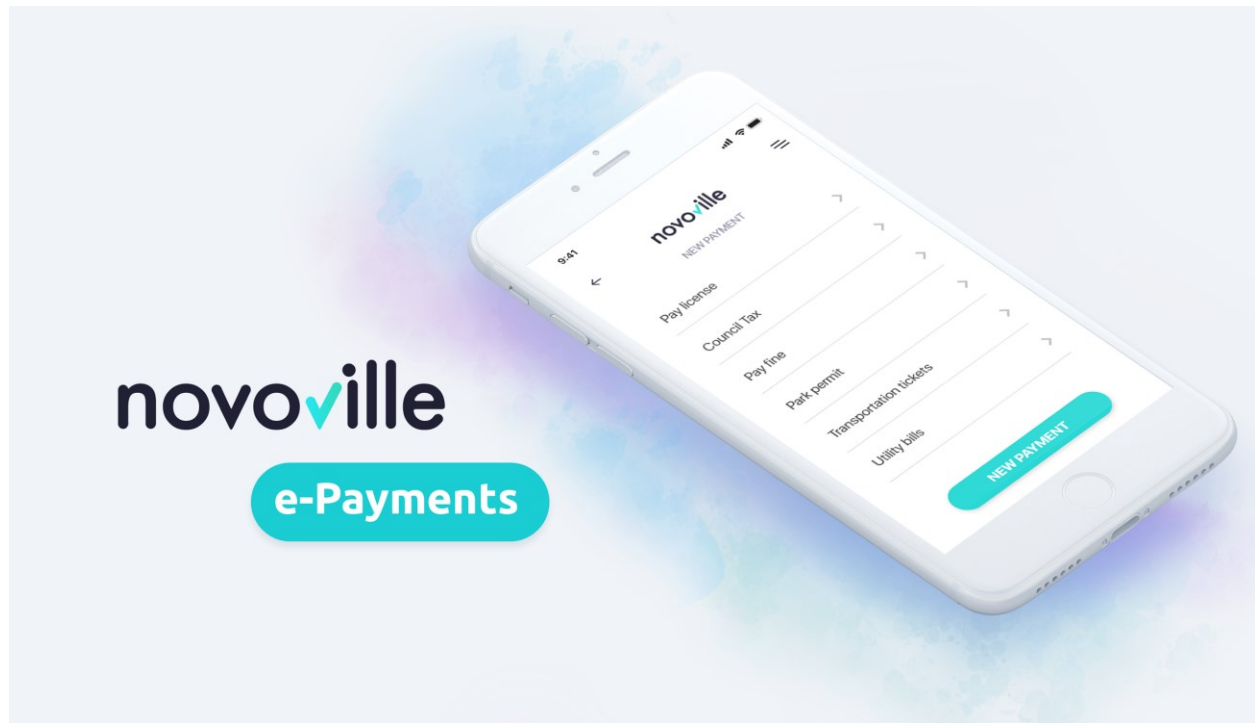


SERVICE DEFINITION
WRITTEN FOR THE DIGITAL MARKETPLACE G-CLOUD 15

Novoville e-PAYMENTS



novoville

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Overview

Facilitate and manage electronic payments, reducing bureaucracy and transaction costs.

Novoville e-Payments is an out-of-the-box solution enabling local governments to receive, process and manage online payments. Residents can send money to their council conveniently and securely for any number of services, including taxes, bills, fines, transport tickets or permits, even local events. With our zero-code integration on any of your forms, you reduce friction and increase the efficiency of fare collection.

The solution can be accessed from multiple interfaces to suit users' needs (mobile app, web app, chatbots), supported by a cloud-based management dashboard for local authorities. The dashboard provides complete control of the system, including payment options, customer data, revenue, rates and transactions, as well as real-time data analytics and KPIs.

Local authorities can tailor the payment system to take direct debits, set up standing orders, process debit and credit cards, or keep up with new technologies like contactless, Apple Pay, Google Pay and PayPal.

