Service Definition Document

Abstract

This document contains HeyCentric's G-Cloud Service Definition Document. All information contained within this document is publicly available.

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1. Executive Summary

HeyCentric Income Manager is a cloud-based income management solution that includes multiple secure payment channels and seamless integrations with a wide range of enterprise ERP systems. It provides organisations with an agile, secure and easy way to collect income from customers, citizens and students as well as carefully accounting for that income and ensuring it is automatically allocated and reconciled.

HeyCentric empowers teams and better equips them to process and reconcile income via our multi-channel payment systems (or third-party payment systems). A powerful and highly customisable interface and set of tools allows business users to set up the system in a way that best suits the workflow of their organisation and benefits from being securely delivered with HeyCentric's managed cloud SaaS platform. This maximises your security posture, ensures continual security updates / compliance and removes the need for costly and time-consuming interventions from already stretched IT teams.

All payment channels benefit from being PCI DSS compliant, ensuring that wherever possible your organisation is placed outside the scope for PCI DSS. Powerful fraud prevention technologies are baked both into the income management solution and omni-channel payments, with business users being given total visibility of any flagged transactions from within the application where they can take appropriate action.

2. What Does HeyCentric Offer?

HeyCentric's Income Manager product allows organisations to:

- Offer their customers, citizens or students a multitude of payment options, including cardholder not present (online) payments, telephony payments as well as 'cardholder present' via Chip & Pin, contactless and payment wallets.
- Maintain a professional approach to your income collection and account for that income in a consistent manner.
- Reduce the risk of fraudulent activities based on powerful fraud detection tools baked into the solution.
- Reduce and in some cases remove key repetitive tasks, particularly around cash allocation and bank reconciliations.
- Enjoy real-time reporting and get an accurate picture of your income estate at any given time, aiding budgeting, forecasting and decision making.
- Enhance your 'front of house' and ensure an accessible and responsive interface is provided to your customers, citizens and / or students.
- Get the most out of your business users and ensure their working day is both productive and worthwhile through the benefits of a robust and intuitive SaaS application designed with the needs of the Local Authority business user in mind.

3. What Payment Channels Exist?

An omni-channel approach to the HeyCentric product suite allows organisations to offer their customers, citizens and students a multitude of different payment options. These types of services include:

- Web Payments (online payments) – credit / debit cards, Open Banking, 3D Secure, RADAR Fraud Prevention, etc. with PCI compliance.
- Cardholder Present Payments – including Chip & Pin and contactless card payments, kiosk support, etc. with PCI compliance.
- Pay By Link - secure payment links which can be sent via email, text message and WhatsApp.
- End-Call Telephone Payments – Automated payment line. Fully PCI DSS compliant.
- Mid-Call Telephone Payments – Agent supported payments. Fully PCI compliant.
- IVR Telephone Payments - Fully automated payment line with customisable menu options and script.
- Modern Payment Methods Supported – Apple Pay, Google Pay and other payment wallets.

In addition to the painless migration / upgrade procedure there are several other key advantages to using the HeyCentric system. These are as follows:

- Reduced transaction fees and increased transparency through a single PSP and Acquirer solution to suit individual customers.
- Extensive ETL module ensures maximum connectivity and security options are available (via web services, API's, etc), whilst maintaining solid support for more traditional methods of connectivity and interfacing such as flat text files, SFTP transfers, etc. Almost all customers currently using middleware such as Basware and Biztalk can likely remove those costs using HeyCentric ETL.

- Detailed solution design and engagement with a customer's SME provide exceptional matching rates and reduce the amount of time finance teams spend conducting bank reconciliations and unknown payment amounts.
- Receipting, refunds and reversals are all catered for, as well as support for Direct Debits and other such repeat payments.
- Lodgement Areas and Payment Points are simplified whilst providing more powerful and flexible functionality to both business users (agents) and citizens.
- Intuitive and extensive allocation / re-allocation functionality ensures maximum useability for finance users and minimises any fuss if / when mistakes are made.
- Multi-tenant system ensures that organisations can run their own Income Management solutions as well as create Shared Service centres that they can run themselves or outsource to HeyCentric to manage on their behalf.

4. Modules and Functionality

The below table provides an overview of HeyCentric modules and their functionality.

Module	Detail
ETL (Extract, Transform & Load)	• Facilitates the import and export of files to and from HeyCentric. • Enables file transformation - allowing seamless export to external ERP and Finance Systems. • Built-in job and report scheduler which enables automated file imports & exports and reporting. • Update external and internal systems with live data using API, Web Services and Webhooks.
Allocations, Reallocations, Refunds & Reversals	• Enables business users to manually allocate new income, as well as manually re-allocate posted income. • Create new allocation rules for recurring income. • Easy to use Refund and Reversal processes. • Built-in Chargeback Query screen included with Stripe simplifies the Chargeback Dispute process.
Receipting	• Enables users to process ad hoc customer payments. • Caters for Card, Cash, Cheque and Fund Transfer payments. • Includes integrated Chip & Pin payment facility. • Configured to allocate incoming payments to relevant departments.
eReturns	• For remote sites to record and report cash and cheque income • Templates designed to be as easy to use as possible. • Preformatted with revenue codes appropriate to that site. • Ensures income is allocated correctly and organisation ERP is updated accordingly.

