How to Use the Safe Move Scheme

A Guide for Firms

Created February 2016. Version 1.6

Contents

Introduction & Security Advice

Introduction:

As the Firm's Senior Responsible Officer you have overall control over all functions of the Safe Move Scheme (SMS) and their availability to users in your Firm. This guide will help you get the most from your SMS membership.

Security Advice:

The SMS is a secure portal and it is **ESSENTIAL** that all Users (Firms and clients) ensure that they are interacting with the genuine SMS website (as they would with their online banking). The safest way to access SMS is to provide the link (https://www.safemovescheme.co.uk/) on your Firm's website and associating it with the SMS membership logo. Once this is setup, selecting this logo will redirect the user to the SMS website.

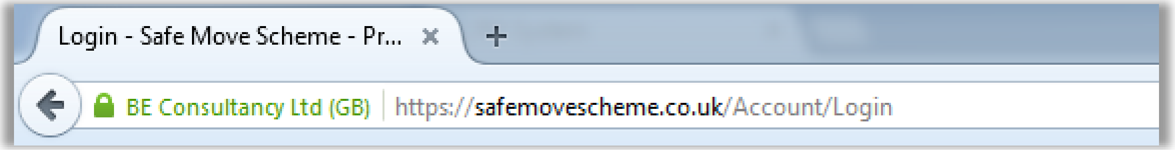
Never follow a link to a login page and always ensure the login page displays according to the screen shots below.

Chrome (v.46.0.2490.80) -

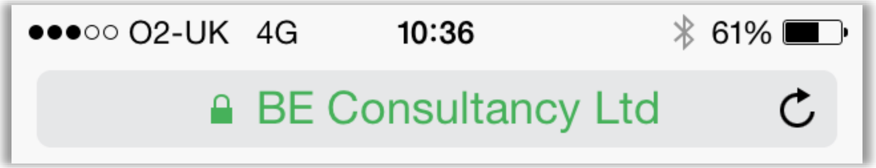
Internet Explorer (v.11) -

Security Advice (cont.)

Firefox (v.41.0.1) –



iPhone/iPad (iOS 9) -



Mac OSX Safari (v9.0) -

Please inform your clients that it is essential that they login to the correct URL (i.e. website address) and to **ALWAYS** check that the URL window contains the green padlock and 'BE Consultancy Ltd' text which matches the appropriate image above.

Types of User:

Senior Responsible Officer (SRO) – This user is required and unique so each Firm must have one SRO who has overall responsibility for managing the Firm's use of, and adhering to the terms and conditions of, the SMS. The SRO MUST be either an **approved manager** or the **sole practitioner** as listed on the regulator's website. This user has the following authority:

1. Accepts T&Cs on behalf of the Firm
2. Maintains the Firm's membership to the SMS
3. Manages the Firm's users
4. Manages the Firm's Registered Bank Accounts on the SMS
5. Order, Pay and Use products

Organisation Administrator - Able to carry out elevated administrative functions within the system. This user must be an **approved manager** as listed on the regulator's website and has the following authority:

1. Manages the Firm's users
2. Manages the Firm's Registered Bank Accounts on the SMS

If you would also like this user to Order, Pay and Use Products, you must also assign them the Organisation employee role.

Organisation Employee – Only able to order and use products via the SMS system. All users are set up as an Organisation Employee by default. These users will only be able to:

1. Order, Pay and Use products

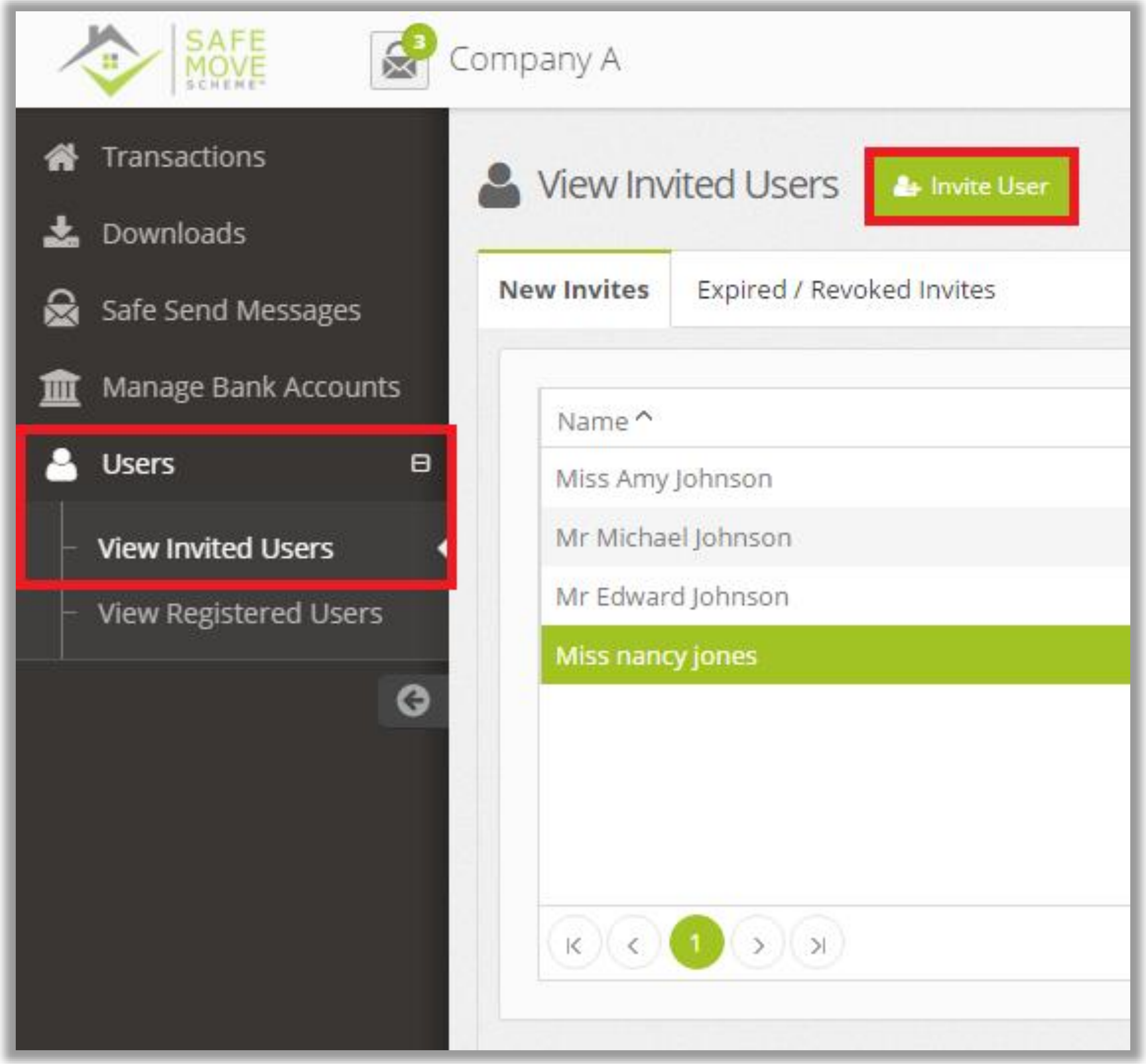
Inviting Users

In order for your staff members to log into the SMS, individual user accounts will need to be created for the users.

The management of these details are only available to the Firms SRO and Organisation Administrators

1. Select *'Users'* > ' *View Invited Users'* from the left hand side menu, this will bring up the ***View Invited Users*** screen:

2. Select *'Invite User'*

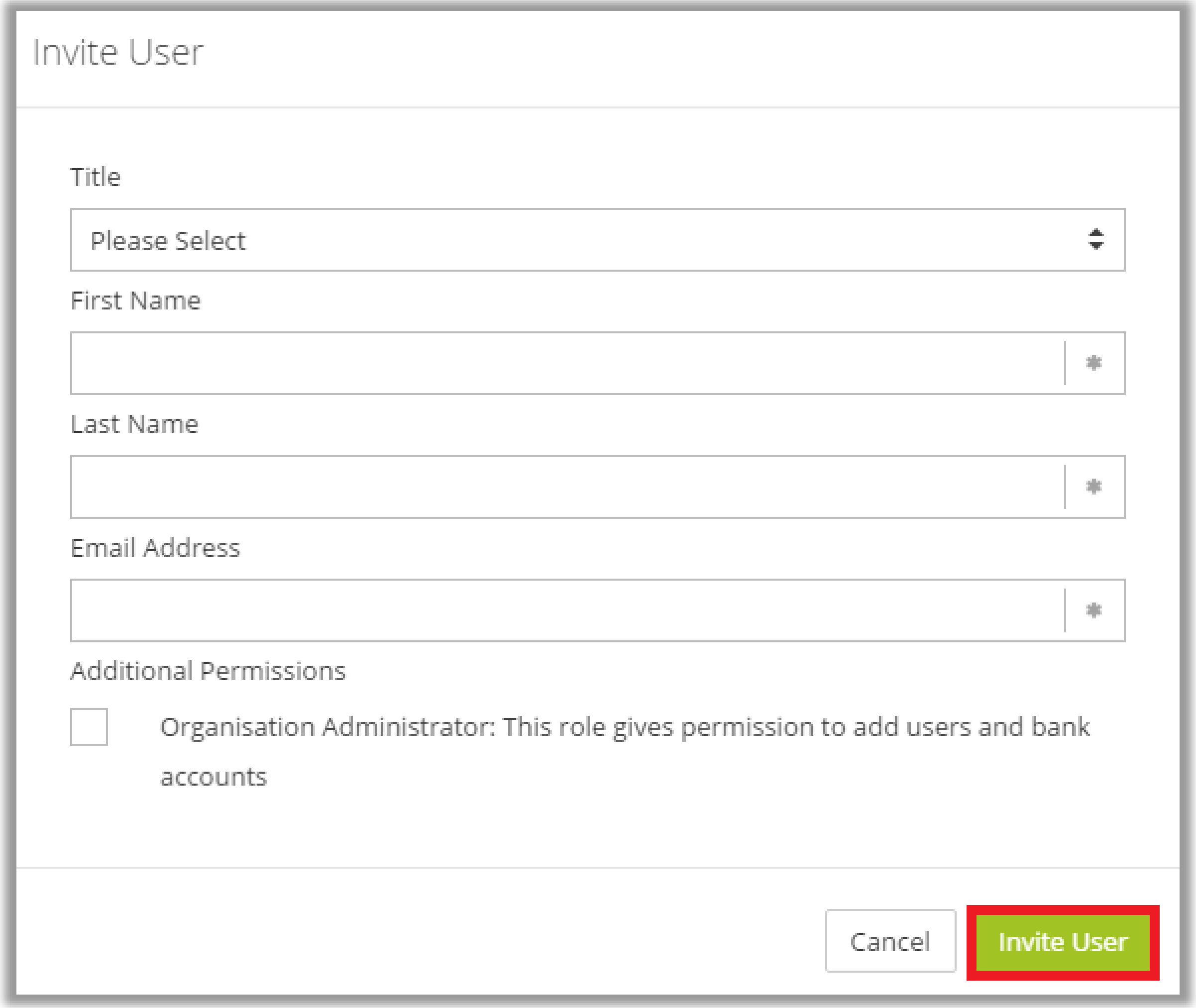


Inviting Users (cont.)

3. This pop up (right) will appear for you to complete

4. Ensure your employee is able to access the email address entered

5. All new users will have the permissions of an Organisation Employee by default. Selecting the Organisation Administrator permission, will grant this user elevated privileges.
6. Select *'Invite User'*

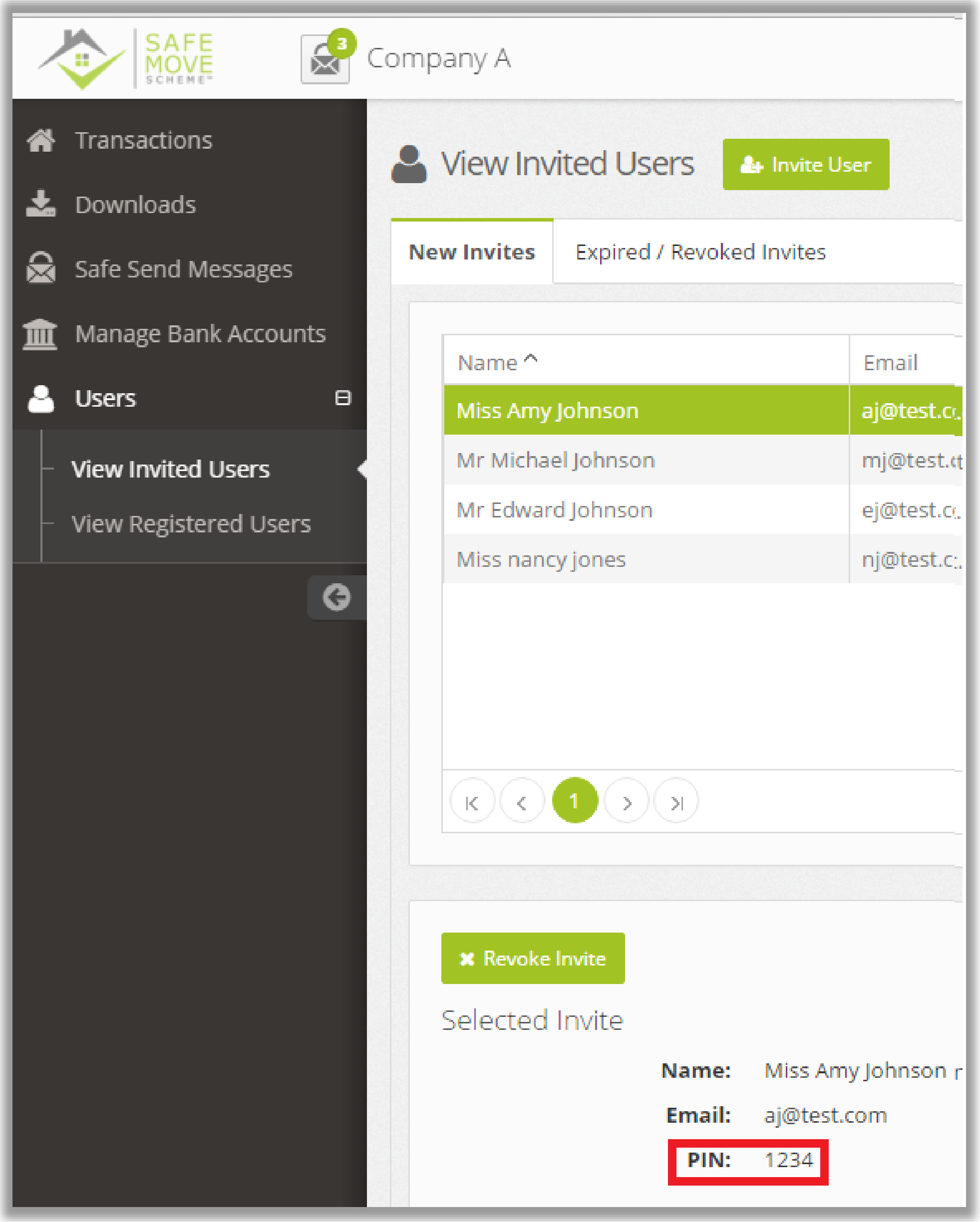


Inviting Users (cont.)

