Appendix A - CCS Framework (RM6118)

Attachment 10a - Framework Schedule 1 (Specification Appendix A) Lots 1 - 6 Technical Requirements V 1.0

This document contains the Technical Requirements for RM6118 Payment Acceptance

Document Contents:

INTRODUCTION AND LOTTING STRUCTURE

1   Introduction

This Appendix A – Technical Requirements document represents the mandatory technical requirements for Lots 1 to 6 (inclusive) of RM6118 Payment Acceptance Commercial Agreement and supplements Framework Schedule 1 – Specification.

Sections are included in this specification describe:

2)   Merchant Card Acquiring Services

3)   Payment Gateway and Alternative Payment Method (APM) Services

4)   Merchant Card Acquiring Equipment

5)   Fraud Avoidance

6)   Payment Initiation Service Processor (PISP)

7)   Aggregator

8)   Other Mandatory Requirements

These sections were produced independently but are combined in this Appendix A with indicators showing which requirements are Mandatory or Optional in each Lot as part of the tender process.

All sections in this document relate to the mandatory requirements for the Lots described in Table 1 below.

Any requirement indicated by "M" is a mandatory requirement for that Lot.

Requirements indicated by "O" are optional requirements that a Customer may require, **they are not mandatory** requirements of the framework, but can be offered by the Supplier if able to do so.

Some requirements are described in more than one section but Supplier respondents are (obviously) only required to provide the functionality once.

Crown Commercial Services or all or any Buyers are not under any obligation to utilise any of the requirements including those marked as Mandatory.

Annex A, B and C are included that list required Minimum Service Level Performance Criteria, Currencies, and a Description of Terms (which are not binding definitions).

Table 1: Lotting Structure

	CARD ACQUIRING	GATEWAY & APM SERVICES	CARD ACQUIRING EQUIPMENT	FRAUD AVOIDANCE	PAYMENT INITIATION SERVICES	ADDITIONAL MANDATORY REQUIREMENTS
Lot 1 Face to face (Card Present) & CNP Full Service Card Acquiring, Gateway & APM	✓	✓	✓	✓		✓
Lot 2 CNP Only Full Service Card Acquiring, Gateway & APM	✓	✓		✓		✓
Lot 3 CNP & Face to face (Card Present) Acquiring Only	✓			✓		✓
Lot 4 CNP & Face to face (Card Present) Gateway & APM		✓	✓	✓		✓
Lot 5 Payment Initiation Service Only					✓	✓
Lot 6 Aggregator: Face to face (Card Present) & CNP Small Authority Full Service* Card Acquiring, Gateway and APM	✓	✓	✓	✓		✓

✓ = Mandatory elements within the framework

* = This lot is designed to support the needs of smaller contracting entities who are looking for a simple, rapid on-boarding processes, digital self-service support etc.

2 MERCHANT CARD ACQUIRING SERVICES

This section sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for Merchant Card Acquiring Services.

Requirement	Lot					
	1	2	3	4	5	6
CORE SERVICES						
2.1. The Supplier is required to provide Merchant Card Acquiring 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, new and existing payment cards, to Buyers to facilitate Cardholder Present and Cardholder Not Present Transactions at locations in the UK and globally e.g. UK Military bases abroad, in particular transaction Authorisation, Clearing and, where possible, Settlement.	M	M	M			M
2.2. The Supplier shall ensure that all payments are processed and any issues are resolved in accordance with the Crown Commercial Service's KPI's and the Buyers required Service Level found in Annex A – Minimum Service Level Performance Criteria.	M	M	M			M
2.3. Supplier shall state any known Payment Gateways they currently support (interface to) in addition to the Supplier's Payment Gateway and to which they are prepared to interface on a reasonable and non-discriminatory basis	M	M	M			M
2.4. The Supplier shall ensure that the following payment cards can be accepted (but Buyers will not be obliged to use) according to **ALL CURRENT AND FUTURE MANDATED CARD SCHEME RULES** for the Merchant Card Acquiring Services for all card types (e.g. credit, debit, prepaid, commercial, consumer, domestic and cross border) for the following schemes:	M	M	M			M
2.4.1. Visa (including Electron, VPay etc.)	M	M	M			M
2.4.2. MasterCard (including Maestro etc.)	M	M	M			M
2.4.3. American Express	O	O	O			O
2.4.4. Diners Club/Discover	O	O	O			O
2.4.5. JCB	O	O	O			O
2.4.6. China Union Pay, Union Pay International/UPOP.	O	O	O			O
2.5. The Supplier shall ensure that the Buyers receive uninterrupted Merchant Card Acquiring Services including authorisations and non-authorisations subject to agreed service levels which include maximum transactions per second, authorisation times and guaranteed availability.	M	M	M			M

Requirement						
			Lot			
	1	2	3	4	5	6
2.6. The Supplier shall operate from dual centres geographically separated and these locations shall be specified	M	M	M			M
2.7. The Supplier's dual centres shall operate in active-active mode and support load balancing and automatic failover routing	O	O	O			O
2.8. Supplier's Payment Gateway (if provided by this Merchant Card Acquiring Supplier) will be dual centre and each will require secured, active communications access from and to each of Supplier's Merchant Card Acquiring dual centres.	M	M	O			M
2.9. Buyers additional Payment Gateways (as allowed under 2.3 above) will be dual centre and each will require secured, active communications access from and to each of Supplier's Merchant Card Acquiring dual centres.	O	O	M			O
2.10. The Supplier shall work with the Buyers and Buyers existing Payment Gateways and Buyers existing Merchant Card Acquiring Services to agree an implementation plan or plans if appropriate to transition to the Merchant Card Acquiring Services as required by the Buyers including providing support for migrating any existing recurring payments received by the Buyers' existing Payment Gateways and existing Merchant Card Acquiring Services but transition is not mandated.	M	M	M			M
2.11. The Supplier shall have sufficient capacity to ensure that the Buyers' transaction volumes are catered for without any adverse impact to the Merchant Card Acquiring Services provided to the Buyers and their Payers and transaction volumes and other volumetrics (e.g. number of concurrent web-based users) as set out in the Call Off.	M	M	M			M
2.12. The Supplier shall be capable of securely storing, for 7 years, and Supplier shall state whether such storage is available in real-time, near real time or on a batch basis, and in accordance with PCI-DSS, all payment and transaction data processed for and on behalf of the Buyers and the Supplier shall provide a mechanism for deletion of specified data according to GDPR legislation as updated from time to time.	M	M	M			M
2.13. The Supplier shall inform the Buyers in accordance with their Service Levels, of any issues or incidents affecting their Merchant Card Acquiring Services and shall maintain a public web status page and the issue response standard is given in Annex A – Minimum Service Level Performance Criteria for level 1 issues (Buyer unable to transact) and Supplier shall state their expected resolution times for level 1 issues and shall state their other issue levels with expected response and resolution times	M	M	M			M

Requirement	Lot					
	1	2	3	4	5	6
2.14. The Supplier shall inform the Buyers of new payment innovations and methods that become available within the remit of Merchant Card Acquiring as soon as they become available or are firmly committed for implementation by the Supplier in order that they can be implemented by the Buyers if required, including but not necessarily limited to:	M	M	M			M
2.14.1. Migration from Dual message to Single message transactions	O	O	O			O
2.14.2. Emerging significant card schemes and type	O	O	O			O
2.14.3. Tokenisation	O	O	O			O
2.14.4. Biometrics	O	O	O			O
2.14.5. Digital currencies	O	O	O			O
2.14.6. Other.	O	O	O			O
2.15. The Supplier shall ensure the Buyers can decide which payment cards in 2.4 above can be accepted and processed at any time, to ensure that the Buyers adhere to their policies regarding the type of payments that can be accepted and processed within card scheme rules and legislation.	M	M	M			M
2.16. The Supplier shall provide, by some mechanism, the Buyers and the Buyers Payment Gateways including the Supplier's and those as allowed under 2.3 above with details of new card IIN (BIN) ranges, and the IIN (BIN)s of Card Schemes in use, as and when they are provided by the Card Schemes, and shall ensure that there is no constraint imposed by the Supplier on the Buyers acceptance of the new IIN (BIN)s and IIN (BIN) ranges from the date they are available in the market.	M	M	M			M
2.17. The Supplier shall ensure a PCI-DSS secure connection (TLS 1.2 standard and as amended and upgraded from time to time, for example, TLS 1.3 as now defined in IETF RFC 8446, August 2018 or other approved secure industry standard) is used between a Buyer existing Payment Gateway (as allowed under 2.3 above) and the Supplier's Merchant Card Acquiring Services.	M	M	M			M
2.18. The Supplier shall ensure there is a segregation of each Buyer's data and that of any other merchants to avoid exposing each Buyer's data to unauthorised parties.	M	M	M			M
MERCHANT CARD ACQUIRING SET-UP						
2.19. The Supplier shall assign a unique Buyer identifier (CID) to each Buyer. The unique Buyer identifier used shall be agreed by the Supplier and each Buyer.	M	M	M			M

Requirement						
	Lot					
	1	2	3	4	5	6
2.20. The Supplier shall engage and work with Buyers and Supplier's Payment Gateway and Buyers other Payment Gateways as allowed under 2.3 above 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 Buyer.	M	M	M			M
2.21. The Supplier shall link Buyers' MIDs, TIDs and groups of MIDs and TIDs to specific Buyer bank accounts and facilitate separation by, but not necessarily limited to:	M	M	M			M
2.21.1. Lines of business	M	M	M			M
2.21.2. Different teams	M	M	M			M
2.21.3. Work streams	M	M	M			M
2.21.4. Currencies	M	M	M			M
2.21.5. Channels	M	M	M			M
2.21.6. Other.	O	O	O			O
2.22. The Supplier shall verify the accuracy of Buyers' MIDs and TIDs, and the required separation to ensure that the implementation is completed correctly.	M	M	M			M
2.23. The Supplier shall ensure that the Buyers can accept and settle transactions in GBP and where required into multiple MIDs and TIDs.	M	M	M			M
2.23.1. The Supplier shall ensure that the Buyers can accept, in addition to GBP, various currencies by MIDs and TIDs, including, but not limited to Acceptance and Settlement Currencies are listed in Annex B – Transaction, Settlement and Potential DCC Currencies.	O	O	O			O
2.24. The Supplier shall ensure Buyers can assign each Transaction a unique, custom identifier that shall be agreed by the Supplier and the Buyers and shall be included in all dataflows and reports.	M	M	M			M
2.25. Buyers shall be able to select a floor limit (in consultation with the Supplier), and the Buyers Payment Gateways including the Supplier's and those (as allowed under 2.3 above) 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 and an offline floor limit for use when the Merchant Card Acquiring equipment fails to communicate with the Supplier.	M	O	M			M
TAKING & PROCESSING PAYMENTS & SETTLEMENT						

Requirement						
	Lot					
	1	2	3	4	5	6
2.26. If required by the Buyers, and in accordance with Card Scheme rules, the Supplier shall provide the Buyers with a facility to collect and transfer payment processing charges if any from a Payer in a stream separate from the Gross revenue collected to enable the Buyers to reconcile the recovery of payment processing charges within internal accounting ledgers, that is, an option for Gross Settlement as well as Nett Settlement except where card scheme rules or legislation make this impossible.	M	M	M			M
2.27. When each Transaction is processed, the Merchant Card Acquiring Services shall facilitate authorisation of Transactions to provide Buyers with a response indicating the status of each Transaction submitted, including, all details on the decline codes used by issuers as allowed under Card Scheme rules, including, but not necessarily limited to;	M	M	M			M
2.27.1. Approve	M	M	M			M
2.27.2. Decline	M	M	M			M
2.27.3. Refer (for Issuer contact during transaction)	O	O	O			O
2.27.4. Decline and pick up card	O	O	O			O
2.27.5. Other.	O	O	O			O
2.28. The Supplier shall ensure that for each unique Transaction reference, payment is only taken once enabling Buyers to notify the Payer accordingly with a customisable message written by the Buyer.	M	M	M			M
SETTLEMENT						
2.29. The Supplier will assist as necessary all Buyers Payment Gateway Service providers (whether Supplier's or otherwise as allowed under 2.3 above) with configuring equipment to initiate end of day procedures or single message transaction submission when this becomes an industry standard.	M	M	M			M
2.30. The Supplier shall enable Buyers in conjunction with Buyers Payment Gateways (whether Supplier's or otherwise (as allowed under 2.3 above) to choose and put in place an agreed settlement process, including times, for the Buyers' end of day procedures and receipt of funds and this shall be flexible by MID and TID.	M	M	M			M
2.31. Buyers may require some payment cards owned by some card schemes to be settled directly to Buyers by those card schemes or as dictated by card scheme rules, for example Amex	M	M	M			M
2.32. Buyers may require Supplier to settle certain currencies to an institution that is providing Dynamic Currency Conversion services or other currency services to Buyers.	O	O	O			O

