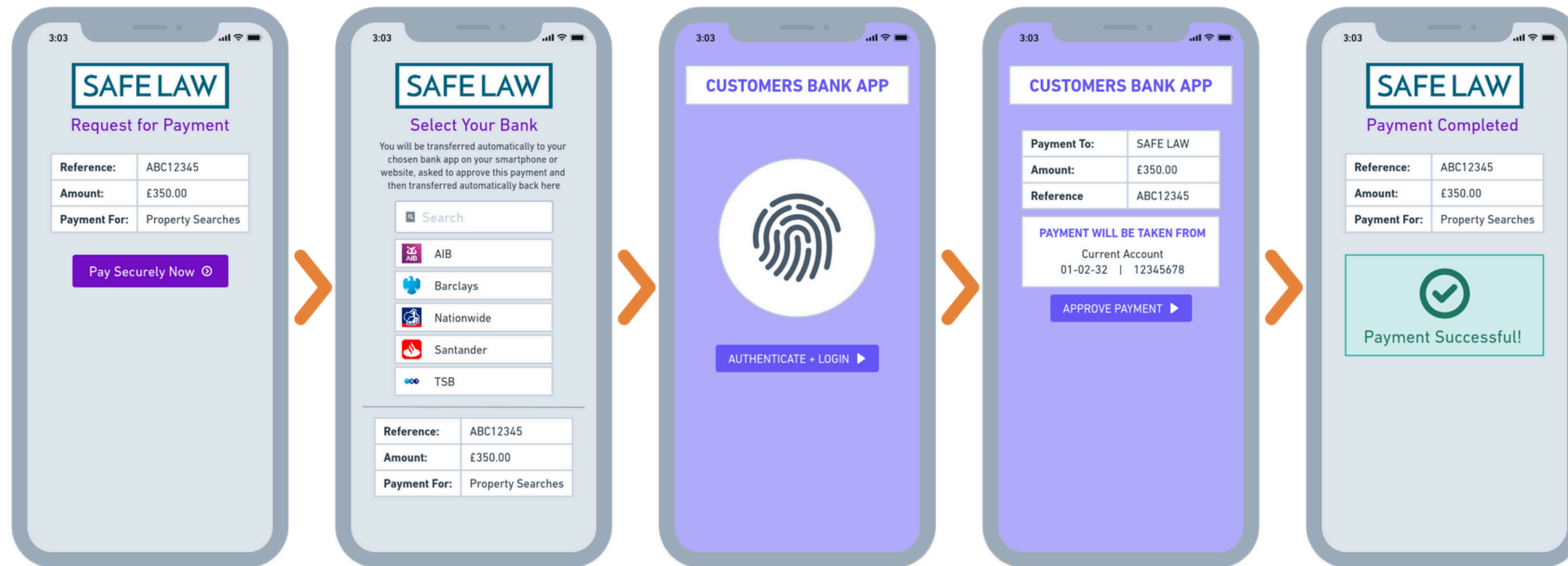


"Consider using a tool such as 'Safe Capital' to verify bank details before any funds are exchanged."

The Law Society Cyber Security Toolkit - Verifying bank details checklist (p27)

