



Safe Buyer

How to Use Safe Buyer

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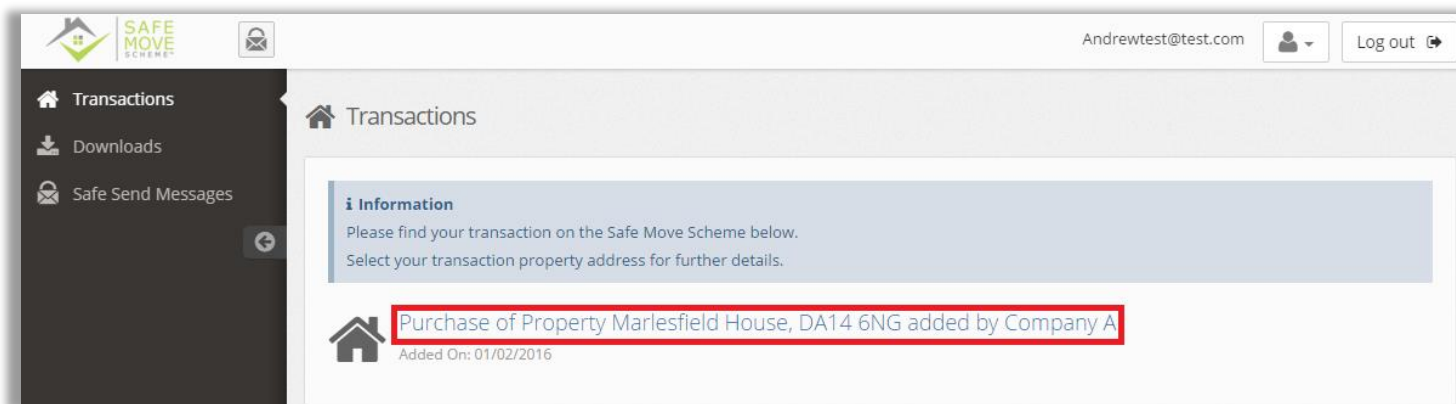
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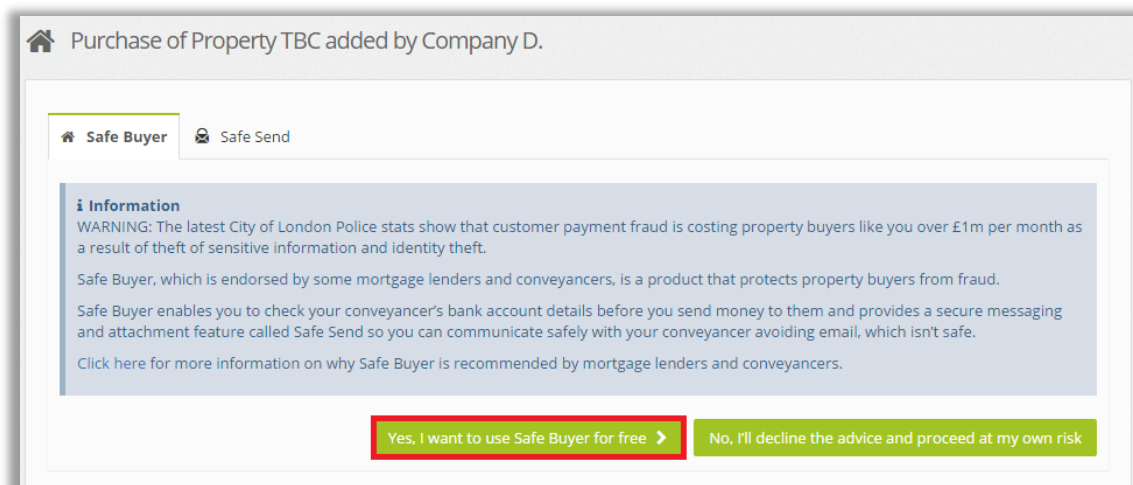
Safe Buyer is a fraud prevention product from the Safe Move Scheme system. This product helps prevent buyers being successfully targeted by cyber criminals.

This product allows the buyer to confirm the bank account details they have been provided are correct.

