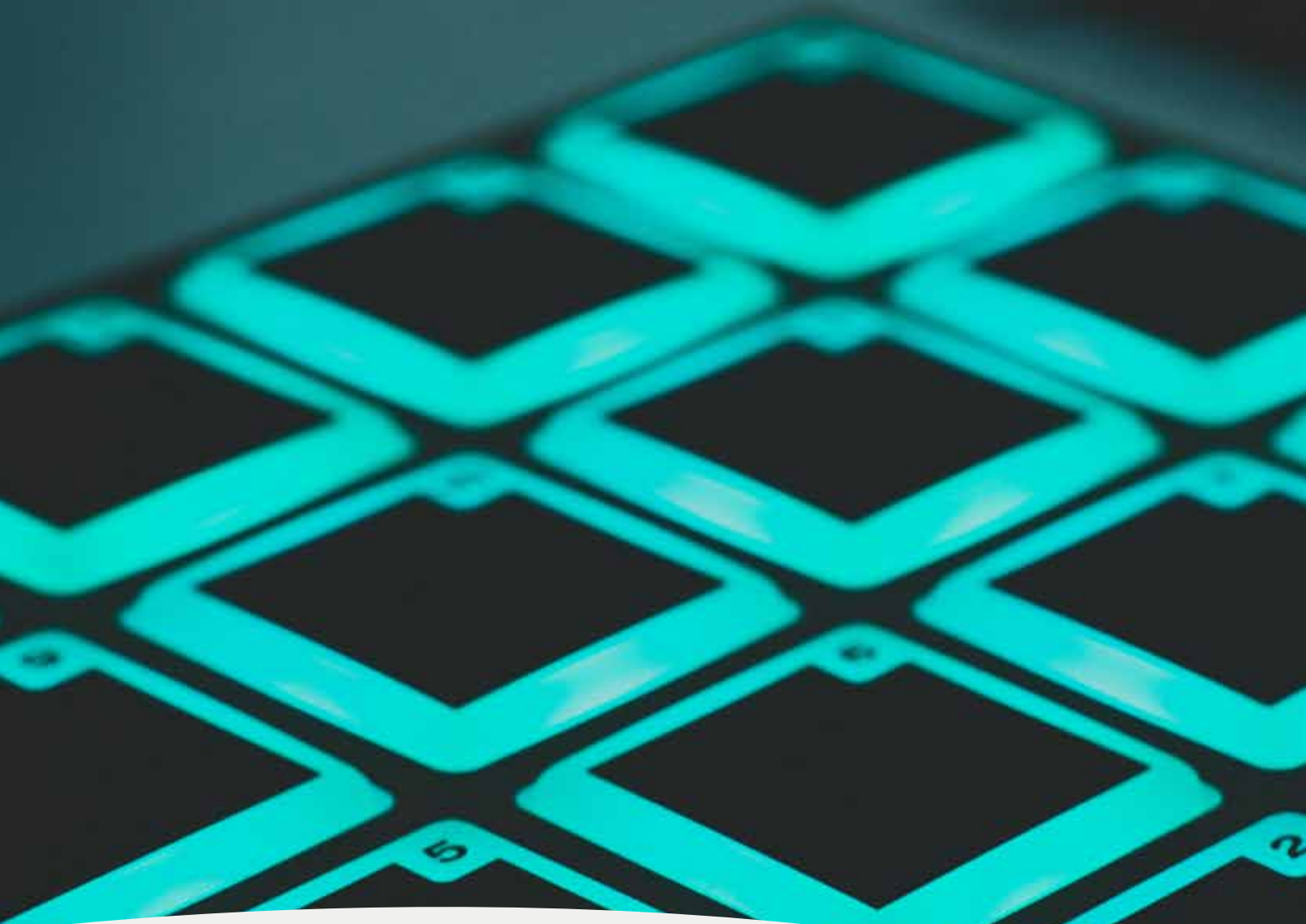# Pay360
by Capita

Product and Innovation Roadmap

Public Sector

Product Vision

We strive to be the number one provider of public sector payments throughout the UK in Local Authorities, Education, Health and Social Housing. We aim to achieve this by continuously delivering outcomes that delight our customers.

Our deep understanding of the public sector enables us to deliver solutions that meet all the key payment challenges faced by our customers. We are committed to enabling our customers to harness innovative, cost-effective and inclusive payment solutions that reach everyone served by the public sector.

Our product roadmap builds upon our unmatched capabilities to provide customers with comprehensive solutions, from compliance and assurance to innovative payment collection and engagement tools. With Pay360 products, payments will drive commercial and digital transformation, improved customer service, reach and inclusivity.

