Overview of JS Group and Aspire

JS Group's mission is to transform the delivery and impact of financial aid. With a historic focus on the Higher Education sector, they are a trusted partner to 44 UK universities and delivered services to more than 350,000 students in the full 2024/25 academic year. They also deliver Santander Bank's UK university scholarship programme and work with other grant making charities to deliver funding.

Since 2025, the Aspire service is also being used by charities and local authorities to deliver financial support.

Funders use JS Group's Aspire service to deliver financial support, in the right form, to the right beneficiaries, at the right time – via one simple and highly efficient system which was developed in partnership with NatWest Group.

Aspire delivery increased optionality and control to the funder, and gives true agency to beneficiaries around when, how and in what form they receive support.

Aspire transforms the impact and delivery of financial support

Aspire ensures the right type of support gets to the right people at the right time.

- **Aspire Cash** – Payit powered instant bank payment; no account details needed; near-instant funds 24/7.
- **Aspire Vouchers** – immediate digital vouchers (major supermarkets, others) delivered via SMS/email.
- **Aspire Credit** – pre-loaded, ring-fenced funds for specified goods, beneficiary can purchase from integrated Aspire portal.
- **Aspire ATM** – cardless cash withdrawal from 15000 ATMs nationwide delivered via SMS code.

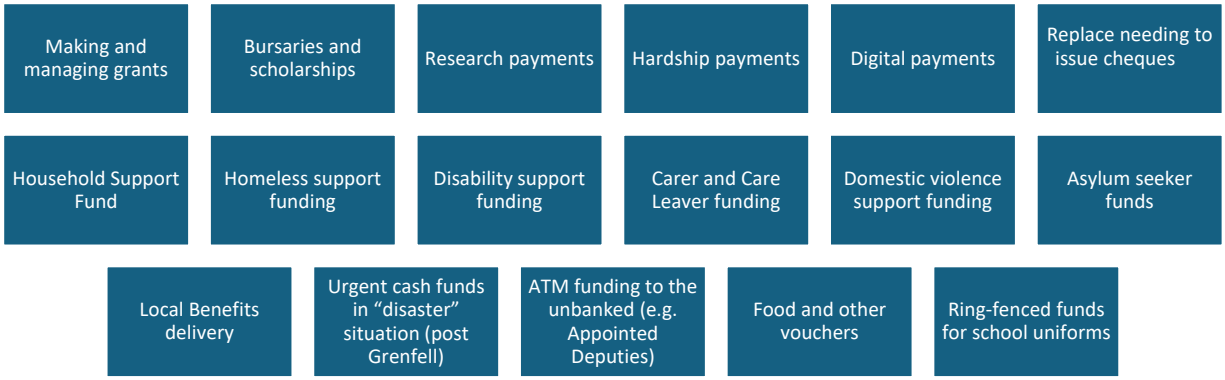
How Aspire benefits funders

Local authorities using Aspire will benefit from:

- **Operational efficiency and cost savings** – Minimal data required to deliver funding to beneficiary; no need to make traditional bank payments or issue cheques; administration time halved; JS Group manage beneficiary experience
- **Flexibility and control** - Full choice and control of funding mix; simple to apply rules and phasing to payments; freeze funding if eligibility changes
- **Data, insights, and impact** - Full live visibility of funds allocated and utilised building a picture of need and supporting the
- personalisation of support.

How funders can use Aspire

There are multiple ways funders can use and benefit from Aspire:



A better experience for beneficiaries

Aspire gives beneficiaries more agency over the funds and support they receive

- Access to funds 24/7
- Funds can go to accounts without restrictions
- Funds can be accessed when and where needed

Implementing and operating Aspire and risk profile

Implementation

Aspire is a standalone service that does not require integration into any other systems. Implementation of Aspire is simple and typically takes no more than 10 hours of focussed time by the funder, and the service can be up and running in less than 10 days.

Operation

Once implemented, funds can be allocated immediately and any additional funding 'use cases' take a maximum of 24 hours to become operational.

Risk assessment

Aspire is a proven solution and JS Group are happy to provide references (or, to see their case studies please visit Partner Success Stories - JS Group). JS Group have been managing awards to students since 2002 and have robust systems and reporting to support Aspire. All cash monies and payments are managed within the NatWest Group Payit's service which is regulated by the FCA with ATM cash delivered via Pin4Cash. Funds are accessed via multifactor authentification.

Overall, Aspire is a high impact, low risk solution.

A scalable and flexible service

Aspire gives the funder the ability to deliver cash funding (drawn to a bank account or colected from ATM), ringfenced credit funding (to purchase resources), or vouchers via one simple ecosystem, process and reporting.

This allows funders to deliver either imediate funding to the right beneficiary, experiencing a specific set of circumstances, or to design and deliver a blend of funds over a cycle to meet their strategic goals.

JS Group delivered voucher and credit funding to over 150,000 beneficiaries in 2024/25, and cash funding to over 160,000 beneficiaries across the same period.