G-Cloud15

Service Definition

Access PaySuite – Internet Payments 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 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.

The PaySuite Internet Payments solution is a fully hosted, end-to-end solution and, since its initial deployment in 2000, has been developed in-house with security and functionality to meet customer needs. The solution is fully hosted in a PCI DSS Level 1 environment and has all the latest industry required security functions, such as 3D secure Strong Customer Authentication (SCA) embedded into the solution as standard.

Built on Angular framework enabling more advanced, interactive features and better long-term maintainability with a mobile optimised with modern UI/UX flow for better payment conversion rates. Responsive design ensures seamless experience across all devices the solution can process payments for invoiced and non-invoiced miscellaneous / store-front services where the customer is paying for services without a reference number. When a non-invoiced payment is made, the system can automatically allocate the correct general ledger information, making it easy for the customer while ensuring that the required information is available to your back-office financial systems.

Investment protection

The industry-leading server infrastructure and hardware are maintained and managed by PaySuite software specialists in a multi-tier, purpose-built data centre, thereby removing hardware concerns and reducing risk. Updates are carried out centrally with no requirement for site visits.

Dedicated managed services team

Investing substantially in internal staff resources is unnecessary, as PaySuite offers comprehensive support, monitoring, and management of the system on your behalf, operating 24/7. Our dedicated teams for development, maintenance, and customization collaborate seamlessly from a centralised location.

Secure environment

The system uses one of the highest levels of internet security, Transport Layer Security (TLS) and monitors any further revisions of the platform to ensure robust security, while all card details are stored behind a firewall with data access limited to dedicated support staff only. There is no sensitive information held at the data centre so that, in the unlikely event of someone breaching the system, they would not be privy to any information about customers. PCI DSS-certified, the multi-site data centre has passed the strictest of tests beyond industry standards to ensure that card data is stored securely. PaySuite provides its services from a PCI DSS Certified Level 1 data centre.

Protection against legislative / banking changes

The IT operations and platform development team take full responsibility for evaluating and implementing impending banking requirements. The system is regularly enhanced to support issues such as improved security (AVS / CV2, Strong Customer Authentication (SCA) Verified by Visa, MasterCard Secure Code, 3D Secure v2), PCI DSS, and new card types and ranges.

User Authentication & Transaction History

Customers can log in to view transaction history across both web and mobile app (using same credentials), providing transparency and payment tracking.

Express Checkout "Pay Again"

Logged-in users can save transaction details including reference numbers and payment credentials, dramatically simplifying repeat payments.

Reference validation

The process of reference checking and validation using the invoice or account reference number ensures that transaction entries are processed with the correct information. It reduces manual intervention for erroneous transactions, helping to improve efficiency and reducing internal costs.

Miscellaneous Payments

Allows customers to pay for non-invoiced/referenced services by choosing from a list of Services which then display the Service Items. Items can be financially coded to ensure seamless flow into your finance and general ledger systems. Customers can easily searchable items replace dropdown menus, creating a quicker user journey and higher conversion rates through improved payment discovery.

AI Payment Assistant

Evolution of intelligent chatbot to guide payers through the payment process, answer FAQs, assist with reference validation, and collect user feedback in real-time

Advanced Address Lookup

Enhanced postcode lookup functionality validates address details during the collections process.

Card security measures

These include 3D secure Strong Customer Authentication (SCP) validation (MasterCard SecureCode and Verified by Visa) as well as card security code checking and, if required, address verification system.

Alternative payment methods

As well as the traditional debit or credit card, the system can also accept alternative payment methods including but not limited to Open Banking, PayPal, Visa Click to Pay, Apple Pay etc.

Planned Payments Module (PPM)

PPM offers a flexible self-service option enabling customers to choose from a list of pre-defined plans and set-up a recurring payment plan on a credit / debit card.

There are three process flows for creating and maintaining payment schedules:

1. Templates
2. Schedule creation
3. Schedule maintenance

Templates

Enables authorised staff to create new templates. The user enters the template code, description and type. There are three types: weekly, monthly and custom dates. Percentages can be manipulated per instalment in a grid format, for example 10% month one, 15% month two and so on.

Schedule creation

One or more payment schedule templates can be assigned to the customer's record. This enables the customer to choose a plan which best suites their repayment needs, e.g. 10 instalments on the 1st of the month, 12 instalments on the 15th of the month annual recurring etc.

Schedule maintenance

The schedule maintenance screen allows the user to modify a schedule if required. Instalments can be added / removed, amended or cancelled. Payer details can be updated, including update address, update card details or update email.

Real-time authorisation

Card transactions are rapidly authorised at the time of purchase while a customer is connected. The result is immediately displayed before completing the transaction, saving both an organisation and its customers time and effort.

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.

Service description

Internet Payments is a fully managed PCI DSS Level 1 certified service. It provides a fast, highly secure and easy to use solution to allow your customers to make self-service payments online 24 / 7 for both invoiced and non-invoiced services using their credit or debit card and Alternative Payments Methods including Apple Pay, Google Pay, Visa Click to Pay and Open Banking as well as the option to set up an online direct debit.