With the rise in popularity of disruptive payment technologies set to continue, we are passionate that organisations across the public sector can benefit from the resulting cost and efficiency gains. Our product roadmap is designed to help organisations across the UK meet their customers' changing expectations, from digital acceleration, to engagement and 'frictionless payments'. As an established provider of Gateway and Payment solutions, Pay360 has an unmatched breadth of capability to assist you in meeting the challenges.

Our investment to date and future roadmap support a sustainable payments and income strategy focused on public sector delivery. Our products keep our customers secure, help to increase productivity, provide opportunities for revenue generation and prioritise the customer experience.

This roadmap represents the strategy that is shaped by our combined user communities. We will update, share and seek feedback on our roadmap regularly, as we intend to introduce regular customer focus groups alongside our existing communication channels, such as account management meetings and annual user group conferences, and we invite you to provide feedback directly to your account manager or by email to pay360digitalsales@capita.co.uk

Roadmap

Our roadmap is shaped around key themes demonstrating the value to be delivered to our customers. The summary roadmap for 2021 is shown below. We strive to ensure our roadmap is based on the needs and aspirations of our customers and partners, so we welcome all feedback, whether critical, supportive or investigative.

There is also further detail available on each of the below milestones, in subsequent sections of this document.

Key Themes	Q1	Q2	Q3	Q4
Improved Customer Engagement Improving the customer experience through the introduction of innovative and engaging solutions that remove friction and are both accessible and inclusive. These solutions provide choice to encourage prompt payment, while maintaining security and helping meet your compliance responsibilities.		• KlickPay – payments for the contact centre	• Request for Payment in the contact centre • Smart Mobile • Stored Card	
Enhanced Self-Service These solutions help drive the digital agenda and encourage customers to pay online, reducing your cost of payments. We are extending our existing payment options to provide greater choice and improve the customer experience.	• Collect app	• Collect Online	• Apple Pay • Pay by open banking • Mobile SDK for smartphone apps • Collect Digital Payment Cards	• Google Pay
Automating Payment Collection Improving customer experience and convenience through increased automation. These solutions are designed to provide 'set and forget' payments, removing friction wherever possible and ensuring regular and reliable income.			• Planned Payments from SCP • Request for Payment batch	• Direct Debits

Key Themes	Q1	Q2	Q3	Q4
Identity Verification Our Optimize Verify solution will help you validate the identity of a potential customer, employee or someone representing a business looking to engage with you. This ensures that the person you are engaging with is who they say they are and is appropriate for the service	• Domestic and International Identity and Verification checks for customers • Domestic and International Identity and Verification checks for businesses and organisations		• Advanced Document Verification • Advanced Verification to meet the Cabinet Office Good Practice Guide	• Ongoing enhancement of Advanced Verification to meet the Cabinet Office Good Practice Guide
Other Items The latest release of our flagship Income Management and Paye.net products will incorporate new ways for customers to make payments, enhancing customer engagement and security options. New options and enhancements bring efficiencies to your back office and add convenience for staff.			• V14 Income Management and Paye.net	
Security	Ensuring security is at the forefront of all our products, from software development, data security and privacy, to deployment in our cloud environment.			
Customer Experience	Putting the customer at the centre of our solutions, to drive satisfaction and meet increasingly demanding expectations.			
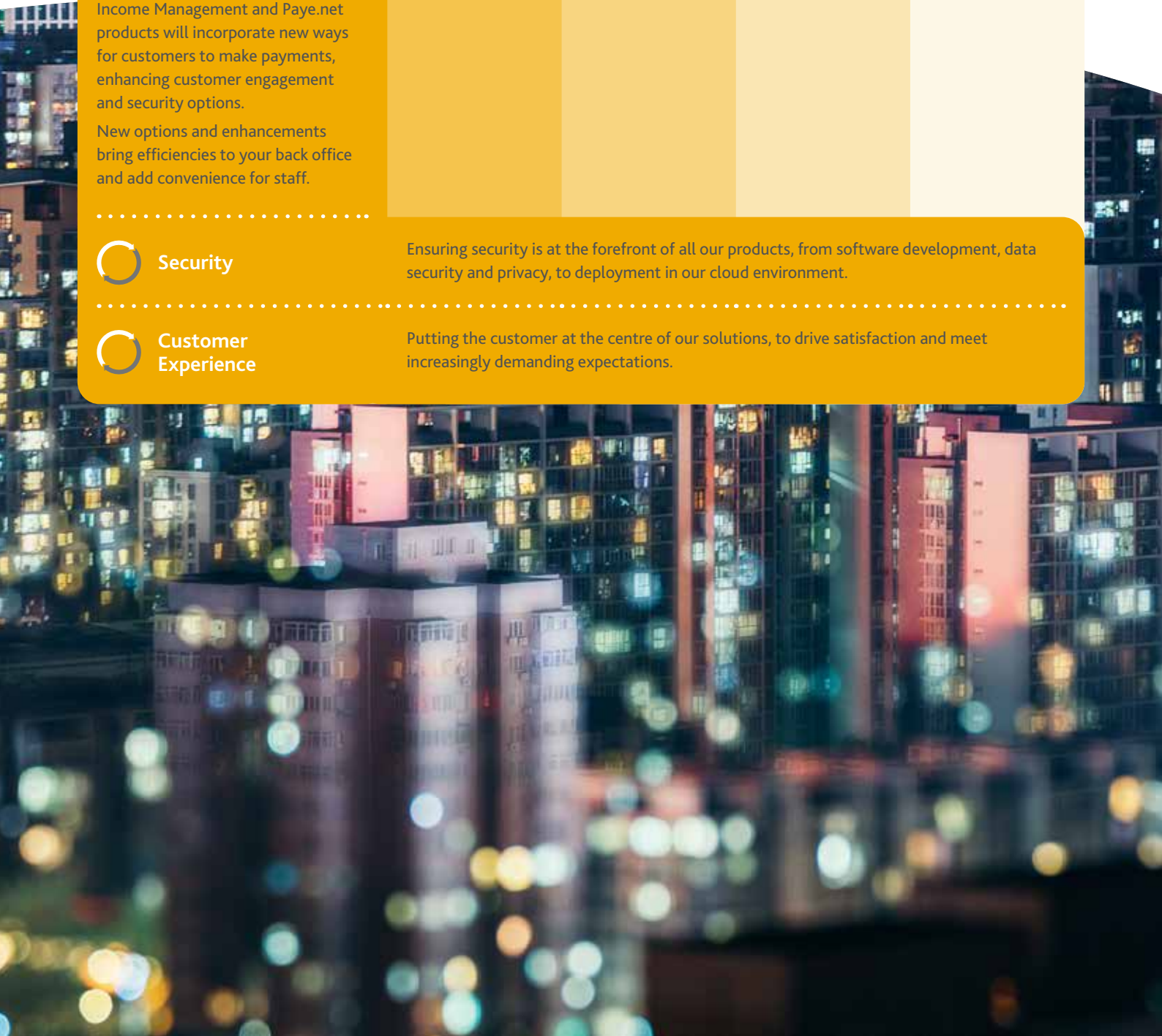
Improved Customer Engagement

