## FRAMEWORK SCHEDULE 2: SERVICES AND KEY PERFORMANCE INDICATORS

### Part A – Services (Specification)

#### SECTION 1: DEFINITIONS

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3D SECURE</strong></td>
<td>the three-domain secure protocol fraud prevention tool with specifications to ensure industry consistent functionality; specifically designed to be an additional security layer to reduce fraudulent transactions for online credit and debit card transactions to improve the security of internet payments by the card schemes; &quot;Verified by Visa&quot;, &quot;MasterCard SecureCode&quot;, “J/Secure”, “American Express SafeKey”.</td>
</tr>
<tr>
<td><strong>ACCEPTANCE THRESHOLDS</strong></td>
<td>a defined acceptance level or amount</td>
</tr>
<tr>
<td><strong>ALTERNATIVE PAYMENT METHOD</strong></td>
<td>payment methods that are used as an alternative to credit and debit card payments. Most alternative payment methods address a domestic economy or have been specifically developed for electronic commerce and the payment systems are generally supported and operated by local banks. Each alternative payment method has its own unique application and settlement process, language and currency support, and is subject to domestic rules and regulations.</td>
</tr>
<tr>
<td><strong>BLUETOOTH TERMINAL</strong></td>
<td>uses bluetooth technology for wherever a PDQ terminal is taken to a paying customer to carry out a transaction (e.g. cafés, restaurants, bars)</td>
</tr>
<tr>
<td><strong>CARD SCHEMES</strong></td>
<td>card schemes including, but not limited to American Express, Visa, MasterCard, JCB</td>
</tr>
<tr>
<td><strong>CARDHOLDER NOT PRESENT</strong></td>
<td>where a card or the cardholder is not physically present at the merchant at the time of the Transaction and includes electronic commerce Transactions, internet Transactions, and Mail Order/Telephone Order (MOTO) Transactions</td>
</tr>
<tr>
<td><strong>CARDHOLDER PRESENT</strong></td>
<td>a Transaction where a payment card is physically presented to the merchant by the cardholder as the form of payment at the time of a sale;</td>
</tr>
<tr>
<td><strong>CHARGEBACK</strong></td>
<td>a demand by an issuer or a Card Scheme to be repaid a sum of money paid by the merchant acquirer in respect of a Transaction which has been previously subject to Settlement and for which the merchant acquirer has been paid by the relevant Card Scheme</td>
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<tr>
<td>Term</td>
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<tr>
<td>CHIP AND PIN</td>
<td>an electronic device in a payment card which enables the payment card to communicate the cardholder’s details to a Chip and Pin terminal</td>
</tr>
<tr>
<td>CID (COMPANY IDENTIFICATION NUMBER)</td>
<td>Company Identification Number, used to identify the merchant’s overall account</td>
</tr>
<tr>
<td>CONTACTLESS</td>
<td>Contactless credit cards, debit cards, key fobs, smartcards or other devices that use radio-frequency identification for making secure payments. The embedded chip and antenna enable consumers to wave their card or fob over a reader at the point of sale</td>
</tr>
<tr>
<td>CUSTOMER ACTIVATED TERMINAL (CAT)</td>
<td>an unattended point of sale system (e.g. a ‘pay at pump’ fuel dispenser, a vending machine, car parking machine, ticket machine).</td>
</tr>
<tr>
<td>CVV (CARD VERIFICATION VALUE)/CVV2/CVC2(CARD VERIFICATION CODE)/CID (CARDMEMBER ID)</td>
<td>the three digit security code printed on the reverse of the payment card (or four digit security code printed on the front of the payment card) intended to enhance the authentication of the payment card. Discover card calls this the “cardmember ID”.</td>
</tr>
<tr>
<td>DYNAMIC CURRENCY CONVERSION</td>
<td>to enable Transactions to be issued in the currency of the country where the payment card was issued to enable payment to be made for items and/or services)</td>
</tr>
<tr>
<td>FOREIGN CURRENCY</td>
<td>the currency of a country other than GBP sterling</td>
</tr>
<tr>
<td>GPRS (GENERAL PACKET RADIO SERVICE)</td>
<td>is a packet oriented mobile data service on the 2G and 3G cellular communication system’s global system for mobile communications.</td>
</tr>
<tr>
<td>GROSS</td>
<td>without tax or other contributions having been deducted</td>
</tr>
<tr>
<td>HYPERTEXT TRANSFER PROTOCOL SECURE (HTTPS)</td>
<td>a communications protocol for secure communication over a computer network,</td>
</tr>
<tr>
<td>INTEGRATED VOICE RECOGNITION (IVR)</td>
<td>technology that enables payments to be taken automatically or with manual intervention from Payers using a telephone</td>
</tr>
<tr>
<td>INTERNATIONAL CARD</td>
<td>a payment card issued in a country other than GB</td>
</tr>
<tr>
<td>MAIL ORDER/TELEPHONE ORDER TRANSACTION (MOTO)</td>
<td>Transaction arising from an order for items and/or services made over the telephone or mail where the payment card or the cardholder is not physically present at the time of the Transaction.</td>
</tr>
<tr>
<td><strong>MERCHANT ACQUIRING EQUIPMENT</strong></td>
<td>physical payment terminals, telephone order facilities and internet solutions to enable the card payment data to reach the merchant acquirer.</td>
</tr>
<tr>
<td><strong>MERCHANT ACQUIRING SERVICES</strong></td>
<td>the settlement services allowing the funds to pass from the end users (Payer) card account into a Contracting Authority’s bank account for payment of items and services.</td>
</tr>
<tr>
<td><strong>MOBILE TERMINAL</strong></td>
<td>a mobile terminal which uses a SIM card and GPRS to allow payments away from the Contracting Authority’s premises</td>
</tr>
<tr>
<td><strong>NETTING OFF</strong></td>
<td>cancelling out the debits and credits and remaining with one balance on related accounts</td>
</tr>
<tr>
<td><strong>PAYER</strong></td>
<td>an individual, company or organisation to whom a credit or debit card has been issued or has set-up an Alternative Payment Method account and who is authorised to use that payment card or Alternative Payment Method</td>
</tr>
<tr>
<td><strong>PAYMENT CARD INDUSTRY DATA SECURITY STANDARD (PCI-DSS)</strong></td>
<td>a set of comprehensive requirements to minimise the potential for payment card and cardholder data to be compromised and used fraudulently, released from time to time by the Payments Council Industry</td>
</tr>
<tr>
<td><strong>PAYMENT GATEWAY</strong></td>
<td>the service to facilitate online acceptance of payment cards and Alternative Payment Methods</td>
</tr>
<tr>
<td><strong>PAYMENT GATEWAY SERVICES</strong></td>
<td>the provision of a platform, related software (and documentation) that provides an interface for transmission of Transaction Data from the Payer to the relevant merchant acquirer and the transmission of response and related data from the merchant acquirer to the Contracting Authority in connection with the use of Merchant Acquiring Services, support services and any other ancillary/value added services</td>
</tr>
<tr>
<td><strong>PAYMENT SERVICES REGULATIONS (PSR)</strong></td>
<td>the Payment Services Regulations 2009 (SI 2009/209) as amended from time to time.</td>
</tr>
<tr>
<td><strong>PDQ (PROCESS DATA QUICKLY) TERMINAL</strong></td>
<td>a counter top machine that is used to process credit card and debit card transactions for use in point of sale transactions and uses a telephone or broadband connection</td>
</tr>
<tr>
<td><strong>PIN</strong></td>
<td>personal identification number. This is the secret number used by cardholders with chip cards to authorise Transactions to be debited to their account instead of the cardholders signature</td>
</tr>
<tr>
<td><strong>POINT OF SALE (POS) / MOBILE POINT OF SALE (MPOS) TERMINALS</strong></td>
<td>an electronic device used to capture card details, for obtaining authorisations and submitting Transactions to a merchant acquirer; the term also includes any PIN entry device (PED) if it is a separate device; enabling the Contracting Authorities to</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
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<tr>
<td>PORTABLE TERMINAL</td>
<td>uses bluetooth technology for wherever a PDQ terminal is taken to the customer to carry out a transaction (e.g. cafés, restaurants, bars)</td>
</tr>
<tr>
<td>RECURRING TRANSACTION</td>
<td>a Transaction which the Payer has agreed can be debited to their account at agreed intervals or on agreed dates. The Transaction can be for a specific amount or for an amount due to the Contracting Authorities for an ongoing service or provision of items.</td>
</tr>
<tr>
<td>REFUND</td>
<td>where a Contracting Authority agrees to make a refund to the Payer’s card of the whole or part of any sum authorised by a Payer to be debited to their account</td>
</tr>
<tr>
<td>REMOTE WIRELESS TERMINAL</td>
<td>Remote wireless terminals can transmit card data using either cellular or satellite networks</td>
</tr>
<tr>
<td>SALES VOUCHER</td>
<td>vouchers to be used with a Contracting Authorities manual imprinter</td>
</tr>
<tr>
<td>SCHEME RULES (CARD SCHEME RULES)</td>
<td>the rules and operating instructions issued by particular Card Schemes from time to time</td>
</tr>
<tr>
<td>SETTLEMENT</td>
<td>payment of amounts to be reimbursed by the Supplier to the Contracting Authorities or by the Contracting Authorities to the Supplier</td>
</tr>
<tr>
<td>SOFTWARE</td>
<td>all protocols, software components and other interfaces and software relating to the Payment Gateway Services provided by the Supplier or accessed by the Contracting Authorities and all updates;</td>
</tr>
<tr>
<td>STATEMENT</td>
<td>regular advice provided to the Contracting Authorities advising of the Transactions processed by the Supplier and the charges due to the Supplier</td>
</tr>
<tr>
<td>SUPPLIER AGREEMENT</td>
<td>means the agreement a Contracting Authority is required to agree with the Supplier which sets out the terms of business for being a merchant with that Supplier</td>
</tr>
<tr>
<td>TILL ROLLS</td>
<td>paper rolls for use in cash registers and Point of Sale printers</td>
</tr>
<tr>
<td>TRANSACTION</td>
<td>an act between the Payer and the Contracting Authority regarding the purchase or return of items and/or services where</td>
</tr>
<tr>
<td><strong>TRANSACTION DATA</strong></td>
<td>all data relating to Transactions; information derived from the card (e.g. the account number), the Terminal (e.g. the merchant number), the Transaction (e.g. the amount), together with other data which may be generated dynamically or added by intervening systems</td>
</tr>
<tr>
<td><strong>UNATTENDED TERMINAL</strong></td>
<td>an unattended Point Of Sale system (e.g. a ‘pay at pump’ fuel dispenser, a vending machine, car parking machine, ticket machine)</td>
</tr>
<tr>
<td><strong>VIRTUAL TERMINAL</strong></td>
<td>enables a computer, smartphone or tablet to be turned into a POS/MPOS Terminal and process payments over the phone or by mail order</td>
</tr>
<tr>
<td><strong>WATCH LIST</strong></td>
<td>data in the form of lists of individuals, groups, organisations, assets, or items, that are subject to sanctions or are known, or suspected, to be related to criminal activity such as, for example, fraud or money laundering</td>
</tr>
<tr>
<td><strong>WIRELESS TERMINAL</strong></td>
<td>POS/MPOS Terminal that allows wireless processing</td>
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SECTION 2:

1. INTRODUCTION

1.1 The purpose of this Part A of Framework Schedule 2 (Services and Key Performance Indicators) is to lay down the characteristics of the Services that the Supplier will be required to make available to all Contracting Authorities under this Framework Agreement (including, if applicable, in each Lot) together with any specific Standards applicable to the Services.

1.2 The Services and any Standards set out below in this Part A of Framework Schedule 2 may be refined (to the extent permitted and set out in Framework Schedule 5 (Call Off Procedure)) by a Contracting Authority during a Further Competition Procedure to reflect its Services Requirements for entering a particular Call Off Agreement.

1.3 Crown Commercial Service (the Authority) is seeking to establish a Framework Agreement for the supply of Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services to the UK public sector.

1.3.1 Merchant Acquiring Services is the name given to the service which allows an organisation to accept payments by debit card, credit card and alternative payment methods and transmit this data to the Merchant Acquirer for authorisation and to check availability of funds to then transfer these payments to the Merchant (Contracting Authority).

1.1.1. Merchant Acquiring Equipment is the name given to the equipment to capture debit card and credit card information and transmit this data to the Merchant Acquirer for authorisation.

1.1.2. Payment Gateway Services is the name given to the service which enables an organisation to accept payments by debit card, credit card and alternative payment methods such as e-wallets for the payment of items and services and transmit this data to the Merchant Acquirer for authorisation.

2. LOT DESCRIPTIONS

2.1 The Framework Agreement has 3 Lots:

2.2 Lot 1 – Merchant Acquiring Services and Merchant Acquiring Equipment: A multi-Supplier Lot across all UK public sector bodies to provide services including:

2.2.1 Merchant Acquiring Services – the provision of the settlement service allowing the funds to pass from the end users (payer) card account into a Contracting Authority’s bank account for payment of items and services quickly and securely in line with UK market transaction offerings in other sectors.

2.2.2 Merchant Acquiring Equipment - the provision of physical payment terminals, telephone order facilities and internet solutions to enable the card payment data to reach the merchant acquirer.
2.3 Lot 2 – Merchant Acquiring Services and Payment Gateway Services: A multi-Supplier Lot across all UK public sector bodies to provide services including:

2.3.1 Merchant Acquiring Services – the provision of the settlement service allowing the funds to pass from the end users (payer) card account into a Contracting Authority’s bank account for payment of items and services quickly and securely in line with UK market transaction offerings in other sectors.

2.3.2 Payment Gateway Services - the provision of Payment Gateway services to facilitate online acceptance of debit and credit cards, e-wallets and alternative payment solutions.

2.4 Lot 3 – Merchant Acquiring Services, Merchant Acquiring Equipment, and Payment Gateway Services: A multi-Supplier Lot across all UK public sector bodies to provide services including:

2.4.1 Merchant Acquiring Services – the provision of the settlement service allowing the funds to pass from the end users (payer) card account into a Contracting Authority’s bank account for payment of items and services quickly and securely in line with UK market transaction offerings in other sectors.

2.4.2 Merchant Acquiring Equipment - the provision of physical payment terminals, telephone order facilities and internet solutions to enable the card payment data to reach the merchant acquirer.

2.4.3 Payment Gateway Services - the provision of Payment Gateway services to facilitate online acceptance of debit and credit cards, e-wallets and alternative payment solutions.

3. CYBER ESSENTIALS

3.1 Prior to the execution of the first Call-Off Contract, the Supplier shall provide the Authority with evidence that it has a Cyber Essentials Scheme Certificate or equivalent.

3.2 Details about the Cyber Essentials Scheme can be accessed via the following link: https://www.gov.uk/government/publications/cyber-essentials-scheme-overview
SECTION 3:
LOT 1 MERCHANT ACQUIRING SERVICES AND MERCHANT ACQUIRING EQUIPMENT

This section 3 sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Contracting Authorities using Lot 1 of this Framework Agreement.

1. CORE SERVICES

1.1 The Supplier is required to provide Merchant Acquiring Services and Merchant Acquiring Equipment to all Contracting Authorities, including Point Of Sale (POS), Mobile Point of Sale (MPOS), Virtual Terminals, Integrated Voice Recognition for call centres, to facilitate the receipt, transfer and accounting of incoming domestic and foreign payment streams where current UK sanctions permit, from the Payer, from traditional, new and existing payment cards and Alternative Payment Methods, to Contracting Authorities to facilitate Cardholder Present and Cardholder Not Present Transactions.

1.2 Where Contracting Authorities have their own payment gateway services, the Supplier shall work with the Contracting Authorities and the Contracting Authorities third party payment gateway services provider to collect and process payment data for transmission to the Merchant Acquiring Services and ensure that all payments are processed and any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authorities Service Levels.

1.3 Where Contracting Authorities have multiple agreements for Merchant Acquiring Services, the Supplier shall ensure they work with the Contracting Authorities and the Contracting Authorities’ merchant acquirers to ensure that all payments are processed and any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authorities’ Service Levels.

1.4 The Supplier shall ensure that the following payment cards and Alternative Payment Methods can be accepted for the Merchant Acquiring Services, including, but not limited to:

1.4.1 Visa Debit (UK and international cards);
1.4.2 Visa Credit (UK and international cards);
1.4.3 Visa Electron;
1.4.4 Visa Business Debit;
1.4.5 Visa UK ChargeCard;
1.4.6 MasterCard Debit (UK and international cards);
1.4.7 MasterCard Credit (UK and international cards);
1.4.8 Maestro/Switch;
1.4.9 International Maestro;
1.4.10 Commercial Debit cards;
1.4.11 Commercial Credit cards;
1.4.12 American Express;
1.4.13 Diners Club International;
1.4.14 Discover;
1.4.15 JCB;
1.4.16 Fuel Card (UK and international);
1.4.17 Multi-function Cards;
1.4.18 PayPal;
1.4.19 China Union Pay;
1.4.20 AliPay;
1.4.21 Skrill;
1.4.22 PAGA;
1.4.23 WebMoney;
1.4.24 Cash U;
1.4.25 V.me;
1.4.26 iDeal;
1.4.27 EFTPOS;
1.4.28 Neteller;
1.4.29 M-PESA;
1.4.30 M-PAISA;
1.4.31 Ukash;
1.4.32 Klarna;
1.4.33 GiroPay;
1.4.34 Konbini;
1.4.35 Sofort;
1.4.36 Yandex Money;
1.4.37 Paysafecard;
1.4.38 TenPay;
1.4.39 Wirecard.

1.5 The Supplier shall ensure that the Contracting Authorities receive uninterrupted Merchant Acquiring Services and shall ensure that the Merchant Acquiring Services and Merchant Acquiring Equipment are available 24 hours a day / 7 days a week / 365(6) days year.

1.6 The Supplier shall work with the Contracting Authorities to agree their implementation plan to transition to the Merchant Acquiring Services and Merchant Acquiring Equipment, including providing support for migrating any existing recurring payments received by the Contracting Authorities’ existing merchant acquiring services, merchant acquiring equipment and payment gateway services.

1.7 The Supplier shall have sufficient capacity to ensure that the Contracting Authorities’ transaction volumes are catered for without any adverse impact to the Merchant Acquiring Services provided to the Contracting Authorities and their Payers.

1.8 The Supplier shall provide, maintain and update all of the hardware and software required to facilitate the acceptance of payments required by the Contracting Authorities.

1.9 The Supplier shall ensure the Merchant Acquiring Services and Merchant Acquiring Equipment provided to the Contracting Authorities comply with the current version of the Payment Cards Industry Data Security Standard (PCI-DSS).