7. Doing so will create a new entry in the ***New Invites*** tab, a PIN will be generated within details of the ***Selected Invite*** section

8. Now inform the invited user to browse to the Safe Move Scheme website and create their account, they will be prompted for their PIN before being able to complete this process[1]

9. Once they have created their account and logged in they will appear in the ***Registered Users*** screen.



[1]Details of this process can be found in the 'How to Use the Safe Move Scheme', located in the Downloads page of the Safe Move Scheme.

Step 1: User Receives Their PIN Number

All users will need a PIN number in order to complete the **Create Account** form, from the Safe Move Scheme website.

If you are the Firms **SRO**, you will be receiving this PIN number from the **Safe Move Scheme**.

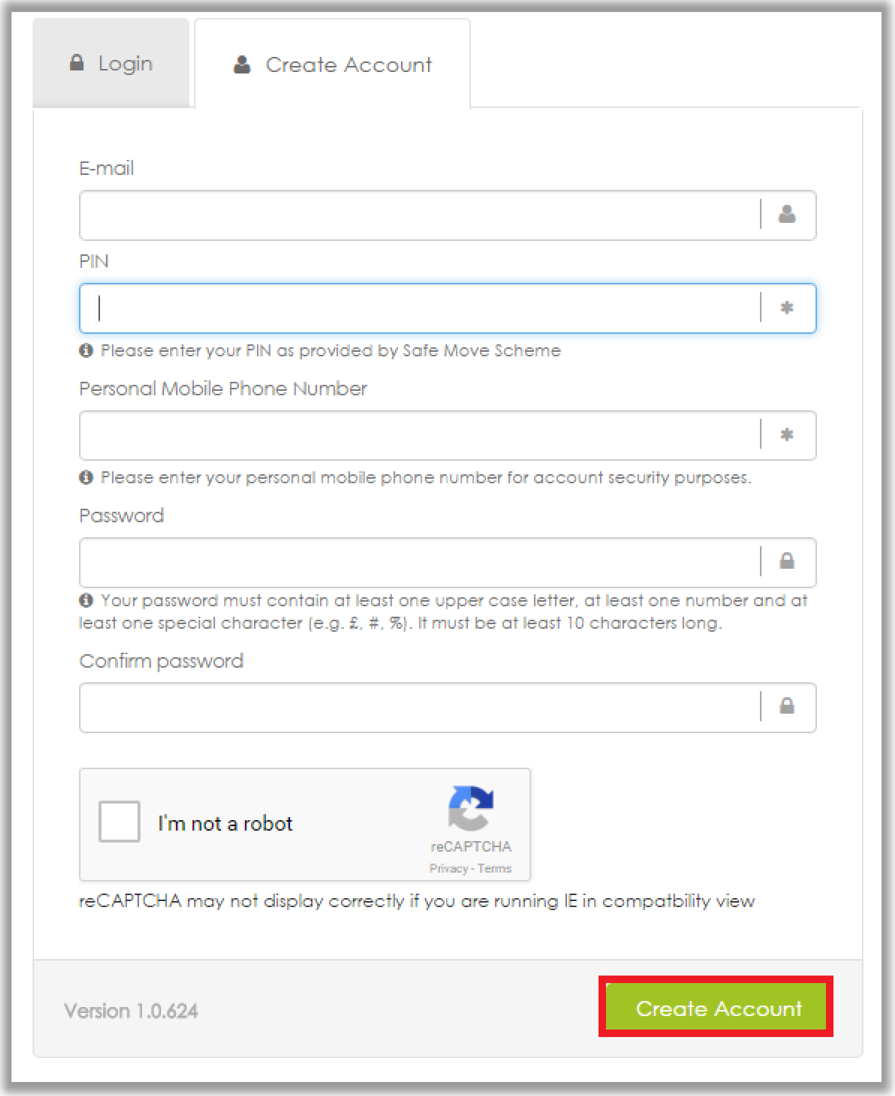
If you have been **invited** to the Safe Move Scheme by a **colleague**, you will be receiving this PIN number **internally** from the member of staff.

Creating a New Account (cont.)

Step 2: Users Create Their Account Details

Once a PIN number has been provided to you, you will be able to complete the Create Account form, see right (Located on the Safe Move Scheme Log In Page).

Once the account has been successfully created you will be log in and access your authorised features.



If you are the Firms SRO you have to carry out two additional steps in order to create your account.

Step 3: Accepting Terms and Conditions

As the Firms SRO you will need to accept the Safe Move Scheme's terms and conditions in order to continue with the create account process.

You are able download a copy of the Terms and Conditions by selecting the option 'Save as PDF'.

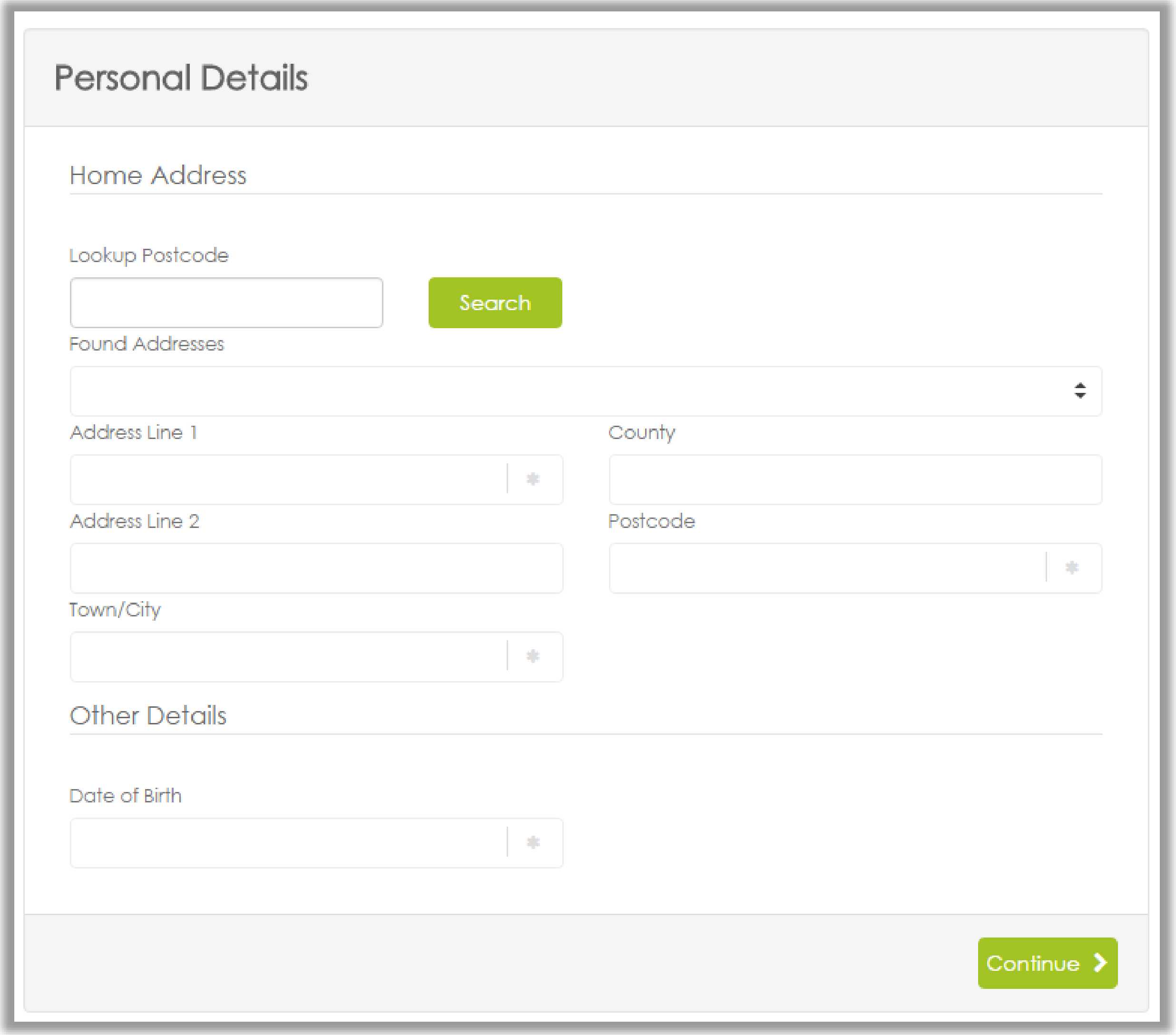
Once you are happy to accept, ensure you confirm this by selecting the tick box at the bottom of the scrolling page.

Step 4: Personal Details

As the Firms SRO, you will need to enter your Home Address details in order to complete the account creation process, this will assist the Safe Move Scheme to verify your identity.

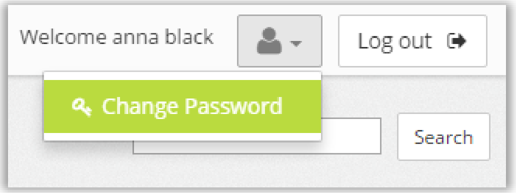
Once the account has been successfully created you will be logged in and be able to access your authorised features.

For further details refer to the **‘Quick Start Guide’** and **‘How to Use the Safe Move Scheme’** document within the ***Downloads*** section of the Safe Move Scheme.

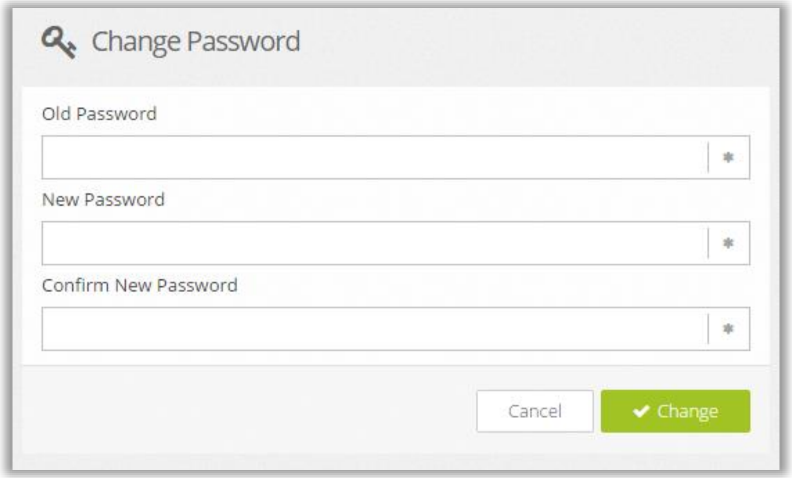


Change Password

Once you are logged into the SMS, you are able to change your password. All users will be able to change their own passwords. This option is located on the main tool bar and is located under the profile menu

