access
freedom to do more

G-Cloud15 Service Definition

Access PaySuite – Customer Present Chip&PIN

Contents

1 Service Overview

Access PaySuite ("PaySuite") is a PCI Level 1 payment service provider and is ideally positioned to help your organisation succeed in delivering a programme of change by simplifying income streams through the unification of payments and income management services. PaySuite offers a flexible, secure and compliant payments platform for customer-present, customer-not-present and self-service payments that can scale with your needs.

As an organisation that processes card transactions and with the UK implementation and introduction of GDPR and Data Protection Act 2018, card payment data is now classed as 'personally identifiable' and, as such, must be processed and secured to the highest standards. This, coupled with the Payment Card Industry Data Security Standards (PCI DSS), can place a large amount of strain on costs to your organisation.

PaySuite can help to reduce your scope of PCI and GDPR by -moving card data from your systems into our fully hosted and managed PCI Level 1 certified infrastructure

Customer Present (Paye.net) supports face-to-face payments by cash, cheque and Chip&PIN featuring fully integrated card payment devices. The Chip&PIN devices come pre-accredited with the banks, support contactless payments (including Apple Pay and Google Pay) and can also address Point to Point Encryption (P2Pe).

If you need to process any payment via a simple browser interface, Paye.net is the module designed to meet your requirements. The product has been designed and developed using the latest development tools available, using angular technology to ensure accessibility and simplicity in design and delivery across multiple devices to deliver a state-of-the-art, accessibly compliant to WCAG 2.2, modern browser-based application. As the application employs browser technology, it is scalable to meet the ever-changing demands of your business.

Paye.net has been designed to integrate seamlessly with the comprehensive PaySuite Income Management (IM) solution. IM is a central transaction database used to control income imported from a wide range of sources. The system produces reports and configures data for export to other host systems.

The system captures payments made via all Payment Collection Modules and processes and validates transactions imported from 3rd party systems.

This functionality provides a single and accurate point of transaction entry from which the system's reporting features can produce daily reconciliation, transaction, management, exception, and audit reports.

The system can also distribute revenues out to multiple line of business systems such as Financial Management Systems.

Process all your payment types

We have more than three decades' experience of processing payments, so we fully understand our users' requirements to process, reconcile and distribute all payment types. While we understand that Chip&PIN card payments are at the forefront of customer requirements along with new technologies, such as digital wallets, and alternative payment methods, such as PayPal, we have not lost sight of the need for more traditional cash and cheque payments. The system will allow your users to configure payment mechanisms that are meaningful to them. They can set codes, descriptions and additional information requirements per pay type, as well as being able to restrict specific types to specific locations and users.

End of Day browser reconciliation

Dealing with cash and cheque payments introduces the need to reconcile. You need a way of ensuring that the amount a user has in a till drawer correctly represents the amount that has been processed through the system. This is provided as standard within the solution and can be a key till closure requirement at the end of day. This will allow supervisors to view users' balance figures and enable them to highlight any issues as soon as possible.

Advanced dynamic receipting

Quite often, when you are dealing with a customer on the phone or in person, they will require a receipt. However, receipt requirements change depending on the type and format of transaction. Some transactions will require a receipt with signature block and two copies while others will have multiple items. The product will dynamically create a receipt based on the transaction processed and display it on-screen for review. After creation, users can simply print it to any Windows printer in the office, email or SMS via GOV.UK Notify straight to the customer. Receipts can also be tied directly into address look-ups for services, allowing your users to print receipts with the customer's address pre-printed and ready for a window envelope.

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As the application employs browser technology, it is scalable to meet the ever-changing demands of your business.

PaySuite has been designed and developed with one key purpose: to quickly and simply implement and process payments. It is not intended to replace your heavier core counter receipting applications, but to complement them. Organisations typically use counter applications in key cash offices and various other forms of payment processes in other locations where it was previously not viable to introduce an integrated solution. This disparate approach does not promote a joined-up organisation and can leave your transactions hard to reconcile.

PaySuite and the suite of payment / income processing modules from PaySuite will help you to bring offices that previously used manual process, tills, PDQs and old third-party applications closer together.

Allow your users to process cash, cheques, postal orders and debit and credit cards payments whether the customer is present or not. Provide your administrators and department heads with the ability to see transactions for your entire organisation from one simple, central point. Simply interface to any system at the end of the day.