Improving the customer experience through the introduction of innovative and engaging solutions that remove friction and are both accessible and inclusive.

These solutions provide choice to encourage prompt payment, while maintaining security and helping meet your compliance responsibilities.

Request for Payment

The Request for Payment option will be available within v14 of Paye.net and will bring with it open banking payment solutions. Customers can be sent an electronic bill or invoice in real-time and make an immediate payment directly from their bank account.

Key Outcomes and Benefits:

- Enables better customer engagement and ably supports debt avoidance

- Reduces time and removes friction from the payment process

- Improves cashflow – faster receipt of payments into your account

- Provides invoice, bill or reminder as part of payment request – this increases the level of trust of the payer. Customer has the reassurance that payment all takes place from within their own banking app

- Innovative, secure, simple and convenient

- Supports digital engagement with your customers

- Descopes PCI, as no card data is involved at any stage

- No chargebacks

Key Features:

- Integrated with Paye.net; the agent sends a digital payment request via SMS or email

- Within Paye.net, the agent can attach a PDF of an invoice, bill or reminder to show what the payment relates to

- Customer makes the payment quickly and easily from within their own banking app or internet banking, using the bank's familiar authentication method (eg fingerprint)

- Once paid, the contact centre agent sees confirmation on screen in real-time

- Payment message remains active, so the payer can complete the payment after the call. Payment status remains visible in Paye.net

- Once paid, the request is updated to prevent accidental duplication of payment

KlickPay

KlickPay enables you to securely process card payments in your contact centre, whether this is provided in a centralised location or via distributed home working. It removes all PCI factors from your payment processing, while enabling your staff to retain contact and conversation with your customer throughout the payment process.

KlickPay is fully integrated with Paye.net, ensuring accuracy of payment capture and simplicity of use. It enables you to send the customer a secure SMS or email link for the customer to make an ecommerce payment, while remaining on the phone to your contact centre agent.