1. Once the Buyer has logged into the Safe Move Scheme, they will be presented with the Transaction Dashboard. A list of transactions will be presented to the client for them to select their required transaction.



2. When the Buyer is ready to transfer money to the conveyancing Firm they should click on 'Yes, I want to use Safe Buyer for Free' from the **Safe Buyer** tab to begin the process.



Using the Safe Buyer Product (cont.)

3. If your firm had selected to advise the Buyer to use the product when the transaction was added, they will be informed that your conveyancing firm advises them to proceed
4. The Buyer selects 'OK' on the Safe Buyer Product message
5. The Buyer will then need to select 'Check Bank Account'.

The screenshot shows a web interface with two tabs: 'Safe Buyer' (active) and 'Safe Send'. The 'Safe Buyer' tab contains an 'i Information' section with the following text: 'WARNING: The latest City of London Police stats show that customer payment fraud is costing property buyers like you over £1m per month as a result of theft of sensitive information and identity theft. Safe Buyer is a product that protects property buyers from fraud. You are receiving this message because Company D is advising you to use Safe Buyer, which is also endorsed by some mortgage lenders, to protect you from fraud. Safe Buyer is currently free to use as part of a free trial. Safe Buyer enables you to check Company D's bank account details before you send money to them and provides a secure messaging and attachment feature called Safe Send so you can communicate safely with Company D avoiding email, which isn't safe. Click here for more information on why Safe Buyer is recommended by conveyancers and mortgage lenders.' At the bottom of the information section are two buttons: 'Yes, I want to use Safe Buyer for free >' (highlighted with a red border) and 'No, I'll decline the advice and proceed at my own risk'.

The screenshot shows the same web interface with the 'Safe Buyer' tab active. The 'i Information' section contains the text: 'When you are directed by your conveyancer to transfer funds, you must use this facility to enter your conveyancer's bank account information to check that the account is genuine before transferring any funds. During this process you will be required to provide / confirm details of the purchase. Until then, no further action is required.' At the bottom right of the screen is a button labeled 'Check Bank Account >' (highlighted with a red border).

Using the Safe Buyer Product (cont.)

To carry out the bank account check the buyer will need to complete 3 steps in order to see the result.

Step 1 concerns the client's personal details. This step is required for the Primary Buyer, any additional Buyers and Giftors.

Step 2 is only be available for the **Primary Buyer**, the transaction details will need to be confirmed.

Step 3 (right) performs the bank account check on the account number and sort code that the Buyer enters, once '*Confirm and Check*' has been selected.

When '*Confirm and Check*' has been selected the details entered in Step 1 and Step 2 will become **read-only**

Confirm Details

Step 1
Primary Buyer Details

Step 2
Transaction Address

Step 3
Bank Account Check

This part of the Safe Move Scheme confirms whether the bank account details you have been given, to pay money to your conveyancing firm, actually belong to that firm.

Please enter the Account Number and Sort Code of the bank account you have received from the above firm.

This system will check whether these bank account details match those validated by the Safe Move Scheme. Please note this system will not perform a transfer of funds.

