SERVICE DEFINITION G-CLOUD LOT 2: CLOUD SOFTWARE

Open Banking Transaction Data

Contents

1. Introduction

Open Banking enables applicants to securely connect their bank accounts to provide up to the minute income and expenditure data, removing the need for manual bank statement uploads. It significantly accelerates application processing, improves accuracy, and enhances fraud prevention by using verified transaction data directly from the applicant's bank via trusted providers.

Across Ascendant's ecosystem (Apply4.Online®, I&E journeys, hardship schemes, Housing Applications), Open Banking reduces friction for residents and allows councils to understand financial circumstances quickly, accurately, and securely.

This Service Definition outlines the scope, features, deployment model, support model, pricing structure and compliance posture of this Service provided by Ascendant Solutions Limited under the G-Cloud Framework.

2. Company Overview

Ascendant Solutions Limited is a multi-award-winning UK public-sector technology provider, recognised nationally for innovation, service quality and measurable impact across Revenues, Benefits and Housing services. The company has earned repeated IRRV Performance Awards across 2021, 2022, 2023 and 2025, including *Excellence in Innovation*, *Excellence in Debt Management*, and *Innovation in the Fight Against Poverty*.

In addition to its strong sector reputation and proven delivery record with Local Authorities, Ascendant Solutions achieved one of the highest honours available to UK businesses, the King's Award for Enterprise (Innovation). The award recognised our Apply4.Online® product following exceptional national uptake and significant contribution to public sector digital transformation.

3. Service Description

Open Banking provides a secure, permission based financial data connection between an applicant's bank and Ascendant systems. Once a user consents, the service retrieves transaction history, account ownership details, and categorised spending patterns to support:

- Income & expenditure assessments
- Hardship applications
- Benefits and discretionary-support schemes
- Debt-prevention modelling
- Fraud detection & verification workflows

The standard setup includes 12 months of transaction data (where the bank allows it). Some account types (e.g., credit cards) provide shorter windows (e.g., 6 months).

4. Core Features & Functionality

Secure Bank Connection & Data Retrieval

- Up to 12 month's transaction history retrieval.
- Account level access via secure APIs.
- Consent based data pull triggered during application submissions.

Transaction Categorisation

Open Banking provides automatically categorised:

- Income streams
- Bills & utilities
- Housing costs
- Food, fuel, transport
- Miscellaneous discretionary spending

Daily, weekly and monthly averages are calculated to generate a comprehensive financial profile.

SFS Compliant I&E Prepopulating

A dedicated transformation process maps raw transaction data into the standard Income & Expenditure schema used within Apply4.Online®. This has been built to match the specification of the Standard Financial Statement's trigger figures.

Administrative Controls

- Schemelevel Open Banking activation.
- Data retention policy enforcement.
- Audit logs.
- Role based access to data.

5. Benefits

Fast, Efficient Application Processing

- Applications complete dramatically faster due to auto completion of income & expenditure and removing the requirement for bank statements.
- Data quality is greatly increased as the data is coming straight from the source.

Increased Accuracy & Fraud Reduction

- Direct bank-source data eliminates falsified statements.
- Reduces errors caused by manual transcription.

Improved User Experience

- Removes need for applicants to upload PDFs, images, or paper statements.
- Clarifies spending automatically via categorisation.
- Reduces the digital burden for vulnerable residents.

Enhanced Decision Making

- Categorised transactions give clear understanding of affordability, risk and hardship.
- I&E conversion enables consistent officer decisions.

6. Maximising Impact – Synergistic Services

Ascendants services often have services which embed, compliment and significantly enhance operational efficiency. By combining services you may already have, or may wish to consider, measurable gains are possible very quickly. The following lots are example synergistic products:

- Apply4.Online® Residents / Business – Verify account ownership and names of the account holders with direct bank connections. Complete I&E instantly and gain digital insights into data transformation.
- EARL – Collect bank statements in seconds for Housing Applicants.

7. Service Constraints

Data Window Constraints

- Standard data collection window is up to 365 days where the bank supports it.
- Account types may impose shorter windows:
  - Credit cards usually return ~6 months.
  - Some banks return shorter ranges depending on internal retention rules.
- Data Subjects cannot influence the amount of data returned this is Buyer defined.

Dependencies (Data Suppliers, APIs, Account Types)

Open Banking depends on multiple external systems and factors.

External API Dependencies

- Banking APIs via providers such as Atto supply account balances, transactions, and account ownership indicators.