1.10 Upon the commencement of the Framework Agreement, and on an annual basis (as a minimum), and following any major system change, the Supplier shall provide the following information assurance evidence to the Authority:

1.10.1 Evidence, in the form of independent certification, that the Services provided conform to PCI-DSS, and evidence of any other claimed security measures, or equivalents, and security controls implemented; and
1.10.2 Evidence of an independent IT health check using a CESG approved check service provider:
http://www.cesg.gov.uk/servicecatalogue/CHECK/Pages/WhatIsCHECK.aspx

1.11 The Supplier shall provide the same information assurance evidence specified at 1.10 above to Contracting Authorities at regular intervals and upon request.

1.12 It would be desirable for the Supplier’s information security management system (relevant to the Services) to be:

1.12.1 Accredited to the ISO27001(2013) Standard, or equivalent; or
1.12.2 Compliant with the relevant ISO27001(2013) measures.

1.13 If the Supplier’s information security management system (relevant to the services) is accredited to the ISO27001(2013) Standard, or equivalent, or the Supplier can demonstrate compliance with the relevant ISO27001(2013) measures, the Supplier is required to provide evidence of this accreditation and compliance to the Authority and Contracting Authorities at regular intervals and upon request.

1.14 The Supplier shall ensure the Merchant Acquiring Services and Merchant Acquiring Equipment provided are maintained to the current standards set by PCI-DSS, Payment Services Regulations, UK Cards Association and operate within the current rules of the Card Schemes.

1.15 The Supplier shall provide the Contracting Authorities with current information detailing the Contracting Authorities’ PCI-DSS responsibilities and shall work with the Contracting Authorities to ensure that the Contracting Authority is fully compliant with the current PCI-DSS Standard.

1.16 The Supplier shall securely store, for 7 years and in accordance with PCI-DSS, all payment and transaction data processed for and on behalf of the Contracting Authorities.

1.17 The Supplier shall, on behalf of the Authority and Contracting Authority, undertake an impact and sensitivity analysis in the event of any legislative or Card Scheme amendments that may have an impact on the cost of the Merchant Acquiring Services and Merchant Acquiring Equipment.

1.18 The Supplier shall inform the Contracting Authorities in accordance with their Service Levels, of any issues or incidents affecting their Merchant Acquiring Services and Merchant Acquiring Equipment.

1.19 The Supplier shall inform the Contracting Authorities of new payment innovations and methods that become available and make such innovations and methods available to the Contracting Authorities in order that they can be implemented by the Contracting Authorities if required, including, but not limited to:

1.19.1 Biometretics;
1.19.2 Digital currencies.
1.20 The Supplier shall ensure the Contracting Authorities can decide which payment types can be accepted and processed at any time, to ensure that the Contracting Authorities adhere to their policies regarding the type of payments that can be accepted and processed.

1.21 The Supplier shall provide the Contracting Authorities with the capability and functionality to accept or block any future payments by, but not limited to;

   1.21.1 Primary Account Number (PAN);
   1.21.2 Bank Identification Number (BIN) range;
   1.21.3 Card type;
   1.21.4 Payment type;
   1.21.5 Alternative Payment Method
   1.21.6 Contracting Authority identifier (Company ID (CID));
   1.21.7 Customer Transaction description reference;
   1.21.8 Country;
   1.21.9 Alternative methods deemed appropriate.

1.22 The Supplier shall provide the Contracting Authorities with the capability and functionality to verify the Payer’s billing address.

1.23 The Supplier shall provide the Contracting Authorities with details of new card BIN ranges, and the BIN’s of Card Schemes in use, as and when they are provided by the Card Schemes, and shall ensure the Contracting Authorities can accept them, if required, across all the Contracting Authorities’ Merchant Acquiring Services and Merchant Acquiring Equipment from the date they are available in the market.

1.24 The Supplier shall ensure a PCI-DSS secure connection is used between a Contracting Authority, a Payer and the Merchant Acquiring Services and Merchant Acquiring Equipment at all times.

1.25 The Supplier shall ensure there is a separation of each Contracting Authority’s data and that of any other merchants to avoid exposing each Contracting Authority’s data to unauthorised parties.

2. MERCHANT ACQUIRING EQUIPMENT

2.1 Where required, the Supplier shall provide the Contracting Authorities with POS and MPOS equipment, or equivalent, and connect to the Merchant Acquiring Services to facilitate Cardholder Present and Cardholder Not Present Transactions (including Refunds), using Chip and PIN and Contactless technology at designated locations globally, including third party locations and mobile teams. The choice of Merchant Acquiring Equipment shall include, but shall not be limited to;

   2.1.1 Fixed Terminals;
   2.1.2 Mobile Terminals;
   2.1.3 PDQ Terminals;
   2.1.4 Bluetooth Terminals;
   2.1.5 Customer Activated Terminal;
   2.1.6 Wireless Terminals;
   2.1.7 Remote Wireless Terminals;
2.1.8 Contactless Terminals;  
2.1.9 Imprinter Terminals;  
2.1.10 Unattended Terminals;  
2.1.11 Portable Terminals.

2.2 The Merchant Acquiring Equipment shall have the functionality to connect to the Merchant Acquiring Services so the Contracting Authorities are not required to invest in a bespoke network or new infrastructure to facilitate the Merchant Acquiring Services. Merchant Acquiring Equipment connectivity shall cover, but shall not be limited to:

2.2.1 Internet connection;  
2.2.2 Broadband;  
2.2.3 Radio;  
2.2.4 GPRS;  
2.2.5 Wireless;  
2.2.6 Satellite communication facilities;  
2.2.7 Any emerging connectivity.

2.3 Where required, the Supplier shall provide the Contracting Authorities with POS and MPOS equipment, or equivalent, at the Contracting Authorities’ global sites, including at permanent UK bases globally and potentially on board UK ships.

2.4 The Supplier shall ensure that any industry changes to Contactless threshold values are applied to all of the Contracting Authorities’ Contactless Merchant Acquiring Equipment free of charge and are available with immediate effect in line with the industry launch and go-live date.

2.5 The Supplier shall provide the Contracting Authorities with current and secure PCI-DSS compliant and identifiable Virtual Terminals, or equivalent, for call centres and/or where the Contracting Authorities receive payments by telephone order or mail order that result in the requirement to process Cardholder Not Present Transactions. The Merchant Acquiring Services provided shall be secure and shall be able to link to any integrated voice recognition telephone technology used by the Contracting Authorities.

2.6 If the Supplier and a Contracting Authority agree the need for manual imprinter terminals, the Supplier shall ensure that all data on its Till Rolls, Sales Vouchers and copy Sales Vouchers are consistently clear and easily readable.

2.7 Contracting Authorities shall be able to use their own banking industry approved Till Rolls and Sales Vouchers where required.

3. MERCHANT ACQUIRING SET-UP

3.1 The Supplier shall assign a unique Contracting Authority identifier to each Contracting Authority. The unique Contracting Authority identifier used shall be agreed by the Supplier and each Contracting Authority.

3.2 The Supplier shall engage and work with Contracting Authorities in order to set-up and assign merchant IDs (MIDs), Terminal IDs (TIDs), and groups of MIDs and TIDs, and shall ensure that the set-up reflects the structure required by each Contracting Authority.
3.3 The Supplier shall link Contracting Authorities’ MIDs, TIDs and groups of MIDs and TIDs to specific Contracting Authority bank accounts and facilitate separation by, but not limited to:

3.3.1 Lines of business;
3.3.2 Different teams; and
3.3.3 Work streams.

3.4 The Supplier shall verify the accuracy of Contracting Authorities’ MIDs and TIDs, and the required separation to ensure that the implementation is completed correctly.

3.5 The Supplier shall ensure that the Contracting Authorities can accept various currencies by MIDs and TIDs, including, but not limited to GBP.

3.6 The Supplier shall ensure that the Contracting Authorities can remit funds by, but not limited to:

3.6.1 Contracting Authority Identifier (Company ID (CID));
3.6.2 MID;
3.6.3 TID.

3.7 The Supplier shall ensure Contracting Authorities can assign each Transaction a custom identifier that shall be agreed by the Supplier and the Contracting Authorities and shall be included in all dataflows and reports.

3.8 Contracting Authorities shall be able to select a floor limit (in consultation with the Supplier), including a zero limit that requires all transactions to be authorised to confirm sufficient funds are in the Payer’s account prior to the transaction being processed.

3.9 The Supplier shall agree a process with each Contracting Authority that shall allow only designated Contracting Authority personnel to issue Refunds.

3.10 Where Contracting Authorities own or rent merchant acquiring equipment that is used to accept payments under separate contracts, on a Contracting Authority’s authorisation, the Supplier shall work with the Contracting Authority’s third party suppliers, as if they are the Contracting Authority, to connect the merchant acquiring equipment to the Merchant Acquiring Services free of charge, to ensure all payments are processed and to any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authority’s Service Levels.

4. TAKING & PROCESSING PAYMENTS & SETTLEMENT

4.1 The Supplier shall provide the Contracting Authorities with Merchant Acquiring Services and Merchant Acquiring Equipment that is accessible to Payers with disabilities in order to provide an inclusive service.

4.2 If required by the Contracting Authorities, and in accordance with Card Scheme rules, the Supplier shall provide the Contracting Authorities with a facility to collect and transfer payment processing charges from a Payer in a stream separate from the Gross revenue
collected to enable the Contracting Authorities to reconcile the recovery of payment processing charges within internal accounting ledgers.

4.3 When each Transaction is processed, the Merchant Acquiring Services shall facilitate authorisation of Transactions to provide Contracting Authorities with a response indicating the status of each Transaction submitted, including, but not limited to;

4.3.1 Approve;
4.3.2 Refer;
4.3.3 Decline;
4.3.4 Decline and pick up.

4.4 The Supplier shall ensure that for each unique Transaction reference, payment is only taken once enabling Contracting Authorities to notify the Payer accordingly with a customisable message written by the Contracting Authority in agreement with the Supplier.

4.5 Where required, the Supplier shall provide the Contracting Authorities with the facility to process, repeat and recurring payments by mail or telephone order transactions, including, but not limited to;

4.5.1 Standing Order;
4.5.2 Direct Debit (DD);
4.5.3 Deferred Transactions;
4.5.4 Release Transactions;
4.5.5 Continuous authority Transactions.

4.6 Where required, the Supplier shall allow Contracting Authorities to register a callback Uniform Resource Locator (URL) to receive real time updates when the status of a Transaction changes.

4.7 The Supplier shall ensure that any callback URL comes from a specified range of Internet Protocol (IP) addresses, which shall be communicated to the Contracting Authorities, to enable the callback URL to be permitted through the Contracting Authorities’ firewalls and validated within applications as an extra security measure.

4.8 The Supplier shall provide Contracting Authorities with a web-based interface and a well-documented synchronous HyperText Transport Protocol Secure (HTTPS) Application Programming Interface (API) for calculating the charges in order that clear information can be provided to Payers on the Contracting Authorities’ own websites.

4.9 The Supplier shall provide Contracting Authorities with the option to automatically confirm payment with the Payer via email and where required manage all communication with the Payer.

4.10 Where required, the Supplier shall provide Contracting Authorities with the functionality to customise receipt emails. Contracting Authorities shall be able to customise the following as a minimum, but not limited to:

4.10.1 Branding;
4.10.2 Text;
4.10.3 Contact details;
4.10.4 Website details;
4.10.5 Web links to enquiry forms.

5 SETTLEMENT

5.1 The Supplier shall enable Contracting Authorities to choose and put in place an agreed settlement process, including times, for the Contracting Authorities’ end of day procedures and receipt of funds.

5.2 The Supplier shall agree with the Contracting Authorities the settlement cut off time. A Contracting Authority shall have the flexibility to set this by MID or TID to facilitate alignment of its system cut offs with the Merchant Acquiring Services cut offs.

5.3 The Supplier shall ensure each Contracting Authority receives Gross value of all card payments in its specified bank account(s) and in accordance with its chosen settlement day and time. This may be intraday or on day 2, where day 1 is the date payment is taken before the agreed end of day. This ensures that revenue is paid over in accordance with each Contracting Authority’s agreed settlement date and time.

5.4 The Supplier shall ensure that each Contracting Authority receives Gross value of all Alternative Payment Methods in accordance with its chosen settlement day and time.

5.5 The Supplier shall provide Contracting Authorities with standard terms of 30 days for settlement of Gross fees and charges, with the Supplier offering prompt payment discounts for earlier settlement by, but not limited to these settlement methods:

5.5.1 Banker’s Automated Clearing Services (BACS);
5.5.2 Clearing House Automated Payment System (CHAPS);
5.5.3 Direct Debit (DD);
5.5.4 Faster payment.

5.6 The Supplier shall provide a discount or improvement on pricing for Contracting Authorities who may wish to take advantage of a reduction in fees by settling their merchant account invoice within the following settlement periods:

5.6.1 1 day
5.6.2 2 days
5.6.3 7 days
5.6.4 14 days
5.6.5 21 days
5.6.6 28 days

5.7 If a Contracting Authority submits a Gross payment file to the Supplier, the Supplier shall acknowledge receipt and shall confirm the number of transactions and total Gross value of the file.

5.8 The Supplier shall ensure that there is no Netting Off of monies to or from a Contracting Authority’s bank account(s), to enable Contracting Authorities to see all receipts coming in and all Refunds going out as distinct Transactions and not a composite figure.
6 FOREIGN CURRENCY TRANSACTIONS

6.1 Where required, the Supplier shall provide the Contracting Authorities with Dynamic Currency Conversion or equivalent.

6.2 Where required, the Supplier shall provide Contracting Authorities with the capability to transact in a wide range of currencies available from the currency markets, with settlement into different specified bank accounts for each MID or TID.

7 REFUNDS, REVERSALS and CHARGEBACKS

7.1 Where a Chargeback or Refund is applied, the Supplier shall ensure that the Contracting Authority is not charged more than £0.01 plus the cost to process the original payment or more than any regulated Chargeback fee.

7.2 Where required, the Supplier shall provide Contracting Authorities with the capability to process bulk Refunds using an electronic file upload.

7.3 The Supplier shall provide Contracting Authorities with a well-documented real time HTTPS API to initiate Refunds for any given Transaction to provide a smooth integration with a Contracting Authority’s case management system.

7.4 The Supplier shall provide Contracting Authorities with a Refund report including any information required by Contracting Authorities to execute a full or partial reverse or Refund of a Transaction easily, promptly and to the original payment method.

7.5 The Supplier shall provide Contracting Authorities with the information required to manage Chargeback occurrences, including, but not limited to:

   7.5.1 Cardholder Present: POS terminals;
   7.5.2 Cardholder Not Present, including any telephone payments;
   7.5.3 Online transactions;
   7.5.4 Fraudulent transactions.

7.6 The Supplier shall provide a complete audit trail enabling Contracting Authorities the ability to identify individual payments so all Chargebacks and Refunds can be returned to the original payment.

7.7 When a Chargeback is authorised, the Supplier shall notify the Contracting Authority and separately debit the Contracting Authority’s designated bank account for each individual Chargeback event. Each Chargeback shall be detailed with the DD mandate reference and the Contracting Authority’s Transaction description reference within the BACS file provided to the Contracting Authority.

7.8 The Supplier shall provide Contracting Authorities with any information that is required by the Contracting Authorities to respond to requests for information (RFIs), for Chargebacks and dispute resolution. The Supplier shall work with the Contracting Authorities as required to resolve any issues or queries satisfactorily in accordance with the various Card Scheme rules and the Contracting Authorities’ Service Levels.
7.9 Contracting Authorities shall have a minimum of 14 working days from the time of receipt of an enquiry, to investigate and respond to enquiries and the Supplier shall work with the Contracting Authorities as required to ensure a satisfactory resolution to enquiries relating to, but not limited to:

7.9.1 Referrals;
7.9.2 Refunds;
7.9.3 Errors;
7.9.4 Fraud.

8 REPORTING and INVOICING

8.1 The Supplier shall ensure that Contracting Authorities can securely access any provided reporting, electronic billing, and invoices by, but not limited to:

8.1.1 HTTPS API;
8.1.2 Secure File Transfer Protocol (SFTP);
8.1.3 Secure email.

8.2 The Supplier shall ensure that if an online system to manage Transaction data is provided to the Contracting Authorities, it has no limitations on the volumes of data that can be downloaded, so the Contracting Authorities can download the information they require.

8.3 The Supplier shall ensure that if an online system to download a report is provided to Contracting Authorities, the maximum number of Transactions that can be included on any one download shall be agreed with the Contracting Authorities.

8.4 The Supplier shall provide the Contracting Authorities with the facility to produce, download and export statements and reports so the Contracting Authorities can manage their payment processes in the following formats, including, but not limited to:

8.4.1 Excel;
8.4.2 Comma Separated Values (CSV);
8.4.3 Space delimited;
8.4.4 Comma delimited;
8.4.5 Text format.

8.5 The Supplier shall provide Contracting Authorities with payment data and the facility to produce, download and export statements and reports so that Contracting Authorities can manage their payment processes. The statements and reports shall contain, but are not limited to, the following fields:

8.5.1 CID;
8.5.2 MID;
8.5.3 TID;
8.5.4 The Contracting Authority Payer identifier;
8.5.5 The Contracting Authority Transaction description reference;
8.5.6 Payer transaction description reference;
8.5.7 Reason code;
8.5.8 Amount of payments;
8.5.9 Amount of refunds;
8.5.10 Posting date;
8.5.11 Transaction date;
8.5.12 Description of Transaction;
8.5.13 Currencies;
8.5.14 Time (hours:minutes:seconds:milliseconds);
8.5.15 Gross value;
8.5.16 Value Added Tax (VAT).

8.6 The Supplier shall provide Contracting Authorities with a report of processed Transactions, in the Contracting Authorities' chosen format (from a variety of common banking industry payment files such as SWIFT, BAI, .CSV, xml), and shall provide online access, through a web-based management interface and well-documented synchronous HTTPS API, to enable Contracting Authorities to update their accounting and cash management systems and to provide the capability to search for individual Transactions or groups of Transactions by, but not limited to, following fields:

8.6.1 Individual Payer;
8.6.2 Items / services purchased;
8.6.3 Contracting Authority Payer identifier;
8.6.4 CID;
8.6.5 MID;
8.6.6 TID;
8.6.7 Date;
8.6.8 Time (hours:minutes:seconds:milliseconds);
8.6.9 Transaction value of each Transaction processed at each TID within the period;
8.6.10 Type of payment made;
8.6.11 Transaction type;
8.6.12 Card type;
8.6.13 Contracting Authority Transaction description reference;
8.6.14 Payer Transaction description reference
8.6.15 Final total of Transactions at each terminal with the merchant reference number shown alongside;
8.6.16 Overall monthly totals for the number and value of the Transactions taken at each MID and TID;
8.6.17 The total value of payments taken by card type at each individual location;
8.6.18 The total number and value of card Transactions processed in the period by each terminal;
8.6.19 The total value of the related service charge raised;
8.6.20 VAT.