Account Number

*

Sort Code

*

Cancel

< Back

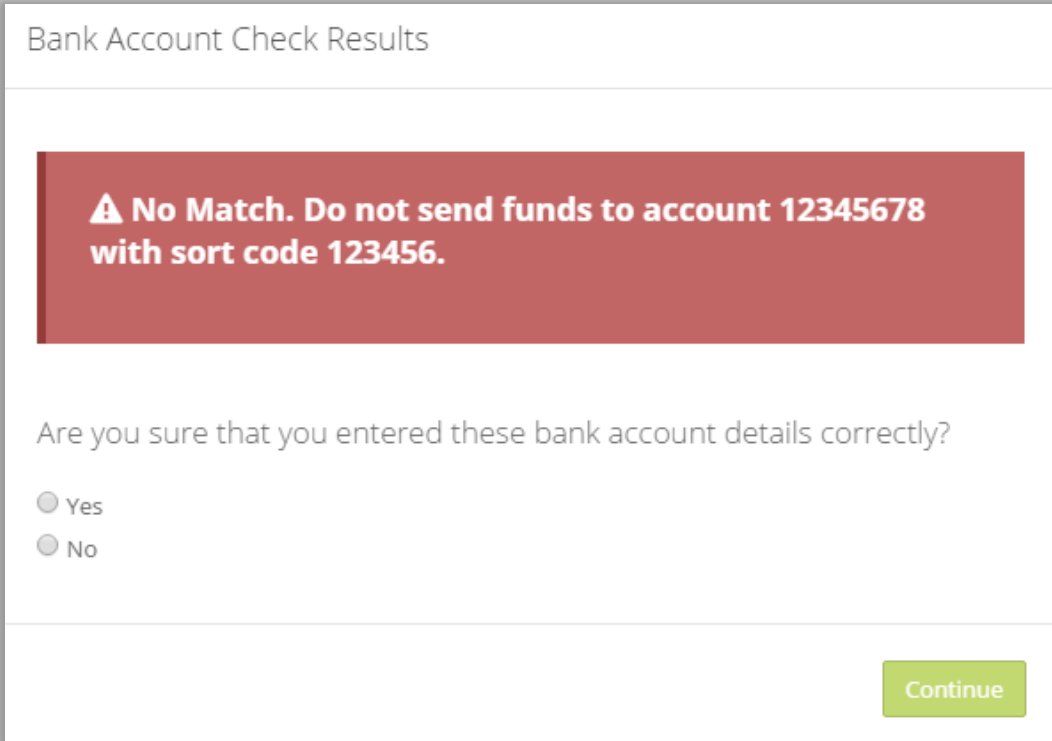
Confirm and Check

and will not be editable after the first check is made. Further checks can be made but the user will not be able to edit details in Step 1 or Step 2.

Using the Safe Buyer Product (cont.)

On selecting '*Confirm and Check*' the system will perform the necessary checks and display the result. If the bank details entered in Step 3 **do not match** those registered on the SMS then the following screen will appear.

The buyer will be prompted to make sure the entered bank account details are the details which have been supplied, if there has been an error in data entry, the user should select '**No**' to re-enter the bank account details and carry out another check.



Bank Account Check Results

⚠ No Match. Do not send funds to account 12345678 with sort code 123456.

Are you sure that you entered these bank account details correctly?

☐ Yes


☐ No

Continue

If the provided details have been entered correctly, the user should select '**Yes**'. The SMS will then display the contact number the buyer should contact the conveyancer on, as it is not a registered bank account on the Safe Move Scheme. Funds should not be transferred to this account.

If the bank details entered in Step 3 **do match** those registered on the SMS then the following screen will appear.

Bank Account Check Results

 **Match**

The bank account with account number **22222222** and sort code **111111** is registered to **Company A** on the Safe Move Scheme.

Continue

If more than one bank account check has been carried out, a history of any past checks can be viewed under the **Previous Checks** (see right).

Safe Buyer ordered by Company A - Purchase of Marlesfield House DA14 6NG

Transaction Address:
Marlesfield House
114-116 Main Road
Sidcup
DA14 6NG

Mortgage Lender:
None

Mortgage App. Number:
None

Price:
£ 500,000.00

Primary Buyer's Home Address:
Marlesfield House
114-116 Main Road
Sidcup
DA14 6NG

Date of Birth:
04/01/1996

Personal Bank Account(s):

Account Number	Sort Code
11111111	222222

When you are directed by your conveyancer to transfer funds, you must use this facility to enter your conveyancer's bank account information to check that the account is genuine before transferring any funds. During this process you will be required to provide / confirm details of the purchase.

Until then, no further action is required.