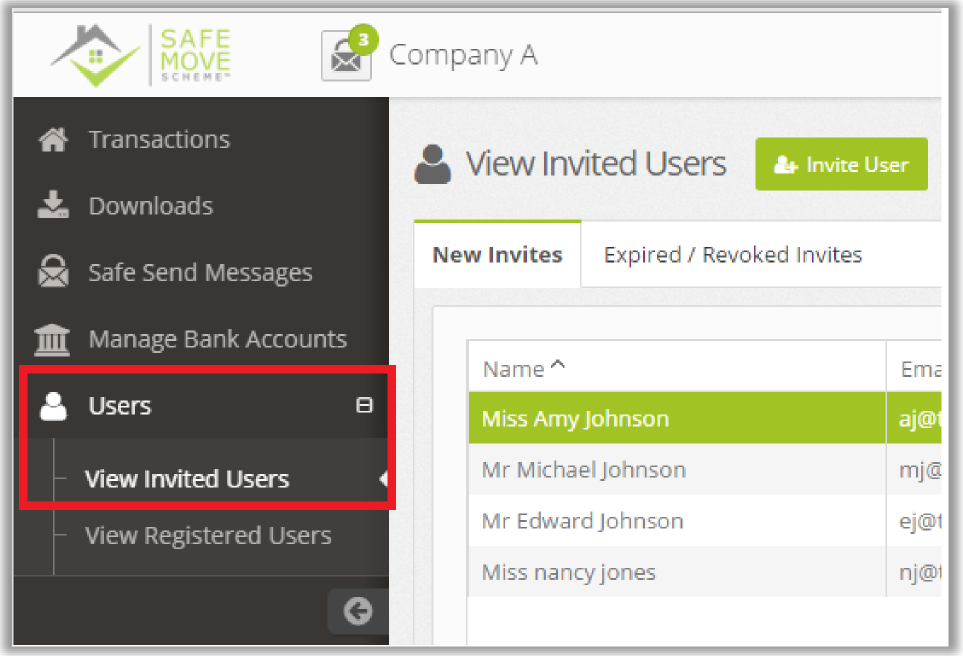


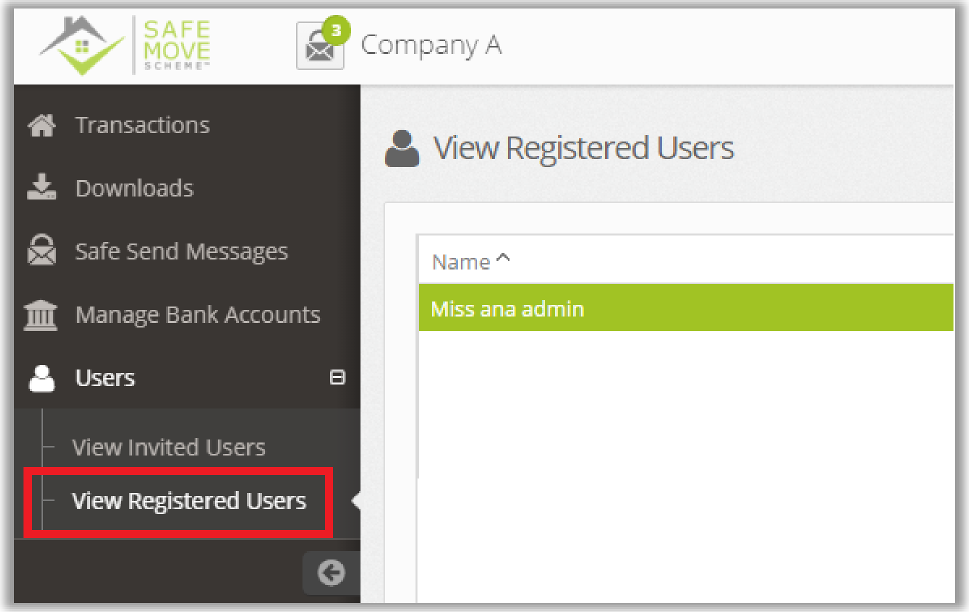
To change your password, complete the form and select *'Change'*.



You will be notified by the system to inform you the password has been changed successfully.

When an invited User logs in for the first time they will go from the SRO and Organisation Administrator's ***View Invited Users*** screen (right) to the ***View Registered Users*** screen (below right). This allows the person that issued the invite to monitor progress.

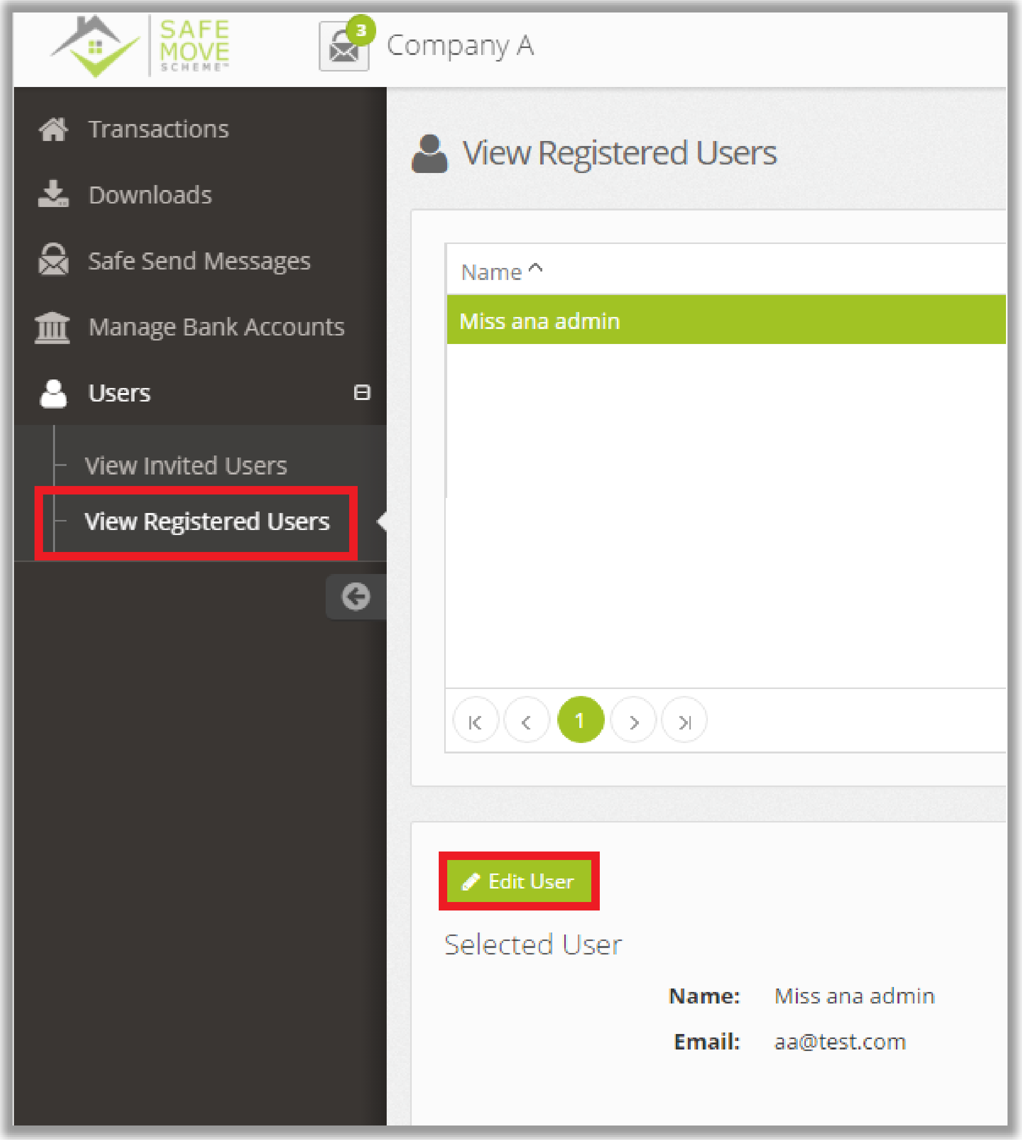




Modifying Users

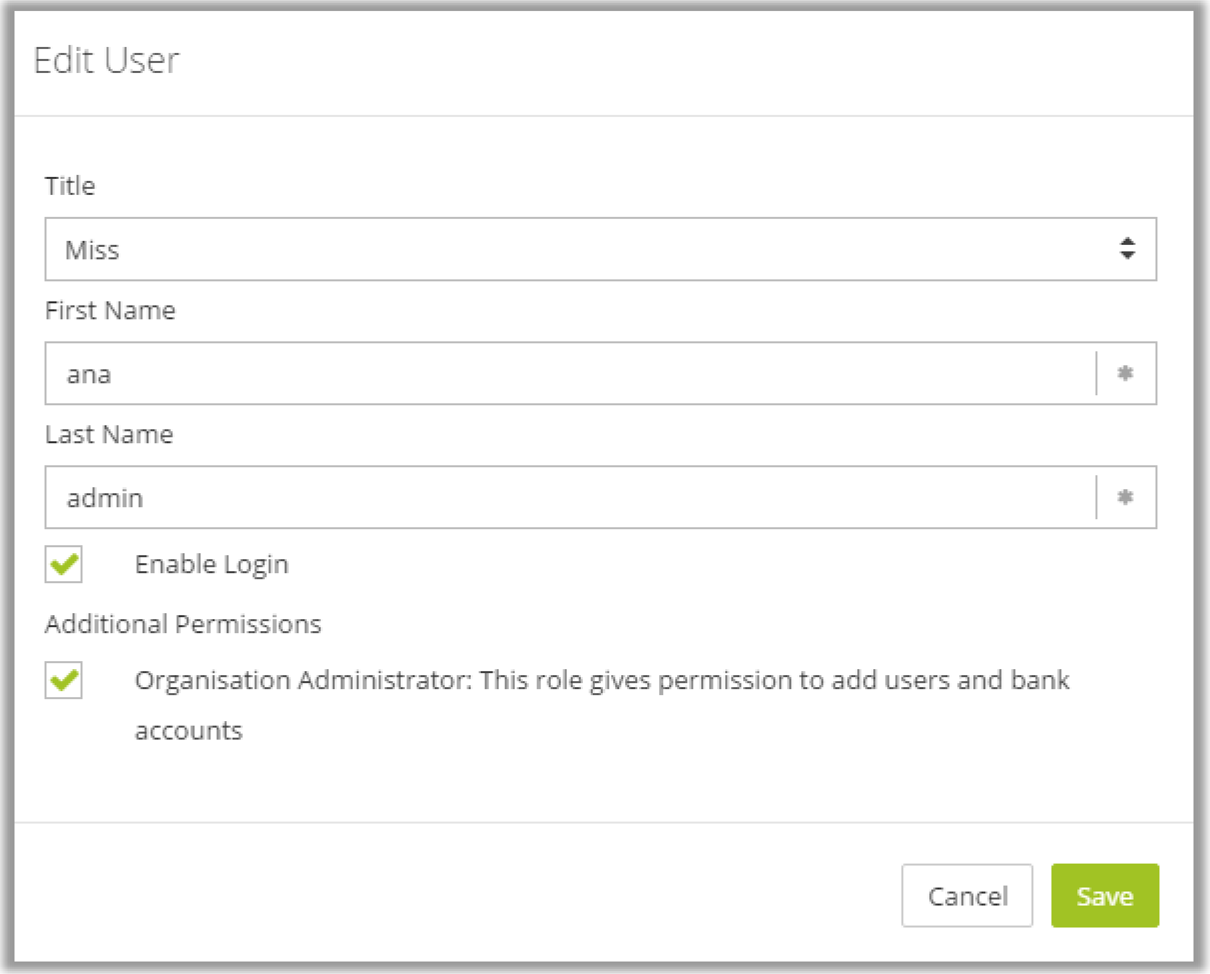
1. Select *'View Registered Users'*, this will bring up the ***View Registered Users*** screen (right). Highlight the relevant record from the grid to bring up their details

2. Select *'Edit User'* to view the ***Edit User*** screen

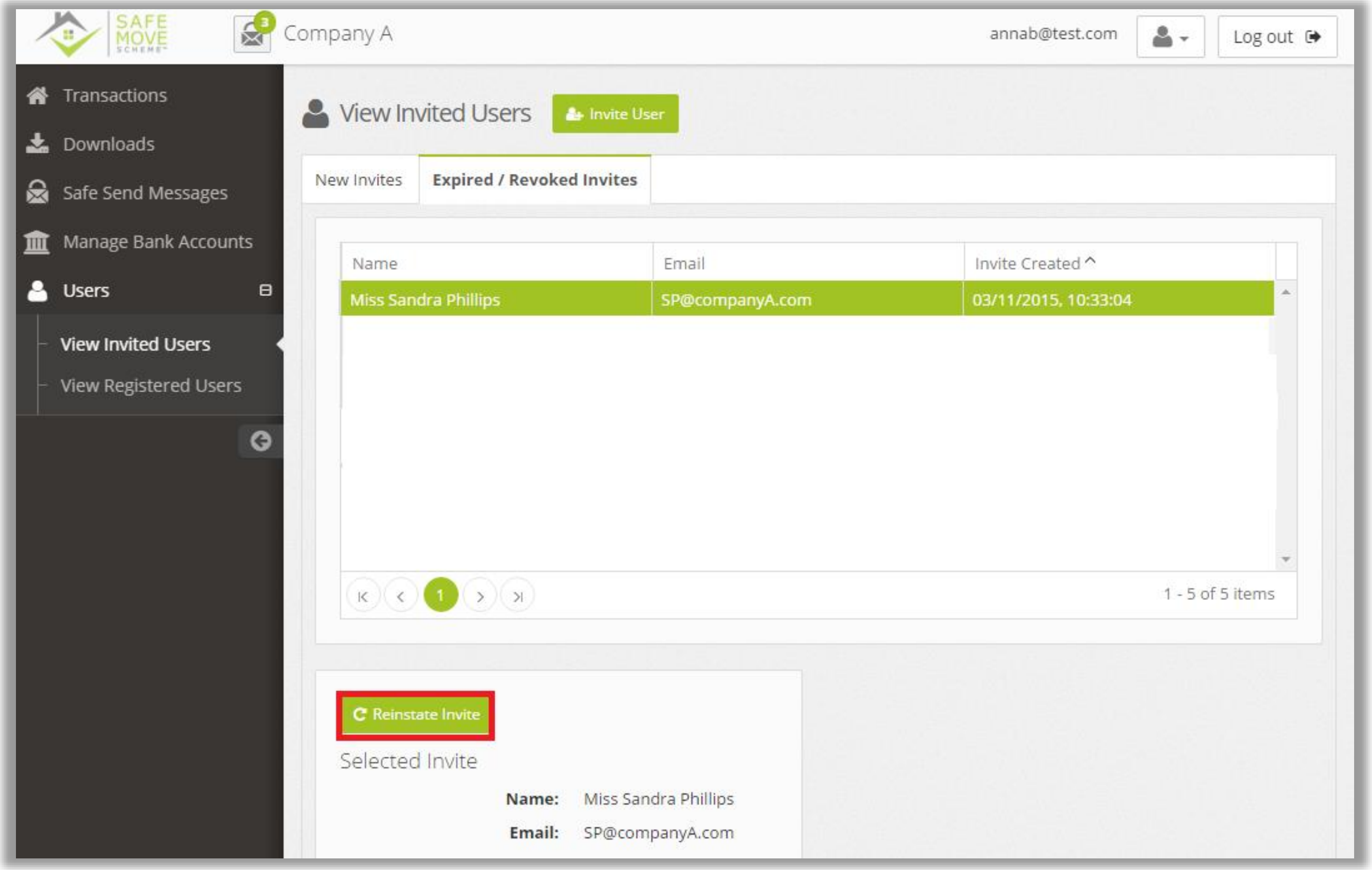


User Management (cont.)