8.7 The Supplier shall ensure that common banking industry payment files (SWIFT, BAI, .csv, xml) provided to Contracting Authorities are Gross value and compatible with the Contracting Authorities' financial systems. These payment files shall contain the Contracting Authorities' specific requirements including, but not limited to, time of receipt, and shall provide a true and accurate real-time picture of the Contracting Authorities' payments and receipts.
8.8 The Supplier shall provide Contracting Authorities with an end of day report which shall include, but shall not be limited to, the following fields:

- Individual Payer;
- Items / services purchased by Payer;
- Currency of payment;
- Payment value made (and for which items/services);
- Date of payment;
- Time of payment (hours:minutes:seconds:milliseconds).

8.9 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, that contains the details of all Chargebacks and Refunds. The report shall contain the fields shown on the original payment, including, but not be limited to:

- CID;
- MID;
- TID;
- Name;
- Transaction date;
- Posting date;
- Time (hours:minutes:seconds:milliseconds);
- Contracting Authority Payer identifier;
- Contracting Authority Transaction description reference;
- Amount;
- Currency;
- Payer Transaction description reference;
- Reason code;
- Authorisation code;
- Specific Supplier reference if used.

8.10 Where a specific reference is used by the Supplier for Refunds or Chargebacks to be made, this shall be provided to the Contracting Authority and shall be available within all settlement and Management Information reports and files.

8.11 The Supplier shall ensure Contracting Authorities shall be able to produce a daily print out or account of all Transactions made using POS, MPOS or equivalent equipment.

8.12 The Supplier shall provide Contracting Authorities with payment files, in their specified file type from current common banking industry payment files (SWIFT, BAI, .csv, xml), and online access to a reporting system with the functionality to select and export on reporting parameters, so the Contracting Authorities can produce daily, monthly, annual and ad hoc reports, statements and summaries containing card and Alternative Payment Methods for each individual Transaction to manage income and maintain an audit trail, current and up to date accounting, and cash management systems. The files required shall include, but shall not be limited to, the following fields:

- CID;
- Each MID;
- Each TID;
- Settlement date;
8.12.5 Bank account number;
8.12.6 Data for each Contracting Authority unique or custom identifiers;
8.12.7 Posting date;
8.12.8 Transaction date;
8.12.9 Transaction type;
8.12.10 Payment type;
8.12.11 Opening ledger balance;
8.12.12 Current closing balance;
8.12.13 Opening available balance;
8.12.14 Credit count;
8.12.15 Debit count;
8.12.16 Total debit amount;
8.12.17 Total credit amount;
8.12.18 Time (hours:minutes:seconds:milliseconds);
8.12.19 Value of each Transaction processed on each terminal within the period;
8.12.20 Final Gross total of Transactions at each terminal with the merchant reference number shown alongside;
8.12.21 Overall monthly Gross totals for the number and value of the Transactions taken at each MID and TID;
8.12.22 Total value of payments taken by card and Alternative Payment Method type at each geographic location;
8.12.23 Total number and value of card and Alternative Payment Method Transactions processed in a given period by each imprinter or terminal.
8.12.24 Total value of the related service charge raised for any given period;
8.12.25 Individual Payer reference;
8.12.26 Items / services purchased.

8.13 The Supplier shall provide an accurate invoice in Gross GBP Sterling to the Contracting Authority in their choice of paper or electronic invoice. Where an electronic invoice is provided, this shall be in the Contracting Authority’s chosen format, from a variety of common banking industry payment files (SWIFT, BAI, .csv, xml), with a full breakdown of any fees and charges, including line item detail for, but not limited to:

8.13.1 Payment type;
8.13.2 Payment charges.

8.14 The Supplier shall provide Contracting Authorities with Gross value invoices or electronic invoices containing the Contracting Authorities’ specific requirements, including, but not limited to:

8.14.1 Purchase Order reference as supplied by the Contracting Authorities where applicable;
8.14.2 CID;
8.14.3 MID;
8.14.4 TID;
8.14.5 Individual Transaction;
8.14.6 Location;
8.14.7 Volume of Transactions;
8.14.8 Value of Transactions;
8.14.9 Currency breakdown;
8.14.10 Gross value;
8.14.11 VAT.

8.15 The Supplier shall provide Contracting Authorities with online access to a report providing a full breakdown of the Contracting Authorities’ Gross payments, and a separate report providing a full breakdown of the Contracting Authorities’ Gross Refunds, on Day 2 by 07.00 hours GMT or issued by secure email in an electronic format, including, but not limited to, xml and .csv or SFTP, by 07.00 hours GMT on Day 2, detailing all the previous day’s Transactions processed before the Contracting Authorities’ agreed end of day cut offs.

8.16 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, containing all key Transactions-related data, including references applicable to the Supplier and Contracting Authorities.

8.17 The Supplier shall provide Contracting Authorities with access to an online system to provide real-time access to view all card/Alternative Payment Method Transactions, including, but not limited to:

8.17.1 CID;
8.17.2 Contracting Authority Payer identifier;
8.17.3 Contracting Authority Transaction description reference;
8.17.4 Payer Transaction description reference;
8.17.5 MID;
8.17.6 TID;
8.17.7 Amount;
8.17.8 Time (hours:minutes:seconds:milliseconds);
8.17.9 Currency;
8.17.10 Payment method;
8.17.11 Reason code;
8.17.12 Authorisation code;
8.17.13 Specific Supplier Transaction description reference if used;
8.17.14 Details of all Refunds and Chargebacks.

8.18 The Supplier shall provide the Gross position to Contracting Authorities with the capability for charges, credits (negative settlements) and Chargebacks to be debited from different bank accounts at MID level or across a group of MIDs.

8.19 The Supplier shall ensure Contracting Authorities are able to obtain, at any time, an accurate real-time view of their Merchant Acquiring Services and Merchant Acquiring Equipment payments.

8.20 The Supplier shall ensure that any online reporting system provided to Contracting Authorities does not limit the number and type of reports that can be generated and/or downloaded in any given period, or the number of times the Transaction status can be queried via a web interface or API.

8.21 The Supplier shall agree with Contracting Authorities the maximum number of Transactions that can be included on any one report. These thresholds shall be able to cope with all volumes of Transactions, including peak processing periods, with a tolerance of a minimum of 10% above the anticipated volumes. The facility to change these
thresholds shall be provided and the changes shall be actioned within agreed timescales, including at least one calendar month in advance of any peak processing period.

8.22 The Supplier shall provide Contracting Authorities with data containing the relevant fields and information for the Contracting Authorities’ ERP, P2P and finance systems in order that the data can be uploaded into the Contracting Authorities’ ERP, P2P and finance systems, including, but not limited to:

- 8.22.1 Sims Financial Management;
- 8.22.2 Civica Resource Financials;
- 8.22.3 PS Financials;
- 8.22.4 Fiserv Accurate;
- 8.22.5 Sage;
- 8.22.6 SAP;
- 8.22.7 Oracle;
- 8.22.8 CODA;
- 8.22.9 Agresso.

8.23 The Supplier shall provide Contracting Authorities with online access to a report, or provide a report in accordance with the Contracting Authorities’ delivery methods and frequencies, with details including, but not limited to:

- 8.23.1 Lost Transactions;
- 8.23.2 Abandoned Transactions;
- 8.23.3 Drop offs;
- 8.23.4 Refused Transactions;
- 8.23.5 Reloading information.

9 BUSINESS CONTINUITY

9.1 The Supplier shall ensure that in the event of failure in part of the Supplier’s Merchant Acquiring Services and/or Merchant Acquiring Equipment, the Supplier shall maintain failover capacity and data storage processes to effect a failover or disaster recovery operation.

9.2 The Supplier shall ensure a robust business continuity and disaster recovery plan is in place for all Merchant Acquiring Services and Merchant Acquiring Equipment, and shall be able to demonstrate disaster recovery to ensure continuity of the Merchant Acquiring Services and Merchant Acquiring Equipment without loss, as and when required by the Authority or a Contracting Authority.

9.3 The Supplier shall ensure that in the event of disaster recovery, connectivity with the Contracting Authorities’ sites and the availability of the Merchant Acquiring Services and Merchant Acquiring Equipment is maintained.

9.4 The Supplier shall provide a copy of its business continuity and disaster recovery plan to the Authority upon the Framework Commencement Date.

10 AUTHORITY REQUIREMENTS
10.1 The Supplier shall provide dedicated expert technical consultancy, free of charge, to work with the Authority and the Contracting Authorities to support the government’s strategy to improve its capabilities in the area of electronic purchasing and payment, and to encourage and assist Contracting Authorities to move away from traditional payment acceptance methods (cash/cheque) where appropriate, and move towards greater use of new technology that can be utilised to increase receipts through Merchant Acquiring Services.

10.2 If applicable, the Supplier is required to provide the Authority with a copy of its Supplier Agreement on the commencement date of the Framework Agreement.

10.3 The Supplier shall price all the Contracting Authorities’ transactional volume and turnover on a continuous basis, without resetting volumes at the start of each call-off contractual year.

11 FRAUD AND RISK MANAGEMENT

11.1 The Supplier shall ensure that all payments received by Contracting Authorities are validated to ensure that the payment is not fraudulent.

11.2 The Supplier shall agree a process with Contracting Authorities for communicating via telephone, with an agreed telephone authentication process to ensure that all calls made are from genuine employees of the Contracting Authority and Supplier, who have been approved to speak with the other party.

11.3 The Supplier shall provide Contracting Authorities with current lists of fraudulent and stolen cards that can be used by Contracting Authorities to block the use of fraudulent and stolen cards.

11.4 The Supplier shall provide the Authority with detailed information and standards on how fraud and risk assessment and management is and shall be managed by the Supplier for Contracting Authorities.

11.5 The Supplier shall provide Contracting Authorities with risk management tools to use where the risk profile of the Payer’s or originating payment Country warrants additional checking.

11.6 The Supplier shall provide a web-based interface and a well-documented synchronous HTTPS API to enable Contracting Authorities to query the current status of any Transaction based on a Contracting Authority’s unique or custom identifiers for that Transaction, in order that the Contracting Authority can retrieve up to date details of Transactions whose status may have changed.

11.7 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to ensure that a Transaction that the Supplier has marked as potentially fraudulent be processed as normal, with the Contracting Authority thereby assuming any risk related to that Transaction.

11.8 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to mark a Transaction as fraudulent and halt any
further processing of it so that the Contracting Authority can bring to bear any information it receives about its Transaction from its other monitoring systems.

11.9 Where a Transaction is flagged or rejected as the result of suspected fraud or money laundering, the Supplier shall ensure any API responses and reports to the Contracting Authorities indicate the Transaction has been flagged or rejected and there shall be a way to see the full reasoning immediately after a decision is made, via API requests for details of that Transaction and in any administrative web interface provided.

11.10 The Supplier shall work with Contracting Authorities to implement effective risk assessment and management strategies to detect and reduce fraud and money laundering on Transactions that include but shall not be limited to:

11.10.1 Card transactions in a 3D Secure environment;
11.10.2 Card transactions in a non 3D Secure environment;
11.10.3 Card transactions and CVV data in 3D Secure environment;
11.10.4 Card transactions and CVV in a non 3D Secure environment.

11.11 The Supplier shall provide the Authority and the Contracting Authority with a facility to measure and identify fraudulent transactions in order to answer any Freedom of Information Act (FOIA) requests.

12 CUSTOMER SERVICE AND SUPPORT

12.1 The Supplier shall provide support to the Contracting Authorities within an agreed timetable, and including, but not limited to:

12.1.1 Set-up of MIDs;
12.1.2 Set-up of TIDs;
12.1.3 Adding to existing MIDs and TIDS, as required;
12.1.4 Supply of hardwired PDQ Terminals (including Contactless);
12.1.5 Supply of wireless PDQ Terminals (including Contactless);
12.1.6 Supply of Bluetooth PDQ Terminals (including Contactless);
12.1.7 Electronic PDQ card payment terminals (including Contactless);
12.1.8 Data transmission to the supplier;
12.1.9 Interfacing with car parking payment machines;
12.1.10 Interfacing with varying front and back end technology;
12.1.11 Interfacing with contactless alternatives;
12.1.12 Alternative card charging mechanisms;
12.1.13 Fraud minimisation;
12.1.14 Risk management systems;
12.1.15 Incident management;
12.1.16 Reporting files and systems;
12.1.17 Changes in card rates;
12.1.18 Chargebacks;
12.1.19 Information on changes in legislation affecting the Merchant Acquiring Services and Merchant Acquiring Equipment;
12.1.20 24/7/365(6) technical support and incident management;
12.1.21 Interaction and support with third party suppliers;
12.1.22 Helping a Payer make and complete a payment;
12.1.23 Help prevent identified individual Payers from making payments;
12.1.24 Help to find details of payments made by individual Payers;
12.1.25 Items/services purchased.

12.2 The Supplier shall provide Contracting Authorities with the following support and services for POS and MPOS terminals, or equivalent, and manual imprinters:

12.2.1 Advice on the most suitable terminal for a particular site;
12.2.2 Provision of POS, MPOS or equivalent terminals within times as agreed with the Contracting Authorities;
12.2.3 Maintenance of MPOS, POS or equivalent terminals;
12.2.4 A same-day call-out service for defective MPOS, POS or equivalent terminals;
12.2.5 In the event that the MPOS, POS or equivalent terminals cannot be repaired during an initial repair call-out visit or within an agreed timetable with the Contracting Authorities, loan or replacement Merchant Acquiring Equipment must be provided at no additional cost;
12.2.6 Provision of Sales Vouchers and related stationery for manual imprinters;
12.2.7 A dedicated customer and technical helpdesk for in and out-of-hours telephone or email queries/issues;
12.2.8 System availability 24hours/7days/365(6).

12.3 The Supplier shall provide Contracting Authorities with a dedicated customer and technical helpdesk 24hours/7days/365(6) with calls answered by a customer service representative for the following, but not limited to:

12.3.1 Incidents;
12.3.2 Problems;
12.3.3 Alerts;
12.3.4 Account queries;
12.3.5 Invoice queries;
12.3.6 Payer queries;
12.3.7 Merchant Acquiring Services;
12.3.8 Merchant Acquiring Equipment;
12.3.9 Software;
12.3.10 Hardware;

12.4 The Supplier shall ensure that all invoices and account payment queries received from the Contracting Authorities are resolved in accordance with the Contracting Authorities’ agreed Service Levels.

12.5 The Supplier shall ensure that if Contracting Authorities change payment gateway services provider they shall support the Contracting Authorities in ensuring the new payment gateway services interface and connect with the Merchant Acquiring Services in order that operational change is efficient and cardholder Transactions can occur uninterrupted and are all reconciled and settled.

12.6 The Supplier shall provide a named account manager for all accounts processing 1million Transactions per annum and above. Where the account is less than 1million Transactions, account management shall be appropriate to the size of the Contracting Authorities’ specific requirements and strategic nature of the Contracting Authorities.
12.7 The Supplier shall provide Contracting Authorities with a dedicated customer service team for queries in order to ensure effective running of the Merchant Acquiring Services and Merchant Acquiring Equipment.

13 TRAINING

13.1 The Supplier shall provide initial and on-going training free of charge to the Authority and Contracting Authorities on how to use the Merchant Acquiring Services and Merchant Acquiring Equipment including any management tools and shall provide updated guidance documents as and when required, free of charge, to the Authority and the Contracting Authorities.

13.2 As and when required, the Supplier shall provide the Contracting Authorities with free training on the use of any of the Merchant Acquiring Services and Merchant Acquiring Equipment implemented by the Contracting Authorities, including e-training for the Contracting Authorities’ Merchant Acquiring Services and Merchant Acquiring Equipment users in the UK and abroad.

14 TESTING

14.1 The Supplier shall provide a sandbox environment for the Contracting Authorities to allow for production-like testing of integrations, including the use of any identifiers that are in use for the production environment and allowance for penetration testing to verify the end-to-end security of the integrated service.

14.2 The Supplier shall provide a facility, whether in the normal testing sandbox environment or another replica environment for the Contracting Authorities to run realistic performance and capacity testing to allow the Contracting Authorities to prepare before launching a new service and/or before a period of peak demand.

15 TRANSACTION MONITORING

15.1 The Supplier shall provide the Contracting Authorities with the functionality to monitor availability, completion rates and Transaction timings.

15.2 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services that will enable Contracting Authorities to monitor and assess the associated risk of each Transaction.

15.3 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services with the ability to define values and weighting of risk scores for data items within every Transaction.

15.4 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services with the ability to vary the relative weight of risk to be applied to a given constituent part of a Transaction.
15.5 The Supplier shall provide the Contracting Authorities with the Transaction monitoring and risk assessment services that shall score the relative risk of every Transaction based on scores derived from assessment of the constituent parts of a given Transaction and across multiple Transactions within one, many and/or all of a Contracting Authority’s accounts.

15.6 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services that shall be able to influence the Acceptance Thresholds for Transactions.

15.7 The Supplier shall alert Contracting Authorities to suspicious patterns of activity in one or more Transactions, occurring across one, many and/or all of a Contracting Authority’s accounts.

15.8 The Supplier shall provide the Contracting Authorities with management reporting functionality which includes the ability to report on Transaction monitoring events across one, many and/or all of a Contracting Authority’s accounts.

15.9 The Supplier shall provide the Contracting Authorities with the option to manage the Transaction monitoring services via a console interface hosted by the Supplier and remotely accessible to the Contracting Authorities.

15.10 The Supplier shall provide the Contracting Authorities with remote access to the functions of the transaction monitoring service for consumption within locally held transaction monitoring platforms including, but not limited to:

   15.10.1 Report out in real time;
   15.10.2 Alerts;
   15.10.3 Associated contextual meta data.

15.11 The Supplier shall provide Contracting Authorities with the functionality to update values and weighting from locally held automated risk assessment and monitoring systems and/or dynamically update risk scores.

15.12 The Supplier shall provide the capability to update and manage the Contracting Authorities’ Watch Lists with shared fraud data derived from third parties, including but not limited to:

   15.12.1 Other merchant acquirers;
   15.12.2 Shared financial intelligence sources;
   15.12.3 Other Government Departments.

15.13 Where Watch List and shared fraud data updates are provided, the Supplier shall provide the Contracting Authorities with contextual information indicating the source of the intelligence and reason for inclusion.

