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APS Portal Service Description

APS Portal BACS Approved Software
APS Bureau Services
APS Bank Account Name Lookup for Confirmation of Payer/Payee

Service Definitions

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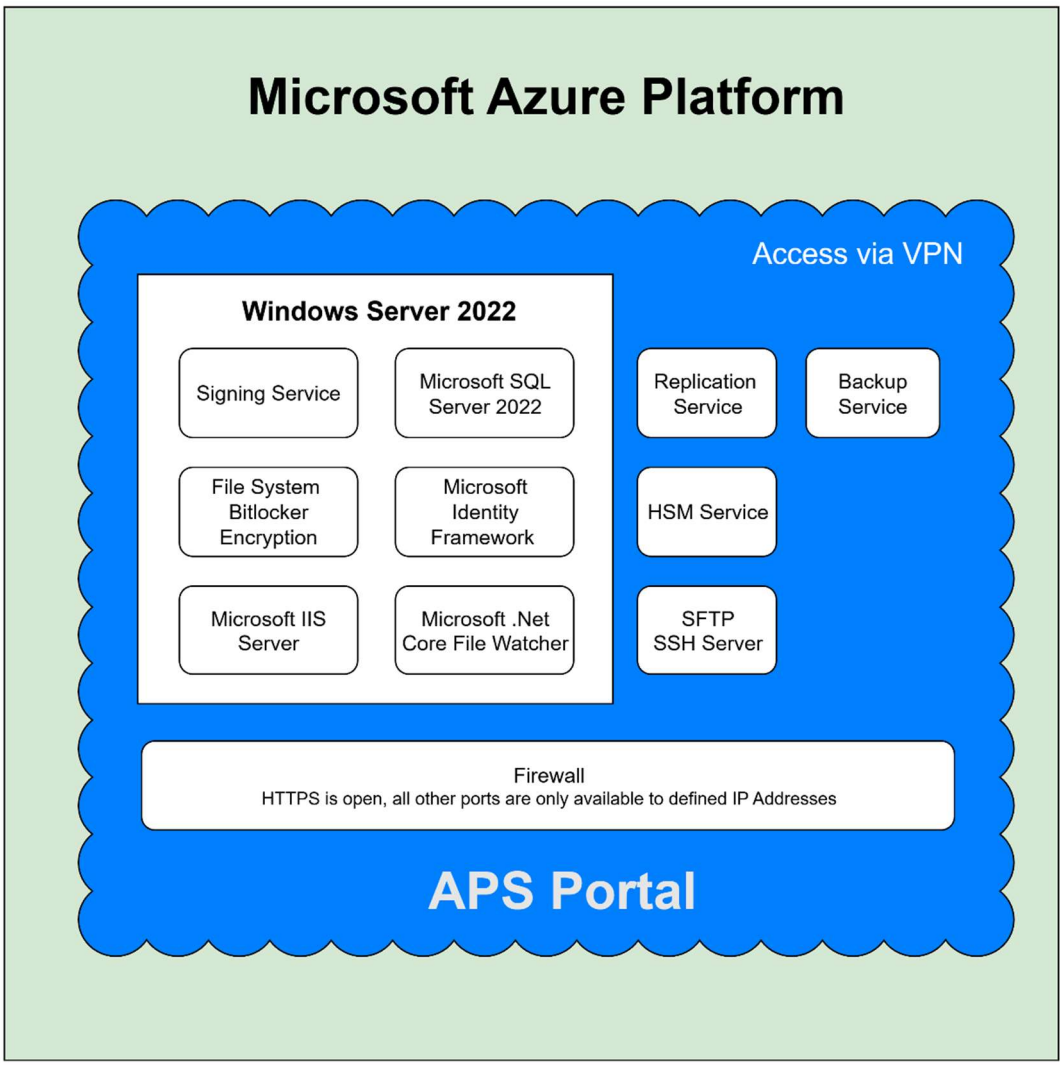
APS Portal

The “APS Portal” is cloud-based (Hosted) BACS Approved Software, developed using the latest Microsoft .Net Core technologies and hosted on the Microsoft Azure platform, providing an ultra-stable, reliable and scalable solution and we think we’ve managed to develop a package that is simple to use, and yet boasts a suite of enhanced features:

- Allows BACS Credits, Direct Debit and AUDDIS (DDI) submissions
- Support for BACS PKI Smart Card
- Support for HSM for both Unattended and Attended submissions
- Support for unlimited users
- Support User roles, rules, access permissions and controls
- User configuration can be managed by internal administrators
- Full integral audit trail
- Enable daily access and download of all Bacs reports, in both CSV,XML, HTML and PDF format.
- Cloud-based system with in-built contingencies and back-ups
- Disaster Recovery
- Configuration utility to support the import of almost any text file format.
- Automatic download of BACS Reports
- Support for SFTP file upload and report collection
- Support for rest and REST API for file upload and report collection
- Support multiple and complex approval processes.
- Email notifications.
- Mobile app for submission approval.
- Support for 2 Factor Authentication (Microsoft mobile app, Google Mobile App, Okta)
- Support for 2 stage Authentication (Email or text SMS) - extra costs apply for SMS
- Support SSO (Microsoft Azure and Octa)
- Optional DDMS
- Optional Confirmation of Payer/Payee, Bank account name lookup (Fraud Prevention)
- The ability to cancel a file that has been uploaded but not yet submitted to BACS
- The ability to set the Bacs processing date up to 30 days forward from the date on which the file was uploaded

