

G-Cloud15

Access PayWise+

Service Definition

Contents

1	Service Overview	3
2	Service & Support Management Details	5
3	Account Management & Customer Success	7
4	Outage and Maintenance Management	7
5	Backup and Disaster Recovery	8
6	Business Continuity	9
7	ISO27001 Accreditation	9
8	Development Life Cycle.....	10
9	Technical Requirements	10
10	Service Constraints	11

1 Service Overview

Access PayWise+ is a financial wellbeing and pay flexibility platform that enables employees to access a portion of the wages they have already earned before their standard payday. The service also provides real time earnings visibility, FSCS protected savings functionality, general financial guidance and access to discounted vouchers.

PayWise+ is cash flow neutral for employers and operates alongside existing payroll processes without requiring any changes. The service is delivered through a secure mobile application for employees and an administrative console for employers.

Early Access to Earned Wages

PayWise+ enables employees to access part of the wages they have already accrued during the pay period. This is an advance of earned pay rather than a loan or credit agreement, as employees can only withdraw funds they have already earned. No interest is charged, no credit checks are required and there is no impact on employees' credit files.

Real Time Earnings Visibility

Employees can view their accrued earnings in real time through the mobile app. This supports transparency, reduces pay-related queries and assists with budgeting and financial planning.

Savings Pots

Employees can save directly within the app using FSCS protected savings pots provided via regulated banking partners. This supports the development of positive financial habits.

Financial Guidance

The service includes access to in-app financial guidance delivered by an AI assistant. This provides general, non-advisory information to help employees make informed everyday financial decisions.

Discounted Vouchers

Employees can access discounted digital vouchers for supermarkets and major retailers within the app, helping to reduce everyday living costs.

Key Features

Integration

PayWise+ integrates with a wide range of payroll and time and attendance systems. Where integration is not available, the service can be operated via secure spreadsheet uploads.

Payment Process

When an employee requests a withdrawal:

- The employee submits the request through the PayWise+ app.
- Access transfers the requested amount directly to the employee's bank account via Faster Payments.
- The withdrawal and associated employee fee are recorded in the payroll system or included in an import file.
- At payroll reconciliation, these appear as deductions.
- On payday, the employer pays employees as normal. Access collects the withdrawn amount and fee by direct debit.

The employer's cash flow is not affected at any stage.

Employer Controls

The administrative console allows employers to:

- Set withdrawal limits
- Manage user eligibility
- Add and remove employees
- Monitor usage and engagement
- Access reporting to support audit and compliance requirements

Security

The app uses secure authentication including password and biometric options. Data is encrypted in transit and at rest. Payments are processed using secure Faster Payments channels.

Support and Onboarding

A dedicated onboarding consultant supports implementation and rollout. Ongoing customer support, documentation and training resources are provided as part of the service.

Benefits

Employee Benefits

- Flexible access to earned wages
- Real time visibility of accrued earnings
- FSCS protected savings functionality
- Access to general financial guidance
- Discounts on everyday purchases

Employer Benefits

- Cash flow neutral, with no financial impact on payroll or payment cycles
- Reduced administrative effort related to pay advances

- Supports workforce financial wellbeing
- Enhances recruitment and retention
- Helps reduce financial stress, supporting productivity and stability

Employer-Reported Outcomes

Employers using the service have reported:

- Productivity improvements of up to 22 percent after implementation
- Staff turnover reductions of around 25 percent
- More than 90 percent of surveyed users stating that flexible access to pay is one of the most valuable benefits offered by their employer
- These outcomes are based on employer self-reporting and are not guaranteed.

Technical Requirements

- Secure internet access for the employer administrative console
- Access to payroll or time and attendance data via integration or secure file upload
- iOS or Android devices for employee app access

Service Delivery Model

PayWise+ is delivered as a cloud-based service hosted and maintained by Access. Updates, improvements and security enhancements are deployed centrally without customer intervention.

