G-Cloud15

Service Definition

Access PaySuite – Income Management (sCloud) 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.

PaySuite's Income Management solution 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.

Income Management acts as the central hub for all income received from the PaySuite applications e.g. Paye.net and Touch Tone as well as other PaySuite applications. Income Management can also receive data from other third-party solutions ranging from automatic bank feeds through to payment files processed by other payment channel providers. Payment data is controlled, reconciled and re-formatted prior to export in order to update your back-office systems.

This solution is firmly established and used by more than 200 organisations, operating within a range of markets, to manage and report on millions of transactions each month.

Standard browser compatibility

The system has been designed to be fully compatible with industry-standard tools. By using 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.

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 logos to your receipts to save on using pre-printed stationary.

Service description

Highly configural and feature rich Income Management can act as the central hub for all income received from the PaySuite applications. Income Management can receive data from other third-party solutions ranging from automatic bank feeds through to payments files processed by other payment channel providers. Payment data is controlled, reconciled and re-formatted prior to export in order to update your back-office systems.

Service benefits

- Fully hosted by PaySuite
- Save on staff time: Users consistently refer to reduction in effort required in processing and data reconciliation, together with efficiency savings around areas such as clearing of unallocated income and handling of exceptions.
- Highly configurable: Includes a comprehensive set of parameters, which allow authorised users to easily carry out changes to the system as requirements evolve. This supports the easy definition of file import, export, validation and reconciliation routines.
- Third-party interfaces - Supports the import and validation of data from third-party systems and the onward posting of single or multiple files to update host systems eg. SAP, Oracle, Unit4, MS Dynamics
- A hosted solution: Organisations are increasingly looking for cloud solutions, delivered as a hosted service. Removing any requirement for on-site servers and the associated overhead of managing software and operating system upgrades and patches.
- Reporting includes a range of template reports with the option to easily create bespoke versions
- Easy and intuitive for your staff members to use
- Compliant to WCAG 2.2 standards

Service features

- Historic transaction search and refund functionality
- Comprehensive configuration options
- Extensive list of standard reports, easy to create your own through the inbuilt Custom Reports creator
- Browser-based – accessible from any authorised PC on the network
- Importing and Exporting Data: Data can be imported and exported in a range of formats, with a comprehensive set of on-screen options which allow users to design and configure the format of import and export files. SQL statements can also be included for more complex data selection scenarios.
- Exception Handling: When data is imported, the configured rules can identify records which contain erroneous entries. These records can be transferred to exception handling to allow a user to review and correct data prior to processing.

- Custom Tables: The system holds an extensive data set, but where required, an organisation can add its own custom database tables to be used in the import and export processes.
- Reports: A wide range of standard reports is delivered with the system. Organisations can configure the selection criteria of these reports to suit their individual requirements. The in-built Custom Reports writer enables users to create enhanced/tailored reports based on the data within Income Management. Reports can be exported in a variety of formats including PDF and Excel

Service purpose

Income Management can act as the central hub for all income received from the PaySuite applications e.g. Paye.net and Touch Tone as well as other PaySuite applications. Income Management can receive data from other third-party solutions ranging from automatic bank feeds through to payments files processed by other payment channel providers. Payment data is controlled, reconciled and re-formatted prior to export in order to update your back-office 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 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.

Imports and Exports	All imports and Exports are configured and validated based upon import/export rules and routines configured within the system and defined by your requirements. The Income Management system can be configured to import, rationalise and automatically correct known recurring discrepancies for any data imported. This imported data follows predefined rules ensuring that each transaction is allocated to the correct fund and line of business system via the end of day export processes. This ensures the system can be used to form a central processing hub for any transactions from any source, if applicable. Interface and import routines include the facility to pick up on source data, amount of data, etc. If the system does not understand a specific piece of data, for example, an invalid reference number has been provided, then it will be moved to the exceptions area of the system for manual intervention. The user is given the opportunity to 'remember this change made', so next time the system knows what to do with this data and automate such corrections. This functionality is configured through the import and exception handling screens of the Income Management application. Exports can be tailored to create multiple file formats to requirements of your line or line of business systems.
Exceptions Processing	When processing batches of transactions, those that fail the validation process are not sent into their destination tables. Instead they are stored in the

	Batch Exceptions file, where you can manually amend them to ensure they reach the required destination tables. Transactions may fail validation where certain information is missing or is not legitimate for sCloud. For example, transactions from certain sources, such as banks, often have no Fund or Pay Type code included. At the Exceptions screen you can search for and select the relevant exceptions you need to amend. Once you select the relevant Batch Exceptions file, the Transactions List displays all the transactions within the batch file. From here you can select each transaction. The Transaction displays, along with the reason why it is in the Batch Exceptions file. Exceptions processing allows for splitting and assigning a single transaction to multiple funds/accounts, Remember Changes and Suggested Changes as well as Template allocations.
Income Reconciliation	Income Reconciliation supports multi-sided reconciliation and complex match rules in both 1 to 1 and 1 to many relationships. Matching rules will be tailored to align with your business logic. Income Reconciliation allows for a particular set of rules to be applied to any one, or more data sets in order to evaluate candidate records and create a match. These rules do not require any programming or other IT-based knowledge, as rules can be easily constructed in 'plain English' using standard operation buttons. The setup of matching logic is both intuitive and efficient. Our simple to use, rules-based matching engine puts you in control of process. Changes can be made quickly and easily as the requirement evolves and where necessary, adjusted to support ever-improving accuracy. Income Reconciliation is designed to match any type of data – external (bank statements, third party income etc.) and internal (income generated using PaySuite products).
Remittance Processing	Allows your organisation to process large numbers of transcations both efficiently and accurately. They can be entered manually or uploaded from a file.
Digital Payment Cards	Create and manage Digital Payment Cards (barcodes) for use at Post Office, Paypoint and PayZone outlets.

	Ideal for one off and regular payments for referenced and invoiced funds.
Schedular	The scheduler is used to automate the processes and modules that can be run in sCloud. You can use the scheduler to set tasks or modules to run when the system is unattended.
Reports	The system provides extensive reporting capabilities by using industry-standard tools (SSRS reports). It is packaged with a comprehensive list of standard, graphical and statistical reports that will meet the needs of most organisations without the requirement for costly bespoke work. Custom Reports extends the reporting capability within Income Management enabling you to create highly tailored reports to individual users and departmental requirements through an easy to use and initiative report builder.
CBL Balance Call	Enables PaySuite applications 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 PaySuite applications to post successful transactions in near real-time to Income Management or third-party line of business system. PaySuite applications can post all transactional information directly into the Income Management central database. Administrators and supervisors can obtain an up-to-the-minute picture of income for the day. Standard functionality extends to balance query and update, ledger look-up and central validation of account information.
Call Securing Options	Allows the secure taking of payments over the telephone via an end-call, fully agent assisted or a digital payment link solution. One or more of these solutions can be integrated into Paye.net to greatly reduce PCI-DSS scope.
Planned Payment Management	Allows for the creation of a schedule of recurring card payments. These can be individually (manually) created or using a pre-defined template.
Direct Debits	Allows for the creation of Direct Debit Mandates into our Direct Debit and Credit Management System (DDCMS)
SSO and MFA	Using Access Identity, SSO and additional MFA options can be enabled to control access to Income Management/Paye.net.

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

- Staff member accesses Income Management solution using client browser over the internet
- 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 multiple CSV formats.

Secure environment

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 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.