Consent Dependencies

- A valid consent token is required for retrieval, expired or revoked consents block ingestion.
- Some councils are exploring linking data to the person, rather than per-application, to reduce repeat credit consumption.
- This service required direct consent from the data subject logging into their bank to complete the authorisation.

Browser / Device Requirements

Open Banking follows the standard Ascendant cloud platform requirements:

- Requires a modern HTML5compliant browser:
  - Chrome, Edge, Firefox, Safari.
- Optimised for desktop / tablet, though mobile is supported with some limitations.
- JavaScript is required for bank connection popups, redirect flows, and embedded provider journeys.

No installation is required; all interactions occur within the Ascendant Portal.

8. Onboarding & Offboarding

Onboarding

Ascendant Solutions provides a rapid and structured onboarding process for all Lot 2 Cloud Software services. Onboarding applies consistently across all products unless otherwise stated in the relevant Service Definition.

Onboarding Timescales

Subject to any third-party dependencies (for example TransUnion, Price Hubble and HM Land Registry), all Cloud Software services will be onboarded within 48 hours of contract signing.

Training

- Each purchase includes 4 hours of remote "Train the Trainer" onboarding, enabling the Buyer to confidently administer and cascade training within their organisation.
- Additional training, both remote and on-site, is available to purchase separately through our G-Cloud services. Rates are defined in the associated pricing schedule.
- Onboarding training will be provided within 5 working days, or another timeframe agreed with the Buyer.

Administration & Access

All services are self-administered. The Buyer is granted full access controls and user management rights within their tenant, enabling them to create, modify and remove users as needed.

Data Migration

Inbound data migrations are anticipated to be required for some Software Services. Where inbound migrations cannot be handled by built in tools then a scoping exercise will need to take place including a Statement of Works and a quotation for the work being completed under separate cover. Rates for Data Migration work is covered within our G Cloud listing for "Cloud Engineering and Support Services".

Offboarding

Ascendant Solutions provides a structured, compliant offboarding process ensuring Buyers retain access to their data and receive clear notice of contractual end-of-service activities.

Contract End & Data Extraction

- A 90-day grace period is provided at the end of the contract to allow the Buyer to extract any required information prior to automatic data deletion.
- If the Buyer requires additional support or prefers to have data delivered in a different format or method this will be quoted for and billed at the Senior Engineer Development Day Rate.[1]
- During this period, account managers will normally contact the Buyer to confirm requirements and to offer the option of an extended Read-Only service (available separately on G-Cloud as *"Storage and Processing"*).

System Notifications

All users within the Buyer's tenant will receive warnings within the system when licences are approaching expiry, including reminders of data deletion risk.

Backups & Restoration

- Air-walled backups are retained for up to 6 years. These backups exist to protect both Buyer and Supplier in the event of any Data Processing compliance investigation or regulatory need.
- Following autonomous deletion, if a Buyer later requests reinstatement of their service, Ascendant Solutions will provide a time-based restoration quote calculated in accordance with the our G-Cloud rate card for Senior Engineer Day Rates.
- Full service restoration is not guaranteed and will be confirmed at the point of quote. Restoration is subject to archived data availability and authorisation by the Buyer. In scenarios where Ascendant Solutions was instructed to permanently delete tenant level cryptographic keys, restoration will not be possible.

9. Service Levels & Support

Support Hours

Support is available during normal working days, Monday to Friday, 08:00–17:00 (UK time), excluding UK Bank Holidays.

[1] Ascendant has strict access policies and our developers cannot read data from the production systems. The Senior rate is charged for this area of expertise due to senior management involvement.

How to Log a Support Request

Buyers may raise support tickets via any of the following channels:

- Online Service Desk: https://ascendantsol.atlassian.net/servicedesk/customer/portals
- Telephone: 01302 543 157
- Microsoft Teams: Microsoft Organisation Tenants can call any Ascendant team member directly.

Standard Priority (Normal SLA)

Applicable to non-critical issues where service remains operational.

- Response Time: Within 2 working hour
- Resolution Target: Within 48 working hours

Critical Priority SLA

A critical issue is one that poses risk to the Buyer, Seller, or end customers, including but not limited to system outages, data related failures, or security incidents. These issues should be logged and escalated to all contacts within the Call Off contract.

- Response Time: Within 30 working minutes
- Resolution Target: Within 4 working hours

Out-of-Hours (OOH) Support

OOH support is provided for critical issues.
Escalation and OOH contact details are included within the Buyer's Call Off Contract.