The Paye.net product can provide you with this functionality and more by fully integrating the following:

Standard browser compatibility

The system has been designed from the outset to be fully compatible with industry-standard tools. By utilising applications such as Microsoft Edge and Google Chrome, the solution is available and installable on platforms that exist across organisations without the need to purchase additional hardware or infrastructure items. This is a true browser solution that requires nothing but a browser on your terminal or thin client system.

Multi-fund

This solution can be deployed to any location that needs to take payments. Depending on the service area, customers will want to pay for more than one item; this is highly used in call centre environments. The system will allow your users to simply take multiple payments against single payment methods. Users can add, amend and delete payments added to a list throughout the payment process.

Service look-up and pick lists

No matter what service area you are addressing within an organisation, you will normally have two key types of payment:

- One which is associated to a customer account – In this instance key address and or account information can be retrieved
- Or one which is associated to a service.

When dealing with service requests, users can simply display a list of valid items defined per departmental login and key service. This allows you to essentially bespoke the product to the differing requirements of each area, while remaining a single solitary solution.

Advanced security features

Users of the system can only gain access by entering a valid username and password and using multi-factor authentication. PCI DSS Standards, such as repeat passwords disallowed, masking, grace login counts and password expiry, ensure that administrators keep track of who can use the system. This functionality, combined with integration to the latest Windows domain security, ensures that only authorised personnel are able to access the system.

Look and feel

Add your organisation's web designs to the look and feel of the product. This can benefit your users by providing them with a more seamless, integrated approach to systems that you may have already deployed. In addition to system look and feel, add your organisation logos to your receipts to save on using pre-printed stationary.

Real-time integration to Access PaySuite Income Management

PaySuite Paye.net has been designed to integrate seamlessly with the comprehensive PaySuite Income Management solution, providing existing users with a simple and already proven upgrade path where new applications are required to meet the ever-changing needs of PCI DSS. The solution can be implemented completely standalone and alongside your existing solutions. You will benefit from all the functionality described as well as introducing a single point interface to your existing solutions.

Real-time posting and balances

Paye.net utilises the latest integration technologies to interface the product to your back-office database. Throughout the day, all transactional information is posted directly into the central database. Administrators and supervisors are able to obtain an up-to-the-minute picture of income. Standard functionality extends to balance query and update, ledger look-up and central validation of account information.

Payment detail validation

All payment-related details, including those pertaining to the card to be used, are validated within the browser application. This reduces transaction processing times, improving efficiency and eliminating the potential for transactions to be rejected later on in the payment process.

Paye.net Portal

Paye.net Portal provides a real-time web service that will enable your staff to use third-party solutions to collect customer details before linking to the Paye.net card entry forms where card payment details are captured and a request for payment is initiated. The results of the payment request are passed back to the third-party system in real time to enable onward processing.

The Paye.net Portal service

- Uses industry-standard web-service interfaces to enable third-party systems integration
- Ensures customer card details are processed within PaySuite's fully managed and hosted PCI DSS environment, negating the need for the third-party system to process card details
- Enables real-time end-to-end integration

- Provides a minimal request format for simple payment requests but allows this to be extended with further information (for example, line items, delivery details) if required.
- Supports multiple funds / items within a single request
- Supports transaction- / payment-specific data (for example, transaction code, account reference, method of payment).

Search and Refunds

The system contains a full 'search and refund' module; which allows an authenticated user to search all historical transactions and, if required, refund (or partially refund) the transaction. This module is comprehensive and as such allows a user to refund a specific part of the transaction, for example if multiple items have been paid for in one payment.

Service description

Counter Receipting (Paye.net) supports face-to-face payments by cash, cheque and Chip&PIN, featuring fully integrated card payment devices. The Chip&PIN devices come pre-accredited with the banks, support contactless payments (including ApplePay and AndroidPay) and can also address Point to Point Encryption (P2Pe).

Service benefits

- Quick and easy to use over-the-counter payments service
- Removes card data from your organisation's infrastructure
- Hosted in a PCI DSS data centre, removing PCI implications
- Supports latest card security measures
- Easy and intuitive for your staff members to use
- Compliant to WCAG 2.2 standards
- Available as a portal with the front-end capturing customer details
- Rapidly deployed with an easy-to-use and intuitive user interface

Service features

- Face-to-face payments by Chip&PIN, cash and cheque
- Fully integrated Chip&PIN with P2Pe
- Account balance retrieval and look-up facility
- Reference number validation – including check digit
- Historic transaction search and refund functionality
- Comprehensive configuration options
- Extensive list of standard reports, easy to create your own
- Browser-based – accessible from any authorised PC on the network
- Print or email receipts
- Set up planned payment schedules for automatic collection.