Requirement						
			Lot			
	1	2	3	4	5	6
2.33. The Supplier shall support day 0 (intraday) settlement, where day 0 is the date payment is taken before the agreed end of day and shall state any variation between card schemes and shall state any constraints imposed on Buyers in order to achieve intraday settlement, for example, transaction submission by a particular time of that day.	O	O	O			O
2.34. The Supplier shall support day 1 settlement, where day 1 is the date after payment is taken and shall state any constraints imposed on Buyers in order to achieve day 1 settlement, for example, transaction submission by a particular time on day 0.	M	M	M			M
2.35. The Supplier shall not retain any settlement funds as deposit unless explicitly agreed with the Buyers	M	M	M			M
2.36. The Supplier shall provide Buyers with standard terms of 30 days for payments of fees and charges, with the Supplier offering prompt payment discounts for earlier settlement	O	O	O			O
2.37. The Supplier shall provide a mechanism to ensure that there is no Netting Off of monies to or from a Buyer's bank account(s), to enable Buyers to see all receipts coming in and all Refunds going out as distinct Transactions and not a composite figure except where card scheme rules or legislation or operational requirements make this impossible.	M	M	M			O
2.38. The Supplier shall provide a mechanism to ensure that there is a net settlement option where there is netting off of monies to or from a Buyer's bank accounts except where card scheme rules or legislation or operational requirements make this impossible.	M	M	M			M
FOREIGN CURRENCY TRANSACTIONS						
2.39. Where required, the Supplier shall provide the Buyers with Dynamic Currency Conversion or equivalent.	O	O	O			O
2.40. Buyers may require Supplier to interface with another institution that provides Dynamic Currency Conversion services.	O	O	O			O
2.41. The Supplier shall ensure that the Buyers can accept and settle transactions in GBP and where required into multiple MIDs and TIDs.	M	M	M			M

Requirement	Lot					
	1	2	3	4	5	6
2.41.1. The Supplier shall ensure that the Buyers can accept, in addition to GBP, various currencies by MIDs and TIDs, including, but not limited to Acceptance and Settlement Currencies are listed in Annex B – Transaction, Settlement and Potential DCC Currencies	O	O	O			O
REFUNDS, REVERSALS and CHARGEBACKS						
2.42. Where a Chargeback or Refund (credit to cardholder) is applied, the Supplier shall ensure that the Buyer is not charged more than an amount that Supplier shall specify in the provided agreed rate card, and which may be banded by volume, plus the cost to process the original payment	M	M	M			M
2.43. The Supplier shall provide Buyers with a secure Chargeback and Request for Information electronic management system accessible by authorised Buyer users to provide information required to manage Chargeback and Request for Information occurrences and regulatory fraud reporting, including, but not necessarily limited to:	M	M	M			M
2.43.1. Cardholder Present: POS terminals	M	M	M			M
2.43.2. Cardholder Not Present, including any telephone payments	M	M	M			M
2.43.3. Online transactions	M	M	M			M
2.43.4. Fraudulent transactions	M	M	M			M
2.43.5. Other.	O	O	O			O
2.44. Supplier's Chargeback management system shall automatically reject (represent debits) Chargebacks where the Supplier's system holds relevant and sufficient rejection information, for example (only), 'out of time' and Supplier shall disclose to Buyer if required the reasons for automatic rejection	M	M	M			M
2.45. The Supplier shall provide a complete audit trail, including electronic tie-back to the original Supplier transaction records, enabling Buyers the ability to identify individual payments so all Chargebacks and Refunds can be returned to the original payment card.	M	M	M			M
2.46. When a Chargeback is authorised/not authorised the Supplier shall apply the debit/credit to the next Gross settlement and include this debit/credit in the daily report referencing the original transaction reference but this does not include any chargeback fee.	M	M	M			M

Requirement						
	Lot					
	1	2	3	4	5	6
2.47. The Supplier shall provide Buyers with any information that is required by the Buyers to respond to requests for information (RFIs), for Chargebacks and dispute resolution and the Supplier shall work with the Buyers as required to resolve any issues or queries satisfactorily in accordance with the various Card Scheme rules and the Buyers' Service Levels.	M	M	M			M
2.48. Buyers shall have a minimum of 14 working days, or such lesser time as required by Card Scheme rules, and a maximum as set by Card Scheme rules, from the time of receipt of an enquiry, to investigate and respond to enquiries and the Supplier shall work with the Buyers as required to ensure a satisfactory resolution to enquiries relating to, but not necessarily limited to:	M	M	M			M
	M	M	M			M
2.48.1. Referrals	M	M	M			M
2.48.2. Refunds	M	M	M			M
2.48.3. Errors	M	M	M			M
2.48.4. Fraud	M	M	M			M
2.48.5. Other.	O	O	O			O
CUSTOMER SERVICE AND SUPPORT						
2.49. The Supplier shall provide support, as required, to the Buyers and where applicable all Buyers Payment Gateways within an agreed timetable and during specific periods of each day, week and year as specified in Annex A – Minimum Service Level , but not necessarily limited to:	M	M	M			M
2.49.1. Set-up of MIDs	M	M	M			M
2.49.2. Set-up of TIDs	M	M	M			M
2.49.3. Adding to existing MIDs and TIDS, as required	M	M	M			M
2.49.4. Interfacing with varying front and back end technology	M	M	M			M
2.49.5. Alternative card charging mechanisms	M	M	M			M
2.49.6. Fraud minimisation	M	M	M			M
2.49.7. Risk management systems	M	M	M			M
2.49.8. Incident management	M	M	M			M
2.49.9. Reporting files and systems	M	M	M			M
2.49.10. Changes in card interchange rates and scheme fees	M	M	M			M
2.49.11. Chargebacks and other dispute procedures	M	M	M			M
2.49.12. Information on changes in legislation affecting the Merchant Card Acquiring Services	M	M	M			M
2.49.13. Technical support and incident management	M	M	M			M
2.49.14. Interaction and support with third party suppliers	M	M	M			M

Requirement						
				Lot		
	1	2	3	4	5	6
2.49.15. Help prevent identified individual Payers from making payments	M	M	M			M
2.49.16. Help to find details of payments made by individual Payers	M	M	M			M
2.49.17. A dedicated Buyer and technical helpdesk for in and out-of-hours telephone or email queries/issues	M	M	M			M
2.49.18. System availability	M	M	M			M
2.49.19. Declines optimisation	M	M	M			M
2.49.20. Interchange optimisation	M	M	M			M
2.49.21. Card scheme fee optimisation	M	M	M			M
2.49.22. Representing Authority and Buyer interests with schemes and issuers	M	M	M			M
2.49.23. Other.	O	O	O			O
PRICING						
2.50. Specifically Supplier shall provide and offer easy to reconcile simple blended pricing and Interchange ++ pricing, specifically including interchange and fees and charges either of which may be chosen by the Buyer and shall state which other pricing mechanisms are available.	M	M	M			M
2.51. Blended pricing is intended to be fixed for the duration of the contractual term and any variation shall be justified to Crown Commercial Services and mutually agreed between the Supplier and Crown Commercial Services.	M	M	M			M
2.52. For Interchange ++ pricing the Supplier fee element may not be altered for the duration of the contractual term.	M	M	M			M
2.53. For Interchange ++ pricing the Supplier shall pass Scheme fees and Interchange fees at cost i.e. with no Supplier mark up.	M	M	M			M
2.54. For Interchange ++ pricing any fees not in sterling (GBP) will be converted by a foreign exchange rate mechanism to be agreed at the start of the contractual agreement concluded by Crown Commercial Services with the Supplier.	M	M	M			M
2.55. All components of Interchange ++ charges and all other fees and charges will be subject to audit on demand by Crown Commercial Services provided that the Crown Commercial Services can demonstrate that there are reasonable grounds to believe that fees and charges are being applied incorrectly.	M	M	M			M
2.56. Supplier shall provide an annual financial audit by a qualified external audit institution to Crown Commercial Services to demonstrate that Interchange ++ charges and all other fees and charges are being applied correctly	M	M	M			M

3 PAYMENT GATEWAY and ALTERNATIVE PAYMENT METHOD (APM) SERVICES

This section sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for Payment Gateway Services.

Requirement						
	Lot					
	1	2	3	4	5	6
CORE SERVICES						
3.1. The Supplier is required to provide Payment Gateway Services, to facilitate the receipt, transfer and accounting of incoming domestic and foreign payment streams, including e-Comm online payments where current UK sanctions permit, from the Payer, from traditional, new and existing payment cards and from new and existing Alternative Payment Methods (APMs), to Buyers at locations in the UK. Present and Cardholder Not Present Transactions, in particular transaction Authorisation, Clearing and, where possible, Settlement.	M	M		M		M
3.2. The Supplier is required to provide Payment Gateway Services, to facilitate the receipt, transfer and accounting of incoming domestic and foreign payment streams, including e-Comm online payments where current UK sanctions permit, from the Payer, from traditional, new and existing payment cards and from new and existing Alternative Payment Methods (APMs), to Buyers at locations globally e.g. UK Military bases abroad, to facilitate Cardholder Present and Cardholder Not Present Transactions, in particular transaction Authorisation, Clearing and, where possible, Settlement.	O	O		O		O
3.3. The Supplier shall work with the Buyers and the Supplier's Merchant Card Acquiring Service and APM provider or providers to collect and process payment data in compliance with PCI-DSS standards for transmission to the Supplier's Merchant Card Acquiring Service and applicable APM provider and ensure that all payments are processed and any issues are resolved in accordance with the Authority's KPI's and the Buyers Service Levels.	M	M		O		M
3.4. Supplier shall state which Merchant Card Acquiring Service providers their Payment Gateway supports (interfaces to) and to which their Payment Gateway will interface to on a reasonable and non-discriminatory basis and at least one is required where this requirement is included in a mandatory Lot.	O	O		M		O
3.5. Supplier shall state which aggregating Alternative Payment Method APM providers they currently support (interface to) or provide on their own behalf	M	M		M		M
3.6. Supplier shall state which integrated third party solutions they currently support (interface to) e g intershop, shopify	M	M		M		M

Requirement	Lot					
	1	2	3	4	5	6
3.7. The Supplier shall ensure that the following payment cards can be accepted (but Buyers will not be obliged to use) according to **ALL CURRENT AND FUTURE MANDATED CARD SCHEME RULES** for the Merchant Card Acquiring Services for all card types (e.g. credit, debit, prepaid, commercial, corporate, consumer, domestic and cross border) for the following schemes:	M	M		M		M
3.7.1. Visa (including Electron, VPay etc.)	M	M		M		M
3.7.2. MasterCard (including Maestro etc.)	M	M		M		M
3.7.3. American Express	M	M		M		M
3.7.4. Diners Club/ Discover	O	O		O		O
3.7.5. JCB	O	O		O		O
3.7.6. China Union Pay, Union Pay International/UPOP.	O	O		O		O
3.8. The Supplier shall ensure that expedited branded checkout payment methods can be accepted (but Buyers will not be obliged to use) but not necessarily limited to:	M	M		M		M
3.8.1. ApplePay	M	M		M		M
3.8.2. G Pay	M	M		M		M
3.8.3. Masterpass	O	O		O		O
3.8.4. Visa Checkout	O	O		O		O
3.8.5. Samsung Pay.	O	O		O		O
3.8.6. Amazon Pay.	O	O		O		O
3.8.7. Other.	O	O		O		O
3.9. The Supplier shall specify which APMs they can, route to and process or route to, either collect model or otherwise, (but Buyers will not be obliged to use) according to **ALL CURRENT AND FUTURE APM SCHEME RULES.** This includes, but is not necessarily limited to:	M	M		M		M
3.9.1. Paypal	M	M		M		M
3.9.2. UK DD and other UK credit transfer mechanisms	O	O		O		O
3.9.3. Alipay	O	O		O		O
3.9.4. WeChat	O	O		O		O
3.9.5. Paysafecard	O	O		O		O
3.9.6. iDeal	O	O		O		O
3.9.7. Sofort	O	O		O		O
3.9.8. Klarna	O	O		O		O
3.9.9. Trustly	O	O		O		O
3.9.10. UK Open Banking (single, deferred, regular payments)	O	O		O		O
3.9.11. Other.	O	O		O		O