Key Outcomes and Benefits:

- Enables better customer engagement for contact centre payments and maximises collection of revenues

- PCI descope, as no cardholder data is exposed to your agents or infrastructure

- Ideal for when the agent taking the call is home-based

- No integration required with your existing telephone infrastructure

- Payer is more comfortable, as they are not reading out card details over the telephone

- Payments are processed as 3D Secure ecommerce and classed as secure

- Minimises costs for debt recovery

- Supports digital engagement with your customers

Key Features:

- Secure capture of payments over the phone

- Payment link sent to the customer using either SMS or email, backed up by a receipt on successful payment

- Customer clicks on the link to access payment page, pre-populated with account reference and amount, and enters card details

- Once paid, the call centre agent sees confirmation on screen in real-time

- Reference validation

- Balance retrieval

- Fund capture

- Payment status is visible to the agent during and after the payment process

- Payment links are active for 24 hours, so the payer can complete the payment after the call

Stored Card

Stored Card is designed to improve the customer experience when engaging your contact centre staff to make payment. Stored Card enables a customer to request that their card details be securely stored for re-use on subsequent payments, without needing to provide full card details each time. For simplicity of use Stored Card is integrated into Paye.net and works with Call Secure for ultimate assurance, descoping your agents whether they work from home or in a dedicated physical contact centre.

Key Outcomes and Benefits:

- Better engages customers and reduces time taken to process subsequent payments

- Accessible and inclusive solutions for all your customers, by avoiding the need to repeat the full card entry for subsequent payments. This is also ideal for any customers who may find providing full card details onerous

- Reduces PCI obligations, as full card details are not required for subsequent payments

- Speeds up payments, removes friction and improves the customer experience, as there is no need to request and input full card details

- Optional for the customer – they choose whether or not to store the card, and on future payments whether to use that stored card or use an alternative one

Key Features:

- On providing card details, customer is given the option to save the card for future payment

- Card is saved specifically for the fund and account being paid

- On subsequent payments, agent is made aware that a card is already stored (details appear masked on screen)

- Call Secure ensures that card details are entered by the customer using their telephone keypad, rather than reading out details to the contact centre agent

Smart Mobile

Smart Mobile allows your staff to take card payments wherever you want – at outlying offices, at events or on the customer's doorstep. Handles card payments by Chip & PIN or Contactless (including Apple Pay and Google Pay), as well as by cash or cheque. Now relaunched with a new generation of devices, Smart Mobile comes as an all-in-one solution, making taking a card payment easier, without the need for pairing of phones or for separate card readers or printers.

Available in two options – A920 with printer or phone-sized A77 without printer.

Key Outcomes and Benefits:

- Integration with back-office reference and balance service allows better engagement with customers when away from the office

- Ideal for doorstep collection, events and queue busting

- Devices can be shared – each user has their own login

- Record cash and cheque payments as well as card

- Accuracy of payment details using fund, reference and balance lookup

- Integration into Income Management

- Replacement for existing PDQs

- Also available for integration to support payment from third-party applications running on your smartphone or tablet

- High coverage – has a SIM card for 4G internet connection

Key Features:

- Supports both reference funds and miscellaneous items

- Includes reference validation and account detail lookup

- Displays live account balances

- Supports shopping cart – multiple items covered by a single payment

- Receipts can be emailed or printed

- Payments can update your systems in real-time using ITP (Integrated Transaction Posting)

- Eases reconciliation, as payments carry full reference data

Enhanced Self-Service Options

These solutions help drive the digital agenda and encourage customers to pay online, reducing your cost of payments.