Our e-Payments solution is part of Novoville's highly modular Software-as-a-Service (SaaS) platform, which allows for integrations with existing systems. It supports secure data-exchange and is fully GDPR compliant. It is offered as a cloud-based solution hosted on Amazon Web Services (AWS), resulting in low implementation time and costs.

Typically, we are able to deliver and implement a complete e-Payments solution in 2 to 6 weeks, depending on scale. Subscription packages range from months to years.

To benefit from Novoville's technology, authorities can either:

- Enhance their existing applications by integrating Novoville modules and interfaces, or
- Replace existing apps with any of the available Novoville modules

Novoville is a UK business that has been helping authorities significantly increase engagement and customer satisfaction since 2016. We deliver cost savings over short timescales for local authorities by accelerating channel shift. Our team has extensive

experience in local and central government, data analytics, behavioural economics and software development. We have received multiple awards and are one of the top 10 GovTech startups in Europe, serving over 100 local authorities and 3.5m citizens across 4 European countries as of January 2026. If you are interested in discovering our other solutions for local authorities, please visit our website.

Product Description

Process and manage online payments on any device with complete peace of mind to reduce your transactions costs, audit complexity, and facilitate crowdfunding initiatives supporting the local community (e.g. adult social care, charities, etc).

e-Payments includes the following modules:

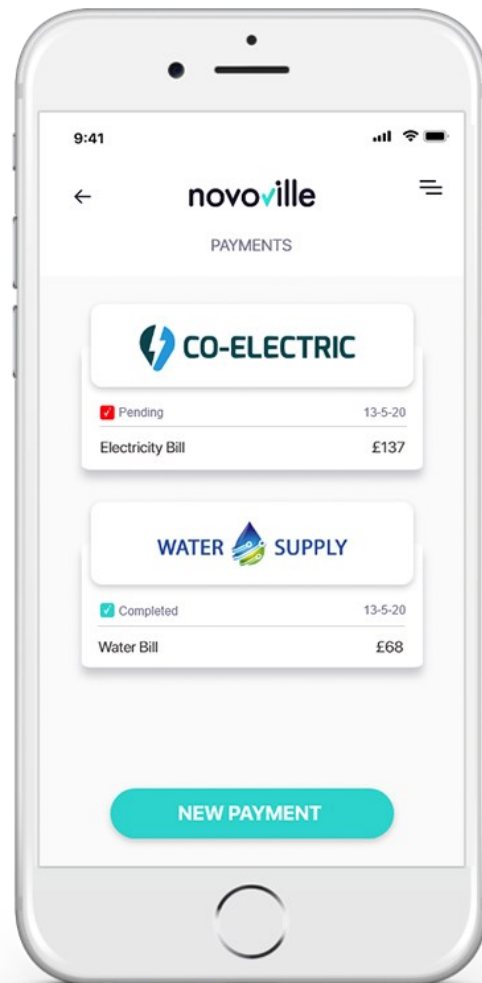
- Bills & Permits
- Transport & Event Tickets
- Parking Fines, Permits & Penalty Charge Notices

Bills & Permits

In Europe, the UK is the leading adopter of mobile payments, with the number of UK mobile payment users expected to grow from 11.2 million to 13.9 million between 2021 and 2025.

This package can be deployed for any service that requires a monetary transaction between a local authority and a citizen. Payment options are available in the Novoville drop-in UI that pops up seamlessly in the relevant module. Novoville AI ensures that users are automatically notified of the payment and processing stages without using operators' time.

It is possible to tailor the payment system using current form structures for a seamless integration (e.g. address, council tax id, etc.). Automatic workflows can be set up, thus saving time, making financial reporting easier while minimising integration costs. With



Novoville Payments, our current clientele is saving ~£4.80 per transaction (for invoicing and processing), resulting in an average saving of £500,000 per year for a medium-sized council.

Receive Payments



Transport & Event Tickets

Through the Novoville platform, local authorities can provide online ticketing services to support cultural or charity events, or issue mobility tickets. Authorities can create and manage their offering in the management dashboard which can then be accessed by consumers on multiple digital channels (mobile, web, chatbots).