Requirement	Lot					
	1	2	3	4	5	6
3.10. The Supplier shall allow Buyers as required to connect or contract directly or indirectly to any or all APMs without using the Supplier services.	M	M		M		M
3.11. The Supplier shall ensure that the Buyers receive uninterrupted Payment Gateway Services including authorisations and non-authorisations subject to agreed service levels (Annex A – Minimum Service Level and Volumetrics (as set out in the Buyer Call Off) which include maximum transactions per second, authorisation times and guaranteed availability.	M	M		M		M
3.12. The Supplier shall operate from dual centres geographically separated and these locations shall be specified	M	M		M		M
3.13. The Supplier's dual centres shall operate in active-active mode and shall support load balancing and automatic failover routing	M	M		M		M
3.14. Supplier's Merchant Card Acquiring Services (if provided by this Payment Gateway Supplier) will be dual centre and each will require secured, active communications access from and to each of Supplier's Payment Gateway dual centres.	M	M		O		M
3.15. Buyers additional Merchant Card Acquiring Services (as allowed under 3.4 above) will be dual centre and each will require secured, active communications access from and to each of Supplier's Payment Gateway dual centres.	O	O		M		O
3.16. The Supplier shall work with the Buyers and Buyers existing Merchant Card Acquiring Services and Payment Gateway Services to agree their implementation plan or plans if appropriate to transition to the Payment Gateway Services as required by the Buyers including, if required, providing support for migrating any existing recurring payments received by the Buyers' existing Payment Gateway Services and existing Merchant Card Acquiring Services but transition is not mandated.	M	M		M		M
3.17. The Supplier shall have sufficient capacity to ensure that the Buyers' transaction volumes are catered for without any adverse impact to the Payment Gateway Services provided to the Buyers and their Payers and transaction and other volumetrics (e.g. number of concurrent web-based users) are given in Annex A – Minimum Service Level Performance Criteria.	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.18. The Supplier shall be capable of securely storing, for 7 years, and Supplier shall state whether such storage is available in real-time or near real-time or on a batch basis, and in accordance with PCI-DSS, all payment and transaction data processed for and on behalf of the Buyers and the Supplier shall provide a mechanism for deletion of specified data according to GDPR legislation as updated from time to time.	M	M		M		M
3.19. The Supplier shall inform the Buyers in accordance with their Service Levels, of any issues or incidents affecting their Payment Gateway Services and shall maintain a public web status page and the issue response standard is given in Annex A – Minimum Service Level Performance Criteria for level 1 issues (Buyer unable to transact) and Supplier shall state their expected resolution times for level 1 issues and shall state their other issue levels with expected response and resolution times.	M	M		M		M
3.20. The Supplier shall inform the Buyers of new payment innovations and methods that become available and make such innovations and methods available to the Buyers in order that they can be implemented by the Buyers if required, including, but not necessarily limited to:	M	M		M		M
3.20.1. Migration from Dual message to Single message transactions	M	M		M		M
3.20.2. Emerging significant APMs	M	M		M		M
3.20.3. Biometrics	O	O		O		O
3.20.4. Digital currencies example Bitcoin	O	O		O		O
3.20.5. Other.	O	O		O		O
3.21. The Supplier shall ensure the Buyers can decide which payment cards and branded payment methods and APMs (in 3.7 above, 3.8 above and 3.9 above) can be accepted and processed at any time, to ensure that the Buyers adhere to their policies regarding the type of payments that can be accepted and processed.	M	M		M		M
3.22. The Supplier shall support a request to provide the Buyers with details of new card IIN (BIN) ranges, and the IIN (BIN)s of Card Schemes in use, as and when they are provided by the Card Schemes and Supplier's Merchant Card Acquiring Service providers, and shall ensure that there is no constraint imposed by the Supplier on the Buyers acceptance of the new IIN (BIN)s and IIN (BIN) ranges from the date they are available in the market and Supplier shall state the mechanisms for provision including by file transfer and by API .	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.23. The Supplier shall ensure a PCI-DSS secure connection (TLS 1.2 standard and as amended and upgraded from time to time, for example, TLS 1.3 as now defined in IETF RFC 8446, August 2018 or other approved secure industry standard) is used between a Buyer, Buyer point of presence, including directly from Payer where applicable and the Supplier's Payment Gateway Service.	M	M		M		M
3.24. The Supplier shall ensure a PCI-DSS secure connection (TLS 1.2 standard and as amended and upgraded from time to time, for example, TLS 1.3 as now defined in IETF RFC 8446, August 2018 or other approved secure industry standard) is used between the Supplier's Payment Gateway Service and any additional Merchant Card Acquiring service as allowed under 3.4 above.	M	M		M		M
3.25. The Supplier shall ensure there is a separation of each Buyer's data and that of any other merchants to avoid exposing each Buyer's data to unauthorised parties.	M	M		M		M
PAYMENT GATEWAY SERVICES						
3.26. The Supplier shall provide Payment Gateway Services for Buyers at designated locations in the UK and globally, e.g. UK Military bases abroad, including third party locations.	M	M		M		M
3.27. The Payment Gateway Services shall have the functionality to connect to the Supplier's Merchant Card Acquiring Service and only any additional Merchant Card Acquiring service as allowed under 3.4 above so that the Buyers are not required to invest in a bespoke network or new infrastructure to facilitate the Merchant Card Acquiring Service. Supplier's Payment Gateway Services connectivity to Supplier's Merchant Card Acquiring Service and any additional Merchant Card Acquiring service as allowed under 3.4 above shall be secure and high capacity and shall cover, but shall not necessarily be limited to:	M	M		M		M
3.27.1. Internet connection	M	M		M		M
3.27.2. Any connectivity of sufficient security and capacity	M	M		M		M
3.27.3. Broadband	O	O		O		O
3.27.4. MPLS	O	O		O		O
3.27.5. Other.	O	O		O		O
3.28. The Supplier shall support a mechanism to enable Buyer to take Cardholder Not Present transactions in a call centre environment including IVR (which may be run by a 3rd party), usually referred to as Mail Order/Telephone Order and Supplier shall state how they support this mechanism being PCI-DSS compliant.	M	M		M		M
3.28.1. As a minimum a simple screen-based mechanism shall be available.	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.29. The Supplier shall provide Buyers with Payment Gateway Services and connect to the Supplier's Merchant Card Acquiring Services and any additional Merchant Card Acquiring service as allowed under 3.4 above to facilitate Cardholder Present transactions at point of presence to enable the Buyers' Payers to make payments.	M	O		M		M
3.30. Buyers points of presence shall include a wide range of Merchant Card Acquiring Equipment including, but not necessarily limited to,	M	O		M		M
3.30.1. EMV Compliant PIN Entry Devices (including contactless), terminal, smart MPOS providers e.g. Verifone, Ingenico, PAX, Spire, Worldline	M	O		M		M
3.30.2. EPOS/ECR solution providers e.g. Oracle/Micros	O	O		O		O
3.30.3. Other.	O	O		O		O
3.31. The Supplier shall provide details of all other encrypted (TLS 1.2 and subsequent as amended from time to time, for example, TLS 1.3 as now defined in IETF RFC 8446, August 2018 or other approved secure industry standard). integration mechanisms for use by the Buyer.	M	M		M		M
3.31.1. frame	M	M		M		M
3.31.2. Hosted payment page	M	M		M		M
3.31.3. Mobile SDKs	O	O		O		O
3.31.4. Silent order POST	O	O		O		O
3.31.5. Other.	O	O		O		O
3.32. The Supplier shall provide details of secure, encrypted (see 3.31 above) API integration connections from other PCI compliant Level 1 Service providers including, but not necessarily limited to,	M	M		M		M
3.32.1. GOV.UK Pay	M	M		M		M
3.32.2. Other.	O	O		O		O
3.33. Other PCI compliant Level 1 Service providers may be dual centre and each (where dual) will require secured, active communications access from and to each of the Supplier's Payment Gateway dual centres.	M	M		M		M
3.34. The Supplier shall ensure that the Payment Gateway Services can process Refunds and all other card scheme and APM provider mandated transaction types.	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.35. The Supplier shall ensure a secure connection (TLS 1.2 standard and as amended and upgraded from time to time, for example, TLS 1.3 as now defined in IETF RFC 8446, August 2018 or other approved secure industry standard) is used between the Buyer's website, the Buyers' points of presence, and the Supplier's Payment Gateway Services at all times. This connectivity shall be of sufficient capacity and shall cover, but shall not necessarily be limited to:	M	M		M		M
3.35.1. Internet connection	M	M		M		M
3.35.2. Any emerging connectivity of sufficient security and capacity	M	M		M		M
3.35.3. Broadband	O	O		O		O
3.35.4. MPLS	O	O		O		O
3.35.5. Other.	O	O		O		O
3.36. The Supplier shall ensure that Payment Gateway Services and systems provided to Buyers to take payments are in line with current industry standards in order that the Payment Gateway Services will reliably process each transaction within defined service levels (see Annex A – Minimum Service Level) excluding time outboard of the Payment Gateway Service to Supplier's Merchant Card Acquiring Service providers, card scheme networks and APM providers.	M	M		M		M
3.37. The Supplier shall ensure that all web-based interfaces use by Buyers or Payers meet, as a minimum, Level AA of the Web Content Accessibility Guidelines (WCAG) 2.0 and UK Equality Act (2010) legislation as updated from time to time.	M	M		M		M
3.38. The Supplier shall maintain, as a minimum, the equivalent level of browser support as GOV.UK.	M	M		M		M
3.39. The Supplier shall ensure that the Payment Gateway pages are rendered correctly for compatibility with devices with variable screen sizes, including, but not necessarily limited to:	M	M		M		M
3.39.1. Desktops	M	M		M		M
3.39.2. Laptops	M	M		M		M
3.39.3. Smart phones	M	M		M		M
3.39.4. Tablet devices	M	M		M		M
3.39.5. Other software only devices as standards allow now and, in the future,	M	M		M		M
3.39.6. Other.	O	O		O		O
3.40. The Supplier shall ensure that the Payment Gateway pages for Payers can be customised, by the Supplier and/or the Buyer, including, but not necessarily limited to, the customisation of and the Supplier shall state which mechanisms are available:	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.40.1. Card type acceptance including ordering of card types	M	M		M		M
3.40.2. APMs	M	M		M		M
3.40.3. Copy	O	O		O		O
3.40.4. Branding	O	O		O		O
3.40.5. Logos	O	O		O		O
3.40.6. Colour schemes	O	O		O		O
3.40.7. Fonts	O	O		O		O
3.40.8. Phrases	O	O		O		O
3.40.9. Wording	O	O		O		O
3.40.10. Contact details	O	O		O		O
3.40.11. Currencies	O	O		O		O
3.40.12. Other.	O	O		O		O
3.41. Any changes requested by Buyers to the Payment Gateway pages shall be supported, and the methods stated	M	M		M		M
3.41.1. Card type acceptance	M	M		M		M
3.41.2. APMs	M	M		M		M
3.41.3. Copy	O	O		O		O
3.41.4. Branding	O	O		O		O
3.41.5. Logos	O	O		O		O
3.41.6. Colour schemes	O	O		O		O
3.41.7. Fonts	O	O		O		O
3.41.8. Phrases	O	O		O		O
3.41.9. Wording	O	O		O		O
3.41.10. Contact details	O	O		O		O
3.41.11. Currencies	O	O		O		O
3.41.12. Other.	O	O		O		O
3.42. If required by Buyers, the Supplier shall provide the Buyers with auto populated or manual entry payment page(s) in order to capture the data required to process payments and provide the Buyers with the relevant reporting information, but not necessarily limited to, the following fields:	M	M		M		M
3.42.1. PAN (15 to 19 digits)	M	M		M		M
3.42.2. CSC (3 & 4 digits)	M	M		M		M
3.42.3. Amount	M	M		M		M
3.42.4. Expiry end date	M	M		M		M