Service benefits

- Increase collection rates, available 24 / 7 to anyone with online access
- Fully hosted and managed service
- Payment Card Industry Data Security Standard (PCI DSS) compliant
- Helps reduce your organisation's scope of PCI
- Removes card data from your organisation's infrastructure
- Protection against legislative / banking changes
- Supports the latest card security measures
- Supports the latest accessibility requirements
- Allows customers to make payment any time of the day
- Easy and intuitive for customers to use
- Mobile responsive, running on all standard web browsers.

Service features

- Pages automatically presented in either desktop or mobile-friendly format
- Branded with logo, name, address, phone number in single colour
- Supports payment for invoiced and non-invoiced services
- Capture of customer payment reference, name, address and postcode
- Planned payments, stored card and direct debits set-up facility
- Securely store card details for quick retrieval on future payments
- Refunds and reporting available to the organisation's authorised employees
- 3D secure Strong Customer Authentication (SCA) validation (MasterCard SecureCode and Verified by Visa)
- Up to five funds / services selectable – with shopping cart
- Store front-end
- Alternative payment methods Open Banking, PayPal, Visa Click to Pay payments etc.

Service purpose

PaySuite Internet Payments solution offers organisations a hosted and managed PCI Level 1 payments service for its customers to make payments 24 / 7 by credit or debit card and Alternative Payments Methods including Apple Pay, Google Pay, Visa Click to Pay and Open Banking as well as the option to set up an online direct debit. The service supports payments for both invoiced and non-invoiced miscellaneous / store-front services where the customer is paying for services without a reference number. When a non-invoiced payment is made, the system can automatically allocate the correct general ledger information, making it easy for the customer while ensuring that the required information is available to your back-office financial systems.

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 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.

Direct Debit Mandate Form	Online Direct Debit form allows customers to enter their account and bank details which are validated then passed to your organisation for setup and processing of a direct debit
Multi- Lingual	The solution can be tailored to meet your customer base's needs by offering them the option of different languages in which to follow the process through. The system can be set to store multiple languages defined by your needs.
Configuration Management System	The Configuration Management System (CMS) is a browser based application that will assist in the configuration of Internet Payments system. The Configuration Management System (CMS) is an application which enables you to modify the content of your PaySuite Internet Payment pages without needing the assistance of PaySuite. It uses a structured, browser-based interface, linked to the PaySuite Internet Payments database, to modify the layout and content of the Internet Payments pages displayed when processing a payment
Open Banking	Open Banking is revolutionising the way customers and consumers make payments. It allows individuals to pay directly by bank transfer from their bank to another business or organisation's account. Open banking payments offer a fast and secure way to make transactions without the requirement to input card details. Customers can conveniently select their bank from a list and authorise their purchase, streamlining the payment process. This method not only enhances speed and security but also provides a seamless and efficient way to conduct financial transactions. The use of open banking payments facilitates quicker fund transfers, reduces the risk of errors and fraud, and simplifies the payment process for both consumers and businesses. Additionally, this method empowers users to manage their finances more

	effectively and gain greater control over their transactions.
CBL Balance Call	Enables Internet Payments to read and display a balance retrieved in real-time from a third-party line of business system
ITP Real-time update to line of business systems	Enables Internet Payments to post successful transactions in near real-time to a third-party line of business system
Online Store	The PaySuite online store is a feature-rich mobile responsive solution. This can benefit your users by providing them with an easy-to-use store front featuring: • Events and courses – Promote and sell registrations for upcoming events, courses, conferences and so on. • Theme builder – Customising the look and feel of your e-commerce website is easy - no CSS / HTML coding skills are required • Analytics and reports – Detailed customisable reports and visual dashboards available system-wide to view and export all data • Email marketing – Marketing campaigns with advanced user targeting, personalised messages, emailing templates and reporting • Relationship management – Keep track of customer relationships and information, including phone calls and emails • Courses – Easily create a course page complete with registration, fully configurable to suit each individual course • Product catalogue – As well as events and courses, the catalogue can also hold products, such as books, course materials and merchandise, for example clothing and souvenirs • Guest checkout – Allow customer access without the need to register for an account • Events – An advanced and configurable platform allows you to quickly and easily set up, promote and manage an event with a dedicated and highly configurable registration page

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 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

- End customer access is via HTTPS:// to the Internet Payments service
- Organisation access to the PaySuite system for download End of Day transaction files is via public internet using TLS in line with PCI guidelines
- End of Day files are provided in a CSV format.

Secure environment

The system uses one of the highest levels of internet security, Transport Layer Security (TLS), and monitors any further revisions of the platform to ensure robust security, while all card details are stored behind a firewall with data access limited to dedicated support staff only. There is no sensitive information held at the data centre so that, in the unlikely event of someone breaching the system, they would not be privy to any information about customers. PCI DSS-certified, the multi-site data centre has passed the strictest of tests beyond the industry standards to ensure that card data is stored securely. PaySuite provides its services from a PCI DSS Certified Level 1 data centre.

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.

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.