3. On the **Edit User** screen you can amend the User detail fields as necessary
4. If this user is not required to log into the Safe Move Scheme, make sure you deselected **'Enable Login'.**



Expired/Revoked Invites



If you would no longer wish for an invite to be active you may revoke the invite for example, if you have accidently invited a user to the SMS. Users with Expired PIN numbers will also be displayed in this screen To do so, browse to the Users screen and select 'View Invited Users'. Select the concerned invite and select the option 'Revoke Invite'. This user will no longer be able to create their account on the SMS

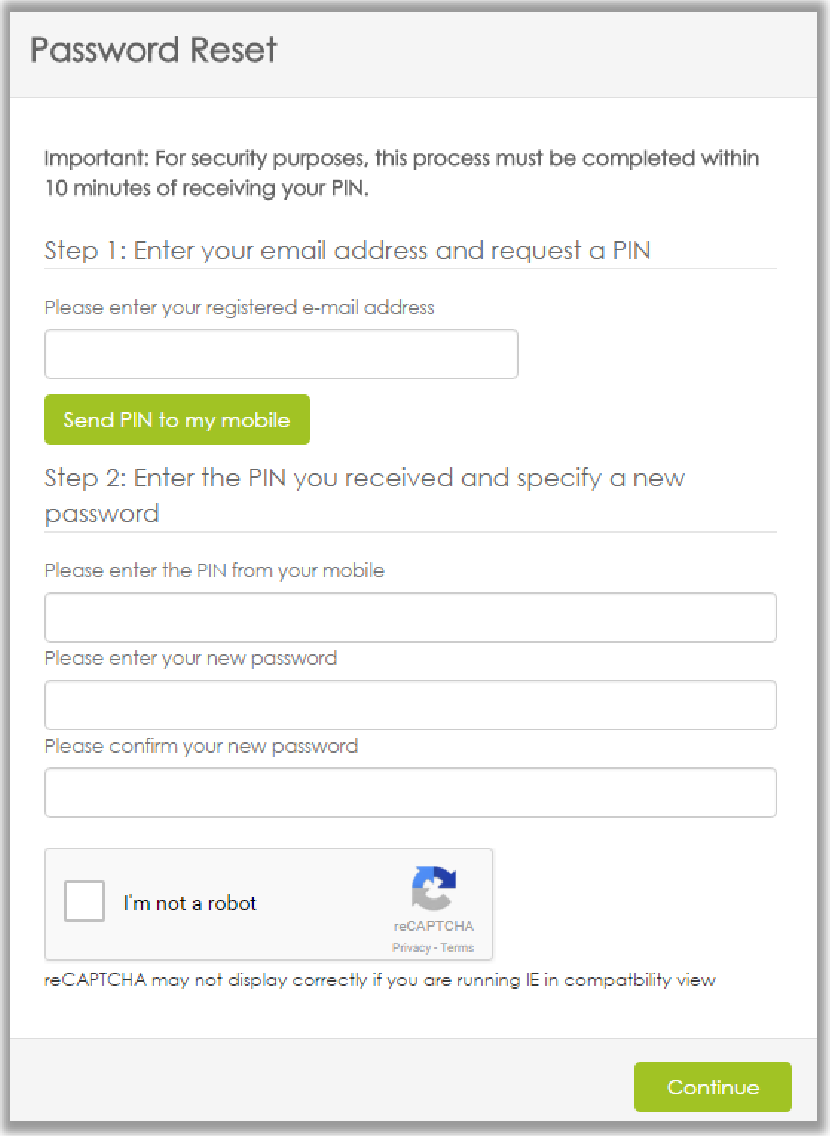
Selecting 'Reinstate Invite' will reactivate this account and a new PIN number will be generated. The same process will need to be followed in order to reactivate an Expired invite.

Forgotten Password

1. If you or a user has forgotten their password, the password reset process will need to be carried out

2. To initiate this process, browse to the Safe Move Scheme Log In screen and select ‘Forgotten Password’

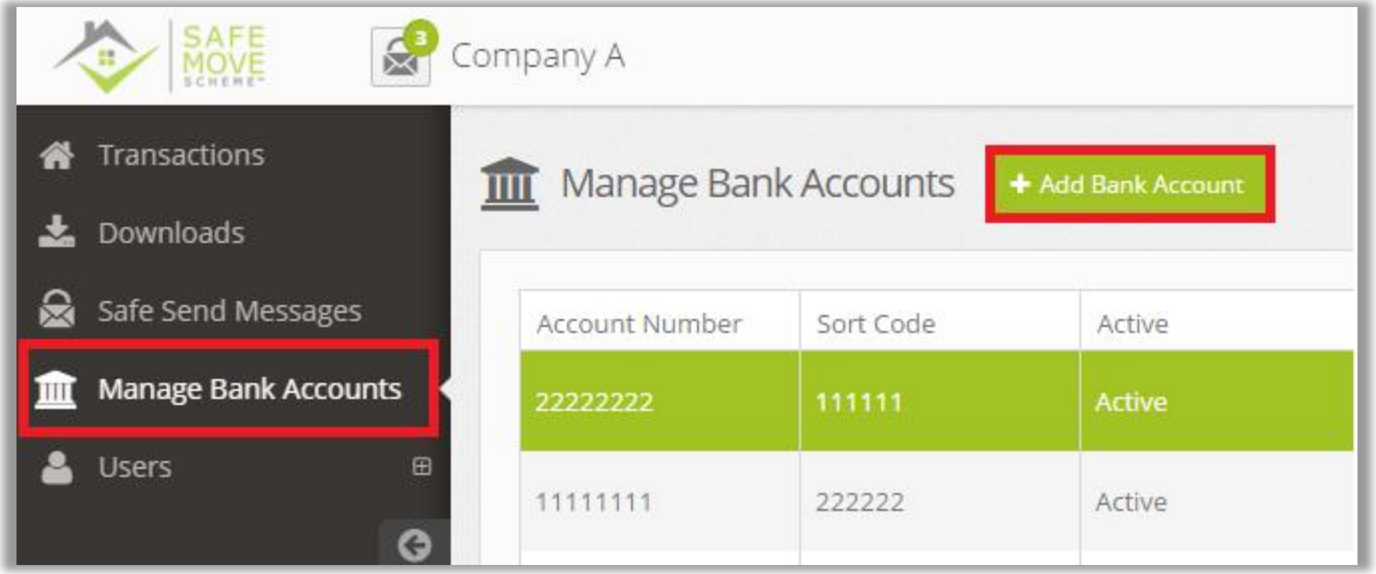
3. Enter your registered email address and select ‘Send Verification message to my mobile’. The system will then send a verification code to the mobile number which was entered upon account creation



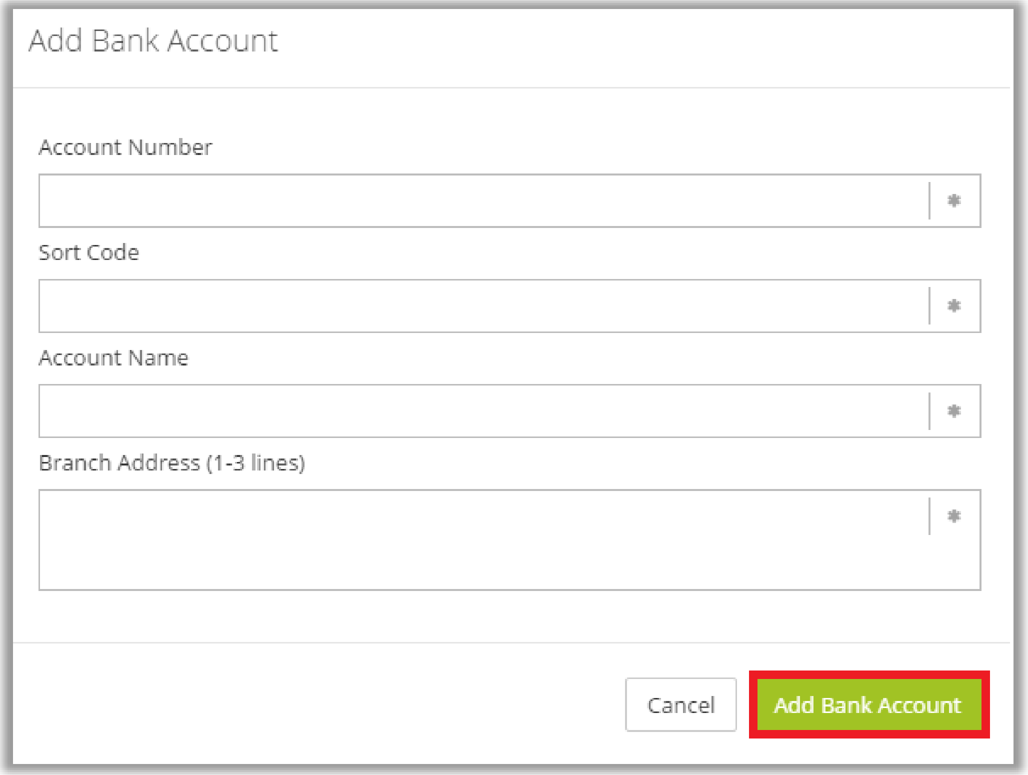
Your Firm must have a Safe Move Scheme validated bank account before the system will allow your Firm to order any products for your client.

The management of these details are only available to the Firms SRO and organisation administrators.

1. Select '*Manage Bank Accounts'* from the left hand side menu, this will bring up the below screen:



2. Select '*Add Bank Account*'. The following pop up will appear for you to complete



3. Enter in the **Account Number**, **Sort Code, Account Name & Branch Address** for your Firm's client account.

4. Select '*Add Bank Account*' to submit these details for validation.

5. You will receive a notification from the Safe Move Scheme once the bank account details have been validated.

Bank Account Management (cont.)

Bank Account Statuses

- **Pending Validation** – all newly submitted bank account details to the Safe Move Scheme will be marked with this status
- **Safe** – this status indicates the bank account is available for use
- **Mark as Fraud Suspicious** – if a user within your Firm suspects fraudulent activity is occurring on a particular bank account, they can mark it as fraud suspicious. The firm's SRO will be notified of this change, they can either 'Confirm Potential Fraud' or mark the account as Safe[2]
- **Confirm Potential Fraud** - the Firms SRO is able to confirm a bank account is fraudulent, these account details cannot be re-used

If your Firm no longer requires a particular bank account, your Firm's SRO or Organisation Administrator can 'Deactivate' the account. Should the bank account be required in the future, your firm's SRO or Organisation Administrator can 'Activate' the account once again.

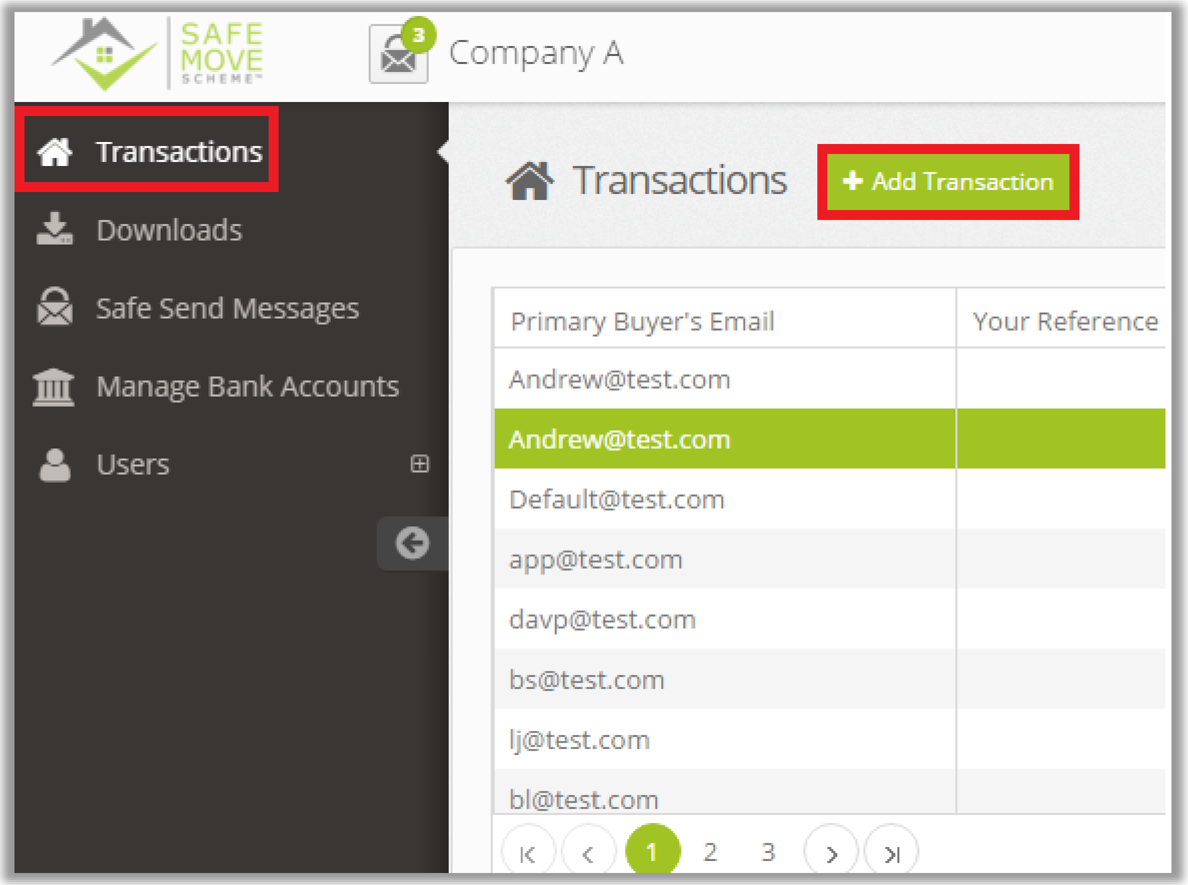
[2] If a client was to enter these bank account details into Safe Buyer, the system will return a 'No Match' for further details refer to the Safe Buyer Product factsheet.