We are extending our existing payment options to provide greater choice and improve the customer experience.
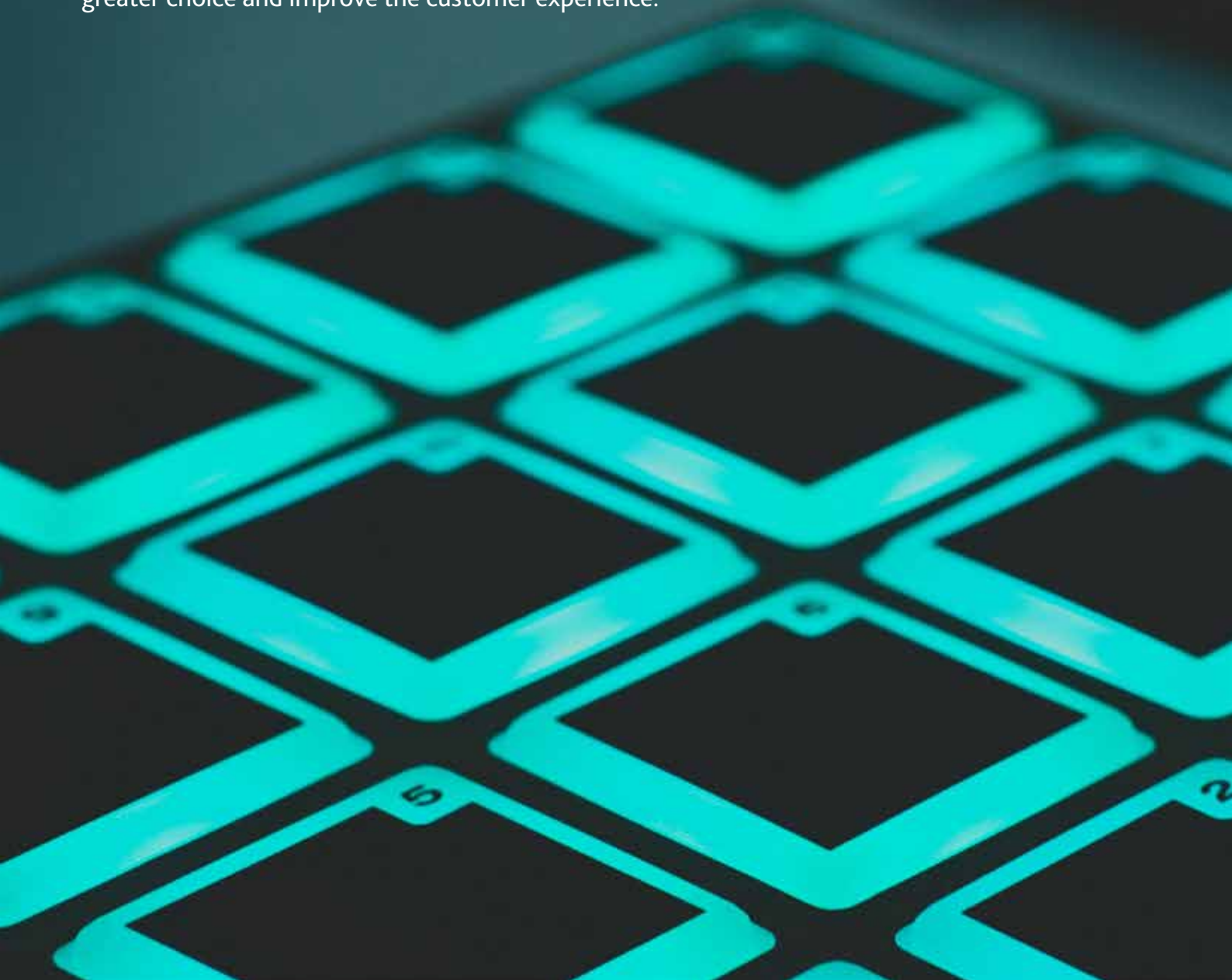
Pay by Open Banking

Pay360 anticipates that 2021 is the year when open banking fulfils its promise to become an important channel and public bodies and their customers will start to increase adoption. Fully compliant with PSD2 (the Second Payment Services Directive), open banking payments reduce friction and improve customer interaction.

Open banking will allow customers using our Internet Payments or SCP Portal to make an instant payment from their banking app or internet banking.

Key Outcomes and Benefits:

- Consumer payments and B2B payments

- Supports digital engagement with your customers – encourages use of your websites by making it easier to pay

- Delivers a more frictionless payment than paying by card

- Improves cashflow through faster receipt of payments into your account

- Innovative – secure, simple, fast and convenient

- Descopes PCI, as no card data is involved at any stage

- Customer has the reassurance that payment all takes place from within their own banking app or internet banking

- No chargebacks

Key Features:

- At online payment stage, customer can select the Pay by Open Banking option

- Customer makes the payment quickly and easily from within their own banking app or internet banking

- Transaction is secured on customer's device, using the bank's familiar authentication method, through their face ID, fingerprint or passcode

- Payment confirmation is received immediately

Digital Wallets

Mobile payments will continue to drive online commerce, and are gaining increased traction among younger consumers. Pay360 continues to enhance its mobile offerings, and will provide Apple Pay and Google Pay on our platform.

These methods will be complemented by our mobile software development kit, to optimise customer experience.

Key Outcomes and Benefits:

- Supports digital engagement with your customers – encourages use of your websites by making it easier to pay

- Makes use of alternative and innovative methods of payment, increasing customer choice

- An easy, secure and rapid way to pay

- Customer does not have to have a physical credit/ debit card in order to pay

- Delivers a more frictionless payment than paying by card when providing full card details

Key Features:

- At online payment stage, customer can select any of these additional payment options

- Transaction is secured on customer's device, through their face ID, fingerprint or passcode

Mobile Apps and Software Development Kits (SDKs)

In order to offer a secure payment option within any mobile apps you may be using, we will provide a Mobile Software Development Kit to ease integration and enable your customers to make payments without leaving the native Android or Apple app. An ideal solution for apps, whether developed in-house or provided by an external partner or supplier organisation.