Module	Detail
Stripe	• Stripe functions as both PSP and Acquirer providing complete visibility over payments from start to finish. • Provides data-driven reporting and detailed transaction query screens. • Audited by a PCI-certified auditor and is certified to PCI Service Provider Level 1. The most stringent level of certification available in the payments industry.
Business Users: Roles & Permissions	• Users and the level of access that they have to the system is controlled in the Roles & Permissions module. • Designed to allow organisations to control user access via a role-based model, roles can be defined by the organisation itself rather than these being predefined in the software, providing full flexibility. • As standard HeyCentric uses Multi-Factor Authentication to validate each login, but the solution can be configured to integrate with an organisations active directory if that is preferred.
HeyCentric Web Payments	• Quick Pay and XPay. • Customise and brand Web Payments portals from within HeyCentric. • Compatible with Payment Wallets (Apple, Google etc.) & Open Banking • Includes Recurring Card Payments for more flexible payment options. • Integrates with Stripe and HeyCentric for full visibility over income.
HeyCentric Pay By Link	• Send secure payment links via email or SMS - with WhatsApp capability in development. • No limit to number of links raised against a debt or payment amount. • Track payment status with dedicated reports for Pay By Link and live status updates on screen. • Compatible with Payment Wallets and Open Banking as well as all major Card Providers.
HeyCentric Telephony	• Mid-Call and End-Call solutions that allow organisations flexibility to choose from either fully agent-supported call experience (Mid-Call) or an automated payment line (End-Call), depending on the citizen's and organisation's needs. • Pricing based on call-volume - full quotation provided once call data is received.

HeyCentric Chip & Pin	• Latest generation of Chip & Pin devices provided by Stripe - includes maintenance and replacement units. • Facilitates in-person payment which is fully integrated into the HeyCentric Income Management system. Providing up-to-the-minute data on card payment income. • Please note there is a one-off cost for the procurement of Chip & Pin devices, the cost is per device and a quotation will be provided, should your organisation choose to adopt HeyCentric Chip & Pin.
HeyCentric Bank Reconciliation	• Provides functionality to assist with the reconciliation between Stripe and the primary bank account where Stripe income is received. • Stripe credits customers the net value of a transaction having deducted transaction fees prior to settlement. • Automates the reconciliation between the Stripe settlement file, GL and bank account providing an audit trail of the full citizen payment, the deducted fees, and the net settlement.

5. SLA (Scope)

5.1 Hosted Services

99.9% uptime is guaranteed for all SaaS users of HeyCentric systems. This is inclusive of the HeyCentric servers hosted on Azure, and the Stripe payment backbone where payment services have been procured.

Service credits from our hosting providers fully back the 99.9% uptime. This gives organisations the assurance that their system will be resilient, available, and performing exactly as expected.

5.2 Maintenance Services

As a fully hosted SaaS Service, all maintenance of the software is included within the license price. This ensures that customers do not get 'stranded' on legacy versions and provides organisations with the confidence that they will consistently be in compliance with all the latest industry requirements e.g. PCI-DSS, ISO27001, ISO9001, Cyber Essentials etc.

5.3 Support Services

Support is included within the core SaaS license and entitles the customers to continuous updates, fixes, security patches and all enhancements linked to their purchased product.

5.4 Support Services: Response and Resolution

Service response and resolution is a vital component of 24/7 systems such as the HeyCentric Income Management solution, so all response times and resolution times reflect this. The table below demonstrates HeyCentric's commitment to its customers in this respect:

Priority Level	Response Time	Resolution Time	Examples
Urgent	1 Support Hours	2 Support Hours	• System inaccessible for all users • Data loss or corruption • All payment services unavailable
High	2 Support Hours	4 Support Hours	• System inaccessible for some users • System services not processing • Performance issues • Individual payment service unavailable
Medium	2 Support Hours	1 Business Day	• Input/output integrations failing • Active directory linkage failing
Low	4 Support Hours	7 Business Days	• General questions and advice • Other minor issues

In addition to these response and resolution times it should be noted that all core infrastructure and software are monitored 24/7 by the support teams. This ensures that any issues that might be encountered by an organisation would typically be resolved ahead of them manifestly causing an issue to the customer and their userbase. Enhancement requests to the product are also requested via the service desk.

UK standard Support hours are 08:00 to 18:00 Mon to Fri excluding UK bank holidays.

Outside of these hours the support desk is monitored and urgent issues are addressed on a needs basis.

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