Adding Transactions

Follow the below process in order to add your Buyer's transaction into the Safe Move Scheme, in doing so you will also be offering the 'Safe Buyer' product to the client.

1. Select *'Transactions'* from the left hand side menu, this will bring up the following screen:

2. Select *'Add Transactionr'*

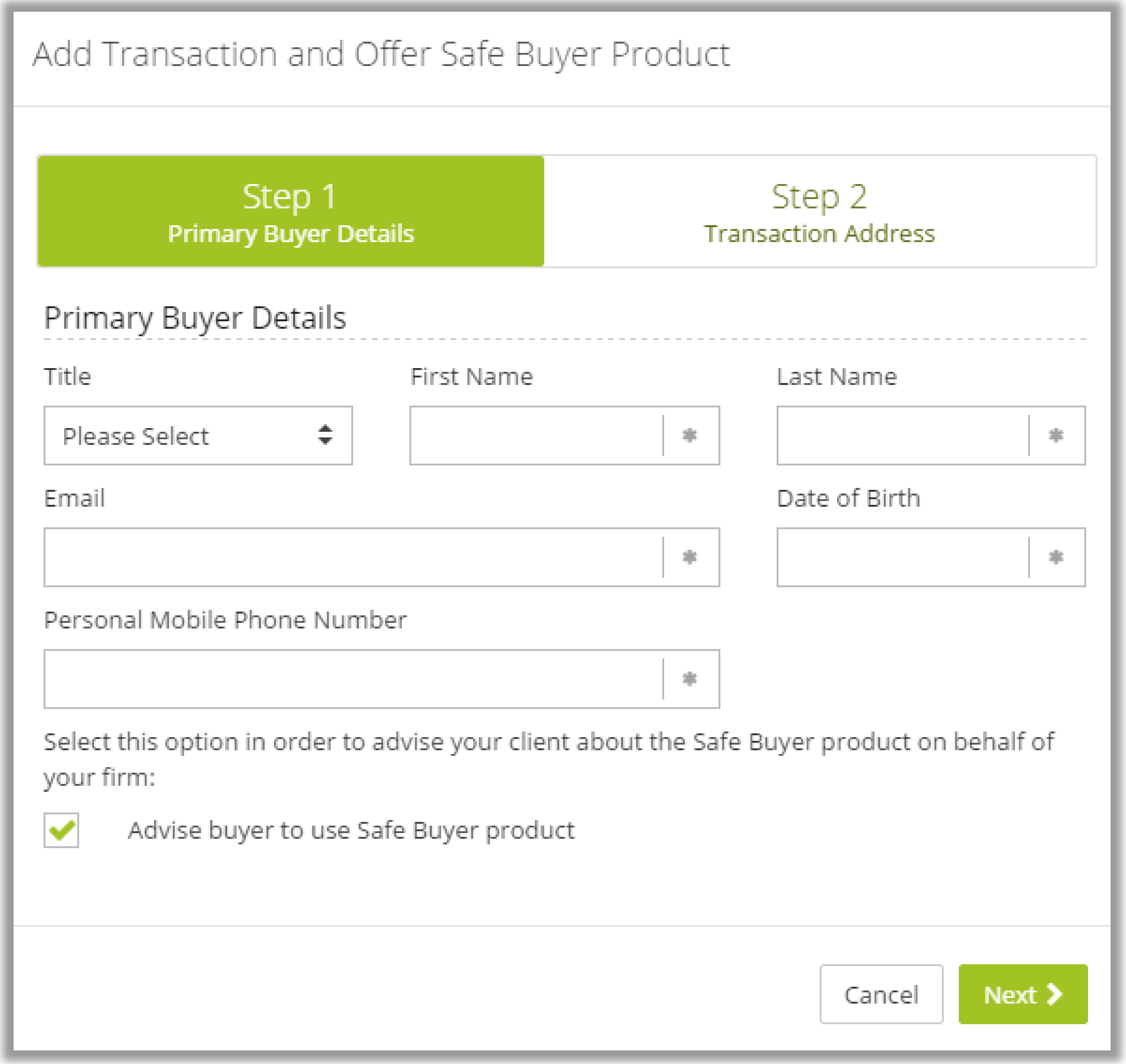


3. This screen (right) will appear for you to fill in

4. Fields which have an * are mandatory and must be filled in

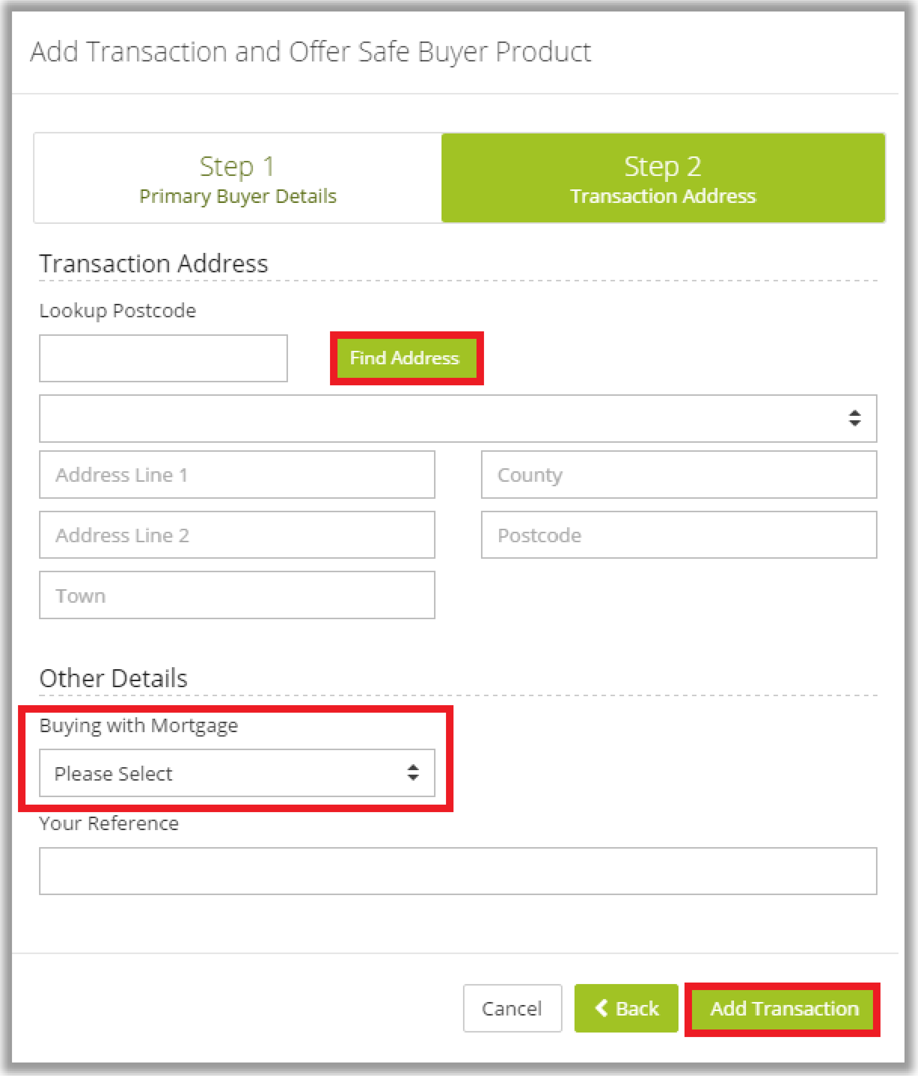
5. By default the option 'Advise Buyer to Use Safe Buyer Product' is selected. When this option is selected, the Buyer will be informed that your Firm advised the buyer to use the 'Safe Buyer' product.

6. When you have completed these fields select *'Next'*



7. The *'Transaction Address'* and *'Your Reference'* are not mandatory and you may leave blank if this information is not available

8. It is vital that the transaction address is correct, therefore, enter the postcode and select '*Find Address*', then select the correct address from the drop down. If the address is incorrect select '*Edit Address Details*' to allow you to edit the address. You can select an address and then edit the details if required



9. Select whether the Buyer is purchasing with a Mortgage. If yes, you will need to select the Mortgage Lender and enter the Mortgage Application number.

10. When you select *'Add Transaction'*, the system will add the product to the ***Transactions*** screen and the system will generate a PIN number for new clients and this will be sent to them via text message. They will require this PIN in order to create their account for the SMS[3].

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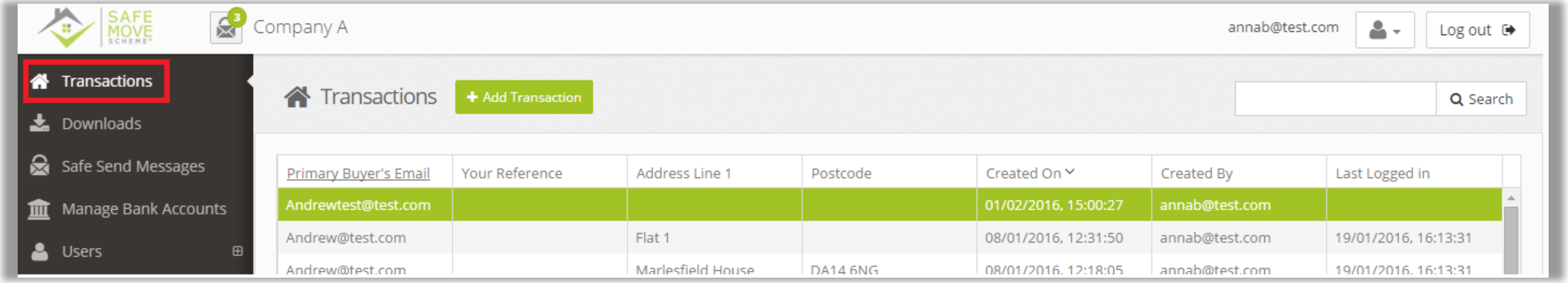
[3] Refer to the Buyer and SMS guide for further details on this process.

Transaction Management:

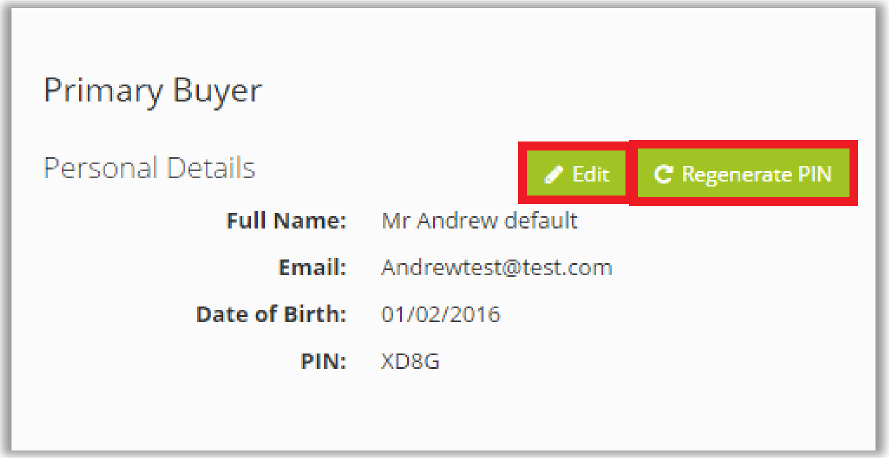
1. Select *'Transactions'* from the left menu and select a transaction.
    - The 'Last Logged in' date column on the right of the screen you can see if the Buyer has completed their login process. This column records the date of the last time they logged into the system.



- The 'Decision' column will show whether the Buyer has purchased or declined to use the Safe Buyer product.
- The 'Safe Buyer No matches' column will show whether the Buyer has received a no match through Safe Buyer and the number of times this has occurred on this transaction.

2. In the bottom half of the screen select *'Regenerate PIN'* to generate a new PIN for the client

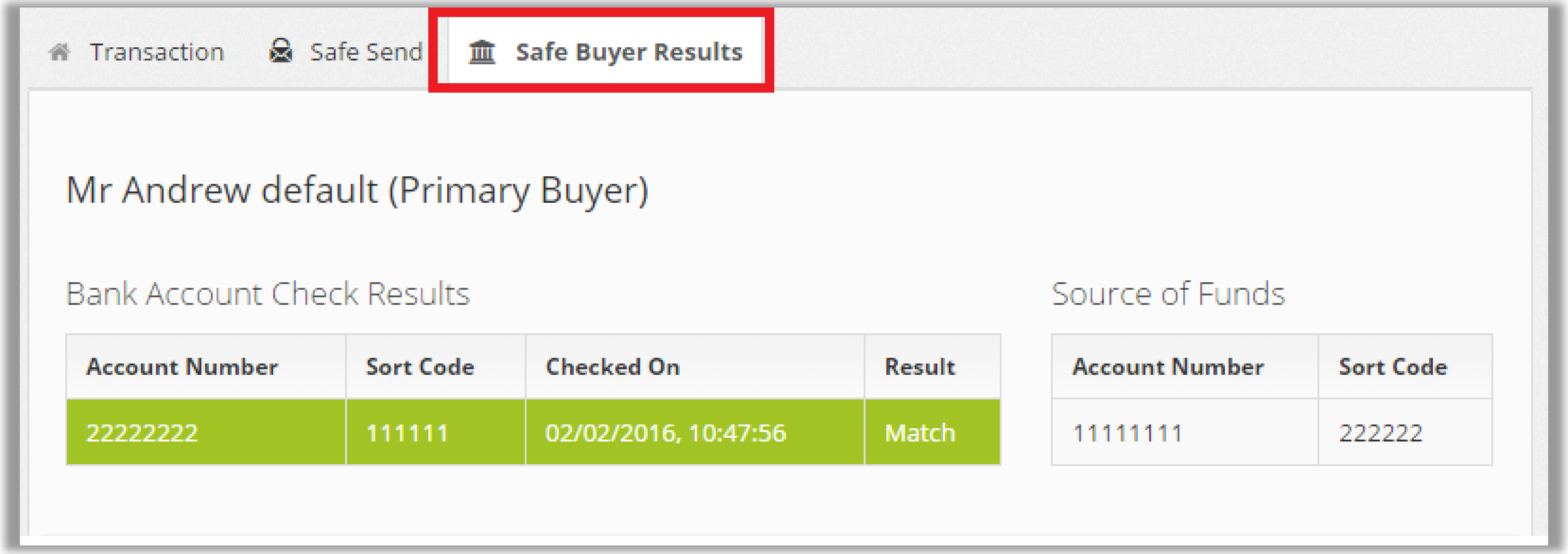
3. To change the email address select *'Edit'*[4] in the lower part of the screen and update the details



[4] **NOTE:** you cannot edit the client details if the client has already logged in. If they cannot login advise them to use the 'Forgotten Password' functionality

Safe Buyer Results

The Safe Buyer Results tab with the transaction details will list the details of any bank account checks which have been performed by any party of the transaction. The results will inform you of whether the check was a *Match* or *No Match*.