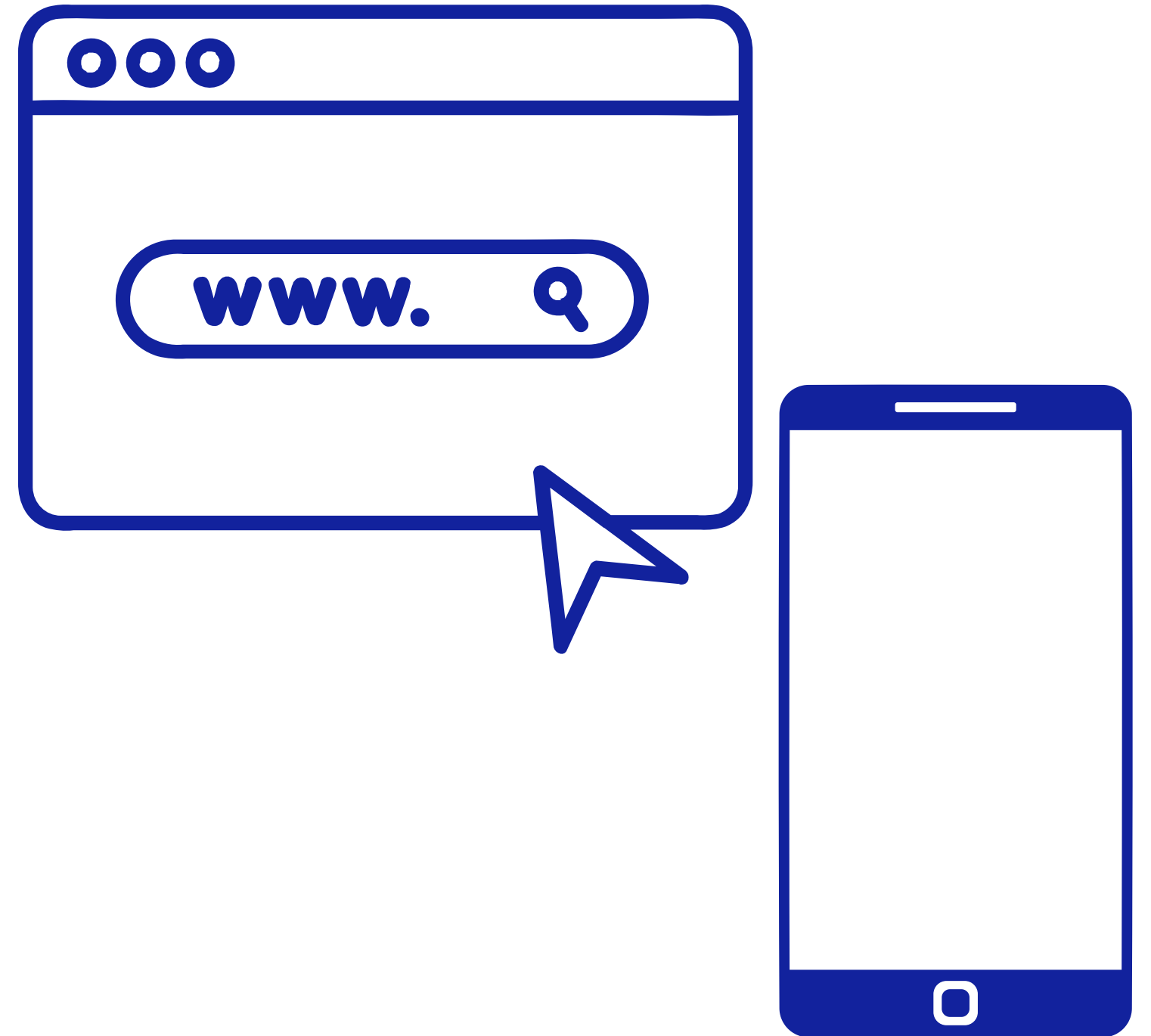
Introducing SafePay

Enable clients to make **secure payments** - **directly** and **instantly** to your **client account**



