G-Cloud15

Service Definition

Access PaySuite – Collections Portal for local government, housing, health and education

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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's 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.

The PaySuite Collections Portal is aimed at helping organisations with cash flow and income management for collection teams and remote workers by launching an automated payment reminder service.

It is designed to enable an organisation to automatically collect payments via secure SMS and email links, allowing staff to focus on other areas of revenue generation and debt recovery that need a more focussed resource.

The PaySuite Collections Portal has two core components:

1. Pay Now – A flexible solution that encourages payments to be made on time at a lower cost than traditional channels and minimise administrative errors.
2. Pay Later – Gives your customer the ability to "promise to pay" by a specified date.

How it works

The PaySuite Collections Portal can be accessed via an API call, an upload from a batch file or via a browser-based portal.

The organisation will create a Pay Now and a Pay Later journey that the claims process will be run against. These can be simple collections strategies such as an email being sent regularly with the wording changing as the length of debt increases, or more complicated ones in which a series of SMS and emails are sent. There are no limits to the number of collections strategies and organisations can have a number in place as different departments will encounter different types of debt.

1. The organisation makes an API call or uploads a file with details of a payment that is due to be collected.
2. Dependent on the collections strategy that has been chosen, the PaySuite Collections Portal will start the automated process and start sending the SMS and / or email that is chosen.
3. The customer will receive the message in which there is a 'call to action' button to Pay Now or Pay Later. Using web hooks, the Collections Portal will update the

core Collections Portal so the collections agent can see that a message has been opened.
4. The customer is directed to a landing page, branded to your look and feel, where details of the payment are displayed with an option to make a payment.
5. The customer is then directed to the PaySuite PCI compliant secure payments page, where they can enter their card details and make the payment.
6. The Collections Portal is then updated in real time and the case will be closed.

Service description

The PaySuite 'Collections Portal' provides a digital 'self-serve' solution to collect overdue payments from your customers in a secure and professional manner.

As prices continue to rise across all sectors, many customers are finding it hard to pay bills. Through our unique web-based customer communications platform, you can engage sensitively and effectively with your customers to encourage payment where possible.

This will increase the chances of payment by giving your customer a better digital experience, while also enhancing internal operations.

The 'Collections Portal' combines a number of arrears and collections options into a single web-application which enables the customer to select the resolution path that suits them best, without any requirement for agent involvement.

Pay Now

The 'Pay Now' journey seamlessly integrates branded digital communications with the PaySuite online payment solution. Customer data is fed from your core business systems to personalise the journey and facilitates a 'one-click' process to confirm payment and account details. All data is securely managed throughout, and the customer is passed seamlessly from one stage to another until their payment is completed and they receive a confirmation email.

Service benefits

- Customers can complete the preferred payment process in one simple, self-serve journey through API Integrations that connect directly with PaySuite.
- Minimal data entry is required as data can be securely passed through each stage of the process.
- PaySuite still delivers all of the secure PCI compliant processes for card payment - but all within an integrated digital journey.
- Cost reduction through smart automation and use of digital payment channels
- Higher repayment rate and faster execution
- Full audit trail of all communication and user interaction
- Customer communication via preferred channel
- Customer transparency through fair and open communication
- Removes card data from your environment, reducing your PCI scope.

Service features

- Additional communication channels
- Secure Email sent to customer with encrypted 'Unique ID' embedded in the weblink.
- Multi-view Webform allows customer to select the preferred option to resolve their arrears.
- The payment page within the Webform is pre-populated to enable 'single-click' confirmation of the customer details.
- The relevant details are passed through to PaySuite via the API so the customer only needs to enter their payment details to complete the process using their card or bank account.
- Branded landing pages with your "look and feel"
- Payments are made through PaySuite Secure Card Portal.
- Flexible cross-platform integration
- Secure hosting and data management

Pay Later

Customers who have not responded to early-stage contacts for payments potentially need additional options to settle their arrears.
One of the most common collections options is to allow the customer to commit to a date in the future when they will be able to make the full payment to clear the amount that is owed, they are essentially making a 'Promise-to-Pay' by that date.

Service benefits

- Customer can commit to clear their debt by an agreed date via dynamic, self-serve journeys - avoiding awkward and resource-heavy call-centre engagement.
- All data is fed back into the core systems and both you and your customer receive digital communications to confirm the process is successfully completed.
- Further options available for customers to engage including the ability to select a 'call now' option and be automatically directed to your call-centre.

Service features

- Secure Email sent to customer with encrypted 'Unique ID' embedded in the weblink
- Multi-view Webform allows customer to select the date on which they will be able to make their payment.
- Automated emails are sent to the customer and the service provider with a copy of the 'Promise' that has been made.
- Follow-up email sent to request the payment on the promised date.

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.

Enterprise Package	Digital Journeys can be designed to meet the specific requirements of the customer or staff within the organisation can be trained to operate the platform on a self-service basis. There is no additional fee per journey other than the transactional credits required to issue Emails, SMS, PDFs, etc.
Training	A 90 minute online training session can be arranged for up to 5 users per session.
Additional Journeys	An organisation who has the standard package, can request additional journeys for a set fee.

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:

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

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

Browser based application access over the internet using HTTPS://

Can be accessed via an API call, an upload from a batch file or via a browser-based portal for manual checks and case updating.

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.