15.14 The Supplier shall provide the Contracting Authorities with incident reporting and enable investigation with real-time lookup, research and export of selected data sets relevant to a specific event or events across one, many or all of a Contracting Authority’s accounts.
15.15 The Supplier shall work with the Contracting Authorities to reduce fraud and ensure they take steps to reduce the incidents of fraud and/or money laundering via their Merchant Acquiring Services and Merchant Acquiring Equipment.

15.16 Where the Supplier detects unusual patterns of activity that might indicate malicious activities, for example a spike in numbers of potentially fraudulent Transactions or attempts at denial of service attacks, the Supplier shall inform the Contracting Authority’s designated security contact as soon as possible and within no more than 4 hours.

15.17 Where required, the Supplier shall allow Contracting Authorities to subscribe to an appropriately secured real-time feed of transaction status information to receive updates, including, but not limited to:

15.17.1 Transactions processed;
15.17.2 Transactions scored for fraud.
SECTION 4: LOT 2 – MERCHANT ACQUIRING SERVICES & PAYMENT GATEWAY SERVICES

This section 4 sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Contracting Authorities using Lot 2 of this Framework Agreement.

1 CORE SERVICES

1.1 The Supplier is required to provide Merchant Acquiring Services and Payment Gateway Services, including online payment pages, to all Contracting Authorities at locations globally to facilitate the receipt, transfer and accounting of incoming domestic and foreign payment streams where current UK sanctions permit, from the Payer, from traditional, existing and new payment cards and Alternative Payment Methods, to all Contracting Authorities to facilitate Cardholder Not Present Transactions. Cardholder Present Transactions are not within the scope of Lot 2.

1.2 The Supplier shall ensure that the following payment cards and Alternative Payment Methods can be accepted for the Merchant Acquiring Services, including, but not limited to:

1.2.1 Visa Debit (UK and international cards);
1.2.2 Visa Credit (UK and international cards);
1.2.3 Visa Electron;
1.2.4 Visa Business Debit;
1.2.5 Visa UK Chargecard;
1.2.6 MasterCard Debit (UK and international cards);
1.2.7 MasterCard Credit (UK and international cards);
1.2.8 Maestro/Switch;
1.2.9 International Maestro;
1.2.10 Commercial Debit cards;
1.2.11 Commercial Credit cards;
1.2.12 American Express;
1.2.13 Diners Club International;
1.2.14 Discover;
1.2.15 JCB;
1.2.16 Fuel Card (UK and international);
1.2.17 Multi-function Cards;
1.2.18 PayPal;
1.2.19 China Union Pay;
1.2.20 AliPay;
1.2.21 Skrill;
1.2.22 PAGA;
1.2.23 WebMoney;
1.2.24 Cash U;
1.2.25 V.me;
1.2.26 iDeal;
1.2.27 EFTPOS;
1.2.28 Neteller;
1.2.29 M-PESA;
1.2.30 M-PAISA;
1.2.31 Ukash;
1.2.3 Klarna;  
1.2.33 GiroPay;  
1.2.34 Konbini;  
1.2.35 Sofort;  
1.2.36 Yandex Money;  
1.2.37 Paysafecard;  
1.2.38 TenPay;  
1.2.39 Wirecard.

1.3 The Supplier shall provide Contracting Authorities with Payment Cards Industry Data Security Standards (PCI-DSS) compliant Payment Gateway Services that enable the Contracting Authorities to accept payments from the Payer from traditional, existing and new payment card and Alternative Payment Methods which shall include, but shall not be limited to:

1.3.1 Visa Debit (UK and international cards);  
1.3.2 Visa Credit (UK and international cards);  
1.3.3 Visa Electron;  
1.3.4 Visa Business Debit;  
1.3.5 Visa UK Chargecard;  
1.3.6 MasterCard Debit (UK and international cards);  
1.3.7 MasterCard Credit (UK and international cards);  
1.3.8 Maestro/Switch;  
1.3.9 International Maestro;  
1.3.10 Commercial Debit cards;  
1.3.11 Commercial Credit cards;  
1.3.12 American Express;  
1.3.13 Diners Club International;  
1.3.14 Discover;  
1.3.15 JCB;  
1.3.16 Fuel Card (UK and international);  
1.3.17 Multi-function Cards;  
1.3.18 PayPal;  
1.3.19 China Union Pay;  
1.3.20 AliPay;  
1.3.21 Skrill;  
1.3.22 PAGA;  
1.3.23 WebMoney;  
1.3.24 Cash U;  
1.3.25 V.me;  
1.3.26 iDeal;  
1.3.27 EFTPOS;  
1.3.28 Neteller;  
1.3.29 M-PESA;  
1.3.30 M-PAISA;  
1.3.31 Ukash;  
1.3.32 Klarna;  
1.3.33 GiroPay;  
1.3.34 Konbini;  
1.3.35 Sofort;  
1.3.36 Yandex Money;
1.3.37 Paysafecard;
1.3.38 TenPay;
1.3.39 Wirecard.

1.4 The Supplier shall ensure that the Contracting Authorities receive uninterrupted Merchant Acquiring Services and Payment Gateway Services and shall ensure that they are available 24 hours a day / 7 days a week / 365(6) days a year.

1.5 The Supplier shall work with the Contracting Authorities to agree their implementation plan to transition to the Merchant Acquiring Services and Payment Gateway Services, including providing support for migrating any existing recurring payments received by the Contracting Authorities’ existing merchant acquiring services and payment gateway services.

1.6 The Supplier shall have sufficient capacity to ensure that the Contracting Authorities’ Transaction volumes are catered for without any adverse impact to the Merchant Acquiring Services and Payment Gateway Services provided to the Contracting Authorities and their Payers.

1.7 The Supplier shall provide, maintain and update all of the hardware and software required to facilitate the acceptance of payments required by Contracting Authorities.

1.8 The Supplier shall ensure the Merchant Acquiring Services and Payment Gateway Services provided to Contracting Authorities comply with the current version of the Payment Cards Industry Data Security Standard (PCI-DSS).

1.9 Upon the commencement of the Framework Agreement, and on an annual basis (as a minimum), and following any major system change, the Supplier shall provide the following information assurance evidence to the Authority:

1.9.1 Evidence, in the form of independent certification, that the Services provided conform to PCI-DSS, and evidence of any other claimed security measures, or equivalents, and security controls implemented; and

1.9.2 Evidence of an independent IT health check using a CESG approved check service provider: 
http://www.cesg.gov.uk/servicecatalogue/CHECK/Pages/WhatIsCHECK.aspx

1.10 The Supplier shall provide the same information assurance evidence specified at 1.9 above to Contracting Authorities at regular intervals and upon request.

1.11 It would be desirable for the Supplier’s information security management system (relevant to the Services) to be:

1.11.1 Accredited to the ISO27001(2013) Standard, or equivalent; or
1.11.2 Compliant with the relevant ISO27001(2013) measures.

1.12 If the Supplier’s information security management system (relevant to the services) is accredited to the ISO27001(2013) Standard, or equivalent, or the Supplier can demonstrate compliance with the relevant ISO27001(2013) measures, the Supplier is
required to provide evidence of this accreditation and compliance to the Authority and Contracting Authorities at regular intervals and upon request.

1.13 The Supplier shall ensure the Merchant Acquiring Services and Payment Gateway Services provided are maintained to the current standards set by PCI-DSS, Payment Services Regulations, UK Cards Association and operate within the current rules of the Card Schemes.

1.14 The Supplier shall provide Contracting Authorities with current information detailing the Contracting Authorities’ PCI-DSS responsibilities and shall work with the Contracting Authorities to ensure they are fully compliant with current PCI-DSS Standards.

1.15 The Supplier shall securely store, for 7 years, and in accordance with PCI-DSS, all payment and Transaction Data processed through the Payment Gateway Services for and on behalf of the Contracting Authorities.

1.16 The Supplier shall, on behalf of the Authority and Contracting Authorities, undertake an impact and sensitivity analysis in the event of any legislative or Card Scheme amendments that may have an impact on the cost of the Merchant Acquiring Services and Payment Gateway Services.

1.17 The Supplier shall inform the Contracting Authorities, in accordance with the Contracting Authorities’ Service Levels, of any issues or incidents affecting the Contracting Authorities’ Merchant Acquiring Services and Payment Gateway Services.

1.18 The Supplier shall inform the Contracting Authorities of new payment innovations and methods that become available and make such innovations and methods available to the Contracting Authorities in order that they can be implemented by the Contracting Authorities if required, including, but not limited to:

1.18.1 Tokenisation;
1.18.2 Biometretics;
1.18.3 Digital Currencies.

1.19 The Supplier shall ensure the Contracting Authorities can decide which payment types can be accepted and processed at any time, to ensure that the Contracting Authorities adhere to their policies regarding the type of payments that can be accepted and processed.

1.20 The Supplier shall provide Contracting Authorities with the capability and functionality to accept or block any future payments by, but not limited to;

1.20.1 Primary Account Number (PAN);
1.20.2 Bank Identification Number (BIN) range;
1.20.3 Card type;
1.20.4 Payment type;
1.20.5 Alternative Payment Method;
1.20.6 Contracting Authority unique identifiers;
1.20.7 Customer transaction description reference;
1.20.8 Country;
1.20.9 Internet Protocol (IP) address;

32
1.20.10 Cookie(s);
1.20.11 Unique Device Identifiers;
1.20.12 Alternative methods deemed appropriate.

1.21 The Supplier shall provide the Contracting Authorities with the capability and functionality to verify the payer’s billing address.

1.22 The Supplier shall provide the Contracting Authorities with details of new card BIN ranges and the BIN’s of Card Schemes in use as and when they are provided by the Card Schemes and shall ensure the Contracting Authorities can accept them if required, across all the Contracting Authorities Merchant Acquiring Services and Payment Gateway Services from the date they are available in the market.

2 PAYMENT GATEWAY SERVICES

2.1 The Supplier shall provide Contracting Authorities with Merchant Acquiring Services and Payment Gateway Services at designated locations globally, including third party locations.

2.2 The Payment Gateway Services shall have the functionality to connect to the Merchant Acquiring Services so that the Contracting Authorities are not required to invest in a bespoke network or new infrastructure to facilitate the Merchant Acquiring Services and Payment Gateway Services. Payment Gateway Services connectivity shall cover, but shall not be limited to:

2.2.1 Internet connection;
2.2.2 Broadband;
2.2.3 Wireless;
2.2.4 Any emerging connectivity.

2.3 The Supplier shall provide Contracting Authorities with Payment Gateway Services and connect to the Merchant Acquiring Services to facilitate Cardholder Not Present transactions at third party sites to enable the Contracting Authorities’ suppliers to process Transactions on the Contracting Authorities’ behalf.

2.4 The Supplier shall ensure that the Payment Gateway Services can process Refunds.

2.5 The Supplier shall ensure a PCI-DSS secure connection is used between the Contracting Authority’s website, the Payer, the Payment Gateway Services and the Merchant Acquiring Services at all times.

2.6 The Supplier shall ensure that Payment Gateway Services and systems provided to Contracting Authorities to take payments online are in line with current industry standards in order that the Payment Gateway Services will reliably process each transaction within 3 seconds.

2.7 The Supplier shall ensure that all web-based interfaces use by Contracting Authorities or Payers meet, as a minimum, Level AA of the Web Content Accessibility Guidelines (WCAG) 2.0.
2.8 The Supplier shall maintain, as a minimum, the equivalent level of browser support as GOV.UK, documented at https://www.gov.uk/service-manual/user-centred-design/browsers-and-devices

2.9 The Supplier shall ensure that the Payment Gateway pages are rendered correctly for compatibility with devices including, but not limited to:

2.9.1 Macs;
2.9.2 Desktops;
2.9.3 Laptops;
2.9.4 Smart phones; and
2.9.5 Tablet devices.

2.10 The Supplier shall ensure that the Payment Gateway pages can be customised, including, but not limited to, the customisation of:

2.10.1 Copy;
2.10.2 Branding;
2.10.3 Logos;
2.10.4 Colour schemes;
2.10.5 Fonts;
2.10.6 Phrases;
2.10.7 Wording;
2.10.8 Contact details;

2.11 Any changes requested by Contracting Authorities to the Payment Gateway pages shall be completed by the Supplier free of charge and within an agreed timetable, including, but not limited to, requested changes to:

2.11.1 Copy;
2.11.2 Branding;
2.11.3 Logos;
2.11.4 Colour schemes;
2.11.5 BIN ranges;
2.11.6 Alternative Payment Methods;
2.11.7 Phrases;
2.11.8 Wording;
2.11.9 Contact details.

2.12 If required by Contracting Authorities, the Supplier shall provide the Contracting Authorities with auto populated or manual entry payment page(s) in order to capture the data required to process payments and provide the Contracting Authorities with the relevant reporting information, including, but not limited to, the following fields:

2.12.1 Items/services purchased;
2.12.2 Individual payer;
2.12.3 Contracting Authority identifier (Company ID (CID));
2.12.4 Contracting Authority Payer identifier;
2.12.5 Contracting Authority Transaction description reference;
2.12.6 Payer Transaction description reference;
2.12.7 Amount;
2.12.8 PAN (15 or 16 digits);
2.12.9 CVV (3 & 4 digits);
2.12.10 Expiry end date;
2.12.11 Email address;
2.12.12 Secure and PCI-DSS compliant link to Alternative Payment Method providers.

2.13 The Payment Gateway Services provided to the Contracting Authorities shall have Payment Gateway pages with a selection of languages for multi-lingual Payers to use the Payment Gateway Services in their own language. The selection of languages shall include, but shall not be limited to:

2.13.1 English;
2.13.2 Welsh.

2.14 The Supplier shall provide Contracting Authorities with a well-documented real time HyperText Transfer Protocol Secure (HTTPS) Application Programme Interface (API) to capture payment details through their own payment pages or equivalent, before the Transaction is processed.

2.15 The Supplier shall provide Contracting Authorities with a seamless transition from the Contracting Authority’s website to the Payment Gateway Services so it appears to the Payer that they are still on the Contracting Authority’s website. The transition shall include notifying the Payer that they are entering a secure environment.

2.16 The Supplier shall ensure that there is a separation of the Contracting Authority’s data and that of any other merchant’s to avoid exposing the Contracting Authority’s data to unauthorised third parties.

2.17 The Supplier shall provide Contracting Authorities with the facility to accept and securely process recurring and repeat payments through the Payment Gateway Services as required.

2.18 The Supplier shall provide Contracting Authorities with details and information of new Alternative Payment Methods as and when they become available within their offering and shall ensure that if required by the Contracting Authorities, that their Payment Gateway Services can accept them within agreed timescales.

2.19 The Payment Gateway Services shall have the functionality to securely hold Payer’s payment data so that a Payer that makes regular payments does not have to rekey all of the payment data every time a payment is made.

2.20 The Payment Gateway Services shall provide the Contracting Authority with 3D Secure or equivalent free of charge for all card payments made by a Payer to the Contracting Authority using the Payment Gateway Services.

3 MERCHANT ACQUIRING SET-UP

3.1 The Supplier shall assign a unique Contracting Authority identifier to each Contracting Authority. The unique Contracting Authority identifier used shall be agreed by the Supplier and each Contracting Authority.
3.2 The Supplier shall engage and work with Contracting Authorities in order to set-up and assign unique identifiers and groups of unique identifiers, and shall ensure that the set-up reflects the structure required by each Contracting Authority.

3.3 The Supplier shall link Contracting Authorities’ unique identifiers and groups of unique identifiers to specific Contracting Authority bank accounts and facilitate separation by, but not limited to:

3.3.1 Lines of business;
3.3.2 Different teams; and
3.3.3 Work streams.

3.4 The Supplier shall verify the accuracy of Contracting Authorities’ unique identifiers and groups of unique identifiers, and the required separation to ensure that the implementation is completed correctly.

3.5 The Supplier shall ensure that the Contracting Authorities can accept payments in various currencies including, but not limited to GBP.

3.6 The Supplier shall ensure that the Contracting Authorities can remit funds by, but not limited to:

3.6.1 CID;
3.6.2 Unique identifier(s).

3.7 The Supplier shall ensure Contracting Authorities can assign each Transaction a custom identifier that shall be agreed by the Supplier and the Contracting Authorities and shall be included in all dataflows and reports.

3.8 Contracting Authorities shall be able to select a floor limit (in consultation with the Supplier), including a zero limit that requires all transactions to be authorised to confirm sufficient funds are in the Payer’s account prior to the transaction being processed.

3.9 The Supplier shall agree a process with each Contracting Authority that shall allow only designated Contracting Authority personnel to issue Refunds.

4 TAKING & PROCESSING PAYMENTS & SETTLEMENT

4.1 The Supplier shall provide the Contracting Authorities with Merchant Acquiring Services and Payment Gateway Services that are accessible to Payers with disabilities in order to provide an inclusive service.

4.2 If required by the Contracting Authorities, and in accordance with Card Scheme rules, the Supplier shall provide the Contracting Authorities with a facility to collect and transfer payment processing charges from a Payer in a stream separate from the Gross revenue collected to enable the Contracting Authorities to reconcile the recovery of payment processing charges within internal accounting ledgers.
4.3 When each Transaction is processed, the Merchant Acquiring Services and Payment Gateway Services shall facilitate authorisation of Transactions to provide the Contracting Authorities with a response indicating the status of each Transaction submitted, including, but not limited to:

4.3.1 Approve;
4.3.2 Refer;
4.3.3 Decline;
4.3.4 Decline and pick up;

4.4 The Supplier shall ensure that for each unique transaction reference, payment is only taken once, enabling Contracting Authorities to notify the Payer accordingly with a customisable message written by the Contracting Authority in agreement with the Supplier.

4.5 Where required the Supplier shall provide Contracting Authorities with the facility to process, repeat and recurring payments including, but not limited to:

4.5.1 Standing Order;
4.5.2 Direct Debit (DD);
4.5.3 Deferred Transactions;
4.5.4 Release Transactions;
4.5.5 Continuous authority Transactions.

4.6 Where required, the Supplier shall allow Contracting Authorities to register a callback Uniform Resource Locator (URL) to receive real time updates when the status of a Transaction changes.

4.7 The Supplier shall ensure that any callback URL comes from a specified range of Internet Protocol (IP) addresses which shall be communicated to the Contracting Authorities, to enable the callback URL to be permitted through the Contracting Authorities’ firewalls and validated within applications as an extra security measure.

4.8 The Supplier shall provide the Contracting Authorities with a web-based interface and a well-documented synchronous HyperText Transport Protocol Secure (HTTPS) Application Programming Interface (API) for calculating any charges in order that clear information can be provided to Payers on the Contracting Authority’s own website.

4.9 The Supplier shall provide the Contracting Authorities with the option to automatically confirm payment with the Payer via email and, where required, manage all communication with the Payer.

