UST PACE+ FinOps – Service Definition

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Service Type: FinOps – Multi-cloud financial governance and optimisation platform

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1. Document Control

Version	v1.0
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2. Purpose

This document defines the **PACE+ FinOps Product**, including:

- Service scope and capabilities
- Deployment and operational model
- Security, compliance and governance
- Support model and service levels
- Customer responsibilities and boundaries

The goal is to provide clear expectations, assurance, and transparency for customers adopting PACE+ FinOps.

The document is intended for customer stakeholders, procurement, security and delivery teams.

3. Service Overview

3.1 Service Description

UST PACE+ FinOps is a cloud-native, multi-cloud financial governance platform that provides a unified control plane for managing, allocating and optimising cloud spend across **AWS, Azure, GCP and Snowflake**.
It enables organisations to link cloud costs to business services, products and owners, ensuring financial accountability, regulatory transparency and continuous cost efficiency.

PACE+ FinOps provides role-based insight for executives, finance, engineering and application teams, combining cost visibility, forecasting, commitment management, anomaly detection and savings tracking into a single governed FinOps operating model.

4. Service Scope

4.1 In Scope

The PACE+ FinOps service includes:

Financial & Cost Governance

- **Unified multi-cloud cost visibility**
  Normalised view of spend across AWS, Azure, GCP and Snowflake.
- **Policy-driven cost allocation and ownership**
  Tag- and metadata-based allocation supporting chargeback, showback and accountability.
- **Application and service-level cost modelling**
  Linking cloud spend to business services, products and environments.
- **Centralised FinOps governance for CCOEs**
  Controls, standards and reporting that support multi-team, multi-account operations.

Optimisation & Control

- **Commitment and reservation optimisation**
  Data-driven planning of Savings Plans, RIs and equivalent commitments.
- **Cost efficiency and waste identification**
  Rightsizing, idle resource detection and optimisation recommendations.
- **Savings tracking and benefits realisation**
  Visibility of realised, potential and missed savings for leadership reporting

Forecasting & Financial Management

- **Budgeting and forecasting**
  Predictive spend models for proactive financial control.
- **Variance and anomaly detection**
  Automated alerts for unusual or unexpected spend.

Role-Based Insight

- **Persona-based dashboards**
  Tailored views for executives, finance, engineering and application owners.

4.2 Out of Scope

The following are not included unless explicitly contracted:

- Operation or administration of customer cloud accounts
- Approval, execution or payment of cloud provider invoices
- Tax, VAT or statutory financial reporting
- Customer application development
- 24×7 production incident management
- Bespoke tooling not aligned to the PACE+ FinOps roadmap
- Customer-specific platform forks or non-standard modifications
- Organisational change, workforce restructuring or financial governance transformation

4.3 Customer Responsibilities

Customers are responsible for:

- Providing secure access to cloud billing, usage and account metadata (e.g. AWS, Azure, GCP, Snowflake, and tagging systems)
- Ensuring the accuracy and completeness of cost allocation inputs (e.g. account structures, tags, labels, application and service mappings)
- Operating and securing their cloud environments and workloads
- Approving and executing financial actions (e.g. purchasing Savings Plans, Reservations, or other commitments)
- Deciding, approving and acting on optimisation, anomaly and compliance recommendations
- Maintaining compliance with internal financial governance, procurement and regulatory requirements

5. Target Users & Industries

PACE+ FinOps supports:

- Enterprise and public-sector organisations operating multi-cloud estates
- Mid-market organisations with growing cloud spend
- High-growth technology and digital product teams
- Cloud Centres of Excellence (CCoEs) and FinOps teams

Applicable industries include financial services, healthcare, retail, manufacturing, technology, public sector and other regulated industries requiring financial transparency, cost control and auditability.

6. Deployment Model

6.1 Supported Environments

PACE+ FinOps can be deployed in the following models:

- UST-hosted SaaS (public cloud)
- Customer-hosted (Kubernetes in customer cloud or private environment)

In all models, customer cloud accounts, billing relationships and financial systems remain under customer ownership and control.

6.2 Deployment Responsibility Model

Model	Hosted By	Managed By	Typical Use
SaaS	UST	PACE Platform Team	Rapid adoption

Customer Hosted (on Kubernetes)	Client	Shared Responsibility	Compliance-driven

In all deployment models, PACE+ FinOps accesses cloud cost and usage data and does not act as a billing intermediary, payment processor, or cloud account owner.

PACE+ FinOps does not store or require customer payment instruments or credit card details.

7. Technical Architecture Summary

PACE+ FinOps is a cloud-native financial governance and analytics platform designed to securely ingest, normalise and analyse cloud cost and usage data across multiple providers.

It is built on modern cloud-native principles including:

- Kubernetes-based orchestration and containerised microservices
- Secure integration with cloud billing and usage services
  (e.g. AWS Cost & Usage Reports, Azure Cost Management, GCP Billing, Snowflake usage)
- Read-only data access and least-privilege security model
- No write-back to cloud billing systems
- High availability and resilient platform design
- Enterprise identity and access integration
  (e.g. Azure AD, Okta, Ping)

PACE+ FinOps is cloud and toolchain agnostic, integrating with hyperscalers, identity providers, tagging systems, and ITSM platforms to support enterprise financial governance and reporting.

