

G-Cloud15

Access PaySuite – Direct Debit and Credit Management Service Definition

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1 Service Overview

As a leading UK Direct Debit provider, Access PaySuite is an accredited BACS Approved Bureau and regulated by the FCA as an Authorised Payment Institution.

We have helped thousands of businesses, NFP's and many types of organisations make big improvements in their collection processes. Companies such as E.ON, Arriva, Kier Group, Wiltshire Council and Midlands Air Ambulance put their trust in us.

We know Direct Debit payments inside out, as we've been dedicated to the service for the last 20 years, so you can be confident you're talking to experts. We provide a highly functional, flexible and secure Direct Debit and Credit Management System (DDCMS) that flexes to suit your business and how you serve your customers.

For organisations to be able to take direct debit payments from customers, they need to have a Service User Number (SUN). They can either be provided by the bank or by an accredited Direct Debit Bureau.

We offer 2 different service propositions to address each option above, however the core offering remains the same for both options:

1. EVOLVE SERVICE

This service is where Access PaySuite provides the Service User Number to the Company. In this model, we provide a segregated bank account linked to the SUN where collected monies settle before being transmitted onwards to the Company.

We'll provide dedicated branding so your name will appear on your customer's bank statement.

Access PaySuite takes the risk, so there can be payment limits with this service and annual Direct Debit payments not normally accepted unless by prior agreement. Monies are settled into the segregated account with swift reconciliation occurring usually over 2 working days before Faster Payment disbursement is made to the company.

This is also dependent on risk assessment based on factors such as sector or services/products supplied.

2. IGNITE SERVICE

This service is where Access PaySuite provides the Service User Number to the Company. In this model, the Service User Number is Access Branded and is for clients that are processing/forecasting under 200 transactions per month.

Access PaySuite takes the risk, so there can be payment limits with this service and annual Direct Debit payments not normally accepted unless by prior agreement. Monies are settled into the segregated account with swift reconciliation occurring usually over 2 working days before Faster Payment disbursal is made to the company.

This is also dependent on risk assessment based on factors such as sector or services/products supplied.

3. ENHANCE SERVICE

This service is where Access PaySuite provides the Service User Number to the Company. In this model, the Service User Number is either Access or Client Branded depending on the management fee that you opt for.

Clients that opt for the Enhance service are deemed higher risk due to the verticals they work in or the average and maximum that they are looking to collect per payer, per month.

Access PaySuite takes the risk, so there can be payment limits with this service and annual Direct Debit payments not normally accepted unless by prior agreement. Monies are settled into the segregated account with swift reconciliation occurring usually over 2 working days before Faster Payment disbursal is made to the company.

This is also dependent on risk assessment based on factors such as sector or services/products supplied.

4. ACCELERATE SERVICE

This solution is for businesses that already have their own SUN or can obtain one from their bank. We can process payments for your SUN which settle immediately into your account on the day of collection.

The payment limits for this solution would be agreed with your bank. Direct Debit and Credit Management System Manager (DDCMS) proprietary software system is the cornerstone to the provision of our direct debit services and is a secure cloud-based solution suitable for businesses of all sizes whether you have 100 or 10,000,000 customers.

The system enables you to effortlessly collect direct debit payments automatically with the minimum of administrative overhead. Below is a summary of the key system features:

- Adapts to Your Business

- Multiple ways of getting customer data into the direct debit system so it's easy to fit into your sales and financial processes.
- Plus, dozens of configurable options for fine tuning to suit your payment collection process.
- Flexible Payment Schedules and Dates Choose the ideal fit for your business so you can minimise the administration overhead required to manage payments, putting it on autopilot.
- Mandatory Advance Notice Letters can be sent via Post, Email and SMS, or left to you if you prefer.
- Suite of standard reports and ability to build bespoke reports Easily find out who's paid and more importantly, who hasn't. There are many standard reports with complex filters enabling you to find exactly what you need, fast.

We provide the following reports as standard, however custom reports can be created and automatically sent to named recipients. All reports can be exported in CSV or PDF:

- Transaction Summary Report
- Payments Received Report
- Uncollected Payments
- Arrears Report
- DD Cancellations and Rejections
- Future Payments Due
- Notice Given
- Customer List
- Gift Aid Report

Put Your Systems in Control with an API

Using our REST-based API you can link to your own systems enabling your billing or CRM system to control the payment collection directly. Any BACS return information will be fed back to your systems, so they're completely synchronised.