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APS Portal High Level Infrastructure







Client Workstations SmartCards and file servers



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APS Portal Environnements

- Primary Instance Hosted on Azure with 2 Servers
  - Application Server Windows Server 2022 with .Net core Services.
  - Database Server Windows SQL 2022 Server

  With 2 Domain Names supplied by 2 different ISPs
  - https://apsportal.co.uk (Primary domain name)
  - https://paybacs.uk (Secondary domain name)

- Secondary Instance hosted on a single instance of AWS with a single Domain Name
  - https://paybacs.co.uk

- D/R Instance hosted on a single instance of IONUS with a single Domain Name
  - https://clect.uk

The DNS entry for the domain called https://paybacs.uk is targeting the https://apsportal.co.uk environment, and is there as a DR domain to be used if the DNS Server for https://apsportal.co.uk ever fails.

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APS Portal Contingency

Our APS Portal contingency service is designed to form a core part of our disaster recovery and, when activated, will take over all payment processing for as long as necessary until our systems are back to normal.

The following Backup and restore procedures have been designed to provide availability if:

- Primary Environment fails
- Primary Environment has a Cyber Attach

Backup of the APS Portal is documented and controlled in the following Policy:
Data Backup and Restore Policy ISP-16

Each working day evening the following scheduled tasks occur:

- On https://apsportal.co.uk/ (Primary Instance)
  - 01:00 – SQL Database Backup and stored in the APS Secure Data Warehouse.
  - 01:00 – Client files and folders and Reports are backed up compressed and stored in APS Secure Data Warehouse.

- On https://paybacs.co.uk
  - 03:00 – Newest SQL Database Backup collected from the APS Secure Data Warehouse and restored.
  - 03:00 – Newest backup of Client files and folders and Reports collected from APS Secure Data Warehouse and restored.

- On https://clect.uk
  - 03:00 – 3rd Oldest SQL Database Backup collected from the APS Secure Data Warehouse and restored.
  - 03:00 – 3rd Oldest backup of Client files and folders and Reports collected from the APS Secure Data Warehouse and restored.

The restore options for https://clect.uk have been specifically defined and configured to mitigate against possible Cyber Attacks.

HSM Replication is completed as and when new HSM Certificates are created and installed and the process is documented in the HSM Certificate Configuration SOP (Standard Operating Procedure)

HSM CSR requests are always created on the https://apsportal.co.uk/, a HSM backup is then created and immediately restored to both https://paybacs.co.uk and https://clect.uk

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The API Service

The service is a HTTP Client/Server API.

Access the API Server from Client with a JWT token.

- Allows for ISCD lookup and Modulus/Bank Account validation
- Allows for Confirmation of Payer/Payee, Bank account name lookup
- Allows for upload of BACS Submission files which can be either:
    - Used within the APS GUI
    - Send automatically using HSM services
- Allows for the creation of Submissions
- Allows for the sending of Submissions and receiving an immediate confirmation
- Allows for downloading of BACS Reports (ADDACS, ARUDD, AWACS, ARUCS, AUDDIS etc)
- Provide test/dev endpoints including swagger

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CoP (Confirmation of Name) Services

Payer Name Verification (PNV) is a service closely related to and based on the UK Confirmation of Payee system. It is available to any Direct Debit Collections client to be used when capturing a Direct Debit Instruction (Mandate) from a payer to establish a link between the Payer and the bank account provided. The payer name check API provides a match or alternate no-match/close match/mismatch indicators that should be integrated into your Direct Debit Instruction capture Customer Experience (CX).

Confirmation of Payee (CoP) allows you to check the account details of a payee with their bank before you create a beneficiary or payment. It is, in essence, an "account name checking service" that can help avoid payments being accidentally or maliciously misdirected.
If the account details are confirmed, you will have greater assurance that a payment you create will reach the correct bank account. This helps address certain types of **Authorised Push Payment** (APP) **fraud**, by introducing another hurdle for fraudsters, and giving effective warnings about the risks of sending payments to an account where the name does not match.

The service can be used with personal, business and charity GBP accounts in the UK that are addressed using account numbers and sort codes.

Not all banks and account types support Confirmation of Payee, but most major banks do and coverage will increase.

APS Provides both CoP and PNV with the APS Portal and/or as a simple Rest API.