Requirement	Lot					
	1	2	3	4	5	6
3.42.5. Individual Payer name	M	M		M		M
3.42.6. Buyer identifier (Company ID (CID))	M	M		M		M
3.42.7. Buyer Transaction description reference	M	M		M		M
3.42.8. Start date (where required)	M	M		M		M
3.42.9. Secure link to APM providers as required by those providers or any other regulatory standards	M	M		M		M
3.42.10. Buyer Payer identifier	M	M		M		M
3.42.11. Items/services purchased	O	O		O		O
3.42.12. Email address	O	O		O		O
3.42.13. Other	O	O		O		O
3.42.14. Individual Payer billing address including post code.	O	O		O		O
3.43. The Payment Gateway Services provided to the Buyers 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 necessarily be limited to:	M	M		M		M
3.43.1. English	M	M		M		M
3.43.2. Welsh	M	M		M		M
3.43.3. Other.	O	O		O		O
3.44. The Supplier shall provide Buyers 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.	M	M		M		M
3.44.1. The API shall be RESTful	O	O		O		O
3.45. Supplier shall provide a mechanism so that cardholder data and sensitive authentication data does not necessarily need to pass through Buyers main computers	M	M		M		M
3.46. Supplier shall provide a mechanism where Cardholder data shall be returned to the Buyer as a one-to-one mapped token which can be stored by the Buyers main computers and a masked PAN showing only the first 6 and last 4 digits, or optionally only the last 4	M	M		M		M
3.47. Supplier is responsible for converting token on reuse to a PAN to enable subsequent payments without Payer needing to enter PAN details and so facilitating one-click payment	M	M		M		M
3.48. Supplier cannot retain PCI-DSS defined sensitive authentication data except for a strictly limited period, example 15 minutes as allowed by PCI standards.	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.49. Supplier shall provide a mechanism to tokenise cardholder data outwith a payment	M	M		M		M
3.50. Supplier shall provide a mechanism to bulk tokenise Buyers existing cardholder data, with PCI compliance, to assist in any necessary transition from an existing Supplier to the new Supplier	M	M		M		M
3.51. Supplier shall, on contract termination (expiry), provide a bulk file of detokenised cardholder data, free of charge and with an agreed service level as specified in Annex A – Minimum Service Level Performance Criteria and in a PCI compliant manner	M	M		M		O
3.52. Supplier shall provide for secure communication from Buyer point of presence equipment and will generate a token and masked PAN as for payment pages. Identical PANs will generate the same token across payment pages and point of presence (all channels) to allow true omni channel operation and post purchase MI	M	O		M		M
3.53. Supplier shall provide a mechanism that exposes card scheme Payment Account Reference (PAR) values where card have been stored in ApplePay or G Pay devices, as these stored PANs do not equal original cardholder data	O	O		O		O
3.54. Supplier shall state whether they use a 3rd party external tokeniser or a 3rd party in-house tokeniser or a Supplier developed own tokeniser	M	M		M		M
3.55. Supplier shall state whether they would consider providing token services to other gateways	O	O		O		O
3.56. Supplier's tokenisation services shall be optional for Buyers.	M	M		M		M
3.57. The Supplier shall state what mechanism and 3rd party systems they support to enable PCI-DSS compliance in a Buyer's call centre environment, for example, DTMF masking, IVR.	M	M		M		M
3.58. The Supplier shall, where requested by a Buyer in the Call Off, allow for encrypted API connection, with full transaction data including sensitive payment card or APM details from another PCI compliant Level 1 Service provider including, but not limited to, *GOV.UK Pay*.	M	M		M		M
3.59. The Supplier shall provide Buyers with one or more seamless mechanisms for transition from the Buyer's website to the Payment Gateway Services so it appears to the Payer that they are still on the Buyer's website and these mechanisms shall be specified e.g. hosted payment page. The transition shall include ensuring that the Payer is aware that they are entering a secure environment.	M	M		M		M

Requirement	Lot					
	1	2	3	4	5	6
3.60. The Supplier shall ensure that there is a segregation of the Buyer's data and that of any other merchants to avoid exposing the Buyer's data to unauthorised third parties.	M	M		M		M
3.61. The Supplier shall provide Buyers with the facility to accept and securely process recurring and repeat payments through the Payment Gateway Services as required.	M	M		M		M
3.62. The Supplier shall provide Buyers with details and information of new APMs as and when they become available within their offering and shall ensure that if required by the Buyers, that their Payment Gateway Services can accept them	M	M		M		M
3.63. The Supplier shall state what services they supply to hold Payer's details including payment methods previously used and stored to enable new payment to be made without re-entering previous details – a process known as one-click but this does not preclude Buyer from managing this process externally to the Supplier.	M	M		M		M
3.64. The Payment Gateway Services shall provide the Buyer with 3D Secure 1.0 and EMVCO 3-D Secure 2.2 as amended or replaced from time to time or equivalent for all card payments made by a Payer to the Buyer using the Payment Gateway Services. Buyer shall not be required to use this service and shall be able to use or not use on any individual payment transaction within the constraints of PSD2 regulations as amended or replaced from time to time.	M	M		M		M
3.65. The Supplier shall apply all SCA exemptions, where allowed, on transactions and shall specify to the Authority how they take advantage of the SCA exemptions allowed under PSD2	M	M		M		M
3.66. The Payment Gateway Services will provide a mechanism to alert the Buyers by secure API or alternative secure mechanism if the status of a transaction changes after authorisation or settlement and the Buyers will not be obliged to use any or all of these mechanisms.	O	O		O		O
MERCHANT CARD ACQUIRING AND APM SET-UP						
3.67. The Supplier shall assign a unique Identifier to each Buyer. The unique Identifier used shall be agreed by the Supplier and each Buyer and will map to the Merchant Card Acquiring Service CID where appropriate.	M	M		M		M

Requirement						
	Lot					
	1	2	3	4	5	6
3.68. The Supplier shall engage and work with Buyers and Buyers Merchant Card Acquiring Service providers and APM providers as required in order to set-up and assign merchant IDs (MIDs), Terminal IDs (TIDs), and groups of MIDs and TIDs, and other identifiers for APM providers and shall ensure that the set-up reflects the structure required by each Buyer.	M	M		M		M
3.69. The Supplier shall link Buyers' APM identifiers to specific Buyer bank accounts where Supplier is operating a Collect model, where more than one APM settlement is aggregated by the Supplier for Buyers, and facilitate separation by, but not necessarily limited to:	M	M		M		M
3.69.1. Lines of business	M	M		M		M
3.69.2. Different teams	M	M		M		M
3.69.3. Work streams	M	M		M		M
3.69.4. Currencies	M	M		M		M
3.69.5. Other.	O	O		O		O
3.70. The Supplier shall verify the accuracy of Buyers' MIDs and TIDs, and the required separation to ensure that the implementation is completed correctly.	M	M		M		M
3.71. The Supplier shall not delete/purge any inactive MIDs or TIDs without express permission of the Buyer.	M	M		M		M
3.72. The Supplier shall ensure that the Buyers can accept and settle transactions in GBP and where required into multiple MIDs and TIDs.	M	M		M		M
3.72.1. The Supplier shall ensure that the Buyers can accept, in addition to GBP, various currencies by MIDs and TIDs, including, but not limited to Acceptance and Settlement Currencies are listed in Annex B – Transaction, Settlement and Potential DCC Currencies	O	O		O		O
3.73. The Supplier shall ensure Buyers can assign each Transaction a unique, custom identifier that shall be agreed by the Supplier and the Buyers and shall be included in all dataflows and reports.	M	M		M		M
3.74. Buyers shall be able to select a floor limit, in consultation with the Supplier and the Buyers Merchant Card Acquiring providers including the Supplier's and those as allowed under 3.4 above, 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 and an offline floor limit for use when the Merchant Card Acquiring equipment fails to communicate with the Supplier.	M	O		M		M

Requirement						
			Lot			
	1	2	3	4	5	6
3.75. The Supplier shall agree a process and other mechanisms with each Buyer that shall allow only designated Buyer personnel or their authorised representatives acting as agents to issue Refunds by manual intervention.	M	M		M		M
3.76. Where Buyers own or rent Merchant Card Acquiring equipment that is used to accept payments under separate contracts, on a Buyer's authorisation, the Supplier shall work with the Buyer's third party suppliers, as if they are the Buyer, to connect the Merchant Card Acquiring equipment to the Payment Gateway Services at a reasonable and non-discriminatory charge to be agreed by the parties, to ensure all payments are processed and to any issues are resolved in accordance with the Authority's KPI's and the Buyer's Service Levels (Annex A – Minimum Service Level Performance Criteria).	M	O		M		M
TAKING & PROCESSING PAYMENTS & SETTLEMENT						
3.77. The Supplier will assist as required Buyers additional Merchant Card Acquiring (as allowed under 3.4 above) and Supplier's Merchant Card Acquiring Service and additional Merchant Card Acquiring Equipment Service providers under 4.3 below and Supplier's Merchant Equipment Service provider with configuring equipment to initiate end of day procedures or single message transaction submission when this becomes an industry standard	M	O		M		M
3.78. When each Transaction is processed, the Payment Gateway Services shall facilitate authorisation of Transactions to provide Buyers with a response, including all codes allowed by card scheme and APM rules, indicating the status of each Transaction submitted, including, but not necessarily limited to	M	M		M		M
3.78.1. Approve	M	M		M		M
3.78.2. Decline	M	M		M		M
3.78.3. Other APM responses as defined by the APM provider	M	M		M		M
3.78.4. Refer	O	O		O		O
3.78.5. Decline and pick up	O	O		O		O
3.78.6. Other.	O	O		O		O
3.79. The Supplier shall ensure that for each unique Transaction reference, payment is only taken once enabling Buyers to notify the Payer accordingly with a customisable message written by the Buyer in agreement with the Supplier.	M	M		M		M

Requirement							
		Lot					
	1	2	3	4	5	6	
3.80. Where required, the Supplier shall allow Buyers to register a callback Uniform Resource Locator (URL) to receive real time updates when the status of a Transaction changes.	O	O		O		O	
3.81. The Supplier shall ensure that any callback URL comes from a specified range of Internet Protocol (IP) addresses, which shall be communicated to the Buyers, to enable the callback URL to be permitted through the Buyers' firewalls and validated within applications as an extra security measure.	O	O		O		O	
3.82. The Supplier shall allow Buyers to register different Uniform Resource Locators (URL) relating to receiving notification of either authorisation approval or decline.	M	M		M		M	
3.83. The Supplier shall provide Buyers with the option to automatically confirm payment with the Payer via email and where required manage all communication with the Payer.	O	O		O		O	
3.84. Where required, the Supplier shall provide Buyers with the functionality to customise receipt emails. Buyers shall be able to customise the following as a minimum, but not necessarily limited to:	O	O		O		O	
3.84.1. Branding	O	O		O		O	
3.84.2. Text	O	O		O		O	
3.84.3. Contact details	O	O		O		O	
3.84.4. Website details	O	O		O		O	
3.84.5. Web links to enquiry forms.	O	O		O		O	
3.84.6. Web links to enquiry forms.	O	O		O		O	
APM SETTLEMENT							
3.85. The Supplier shall allow the Buyer to sign contracts with APMs directly or to allow Supplier's Payment Gateway to take settlement of the APM funds on its behalf (known as the Collect Model) and manage associated settlement risk, refunds etc. as if they were Card Payments	M	M		M		M	
3.86. The Supplier shall enable Buyers in conjunction with Buyers APM providers to choose and put in place an agreed settlement process, including times, for the Buyers' end of day procedures and receipt of funds.	M	M		M		M	
3.87. The Supplier shall agree with the Buyers in conjunction with Buyers APM providers the settlement cut off time. A Buyer shall have the flexibility to set this by MID or TID to facilitate alignment of its system cut offs with the Payment Gateway Services cut offs.	M	M		M		M	

Requirement	Lot					
	1	2	3	4	5	6
3.88. The Supplier shall provide a mechanism to ensure each Buyer receives value for all APM payments, except where APM providers settle directly with Buyers in its specified bank account(s) and in accordance with its chosen agreed day and time which may be day 0 (intraday) or on day 1 or on such day as shall be agreed between the Supplier and the Buyer which will be no later than that provided by the APM supplier plus 1 day, where day 0 is the date payment is taken before the agreed end of day. This ensure that revenue is paid over in accordance with each Buyer's agreed settlement date and time and mechanism. Supplier shall not retain any settlement funds as deposit.	M	M		M		M
3.89. The Supplier shall provide Buyers with standard terms of 30 days for payments of fees and charges, with the Supplier offering prompt payment discounts for earlier settlement	O	O		O		O
3.90. The Supplier shall provide a mechanism to ensure that there is no Netting Off of monies to or from a Buyer's bank account(s), to enable Buyers to see all receipts coming in and all Refunds going out as distinct Transactions and this will include chargebacks and not a composite figure except where card scheme rules or legislation or operational requirements make this impossible.	M	M		M		O
3.91. The Supplier shall provide a mechanism to ensure that there is a net settlement option where there is netting off of monies to or from a Buyer's bank accounts except where card scheme or APM rules or legislation or operational requirements make this impossible	M	M		M		M
FOREIGN CURRENCY TRANSACTIONS						
3.92. The Supplier shall ensure that the Buyers can accept and settle transactions in GBP and where required into multiple MIDs and TIDs.	M	M		M		M
3.92.1. The Supplier shall ensure that the Buyers can accept, in addition to GBP, various currencies by MIDs and TIDs, including, but not limited to Acceptance and Settlement Currencies are listed in Annex B – Transaction, Settlement and Potential DCC Currencies	O	O		O		O
3.93. Where required, the Supplier shall provide the Buyers with Dynamic Currency Conversion or equivalent.	O	O		O		O
3.94. Buyers may require Supplier to interface with another institution that provides Dynamic Currency Conversion services.	O	O		O		O