Service purpose

Provides your customers with a convenient way to make payment by cash, cheque and Chip&PIN at one of your offices.

2 Onboarding

Access Implementation Methodology (AIM)

Our consultants follow a 4-phase, 12-step process and we propose a scale of project, management and administration that's appropriate for your specific needs. From evaluation, planning and design, through to implementation of your business solution.

Phase 1, Pre-project planning

Step 1: Needs analysis

After detailed consultation we will clearly define your needs in a proposal document that identifies the benefits you will experience by updating your systems.

Step 2: Solutions demonstration

We will take you through a tailored demonstration of your proposed solution and work with you to agree which elements will be included in the initial project. We listen and take account of all your feedback and will provide a quotation outlining the anticipated cost of your project.

Step 3: Sales handover

Having finalised the project's scope and agreed commercial terms, we prepare a handover document from sales to the project team who will partner you throughout implementation. They will meet with all appropriate members of your team to ensure continuity throughout the process.

Phase 2, Configure & Install

Step 4: Definition

The Access project team will work with you to define the structure and control processes that will guarantee the success of your project. Documents that we provide you at this stage will cover all your project objectives, the full specification and success criteria. This gives total clarity over individual tasks and responsibilities to ensure you're fully informed going forward.

Step 5: Solutions workshops

This step helps your project team become fully immersed in the proposed software. We map business processes to functionality so that you can understand how the solution will look and feel.

Step 6: Confirmation of requirements

Following your feedback from the solutions workshops, we will confirm the detailed actions and solution components necessary to meet the project success criteria we identified earlier.

Phase 3, Training

Step 7: Configuration

The components identified in Step 6 are delivered and a User Acceptance Test (UAT) system is built ready for you to carry out a pilot test. We configure and tune all the variables within the system to match your specific requirements.

Step 8: User Acceptance Test (UAT)

The UAT is conducted in a workshop environment for your staff against an agreed test plan. At the end of this step you will be ready to go live.

Step 9: Education

With a fully designed, installed and tested system now in place, we will train your staff on all relevant areas of the software. We are highly skilled at adapting our training to the learning styles of each of your staff members. We can train all of your staff or, if preferred, we will train your in-house trainers.

Phase 4, Support

Step 10: Go Live

The test system is converted into a live working environment ready for the processing of real-time business transactions. This is managed by a pre-agreed go live check list to ensure all possible circumstances are considered and addressed. We will be available to answer your questions and support your users throughout this time, helping them to get maximum clarity and impact from the software as they become increasingly confident.

Step 11: Support handover

We prepare a handover document and deliver it to our ongoing support team. This document contains all the information our support consultants need to answer any future queries you may have.

Step 12: Post project review

Your experience is extremely important to us. Shortly after you go live we will request feedback on your experience of the implementation process to help us further refine our delivery processes. We then agree sign-off for the project.

3 Additional Service Options

The table below highlights the additional value added services our solution can provide. Please take some time to review these.

Chip&PIN	Fully integrated Chip&PIN payments
P2Pe	Point to Point encryption for Chip&PIN payments

4 Service & Support Management Details

Raising a Ticket
When contacting the Service Desk about any issue, you will need to provide as much information as possible including:

- Identify yourself
- The users, businesses or customer name this is affecting
- The specific product(s) affected
- The release version you are on including Service Packs or Hotfixes
- What impact this is having on your business in real terms e.g. deadlines
- Environmental issues that may be contributing factors
- A reference number (if calling about an existing matter)

As much detail as possible about what you are reporting including:

- Error messages (and the steps taken which cause the error message to appear)
- Time/date when these errors occur(ed)
- If the issue is intermittent or replicable, has this occurred more than once?
- Screenshots
- Which environments are affected e.g. Live/Test?. We will always strive to resolve your query immediately, but sometimes a deeper level of investigation is required. The time required to do this will depend on the complexity of the issue and the factors involved. It may be necessary to ask you a few questions in order to establish additional information or even to request a copy of some data for further investigation. While your case is being investigated, you can expect regular contact, with higher frequency depending on its priority.