4.10 Where required, the Supplier shall provide the Contracting Authorities with the functionality to customise receipt emails. Contracting Authorities shall be able to customise the following as a minimum, but not limited to:

4.10.1 Branding;
4.10.2 Text;
4.10.3 Contact details;
4.10.4 Website details;
4.10.5 Web links to enquiry forms.
5 SETTLEMENT

5.1 The Supplier shall enable the Contracting Authorities to choose and put in place an agreed settlement process, including times, for the Contracting Authorities’ end of day procedures and receipt of funds.

5.2 The Supplier shall agree with the Contracting Authorities the settlement cut off time. The Contracting Authority shall have the flexibility to set this by MID or unique identifier to facilitate alignment of its system cut offs with the Merchant Acquiring Services and Payment Gateway Services cut offs.

5.3 The Supplier shall ensure each Contracting Authority receives Gross value of all card payments in its specified bank account(s) and in accordance with its chosen settlement day and time. This may be, intraday or on day 2, where day 1 is the date payment is taken before the agreed end of day cut off; to ensure that revenue is paid over in accordance with the Contracting Authority’s agreed settlement date and time.

5.4 The Supplier shall ensure that each Contracting Authority receives Gross value of all Alternative Payment Methods in accordance with its chosen settlement day and time.

5.5 The Supplier shall provide Contracting Authorities with standard terms of 30 days for settlement of Gross fees and charges, with the Supplier offering prompt payment discounts for earlier settlement by, but not limited to, these settlement methods:

   5.5.1 Bankers Automated Clearing Services (BACS);
   5.5.2 Clearing House Automated Payment Systems (CHAPS);
   5.5.3 DD;
   5.5.4 Faster payment.

5.6 The Supplier shall provide a discount or improvement on pricing, for Contracting Authorities who may wish to take advantage of a reduction in fees by settling their Merchant Acquiring Services and Payment Gateway Services invoice within the following settlement periods:

   5.6.1 1 day;
   5.6.2 2 days;
   5.6.3 7 days;
   5.6.4 14 days;
   5.6.5 21 days;
   5.6.6 28 days.

5.7 If a Contracting Authority submits a Gross payment file to the Supplier, the Supplier shall acknowledge receipt and shall confirm the number of Transactions and total Gross value of the file.

5.8 The Supplier shall ensure that there is no Netting Off of monies to or from the Contracting Authority’s bank account(s), to enable Contracting Authorities to see all receipts coming in and all Refunds going out as distinct Transactions and not a composite figure.
6 FOREIGN CURRENCY TRANSACTIONS

6.1 Where required, the Supplier shall provide Contracting Authorities with Dynamic Currency Conversion or equivalent.

6.2 Where required, the Supplier shall provide Contracting Authorities with the capability to transact in a wide range of currencies available from the currency markets, with settlement into different specified bank accounts for each MID or unique identifier.

7 REFUNDS, REVERSALS and CHARGEBACKS

7.1 Where a Chargeback or Refund is applied, the Supplier shall ensure that Contracting Authorities are not charged more than £0.01 plus the cost to process the original payment or more than any regulated Chargeback fee.

7.2 Where required, the Supplier shall provide Contracting Authorities with the capability to process bulk Refunds using an electronic file upload.

7.3 The Supplier shall provide Contracting Authorities with a well-documented real time HTTPS API and web-based interface to initiate Refunds for any given Transaction to provide a smooth integration with the Contracting Authority’s case management system.

7.4 The Supplier shall provide Contracting Authorities with a Refund report including any information required by Contracting Authorities to execute a full or partial reverse or Refund of a Transaction easily, promptly and to the original payment method.

7.5 The Supplier shall provide Contracting Authorities with the information required to manage Chargeback occurrences, including, but not limited to:

7.5.1 Online transactions;
7.5.2 Fraudulent transactions.

7.6 The Supplier shall provide a complete audit trail enabling Contracting Authorities the ability to identify individual payments so all Chargebacks and Refunds can be returned to the original payment.

7.7 When a Chargeback is authorised, the Supplier shall notify the Contracting Authority and separately debit the Contracting Authority’s designated bank account for each individual Chargeback event. Each Chargeback shall be detailed with the DD mandate reference and the Contracting Authority’s Transaction description reference within the BACS file provided to the Contracting Authorities.

7.8 The Supplier shall provide Contracting Authorities with any information that is required by the Contracting Authorities to respond to requests for information (RFIs), for Chargebacks and dispute resolution. The Supplier shall work with the Contracting Authorities as required to resolve any issues or queries satisfactorily in accordance with the various Card Scheme rules and each Contracting Authority’s Service Levels.

7.9 The Contracting Authorities shall have a minimum of 14 working days from the time of receipt of an enquiry, to investigate and respond to enquiries and the Supplier shall work
with the Contracting Authorities as required to ensure a satisfactory resolution to enquiries relating to, but not limited to:

7.9.1 Referrals;
7.9.2 Refunds;
7.9.3 Errors;
7.9.4 Fraud.

8 REPORTING and INVOICING

8.1 The Supplier shall ensure that Contracting Authorities can securely access any provided reporting, electronic billing and invoices by, but not limited to:

8.1.1 HTTPS API;
8.1.2 Secure File Transfer Protocol (SFTP);
8.1.3 Secure email.

8.2 The Supplier shall ensure that if an online system to manage Transaction data is provided to the Contracting Authorities, it has no limitations on the volume of data that can be downloaded, so the Contracting Authorities can download the information they require.

8.3 The Supplier shall ensure that if an online system to download a report is provided to Contracting Authorities, the maximum number of transactions that can be included on any one download shall be agreed with the Contracting Authorities.

8.4 The Supplier shall provide the Contracting Authorities with the facility to produce, download and export statements and reports so the Contracting Authorities can manage their payment processes in formats including, but not limited to:

8.4.1 Excel;
8.4.2 Comma Separated Values (CSV);
8.4.3 Space delimited;
8.4.4 Comma delimited;
8.4.5 Text format.

8.5 The Supplier shall provide Contracting Authorities with payment data and the facility to produce, download and export statements and reports so that Contracting Authorities can manage their payment processes. The statements and reports shall contain, but shall not be limited to, the following fields:

8.5.1 CID;
8.5.2 Unique identifier(s);
8.5.3 Contracting Authority Payer identifier;
8.5.4 Contracting Authority Transaction description reference;
8.5.5 Payer Transaction description reference;
8.5.6 Reason code;
8.5.7 Amount of payments;
8.5.8 Amount of refunds;
8.5.9 Posting date;
8.5.10 Transaction date;
8.5.11 Description of Transaction
8.5.12 Full reference information provided by the Payer;
8.5.13 Currencies;
8.5.14 Time (hours:minutes:seconds:milliseconds);
8.5.15 Gross value;
8.5.16 Value Added Tax (VAT).

8.6 The Supplier shall provide Contracting Authorities with a report of processed Transactions, in the Contracting Authorities’ chosen format (from a variety of common banking industry payment files such as SWIFT, BAI, .csv, xml), and online access through a web-based management interface and well-documented synchronous HTTPS API, to enable the Contracting Authorities to update their accounting and cash management systems and to provide the capability to search for individual Transactions, or groups of Transactions, by, but not limited to, the following fields:

8.6.1 Individual Payer;
8.6.2 Items/services purchased;
8.6.3 Contracting Authority Payer identifier;
8.6.4 CID;
8.6.5 Unique identifier(s);
8.6.6 Date;
8.6.7 Time (hours:minutes:seconds:milliseconds);
8.6.8 Transaction value of each Transaction processed through the Payment Gateway Services within the period;
8.6.9 Type of payment made;
8.6.10 Transaction type;
8.6.11 Card type;
8.6.12 Contracting Authority Transaction description reference;
8.6.13 Payer Transaction description reference;
8.6.14 Final total of Transactions through the Payment Gateway Services with the merchant reference number shown alongside;
8.6.15 Overall monthly totals for the number and value of the Transactions;
8.6.16 Total value of payments taken by card type at each individual location;
8.6.17 Total number and value of card and Alternative Payment Method Transactions processed in the period through the Payment Gateway Services;
8.6.18 The total value of any related service charge raised;
8.6.19 VAT.

8.7 The Supplier shall ensure that common banking industry payment files (SWIFT, BAI, .csv, xml) provided to Contracting Authorities are Gross value and compatible with the Contracting Authorities’ financial systems. These payment files shall contain the Contracting Authorities’ specific requirements including, but not limited to, time of receipt, and shall provide a true and accurate real-time picture of the Contracting Authorities’ payments and receipts.

8.8 The Supplier shall provide Contracting Authorities with an end of day report which shall include, but shall not be limited to, the following fields:

8.8.1 Individual Payer;
8.8.2 Items/services purchased by the Payer;
8.8.3 Currency of payment;
8.8.4 Payment value made (and for which items/services);
8.8.5 Date of payment;
8.8.6 Time of payment (hours:minutes:seconds:milliseconds).

8.9 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, that contains the details of all Chargebacks and Refunds. The report shall contain the fields shown on the original payment, including, but not limited to:

8.9.1 Unique identifier(s);
8.9.2 Name;
8.9.3 Transaction date;
8.9.4 Posting Date;
8.9.5 Time (hours:minutes:seconds:milliseconds);
8.9.6 CID;
8.9.7 Contracting Authority Payer identifier;
8.9.8 Contracting Authority Transaction description reference;
8.9.9 Amount;
8.9.10 Currency;
8.9.11 Payer Transaction description reference;
8.9.12 Reason code;
8.9.13 Authorisation code;
8.9.14 Specific Supplier reference if used.

8.10 Where a specific reference is used by the Supplier for Refunds or Chargebacks to be made, this shall be provided to the Contracting Authority and shall be available within all settlement and Management Information reports and files.

8.11 The Supplier shall provide Contracting Authorities with payment files, in their specified file type from current common banking industry payment files (SWIFT, BAI, .csv, xml), and online access to a reporting system with the functionality to select and export on reporting parameters, so the Contracting Authorities can produce daily, monthly, annual and ad hoc reports, statements and summaries containing card and Alternative Payment Methods for each individual Transaction, to manage income and maintain an audit trail, current and up to date accounting and cash management systems. The files required shall include, but shall not be limited to, the following fields:

8.11.1 Settlement date;
8.11.2 Bank account number;
8.11.3 Data for each Contracting Authority custom and unique identifiers;
8.11.4 CID;
8.11.5 Unique identifier(s);
8.11.6 Posting date;
8.11.7 Transaction date;
8.11.8 Transaction type;
8.11.9 Payment type;
8.11.10 Opening ledger balance;
8.11.11 Current closing balance;
8.11.12 Opening available balance;
8.11.13 Credit count;
8.11.14 Debit count;
8.11.15 Total debit amount;
8.11.16 Total credit amount;
8.11.17 Time (hours:minutes:seconds:milliseconds);
8.11.18 Value of each Transaction processed through the Payment Gateway Services within the period;
8.11.19 Final Gross total of Transactions processed through the Payment Gateway Services with the unique identifier(s) shown alongside;
8.11.20 Overall monthly Gross totals for the number and value of the Transactions taken for each unique identifier(s);
8.11.21 Total value of payments taken by card and Alternative Payment Method type at each geographic location;
8.11.22 Total number and value of card and Alternative Payment Method Transactions processed in a given period through the Payment Gateway Services;
8.11.23 Total value of any related service charge raised for any given period;
8.11.24 Individual Payer;
8.11.25 Items/services purchased.

8.12 The Supplier shall provide an accurate invoice in Gross GBP sterling to the Contracting Authorities in their choice of paper or electronic invoice. Where an electronic invoice is provided, this shall be in the Contracting Authority’s chosen format from a variety of common banking industry payment files (SWIFT, BAI, .csv, xml), with a full breakdown of any fees and charges including line item detail for, but not limited to:

8.12.1 Payment type;
8.12.2 Payment charges.

8.13 The Supplier shall provide Contracting Authorities with Gross Value Invoices, or electronic invoices containing the Contracting Authorities’ specific requirements, including, but not limited to:

8.13.1 Purchase Order reference as supplied by the Contracting Authorities where applicable;
8.13.2 CID;
8.13.3 Unique identifier(s);
8.13.4 Individual Transaction;
8.13.5 Location;
8.13.6 Volume of Transactions;
8.13.7 Value of Transactions;
8.13.8 Currency Breakdown;
8.13.9 Gross value;
8.13.10 VAT.

8.14 The Supplier shall provide Contracting Authorities with online access to a report providing a full breakdown of the Contracting Authorities’ Gross payments, and a separate report providing a full breakdown of the Contracting Authorities’ Gross Refunds, on Day 2 by 07.00 hours GMT, or issued by secure email in an electronic format including, but not limited to, xml and .csv or SFTP, by 07.00 hours GMT on Day 2, detailing all the previous
day’s Transactions processed before the Contracting Authorities’ agreed end of day cut-offs.

8.15 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, containing all key Transactions related data, including references applicable to the Supplier and the Contracting Authority.

8.16 The Supplier shall provide Contracting Authorities with access to an online system to provide real-time access to view all card/Alternative Payment Method Transactions including, but not limited to:

8.16.1 CID;
8.16.2 Contracting Authority Payer identifier;
8.16.3 Contracting Authority Transaction description reference;
8.16.4 Payer Transaction description reference;
8.16.5 Unique Identifier(s);
8.16.6 Amount;
8.16.7 Time (hours:minutes:seconds:milliseconds);
8.16.8 Currency;
8.16.9 Payment method;
8.16.10 Reason code;
8.16.11 Authorisation code;
8.16.12 Specific Supplier Transaction description reference if used;
8.16.13 Details of all Refunds and Chargebacks.

8.17 The Supplier shall provide the Gross position to Contracting Authorities with the capability for charges, credits (negative settlements) and Chargebacks to be debited from different bank accounts at unique identifier(s) level or across a group of unique identifiers.

8.18 The Supplier shall ensure Contracting Authorities are able to obtain, at any time, an accurate, real-time view of their Merchant Acquiring Services and Payment Gateway Services payments.

8.19 The Supplier shall ensure that any online reporting system provided to Contracting Authorities does not limit the number and type of reports that can be generated and/or downloaded in any given period or limit the number of times the Transaction status can be queried via a web interface or API.

8.20 The Supplier shall agree with Contracting Authorities the maximum number of Transactions that can be included on any one report. These thresholds shall be able to cope with all volumes of Transactions, including peak processing periods, with a tolerance of a minimum of 10% above the anticipated volumes. The facility to change these thresholds shall be provided and the changes shall be actioned within agreed timescales, including at least one calendar month in advance of any peak processing period.

8.21 The Supplier shall provide Contracting Authorities with data containing the relevant fields and information for the Contracting Authorities’ ERP, P2P and finance systems, in order that the data can be uploaded into the Contracting Authorities’ ERP, P2P and finance systems, including, but not limited to:

8.21.1 Sims Financial Management;
8.21.2 Civica Resource Financials;
8.21.3 PS Financials;
8.21.4 Fiserv Accurate;
8.21.5 Sage;
8.21.6 SAP;
8.21.7 Oracle;
8.21.8 CODA;
8.21.9 Agresso.

8.22 The Supplier shall provide Contracting Authorities with online access to a report, or provide a report in accordance with the Contracting Authorities’ delivery methods and frequencies, with details including, but not limited to:

8.22.1 Lost Transactions;
8.22.2 Abandoned Transactions;
8.22.3 Drop offs;
8.22.4 Refused Transactions;
8.22.5 Reloading information.

9 BUSINESS CONTINUITY

9.1 The Supplier shall ensure that in the event of failure in part of the Supplier’s Merchant Acquiring Services and/or Payment Gateway Services, the Supplier shall maintain failover capacity and data storage processes to effect a failover or disaster recovery operation.

9.2 The Supplier shall ensure a robust business continuity and disaster recovery plan is in place for all Merchant Acquiring Services and Payment Gateway Services and shall be able to demonstrate disaster recovery to ensure continuity of the Merchant Acquiring Services and Payment Gateway Services without loss, as and when required by the Authority or a Contracting Authority.

9.3 The Supplier shall ensure that, in the event of disaster recovery, connectivity with the Contracting Authorities’ sites and the availability of the Merchant Acquiring Services and Payment Gateway Services is maintained.

9.4 The Supplier shall provide a copy of its business continuity and disaster recovery plan to the Authority upon the Framework Commencement Date.

10 AUTHORITY REQUIREMENTS

10.1 The Supplier shall provide dedicated expert technical consultancy, free of charge, to work with the Authority and the Contracting Authorities to support the government’s strategy to improve its capabilities in the area of electronic purchasing and payment, and to encourage and assist Contracting Authorities to move away from traditional payment acceptance methods (cash/cheque) where appropriate, and move towards greater use of new technology that can be utilised to increase receipts through Merchant Acquiring Services and Payment Gateway Services.

10.2 If applicable, the Supplier is required to provide the Authority with a copy of its Supplier Agreement on the commencement date of the Framework Agreement.
10.3 The Supplier shall price all of the Contracting Authorities’ transactional volume and turnover on a continuous basis, without resetting volumes at the start of each call-off contractual year.

11 FRAUD AND RISK MANAGEMENT

11.1 The Supplier shall ensure that all payments received by Contracting Authorities are validated to ensure that the payment is not fraudulent.

11.2 The Supplier shall agree a process with Contracting Authorities for communicating via telephone, with an agreed telephone authentication process to ensure that all calls made are from genuine employees of the Contracting Authority and Supplier, who have been approved to speak with the other party.

11.3 The Supplier shall provide Contracting Authorities with current lists of fraudulent and stolen cards that can be used by Contracting Authorities to block the use of fraudulent and stolen cards.

11.4 The Supplier shall provide the Authority with detailed information and standards on how fraud and risk assessment and management is and shall be managed by the Supplier for Contracting Authorities.

11.5 The Supplier shall provide Contracting Authorities with risk management tools to use where the risk profile of the Payer’s or originating payment Country warrants additional checking.

11.6 The Supplier shall provide a web-based interface and a well-documented synchronous HTTPS API to enable Contracting Authorities to query the current status of any Transaction based on a Contracting Authority’s unique or custom identifiers for that Transaction, in order that the Contracting Authority can retrieve up to date details of Transactions whose status may have changed.

11.7 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to ensure that a Transaction that the Supplier has marked as potentially fraudulent be processed as normal, with the Contracting Authority thereby assuming any risk related to that Transaction.

11.8 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to mark a Transaction as fraudulent and halt any further processing of it so that the Contracting Authority can bring to bear any information it receives about its Transaction from its other monitoring systems.

