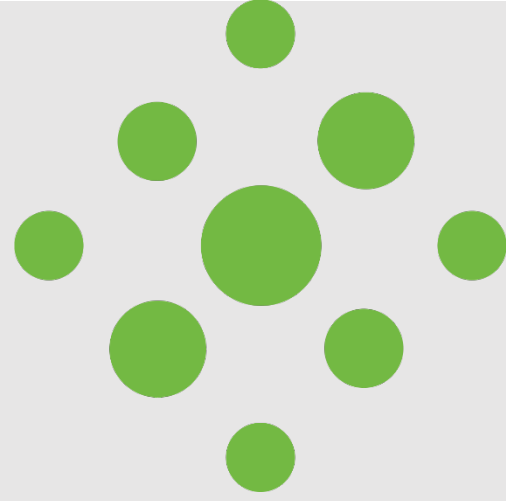
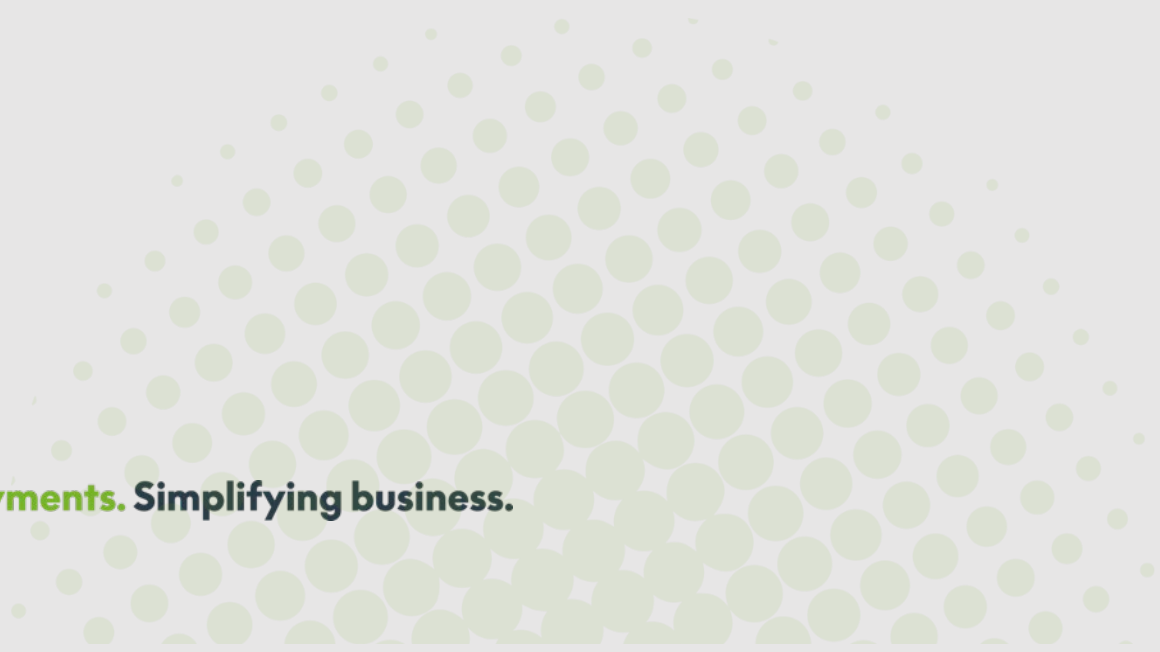




SmartPay

Service Definition

Connecting payments. Simplifying business.



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Service overview

SmartPay is a cloud-hosted payments and income management platform designed for organisations that manage high-volume or complex incoming payments across multiple channels.

The service provides a single, structured system for managing income end to end. It brings together validation, fund allocation, reconciliation, reporting, and integration with finance systems, giving organisations clear visibility and control over how income is received, processed, and accounted for.

By centralising income management activity, SmartPay reduces administrative effort, minimises manual error, and supports consistent financial processes across the organisation.

SmartPay supports multiple payment channels, including online, telephone, operator-assisted, and recurring payments. It also supports the use of multiple merchant accounts, allowing organisations to separate payment flows where required while maintaining centralised control and reporting.

These channels act as controlled inputs into the income management process, ensuring that all transactions are validated, allocated to the correct fund codes, and handled consistently regardless of how payment is made.

The platform is modular and configurable, allowing organisations to manage funds, VAT treatment, validation rules, imports, exports, and reports without requiring bespoke development. Built-in reporting and automation tools support day-to-day operations, exception handling, and regular financial oversight. The service includes functionality to support the controlled movement of money, including the allocation of receipts from bank statements and the transfer of amounts between funds where required, providing a clear and auditable approach to managing exceptions.

