1. Service overview

Payble Pro Platform is a cloud-hosted payment and receivables management platform designed for public sector organisations, including local authorities. The service enables organisations to collect, manage, and reconcile payments securely while improving the payment experience for residents and service users.

Payble is provided as a fully managed Software as a Service (SaaS) offering and is accessed via a standard web browser. No on-premise infrastructure or specialist hardware is required.

2. Intended users

Payble is intended for use by:

- UK local authorities and public sector bodies
- Finance, revenue, and customer service teams
- Authorised operational and administrative users

End users may include members of the public making payments through customer-facing payment journeys.

3. Service functionality

Payble provides a comprehensive set of capabilities to support payment collection, receivables management, and customer engagement for public sector organisations. Key capabilities and associated benefits are outlined below.

Capability	Description	Benefits
Direct debit payments	Support for direct debit payment arrangements, including recurring and scheduled payments.	Improves payment reliability, increases on-time payments, and reduces manual follow-up and processing costs.
Payment plans	Creation and management of payment plans aligned to organisational policies.	Supports structured recovery of arrears while providing transparency for customers and staff.

Payment plan compliance monitoring	Monitoring of adherence to agreed payment plans, including missed or late instalments.	Enables early intervention, reduces plan failure rates, and improves overall receivables performance.
Bill smoothing	Optional bill smoothing capabilities that allow amounts to be spread across regular instalments.	Improves affordability for residents and reduces payment shock, supporting improved collection outcomes.
Payment flexibility	Support for flexible payment options, including varied frequencies and schedules where configured.	Allows councils to accommodate different customer circumstances while maintaining consistent collections.
Proactive arrears management	Tools to support early identification of overdue accounts and targeted follow-up actions.	Reduces escalation, improves cash flow, and lowers the need for downstream enforcement activity.
Online payments	Secure acceptance of electronic payments through customer-facing web journeys, supporting multiple payment methods.	Improves payment convenience for residents, increases payment completion rates, and reduces manual processing.
Card payments	Support for card-based payments within customer-facing payment journeys.	Provides fast, familiar payment options for residents and improves payment completion rates.
Automated reminders and notifications	Configurable payment reminders and alerts delivered through supported digital channels.	Encourages on-time payment, reduces arrears, and lowers the volume of manual follow-up by staff. Note - Where SMS notifications are used, messaging is usage based and charged separately based on the number of message segments sent
Customer self-service	Customer-facing interfaces that allow users to view balances and make payments without staff assistance.	Reduces inbound contact to customer service teams and improves customer experience.

Reporting and reconciliation	Built-in reporting tools to support financial reconciliation and operational oversight.	Saves staff time, improves accuracy, and supports financial control and audit requirements.
Role-based access controls	Granular user roles and permissions for operational and administrative users.	Ensures appropriate access, supports segregation of duties, and reduces operational risk.
Integration support	APIs and configuration options to support integration with upstream or downstream systems where applicable.	Reduces duplicate data entry and supports alignment with existing council systems.
Digital-first engagement	Emphasis on digital payment journeys and communications to encourage self-service.	Reduces reliance on paper-based processes and lowers administrative overhead.

Functionality is delivered through a web-based interface and supporting APIs where applicable.

Payble Pro Platform integrates with third party payment processors to enable payment collection. Payble does not provide payment processing services. Transaction processing is completed by the customer's existing payment processor or banking provider, with all transaction and processing fees charged directly to the customer by that provider.

Optional bespoke configuration or development may be provided where required, subject to technical feasibility and agreed scope. Such work does not alter the core platform architecture and is delivered under a separate Statement of Work.

4. Service delivery model

Payble is delivered as a multi-tenant SaaS platform hosted on public cloud infrastructure.

Key characteristics include:

- Public cloud deployment model
- Centralised, vendor-managed infrastructure
- Secure access over the internet
- No customer-managed servers or infrastructure

The service is maintained, updated, and supported by Payble.

5. Onboarding and implementation

Payble provides onboarding and implementation support to assist customers with service setup and configuration.

Onboarding typically includes:

- Service configuration
- User setup and access controls
- Guidance on initial use of the platform

Implementation services are required for new customers and are delivered remotely. The scope, roles, and effort are agreed in advance with the customer prior to commencement.

6. Support and service management

Support is provided as a standard service included within the Payble Pro Platform licence. No enhanced or premium support tiers are offered under this service.

Support activities include:

- Incident handling
- Service requests
- Operational queries

Incidents are logged, assessed, and prioritised based on severity and impact.

7. Security and compliance

Payble applies a range of technical and organisational security controls to protect customer data and service availability.

Key security characteristics include:

- Role-based access controls and least-privilege principles
- Multi-factor authentication for administrative access
- Centralised logging and monitoring
- Regular vulnerability management and independent penetration testing

The service is aligned with ISO/IEC 27001 practices and assessed through SOC 2 Type II audits. Payment card data is handled in accordance with PCI DSS requirements where applicable.

Underlying infrastructure security controls are provided by the cloud infrastructure provider and independently audited against recognised standards.

8. Data handling and protection

Customer data remains the property of the customer.

Data protection measures include:

- Encryption of data at rest and in transit
- Logical access controls
- Defined data retention and backup policies

Payble supports secure data deletion on service exit or on request, with residual data retained only within encrypted backups until expiry.

9. Resilience and availability

The service is hosted on resilient cloud infrastructure designed for high availability.

Resilience measures include:

- Regular data backups
- Scalable infrastructure to support changes in demand
- Operational incident management and change management processes

10. Service exit and data return

On service exit, customers can request the return of their data in an agreed format.

Following service termination:

- Customer access is disabled
- Customer data is securely deleted from live systems
- Residual data remains only within encrypted backups until expiry

11. Service constraints

The service requires:

- Internet connectivity
- A modern, supported web browser

No on-premise installation is required.

12. Contact and further information

Further information about the service, onboarding, and support arrangements can be provided on request.

See more at payble.com.au