Changes to a case status may be made in the following circumstances:

- Where you have been asked to provide further information, to test software, or to undertake any other action
- Where you or a third-party support agency has returned the case to PaySuite the severity will be re-assigned as deemed necessary.
- Where the significance of the fault diminishes, either because of partial fix or elimination of some elements, the case category may be downgraded.

How we intend to resolve your issues?

Software Defects

If we determine that a problem or fault reported by the customer relates to PaySuite software, we will attempt to provide a solution. The solution may take the form of additional corrective software or an updated version of PaySuite software in which the problem has occurred. We will use reasonable endeavours to provide a full resolution when the next version of the relevant PaySuite software is released. Incident resolution may take different forms e.g. advice, workaround or upgrade to later version – regardless of whether this version is released yet.

When will you respond to me?

We aim to resolve cases according to their Priority, usually with the most Urgent and Impactful cases being addressed first. The following is the Key Performance Indicator we use to target how quickly we aim to resolve an Incident or escalate it as a problem.

*Target resolution time excludes delivery of product or software resolution.

Priority	Target Response Time
1	1 Hour
2	2 Hours
3	1 Working Day
4	2 Working Days

Priority	Target Resolution Time
1	4 Hours
2	1 Working Day
3	5 Working Day
4	10 Working Days

Priority Level	Examples
Priority 1 – System Down	A service interruption which has a critical impact on the activities of the authority; causes significant financial loss and/or disruption to the authority or results in any material loss or corruption of authority data.
Priority 2 Critical	A service interruption which can or could have a major (but not critical) adverse impact on the activities of the authority and no workaround is available.
Priority 3 - Major	A service interruption which has a major adverse impact on the activities of the authority which can be reduced to a moderate adverse impact due to the availability of a workaround.
Priority 4 - Low	Service or change request

Service Levels

Availability

Monthly Availability Target = 99.95%

3 Month Rolling availability Target- 99.95%

% availability of each managed service component is calculated as follows:

$$\frac{\text{Total Agreed Availability Hours} - \text{Unscheduled Outage Hours}}{\text{Total Agreed Availability Hours}} \times 100$$

Notes

Total Agreed On-line Availability Hours is defined as 7 days by 24 hours minus any agreed scheduled maintenance periods.

Service outages caused by other service providers are excluded from this target e.g. loss of internet connection and other telecoms failures and links to 3rd parties.

Alerts

We intensively monitor our service 24*7 with real-time alerting of any problems with the service.

If a service-affecting issue is identified during business hours, a service notification email will be sent out to your list of company contacts, advising of the issue and any subsequent updates pertaining to the issue. It is important that you supply and keep us updated with a list of contacts – you can do this by contacting the Service Desk.

Notifications

At PaySuite, we aim to provide our customers with accurate information, advice and guidance regarding service and product related changes under the form of notifications.

These may be:

- New releases, software upgrades or weekly maintenance related work;
- 2-4 weeks' notice on changes that may impact your integration and require you to operates specific changes on your systems;
- Scheme, Vendor or Acquirer changes that may impact you;
- New products or changes to existing PaySuite products.

Scheduled Maintenance

As we are continually improving our service, we have scheduled a regular maintenance window to ensure any scheduled upgrades or infrastructurechanges take place at a time you can expect and prepare for.

Our maintenance window is the 3rd Sunday of every month between 04:30am and 06:30am. Whilst we strive to minimise any impact to clients during this time, please be prepared for potential intermittency while system changes are implemented.

If we need to make urgent changes, for example related to security or performance, outside of this window which we feel may impact your service, we will notify you as soon as possible, and aim to provide 48 hours' notice wherever possible.

5 Account Management & Customer Success

With over 160,000 customers using products supplied by the Access Group we have a large team involved with ensuring that our customers are able to build on their investment with Access.

This includes the Customer Success team who are specialists in specific products whose role is to ensure that our customers on Standard and Premier Success plans benefit from educational webinars to ensure that you are always taking advantage of new functionality and most importantly continuing to adopt best practice in the day to day use and set up of the software.

Our Account Management team work with our customers specializing in vertical sectors or specific products. Depending on the complexity of the customer these are either office based using the latest technology to provide our customers with the highest possible levels of service or will visit sites for face to face meetings.

Our Account managers work with you keeping our customers informed on the way emerging technologies can help their business. They prepare briefings on the business, technical and financial benefits of technology and collaborate with customers to ensure the customer is aware of the breadth of software and support that Access can provide.