8. Features

- **Unified multi-cloud cost and usage visibility**
  Normalised view across AWS, Azure, GCP and Snowflake.
- **Policy-driven cost allocation and chargeback**
  Tag-, account- and service-based ownership for showback and chargeback.
- **Commitment and optimisation recommendations**
  Rightsizing, waste reduction, and Savings Plan / RI optimisation.
- **Savings tracking and value realisation**
  Visibility into realised, potential and missed savings.
- **Forecasting, budgets and anomaly detection**
  Predictive spend models with variance and spike detection.
- **Role-based dashboards and reporting**
  Tailored views for executives, finance, engineering, application owners and CCOEs.

9. Business Benefits

For Leadership

- Aligns cloud investment to business priorities and service outcomes
- Ensures cost-effective long-term commitments and financial accountability

For Finance & FinOps

- Enables accurate forecasting, budgeting and financial reporting
- Provides audit-ready cost allocation and governance
- Improves financial transparency and control across multi-cloud estates

For Engineering & Application Owners

- Makes application-level cloud costs visible and actionable
- Enables teams to optimise spend without impacting performance
- Detects cost anomalies early to prevent budget overruns

For Cloud Centres of Excellence (CCoE)

- Centralises cost governance across accounts, teams and platforms
- Supports mature, scalable FinOps operating models

10. Security & Compliance

PACE+ FinOps is designed as a secure, policy-driven financial governance platform that integrates with customer cloud and identity systems while enforcing access control, and data protection.

Security Controls

- Role-based access control (RBAC)
  - Segregation of duties for finance, engineering, leadership and administrators.
- Secure credential and API key integration
- Read-only cloud billing and usage access
  - Least-privilege access to hyperscaler cost and usage data
- Platform hardening and secure cloud operations
  - Including encryption in transit and at rest, and hardened runtime environments.

Compliance Alignment

- Supports GDPR and UK GDPR requirements
  - Through data minimisation, access control and audit logging.
- Secure handling of financial, billing and platform metadata

PACE+ FinOps does not host or process customer application workloads or production data.
It stores only the minimum billing, usage, configuration and audit data required to operate the platform.

11. Service Operations

11.1 Support Model

- **Coverage:** 16 hours per day, 5 days per week
- **Support Channels:** Dedicated Support via Email / Ticketing
- **Optional Enhancements:** Collaboration channels subject to agreement

Support applies to the **PACE+ FinOps platform, data ingestion pipelines and reporting services**, and does not include support for customer cloud platforms, billing systems or application workloads.

11.2 Service Levels

Severity	Example	Response Target
Critical	Platform Unavailable	1 hour
High	Major Feature Failure	4 hours
Medium	Functional degradation	Within 24 hours
Low	Queries, Minor Issues	2-3 business days

Resolution times depend on issue complexity and the availability and responsiveness of third-party cloud providers and billing APIs (e.g. AWS, Azure, GCP, Snowflake).

Delays or inaccuracies originating from cloud providers' billing systems or APIs are excluded from SLA measurements.

12. Upgrades & Release Policy

- Regular feature releases (typically weekly)
- Security patches and hotfixes applied as required
- Backward compatibility of published APIs and data models maintained where reasonably practicable
- Planned maintenance windows communicated in advance

Upgrades do not modify customer cloud accounts, billing data, or financial commitments.

13. Training & Enablement

- Embedded in-platform help
- Optional onboarding enablement workshops
- Optional adoption support programmes

14. Reporting & Continuous Improvement

PACE+ FinOps provides governed, data-driven insight to support financial control, accountability and continuous optimisation.

PACE+ FinOps supports:

- **Multi-cloud cost and usage trend reporting**
  Historical and real-time visibility across AWS, Azure, GCP and Snowflake.
- **Financial and operational analytics**
  Insight into spend, efficiency, commitments, budgets and variance.
- **Continuous cost optimisation feedback loops**
  Using savings, rightsizing and waste data to drive improvement.
- **Budget, forecast and anomaly monitoring**
  Proactive detection of overspend, spikes and financial risk.

15. Exit & Offboarding

If a customer exits the PACE+ FinOps service:

- Access to the platform will be revoked in a controlled and auditable manner
- Customer billing, usage, configuration and audit data will be made available for export within an agreed period
- Transition and knowledge-transfer support will be provided within the contracted scope
- All customer data and metadata will be deleted from UST systems in accordance with the agreed data-retention and data-protection policies

16. Assumptions & Constraints

The PACE+ FinOps service is provided on the basis that:

- Customers provide timely access to cloud billing, usage and tagging data
- Customers maintain their cloud accounts, billing relationships and financial approvals
- Service performance depends on the availability and accuracy of third-party cloud billing APIs
- Non-standard reporting, integrations or governance models require separate commercial and technical agreement

17. Acceptance

Use of the PACE+ FinOps product constitutes acceptance of this Service Definition and any associated contractual terms governing the service.