How Your Clients Use SMS

Your clients will be able to create their SMS account once their transaction has been added to the Safe Move Scheme and a product has been offered.

When a transaction has been created the PIN number for the Primary Buyer will be automatically generated. Additional Buyers and Giftors can also be added to the transaction, see the section on Regenerating PIN numbers & Managing Transactions for further details. If you have entered the client's **mobile number**, the system will automatically send the user with their PIN number via **text message**.

Any new clients will need to be provided with a PIN from the conveyancing Firm to proceed with the **Create Accounts** form on the Safe Move Scheme website.

For further details on how Buyers interact with the SMS, please refer to the **Buyers and the SMS** guide within the ***Downloads*** page of the SMS.

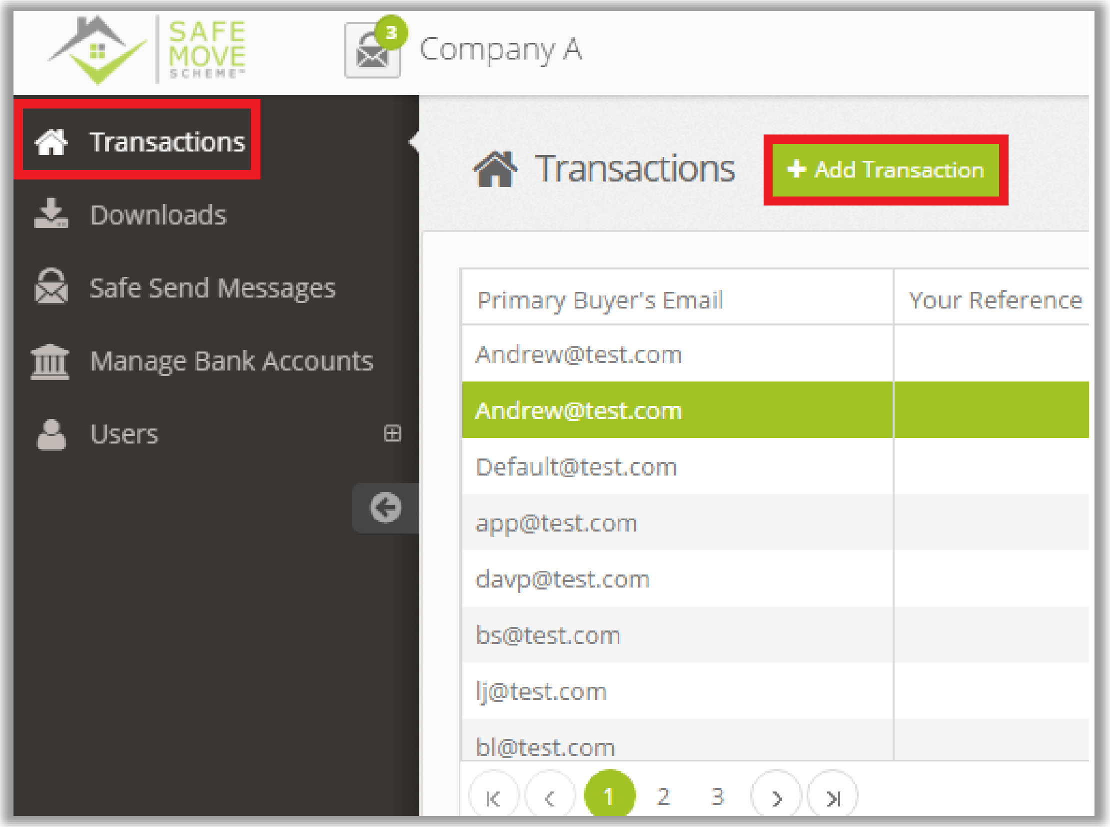
Regenerating PIN Numbers

If your client's PIN number has expired or it is believed the number has been compromised, you will be able to regenerate a new PIN via the SMS.

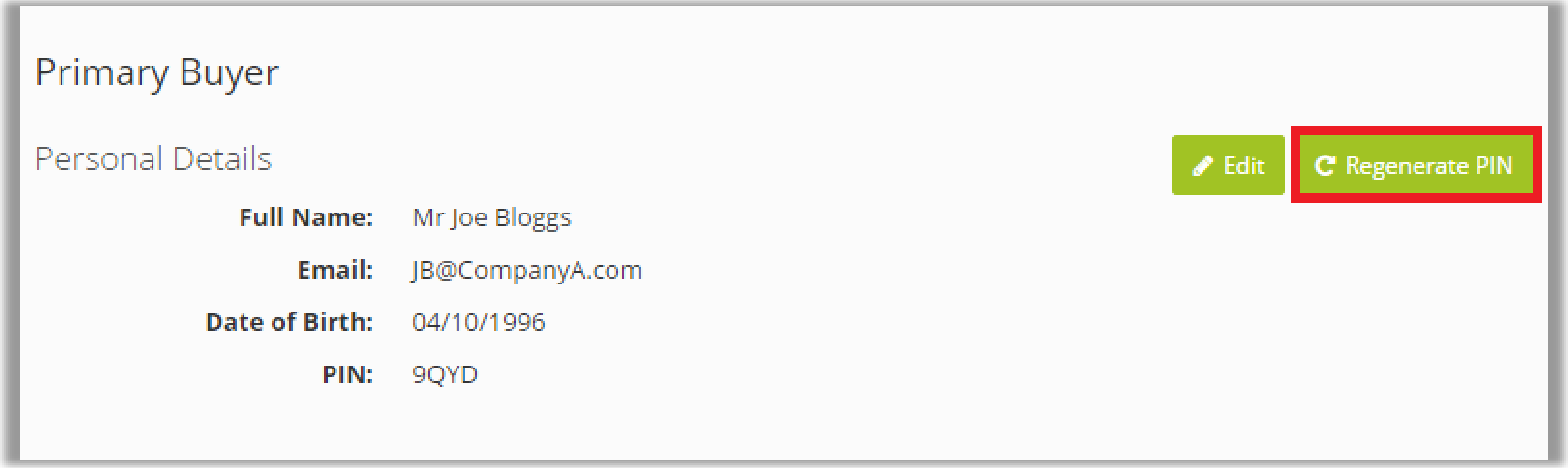
Please note you are only able to regenerate the PIN number for a client if they have not already completed their account set up.

In order to regenerate the client's PIN number, you must locate the correct transaction record.

1. Select '*Transactions*' > locate and select the record corresponding with the concerned client > browse to the personal details of the **Primary Buyer/ Additional Buyers/ Giftors**

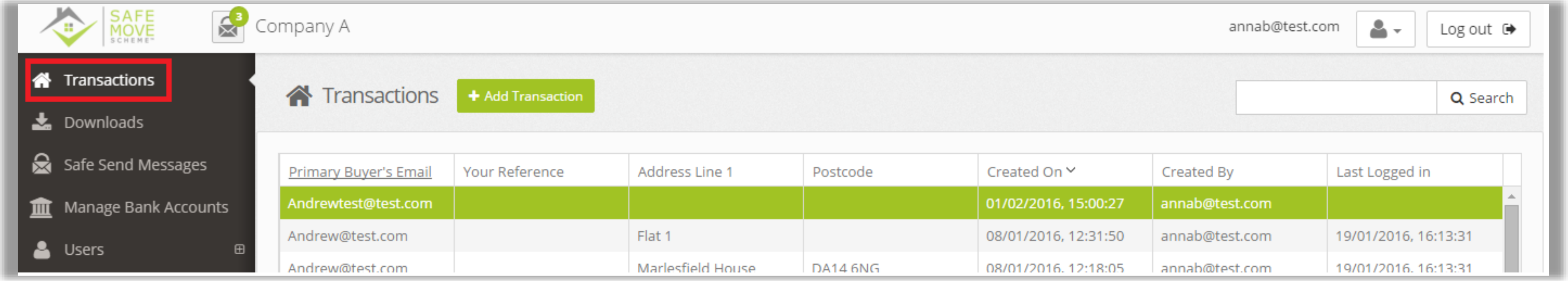


2. Select the option '*Regenerate PIN*'



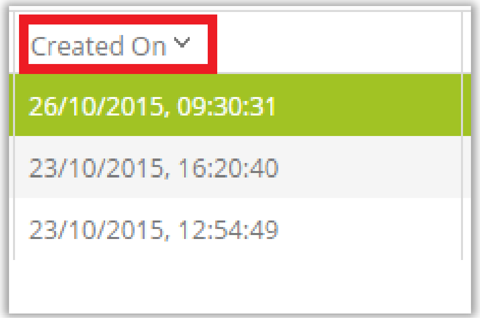
3. A new PIN number will be generated by the SMS, if the client's mobile number has been recorded, an automatic text message will be sent from the system. If a mobile number is not available please communicate the new PIN number securely to your client.

You can view a list of your Firm's transactions by selecting 'Transactions'. Transactions will be displayed in a grid as shown below.



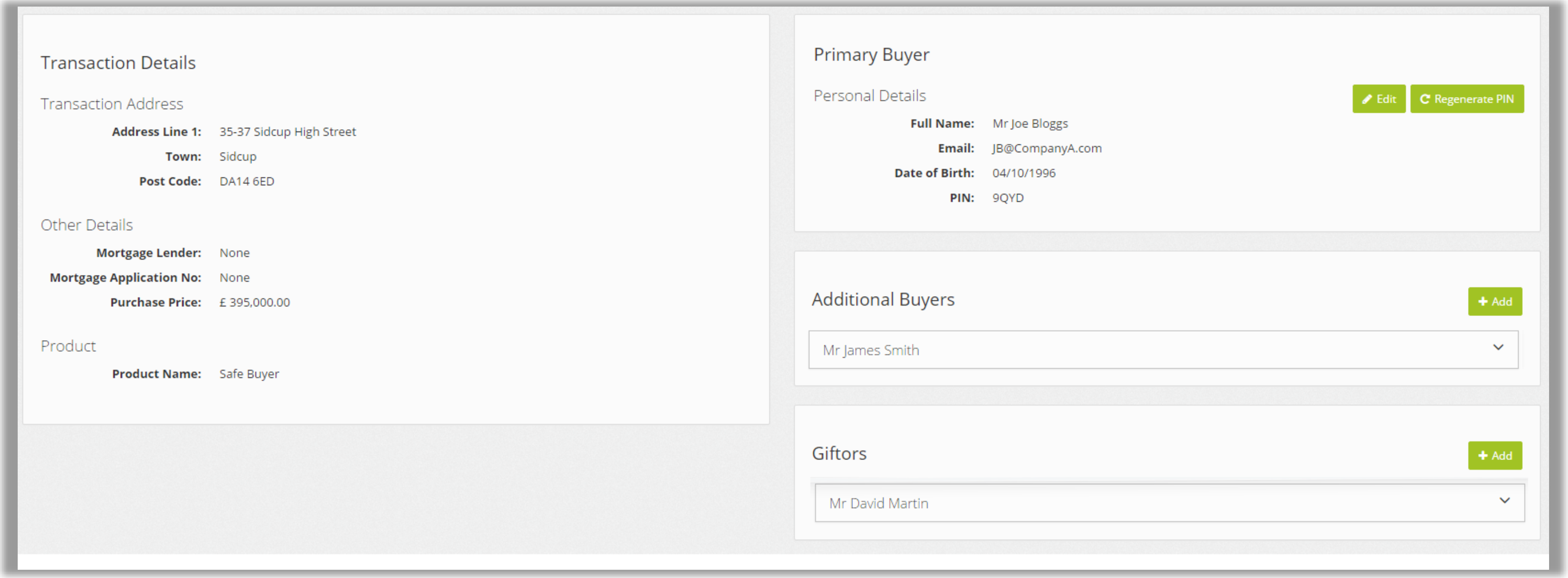
The grid shows a limited number of rows, use the grid navigation (bottom left of the screen) to view and navigate through the records.

You can sort the data in the grid by clicking the column heading. An arrow will indicate the column which the grid is sorted by (right).

