FISCAL Technologies

Service Definition Document

FISCAL NXG Forensics Risk Management Software

Transactional Risk Intelligence | Supplier Risk Intelligence | Automated Supplier Statement Reconciliation

Framework	G-Cloud 15 (RM1557.15)
Lot	Lot 2b - Software as a Service (SaaS)
Services Covered	Transactional Risk Intelligence, Supplier Risk Intelligence, Automated Supplier Statement Reconciliation
Version	1.9
Date	January 2026

For enquiries: smarter@fiscaltec.com | +44 (0) 845 680 1905 | www.fiscaltec.com

1. Platform Overview

1.1 The FISCAL NXG Forensics P2P Risk Management Software

FISCAL P2P Risk Management Software is a comprehensive cloud-based platform that enables finance teams to protect working capital, prevent financial loss, and maintain audit-ready controls across their procure-to-pay operations. The software combines AI-powered risk detection with continuous monitoring to identify issues before they result in financial loss.

The platform is available through three service offerings on G-Cloud 15, which can be procured individually or in combination:

Service	Description
Transactional Risk Intelligence	Real-time transaction risk intelligence enabling finance teams to prevent fraud, duplicate payments and overspend before the payment run. Delivers audit readiness and working capital protection with a typical ROI within three months.
Supplier Risk Intelligence	Continuous supplier risk intelligence for duplicates, dormancy, credit risk, sanctions, and legislative compliance. Proactive protection and increased oversight without manual effort.
Automated Supplier Statement Reconciliation	Real-time supplier statement reconciliation covering 80%+ of spend. Recovers credits, identifies missing invoices, complete audit trails.

FISCAL Technologies protects £340 billion of spend annually - equivalent to 15% of UK GDP. We analyse over 60 million customer invoices each year, delivering an average annual saving of £258,000 per customer.

1.2 Who is This Platform For?

The FISCAL P2P Risk Management Software is designed for public sector organisations including:

- Central Government Departments and Agencies
- Local Authorities and Combined Authorities
- NHS Trusts, Clinical Commissioning Groups and Healthcare Bodies
- Education Institutions, Police Forces and Emergency Services
- Housing Associations and Shared Service Centres

Typical users: Accounts Payable teams, Finance Directors, Internal Audit, Procurement professionals, Counter-fraud specialists.

2. Transactional Risk Intelligence

Transaction risk intelligence enabling finance teams to prevent duplicate payments and overspend before the payment run. Analyses invoices against hundreds of risk factors using embedded AI models, flags exceptions for review, and supports payment compliance reporting. Delivers audit readiness and working capital protection - with typical ROI within three months.

2.1 Key Features

- Intelligent duplicate detection identifying invoice matches before the payment run
- Pre-payment risk analysis providing protection beyond ERP controls
- Anomaly detection flagging unusual patterns and data exceptions
- Machine learning models improving detection accuracy over time
- Payment compliance reporting supporting PPR and PCN requirements
- Investigation workflows tracking review progress and team actions
- Process insights identifying root causes and improvement opportunities
- Works with any ERP and transaction data source
- Complete audit trail of flagged items, investigations, and resolutions

2.2 Key Benefits

- Prevent duplicate payments before they leave the organisation
- Pay the right suppliers the right amount with assurance
- Protect working capital by stopping overspend before payment
- Block potential fraud before financial loss occurs
- Meet payment compliance regulations including PPR and PCN
- Full ROI typically achieved within first three months
- Scale transaction oversight so your team can cover more with confidence
- Audit-ready evidence of proactive pre-payment controls

3. Supplier Risk Intelligence

Continuous supplier risk intelligence enabling finance teams to prevent payment errors at source, maintain audit-ready data, and support legislative compliance. Identifies duplicate and dormant suppliers, tracks critical field changes, and screens against credit, sanctions, and employee-link risks (optional modules)– delivering proactive risk protection, increased efficiency and oversight.