Key Outcomes and Benefits:

- Easily extends the scope of existing apps to support payments
- Optimises your customer experience
- 3D Secure support
- Eases PCI DSS compliance for the app provider

Key Features:

- Secure ecommerce payments without leaving your native iOS or Android app
- Support for card payments, digital wallets, Apple Pay, Google Pay

Collect App and Collect Online

Our existing Collect app solution will be complemented by the addition of Collect Online. The Collect app already allows your customers to make payments to you by card from anywhere where they have internet access. Collect Online is an internet payment solution, ideal where there is no requirement for a fully branded website.

In both instances, the payer uses their unique payment reference, the same one they would use if making payments at a network channel such as Post Office.

Key Outcomes and Benefits:

- Supports digital engagement with your customers

- Offers customers the choice of paying either online or via an app

- Simple addition to your existing network payment channels such as Post Office

- Self-service option without having to visit a payment outlet

- Payer sees confirmation of the organisation name and fund description they are paying when they enter their reference

- Optional display of balance amount for better customer experience

Key Features:

- App available for Android and Apple

- Allows storage of payment references and credit/debit cards for faster and smoother experience on subsequent payments

- App allows entry of payment reference using camera to scan barcode

- App shows recent payment history

- Reference validation with confirmation of organisation name and fund description

- Email receipts for payments

- Refunds processed by staff through online services or Paye.net

Collect Digital Payment Cards

Our existing Collect solution for network channels will be extended through the addition of Digital Payment Cards – as would be typically used for paying for services such as housing rent or council tax.

As an alternative to traditional plastic rent cards, the Digital Payment Card will allow presentation in the Collect app or Google Wallet. This can then be used online or in the network channel to make a payment.

Key Outcomes and Benefits:

• Reduction in cost when compared with the production and distribution of plastic cards

• Merchants moving from another provider can save time and the cost of reissuing plastic cards

• Supports digital engagement with your customers

• Can be provided immediately to citizens/tenants for both new and replacement cards

• No need for payer to carry separate card – will be available on their phone

Key Features:

• Payment card details maintained by staff within Paye.net/Income Management

• Card requests can be submitted by batch file, API or entered manually using a UI in Income Management

• Once generated, the Digital Payment Cards can be distributed to citizens
  ◦ by email
  ◦ by printed letter – printed by you or through integration to the Gov Notify service
  ◦ by adding to the Collect App or Google Pay

• Card can then be used similarly to the traditional plastic card in network channels such as Post Office

Automating Payment Collection

Improving customer experience and convenience through increased automation.

These solutions are designed to provide 'set and forget' payments, removing friction wherever possible and ensuring regular and reliable income.

Planned Payments – Secure Card Portal option

Our existing online Planned Payments option will be made available to third parties in our online Secure Card Portal.

Integrated solutions and forms products can set up a schedule of Planned Payments that will then be actioned exactly as with our own online solution.

Key Outcomes and Benefits:

- Extends customer choice of ways to pay
- No need for third parties to build their own scheduler, while gaining all the benefits it delivers
- Helps drive regular, reliable income
- Improves customer experience
- Payments are automated with no on going effort required from staff or customers
- Supports digital engagement with your customers
- Extends the scope and value of the third party solution

Key Features:

- Simple extension of third party's existing payment integration to provide planned, scheduled payments
- Flexible schedule options for payment dates and amount as defined by you
- Customer can choose from the option you have defined
- Staff can maintain, amend or delete schedules on behalf of a customer

Direct Debits

Our fully integrated and managed Direct Debit service will provide a complete end-to-end service.

Mandates can be created either by customers through self-service online, or by a staff member on behalf of the paying customer. The service also includes payment set-up, payment scheduling, payment refund/re-presentment, exceptions, reporting and reconciliation.

Key Outcomes and Benefits:

- Extends customer choice of ways to pay
- Helps secure regular income
- Payments are automated with no on-going effort required from staff or customers
- Supports digital engagement with your customers
- Direct sign-up for Direct Debits through existing payment channels online or in the contact centre
- Direct Debit payments are included in Income Management to provide complete visibility of all collected income
- Single point of management for all your scheduled and regular payments
- Available using your own SUN where you are already sponsored by your bank
- Available as a full managed service using Pay360's SUN

Key Features:

- Paye.net will support mandate creation and scheduling of payments
- Online option to support self-serve mandate creation by customers
- Built on Planned Payments – so using the same scheduling and management capabilities
- Reconciliation hub where the status of all Direct Debits can be easily viewed, reported on and reconciled. User will view pending, successful, re-presented and failed transactions and perform 'exception' management to optimise their income and service to their end customer
- Account references carried through payment to ease reconciliation
- Supports retries and re-presentments
- Bulk changes – to facilitate regular/periodic changes to fees collected – eg rent
- Provides all necessary notification of changes, variable DD amounts, etc
- Payments can be included in End of Day feed to update back-office systems
- APIs for direct integration, to enable your applications to be closely integrated with the solution

Request for Payment (in batch)

A proactive batch service to send invoices, bills and reminders to customers and provide the means to pay directly from that message using online banking.