Maximise Payment Collections

We've fine-tuned the direct debit process to maximise successful payment collections, including Modulus checks to prevent bank account data entry errors and automated represents to reduce unpaid DDs.

Simple to Switch

If you're currently processing through another provider, we can assist in providing a seamless transition that your end customers won't even notice.

Servicing Customers Online

You can enable payers to setup direct debit payments online in one of two ways:

1. Using Access PaySuite's secure hosted, customisable 'branded' payment pages, or
2. Build your own payment forms that push data to us via API or bulk uploaded via csv file.

Either way, you can direct payers to the payment pages using email, SMS, or use 'kiosk style' point-of-sale locations within your premises.

Over the Phone

Our Portal allows administrators to log-in securely and add customer direct debit details directly over the phone while our system will automatically send out mandatory advance notice letters via email or post should you wish.

Face-to-Face

You can use standard paper mandates for data entry later or use a Mobile App for a completely paperless experience.

Via Your CRM/Billing System

Using Our API or File Transfer Using file export or preferably an API link, you can use your own business systems to interface with customers and use our system to manage and control the payments driven from your CRM or Billing systems. We'll sit in the background and the systems that are familiar to you will remain in place. The beauty of the API is that this is automated day-to-day with no manual intervention or file uploads required - it all just happens seamlessly in the background.

The API specification is available at our website www.accesspaysuite.com

Flexible Payments & Schedules

You can choose payment schedules that suit your business. Choose any date or set of dates and allow the DDMS to collect your payments like clockwork. Payment amounts can be fixed or variable with differing first and last payments and can be set to a fixed schedule e.g., 12 monthly payments or can be set to rolling where direct debits can be taken without an end date.

Alternatively, ad-hoc schedules can be set allowing you to take payments with irregular payment amounts and dates.

For regular payment schedules, we collect on working days between 1st and 28th plus last day of the month. Adhoc payments can be collected on any working day.

Schedules can be set to weekly, fortnightly, monthly, quarterly, 6 monthly or annually.

We also support Frequency Switching where organisations can seamlessly change the collection frequency (for example from Monthly to weekly) without having to cancel an existing Direct Debit and setting up a new one.

Administration

The DDMS Portal allows your administrators differing levels of access to manage your customers and their payment status if required.

It contains:

- the ability to pause/amend payments and schedules temporarily or permanently, e.g. edit a payment amount for one month then revert to normal
- make payment adjustments in bulk, e.g an annual price increase across the customer base can be done in one go.
- the ability to cancel and reinstate direct debits manually or re-request a failed payment
- check communications that have been sent out

Compliant

We meet the most stringent compliance and security requirements:

- Authorised by the Financial Conduct Authority (FCA) for Payment Institutions under the Payment Systems Regulator (PSD2)
- BACS Approved Bureau - accredited with "Excellent ratings" in all five categories
- Approved BACS Commercial FM Provider
- ISO 27001:2022 Certification
- GDPR compliant
- Regulated by the FCA under Anti-Money Laundering Regulations
- Registered with the ICO under The Data Protection Act

2 Onboarding

Following signature we will start with a due diligence process (KYC/KYB checks) as required by the FCA for processing payments.

This is done as part of the contract signature process. Then we setup the account usually within 48 hours after the Due Diligence and Contract is complete and they're ready to process payments.

If an API integration is required, we provide test account details and support to help with the integration and testing process – though this can be done ahead of signing contracts if required.

3 Additional Service Options

Direct file submission to Bacs for payment processing

Seamlessly integrate, control, and safeguard your transactions with our Bacs payment services. Submit Direct Debit and Credit Bacs files directly to the Bacs platform, ensuring uninterrupted transactions, saving time and enhancing reliability.

Welsh Language Mandate Support

Ability to provide mandates and communications in dual English/Welsh language to support Welsh customers.

Bank Validation Service

An API that can be used to validate bank account details at point of sign-up which is a mandatory requirement when signing up Direct debit payers online via your own forms. NB: This is in-built when using Access PaySuite eDD Forms

Confirmation of Payee Service

An API that provides a Know Your Customer (KYC) facility that validates a payer's name against the bank account provided. This is a fraud-prevention tool and makes it easy to do at point of sign-up rather than manual checking afterwards.