Requirement		Lot					
		1	2	3	4	5	6
3.95. The Supplier shall ensure that the Buyers can accept and settle transactions in GBP and where required into multiple MIDs and TIDs.		M	M		M		M
3.95.1. The Supplier shall ensure that the Buyers can accept, in addition to GBP, various currencies by MIDs and TIDs, including, but not limited to Acceptance and Settlement Currencies are listed in Annex B – Transaction, Settlement and Potential DCC Currencies		O	O		O		O
REFUNDS (full and partial), REVERSALS and CHARGEBACKS							
3.96. Where required, the Supplier shall provide Buyers with the capability to process bulk Refunds using an electronic file upload.		M	M		M		M
3.97. The Supplier shall provide Buyers with a well-documented real time secure API to initiate Refunds for any given Transaction to provide a smooth integration with a Buyer's case management system.		M	M		M		M
3.97.1. APIs shall be RESTful		O	O		O		O
3.98. The Supplier shall provide Buyers with a web-based portal to initiate Refunds for any given Transaction.		M	M		M		M
3.99. The Supplier shall provide Buyers with a Refund report including any information required by Buyers to execute a full or partial Reversal or Refund (credit to cardholder) of a Transaction easily, promptly and to the original payment method.		M	M		M		M
3.100. The Supplier shall provide a complete audit trail enabling Buyers the ability to identify individual payments so all Refunds can be returned to the original payment mechanism.		M	M		M		M
CUSTOMER SERVICE AND SUPPORT							
3.101. The Supplier shall provide support to the Buyers and where applicable Buyers other providers within an agreed timetable as specified in Annex A – Minimum Service Level Performance Criteria, and including, but not necessarily limited to:		M	M		M		M
3.101.1. Set-up of MIDs		M	M		M		M
3.101.2. Set-up of TIDs		M	M		M		M
3.101.3. Adding to existing MIDs and TIDS, as required		M	M		M		M
3.101.4. Supply and interfacing to of hardwired PDQ Terminals (including Contactless)		M	O		M		M
3.101.5. Supply and interfacing to of wireless PDQ Terminals (including Contactless)		M	O		M		M

Requirement		Lot					
		1	2	3	4	5	6
3.101.6.	Supply and interfacing to of Bluetooth PDQ Terminals (including Contactless)	M	O		M		M
3.101.7.	Electronic PDQ card payment terminals (including Contactless)	M	O		M		M
3.101.8.	MPOS equipment	M	O		M		M
3.101.9.	Data transmission to the supplier	M	O		M		M
3.101.10.	Interfacing with car parking payment machines	M	O		M		M
3.101.11.	Interfacing with varying front and back end technology	M	O		M		M
3.101.12.	Interfacing with contactless alternatives	M	O		M		M
3.101.13.	Alternative card charging mechanisms	M	M		M		M
3.101.14.	Fraud minimisation	M	M		M		M
3.101.15.	Risk management systems	M	M		M		M
3.101.16.	Incident management	M	M		M		M
3.101.17.	Reporting files and systems	M	M		M		M
3.101.18.	Changes in card interchange rates and scheme fees	M	M		M		M
3.101.19.	Chargebacks	M	M		M		M
3.101.20.	Information on changes in legislation affecting the Payment Gateway Services	M	M		M		M
3.101.21.	Technical support and incident management	M	M		M		M
3.101.22.	Interaction and support with third party suppliers	M	M		M		M
3.101.23.	Connectivity to Merchant Card Acquiring Services	M	M		M		M
3.101.24.	Help prevent identified individual Payers from making payments	M	M		M		M
3.101.25.	Help to find details of payments made by individual Payers	M	M		M		M
3.101.26.	A dedicated technical helpdesk for in and out-of-hours telephone or email queries/issues	M	M		M		M
3.101.27.	System availability	M	M		M		M
3.101.28.	Declines optimisation	M	M		M		M
3.101.29.	Marketplace regulatory support to manage flow of funds through relevant FCA licenses and contracts with sub-entities	M	M		M		M
3.101.30.	Items/services purchased.	O	O		O		O
3.101.31.	Helping a Payer make and complete a payment	O	O		O		O
3.101.32.	Other.	O	O		O		O
OTHER							
3.102.	The Supplier shall state whether they support any mechanisms to share their data. including tokens and fraud data with other Payment Gateways	O	O		O		O
OPTIONAL CAPABILITY							

Requirement		Lot					
		1	2	3	4	5	6
3.103. Buyers may have a requirement to provide over the counter banking services including but not necessarily limited to		O	O		O		O
3.103.1. Withdrawals		O	O		O		O
3.103.2. Deposits		O	O		O		O
3.103.3. Mini-statements		O	O		O		O
3.103.4. PIN services		O	O		O		O
3.103.5. Other.		O	O		O		O
3.104. Supplier shall state whether they have the capability to support such services.		O	O		O		O
3.105. Supplier shall state the mechanisms for supporting such services.		O	O		O		O
3.106. Supplier shall state whether they support services additional to those in 3.103 above.		O	O		O		O
3.107. Supplier shall state what Value Added Services they can provide to the services in 3.103 above.		O	O		O		O
3.108. The Supplier shall state which PISPs they use and which PISPs they support, even if not in live operation, in order to offer an alternative to direct connection to a PISP by the Buyers.		M	M		M		M

4 MERCHANT CARD ACQUIRING EQUIPMENT

This section sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for Merchant Card Acquiring Equipment.

Requirement						
	Lot					
	1	2	3	4	5	6
CORE SERVICES						
4.1. The Supplier is required to provide Merchant Card Acquiring Equipment, 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, to Buyers (and via Supplier's Payment Gateway Service and the relevant Merchant Card Acquiring service) to facilitate Cardholder Present and Cardholder Not Present Transactions at locations in the UK and globally e.g. UK Military bases abroad.	M			M		M
4.2. The Supplier shall work with the Buyers and the Supplier's Payment Gateway Service to collect and process payment data for transmission to the relevant Merchant Card Acquiring Services and ensure that all payments are processed and any issues are resolved in accordance with the Authority's KPI's and the Buyers Service Levels (Annex A – Minimum Service Level Performance Criteria).	M			M		M
4.3. Supplier shall state which Payment Gateways they currently support (interface to) in addition to the Supplier's Payment Gateway and which terminal protocols they support and whether they will allow interface to those Payment Gateways on a reasonable and non-discriminatory basis.	M			M		M
4.4. The Supplier shall ensure that the following payment cards can be accepted (but will not be obliged to use) according to **ALL CURRENT AND FUTURE MANDATED CARD SCHEME RULES** for the Merchant Card Acquiring Services for all card types (e.g. credit, debit, prepaid, commercial, consumer, domestic and cross border) for the following schemes:	M			M		M
4.4.1.Visa (including Electron, VPay etc.)	M			M		M
4.4.2.MasterCard (including Maestro etc.)	M			M		M
4.4.3.American Express	M			M		M
4.4.4.Diners Club/ Discover	M			M		M
4.4.5.JCB	O			O		O
4.4.6.China Union Pay, Union Pay International/UPOP.	O			O		O

Requirement	Lot					
	1	2	3	4	5	6
4.5. The Supplier shall work with the Buyers as required by the Buyer and Supplier's Payment Gateway to agree their implementation plan or plans if appropriate to transition any existing Merchant Card Acquiring Equipment to connect to Supplier's Payment Gateways or other Payment Gateway as allowed under 4.3 above.	M			M		M
4.6. The Supplier shall provide, maintain and update all of the hardware and software required to facilitate the acceptance of payments through the Merchant Card Acquiring Equipment required by the Buyers.	M			M		M
4.7. The Supplier shall provide replacements for faulty Merchant Card Acquiring Equipment within service levels specified in Annex A – Minimum Service Level Performance Criteria	M			M		M
4.8. Supplier shall state whether they use 3rd party maintainers and if so which.	M			M		M
4.9. The Supplier shall be capable of securely storing, for 7 years, and Supplier shall state whether such storage is available in real time or near real-time or on a batch basis, and in accordance with PCI-DSS, all Equipment data such as logs of maintenance and encryption key data processed for and on behalf of the Buyers and the Supplier shall provide a mechanism for deletion of specified data according to GDPR legislation as updated from time to time.	M			M		M
4.10. The Supplier shall inform the Buyers in accordance with their Service Levels, of any issues or incidents affecting their Merchant Card Acquiring Equipment and the issue response standard is given in Annex A – Minimum Service Level Performance Criteria for level 1 issues (Buyer unable to transact) and Supplier shall state their expected resolution times for level 1 issues and shall state their other issue levels with expected response and resolution times.	M			M		M
4.11. The Supplier shall inform the Buyers of new payment innovations and methods that become available and make such innovations and methods available to the Buyers in order that they can be implemented by the Buyers if required, including, but not necessarily limited to:	M			M		M
4.11.1. New terminal types and capabilities	M			M		M
4.11.2. Tokenisation	O			O		O
4.11.3. Software only acceptance solutions	O			O		O
4.11.4. Referral	O			O		O
4.11.5. Digital currencies	O			O		O
4.11.6. Other	O			O		O

Requirement						
			Lot			
	1	2	3	4	5	6
4.12. The Supplier shall ensure the Buyers can decide which payment cards in 4.4 above can be accepted and processed at any time, to ensure that the Buyers adhere to their policies regarding the type of payments that can be accepted and processed.	M			M		M
4.13. The Supplier shall ensure there is a separation of each Buyer's equipment data and that of any other merchants to avoid exposing each Buyer's data to unauthorised parties.	M			M		M
MERCHANT CARD ACQUIRING EQUIPMENT						
4.14. Where required, the Supplier shall provide the Buyers with POS and MPOS equipment, or equivalent, and connect to the Supplier's Payment Gateway Services providers or Payment Gateways as allowed under 4.3 above to facilitate Cardholder Present and Cardholder Not Present Transactions, including Refunds and other standard card scheme transactions types, using Chip and PIN and Contactless technology at designated locations in the UK and globally e.g. UK Military bases abroad, including third party locations and mobile teams The choice of equipment shall include, but shall not necessarily be limited to :	M			M		M
4.14.1. Fixed Terminals	M			M		M
4.14.2. Mobile Terminals (GSM connectivity)	M			M		M
4.14.3. PDQ Terminals	O			O		O
4.14.4. Bluetooth Terminals	O			O		O
4.14.5. Customer Activated Terminals	O			O		O
4.14.6. Wireless Terminals	O			O		O
4.14.7. Remote Wireless Terminals	O			O		O
4.14.8. Unattended or semi-attended Terminals	O			O		O
4.14.9. Portable Terminals (WiFi connectivity)	O			O		O
4.14.10. MPOS equipment.	O			O		O
4.14.11. Smarts (with cashdrawer, scanner, printer etc.)	O			O		O
4.14.12. Software only terminals (when standards from certification bodies allow such as EMVCo, and PA/PCI DSS allow)	O			O		O
4.14.13. Other.	O			O		O
4.14.14. Point-to-point accredited terminal solutions.	O			O		O
4.15. Electronic equipment shall be tamper proof, tamper evident and encryption keys shall be invalidated on tampering.	M			M		M
4.16. Support for a variety of integration types including but not necessarily limited to, with appropriate security including Point to Point Encryption where appropriate:	M			M		M
4.16.1. Standalone	M			M		M

Requirement	Lot					
	1	2	3	4	5	6
4.16.2. Integrated	O			O		O
4.16.3. Semi-integrated	O			O		O
4.16.4. Other.	O			O		O
4.17. The Merchant Card Acquiring Equipment shall have the functionality, where required, to connect to the Supplier's Payment Gateway Service providers or Payment Gateways as allowed under 4.3 above so Buyers are not necessarily required to invest in a bespoke network or new infrastructure to facilitate the Supplier's Merchant Card Acquiring Services or Merchant Card Acquiring provider as allowed under 3.4 above via Supplier's Payment Gateway Services. or Payment Gateways as allowed under 4.3 above and Merchant Card Acquiring Equipment connectivity shall cover, but shall not necessarily be limited to:	M			M		M
4.17.1. Internet connection	M			M		M
4.17.2. Any emerging connectivity of sufficient security and capacity	M			M		M
4.17.3. Broadband	O			O		O
4.17.4. GPRS	O			O		O
4.17.5. Wireless	O			O		O
4.17.6. Satellite communication facilities	O			O		O
4.17.7. Other.	O			O		O
4.18. Where required, the Supplier shall provide Buyers with POS and MPOS equipment, or equivalent, at the Buyers' UK and global sites, including at permanent UK bases globally and potentially on-board UK ships.	O			O		O
4.19. The Supplier shall ensure with Supplier's Payment Gateway Service or Payment Gateways as allowed under 4.3 above that any industry changes to contactless threshold values are applied to all Buyer Merchant Card Acquiring Equipment free of charge and are available with immediate effect in line with the industry launch and go-live date.	M			M		M
4.20. If the Supplier and a Buyer 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.	M			M		M
4.21. The Supplier shall enable the Buyers to use their own banking industry approved Till Rolls and Sales Vouchers.	M			M		M
4.22. The Supplier shall be able to supply and manage the supply of standard Till Rolls and Sales Vouchers.	M			M		M
PAYMENT GATEWAY SET-UP						