11.9 Where a Transaction is flagged or rejected as the result of suspected fraud or money laundering, the Supplier shall ensure any API responses and reports to the Contracting Authorities indicate the Transaction has been flagged or rejected and there shall be a way to see the full reasoning immediately after a decision is made, via API requests for details of that Transaction and in any administrative web interface provided.
11.10 The Supplier shall work with Contracting Authorities to implement effective risk assessment and management strategies to detect and reduce fraud and money laundering on Transactions that include but shall not be limited to:

11.10.1 Card transactions in a 3D Secure environment;
11.10.2 Card transactions in a non 3D Secure environment;
11.10.3 Card transactions and CVV data in 3D Secure environment;
11.10.4 Card transactions and CVV in a non 3D Secure environment.

11.11 The Supplier shall provide the Authority and the Contracting Authority with a facility to measure and identify fraudulent transactions in order to answer any Freedom of Information Act (FOIA) requests.

12 CUSTOMER SERVICE AND SUPPORT

12.1 The Supplier shall provide support to the Contracting Authorities within an agreed timetable, and including, but not limited to:

12.1.1 Set-up of MIDs
12.1.2 Set-up of unique identifiers;
12.1.3 Adding to existing MIDs and unique identifiers, as required;
12.1.4 Payment Gateway Services;
12.1.5 Interfacing with web pages;
12.1.6 Data transmission to the Supplier;
12.1.7 Interfacing with varying front and back end technology;
12.1.8 Alternative card charging mechanisms;
12.1.9 Fraud minimisation;
12.1.10 Risk management systems;
12.1.11 Incident management;
12.1.12 Reporting files and systems;
12.1.13 Changes in card rates;
12.1.14 Chargebacks;
12.1.15 Information on changes in legislation affecting the Merchant Acquiring Services and Payment Gateway Services;
12.1.16 24/7/365(6) technical support and incident management;
12.1.17 Helping a Payer make and complete a payment;
12.1.18 Help prevent identified individual Payers from making payments;
12.1.19 Help to find details of payments made by individual Payers;
12.1.20 Items/services purchased.

12.2 The Supplier shall provide the Contracting Authorities with a dedicated customer and technical helpdesk 24hours/7days/365(6) with calls answered by a customer service representative for, the following, but not limited to:

12.2.1 Incidents;
12.2.2 Problems;
12.2.3 Alerts;
12.2.4 Account queries;
12.2.5 Invoice queries;
12.2.6 Payer queries;
12.3 The Supplier shall ensure that all invoices and account payment queries received from the Contracting Authorities are resolved in accordance with each Contracting Authority’s agreed Service Levels.

12.4 The Supplier shall ensure that if a Contracting Authority changes Merchant Acquiring Services and Payment Gateway Services provider they shall support the Contracting Authorities in order that operational change is efficient and Payer Transactions can occur uninterrupted and are all reconciled and settled.

12.5 The Supplier shall provide a named account manager for all accounts processing 1 million Transactions per annum and above. Where the account is less than 1 million Transactions, account management shall be appropriate to the size of the Contracting Authority’s specific requirements and strategic nature of the Contracting Authority.

12.6 The Supplier shall provide Contracting Authorities with a dedicated customer service team for queries in order to ensure effective running of the Merchant Acquiring Services and Payment Gateway Services.

13 TRAINING

13.1 The Supplier shall provide initial and on-going training free of charge to the Authority and Contracting Authorities on how to use the Merchant Acquiring Services and Payment Gateway Services, including any management tools, and shall provide updated guidance documents as and when required, free of charge, to the Authority and the Contracting Authorities.

13.2 As and when required, the Supplier shall provide the Contracting Authorities with free training on the use of any of the Merchant Acquiring Services and Payment Gateway Services implemented by the Contracting Authorities, including e-training for the Contracting Authorities’ Merchant Acquiring Services and Payment Gateway Services users in the UK and abroad.

14 TESTING

14.1 The Supplier shall provide a sandbox environment for the Contracting Authorities to allow for production-like testing of integrations, including the use of any identifiers that are in use for the production environment and allowance for penetration testing to verify the end-to-end security of the integrated Merchant Acquiring Services and Payment Gateway Services.

14.2 The Supplier shall provide a facility, whether in the normal testing sandbox environment or another replica environment for the Contracting Authorities to run realistic performance and capacity testing to allow the Contracting Authorities to prepare before launching new Merchant Acquiring Services and Payment Gateway Services and/or before a period of peak demand.
15 TRANSACTION MONITORING

15.1 The Supplier shall provide the Contracting Authorities with the functionality to monitor availability, completion rates and Transactions timings.

15.2 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services that will enable Contracting Authorities to monitor and assess the associated risk of each Transaction.

15.3 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services with the ability to define values and weighting of risk scores for data items within every Transaction.

15.4 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services with the ability to vary the relative weight of risk to be applied to a given constituent part of a Transaction.

15.5 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services that shall score the relative risk of every Transaction based on scores derived from assessment of the constituent parts of a given Transaction and across multiple Transactions within one, many and/or all of a Contracting Authority’s accounts.

15.6 The Supplier shall provide the Contracting Authorities with Transaction monitoring and risk assessment services that shall be able to influence the Acceptance Thresholds for Transactions.

15.7 The Supplier shall alert Contracting Authorities to suspicious patterns of activity in one or more Transactions, occurring across one, many and/or all of a Contracting Authority’s accounts.

15.8 The Supplier shall provide the Contracting Authorities with management reporting functionality which includes the ability to report on Transaction monitoring events across one, many and/or all of a Contracting Authority’s accounts.

15.9 The Supplier shall provide the Contracting Authorities with the option to manage the Transaction monitoring services via a console interface hosted by the Supplier and remotely accessible to the Contracting Authorities.

15.10 The Supplier shall provide the Contracting Authorities with remote access to the functions of the Transaction monitoring service for consumption within locally held Transaction monitoring platforms including, but not limited to:

15.10.1 Report out in real time;
15.10.2 Alerts;
15.10.3 Associated contextual meta data;
15.10.4 Unique device identifiers.

15.11 The Supplier shall provide the Contracting Authorities with the functionality to update values and weighting from locally held automated risk assessment and monitoring systems and/or dynamically update risk scores.
15.12 The Supplier shall provide the capability to update and manage the Contracting Authorities’ Watch Lists with shared fraud data derived from third parties, including but not limited to:

15.12.1 Other merchant acquirers;
15.12.2 Shared financial intelligence sources;
15.12.3 Other Government departments.

15.13 Where Watch Lists and shared fraud data are provided, the Supplier shall provide the Contracting Authorities with contextual information indicating the source of the intelligence and reason for inclusion.

15.14 The Supplier shall provide the Contracting Authorities with incident reporting and enable investigation with real-time lookup, research and export of selected data sets relevant to a specific event or events across one, many or all of a Contracting Authority’s accounts.

15.15 The Supplier shall work with the Contracting Authorities to reduce fraud and ensure they take steps to reduce the incidents of fraud and/or money laundering via their Merchant Acquiring Services and Payment Gateway Services.

15.16 Where the Supplier detects unusual patterns of activity that might indicate malicious activities, for example a spike in numbers of potentially fraudulent Transactions or attempts at denial of service attacks, the Supplier shall inform the Contracting Authority’s designated security contact as soon as possible and within no more than 4 hours.

15.17 Where required, the Supplier shall allow the Contracting Authorities to subscribe to an appropriately secured real-time feed of Transaction status information to receive updates, including, but not limited to:

15.17.1 Transactions processed;
15.17.2 Transactions scored for fraud.
SECTION 5: LOT 3 MERCHANT ACQUIRING SERVICES, MERCHANT ACQUIRING EQUIPMENT AND PAYMENT GATEWAY SERVICES

This section 5 sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Contracting Authorities using Lot 3 of this Framework Agreement.

1 CORE SERVICES

1.1 The Supplier is required to provide Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services to all Contracting Authorities, including Point Of Sale (POS), Mobile Point of Sale (MPOS), Virtual Terminals, Integrated Voice Recognition for call centres, online payment pages and Payment Gateway Services, to facilitate the receipt, transfer and accounting of incoming domestic and foreign payment streams where current UK sanctions permit, from the Payer, from traditional, existing and new payment cards and Alternative Payment Methods to all Contracting Authorities to facilitate Cardholder Present and Cardholder Not Present Transactions.

1.2 Where a Contracting Authority has their own payment gateway services and the Supplier is not providing the end-to-end Merchant Acquiring Equipment and Payment Gateway Services, the Supplier shall work with the Contracting Authorities and the Contracting Authorities third party payment gateway services provider to collect and process payment data for transmission to the Merchant Acquiring Services and ensure that all payments are processed and any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authorities’ Service Levels.

1.3 Where Contracting Authorities have multiple agreements for Merchant Acquiring Services, the Supplier shall ensure they work with the Contracting Authorities and the Contracting Authorities’ merchant acquirers to ensure that all payments are processed and any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authorities’ Service Levels.

1.4 The Supplier shall ensure that the following payment cards and Alternative Payment Methods can be accepted for the Merchant Acquiring Services, including, but not limited to:

1.4.1 Visa Debit (UK and international cards);
1.4.2 Visa Credit (UK and international cards);
1.4.3 Visa Electron;
1.4.4 Visa Business Debit;
1.4.5 Visa UK Chargecard;
1.4.6 MasterCard Debit (UK and international cards);
1.4.7 MasterCard Credit (UK and international cards);
1.4.8 Maestro/Switch;
1.4.9 International Maestro;
1.4.10 Commercial Debit cards;
1.4.11 Commercial Credit cards;
1.4.12 American Express;
1.4.13 Diners Club International;
1.4.14 Discover;
1.4.15 JCB;
1.4.16 Fuel Card (UK and international);
1.4.17 Multi-function Cards;
1.4.18 PayPal;
1.4.19 China Union Pay;
1.4.20 AliPay;
1.4.21 Skrill;
1.4.22 PAGA;
1.4.23 WebMoney;
1.4.24 Cash U;
1.4.25 V.me;
1.4.26 iDeal;
1.4.27 EFTPOS;
1.4.28 Neteller;
1.4.29 M-PESA;
1.4.30 M-PAISA;
1.4.31 Ukash;
1.4.32 Klarna;
1.4.33 GiroPay;
1.4.34 Konbini;
1.4.35 Sofort;
1.4.36 Yandex Money;
1.4.37 Paysafecard;
1.4.38 TenPay;
1.4.39 Wirecard.

1.5 The Supplier shall provide the Contracting Authorities with Payment Cards Industry Data Security Standards (PCI-DSS) compliant Payment Gateway Services that enable the Contracting Authorities to accept payments from the Payer from traditional, existing and new payment cards and Alternative Payment Methods which shall include, but shall not be limited to:

1.5.1 Visa Debit (UK and international cards);
1.5.2 Visa Credit (UK and international cards);
1.5.3 Visa Electron;
1.5.4 Visa Business Debit;
1.5.5 Visa UK Chargecard;
1.5.6 MasterCard Debit (UK and international cards);
1.5.7 MasterCard Credit (UK and international cards);
1.5.8 Maestro/Switch;
1.5.9 International Maestro;
1.5.10 Commercial Debit cards;
1.5.11 Commercial Credit cards;
1.5.12 American Express;
1.5.13 Diners Club International;
1.5.14 Discover;
1.5.15 JCB;
1.5.16 Fuel Cards (UK and international);
1.5.17 Multi-function Cards;
1.5.18 PayPal;
1.5.19 China Union Pay;
1.5.20 AliPay;
1.5.21 Skrill;
1.5.22 PAGA;
1.5.23 WebMoney;
1.5.24 Cash U;
1.5.25 V.me;
1.5.26 iDeal;
1.5.27 EFTPOS;
1.5.28 Neteller;
1.5.29 M-PESA;
1.5.30 M-PAISA;
1.5.31 Ukash;
1.5.32 Klarna;
1.5.33 GiroPay;
1.5.34 Konbini;
1.5.35 Sofort;
1.5.36 Yandex Money;
1.5.37 Paysafecard;
1.5.38 TenPay;
1.5.39 Wirecard.

1.6 The Supplier shall ensure the Contracting Authorities receive uninterrupted Merchant Acquiring Services and Payment Gateway Services and shall ensure that the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services are available 24 hours a day / 7 days a week / 365(6) days a year.

1.7 The Supplier shall work with the Contracting Authorities to agree their implementation plan to transition to the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services, including providing support for migrating any existing recurring payments received by the Contracting Authorities’ existing merchant acquiring services, merchant acquiring equipment and payment gateway services.

1.8 The Supplier shall have sufficient capacity to ensure the Contracting Authorities’ Transaction volumes are catered for without any adverse impact to the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services provided to the Contracting Authorities and their Payers.

1.9 The Supplier shall provide, maintain and update all of the hardware and software required to facilitate the acceptance of payments required by the Contracting Authorities.

1.10 The Supplier shall ensure the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services provided comply with the current version of the Payment Cards Industry Data Security Standard (PCI-DSS).

1.11 Upon the commencement of the Framework Agreement, and on an annual basis (as a minimum), and following any major system change, the Supplier shall provide the following information assurance evidence to the Authority:

1.11.1 Evidence, in the form of independent certification, that the Services provided conform to PCI-DSS, and evidence of any other claimed security measures, or equivalents, and security controls implemented; and
1.11.2 Evidence of an independent IT health check using a CESG approved check service provider:
http://www.cesg.gov.uk/servicecatalogue/CHECK/Pages/WhatisCHECK.aspx

1.12 The Supplier shall provide the same information assurance evidence specified at 1.11 above to Contracting Authorities at regular intervals and upon request.

1.13 It would be desirable for the Supplier’s information security management system (relevant to the Services) to be:

1.13.1 Accredited to the ISO27001(2013) Standard, or equivalent; or
1.13.2 Compliant with the relevant ISO27001(2013) measures.

1.14 If the Supplier’s information security management system (relevant to the Services) is accredited to the ISO27001(2013) Standard, or equivalent, or the Supplier can demonstrate compliance with the relevant ISO27001(2013) measures, the Supplier is required to provide evidence of this accreditation and compliance to the Authority and Contracting Authorities at regular intervals and upon request.

1.15 The Supplier shall ensure the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services provided to the Contracting Authorities are maintained to the current standards set by PCI-DSS, Payment Services Regulations, UK Cards Association and operate within the current rules of the Card Schemes.

1.16 The Supplier shall provide the Contracting Authorities with current information detailing the Contracting Authorities’ PCI-DSS responsibilities, and shall work with the Contracting Authorities in order to ensure that the Contracting Authorities are fully compliant with the current PCI-DSS.

1.17 The Supplier shall securely store, for 7 years and in accordance with PCI-DSS, all payment and transaction data processed for and on behalf of the Contracting Authority.

1.18 The Supplier shall, on behalf of the Authority and Contracting Authority, undertake an impact and sensitivity analysis in the event of any legislative or Card Scheme amendments that may have an impact on the cost of the Merchant Acquiring Services and Payment Gateway Services.

1.19 The Supplier shall inform the Contracting Authorities, in accordance with their Service Levels, of any issues or incidents affecting their Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services.

1.20 The Supplier shall inform the Contracting Authorities of new payment innovations and methods that become available and make such innovations and methods available to the Contracting Authorities in order that they can be implemented by the Contracting Authorities if required, including, but not limited to:

1.20.1 Tokenisation;
1.20.2 Biometretics;
1.20.3 Digital currencies.
1.21 The Supplier shall ensure the Contracting Authorities can decide which payment types can be accepted and processed at any time, to ensure that the Contracting Authorities adhere to their policies regarding the type of payments that can be accepted and processed.

1.22 The Supplier shall provide the Contracting Authorities with the capability and functionality to accept or block any future payments by, but not limited to:

- 1.22.1 Primary Account Number (PAN);
- 1.22.2 Bank Identification Number (BIN) range;
- 1.22.3 Card type;
- 1.22.4 Payment type;
- 1.22.5 Alternative Payment Method;
- 1.22.6 Contracting Authority identifier (Company ID (CID));
- 1.22.7 Customer Transaction description reference;
- 1.22.8 Country;
- 1.22.9 Internet Protocol (IP) address;
- 1.22.10 Cookie(s);
- 1.22.11 Unique device identifier(s);
- 1.22.12 Alternative methods deemed appropriate.

1.23 The Supplier shall provide the Contracting Authorities with the capability and functionality to verify the Payer’s billing address.

1.24 The Supplier shall provide the Contracting Authorities with details of new card BIN ranges and the BIN’s of Card Schemes in use as and when they are provided by the Card Schemes and shall ensure the Contracting Authorities can accept them, if required, across all the Contracting Authorities’ Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services from the date they are available in the market.

2 MERCHANT ACQUIRING EQUIPMENT

2.1 Where required, the Supplier shall provide the Contracting Authorities with POS and MPOS equipment, or equivalent, and connect to the Merchant Acquiring Services to facilitate Cardholder Present and Cardholder Not Present Transactions, including Refunds, using Chip and PIN and Contactless technology at designated locations globally, including third party locations and mobile teams. The choice of equipment shall include, but shall not be limited to:

- 2.1.1 Fixed Terminals;
- 2.1.2 Mobile Terminals;
- 2.1.3 PDQ Terminals;
- 2.1.4 Bluetooth Terminals;
- 2.1.5 Customer Activated Terminals;
- 2.1.6 Wireless Terminals;
- 2.1.7 Remote Wireless Terminals;
- 2.1.8 Contactless Terminals;
- 2.1.9 Imprinter Terminals;
- 2.1.10 Unattended Terminals;
- 2.1.11 Portable Terminals.
2.2 The Merchant Acquiring Equipment shall have the functionality to connect to the Merchant Acquiring Services so Contracting Authorities are not required to invest in a bespoke network or new infrastructure to facilitate the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services. Merchant Acquiring Equipment connectivity shall cover, but shall not be limited to:

2.2.1 Internet connection;
2.2.2 Broadband;
2.2.3 Radio;
2.2.4 GPRS;
2.2.5 Wireless;
2.2.6 Satellite communication facilities;
2.2.7 Any emerging connectivity.

2.3 Where required, the Supplier shall provide Contracting Authorities with POS and MPOS equipment, or equivalent, at the Contracting Authorities' global sites, including at permanent UK bases globally and potentially on board UK ships.

2.4 The Supplier shall ensure that any industry changes to contactless threshold values are applied to all Contracting Authority Merchant Acquiring Equipment free of charge and are available with immediate effect in line with the industry launch and go-live date.

2.5 The Supplier shall provide Contracting Authorities with current and secure PCI-DSS compliant and identifiable Virtual Terminals, or equivalent, for call centres and/or where the Contracting Authorities receive payments by telephone, parking machine and other methods that result in the requirement to process Cardholder Not Present Transactions. The Merchant Acquiring Services provided shall be secure and shall be able to link to any integrated voice recognition telephone technology used by the Contracting Authorities.