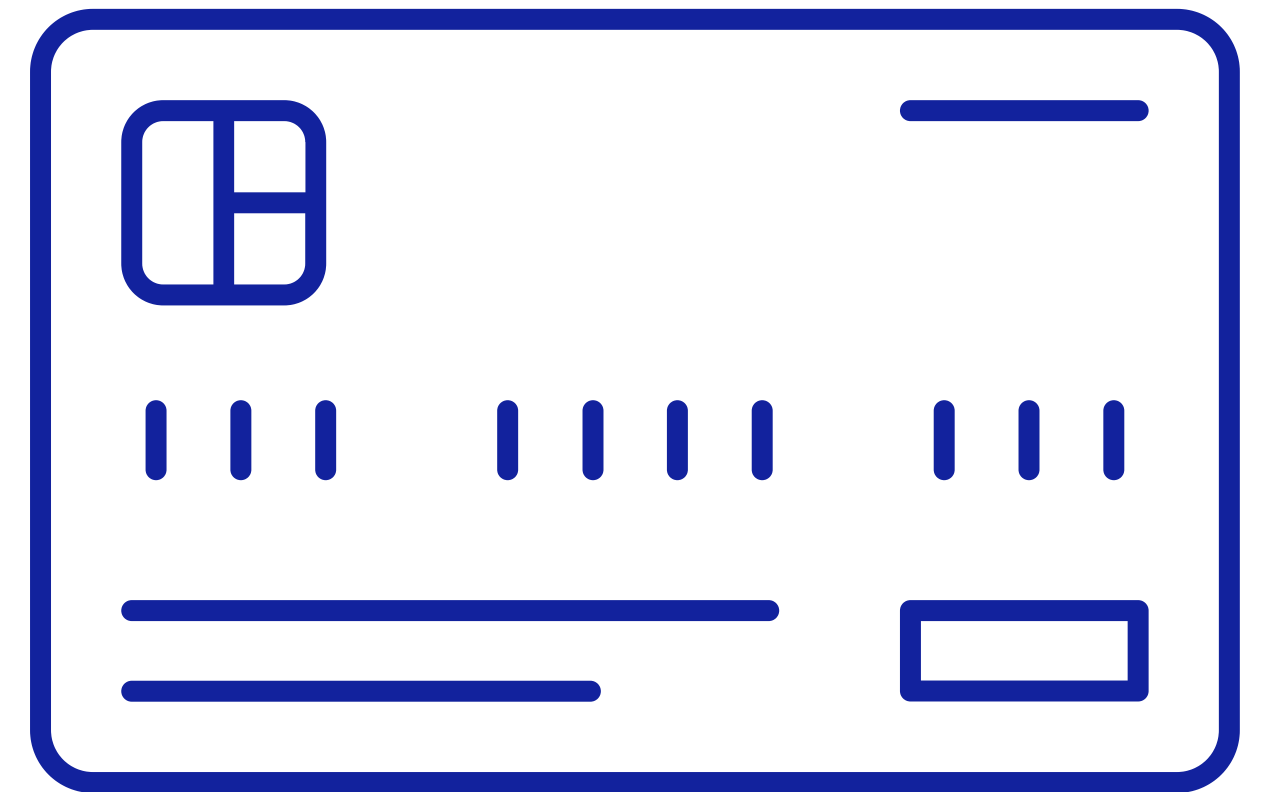
Take payments through your website or app

Our payment service can be linked directly to your website, or you can provide access for your clients through your firms mobile app.



Support for your existing Card Payment solution

We can continue to **support your existing card payment solution** as a backup payment method, and can connect with most major card payment providers including **Worldpay** and **Stripe**.





SafePay - Benefits over Traditional Card Payments

- Funds arrive instantly
- 0% transaction fees on Open Banking payments
- Request larger payments
- Correct case reference and payment amount
- Reduce accounts administration
- Only receive funds you are expecting





Funds Arrive Instantly

Rather than waiting several days for funds to clear through a merchant account, payments completed using SafePay **arrive instantly in your client account.**

SafePay gives you the confidence the funds are available and enables you to confirm receipt of funds to your clients straight away.

0% Transaction Fees

Unlike many payment solutions, SafePay **does not charge a % transaction fee** on the payment amount, which can save your firm money on your existing card payment solution.

Example Payment Processing Fees for 50 cases when billing £900 per case

	STRIPE	PAYPAL	WORLDPAY (PAYG)	SAFEPAY
% Transaction Fee Rate	1.5%	1.2%	2.75%	ZERO
Per Transaction Fee	20p	30p	20p	ZERO
Total Fees on £900	£13.70	£11.10	£24.95	£4.98*
Total Fees on 50 Cases	£685	£555	£1,247.50	£249

* equivalent per case fee calculated based on volume of 50 cases. Prices correct at June 2023.