3.1 Key Features

- Comprehensive duplicate supplier detection which manual review would miss
- Dormant supplier identification based on transaction history and inactivity
- Change tracking highlighting modifications to bank details and key fields
- Credit score monitoring through integration with external data providers
- Global sanctions and adverse media screening with regular updates
- Employee-supplier relationship detection identifying potential conflicts of interest
- Transaction pattern analysis including spend concentration and anomalies
- Bulk action workflows for efficient supplier file cleansing
- Configurable thresholds and rules matching organisational risk appetite
- Complete audit trail providing evidence for compliance requirements

3.2 Key Benefits

- Prevent payments to duplicate, dormant, or fraudulent suppliers
- Reduce manual supplier file maintenance effort significantly
- Pass audits with evidence of proactive supplier controls
- Support ECCTA Failure to Prevent Fraud compliance requirements
- Protect working capital from supplier data errors
- Early warning of supplier financial distress and sanctions exposure
- Detect potential fraud and conflicts of interest proactively
- Scale supplier oversight with existing team resource
- Free AP staff from reactive supplier data queries

4. Automated Supplier Statement Reconciliation

Real-time supplier statement reconciliation enabling finance teams to cover 80% or more of supplier spend. The service automates requesting, collecting, processing, and matching statements against AP records. Identifies credits owed, flags missing invoices, and provides complete audit trails - without adding headcount.

4.1 Key Features

- Automated statement requests with scheduling and follow-up chase reminders
- Email integration collecting and processing supplier responses automatically
- Intelligent parsing of statements across PDF, Excel, and email formats
- Automated matching of statement lines to invoices and payments
- Credit detection including overpayments, duplicates, and pricing errors
- Missing invoice identification with liability tracking and alerts
- Send queries and reconciliation reports back to suppliers directly
- Human review workflows ensuring oversight of automated recommendations
- Complete audit trail and compliance reporting
- Works with all ERP, transaction data and pre-payment IMS Systems

4.2 Key Benefits

- Extend reconciliation coverage to 80%+ of supplier spend
- Recover credits owed before they expire
- Clear visibility of missing invoices creating potential liabilities
- Eliminate manual statement collection, chasing, and supplier follow-up
- Scale coverage and focus your team on value-added work
- Confident automation with human oversight for key decisions
- Gain real-time visibility of supplier account status
- Strengthen audit compliance with complete audit trails
- Strengthen supplier relationships with efficient statement reconciliation and resolution

5. How the Platform Works

The following sections apply to all three services - they share a common platform, infrastructure, and support model.

5.1 Access and Delivery

Delivery Model	Cloud-based SaaS, Public Cloud
Access Method	Web browser - no software installation required
Supported Browsers	Microsoft Edge, Chrome, Firefox, Safari, Opera
System Requirements	Modern Web Browser (Chrome, Edge, Firefox)

5.2 User Authentication

Users authenticate via Auth0, supporting:

- Username and password (minimum 14 characters with complexity)
- Single Sign-On (SSO) with Microsoft Entra ID, ADFS, Google, Okta
- Multi-Factor Authentication (MFA)
- Identity federation with existing providers

5.3 Data Integration

The platform is ERP-agnostic and works with any transaction/supplier data source. Data can be uploaded via API (REST with access token) or file upload. Supported formats: CSV, JSON, XML, TSV, TXT, XLSX.

5.4 Customisation

Customers select which modules to enable: Suppliers, Transactions, Statement Reconciliation, Reporting, Sanctions Screening, ESG, and Credit Monitoring. Site-wide settings include workflows, thresholds, assignment rules, and duplicate identification rules. Individual users can personalise date formats and default landing pages.

6. Implementation and Onboarding

All customers receive a dedicated implementation manager who works with the customer on configuration and setup, including generation of automated ERP extracts and initial user-level configuration.

Implementation Process:

1. **Kick-off Meeting** - Review requirements and implementation plan
2. **System Configuration** - FISCAL configures service based on requirements
3. **Data Integration Setup** - Configure automated ERP extracts
4. **User Access Setup** - Create accounts, configure SSO if required
5. **Training Delivery** - Online or onsite training for users
6. **Go-Live Support** - Dedicated support during initial usage

Training includes overview sessions, follow-up user sessions, sessions for new features/users, and 24/7/365 access to online knowledge base (WCAG 2.2 AA compliant).