Requirement						
	Lot					
	1	2	3	4	5	6
4.23. Supplier will assist with acquirer certification, configuring relevant terminal identifiers encryption key loading and connectivity to Supplier's Payment Gateway Service providers or Payment Gateways as allowed under 4.3 above as required by Supplier's Merchant Card Acquiring Service or Merchant Card Acquiring Service as allowed under 3.4 above.	M			M		M
TAKING & PROCESSING PAYMENTS & SETTLEMENT						
4.24. When each Transaction is processed, the Merchant Card Acquiring Equipment shall facilitate authorisation of Transactions to provide Buyers with a response indicating the status of each Transaction submitted, including all details on the codes as allowed under card scheme rules, including, but not necessarily limited to;	M			M		M
4.24.1. Approve	M			M		M
4.24.2. Decline	M			M		M
4.24.3. Refer	O			O		O
4.24.4. Decline and pick up	O			O		O
4.24.5. Other.	O			O		O
4.25. The Supplier shall ensure that for each unique Transaction reference, payment is only taken once enabling Buyers to notify the Payer accordingly with a customisable message written by the Buyer in agreement with the Supplier.	M			M		M
SETTLEMENT						
4.26. The Supplier will assist as required Supplier's Payment Gateway Service and any Payment Gateways as allowed under 4.3 above with configuring equipment to initiate end of day procedures or single message transaction submission when this becomes an industry standard.	M			M		M
4.27. The Supplier shall provide Buyers with standard terms of 30 days for payments of fees and charges, with the Supplier offering prompt payment discounts for earlier settlement	O			O		O
FOREIGN CURRENCY TRANSACTIONS						
4.28. The Supplier shall provide the Buyers with equipment which does not inhibit multiple Acceptance currencies.	M			M		M

Requirement						
			Lot			
	1	2	3	4	5	6
4.29. The Supplier shall provide the Buyers with equipment that does not inhibit special processing as required for Dynamic Currency Conversion or equivalent particularly as regards to special receipt printing.	M			M		O
REPORTING and INVOICING (ADDITIONAL)						
4.30. Additional Supplier reporting will relate to locations of equipment, age, maintenance due dates, hot stock held at locations, stock held at Supplier locations, fault reporting analysis, tamper evidence and other details to be determined.	M			M		M
4.31. The Supplier shall provide an accurate invoice in Gross GBP Sterling to the Buyer in their choice of paper or electronic format including line item detail for, but not necessarily limited to:	M			M		M
4.31.1. Standard maintenance charges	M			M		M
4.31.2. Supplies e.g. till rolls	M			M		M
4.31.3. Out of hours call outs	M			M		M
4.31.4. Other.	O			O		O
CUSTOMER SERVICE AND SUPPORT						
4.32. The Supplier shall provide maintenance, installation and swap services for the equipment provided to Buyers, considerations are, but not necessarily limited to:	M			M		M
4.32.1. UK and overseas including on-board ship	M			M		M
4.32.2. PCI-DSS requirements including key management	M			M		M
4.32.3. Same day response	M			M		M
4.32.4. Non-same day response	M			M		M
4.32.5. Hot swap stock kept at Supplier locations	M			M		M
4.32.6. Spare stock kept at Merchant Card Acquiring Equipment providers premises – single or multiple locations	M			M		M
4.32.7. Procedures and processes for swapping equipment – PCI-DSS considerations	M			M		M
4.32.8. Other.	O			O		O
4.33. The Supplier shall provide **support** to the Buyers and where applicable Supplier's Payment Gateways or Payment Gateways as allowed under 4.3 above within an agreed timetable and specific times of each day, month and year as specified in Annex A – Minimum Service Level Performance Criteria, and including, but not necessarily limited to:	M			M		M

Requirement						
			Lot			
	1	2	3	4	5	6
4.33.1. Supply of hardwired Payment Acceptance Terminals (including Contactless)	M			M		M
4.33.2. Supply of wireless Payment Acceptance Terminals (including Contactless)	M			M		M
4.33.3. Supply of Bluetooth Payment Acceptance Terminals (including Contactless)	O			O		O
4.33.4. Incident management	M			M		M
4.33.5. Reporting files and systems	M			M		M
4.33.6. Technical support and incident management	M			M		M
4.33.7. Interaction and support with third party suppliers	M			M		M
4.33.8. A dedicated business and technical helpdesk for in and out-of-hours telephone or email queries/issues	M			M		M
4.33.9. System availability	O			O		O
4.33.10. Other.	O			O		O
4.34. The Supplier shall provide Buyers with a dedicated customer service team for queries in order to ensure effective running of the Merchant Card Acquiring Equipment service.	M			M		M

5 FRAUD AVOIDANCE

This section sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for Fraud Avoidance.

Requirement	Lot					
	1	2	3	4	5	6
FRAUD AND RISK MANAGEMENT CORE						
5.1. 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 Buyers within the context of the requirements below.	M	M	M	M		M
5.2. The Supplier shall work with the Buyers to reduce fraud and ensure they take steps to reduce the incidents of fraud and/or money laundering via their service.	M	M	M	M		M
5.3. Where required by Buyer an assessment of Fraud rates will be made at the beginning of the contractual arrangement with the Supplier and fraud reduction targets will be agreed – thereafter Fraud rates will be assessed at regular Supplier and Buyer reviews and Action plans developed to further reduce Fraud rates.	O	O	O	O		O
5.4. The Supplier shall provide Buyers with transaction risk assessment services that will enable Buyers to monitor and assess the associated risk of each transaction as requested by Buyers on a transaction by transaction **optional** basis.	M	M	M	M		M
5.5. Risk assessment shall be provided by Supplier either pre-authorisation or post-authorisation or not at all at Buyers option, by Merchant Card Acquiring Service providers or Payment Gateway Service providers, as requested by Buyers on a transaction by transaction optional basis.	M	M	M	M		M
5.6. Buyers may require Merchant Card Acquiring Service providers or Payment Gateway Service providers to interface to an independent third-party fraud mitigation tool and interface to the third-party tool shall be either pre-authorisation or post-authorisation or not at all as requested by Buyers on a transaction by transaction optional basis.	O	O	O	O		O
5.7. Buyers may additionally use a third-party fraud mitigation tool independent of Supplier, instead of Supplier risk assessment services. Suppliers shall ensure Buyers are able to **use a third-party fraud mitigation tool independent of Supplier.**	M	M	M	M		M
5.8. The Supplier's fraud management tools shall apply to all payment card types accepted by the Buyer and across all channels used by the Buyer.	M	M	M	M		M

Requirement						
			Lot			
	1	2	3	4	5	6
5.9. The Supplier's shall state whether their fraud management tools are able to be applied to Alternative Payment Methods (APMs as in 3.9 above), DDs, FPS etc. accepted by the Buyer and across all channels used by the Buyer.	M	M	M	M		M
TELEPHONE COMMUNICATION.						
5.10. The Supplier shall agree a process with Buyers and Buyer Payment Gateways for communicating via telephone, with an agreed telephone authentication process to ensure that all calls made are from genuine employees of the Buyer and Supplier, who have been approved to speak with the other party.	M	M	M	M		M
STANDARD ONLINE and MOBILE CARD SECURITY SERVICES.						
5.11. 3D Secure. The Supplier shall provide for access to merchant 3D Secure 1.0 and EMVCO 3-D Secure 2.2 as amended or replaced from time to time or equivalent on a card based transaction by transaction optional basis as requested by the Buyer.	M	M	M	M		O
5.12. The Supplier shall apply all SCA exemptions, where allowed, on transactions and shall specify to the Authority how they take advantage of the SCA exemptions allowed under PSD2	M	M	M	M		M
5.13. CSC (Card Security Code) validation on a card based transaction by transaction optional basis as requested by the Buyer.	M	M	M	M		M
5.14. AVS (Address Verification Service) validation on a card based transaction by transaction optional, and where relevant to territory, basis as requested by the Buyer.	M	M	M	M		M
TRANSACTIONAL PAYMENT RISK MANAGEMENT.						
5.15. Supplier and/or third-party risk assessment services will have access to complete transaction and Payer data and Payer device signature as known to the Buyers at the time of the transaction.	M	M	M	M		M
5.16. Risk assessment will make use of industry standard sources but not necessarily limited to:	M	M	M	M		M
5.16.1. Current lists of fraudulent and stolen cards (updated by Issuer fraud alerts).	M	M	M	M		M
5.16.2. Card issuers sourced data	O	O	O	O		O
5.16.3. BT OSIS	O	O	O	O		O

Requirement			Lot			
	1	2	3	4	5	6
5.16.4. CIFAS	O	O	O	O		O
5.16.5. Electoral roll	O	O	O	O		O
5.16.6. Death records	O	O	O	O		O
5.16.7. Sanctions	O	O	O	O		O
5.16.8. PEP	O	O	O	O		O
5.16.9. Issuing country	O	O	O	O		O
5.16.10. Credit activity	O	O	O	O		O
5.16.11. IP address details	O	O	O	O		O
5.16.12. email validation	O	O	O	O		O
5.16.13. Other.	O	O	O	O		O
5.17. Supplier risk assessment shall make use of third-party value added services as required by the Buyer, such as those provided by but not necessarily limited to	O	O	O	O		O
5.17.1. Telesign	O	O	O	O		O
5.17.2. Ethoca	O	O	O	O		O
5.17.3. GBGroup	O	O	O	O		O
5.17.4. Threatmetrix	O	O	O	O		O
5.17.5. 192	O	O	O	O		O
5.17.6. Other.	O	O	O	O		O
5.17.7. Comprehensive Rule based processing will be included, but will not necessarily be limited to	M	M	M	M		M
5.17.8.						
5.17.9. Score against velocity (volume and value), block list, white list, pattern analysis, computed values	M	M	M	M		M
5.17.10. Applied to all transaction data and Payer data and Payer device signature (device used to attempt payment) such as, but not limited to, field values, grouped values, concatenated values, wild carded values and historical data relating to that data	O	O	O	O		O
5.17.11. Capable of rules being applied to groups of transaction data, Payer characteristics and Payer device signature e.g. domestic vs international, and operate hierarchically	O	O	O	O		O
5.17.12. Capable of champion/challenger strategies	O	O	O	O		O
5.17.13. Capable of being scheduled for activation or deactivation.	O	O	O	O		O
5.17.14. Other.	O	O	O	O		O
5.18. Supplier's rule outcome shall yield a weighted risk score to which will be used to provide an indicator to the Buyer see 5.20 below).	M	M	M	M		M
5.19. Supplier shall state whether they can utilise inference engines and or machine learning to contribute to risk score.	O	O	O	O		O

Requirement						
	Lot					
	1	2	3	4	5	6
5.20.　　Supplier shall return the risk score to the Buyer with an indicator – Approve, Decline, Challenge based on score banding set by the Buyer.	M	M	M	M		M
5.21.　　Challenge transactions shall be added to a case management system which can be accessed by Buyers via a web-based interface or by secure, API to manually review the transaction and the reason behind the challenge and change the Challenge to Approve (with Buyer assuming the risk) or Decline.	M	M	M	M		M
5.21.1.　APIs shall be RESTful	O	O	O	O		O
5.22.　　Buyer will be able to require Supplier to rescore transactions e.g. if shipping address changes.	O	O	O	O		O
5.23.　　Buyer will be able to require Supplier to force Approve (with Buyer assuming the risk) a transaction.	M	M	M	M		M
5.24.　　Buyer will be able to set silent rules which are non-operational but will functionally test an alternative outcome.	M	M	M	M		M
5.25.　　Buyer will be able to run transactions in test mode against alternative rules to determine alternative outcomes.	M	M	M	M		M
MANAGEMENT						
5.26.　　The Supplier shall provide a web-based interface and a well-documented synchronous secure API to enable Buyers to query the current fraud status of any Transaction based on a Buyer's unique or custom identifiers for that Transaction, in order that the Buyer can retrieve up to date details of Transactions whose status may have changed.	M	M	M	M		M
5.26.1.　APIs shall be RESTful	O	O	O	O		O
5.27.　　Rules shall be capable of amendment by Buyer via a web-based interface and/or secure API and/or batch upload.	M	M	M	M		M
5.27.1.　APIs shall RESTful	O	O	O	O		O