Check Bank Account >

Previous checks:

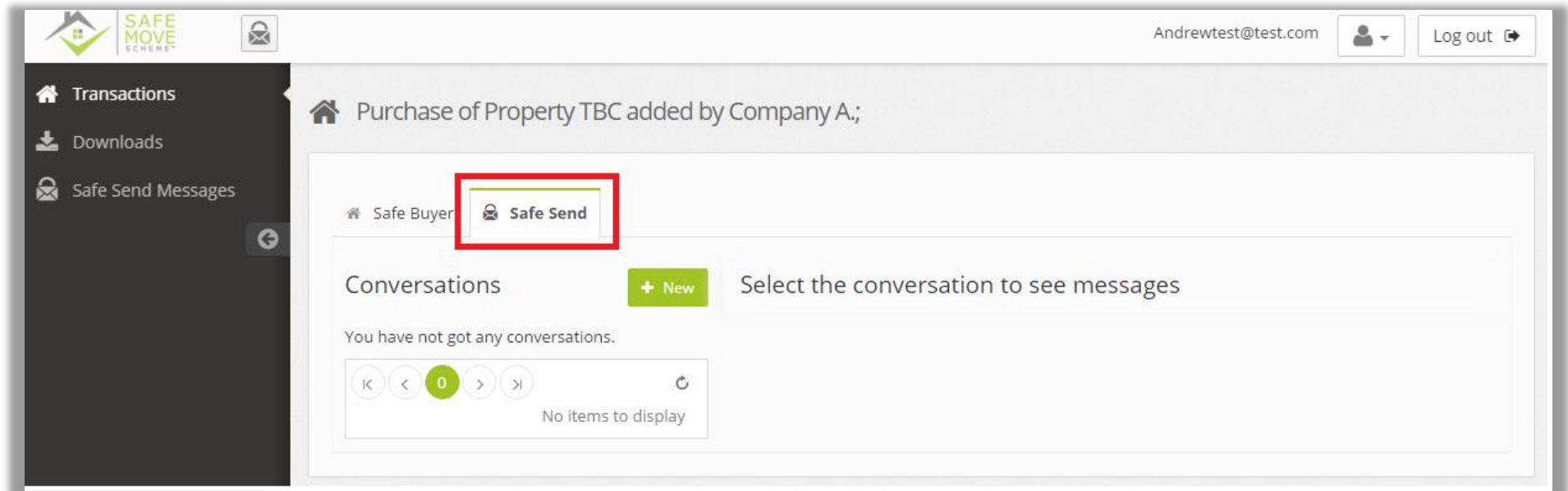
✔ Match

17/11/2015, 12:29:41: The bank account with account number **22222222** and sort code **111111** is registered to **Company A** on the Safe Move Scheme.

⚠ No Match. Do not send funds.

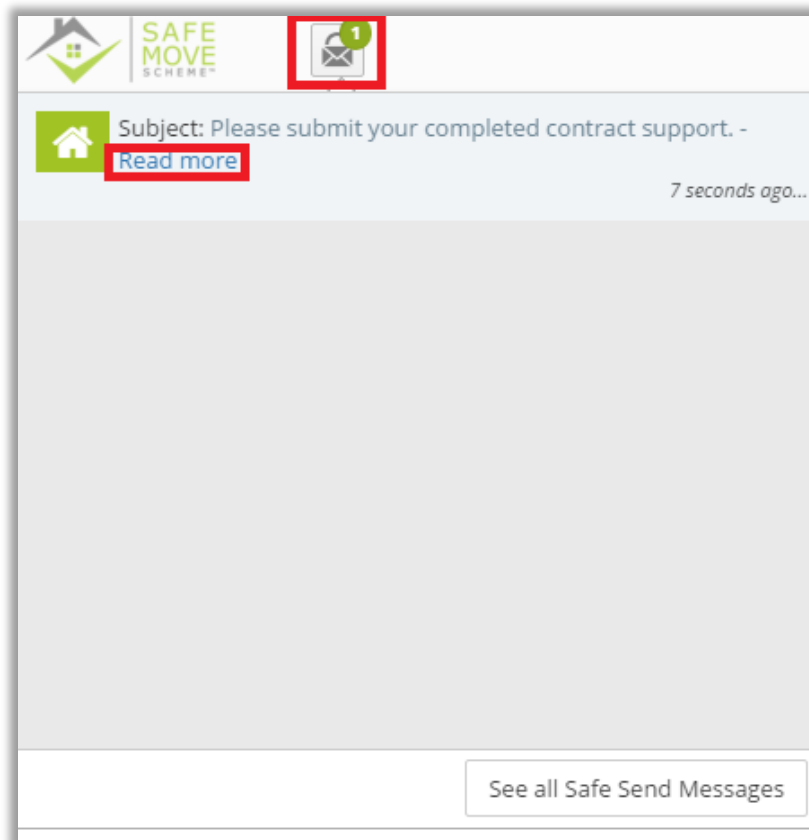
17/11/2015, 12:29:29: The bank account with account number **12345678** and sort code **123456** is not a registered bank account on The Safe Move Scheme. **Please contact Company A immediately on 123456789**