This eliminates the need for people to carry cash or wait in line to buy a ticket, while account-based ticketing eliminates the need to buy a ticket entirely (charging is based on usage).

By adopting the Novoville ticketing system, authorities and operators are able to reduce the cost of fare collection, increase data insights and rapidly deploy innovation to their organisations.

Novoville e-Payments is a robust solution with an extensive feature set, ensuring adoption at scale by local authorities. It allows staff to manage tariffs, check live sales data, issue entitlements and concessions, access revenue and usage reports, etc.

Parking Fines, Permits & Penalty Charge Notices

Motorists can use the same Novoville interfaces to pay for parking in their locality. This includes permits, fines and Penalty Charge Notices, right from their mobile device — quickly, easily and securely. This doesn't just save motorists time and hassle; authorities recover revenue faster by preventing late payments.

Cloud-based Dashboard

Novoville brings all the information together in a single dashboard, giving local authorities complete control over e-payments. This includes managing tickets, prices and concessions, as well as viewing customer, revenue and organisational performance data and KPIs.

Data Management

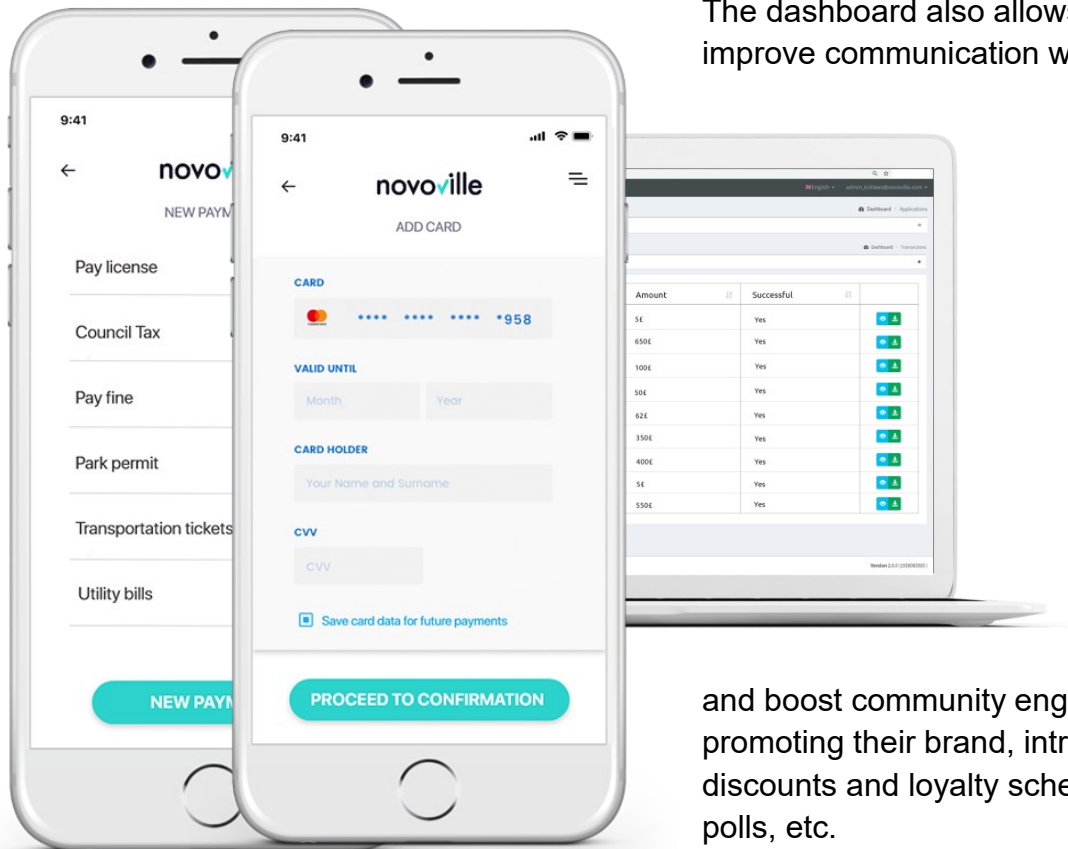
The cloud-based dashboard allows for a rapid, low-cost implementation while ensuring security and privacy compliance. It gathers, structures and provides access to real-time information for the whole organisation.