Requirement						
	Lot					
	1	2	3	4	5	6
5.28. The Supplier shall provide Buyers with the functionality to update rules values and weighting from locally held automated risk assessment and monitoring systems and/or dynamically update risk scores via a web-based interface and/or secure API and/or batch upload.	M	M	M	M		M
5.28.1. APIs shall be RESTful	O	O	O	O		O
5.29. The Supplier shall provide the capability to update and manage the Buyers' Watch, Block and White Lists with shared fraud data derived from third parties, via a web-based interface and/or secure API and/or batch upload, including, but not necessarily limited to;	M	M	M	M		M
5.29.1. Shared financial intelligence sources	M	M	M	M		M
5.29.2. Other merchant acquiring services	O	O	O	O		O
5.29.3. Other Government Departments	O	O	O	O		O
5.29.4. Other.	O	O	O	O		O
5.30. Where Watch, Block Lists and shared fraud data updates are provided, the Supplier shall provide the Buyers with contextual information indicating the source of the intelligence and reason for inclusion.	M	M	M	M		M
5.31. Where the Supplier detects unusual patterns of activity that might indicate malicious activities, for example a spike in numbers of potentially fraudulent Transactions the Supplier shall inform the Buyer's designated security contact immediately by alerting via email and SMS.	M	M	M	M		M
5.32. The Supplier shall provide the Buyers 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 Buyer's accounts for any reason including to answer any Freedom of Information Act (FOIA) or GDPR request and these reports shall be accessible via secure website and downloadable in an agreed format by SFTP and other agreed mechanisms.	M	M	M	M		M
5.33. The Supplier shall provide the Buyer with access to a comprehensive range of management information about the performance and efficacy of the fraud and risk management system.	M	M	M	M		M
5.34. Fraud data transaction history shall be retained for seven years, and the Supplier shall state whether such storage is available in real-time, near real-time or on a batch basis, and the Supplier shall provide a mechanism for deletion of specified data according to GDPR legislation as updated from time to time.	M	M	M	M		M

Requirement						
			Lot			
	1	2	3	4	5	6

6 PAYMENT INITIATION SERVICE (PISP)

This section sets out the Services Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for Payment Initiation Services.

Requirement							
					Lot		
	1	2	3	4	5	6
CORE SERVICES							
6.1 The Supplier will provide a mechanism to enable Payers to connect to their own Bank Account or Bank Accounts (operated by Account Servicing Payment Service Providers – ASPSPs) to make eCommerce payments to Buyers via websites or other digital platforms and other channels as will be allowed from time to time.					M	
6.2 The Supplier will provide secure service APIs, to allow Buyers to connect Payers to their Bank Accounts and to make payments.					M	
6.2.1 APIs shall be RESTful					O	
6.3 The Supplier will conform to the Regulatory Technical Standards (RTS) when mandated at a future date under the Payment Services Directive 2 (PSD2) in particular any requirement for Secure Customer Authentication (SCA).					M	
6.4 In the UK common standards have been implemented (subset of PSD2) in advance of RTS under the aegis of the Open Banking initiative. These apply currently to the nine largest banks/building societies (ASPSPs) in the UK and NI as mandated by the UK Government and the Competition and Markets Authority (CMA) but other institutions are expected to participate. These common standards enable Payers to authorise and make payments in a secure manner. The Supplier will conform to Open Banking standards as currently defined and as they evolve based on ISO20022 or as subsequently approved by the Open Banking standard setting body or bodies. Evolution will encompass, but will not be limited to, additional account types (e.g. Savings), regular periodic payments and deferred payments.					M	

Requirement						
			Lot			
	1	2	3	4	5	6
6.4.1 The Supplier may provide other secure service APIs either as standalone or supersets of Open Banking standards to allow other payment mechanisms to be invoked, for example, Direct Debits					O	
6.5 The Supplier shall inform the Buyers of new payment innovations and methods that become available and make such innovations and methods available to the Buyers in order that they can be implemented by the Buyers if required					M	
6.6 The Suppliers service APIs will seek to insulate Buyers from changes and differences between Open Banking (common standards only) and the wider PSD2.					M	
SETTLEMENT						
6.7 The Supplier will not, as standard, be responsible for payment settlement. This is handled as standard by the ASPSP direct to the Buyer					M	
6.8 Standard Settlement will be payment by payment and will be enabled by standard payment mechanisms, Faster Payments in the UK and SEPA Credit Transfer for Euros.					M	
6.9 The Supplier may choose to provide or use a regulated settlement service to simplify settlement, reporting and reconciliation for the Buyer, either as part of a wider APM offering, or on a standalone PISP basis.					O	
REFUNDS AND CHARGEBACKS						
6.10 The Supplier will neither be responsible for payment refunds nor chargebacks. However they will provide mechanisms which will support the Buyer to provide these services to consumers.					M	
6.11 In the UK Payers shall contact the Buyers to arrange for refunds. Chargebacks are not part of Open Banking standards.					M	
PAYMENT GATEWAYS						
6.12 The Supplier shall state which Payment Gateways use and which Payment Gateways support, even if not in live operation, their service APIs as offered to the Buyers as an alternative to direct connection by the Buyers.					M	

7 AGGREGATOR

This section sets out the Requirements that Suppliers shall be required to fulfil when providing Services to Buyers for the Aggregation Lot (no.6).

For the avoidance of doubt Aggregation Services will be appropriate for the smaller and possibly less sophisticated Buyers. It is expected that these smaller entities will qualify for the aggregator lot via virtue of an objective test. This could include PCI Level 3/4, or card scheme rules on merchant contracting and turnover for Payment Facilitators (€1m card turnover per scheme).

As such, the requirements under Sections 2, 3, 4 and 5 above will generally apply **but shall be considered modified and/or constrained** by the requirements below.

Requirement		Lot					
CORE SERVICES							
		1	2	3	4	5	6
7.1	The Supplier will provide Buyer using this service with a largely self-service model as standard for a range of services from on-boarding through to reporting and queries						M
7.2	Supplier will provide rapid on-boarding of Buyers with an objective to be ready to accept payment within 24 hours						M
7.3	Supplier will provide automatic KYC and AML compliance checks and credit risk assessment of Buyers during on-boarding with efficient and timely follow-up if not rapidly approved						M
7.4	Supplier will provide a joining portal/tools that enables Buyers to monitor on-boarding progress						M
7.5	Supplier will provide a simple and easily understood contract for Buyers covering all payment services and which includes easily understood risks, pricing, and compliance rules						M
7.6	Supplier will enable the Buyer to accept Face to face (Card Present) and CNP payments before the completion of all compliance checks but this will not apply to settlement of transactions						M
7.7	Supplier will provide the Buyer with a face to face (Card Present) terminal solution to accept both contact and contactless transactions						M
7.8	Supplier may provide the Buyer with a face to face (Card Present) terminal solution that is a simple add-on to a tablet or smart phone						O

Requirement						
				Lot		
7.9 Supplier may provide the Buyer with a tablet or smart phone or PC based business management system						O
7.10 Supplier will provide the Buyers with nett settlement						M
7.11 Supplier will provide the Buyers with a gross settlement option, the option to select either nett or gross settlement						O
7.12 Supplier will provide the Buyers with a facility for settlement on the day after the payment transaction						O
7.13 Supplier will provide the Buyers, as standard, with only simple frame based eComm payment services with minimal self-service configuration for payment types and branding						M
7.14 Supplier will provide Buyers with extensive web-based help including for training and service provision						M
7.15 Supplier will provide Buyers with multi-channel electronic alerting of service issues						M
7.16 Supplier will provide Buyers with first-line electronic problem ticketing and problem resolution but with fallback to well informed (human) service agents						M
7.17 Supplier's fraud prevention service will provide, as standard, only simple self-service configuration for Buyers but which allows Buyers to manage their risk profile within Supplier set limits						M
7.18 Supplier's fraud prevention service will provide Buyers with at least Accept or Deny responses to authorisations, and Challenge responses may not be supported						M
7.19 Supplier will provide Buyers with access to web-based transaction monitoring, reporting and management information which will, as standard, be only simply configurable by self-service						M
7.20 Supplier will provide Buyers with rapid replacement of faulty terminals						M
7.21 Supplier will provide Buyers with additional terminal which will normally not require additional risk assessment						M

Requirement							
				Lot			
7.22	Supplier will enable Buyers to store end user's payment details for re-use in an easy to manage, secure manner						M
7.23	Supplier will enable Buyers to provide electronic receipts to end users, and support storage of end user contact details (e.g. email/phone number)						M
7.24	Any additional service levels for the Aggregator Service are contained in Annex A – Minimum Service Level Performance Criteria						M

8 ADDITIONAL MANDATORY REQUIREMENTS

This section sets out the Mandatory Requirements that Suppliers shall be required to fulfil when providing Services to Buyers.

These requirements (e.g. reporting, compliance, set-up) which are applicable to all other sections and SHALL be included with any previous sections.

Requirement		Lot					
		1	2	3	4	5	6
BUSINESS CONTINUITY							
8.1	The Supplier shall ensure that in the event of failure, the Supplier shall maintain failover capacity and data storage processes and Help desk support to effect a failover or disaster recovery operation.	M	M	M	M	M	M
8.2	The Supplier shall ensure a robust business continuity and disaster recovery plan is in place for all Services and shall be able to demonstrate disaster recovery to ensure continuity of the Services APMs without loss, as and when required by the Authority or a Buyer.	M	M	M	M	M	M
8.3	The Supplier shall provide the business continuity and disaster recovery plan to the Authority as part of the initial assessment process and this will be reviewed between the Supplier and the Authority. on a yearly basis or the business continuity and disaster recovery plan shall be certified by Supplier's External Auditors as part of the initial assessment process and on a yearly basis as fit for purpose to enable Supplier to meet its obligations to Buyer	M	M	M	M	M	M
8.4	The Supplier shall ensure that in the event of disaster recovery, connectivity between the Buyers and the Services is maintained.	M	M	M	M	M	M
8.5	Any further Service Levels for failover are contained in Annex A – Minimum Service Level Performance Criteria.	M	M	M	M	M	M
AUTHORITY REQUIREMENTS							

Requirement							
			Lot				
		1	2	3	4	5	6
8.6	The Supplier shall contractually provide dedicated expert technical consultancy, to work with the Authority and the Buyers to support the government's strategy to improve its capabilities in the area of electronic purchasing and payment, and to encourage and assist Buyers 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 electronic receipt of payments through Card and APM payments.	M	M	M	M	M	M
8.7	The Supplier shall make transparent any process by which volume based pricing tiers are reset e.g. monthly/yearly	M	M	M	M	M	M
TRAINING							
8.8	The Supplier shall provide, within agreed limits, initial and on-going training free of charge to the Authority and Buyers on how to use the Services including any management tools and shall provide updated guidance documents as and when required, free of charge, to the Authority and the Buyers.	M	M	M	M	M	M
8.9	As and when required, the Supplier shall provide the Buyers, within agreed limits, free training on the use of any of the Services implemented by the Buyers, including e-training for the Buyers and Supplier shall state any constraints on such provision.	M	M	M	M	M	M
TESTING and CERTIFICATION							
8.10	The Supplier shall provide where relevant to the Supplier's services and where integration is required between Buyers, Supplier's Services and Buyers other providers, a sandbox environment for the Buyers and the Buyers other providers to allow for production-like testing of integrations, including the use of any identifiers that are in use for the production environment and to allow for penetration testing to verify the end-to-end security of the integrated and test accounts shall be set up within timetables specified in Annex A – Minimum Service Level Performance Criteria.	M	M	M	M	M	M
8.11	The Supplier shall provide a facility, where relevant to the Supplier's services, whether in the normal testing sandbox environment or another replica environment for the Buyers to run where relevant to the Supplier's Services realistic end-to-end performance and capacity testing to allow the Buyers to prepare before launching a new service and/or before a period of peak demand of Services users in the UK and abroad.	M	M	M	M	M	M
8.12	Supplier shall provide Certification testing facilities, and assistance with Certification, where relevant to the Supplier's Services between Buyers and Buyers other providers.	M	M	M	M	M	M
WEB BASED ACCESS							