The platform is designed to provide a high degree of operational autonomy through the user interface. Authorised users can configure funds, rules, validation logic, reports, and integrations within defined controls, reducing dependency on supplier-led change and enabling councils to manage the day-to-day operation of the service directly.

SmartPay is delivered as a fully hosted service in the United Kingdom within a professionally managed third-party data centre environment. The hosting facilities operate to recognised industry standards, including ISO 27001, and are designed to Tier III classification, providing a resilient and secure environment suitable for public sector services. Further detail on hosting and security controls is available on request.

Adelante Software Ltd is a PCI DSS Level 1 compliant service provider, independently audited by an external Qualified Security Assessor (QSA). The SmartPay service is designed to reduce PCI scope for customers by ensuring that payment card data is processed within accredited payment environments and does not traverse customer networks or systems.

Service scope and core functionality

SmartPay provides a standard SaaS platform for the secure collection and management of card-based income across supported payment channels.

The service provides the following core capabilities:

- Secure collection of card payments across supported channels, including online, telephone, and operator-assisted payments
- Secure hosted payment pages
- Centralised configuration of funds, allocation rules, and VAT treatment
- Validation of payment data prior to submission
- Automated allocation of income to configured funds and cost codes
- Support for managing income across multiple departments, services, locations, users, and tills within a single organisation
- Granular role-based access controls administered by the customer, including support for Single Sign-On or **Multi-Factor Authentication (MFA)** using app-based or message-based authentication factors.
- Audit trails for transactions and user activity
- Automated and user-initiated reporting to support financial oversight
- Imports and exports to support integration with customer finance or line-of-business systems
- Automated scheduling of recurring operational tasks, including reports, exports, and reconciliation activities

The service is delivered as a standard platform. Functionality is provided through configuration and platform-wide updates rather than bespoke software development.

Service variants

SmartPay is provided per service instance. A service instance typically supports a single customer organisation, with a single branded user experience. Where required, a service instance can support multiple merchant accounts and may support additional related organisations within the same customer group, subject to a shared branding and configuration model.

SmartPay is available in two standard service variants.

Payments Only

Designed for organisations that require secure payment collection and validation while retaining an existing finance or income management system.

Includes:

- Secure hosted payment pages
- Telephone and operator-assisted payments
- Validation and balance lookup prior to payment
- Fund and VAT configuration
- Standard exports for posting payment outcomes to back-office systems
- Reporting and audit visibility
- Single Sign-On

Full SmartPay Platform

Includes all Payments Only functionality plus full income management capability.

Additional capability includes:

- Imports from source systems
- Multiple configurable exports
- Reconciliation support
- Extended reporting and exception handling

The Full SmartPay Platform includes configuration of up to twelve imports and twelve exports per service instance. Additional imports or exports can be provided but are subject to additional charges.

Payment channels

SmartPay supports multiple payment channels, including:

- Online payments via hosted payment pages
- Telephone payments, including automated IVR
- Operator-assisted payments
- Integrated Chip and PIN devices
- Scheduled and recurring card payments

All payment channels feed into the same validation, allocation, and reporting processes.

Where the buyer retains their existing merchant acquirer, Chip and PIN devices are available on a purchase-only basis.

SmartPay supports two payment routing models. The service functionality, security controls, and operational behaviour are identical in both cases. The difference relates solely to how payment transactions are routed for acquiring and settlement.

Payment routing and acquiring

Flex routing

Payments are routed to the buyer's existing merchant acquirer. No change to the buyer's acquiring or settlement arrangements is required.

Integrated acquiring routing

Payments are routed via ClearAccept. Where this option is selected, the buyer contracts directly with ClearAccept for payment acquiring and settlement services.

Adelante Software Ltd does not provide acquiring services and is not a payment facilitator.

Service architecture and hosting

SmartPay is hosted in a private cloud environment operated by a UK based third-party hosting partner. The hosting environment is designed to support availability, resilience, and security appropriate for public sector payment services.

Each customer operates within a separate service instance with a dedicated database. Customer data and configuration are logically isolated at application and database level.

Data is hosted and processed within the United Kingdom and the European Economic Area.

Availability and resilience

SmartPay is hosted in a resilient data centre environment designed to support service continuity. Disaster recovery arrangements are in place to support recovery in the event of a major service disruption. These arrangements include a geographically separate recovery environment within the UK. Recovery processes are designed to minimise service interruption and data loss. Further detail is available on request.