Managing the citizen interfaces from the dashboard requires no technical skills. Changing pricing, for instance, is effortless. The dashboard contains a dynamic list of products, allowing authorities to easily add, remove or edit an option displayed on the apps.

Novoville is therefore an end-to-end application which does not only take payments, but allows authorities to optimise their offering and pricing on an ongoing basis as well. By gathering all paid services in the Novoville apps, authorities provide customers with a hassle-free way of paying — anytime, wherever they are — while

reducing their handling costs and improving revenue collection.

Omni-Comms & Re-engagement



The dashboard also allows authorities to improve communication with customers

and boost community engagement by promoting their brand, introducing discounts and loyalty schemes, creating polls, etc.

The available messaging tools demystify the process of reaching customers on their preferred medium. With only a few clicks, authorities can reach customers across multiple channels, including SMS, push notifications, emails, in-app messages and social media posts.

The system automatically detects the preferred, cheaper and available interface to contact a person or group of people. It also converts the message to fit the specifications of each channel (the system uses the correct formatting appropriate for an SMS or an email depending on the delivery method) so you can save time.

Messages can be created on the Novoville dashboard and shared with the target audience instantly. There is no need to create different drafts for each channel or hire communication professionals.

By contacting residents using their preferred medium, local governments can

significantly enhance the impact, reach and effectiveness of their communications.

Advanced Analytics

There are times where an out-of-the-box solution doesn't fit our clients' needs. This is why Novoville provides the ability to use an experienced team of behavioural psychologists to further interpret the responses for you.

Citizen Interfaces

Novoville's e-Payments solution comes with multiple interfaces out-of-the-box, so users can choose the one they prefer. They are:

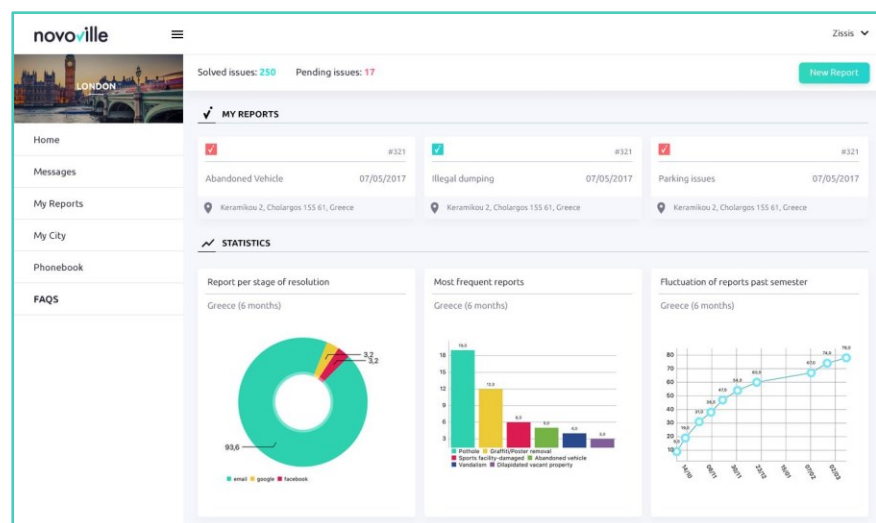
Mobile App

The design of the mobile app allows quick access to all the Novoville e-Payment services that are delivered in an area, straight from the user's smartphone. Alternatively, it can serve as a frontend to third-party services that Novoville integrates with.

Novoville mobile apps are available to download for free on Google Play and the App Store. Data created using the mobile app are seamlessly transferred between interfaces.

Web App

The web app allows easy access to all the Novoville e-Payment services that authorities are delivering, from any website. Alternatively, it can serve as a frontend to third-party services that Novoville integrates with.