A Request for Payment message can relate to a specific fund, account and balance, and can include a document in PDF form, so that the customer receiving the message knows exactly what they are paying for. The payer can then click on a link to pay directly from within their online banking app or via their online banking website.

This service complements the Request for Payment option for contact centre solution, referred to earlier in this document.

Key Outcomes and Benefits:

- Better engages customers and reduces time taken to process payments
- Ideal for payment reminders and debt avoidance
- Helps reduce level of arrears
- Innovative, provides choice, security and convenience
- Faster receipt of payments into your account
- Supports digital engagement with your customers
- Descopes PCI, as no card data is involved at any stage
- Customer has the reassurance that payment all takes place from within their trusted banking environment, removing any concerns they may have about card payments
- No potential for chargebacks, as payment is deemed irrevocable as customer made the payment from within their own banking app, typically accessed via their own fingerprint or passcode

Key Features:

- Builds a batch of reminders to be sent to the email address or mobile phone number associated with the customer's account, with option to attach a PDF to each message showing what the payment relates to
- Uploads a file of payment requests, submits via API or creates a batch manually in Paye.net
- Messages are sent via SMS or email
- Customer makes the payment quickly and easily from within their own banking app or internet banking, using the bank's familiar authentication method
- Once paid, the request is updated to prevent accidental duplication of payment

Identity Verification

Digital identity and how to manage it, has renewed and increased focus from the UK Government, which has published guidelines on how it should be effectively managed.

Successful identity verification enables you to de-risk your organisation while minimising customer friction, by helping you check the identity of a customer, an employee or someone acting on behalf of a business – giving your organisation the confidence you are giving people the right thing.

Pay360 can provide comprehensive data points via 60 data vendors. We can present this data to you in a simple on-screen visualisation, or we can work with you to optimise data in a workflow, to give you the right outcomes, while minimising your costs.

Throughout 2021 we will be enhancing our existing offerings, to give you the utmost confidence in all interactions where you need to perform identification and verification services.

We'll be enhancing our offerings on Know Your Customer, document verification and lifetime tracing. We will be working in line with the Cabinet Office Good Practice Guide 45, which provides a framework for how to check someone's identity and how to gauge a confidence level in this.
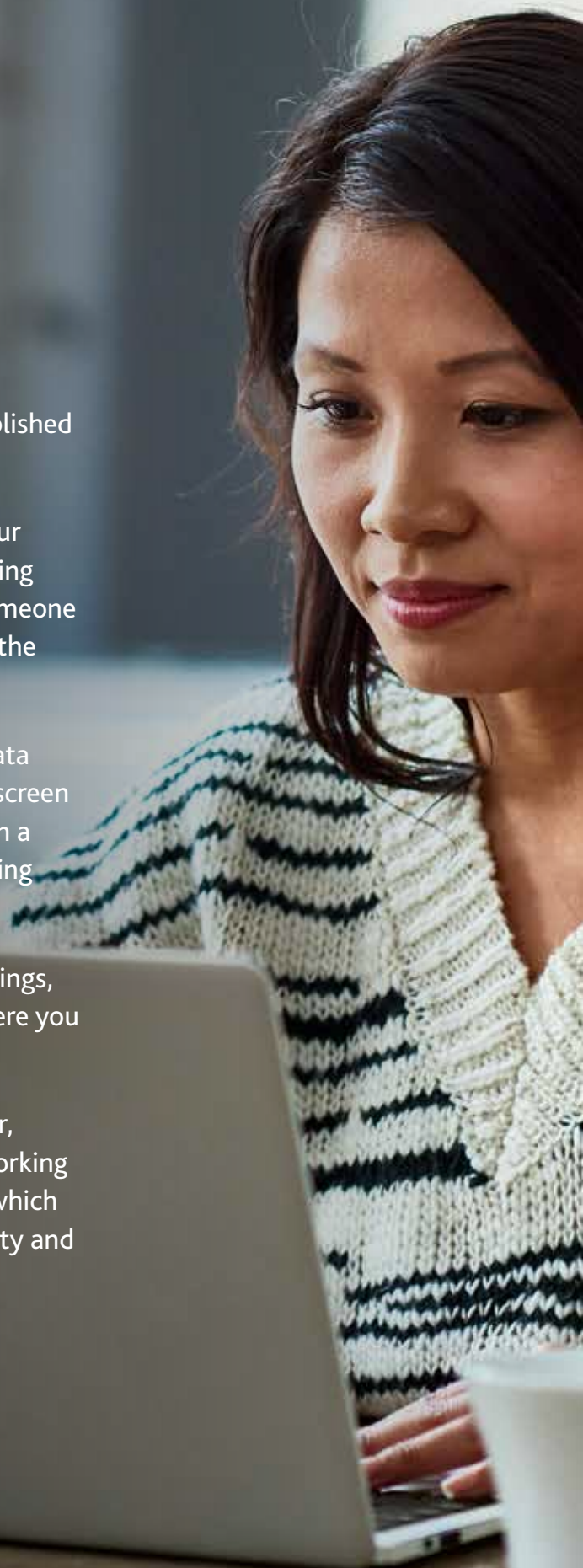
Optimize Verify