Safe Send is a secure messaging system built in to the Safe Move Scheme, it allows buyers to communicate with the conveyancer regarding their transactions, through conversations.

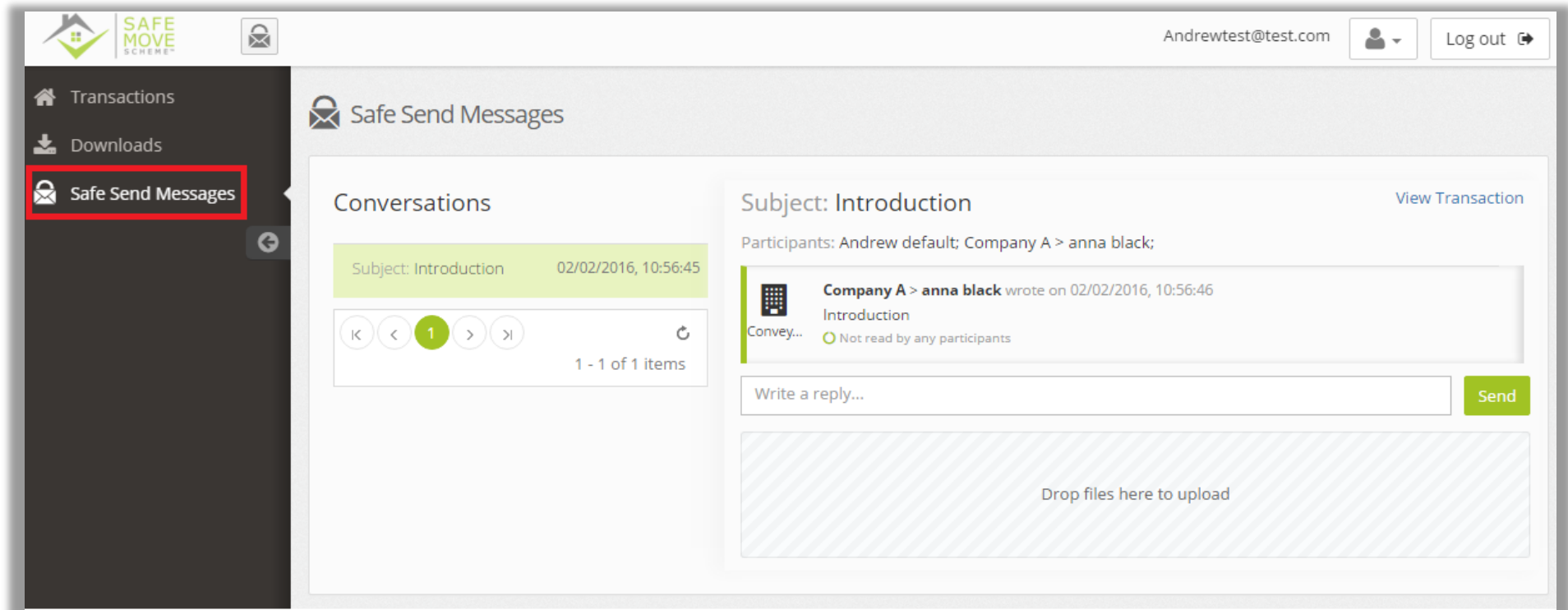


When a new message is received via Safe Send the number of unread messages will increase. This is shown in a green bubble on top of the message icon (top left hand corner). You will also receive an external email alert.

Unread messages appear on the top left hand corner of the page. Selecting 'Read More' will redirect users to the details of the message.