2.6 If the Supplier and a Contracting Authority agree the need for manual imprinter terminals, the Supplier shall ensure that all data on its Till Rolls, Sales Vouchers and copy Sales Vouchers are consistently clear and easily readable.

2.7 The Supplier shall enable the Contracting Authorities to use their own banking industry approved Till Rolls and Sales Vouchers.

3 PAYMENT GATEWAY SERVICES

3.1 The Supplier shall ensure a secure connection is used between the Contracting Authority's website, the Payer, the Payment Gateway Services and the Merchant Acquiring Services at all times.

3.2 The Supplier shall ensure that Payment Gateway Services and systems provided to Contracting Authorities to take payments online are in line with current industry standards in order that the Payment Gateway Services will reliably process each transaction within 3 seconds.
3.3 The Supplier shall ensure that all web-based interfaces use by Contracting Authorities or Payers meet, as a minimum, Level AA of the Web Content Accessibility Guidelines (WCAG) 2.0.

3.4 The Supplier shall maintain, as a minimum, the equivalent level of browser support as GOV.UK, documented at https://www.gov.uk/service-manual/user-centred-design/browsers-and-devices

3.5 The Supplier shall ensure that the Payment Gateway Services pages are rendered correctly for compatibility with devices including, but not limited to:

3.5.1 Macs;  
3.5.2 Desktops;  
3.5.3 Laptops;  
3.5.4 Smart phones; and  
3.5.5 Tablet devices.

3.6 The Supplier shall ensure that the Payment Gateway Services pages can be customised, including, but not limited to, the customisation of:

3.6.1 Copy;  
3.6.2 Branding;  
3.6.3 Logos;  
3.6.4 Colour schemes;  
3.6.5 Fonts;  
3.6.6 Phrases;  
3.6.7 Wording;  
3.6.8 Contact details.

3.7 Any changes requested by Contracting Authorities to the Payment Gateway Services pages shall be completed by the Supplier free of charge and within an agreed timetable, including, but not limited to, requested changes to:

3.7.1 Copy;  
3.7.2 Branding;  
3.7.3 Logos;  
3.7.4 Colour schemes;  
3.7.5 BIN ranges;  
3.7.6 Alternative Payment Methods;  
3.7.7 Phrases;  
3.7.8 Wording;  
3.7.9 Contact details.

3.8 If required by Contracting Authorities, the Supplier shall provide Contracting Authorities with auto populated or manual entry payment page(s) in order to capture the data required to process payments and provide the Contracting Authorities with the relevant reporting information, including, but not limited to, the following fields:

3.8.1 Items/services purchased;  
3.8.2 Individual payer;  
3.8.3 Contracting Authority identifier (Company ID (CID));
3.8.4 Contracting Authority Payer identifier;
3.8.5 Contracting Authority Transaction description reference;
3.8.6 Payer Transaction description reference;
3.8.7 Amount;
3.8.8 PAN (15 or 16 digits);
3.8.9 CVV (3 & 4 digits);
3.8.10 Expiry end date;
3.8.11 Email address;
3.8.12 Secure and PCI-DSS compliant link to Alternative Payment Method providers.

3.9 The Payment Gateway Services provided to Contracting Authorities shall have Payment Gateway pages with a selection of languages for multi-lingual Payers to use the Payment Gateway Services in their own language. The selection of languages shall include, but shall not be limited to:

3.9.1 English;
3.9.2 Welsh.

3.10 The Supplier shall provide Contracting Authorities with a well-documented real time HyperText Transfer Protocol Secure (HTTPS) Application Programme Interface (API) to capture payment details through their own payment pages or equivalent, before the Transaction is processed.

3.11 The Supplier shall provide Contracting Authorities with a seamless transition from the Contracting Authority’s website to the Payment Gateway Services so it appears to the Payer that they are still on the Contracting Authority’s website. The transition shall include notifying the Payer that they are entering a secure environment.

3.12 The Supplier shall ensure that there is a separation of each Contracting Authority’s data and that of any other merchant to avoid exposing the Contracting Authority’s data to unauthorised third parties.

3.13 The Supplier shall provide Contracting Authorities with the facility to accept and securely process recurring and repeat payments through the Payment Gateway Services as required.

3.14 The Supplier shall provide Contracting Authorities with details and information of new Alternative Payment Methods as and when they become available within their offering and shall ensure that, if required by Contracting Authorities, that their Payment Gateway Services can accept them within agreed timescales.

3.15 The Payment Gateway Services pages provided by the Supplier shall have the functionality to securely hold a Payer’s payment data so that a Payer that makes regular payments does not have to rekey all of the payment data every time a payment is made.

3.16 The Payment Gateway Services provided by the Supplier shall provide the Contracting Authorities with 3D Secure, or equivalent, free of charge for all Card Payments made by a Payer to the Contracting Authorities using the Payment Gateway Services.

4 MERCHANT ACQUIRING SET-UP
4.1 The Supplier shall assign a unique CID to the Contracting Authorities. The unique CID used shall be agreed by the Supplier and the Contracting Authority.

4.2 The Supplier shall engage and work with Contracting Authorities in order to set-up and assign merchant IDs (MIDs), Terminal IDs (TIDs), and unique identifiers, and groups of MIDs, TIDs, and unique identifiers, and shall ensure that the set-up reflects the structure required by each Contracting Authority.

4.3 The Supplier shall link Contracting Authorities’ MIDs, TIDs and groups of MIDs and TIDs, unique identifiers and groups of unique identifiers, to specific Contracting Authority bank accounts and facilitate separation by, but not limited to:

   4.3.1 Lines of business;
   4.3.2 Different teams; and
   4.3.3 Work streams.

4.4 The Supplier shall verify the accuracy of Contracting Authorities’ MIDs, TIDs, and unique identifiers, and the required separation, to ensure that the implementation is completed correctly.

4.5 The Supplier shall ensure that Contracting Authorities can accept various currencies by MIDs, TIDs and unique identifiers, including, but not limited to GBP.

4.6 The Supplier shall ensure that the Contracting Authorities can remit funds by, but not limited to:

   4.6.1 CID;
   4.6.2 MID;
   4.6.3 TID;
   4.6.4 Unique identifier;

4.7 The Supplier shall ensure Contracting Authorities can assign each Transaction a custom identifier that shall be agreed by the Supplier and the Contracting Authority and shall be included in all dataflows and reports.

4.8 Contracting Authorities shall be able to select a floor limit (in consultation with the Supplier), including a zero limit, that requires all transactions to be authorised to confirm sufficient funds are in the Payer’s account prior to the transaction being processed.

4.9 The Supplier shall agree a process with each Contracting Authority that shall allow only designated Contracting Authority personnel to issue Refunds.

4.10 Where Contracting Authorities own or rent merchant acquiring equipment that is used to accept payments under separate contracts, on a Contracting Authority’s authorisation, the Supplier shall work with the Contracting Authority’s third party suppliers, as if they are the Contracting Authority, to connect the merchant acquiring equipment to the Merchant Acquiring Services free of charge, to ensure all payments are processed and to any issues are resolved in accordance with the Authority’s KPI’s and the Contracting Authority’s Service Levels.
5 TAKING & PROCESSING PAYMENTS & SETTLEMENT

5.1 The Supplier shall provide the Contracting Authorities with Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services that are accessible to Payers with disabilities in order to provide an inclusive service.

5.2 If required by the Contracting Authorities, and in accordance with Card Scheme rules, the Supplier shall provide the Contracting Authorities with a facility to collect and transfer payment processing charges from a Payer in a stream separate from the Gross revenue collected to enable the Contracting Authorities to reconcile the recovery of payment processing charges within internal accounting ledgers.

5.3 When each Transaction is processed, the Supplier shall facilitate authorisation of Transactions to provide the Contracting Authorities with a response indicating the status of each Transaction submitted, including, but not limited to:

   5.3.1 Approve;
   5.3.2 Refer;
   5.3.3 Decline;
   5.3.4 Decline and pick up.

5.4 The Supplier shall ensure that for each unique Transaction reference, payment is only taken once, enabling Contracting Authorities to notify the Payer accordingly with a customisable message written by the Contracting Authority in agreement with the Supplier.

5.5 Where required, the Supplier shall provide the Contracting Authorities with the facility to process, repeat and recurring payments including, but not limited to:

   5.5.1 Standing Orders;
   5.5.2 Direct Debits (DD’s);
   5.5.3 Deferred Transactions;
   5.5.4 Release Transactions;
   5.5.5 Continuous authority Transactions.

5.6 Where required, the Supplier shall allow Contracting Authorities to register a callback Uniform Resource Locator (URL) to receive real time updates when the status of a Transaction changes.

5.7 The Supplier shall ensure that any callback URL comes from a specified range of Internet Protocol (IP) addresses which shall be communicated to the Contracting Authorities, to enable the callback URL to be permitted through the Contracting Authorities' firewalls and validated within applications as an extra security measure.

5.8 The Supplier shall provide Contracting Authorities with a web-based interface and well-documented synchronous HTTPS API for calculating the charges in order that clear information can be provided to Payers on a Contracting Authority’s own website.

5.9 The Supplier shall provide Contracting Authorities with the option to automatically confirm payment with the Payer via email and, where required, manage all communication with the Payer.
5.10 Where required, the Supplier shall provide Contracting Authorities with the functionality to customise receipt emails. A Contracting Authority shall be able to customise the following as a minimum, but not limited to:

5.10.1 Branding;
5.10.2 Text;
5.10.3 Contact details;
5.10.4 Website details;
5.10.5 Web links to enquiry forms.

6 SETTLEMENT

6.1 The Supplier shall enable Contracting Authorities to choose and put in place an agreed settlement process, including times, for the Contracting Authorities' end of day procedures and receipt of funds.

6.2 The Supplier shall agree the settlement cut off time with the Contracting Authority. Contracting Authorities shall have the flexibility to set this by MID, TID or unique identifier to facilitate alignment of their system cut offs with the Merchant Acquiring Services and Payment Gateway Services cut offs.

6.3 The Supplier shall ensure the Contracting Authority receives Gross value of all card payments in its specified bank account(s) and in accordance with its chosen settlement day and time. This may be, intraday or on day 2, where day 1 is the date payment is taken before the agreed end of day, to ensure that revenue is paid over in accordance with the Contracting Authority’s agreed settlement date and time.

6.4 The Supplier shall ensure each Contracting Authority receives Gross value of all Alternative Payment Methods in accordance with its chosen settlement day and time.

6.5 The Supplier shall provide Contracting Authorities with standard terms of 30 days for settlement of Gross fees and charges, with the Supplier offering prompt payment discounts for earlier settlement by, but not limited to these settlement methods:

   6.5.1 Bankers Automated Clearing Services (BACS);
   6.5.2 Clearing House Automated Payments System (CHAPS);
   6.5.3 DD;
   6.5.4 Faster payment.

6.6 The Supplier shall provide a discount, or improvement on pricing, for Contracting Authorities who may wish to take advantage of a reduction in fees by settling their Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services invoice within the following settlement periods:

   6.6.1 1 day;
   6.6.2 2 days;
   6.6.3 7 days;
   6.6.4 14 days;
   6.6.5 21 days;
   6.6.6 28 days.
6.7 If a Contracting Authority submits a Gross payment file to the Supplier, the Supplier shall acknowledge receipt and shall confirm the number of transactions and total Gross value of the file.

6.8 The Supplier shall ensure that there is no Netting Off of monies to or from the Contracting Authorities’ bank account(s), to enable the Contracting Authorities to see all receipts coming in and all Refunds going out as distinct Transactions and not a composite figure.

7 FOREIGN CURRENCY TRANSACTIONS

7.1 Where required, the Supplier shall provide Contracting Authorities with Dynamic Currency Conversion or equivalent.

7.2 Where required, the Supplier shall provide Contracting Authorities with the capability to transact in a wide range of currencies available from the currency markets, with settlement into different specified bank accounts for each MID, TID or unique identifier.

8 REFUNDS, REVERSALS and CHARGEBACKS

8.1 Where a Chargeback or Refund is applied, the Supplier shall ensure that Contracting Authorities are not charged more than £0.01 plus the cost to process the original payment or more than any regulated Chargeback fee.

8.2 Where required, the Supplier shall provide the Contracting Authorities with the capability to process bulk Refunds using an electronic file upload.

8.3 The Supplier shall provide the Contracting Authorities with a well-documented real time HTTPS API and web-based interface to initiate Refunds for any given Transaction to provide a smooth integration with a Contracting Authority’s case management system.

8.4 The Supplier shall provide the Contracting Authorities with a Refund report including any information required by a Contracting Authority to execute a full or partial reverse or Refund of a Transaction easily, promptly and to the original payment method.

8.5 The Supplier shall provide Contracting Authorities with the information required to manage Chargeback occurrences, including, but not limited to:

8.5.1 Cardholder Present: POS terminals;
8.5.2 Cardholder Not Present, including any telephone payments;
8.5.3 Online Transactions;
8.5.4 Fraudulent Transactions.

8.6 The Supplier shall provide a complete audit trail to enable Contracting Authorities to identify individual payments so all Chargebacks and Refunds can be returned to the original payment.

8.7 When a Chargeback is authorised, the Supplier shall notify the Contracting Authority and separately debit the Contracting Authority’s designated bank account for each individual
Chargeback event. Each Chargeback shall be detailed with the DD mandate reference and the Contracting Authority’s Transaction description reference within the BACS file provided to the Contracting Authority.

8.8 The Supplier shall provide Contracting Authorities with any information that is required by the Contracting Authorities to respond to requests for information (RFIs), for Chargebacks and dispute resolution. The Supplier shall work with the Contracting Authorities as required to resolve any issues or queries satisfactorily in accordance with the various Card Scheme rules and Contracting Authorities’ Service Levels.

8.9 The Contracting Authorities shall have a minimum of 14 working days from the time of receipt of an enquiry, to investigate and respond to enquiries and the Supplier shall work with the Contracting Authorities as required to ensure a satisfactory resolution to enquiries relating to, but not limited to:

8.9.1 Referrals;
8.9.2 Refunds;
8.9.3 Errors;
8.9.4 Fraud.

9 REPORTING and INVOICING

9.1 The Supplier shall ensure Contracting Authorities can securely access any provided reporting, electronic billing and invoices by, but not limited to:

9.1.1 HTTPS API;
9.1.2 Secure File Transfer Protocol (SFTP);
9.1.3 Secure email.

9.2 The Supplier shall ensure that if an online system to manage Transaction data is provided to Contracting Authorities, it has no limitations on the volumes of data that can be downloaded, so the Contracting Authorities can download the information they require.

9.3 The Supplier shall ensure that if an online system to download a report is provided to Contracting Authorities, the maximum number of Transactions that can be included on any one download shall be agreed with each Contracting Authority.

9.4 The Supplier shall provide Contracting Authorities with the facility to produce, download and export statements and reports so the Contracting Authorities can manage their payment processes in formats including, but not limited to:

9.4.1 Excel;
9.4.2 Comma Separated Values (CSV);
9.4.3 Space delimited;
9.4.4 Comma delimited;
9.4.5 Text format.

9.5 The Supplier shall provide Contracting Authorities with payment data and the facility to produce, download and export statements and reports so the Contracting Authorities can
manage their payment processes. The statements and reports shall contain, but shall not be limited to, the following:

9.5.1 CID;
9.5.2 MID;
9.5.3 TID;
9.5.4 Unique identifier(s);
9.5.5 Contracting Authority Payer identifier;
9.5.6 Contracting Authority Transaction description reference;
9.5.7 Payer Transaction description reference;
9.5.8 Reason code;
9.5.9 Amount of payments;
9.5.10 Amount of Refunds;
9.5.11 Posting date;
9.5.12 Transaction date;
9.5.13 Description of Transaction;
9.5.14 Full reference information provided by the Payer;
9.5.15 Currencies;
9.5.16 Time (hours:minutes:seconds:milliseconds);
9.5.17 Gross value;
9.5.18 Value Added Tax (VAT).

9.6 The Supplier shall provide Contracting Authorities with a report of processed Transactions, in each Contracting Authority’s chosen format (from a variety of common banking industry payment files such as SWIFT, BAI, .csv, xml), and online access through a web-based management interface and well-documented synchronous HTTPS API to enable Contracting Authorities to update their accounting and cash management systems, and to provide the capability to search for individual Transactions or groups of Transactions by, but not limited to, the following fields:

9.6.1 Individual Payer;
9.6.2 Items/services purchased;
9.6.3 Contracting Authority Payer identifier;
9.6.4 CID;
9.6.5 MID;
9.6.6 TID;
9.6.7 Unique identifier(s);
9.6.8 Date;
9.6.9 Time (hours:minutes:seconds:milliseconds);
9.6.10 Transaction value of each Transaction processed on each terminal or through the Payment Gateway Services within the period;
9.6.11 Type of payment made;
9.6.12 Transaction type;
9.6.13 Card type;
9.6.14 Contracting Authority Transaction description reference;
9.6.15 Payer Transaction description reference;
9.6.16 Final total of Transactions at each terminal or through the Payment Gateway Services with the merchant reference number shown alongside;
9.6.17 Overall monthly totals for the number and value of the Transactions taken at each MID and TID;
9.6.18 Total value of payments taken by card type at each individual location;
9.6.19 Total number and value of card and Alternative Payment Method Transactions processed in the period by each terminal or through the Payment Gateway Services;
9.6.20 Total value of any related service charge raised;
9.6.21 VAT.

9.7 The Supplier shall ensure that common banking industry payment files (SWIFT, BAI, .csv, xml) provided to Contracting Authorities are Gross value and compatible with the Contracting Authorities’ financial systems. These payment files shall contain the Contracting Authorities’ specific requirements including, but not limited to, time of receipt, and shall provide a true and accurate real-time picture of the Contracting Authorities’ payments and receipts.

9.8 The Supplier shall provide the Contracting Authority with an end of day report which shall include, but shall not be limited to, the following fields:

9.8.1 Individual Payer;
9.8.2 Items/services purchased by Payer;
9.8.3 Currency of payment;
9.8.4 Payment value made (and for which items/services);
9.8.5 Date of payment;
9.8.6 Time of payment (hours:minutes:seconds:milliseconds).

9.9 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, that contains the details of all Chargebacks and Refunds. The report shall contain the fields shown on the original payment, including, but not limited to:

9.9.1 MID;
9.9.2 TID;
9.9.3 Unique identifier(s);
9.9.4 Name;
9.9.5 Transaction date;
9.9.6 Posting date;
9.9.7 Time (hours:minutes:seconds:milliseconds);
9.9.8 CID;
9.9.9 Contracting Authority Payer identifier;
9.9.10 Contracting Authority Transaction description reference;
9.9.11 Amount;
9.9.12 Currency;
9.9.13 Payer Transaction description reference;
9.9.14 Reason code;
9.9.15 Authorisation code;
9.9.16 Specific Supplier reference if used.