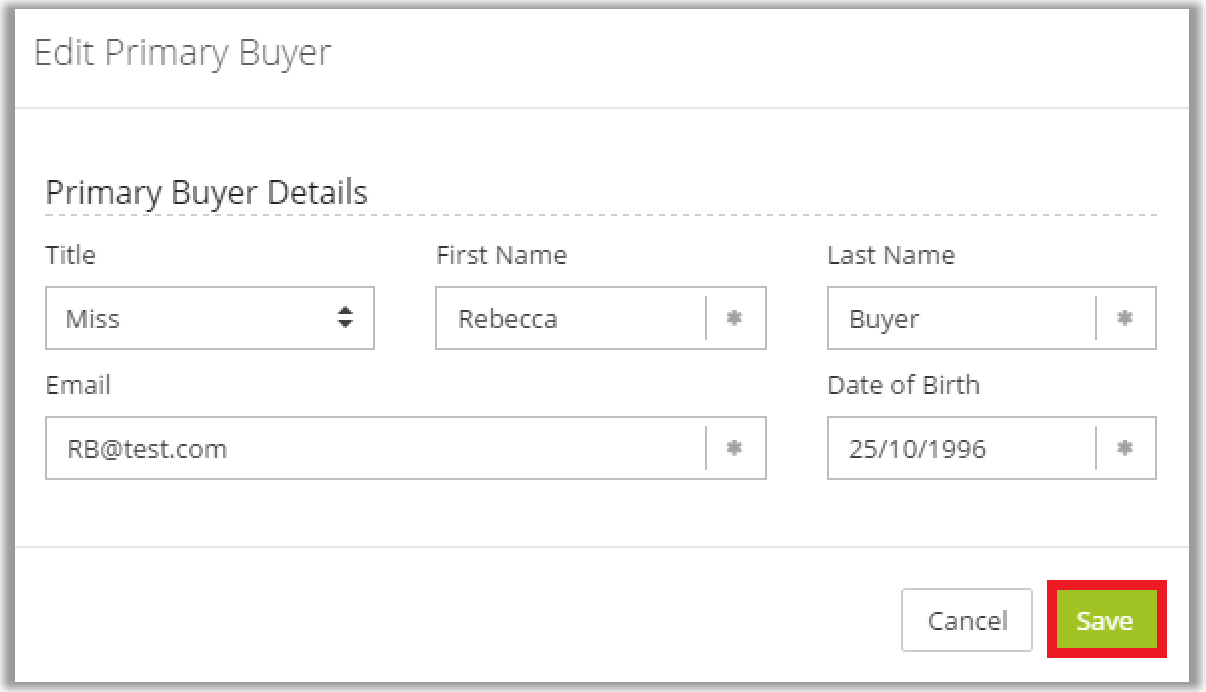


Managing Transactions (cont.)

Selecting a row in the View Transaction grid will display further details for that Transaction in the bottom half of the screen (shown below).

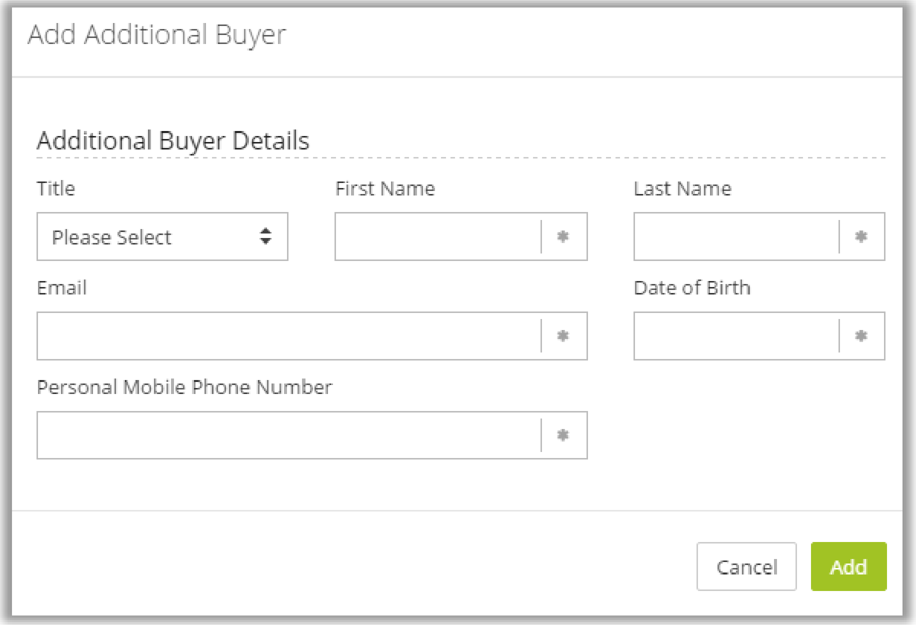


Edit Primary Buyer – select '*Edit*' from the View Transaction screen will allow you to edit Primary Buyer details using the screen below. You will only be able to edit these details if the Buyer are yet to log in and confirm their details. If the details have already been confirmed by the buyer, this information will be read only.



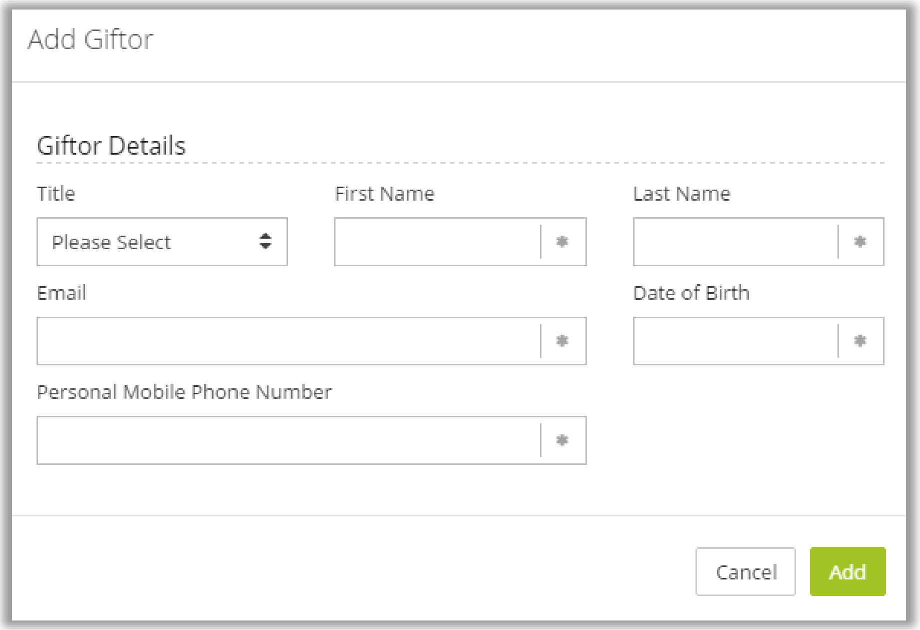
To add an Additional Buyer to the Transaction select '*Add*' in the Additional Buyer section of the View Transaction screen. The **Add Additional Buyer** screen (right) will appear.

Additional Buyers will receive a log on, like the Primary Buyer, and will be able to check Bank Accounts.



To add a Giftor to the Transaction select '*Add*' in the Giftors section of View Transaction screen. The '*Add Giftor*' screen (right) will appear.

Giftors will receive a log in, like the Primary Buyer, and will be able to check Bank Accounts.

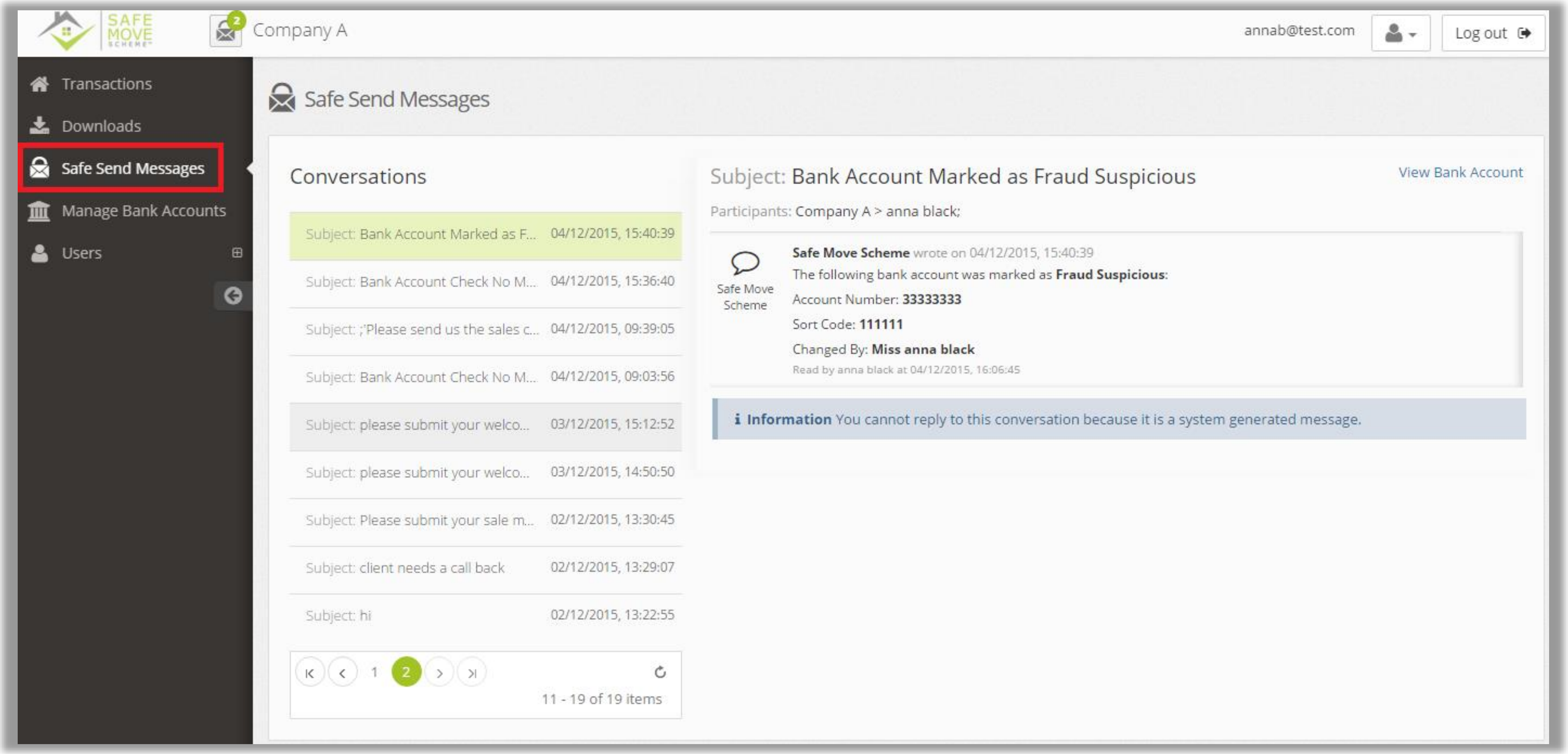


Safe Send Messages

Safe Send is a secure messaging system built into the Safe Move Scheme, it allows you to communicate with your clients and your colleagues through secure conversations.

It also allows the Safe Move Scheme to deliver system messages to you.

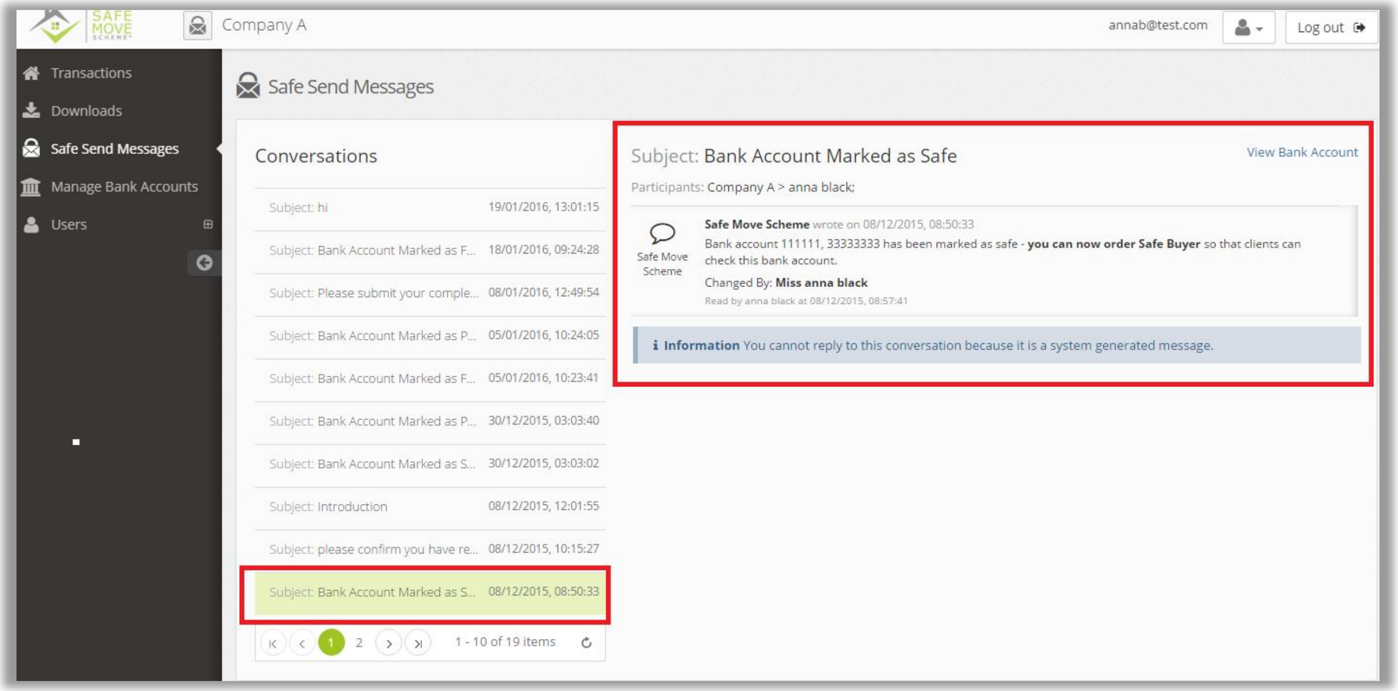
Note: To use Safe Send to communicate with your Buyers /Additional Buyers/ Giftors, your Organisation Administrator must have enabled this feature (See the Organisation Administrator Guide to the SMS for further details).