7. Technical Specifications

7.1 Hosting and Infrastructure

Infrastructure Provider	Microsoft Azure
Data Storage Locations	United Kingdom and/or European Economic Area (customer choice)
User Control Over Location	Yes - Azure region(s) agreed per customer
Datacentre Standards	CSA CCM v4.0 and SSAE-18 / ISAE 3402 compliant

7.2 Availability and Resilience

FISCAL targets 99.5% availability. Architecture includes Microsoft Azure Availability Zones, multi-region data redundancy, automated encrypted backups, Azure Load Balancers, and Cloudflare WAF for DDoS protection.

8. Security

8.1 Security Certifications

- **ISO 27001:2022 certified** - Information Security Management System
- Cyber Essentials certified
- Software Security Code of Practice compliant

8.2 Data Protection

Data in Transit: TLS 1.2+ for all transmission, HTTPS enforced, HSTS enabled, legacy SSL/TLS disabled.

Data at Rest: AES-256 encryption for all data. Physical access control complying with CSA CCM v4.0 and SSAE-18/ISAE 3402.

8.3 Penetration Testing

IT Health Check performed by CREST-approved service provider at least once per year.

8.4 Data Sanitisation

Processes include cryptographic erasure, data erasure, secure erase, and physical destruction. Equipment disposal complies with CSA CCM v4.0, CAS and ISO/IEC 27001.

9. Support

9.1 Support Channels

Channel	Details
Email/Ticketing	Yes - customers can manage ticket status/priority (WCAG 2.2 AA)
Telephone	8.30am-5.30pm Monday-Friday
Knowledge Base	24/7/365 self-service access
Remote Support	Interactive remote support for incident resolution

9.2 Response Times

Severity	Description	Response/Target
Severity 1	Service unavailable, no workaround	1 hour / 4 hours
Severity 2	Major functionality affected	2 hours / 1 day
Severity 3	Minor functionality affected	4 hours / 3 days
Severity 4	Questions, minor issues	1 day / Best efforts

10. Accessibility and Data

10.1 Accessibility

All services meet WCAG 2.2 Level AA accessibility standards. FISCAL conducts testing with assistive technology users through Special Interest Groups (SIGs), covering screen readers (JAWS, NVDA), voice recognition software, and alternative input devices.

10.2 Data and Privacy

Data Ownership: Customer retains full ownership. FISCAL acts as Data Processor under UK GDPR.

AI Processing: AI features use enterprise-grade large language models hosted within UK or EU data centres. All AI processing is subject to FISCAL's AI Processing Addendum which guarantees: (i) customer data is never used to train AI models, (ii) processing occurs within agreed geographic boundaries, and (iii) sub-processor details are disclosed and subject to approval

Data Export: CSV, PDF, Excel, PNG via reporting module. No export fees.

End of Contract: All data securely removed within 30 days. Deletion certificate provided.

11. Pricing Overview

Each service is priced on a subscription basis with tiers based on transaction/supplier volume. Services can be procured individually or combined for comprehensive coverage.

Included with all subscriptions: Full module access, standard support (08:30-17:30 Mon-Fri), software updates, security features, dedicated Customer Success Manager, standard onboarding and training.

Optional extras: Implementation services, Single Sign-On integration, Custom Reporting Module.

Detailed pricing available in separate G-Cloud 15 Pricing Documents and Digital Marketplace listings for each service.

12. About FISCAL Technologies

Company Name	FISCAL Technologies Limited
Company Number	4801836
Protecting Spend Since	2007
Registered Office	448 Basingstoke Road, Reading, RG2 0LP
Certifications	ISO 27001, Cyber Essentials

Key Metrics

- **£340 billion** spend protected annually (15% of UK GDP)
- **60 million+** customer invoices analysed per year
- **£258,000** average annual saving per customer

13. Contact Information

- **Sales:** smarter@fiscaltec.com | +44 (0) 845 680 1905
- **Support:** support@fiscaltec.com | Minerva Support Portal
- **Website:** www.fiscaltec.com

How to Procure via G-Cloud 15

1. Find our services on the Digital Marketplace
2. Review service descriptions and pricing
3. Contact us for clarification or demonstration
4. Raise call-off contract through your procurement team
5. FISCAL provides access following contract award

Document Control

Document Owner	FISCAL Technologies Limited
Framework	RM1557.15 G-Cloud 15
Lot	Lot 2b - Software as a Service (SaaS)
Services Covered	Transactional Risk Intelligence, Supplier Risk Intelligence, Statement Reconciliation
Version	1.9
Date	January 2026