One of the many effects of the Covid-19 pandemic, has been a rapid digital acceleration, driving many organisations to move much of their physical business into the online space. Ever-innovative fraudsters have taken advantage of newcomers to the digital world, resulting in higher levels of identity theft, account takeover, phishing, online scams and more, leading to the need for tighter verification controls. For example, Small Business Rate Relief fraud reached over £20 million during 2020, provoking rapid employment of KYB (Know Your Business) services, reinforcing the need to react swiftly to new types of threat.

Pay360's award-winning Optimize fraud prevention suite includes a multitude of tools to efficiently and effectively manage your fraud and risk prevention strategy. These include a highly customisable yet intuitive rule builder, and consumer and commercial identity verification solutions. To improve our offering in this space, we are focusing on integrating new types of service designed to provide the maximum level of confidence in someone's digital identity. Our new offering aims to be fully AML (Anti-Money Laundering) compliant, SCA (Strong Customer Authentication) compliant, and to adhere to the Cabinet Office Good Practice Guide 45 (GPG 45) standards for identity verification, aimed at supporting financial services, pensions and central government requirements.

Key Outcomes and Benefits:

- Helps you validate the identity of a potential customer, employee or someone representing a business looking to engage with you

- Improves verification techniques and outcomes

- Ensures the person you are engaging with is who they say they are and is appropriate for the service

- Ideal for checking in areas such as entitlement to benefits, housing, support payments, Blue Badges or bus passes

- Maintains AML and SCA compliance standards

- Reduces friction during customer acquisition or boarding to a service without compromising security

- Efficiencies through automation

- Intrinsic workflow management gives you full control over your risk appetite across all areas of your organisation

- Myriad of highly customisable verification services and rule engines provide multiple user journey touch-point verification options and combinations designed to optimise conversion and reduce friction

- New services include document scanning, facial recognition, biometrics and 2FA (two-factor authentication) to support the highest levels of SCA and AML compliance and combat new fraud trends in this space eg deepfakes

- Integral consultancy support to best leverage all available services for all your use cases

Additional development

V14 Income Management and Paye.net

The latest release of our established and innovative Income Management and Paye.net products will incorporate new ways for customers to make payments, enhancing customer engagement and security options.

New options and enhancements bring efficiencies to your back office and add convenience for staff.

Key Outcomes and Benefits:

- Better engages customers and reduces time taken to process subsequent payments

- Accessible and inclusive solutions for all your customers

- Improved collection rates

- Enhanced security for remote staff login

- Increased efficiency and better cash flow from automated, smart exceptions handling

- Convenience of Income Management app for common functions while on the move

- Greater choice of payment methods for customers

- Reduced PCI scope for call centre

- Bulk changes for Planned Payment Management schedules, avoiding the need to set up new schedules

- Smarter exception handling reduces the need for staff intervention

- More features available for staff in the single application

Key Features:

- Stored Card and KlickPay, introduced in later versions of v13, will be available in v14[*]

- Request for Payment via open banking to increase customer choice and reduce PCI scope for the call centre[*]

- Planned Payment Management will be enhanced to support bulk changes to regular payments (eg annual rent increases)[*]

- Direct Debit integration for set-up, management and reconciliation of DDs[*]

- Smarter exception handling using data from external systems to better identify citizens or payments and so improve match rate

- A new Income Management app that selected staff can use to manage simple operations (available to users of our sCloud version of the system), such as password resets, checking reports, viewing notifications

- Multi-factor authentication to ensure security of login for remote users (sCloud system only)

- Additional features from Counter Receipting available in Paye.net, such as floats, configurable labels and receipt configuration

Pay360
by Capita

Engaging
with Pay360

Engage with us on Twitter

Register for our customer portal

Learn on YouTube

Find out why, at Capita, our people matter

See how we are working with organisations around the world to make a difference to people and places every day

You can also check out our **Facebook** and **LinkedIn** pages

To find out more about Pay360, visit our website at **www.pay360.com**
Or call on **0333 313 7160**