6 Backup and Disaster Recovery

PaySuite utilises multiple data centres that host our systems, this is to separate PCI data and environment. Our Disaster Recovery (DR) solution(s) are based on Primary and Secondary datacentres where all data is replicated from Primary to Secondary for DR. PaySuite also has backup/storage clusters in each datacentre running HYCU backup software for data backups away from the payment clusters, resulting in data being in 4 locations for increased resiliency. Backups are also stored offsite and are SAN stored so involve no physical devices.

In the unlikely event that the primary datacentre goes completely dark, an investigation period will be undertaken to determine the cause and decide if a datacentre promotion is required to make the secondary datacentre the primary one.

In the event of a disaster, PaySuite shall:

- Recover data stored off site
- Recover the service at the nominated disaster recovery site
- Procure and implement, at the expense of PaySuite, other equipment necessary to supply the service
- Aim to, where possible, provide a minimum service within 24 hours
- Provide a fully functional system as soon as is logistically possible.

Backups

- Synchronised high availability primary and secondary sites
- Two separate dedicated backup clusters (HYCU)
- Database mirroring – real-time synchronisation
- Hourly database logs
- Daily full database and files system/server

Backup Retention

- Daily for 1 week
- Weekly for 1 month
- Monthly for 3 months

Restores

- Recovery Point Objective (RPO) – <5 seconds
- Recovery Time Objective (RTO) – 2 hours core systems; 4 hours non-core systems

NB/ Targets for the restoration of the service do not apply in the event of a customer site disaster such as loss of equipment or premises.

7 Business Continuity

The Access Group's full and most up to date business continuity plan can be requested by emailing buyer.enablement@theaccessgroup.com

8 ISO27001 Accreditation

The Access Group holds ISO27001:2022 accreditation across the entire organisation. This independently verified certification demonstrates our commitment to protecting your data. Maintaining this accreditation requires us to demonstrate effective security controls, regular staff training, and documented processes that are tested through independent annual audits.

9 Development Life Cycle

As one of our core products PaySuite has a detailed roadmap of improvements driven both by customers and by our own roadmap. Ongoing development against each application is supported by a development plan that has high levels of details for the next 3 months including user stories. Beyond that top line plans are in place by quarter for a further 12 month with a list of additional options waiting to be added.

There will always be a requirement to continually improve and enhance our products. Part of this can also mean products will reach end-of-life and be decommissioned. These outcomes are recognised as having different drivers, all of which are taken in to consideration:

Business-led:

- Legislative changes (including safety and security)
- Strategic business decisions
- Technological advances

Customer-led:

- Requests from individual customers
- Requests from User Groups

10 Technical Requirements

- Staff member accesses Counter Receipting solution using client browser over the internet
- Client install for Chip and PIN connectivity
- Supports Edge and Chrome client browsers
- Staff member connections into our service are by public internet using TLS in line
  with PCI guidelines
- End of Day files are provided in a CSV format.

Other protection within supplier network

Applications in the DMZ pass data over SQL direct connections and HTTPS to the authorisation service and the SQL server. We protect the data by ensuring that this traffic is only internal to the network and not externally accessible or transmitted; our internal PCI network is 'ring fenced' from all other users' network traffic.

Chip and PIN / AVS CV2 / P2PE

The PaySuite solution fully supports security features such as Chip and PIN and AVS/CV2 in products where it is relevant:

- Chip and PIN is a customer-present only requirement
- P2PE is a customer-present only requirement
- AVS CV2 is a customer-not-present only requirement
- 3D Secure v 2 is a customer-not-present only requirement.

All solutions can be installed in parallel with the Secure Bureau Service, allowing additional layers of security for the process of all types of card authorisation.

All areas of functionality integrate seamlessly into the PaySuite solution to offer a fully integrated payment solution with the highest-level security available. PaySuite has the advantage of already having undergone this testing and offers a fully pre-accredited solution avoiding lengthy bank testing.

PaySuite is constantly striving to enhance security though all channel payments will be in the most secure processing environment in the UK market.

- Verified by Visa
- Mastercard SecureCode
- PCI DSS Certified
- ISO / IEC 27001
- Cyber Essentials.

11 Service Constraints

Maintenance windows as detailed above are minimal with the service so that we use all reasonable efforts to ensure that the SaaS Services are available for 99.70% of each calendar month.

As a true SaaS solution customisation is not available although the product can be configured to meet all standard set up requirements.