Security and compliance

SmartPay is designed to support secure payment processing and regulatory compliance.

Key security features include:

- Secure hosted payment pages
- Encryption of data in transit using TLS
- Controlled access to hosting and card data environments
- Role-based access controls within the application
- Audit logging of key system and user activities

The hosting environment and payment processing components operate in line with PCI DSS Level 1 requirements.

User access and administration

Users access SmartPay via a web browser using individual credentials. The service supports username and password authentication, multi factor authentication, and optional Single Sign-On on using customer identity providers.

Customer administrators are responsible for assigning and managing user access, roles, and permissions within their organisation. Adelante does not manage customer user permissions.

Administrative access by Adelante personnel is restricted to authorised individuals and protected using strong authentication controls.

Configuration and updates

SmartPay provides extensive configuration options that allow customers to tailor the service to their operational needs without software development. Configuration includes funds, VAT

treatment, payment methods, reports, import and export definitions, templates, and scheduling.

The platform is updated through controlled release cycles. Enhancements and updates are applied consistently across the service and made available to all customers where relevant.

Optional modules extend the core SmartPay platform and are not required to use the service.

Optional modules

SmartPay can be extended through optional modules. These modules are pre-built components of the platform and are enabled through configuration rather than bespoke development.

Recurring Card Payments

Enables the creation and management of scheduled card payments. Supports fixed or reducing balances and automated processing on defined dates, with full audit visibility.

Paperless Direct Debit

Provides online enrolment for Direct Debit mandates using predefined templates and validation rules. Supports automated customer communications and export to Direct Debit processing systems.

Mid-Call Payment Integration

Integrates SmartPay with supported PCI-compliant mid-call payment solutions, allowing customers to enter card details securely during a telephone call without operators handling card data.

Bank Reconciliation

Supports reconciliation between bank statements and SmartPay transaction records. Provides configurable matching rules, search tools, and exception handling to assist finance teams.

E>Returns

Provides structured batch entry templates for funds and reference values, supporting controlled entry of batch totals and non-card income.

Staff Payment App

Allows authorised staff to take payments using supported mobile devices, including virtual terminal functionality, secure payment links, and integrated Chip and PIN where required.

Integrations and API

SmartPay provides a REST API that allows third party systems to initiate payment requests and retrieve payment outcomes.

The API supports the creation of payment requests, generation of secure hosted payment links, retrieval of transaction results, and real time validation of payment data where required. Optional server to server notifications can be configured. The API does not expose card data and does not provide access to system administration or configuration functions.

Onboarding and service operation

Onboarding is delivered through a structured implementation approach aligned to the customer's selected modules and integrations. Onboarding typically includes configuration, integration setup, testing, and user enablement.

Once live, SmartPay is operated as a managed service, including platform maintenance, updates, and support in line with agreed support arrangements.

Support

Support is provided during UK business hours, Monday to Friday excluding public holidays.

Support services are delivered by our in-house team based in the UK.

Support covers:

- Incident management
- Fault diagnosis and resolution
- Assistance with normal service operation

Escalated issues are handled by product specialists with deep domain knowledge of the SmartPay platform and the operational context in which it is used.

Each customer is assigned a named Account Manager and Customer Success Manager.

These roles focus on supporting customers to get the most value from the service through periodic check-ins and regular service reviews and may assist where appropriate with coordination or escalation.

Extended configuration and change service

SmartPay can optionally be supported by an extended configuration and change service.

Where selected, this service includes:

- Unlimited configuration amendments to existing SmartPay functionality that has been delivered at the point of go-live, such as branding updates, receipt or template changes, and amendments to existing imports or exports to accommodate changes such as new funds or codes
- An annual allowance of **up to three professional services days per annum** for additional chargeable work within the scope of existing SmartPay functionality, such as assistance with configuring a new export or assistance with integration to other third-party systems or forms.

This service:

- Supports configuration and controlled change

- Does not include the creation of new platform capability or new functional modules
- Is priced separately in the G-Cloud pricing schedule

Any professional services effort required beyond the included allowance is chargeable at the published professional services day rate.

Data export and contract exit

During the contract, customers can access and download their data through standard reports within the service.

At contract end, customers may request a full data extract. Data is provided in commonly used formats such as CSV and transferred securely using an agreed method. Following confirmation of receipt, the service is decommissioned in line with contractual requirements.

Pricing

Maximum prices for the SmartPay service and any applicable options are published separately within the G-Cloud pricing schedules.

This service definition describes the scope, operation, and functionality of the SmartPay service and should be read alongside the published pricing information when considering the service.