Compliance

- Employees can only access wages already earned
- Savings pots are FSCS protected through regulated banking providers
- Data is processed in accordance with GDPR and Access information security standards
- Payment processing follows secure industry protocols
- The service supports organisational strategies related to staff wellbeing and workforce support

2 Service & Support Management Details

Support and Customer Success

At Access, we understand that your investment in PayWise+ is made to improve outcomes for your organisation and your workforce. Our goal is to ensure you receive consistent, reliable support throughout your entire journey with the product. We don't just assist when something goes wrong — we work with you to ensure you continue to get value from the service.

Support Commitment

We recognise that PayWise+ may form an important part of your employee wellbeing and payroll ecosystem. Our aim is to ensure you have continuous operational capability.

We provide efficient support, resolving the majority of queries at first-line contact wherever possible.

Our support teams will help you maximise your return on investment by providing technical assistance, guidance and customer care. We take responsibility for your support requests and ensure they are addressed promptly and effectively.

Support Plan for PayWise+

PayWise+ is supported under the Standard Support Plan, included as part of your subscription.

The Standard Support Plan provides:

- Access to our support teams via the Customer Success portal
- The ability to raise and manage cases online
- Telephone and live chat support during standard service hours
- Access to e-learning materials and Success webinars
- Regular updates, best-practice guidance and product information

Full details of Access Customer Success Plans can be found at [Access Customer Success Plans – The Access Group](#)

Knowledge Base

Knowledge Base is our searchable library of articles, FAQs, guides and videos. It provides 24/7 access to information and step-by-step guidance.

Key features include:

- A powerful search tool that returns results across the Knowledge Base and Community
- Articles linked directly to Community discussions for deeper support
- The ability to raise a support case directly from any article if further assistance is required

This ensures you can find answers quickly and independently whenever you need them.

Community

Community connects Access customers so they can share real-world experience, solutions and best-practice tips.

- Each product has a dedicated Community area, including PayWise+
- Users can ask questions, share solutions and learn from peers
- If a question cannot be answered by other users, an Access team member will respond
- Every query receives a reply, ensuring no customer is left without support

Community complements our formal support channels by giving you access to insights from other organisations using the same technology.

3 Account Management & Customer Success

With over 160,000 customers using products supplied by The Access Group, we have a dedicated organisation focused on helping customers maximise the value of their investment. Our Customer Success and Account Management functions work together to provide ongoing guidance, insight and support throughout the lifecycle of every Access product.

Customer Success

Our Customer Success team consists of product specialists who support customers across the Access portfolio. Their role is to help you adopt best practice, stay informed about new functionality and ensure continued value from your software.

Customer Success activity typically includes:

- Educational webinars and learning sessions
- Updates on new features and enhancements
- Best-practice advice for configuration and use
- Access to e-learning materials, documentation and guidance
- Proactive outreach to ensure you are getting the most from your solution

These resources are available to help your teams remain confident and effective in the everyday use of Access products.

Account Management

Our Account Management team works closely with customers across all sectors, ensuring that you receive ongoing strategic and commercial guidance. Depending on the complexity of your organisation, Account Managers may engage through virtual meetings or on-site visits.

Their responsibilities include:

- Keeping you informed on developments across the Access product suite
- Sharing insights into emerging technologies and how they may support your organisation
- Preparing briefings on the business, technical and financial benefits of Access solutions
- Ensuring you are aware of the full breadth of software and services available
- Acting as a long-term partner to support your goals and future planning

4 Outage and Maintenance Management

Outage Reporting

The Access Group provides timely notifications to all customers in the event of any service outage or disruption. These notifications ensure that customers are kept informed of the nature of the event, its impact and expected resolution timelines. Updates are communicated through established service channels to maintain transparency and support operational planning.

Maintenance Management

Planned maintenance is carried out infrequently and is scheduled outside of standard working hours wherever possible to minimise service disruption. Customers are notified in advance of any planned maintenance activity, including expected timings and any potential impact on service availability. This approach ensures customers can prepare for maintenance windows with minimal operational effect.

5 Backup and Disaster Recovery

The solution has been designed to cater for disasters ranging from a database restore through to a complete datacentre outage.

All backups are stored on disk and are retained for a period of 12 Months, financial data is kept for 7 years.

Backups are stored within a multi tenancy data vault and are encrypted at rest. The design of the architecture means that all data is simultaneously available in both the primary datacentre and the secondary datacentre meaning data is always backed up to another geographically diverse site.