Software Availability SLA

Ascendant Solutions' Cloud Software services are designed to operate "Always Online", using Microsoft Azure's high-availability architecture and design patters which limit downtime to near zero seconds per day.

Updates as Standard

Upgrades, enhancements, security improvements or performance optimisations to our Cloud Software services are provided as standard and without additional charge. Updates are informed by a combination of customer feedback, usage analytics, and proactive application monitoring, ensuring that improvements are meaningful, stable and aligned to real world operational need. Deployments are designed to be seamless, with minimal or no service disruption, and form part of our standard commitment to maintaining secure, resilient and high-performance services.

Agile Delivery & Continuous Deployment

Ascendant Solutions operates an agile, no-release-cycle development model, meaning there is no wait for new features or improvements. Instead, we use a fully automated CI/CD (Continuous Integration / Continuous Deployment) pipeline that safely deploys improvements to our live services every morning at 6am. This approach ensures that fixes, enhancements and refinements reach customers as soon as they are ready, without disruption, downtime, or the risks associated with large, infrequent updates. Our deployment process is automated, heavily tested, and designed for stability, allowing us to deliver rapid improvements based on real-time application monitoring and ongoing customer feedback. For non-technical Buyers, the practical benefit is simple: you always have the best, most secure and most up-to-date version of the service, without needing to schedule upgrades, incur extra costs, or experience outages. This continuous improvement approach provides predictability, increased quality, faster delivery of new features, and ensures our cloud services remain aligned to evolving operational requirements.

Third-Party Dependencies Statement - Sub processors

Atto is our FCA registered Open Banking provider. They facilitate the secure financial-data connectivity layer used to fetch verified account and transaction information directly from the applicant's bank. This includes:

- Account identity details
- Transaction histories
- Categorised financial behaviour insights
- Enriched banking intelligence used to support affordability, hardship and risk assessments

Information processed through Atto as a Processor of the Data Subject's banking data is erased after 24 hours and is only retained for the identification of any technical issues should they occur.

Target Availability of our Software Services

Subject to third party dependencies listed below where applicable, our target SLAs are:

- 99.9% uptime during business hours
- 99% uptime outside business hours
- Web page load times: sub second where no third-party dependency exists

Ascendant's services have an embedded "Status Page" notifying user of any unexpected outages or planned maintenance. Incident and Maintenance history is available on our Status Page and Buyers are encouraged to sign up to alerts at https://status.ascendantsol.co.uk

10. Technical Architecture

Our Cloud Services leverage the following high-availability Azure services (each benefiting from Microsoft's own SLAs):

- Azure SQL (UK South, UK West High Availability Replica)
- Azure Firewall
- Azure Application Gateway
- Azure App Service
- Azure Storage Accounts (UK South, UK West)
- Azure App Secrets Management
- Azure Key Vault
- Azure DevOps
- Azure Pipelines
- Microsoft Entra ID for Corporate Tenant SSO (may require IT Teams to allow list)
- Amazon AWS SES "Simple Email Service" for system notifications.

These components provide built-in redundancy, automated failover where practical, and resilience appropriate for public sector workloads.

11. Information Security & Compliance

Your contracts reference:

- ISO 27001:2022 Compliant Business Management System.
- Cyber Essentials Plus
- Quantum Cryptography Readiness Plan
- Microsoft Partner
- Bi-Annual Penetration Testing
- Feature Branch Penetration Testing as Needed (e.g. Login software changes)

12. Data Protection

Ascendant Solutions Limited is committed to ensuring that all personal data processed through our cloud services is handled lawfully, securely, and transparently in accordance with the UK GDPR, Data Protection Act 2018, and all relevant public sector data protection requirements. We act as either Data Processor of your data and any data procured on your behalf via connected third party services. We act as Data Controller mainly in relation to handling your employee information as they use the services and interact with our organisation and our employees.

Roles & Responsibilities

- The Buyer is typically the Data Controller, retaining full responsibility for determining the purpose and lawful basis for processing data.
- Ascendant Solutions, when acting as the Data Processor, processes personal data strictly under the Buyer's documented instructions, as outlined in the Call Off Contract and Data Processing Agreement.