System Messages

Bank Account status:

Messages are sent out via Safe Send when there has been a change in your Firm's bank account status. There are certain rules regarding which types of users receive particular messages:



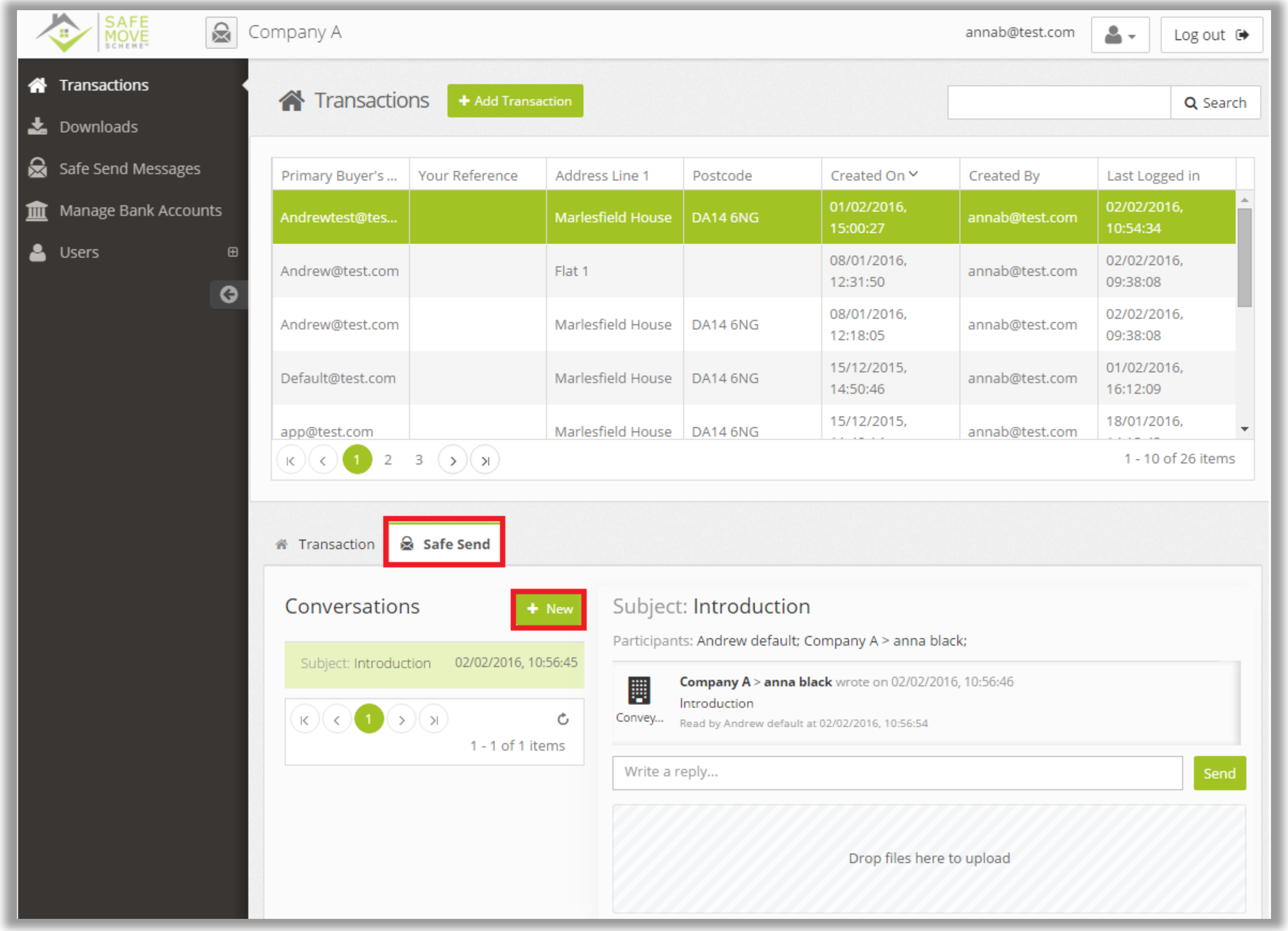
- If a bank account is marked as **Safe**, all professional users of your Firm will be notified.
- If a bank account has been marked as **Fraud suspicious**, the SRO and Organisation Administrators will be notified.
- If a bank account has been confirmed as **Potential Fraud**, the SRO and Organisation Administrators will be notified.

Other:

- If your client uses the **Safe Buyer** product and receives a **'No Match'** result, all professional users of your Firm will receive a message.

Conversations

Note: Safe Send Conversations can only be started against a transaction, once the Buyer has accepted to use Safe Buyer.



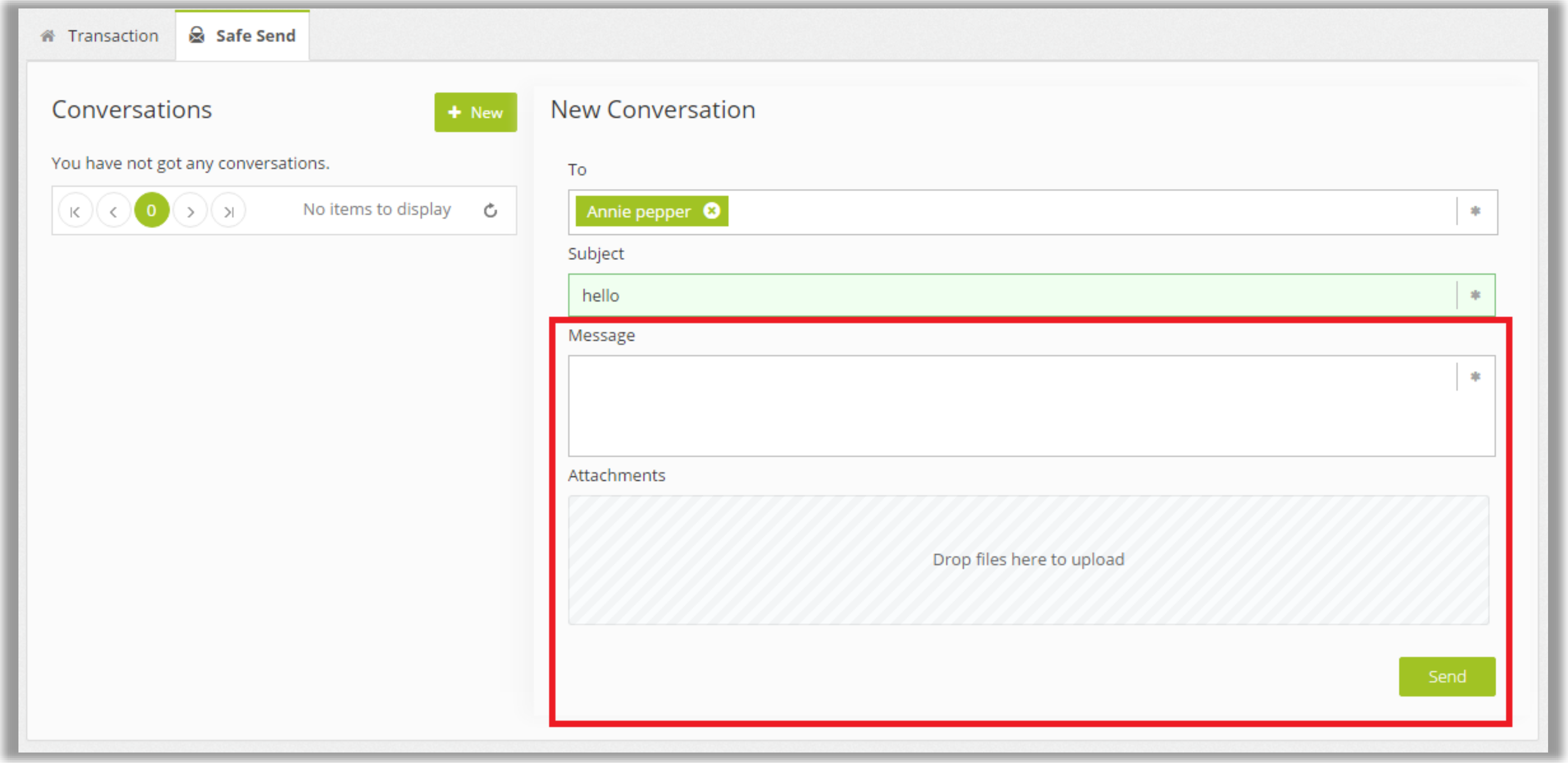
Starting a Conversation:

1. To start a conversation, select '*View Transactions'* and click on the transaction you are looking to start a conversation based on.
2. Select the **Safe Send** tab and click on 'New'
3. Enter the full name of the individuals you would like to **participate** in this conversation. This message can be to the Primary Buyer, Additional Buyer(s), Giftors of the transaction, or your colleague(s).
4. Complete the required fields and select '*Send'* once it is ready.

Replying to a conversation:

You are able to reply to a conversation by locating the transaction (**View Transactions**) and selecting the message you would like to reply to, write your reply and select '*Send*'. This message will be delivered to all participants of this conversation.

If you would like to attach a file to your message, select the drop zone to browse and select a file or alternatively drag and drop the required file.



Viewing other conversations:

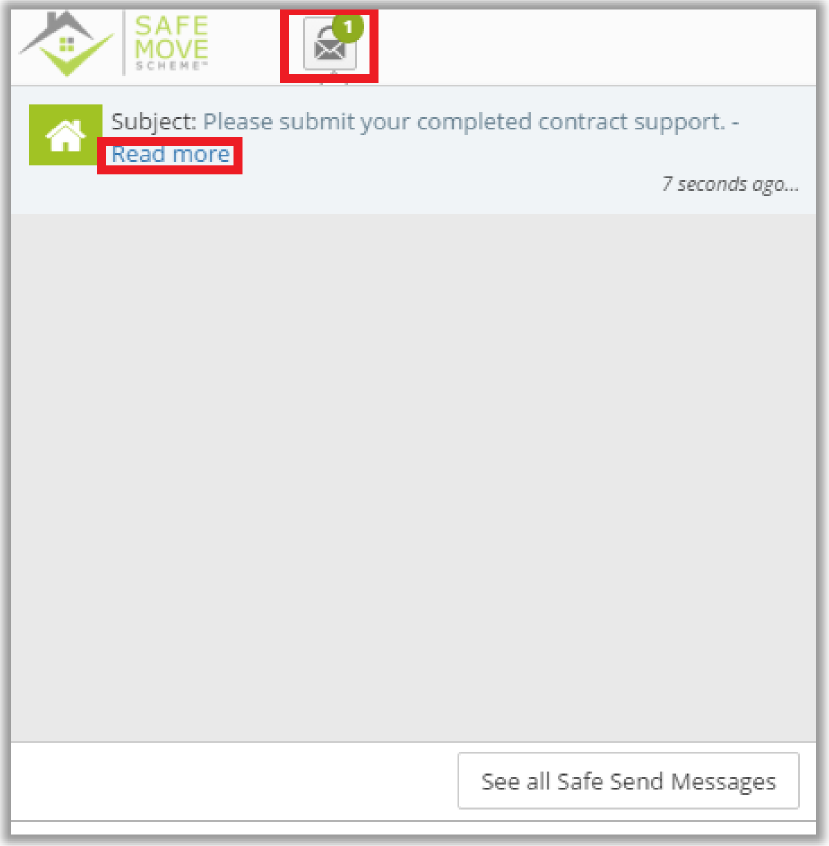
You are able to view a list of all the conversations which your firm is currently participating in. This list can be viewed by selecting '*Safe Send Messages*' from the left hand side navigation bar. This screen will also display any system generated messages which you need to be aware of.

Once a message has been read by any participants of the conversation, the participants name, date and time will be notated as "Read by xxx at xx/xx/xx, xx:xx:xx"

Unread Messages

When you receive a new message via Safe Send, the number of unread messages will increase. This is shown in a green bubble on top of the message icon (top left hand corner). You will also receive an external email alert.

Selecting 'Read More' will redirect you to the details of the message.



Software Support

If you or your client are experiencing problems with the system please use the following process to help resolve the issue:

For Professional Users/ Firms – Full software support is provided to all Professional Users in a Firm.

For Clients – If a client requires support they **must** first contact the Firm for help using the frequently asked questions, which will resolve most client issues. If the client still requires support, the Firm User must email support (see below).

By Email – Email a description of your issue to support@beconsultancy.co.uk. We will endeavour to provide you with a response within 1 working hour.

Never email us sensitive data as emails are not safe – we will never email you links to our website, login details or sensitive data.

Hours - 9.00am and 5.00pm Monday to Friday (excluding UK Bank Holidays)

Using Your SMS Bank Account Transfer Instructions

For every Safe Bank Account a Firm registers with the SMS, users within your Firm will be able a copy of the Bank Transfer Instructions. These instructions display the necessary information for your clients to transfer money to your bank account safely when used in conjunction with a login to the SMS.

In addition, as these Bank Account Transfer Instructions provide proof of registration to the SMS for the Bank Accounts your Firm has entered, the instructions can be sent to **ALL** your clients. This provides the client with the option to use the Safe Move Scheme through your Firm before transferring any money.

Using Your SMS Membership Logo

Every Firm receives a unique SMS member logo to use on marketing material.

The SMS member logo tells your clients that your Firm can be trusted to protect them from fraud attacks.

To provide transparency and for authentication, anyone can look up a Firm's Scheme Number on the SMS website https://www.safemovescheme.co.uk

See **'Logo Usage Guidelines'** document for details of how the logo should be used by Firms.