All Servers are backed up on a daily basis at 10pm. These backups go directly to storage in the DR Datacentre to ensure off-site availability.

Retention for backups:-

15-min SQL	28 days
Daily	28 days
Weekly	3 months
Monthly	1 year for non-financial data /7 years for financial data

The solution has been designed to deliver Recovery Point Objective (RPO) and Recovery Time Objective (RTO) using the following definitions:

- RPO is the maximum time period in which data might be lost.
- RTO is the duration of working time within which data should be restored after a disaster. This time starts from when a support call is logged with Access.

Standard Restore Testing

We undertake a restore test automatically on a weekly basis.

DR Testing

We run a full DR test on a 6 monthly basis, this is a non-invasive test where we bring the DR site up in an isolated fashion to ensure the services recover (Zerto allows us to do this without bringing the production environments down).

SQL Server

SQL Server Full Database backups are taken overnight as well as having SQL transaction logs taken at 15 minute intervals. This allows a database to be restored to an overnight position or to be restored to a chosen point in time within the day.

Frequently a database is restored following a user accidentally changing lots of data so the RPO does not always apply as the user may have changed the data several days ago, however the solution has been designed with a maximum RPO of 12 hours and a RTO of 6 hours.

Single Virtual Machine Failure – IIS or RDS Server

In the unlikely event of a single virtual machine (VM) failing (e.g. the IIS VM ceases to respond but the other VMs are still functioning correctly) then a new instance of the VM will be started. This new instance will be an exact copy of the VM from when it stopped responding. The solution has been designed so that the files on an IIS and RDS server are fairly static with an RPO of 12 hours and a RTO of 6 Hours.

Single Virtual Machine Failure – SQL Server

In the unlikely event of the SQL Server virtual machine (VM) failing then a new instance of the VM will be started. This new instance will be an exact copy of the VM from when it stopped responding. The solution has been designed with an RPO of 12 hours and a RTO of 6 Hours.

Complete Primary Datacentre Outage

In the unlikely event that the primary datacentre goes completely dark where all VMs are lost or there is no internet connectivity an investigation period will be undertaken for 2 hours to determine the cause and decide if a datacentre promotion is required to make the secondary datacentre the primary one. Once this decision has been made the solution has been designed with an RPO of 12 hours and a RTO of 12 Hours 'Optional' Customer Copies of Backups.

6 Business Continuity

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

7 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.

8 Development Life Cycle

As one of our core products Access PaySuite PayWise+ 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.

New functionality is added on a regular basis (usually every quarter) with all companies benefitting at the same time.

9 Technical Requirements

System Access

- Access to the service requires a stable internet connection.
- Employers access the administration console through a supported web browser (latest versions of Chrome, Edge or Safari are recommended).
- Employees access the service through the PayWise+ mobile application, available on iOS and Android devices.

Device Requirements

Employer Devices

- Desktop or laptop device capable of running a modern web browser
- Internet connectivity suitable for cloud-based applications
- Optional: spreadsheet software (e.g., Microsoft Excel) where file-based uploads are used

Employee Devices

- iOS or Android smartphone compatible with current versions of the PayWise+ app
- Device must support biometric or password authentication

Integration Requirements

- For integrated usage, access to payroll or time and attendance data is required
- Integration is supported through secure data exchange or approved Access connectors
- Where integration is not in place, secure file uploads are supported as an alternative

Network and Security Requirements

- HTTPS connectivity is required for all employer and employee interactions

- Customers must ensure their network allows outbound connections to Access cloud services
- User access is authenticated via secure login credentials or mobile biometrics

Browser and Operating System Support

- Access supports current and recent major versions of Chrome, Edge, Safari and Firefox
- Mobile app support aligns with Apple and Google's supported OS versions
- Older or unsupported browsers/operating systems may experience reduced functionality

Customer Responsibilities

- Maintaining suitable devices and network access
- Ensuring payroll or attendance data is available for upload or integration
- Managing internal access control (e.g., granting admin permissions to appropriate employees)
- Keeping employee contact and eligibility data up to date

10 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.