Categories of Data Processed by Ascendant as a Data Controller

All Ascendant Services will process personal data of system users as a Data Controller. Those categories of Personal Data are:

- Name
- Email Address
- Phone Number
- Physical Address (Where using location-based services or mapping / routing)
- IP Address
- Date of Birth (Optional)
- Employment Information (Employer and Job Title)

Publicly Accessible Services

For Ascendant Services that have a publicly accessible website for use by the Buyer's customers. For example, Apply4.Online® allows residents to register to access the service without any connect to a given council. Users may register and never indicate which council they intend to fill in forms for. For this this reason, "User" or "Login" level information is controlled by Ascendant Solutions. When users of the system apply for a scheme hosted by a Buyer, the user personal data is shared with the Buyer via consent and is copied onto the Buyer Tenant Database. The Buyer is the Data Controller of that copy of the information. the user can choose to Update or Delete their user account data at any time. Updates to the Ascendant controlled data will not affect any copies of the data contained within the Buyer's control i.e. data that is contained within part-complete or submitted forms.

Categories of Data Processed by the Service as Data Processor

- Name
- Bank Details
- Bank Transactions

Lawful Processing & Minimisation

Data is processed solely for purposes connected to service delivery, performance, monitoring, analytics and fraud-prevention (where applicable). We operate strict data-minimisation principles, holding only what is required to deliver the contracted service.

Security Measures

Ascendant Solutions operates within an ISO 27001 certified Business Management System, applying robust organisational and technical controls including:

- Encryption in transit and at rest
- Secure access controls and user permissions
- Air-walled backups
- Monitoring, logging and incident detection
- Controlled development and deployment pipelines
- Multi-factor authentication and Conditional access policies
- Least-privilege access and segregation of duties

Data Storage & Location

All data is stored exclusively within UK based Microsoft Azure environments. Azure services underpinning our systems benefit from high-availability, resilience and strong platform level security.

Access Control & Administration

Access to customer data is restricted to authorised personnel only, and logged for audit. Buyers are provided with full administrative control over user access within their own tenant.

Data Sharing & Sub-processors

Where services rely on third parties (e.g., TransUnion, Price Hubble, HM Land Registry), these sub-processors are listed in the Call-Off Contract or Data Processing Agreement. Ascendant ensures all sub-processors meet equivalent security and data-protection obligations.

Data Retention & Deletion

At the end of a contract, Buyers are provided with a 90-day grace period to extract any required information before automated deletion occurs.
Air walled backups are retained for up to 6 years for legal, regulatory and compliance protection. A service restoration process is possible, subject to Senior Engineer Day Rates as published on our G-Cloud service.

Data Protection Impact Assessments (DPIAs)

DPIA support is available as part of onboarding. We provide detailed information on data flows, processing activities, risks, and mitigations to enable the Buyer to satisfy their internal governance requirements.

Data Subject Rights

Ascendant supports Buyers in responding to DSARs, objections, erasure requests, rectification, and other statutory rights, ensuring timely, auditable cooperation as required. As a Data Processor we will inform you of any DSAR requests and handle them according to your instructions. Some services apply GDPR Exemptions under Schedule 2 DPA 2018 and will be identified during Onboarding and supporting you through DPIA’s.

Incident Management

Ascendant maintains a documented incident response process, including:

- Immediate containment
- Assessment of scope and risk
- Notification to the Controller without undue delay
- Full forensic audit of system activity
- Support with ICO notifications if required

13. Pricing

Please refer to the associated G-Cloud pricing document for the product.

14. Service Roadmap

For information about new features and to stay up to date with the latest news, join our marketing list using the website link: https://www.ascendantsol.co.uk/about-us/contact-us/

15. Terms & Conditions

For T&Cs relating to use of our systems please see https://www2.ascendantsol.co.uk/Public/TermsAndConditions

16. Existing Users

Barnet, London Borough of
Bury Metropolitan Borough Council
Cheshire West and Chester Council
Eastbourne Borough Council
Enfield, London Borough of
Hammersmith and Fulham, London Borough of
Lewes District Council
Preston City Council
Runnymede Borough Council
South Staffordshire
Walsall Council

17. Ordering, Billing & Invoicing

- Following receipt of an order, a Call Off process should be initiated in accordance with the CCS Framework.
- A Purchase Order should be generated by the Buyer at the point of contract signing for the price outlined in the Call Off.
- An invoice will be raised by the Seller upon receipt of a signed and countersigned Call Off Contract. If a purchase order number is required it should be supplied and noted within the Call Off Contract.
- Absence of a purchase order, or purchase order number, does not invalidate any orders and will not prevent invoices being raised after a reasonable grace period, normally 30 days.
- Late payment of invoices may be subject to the Late Payment of Commercial Debts Act and incur additional charges in accordance with the act.