4 Service & Support Management Details

Providing you and your users with a high level of incident support is of prime importance to us. As well as being able to answer your queries, our support staff will also be able to inform you about the latest software releases, and provide hints and tips to ensure you are getting the most out of your product. To emphasise the importance of support to Access we have over 500 employees in the UK in our Support and Customer Success functions.

Support Commitment

We recognise that the systems, software and services we supply may be critical to the well-being of your business. Our aim is to ensure that you have continuous operational capability from our products. We will help you to achieve this by providing efficient support, resolving most tickets at first-line contact.

We will help you maximise your return on investment by providing the best in technical assistance, advice and customer care. We own your support queries and will ensure that they are resolved as promptly and efficiently as possible.

We provide 3 main support plans as detailed below.

The Essential Plan

The online service The Essential Plan is available to all Access customers as part of your license fee and provides you with easy-to-access online support for all your queries, facilitated via our Customer Success portal.

The Standard Plan

Get answers faster

As a Standard Plan customer, you benefit from faster response times and can access our support teams via telephone and live chat, as well as through our Customer Success portal. To help your team be more productive, you are provided with continued access to our e-learning content as well as a programme of Success webinars, designed to keep you up to date with new features and share best-practice advice and guidance.

The Premier Plan

Boost productivity with direct access to the experts and achieve a higher return on investment

Our Premier Plan enables your team to achieve more and improve productivity through an ongoing relationship with your own designated Customer Success Manager. Your CSM will get to understand how you're using the technology and will advise you on how to get more from it.

Full details of our Customer Success Plans can be found here [Access Customer Success Plans](#)

Get to know our knowledge base

Knowledge Base is our huge database of commonly asked questions, articles and videos. All you need to do is Register and Login and you can find the answers you need any time of the day.

The advanced search function not only searches articles from Knowledge Base, but links up with our Community hub to display the topics that you need. So you've got everything you need all in one place.

Can't find the article to answer your question? Not a problem. Each article links to our Community so you can ask a question, or to raise a case with the Access team.

Got a question? Ask our Community

Community connects our customers together to help them solve problems and share how to get the very best out of their Access products.

Our customers know more about using our products in their jobs than anyone else. Community gives you the chance to receive – and share – friendly expert advice that goes beyond normal customer support. Discover best practice hints and tips from peers in your industry to help you make the most of your experience with your Access product.

Each of our products has its own dedicated Community, so you can get straight to the discussions that matter to you. No unnecessary searching needed.

If a question can't be answered by Community a member of the Access team will reply. We'll make sure that no query goes unanswered.

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 specialising 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

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 31 days, financial data is kept for 7 years.

The database is Amazon Aurora; which automatically replicates 2 copies in each of the three Availability zones.

We further replicate to another Amazon region which creates another two copies in that region's three AZs which means there are 12 copies of the database.

The databases are backed up daily at 04:00. These backups go directly to storage in the DR Datacentre to ensure off-site availability.

We don't back up the servers as they have no data on them and are spawned from an amazon machine image.

Retention for backups:-

5-min SQL 31 days

Daily 31 days

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

- RPO can be between 5 minutes and 24 hours depending on the situation. 24 h is max loss of data. In most cases, we can go back to a 5 minute point in time.
- 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. Restoration within 3 hours

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

SQL Server

SQL Server Full Database backups are taken overnight as well as having SQL transaction logs taken at 5 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 an RPO of between 5 minutes and 24 hours depending on the situation. 24h is max loss of data. In most cases, we can go back to a 5 minute point in time and a RTO of 3 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 SQL database restore points discussed above determine the recovery points.

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 SQL database restore points discussed above determine the recovery points.

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 a maximum RPO of 24 hours, though in reality will be far less than that and a RTO of 3 Hours.

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

All our payment solutions have 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 month) with all companies benefitting at the same time.

10 Technical Requirements

Access PaySuite DDCMS runs on any computer or mobile device with a browser and Internet connectivity.

Web Browsers

Microsoft Edge, Firefox, Safari, Google Chrome

Mobile Devices

IOS, Android for the Mobile App

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.