9.10 Where a specific reference is used by the Supplier for Refunds or Chargebacks to be made, this shall be provided to the Contracting Authorities and shall be available within all settlement and Management Information reports and files.

9.11 The Supplier shall ensure Contracting Authorities are able to produce a daily print out or account of all transactions made using POS, MPOS or equivalent equipment.
9.12 The Supplier shall provide Contracting Authorities with payment files, in their specified file type from current common banking industry payment files (SWIFT, BAI, .csv, xml), and online access to a reporting system with the functionality to select and export on reporting parameters. This shall enable Contracting Authorities to produce daily, monthly, annual and ad hoc reports, statements and summaries, containing card and Alternative Payment Methods payments for each individual Transaction, to manage income and maintain an audit trail, current and up to date accounting and cash management systems. The files required shall include, but shall not be limited to, the following fields:

9.12.1 Settlement date;
9.12.2 Bank account number;
9.12.3 Data for each Contracting Authority identifier custom and unique identifier;
9.12.4 CID;
9.12.5 Unique identifier(s);
9.12.6 Each MID;
9.12.7 Each TID;
9.12.8 Posting date,
9.12.9 Transaction date;
9.12.10 Transaction type;
9.12.11 Payment type;
9.12.12 Opening ledger balance;
9.12.13 Current closing balance;
9.12.14 Opening available balance;
9.12.15 Credit count;
9.12.16 Debit count;
9.12.17 Total debit amount;
9.12.18 Total credit amount;
9.12.19 Time (hours:minutes:seconds:milliseconds);
9.12.20 Value of each Transaction processed on each terminal or through the Payment Gateway Services within the period;
9.12.21 Final Gross total of Transactions at each terminal or made through the Payment Gateway Services with the merchant reference number shown alongside;
9.12.22 Overall monthly Gross totals for the number and value of the Transactions taken at each MID, TID and unique identifier;
9.12.23 Total value of payments taken by card and Alternative Payment Method type at each geographic location;
9.12.24 Total number and value of card and Alternative Payment Method Transactions processed in a given period by each imprinter, Terminal or through the Payment Gateway Services;
9.12.25 Total value of any related service charge raised for any given period;
9.12.26 Individual Payer;
9.12.27 Items/services purchased.

9.13 The Supplier shall provide an accurate invoice in Gross GBP Sterling to Contracting Authorities in their choice of paper or electronic invoice. Where an electronic invoice is provided, this shall be in the Contracting Authority’s chosen format from a variety of common banking industry payment files (SWIFT, BAI, .csv, xml) with a full breakdown of any fees and charges including, but not limited to, line item detail for:
9.13.1 Payment type;
9.13.2 Payment charges.

9.14 The Supplier shall provide Contracting Authorities with Gross value invoices or electronic invoices containing the Contracting Authorities’ specific requirements, including, but not limited to:

9.14.1 Purchase Order reference as supplied by the Contracting Authorities where applicable;
9.14.2 CID;
9.14.3 MID;
9.14.4 TID;
9.14.5 Unique identifier(s);
9.14.6 Individual Transaction;
9.14.7 Location;
9.14.8 Volume of Transactions;
9.14.9 Value of Transactions;
9.14.10 Currency breakdown;
9.14.11 Gross value;
9.14.12 VAT.

9.15 The Supplier shall provide Contracting Authorities with online access to a report providing a full breakdown of the Contracting Authorities’ Gross payments, and a separate report providing a full breakdown of the Contracting Authorities’ Gross Refunds, on Day 2 by 07.00 hours GMT, or issued by secure email in an electronic format, including, but not limited to, xml and .csv or SFTP, by 07.00 hours GMT on Day 2, detailing all the previous day’s Transactions processed before the Contracting Authorities agreed end of day cut offs.

9.16 The Supplier shall provide Contracting Authorities with a report, or the facility to produce a report for download and export, containing all key Transactions-related data, including references applicable to the Supplier and the Contracting Authority.

9.17 The Supplier shall provide Contracting Authorities with access to an online system to provide real-time access to view all card/Alternative Payment Method Transactions, including, but not limited to:

9.17.1 Contracting Authority Payer identifier;
9.17.2 Contracting Authority Transaction description reference;
9.17.3 Payer Transaction description reference;
9.17.4 Unique identifier(s);
9.17.5 CID;
9.17.6 MID;
9.17.7 TID;
9.17.8 Amount;
9.17.9 Time (hours:minutes:seconds:milliseconds);
9.17.10 Currency;
9.17.11 Payment method;
9.17.12 Reason code;
9.17.13 Authorisation code;
9.17.14 Specific Supplier Transaction description reference if used;
9.17.15 Details of all Refunds and Chargebacks.

9.18 The Supplier shall provide the Gross position to Contracting Authorities with the capability for charges, credits (negative settlements) and Chargebacks to be debited from different bank accounts at unique identifier, MID or TID level or across a group of MIDs or TIDs.

9.19 The Supplier shall ensure that Contracting Authorities are able to obtain, at any time, an accurate real-time view of their Merchant Acquiring Services and Payment Gateway Services payments.

9.20 The Supplier shall ensure that any online reporting system provided to Contracting Authorities does not limit the number and type of reports that can be generated and/or downloaded in any given period or limit the number of times the Transaction status can be queried via a web interface or API.

9.21 The Supplier shall agree with Contracting Authorities the maximum number of Transactions that can be included on any one report. These thresholds shall be able to cope with all volumes of Transactions, including peak processing periods, with a tolerance of a minimum of 10% above the anticipated volumes. The facility to change these thresholds shall be provided and the changes shall be actioned within agreed timescales, including at least one calendar month in advance of any peak processing period.

9.22 The Supplier shall provide Contracting Authorities with data containing the relevant fields and information for the Contracting Authorities’ ERP, P2P and finance systems in order that the data can be uploaded into the Contracting Authorities’ ERP, P2P and finance systems, including but not limited to:

9.22.1 Sims Financial Management;
9.22.2 Civica Resource Financials;
9.22.3 PS Financials;
9.22.4 Fiserv Accurate;
9.22.5 Sage;
9.22.6 SAP;
9.22.7 Oracle;
9.22.8 CODA;
9.22.9 Agresso.

9.23 The Supplier shall provide Contracting Authorities with online access to a report, or shall provide a report in accordance with the Contracting Authorities’ delivery methods and frequencies, with details including, but not limited to:

9.23.1 Lost Transactions;
9.23.2 Abandoned Transactions;
9.23.3 Drop offs;
9.23.4 Refused Transactions;
9.23.5 Reloading information.

10 BUSINESS CONTINUITY

10.1 The Supplier shall ensure that in the event of failure in part of the Supplier’s Merchant Acquiring Services and/or Merchant Acquiring Equipment and/or Payment Gateway
Services, the Supplier shall maintain failover capacity and data storage processes to effect a failover or disaster recovery operation.

10.2 The Supplier shall ensure a robust business continuity and disaster recovery plan is in place for all Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services and shall be able to demonstrate disaster recovery to ensure continuity of the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services without loss, as and when required by the Authority or a Contracting Authority.

10.3 The Supplier shall ensure that, in the event of disaster recovery, connectivity with the Contracting Authorities’ sites and the availability of the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services is maintained.

10.4 The Supplier shall provide a copy of its business continuity and disaster recovery plan to the Authority upon the Framework Commencement Date.

11 AUTHORITY REQUIREMENTS

11.1 The Supplier shall provide dedicated expert technical consultancy, free of charge, to work with the Authority and the Contracting Authorities to support the government’s strategy to improve its capabilities in the area of electronic purchasing and payment, and to encourage and assist Contracting Authorities to move away from traditional payment acceptance methods (cash/cheque) where appropriate, and move towards greater use of new technology that can be utilised to increase receipts through Merchant Acquiring Services and Payment Gateway Services.

11.2 If applicable, the Supplier is required to provide the Authority with a copy of its Supplier Agreement on the commencement date of the Framework Agreement.

11.3 The Supplier shall price all of the Contracting Authorities’ transactional volume and turnover on a continuous basis, without resetting volumes at the start of each call-off contractual year.

12 FRAUD AND RISK MANAGEMENT

12.1 The Supplier shall ensure that all payments received by Contracting Authorities are validated to ensure that the payment is not fraudulent.

12.2 The Supplier shall agree a process with Contracting Authorities for communicating via telephone, with an agreed telephone authentication process to ensure that all calls made are from genuine employees of the Contracting Authority and Supplier, who have been approved to speak with the other party.

12.3 The Supplier shall provide Contracting Authorities with current lists of fraudulent and stolen cards that can be used by Contracting Authorities to block the use of fraudulent and stolen cards.
12.4 The Supplier shall provide the Authority with detailed information and standards on how fraud and risk assessment and management is and shall be managed by the Supplier for Contracting Authorities.

12.5 The Supplier shall provide Contracting Authorities with risk management tools to use where the risk profile of the Payer’s or originating payment Country warrants additional checking.

12.6 The Supplier shall provide a web-based interface and a well-documented synchronous HTTPS API to enable Contracting Authorities to query the current status of any Transaction based on a Contracting Authority’s unique or custom identifiers for that Transaction, in order that the Contracting Authority can retrieve up to date details of Transactions whose status may have changed.

12.7 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to ensure that a Transaction that the Supplier has marked as potentially fraudulent be processed as normal, with the Contracting Authority thereby assuming any risk related to that Transaction.

12.8 The Supplier shall provide a mechanism (via a web-based interface and synchronous HTTPS API) for Contracting Authorities to mark a Transaction as fraudulent and halt any further processing of it so that the Contracting Authority can bring to bear any information it receives about its Transaction from its other monitoring systems.

12.9 Where a Transaction is flagged or rejected as the result of suspected fraud or money laundering, the Supplier shall ensure any API responses and reports to the Contracting Authorities indicate the Transaction has been flagged or rejected and there shall be a way to see the full reasoning immediately after a decision is made, via API requests for details of that Transaction and in any administrative web interface provided.

12.10 The Supplier shall work with Contracting Authorities to implement effective risk assessment and management strategies to detect and reduce fraud and money laundering on Transactions that include but shall not be limited to:

12.10.1 Card transactions in a 3D Secure environment;
12.10.2 Card transactions in a non 3D Secure environment;
12.10.3 Card transactions and CVV data in 3D Secure environment;
12.10.4 Card transactions and CVV in a non 3D Secure environment.

12.11 The Supplier shall provide the Authority and the Contracting Authority with a facility to measure and identify fraudulent transactions in order to answer any Freedom of Information Act (FOIA) requests.

13. CUSTOMER SERVICE AND SUPPORT

13.1 The Supplier shall provide support to the Contracting Authorities within an agreed timetable, and including, but not limited to:

13.1.1 Set-up of MIDs;
13.1.2 Set-up of TIDs;
13.1.3 Set-up of unique identifiers;
13.1.4 Adding to existing MIDs, TIDs and unique identifiers, as required;
13.1.5 Payment Gateway Services;
13.1.6 Interfacing with web pages;
13.1.7 Supply of hardwired PDQ Terminals (including Contactless);
13.1.8 Supply of wireless PDQ Terminals (including Contactless);
13.1.9 Supply of Bluetooth PDQ Terminals (including Contactless);
13.1.10 Electronic PDQ Terminals (including Contactless);
13.1.11 Data transmission to the Supplier;
13.1.12 Interfacing with car parking payment machines;
13.1.13 Interfacing with varying front and back end technology;
13.1.14 Interfacing with contactless alternatives;
13.1.15 Alternative card charging mechanisms;
13.1.16 Fraud minimisation;
13.1.17 Risk management systems;
13.1.18 Incident management;
13.1.19 Reporting files and systems;
13.1.20 Changes in card rates;
13.1.21 Chargebacks;
13.1.22 Information on changes in legislation affecting the Merchant Acquiring Services and Payment Gateway Services;
13.1.23 24/7/365(6) technical support and incident management;
13.1.24 Interaction and support with third party suppliers;
13.1.25 Helping a Payer make and complete a payment;
13.1.26 Help prevent identified individual Payers from making payments;
13.1.27 Help to find details of payments made by individual Payers;
13.1.28 Items/services purchased.

13.2 The Supplier shall provide Contracting Authorities with the following support and services for POS and MPOS terminals, or equivalent, and manual imprinters:

13.2.1 Advice on the most suitable terminal for a particular site;
13.2.2 Provision of POS, MPOS or equivalent terminals within times as agreed with the Contracting Authorities;
13.2.3 Maintenance of POS, MPOS or equivalent;
13.2.4 A same-day call-out service for defective POS, MPOS or equivalent terminals;
13.2.5 In the event that the MPOS, POS or equivalent terminals cannot be repaired during an initial repair call-out visit or within an agreed timetable with the Contracting Authorities, loan or replacement Merchant Acquiring Equipment must be provided at no additional cost;
13.2.6 Provision of Sales Vouchers and related stationery for manual imprinters;
13.2.7 A dedicated customer and technical helpdesk for in and out-of-hours telephone or email queries/issues.

13.3 The Supplier shall provide the Contracting Authorities with a dedicated customer and technical helpdesk 24hours/7days/365(6) with calls answered by a customer service representative for, but not limited to:

13.3.1 Incidents;
13.3.2 Problems;
13.3.3 Alerts;
13.3.4 Account queries;
13.3.5 Invoice queries;
13.3.6 Payer queries;
13.3.7 Merchant Acquiring Services;
13.3.8 Merchant Acquiring Equipment;
13.3.9 Payment Gateway Services;
13.3.10 Software;
13.3.11 Hardware;

13.4 The Supplier shall ensure that all invoices and account payment queries received from Contracting Authorities are resolved in accordance with the Contracting Authorities’ agreed Service Levels.

13.5 The Supplier shall ensure that if the Contracting Authorities changes Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services provider they shall support the Contracting Authorities in order that operational change is efficient and Payer Transactions can occur uninterrupted and are all reconciled and settled.

13.6 The Supplier shall provide a named account manager for all accounts processing 1 million Transactions per annum and above. Where the account is less than 1 million Transactions, account management shall be appropriate to the size of the Contracting Authority’s specific requirements and strategic nature of the Contracting Authority.

13.7 The Supplier shall provide Contracting Authorities with a dedicated customer service team for queries in order to ensure effective running of the Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services.

14. TRAINING

14.1 The Supplier shall provide initial and on-going training free of charge to the Authority and Contracting Authorities on how to use the Merchant Acquiring Services, Merchant Acquiring Equipment, and Payment Gateway Services, including any management tools, and shall provide updated guidance documents as and when required, free of charge, to the Authority and the Contracting Authorities.

14.2 As and when required, the Supplier shall provide the Contracting Authorities with free training on the use of any of the Merchant Acquiring Services, Merchant Acquiring Equipment, and Payment Gateway Services implemented by the Contracting Authorities, including e-training for the Contracting Authorities’ Merchant Acquiring Services and Payment Gateway Services users in the UK and abroad.

15. TESTING

15.1 The Supplier shall provide a sandbox environment for the Contracting Authorities to allow for production-like testing of integrations, including the use of any identifiers that are in use for the production environment and allowance for penetration testing to verify the end-to-end security of the integrated service.

15.2 The Supplier shall provide a facility, whether in the normal testing sandbox environment or another replica environment for the Contracting Authorities to run realistic performance
and capacity testing to allow the Contracting Authorities to prepare before launching a new service and/or before a period of peak demand.

16. TRANSACTION MONITORING

16.1 The Supplier shall provide the Contracting Authorities with the functionality to monitor availability, completion rates and Transaction timings.

16.2 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services that will enable Contracting Authorities to monitor and assess the associated risk of each Transaction.

16.3 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services with the ability to define values and weighting of risk scores for data items within every transaction.

16.4 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services with the ability to vary the relative weight of risk to be applied to a given constituent part of a Transaction.

16.5 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services that shall score the relative risk of every Transaction based on scores derived from assessment of the constituent parts of a given Transaction and across multiple Transactions within one, many and/or all of a Contracting Authority’s accounts.

16.6 The Supplier shall provide Contracting Authorities with Transaction monitoring and risk assessment services that shall be able to influence the Acceptance Thresholds for Transactions.

16.7 The Supplier shall alert the Contracting Authorities to suspicious patterns of activity in one or more Transactions, occurring across within one, many and/or all of a Contracting Authority’s accounts.

16.8 The Supplier shall provide Contracting Authorities with management reporting functionality which includes the ability to report on Transaction monitoring events across within one, many and/or all of a Contracting Authority’s accounts.

16.9 The Supplier shall provide Contracting Authorities with the option to manage the Transaction monitoring services via a console interface hosted by the Supplier and remotely accessible to the Contracting Authority.

16.10 The Supplier shall provide Contracting Authorities with remote access to the functions of the Transaction monitoring service for consumption within locally held Transaction monitoring platforms including, but not limited to:

   16.10.1 Report out in real time;
   16.10.2 Alerts;
   16.10.3 Associated contextual meta data;
   16.10.4 Unique device identifier(s).
16.11 The Supplier shall provide Contracting Authorities with the functionality to update values and weighting from locally held automated risk assessment and monitoring systems and/or dynamically update risk scores.

16.12 The Supplier shall provide the capability to update and manage the Contracting Authorities’ Watch Lists with shared fraud data derived from third parties, including but not limited to:

16.12.1 Other merchant acquirers;
16.12.2 Shared financial intelligence sources;
16.12.3 Other Government departments.

16.13 Where Watch Lists and shared fraud data is provided, the Supplier shall provide the Contracting Authorities with contextual information indicating the source of the intelligence and reason for inclusion.

16.14 The Supplier shall provide Contracting Authorities with incident reporting and enable investigation with real-time lookup, research and export of selected data sets relevant to a specific event or events across within one, many and/or all of a Contracting Authority’s accounts.

16.15 The Supplier shall work with Contracting Authorities to reduce fraud and ensure they take steps to reduce the incidents of fraud and/or money laundering via their Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services.

16.16 Where the Supplier detects unusual patterns of activity that might indicate malicious activities, for example, a spike in numbers of potentially fraudulent Transactions or attempts at denial of service attacks, the Supplier shall inform the Contracting Authority’s designated security contact as soon as possible and within no more than 4 hours.

16.17 Where required and provided, the Supplier shall allow Contracting Authorities to subscribe to an appropriately secured real-time feed of Transaction status information to receive updates, including, but not limited to:

16.17.1 Transactions processed;
16.17.2 Transactions scored for fraud.