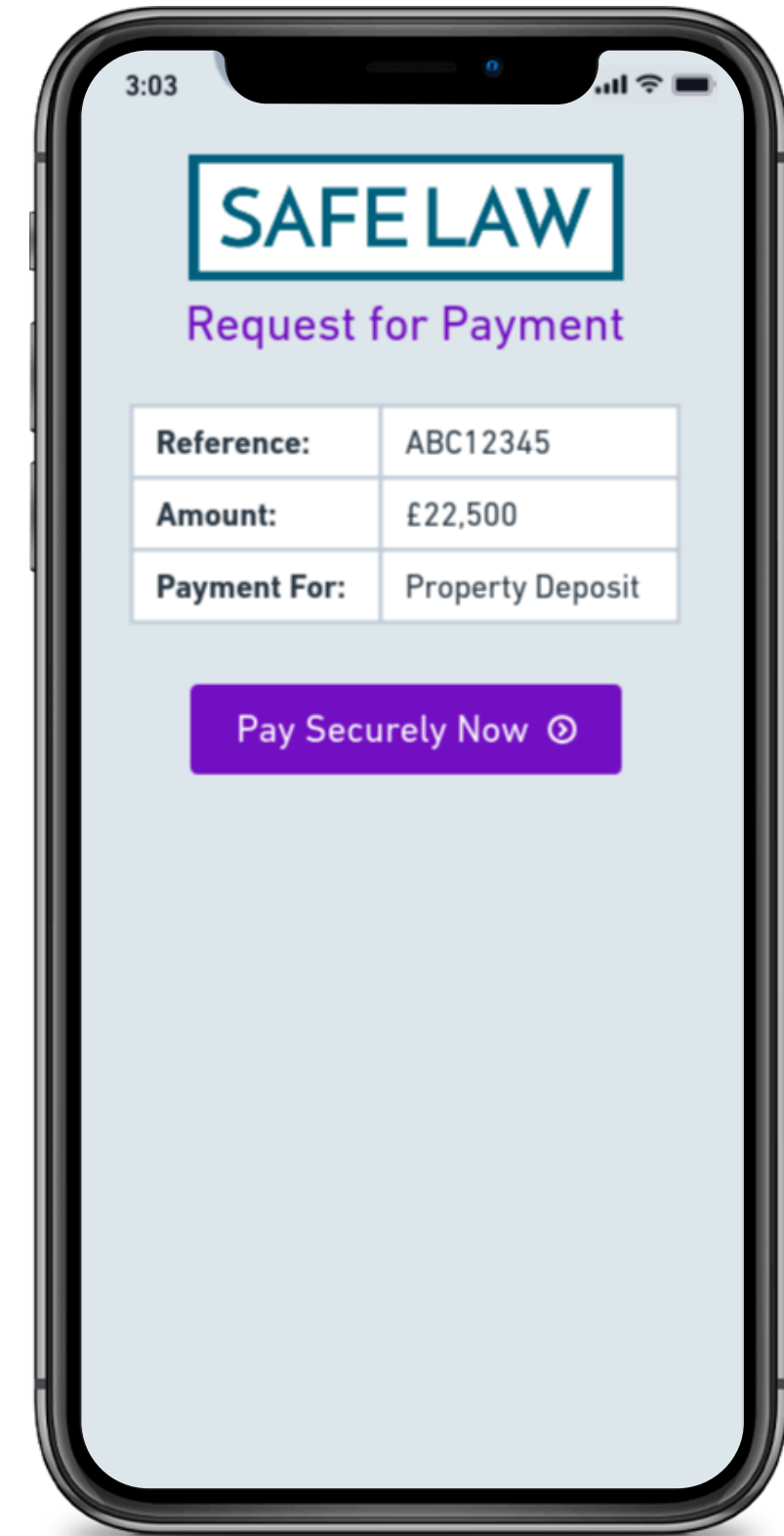


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Request Larger Payments

SafePay can support much **larger payment amounts** than firms are usually able to accept through traditional card payments. Payment limits will vary depending on the limits set by your client's bank, though most major high street banks support payments of £20,000-£25,000 provided a smaller payment on account has been taken initially.

Because there are **no transaction fees**, your firm isn't impacted by large fees if it wishes to take larger payments.



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Want to see how much you could save?

Use our free **card fees calculator** to estimate how much your firm could save on card transaction fees each month by using **SafePay**:

<https://www.safecapital.co.uk/costs-calculator>





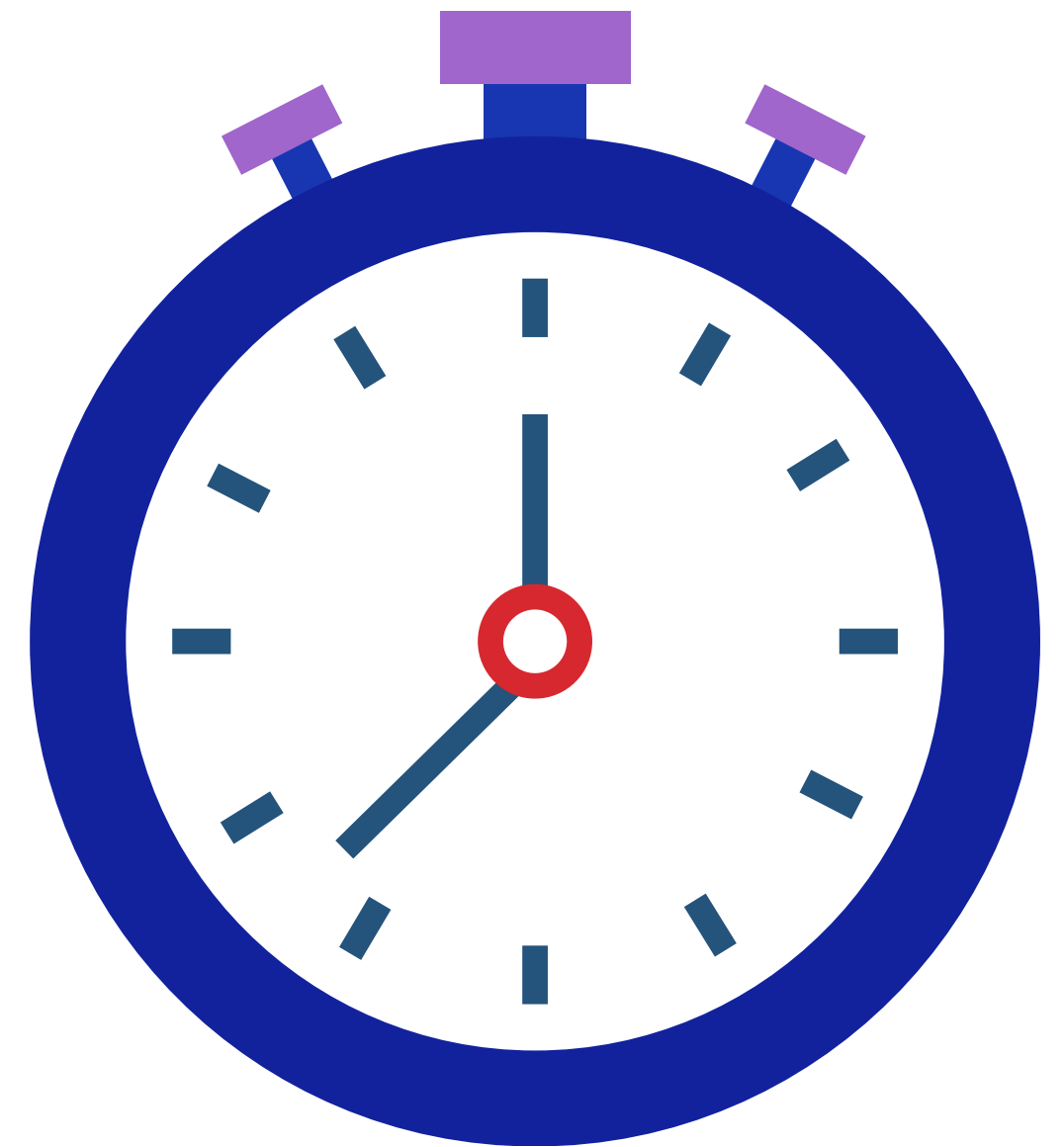
Correct Case Reference and Payment Amount

When a SafePay payment is completed by your client, they cannot send you more money than you have requested, and when the payment reaches your client account the **correct case reference number** will be shown.

Reduce Accounts Administration

Correct case reference numbers mean that your accounts team will spend **less time reconciling payments** - no more time wasted allocating payments with ambiguous or missing reference numbers.

Payment requests are sent to your client directly and they can make the payment themselves, **removing unnecessary admin** for your accounts team if they currently take card payments manually over the phone.

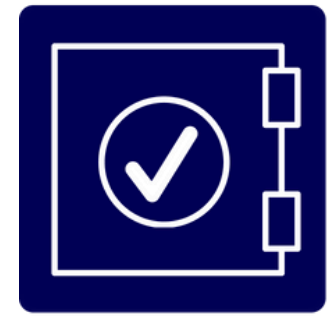


Only receive funds you are expecting



Funds can only be sent to you through SafePay **if you have requested them**. This prevents potential money laundering attempts by criminals transferring funds to you and then asking for them back (thereby cleaning the money).

In addition, because your bank details are not shared outside of our platform, it makes it **harder for clients to share your bank details** with others (for example a parent gifting funds as a property deposit tries to send them to you directly).



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FIND OUT MORE

To find out more, get in touch or
arrange a demo visit us at:

www.safecapital.co.uk