Integration of the Novoville web app is a breeze. Using two lines of code, authorities and transport

operators get a sticky button that follows the user on all relevant pages on the website. Clicking on it reveals the full Novoville experience with all of the supported services. The same button can be installed on partner sites to enhance the reach of the local council and the set of digital services it provides.

Data created using the web app are seamlessly transferred between interfaces.

SMS

For commuters who do not wish to download the mobile app or use the web app, or in case they do not have an active internet connection, Novoville offers the ability to purchase transport tickets by SMS.

Commuters can send a text to a designated number just before they travel, and receive a confirmation text back that they can show to the driver or ticket inspector when required. The ticket price is debited directly from their prepaid card or charged to their phone bill.

In addition, should they choose to, commuters can receive communications from their local authority via SMS, such as announcements, service updates, events, local information, etc.

Project Scope

Novoville has designed a three-step process to successfully launch and support the platform at each new Local Government. The goal is to deliver immediate results (in 6 weeks to 3 months) and drastically reduce implementation time. This process consists of the following:

1. Exploration & Requirements Analysis
2. Integration & Launch
3. Support

This approach is the result of a deep understanding of the needs of the Local Government and its citizens, and draws upon our expertise in successful implementations in over 70 councils across Europe.

Exploration & Requirements Analysis Phase

Typically, this phase lasts up to one month and kicks off with a workshop to understand what the issues and objectives are.

As a part of defining the working solution, we will consider the vision for the customer journey and the existing processes and data. Improving the user journeys will require onsite visits and focus groups with staff as well as residents to generate feedback on current practices.

Key outcomes of this phase include:

- A. gathering and categorising all available data and where it coexists;
- B. a needs-assessment report;
- C. the customer journey and data flow
- D. an outline design of the initial service;
- E. selection of relevant key performance indicators;
- F. a draft marketing plan to ensure optimised uptake of the platform.

Integration & Launch Phase

This phase typically takes a month or more, depending on requirements.

The various components of the payment platform will be integrated on the apps and dashboard and made available to the authority. This process is straightforward and at its basic version consists of the following:

1. Processes: Providing the customer service or support teams with an understanding of the processes and the information required at each stage of the process. Where manual intervention is required, for example to refund a duplicated fare or change charges, to explain how these activities are performed using the dashboard.
2. Local information: The authority or transport provider selects what additional information needs to be uploaded to the apps (FAQs, POIs, phones numbers, etc). This minimises customer service calls and emails.
3. Integration: Novoville provides a roadmap to integrate legacy systems (e.g. council ERP) with the core product. It will then only require a web browser to operate.

4. Testing and training: Once the product is fully integrated and used for training by customer service teams, Novoville tests the functionality in its own sandbox environment. Once signed off, we conduct a short closed user trial period to test that everything works in the way that the authority or transport provider expects. We then will deliver onsite training to all stakeholders.

5. Marketing: we typically work with the authority's press teams during the launch phase to coordinate our efforts. This includes designing marketing materials and creating online ads on their behalf.

After a few weeks of operation, the Novoville team will make suggestions for further optimisation of service.

Support

Novoville provides a single level of support, which is built into the subscription cost.

It includes an online help desk and ticketing system available 24/7, as well as telephone support during business hours (9am-5pm, Monday to Friday, except UK Bank Holidays).

On-call support will respond to critical availability issues outside of standard business hours. Our support SLA is included in the terms of service document.

Our help desk is staffed with dedicated support engineers, with system admins and other technical experts becoming involved to resolve support issues as necessary.

Each authority or transport provider has a designated account manager and will receive dedicated support for any issue.

For further details please follow the Terms of Services section.

Confidentiality Statement

The information contained in this document is confidential, privileged, and only for the information of the intended recipient and may not be used, published, or redistributed without the prior written consent of Novoville Limited.

Company Details

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The logo for Novoville, featuring the word "novoville" in a dark blue, lowercase, sans-serif font. The letter "v" is stylized with a teal checkmark shape integrated into its right side.

Powerful Cities, Empowered Citizens