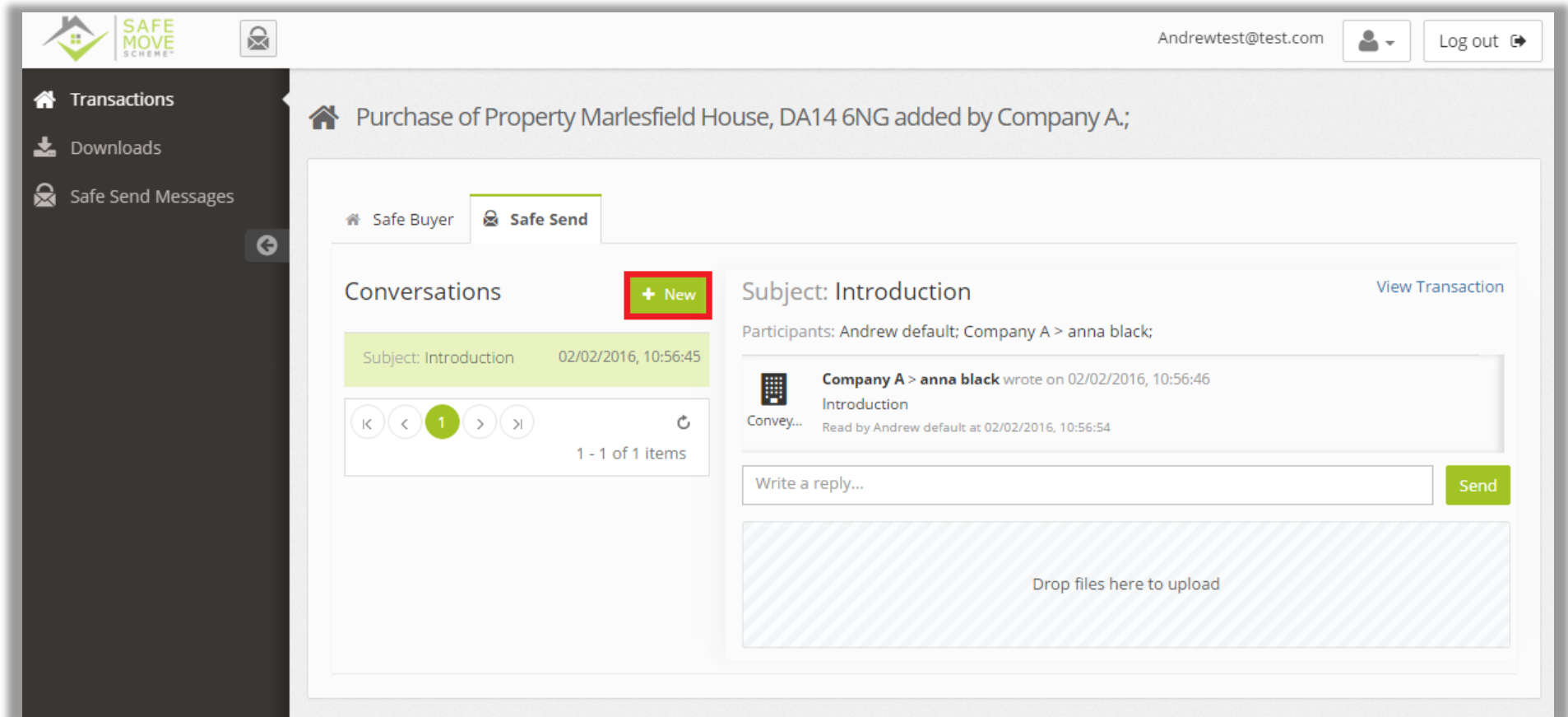
This section will list all the conversations which the buyer is a participant of, select any conversation to view the messages which have been relayed.



To respond to a message the users must enter a reply and select 'Send'

For the Buyer to start a new conversation about their transaction, the below steps will need to be followed:

1. Select the **Safe Buyer** from the left hand side navigation bar



2. The system will display the transaction, from this screen select the **Safe Send** tab.
3. Select 'New' to start composing the conversation.
4. Start typing in the conveyancers **full name** into the **To** field.
5. Once the message is ready, click 'Send'.