Requirement						
			Lot			
	1	2	3	4	5	6
8.13 Supplier web-based interfaces provided to the Authority and Buyers shall require secure two factor authentication role and privilege-based access.	M	M	M	M	M	M
8.14 Supplier web-based interfaces provided to the Authority and Buyers shall conform to WCAG 2.0 Level AA guidelines and standards and conform to UK Equality Act (2010) legislation as updated from time to time.	M	M	M	M	M	M
SUPPORT						
8.15 The Supplier shall provide Buyers with a dedicated business and technical helpdesk with a Service Level as specified in Annex A – Minimum Service Level Performance Criteria where relevant to the Services, but not necessarily limited to, and Supplier shall state any constraints on such provision:	M	M	M	M	M	M
8.15.1 Incidents	M	M	M	M	M	M
8.15.2 Problems	M	M	M	M	M	M
8.15.3 Alerts	M	M	M	M	M	M
8.15.4 Account queries	O	O	O	O	O	O
8.15.5 Invoice queries	O	O	O	O	O	O
8.15.6 Payer queries	O	O	O	O	O	O
8.15.7 Software	O	O	O	O	O	O
8.15.8 Hardware	O	O	O	O	O	O
8.15.9 Other.	O	O	O	O	O	O
8.16 The Supplier shall ensure that all invoices and account payment queries received from the Buyers are resolved in accordance with the Buyers' agreed Service Levels (Annex A – Minimum Service Level Performance Criteria).	M	M	M	M	M	M
8.17 The Supplier shall ensure that if Buyers change Payment Acceptance provider or providers they shall work with the Buyers in supporting, where relevant to the Supplier's Services, the new provider in order that operational change is efficient and payment Transactions can occur uninterrupted and are all reconciled and settled.	M	M	M	M	M	M
8.18 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 Buyers' specific requirements and strategic nature of the Buyers.	M	M	M	M	M	M

Requirement	Lot					
	1	2	3	4	5	6
8.19 The Supplier shall provide Buyers with a dedicated customer service team for queries in order to ensure effective running of the ~~Merchant Card Acquiring~~ Services.	M	M	M	M	M	M
COMPLIANCE – STANDARDS and REGULATIONS						
8.20 The Supplier shall ensure the Services provided to the Buyers comply with the current version of the Payment Cards Industry Data Security Standard (PCI-DSS) and all Supplier, or partner, systems and facilities are certified as Level 1 compliant with a RoC by a Qualified Security Assessor.	M	M	M	M	M	M
8.21 The Supplier shall ensure the payment processing software delivered under the Services provided to the Buyers comply with the current version of PA-DSS.	M	M	M	M	M	M
8.22 The Supplier shall ensure the payment processing software delivered under the Services provided to the Buyers comply with any and all requirements under PSD2 – the 2nd Payment Services Directive.	M	M	M	M	M	M
8.23 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:	M	M	M	M	M	M
8.23.1 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	M	M	M	M	M	M
8.23.2 Evidence of an independent IT health check using a CESG approved check service provider.	O	O	O	O	O	O
8.24 The Supplier shall provide the same information assurance evidence specified at 8.23 above to Buyers at regular intervals and upon request.	M	M	M	M	M	M
8.25 The Supplier's information security management system (relevant to the Services) shall be accredited to ISO27001(2013) or demonstrably compliant with relevant measures therein contained:	M	M	M	M	M	M

Requirement						
			Lot			
	1	2	3	4	5	6
8.26 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 Buyers at regular intervals and upon request.	M	M	M	M	M	M
8.27 The Supplier shall ensure the Services provided are maintained to the current standards set by PCI-DSS, PA-DSS, Payment Services Regulations, UK Cards Association, EMVCO, operate within the current rules of the Card Schemes and APM providers, GDPR, The UK Equality Act (2010) and WCAG 2.0 level AA guidelines and conform to other relevant UK legislation that may be applicable in certain circumstances and as amended and updated and enhanced from time to time.	M	M	M	M	M	M
8.28 The Supplier shall provide the Buyers with current information detailing the Buyers' PCI-DSS responsibilities and shall work with the Buyers to ensure that the Buyer is fully compliant with the current PCI-DSS Standard.	M	M	M	M	M	M
8.29 Certification to either Cyber Essentials or Cyber Essentials Plus is mandatory and the Supplier shall state when they were awarded certification.	M	M	M	M	M	M
MONITORING						
8.30 The Supplier shall provide the Buyers with the functionality to monitor Supplier's availability, transaction completion rates and Transaction timings.	O	O	O	O	O	O
8.31 The Supplier shall provide the Buyers with management reporting functionality which includes the ability to report on Transaction monitoring events across one, many and/or all of a Buyer's accounts.	M	M	M	M	M	M
8.32 The Supplier shall provide the Buyers with the option to manage the Transaction monitoring services via a secure web-based interface hosted by the Supplier and remotely accessible to the Buyers.	M	M	M	M	M	M
8.33 Where required the Supplier shall provide the Buyers with remote access to the functions of the transaction monitoring service for consumption within locally held transaction monitoring platforms including, but not necessarily limited to:	M	M	M	M	M	M

Requirement		Lot					
		1	2	3	4	5	6
8.33.1 Report out in real time		M	M	M	M	M	O
8.33.2 Alerts		M	M	M	M	M	O
8.33.3 Associated contextual transaction meta data.		O	O	O	O	O	O
8.33.4 Other.		O	O	O	O	O	O
8.34 Where required, the Supplier shall allow Buyers to subscribe to an appropriately secured real-time feed of transaction status information to receive updates, including, but not necessarily limited to:		O	O	O	O	O	O
8.34.1 Transactions processed		O	O	O	O	O	O
8.34.2 Transactions scored for fraud.		O	O	O	O	O	O
8.34.3 Transactions not scored for fraud		O	O	O	O	O	O
8.34.4 Other		O	O	O	O	O	O
8.35 Where the Supplier detects unusual patterns of activity that might indicate malicious activities, for example a denial of service attack or distributed denial of service attack the Supplier shall inform the Buyer's designated security contact immediately by alerting via email and SMS.		M	M	M	M	M	M
REPORTING and INVOICING							
8.36 The Supplier shall provide a comprehensive range of standard reports which shall be clear and easy to understand, with Buyers able to specify the reporting hierarchy and a method of producing ad-hoc reports. Not all reports are required from each Supplier type (Merchant Card Acquiring, Payment Gateway, Merchant Card Acquiring Equipment).		M	M	M	M	M	M
8.37 The Supplier shall ensure that an online system to manage Transaction data is provided to the Buyers, and that it has no limitations on the volumes of data and reports that can be downloaded, so the Buyers can download the information they require.		M	M	M	M	M	M
8.38 The Supplier shall ensure that Buyers can securely access any provided reports (which includes statements, electronic billing and invoices) by, but not necessarily limited to:		M	M	M	M	M	M
8.38.1 HTTPS API		M	M	M	M	M	M
8.38.2 Secure File Transfer Protocol (SFTP)		M	M	M	M	M	M
8.38.3 Secure email.		O	O	O	O	O	O
8.38.4 Other.		O	O	O	O	O	O

Requirement						
			Lot			
	1	2	3	4	5	6
8.39 The Supplier shall provide the Buyers with the facility to produce, download and export reports so the Buyers can manage their payment processes in the following formats where appropriate, including, but not necessarily limited to:	M	M	M	M	M	M
8.39.1 Excel	M	M	M	M	M	M
8.39.2 Comma Separated Values (CSV)	O	O	O	O	O	O
8.39.3 Space delimited	O	O	O	O	O	O
8.39.4 Comma delimited	O	O	O	O	O	O
8.39.5 Text format (XML)	O	O	O	O	O	O
8.39.6 PDF	O	O	O	O	O	O
8.39.7 SWIFT	O	O	O	O	O	O
8.39.8 BAI.	O	O	O	O	O	O
8.39.9 Other.	O	O	O	O	O	O
8.40 The Supplier shall provide Buyers with payment data and the facility to produce, download and export statements and reports so that Buyers can manage their payment processes. The statements and reports shall contain, but are not necessarily limited to, the following fields (or a selection):	M	M	M	M	M	M

Requirement						
			Lot			
	1	2	3	4	5	6
8.40.1 CID	M	M	M	M	M	M
8.40.2 MID	M	M	M	M	M	M
8.40.3 TID	O	O	O	O	O	O
8.40.4 The Buyer Payer identifier	O	O	O	O	O	O
8.40.5 The Buyer Transaction description reference	O	O	O	O	O	O
8.40.6 Payer transaction description reference	O	O	O	O	O	O
8.40.7 Payer details	O	O	O	O	O	O
8.40.8 Payer device signature	O	O	O	O	O	O
8.40.9 Services purchased	O	O	O	O	O	O
8.40.10 Reason code	O	O	O	O	O	O
8.40.11 Auth code	O	O	O	O	O	O
8.40.12 CVM details	O	O	O	O	O	O
8.40.13 3DS response code and signature	O	O	O	O	O	O
8.40.14 AVS response code	O	O	O	O	O	O
8.40.15 Fraud score	O	O	O	O	O	O
8.40.16 Fraud indicator	O	O	O	O	O	O
8.40.17 Chargeback annotation and reason	O	O	O	O	O	O
8.40.18 Status (authorised/cleared/settled/chargeback)	O	O	O	O	O	O
8.40.19 Payment details (card details/APM details)	O	O	O	O	O	O
8.40.20 Gross amount of payment	O	O	O	O	O	O
8.40.21 Gross amount of refund or chargeback	O	O	O	O	O	O
8.40.22 Posting date	O	O	O	O	O	O
8.40.23 Transaction date	O	O	O	O	O	O
8.40.24 Interchange fee	O	O	O	O	O	O
8.40.25 Description of Transaction	O	O	O	O	O	O
8.40.26 Currencies	O	O	O	O	O	O
8.40.27 Time (hours:minutes:seconds:milliseconds)	O	O	O	O	O	O
8.40.28 Gross value	O	O	O	O	O	O
8.40.29 Value Added Tax (VAT)	O	O	O	O	O	O
8.40.30 Level 3 data supplied by Card Schemes for Corporate reconciliation e.g. from travel and entertainment sector	O	O	O	O	O	O
8.40.31 Other.	O	O	O	O	O	O
8.41 The Supplier shall provide Buyers with a report of processed Transactions to enable Buyers 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 necessarily limited to, the following fields:	M	M	M	M	M	M

Requirement						
			Lot			
	1	2	3	4	5	6
8.41.1 Transaction data see 8.40 above.	M	M	M	M	M	M
8.41.2 Summary at various levels including but not limited to, – CID, MID, TID, Payment types (card/APM types), Gross payments/Gross refunds	M	M	M	M	M	M
8.41.3 Other.	O	O	O	O	O	O
8.42 The Supplier shall provide Buyers with the report in 8.41 above at various time intervals including but not limited to intraday (ad-hoc), end of day (by 07.00 on the next day), end of month, quarterly and annual.	M	M	M	M	M	M
8.43 The Supplier shall provide an accurate invoice in Gross GBP Sterling to the Buyer detailing card scheme interchange fees, scheme fees, APM fees and Supplier fees. Where an electronic invoice is provided, with a full breakdown of any fees and charges, including line item detail for, but not necessarily limited to the data in 8.40 above (or a selection).	M	M	M	M	M	M
8.44 Supplier shall validate interchange fees, for all card transactions, charged by card schemes.	M	M	M	M	M	M
8.45 The Supplier shall provide Buyers with access to an online system to provide real-time access to view all card/Alternative Payment Method Transactions, including, but not necessarily limited to the transaction data in 8.40 above.	M	M	M	M	M	M
8.46 The Supplier shall ensure that any online reporting system provided to Buyers 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.	M	M	M	M	M	M
8.47 The Supplier shall ensure Buyers are able to obtain, at any time, an accurate real-time view of their Merchant Card Acquiring Services and APM payments.	M	M	M	M	M	M
8.48 The Supplier shall provide Buyers with online access to a report, or provide a report in accordance with the Buyers' delivery methods and frequencies, with details including, but not necessarily limited to:	M	M	M	M	M	M
8.48.1 Declined Transactions	M	M	M	M	M	M
8.48.2 Lost Transactions	O	O	O	O	O	O
8.48.3 Abandoned Transactions	O	O	O	O	O	O
8.48.4 Drop offs	O	O	O	O	O	O
8.48.5 Other.	O	O	O	O	O	O
PRICING						

Requirement		Lot					
		1	2	3	4	5	6
8.49	Simple, transparent, easy to reconcile.	M	M	M	M	M	M
8.50	Annual audit, at Supplier's cost at a framework rather than Buyer level	M	M	M	M	M	M
8.51	Rate card for all Supplier services clearly stating under what conditions each charge will apply.	M	M	M	M	M	M
8.52	Supplier may provide some additional and optional services on chargeable basis, which shall be clearly defined.	O	O	O	O	O	O
ONBOARDING							
8.53	The Supplier shall provide mechanisms for onboarding Buyers which are appropriate to the Buyer size, technical sophistication and desire for speed and simplicity.	M	M	M	M	M	M
8.54	In the event of termination for any reason of supply of services which Supplier is providing to any Buyer then Supplier shall provide a simple mechanism for Buyer to obtain access to all past and current data held by Supplier pertaining to Buyer and all past and current data pertaining to Buyer's customers including but not limited to past or in-flight transaction data as required by Buyer free of charge and Supplier will provide necessary technical assistance to achieve this in a timescale that does not exceed that set by the termination mechanism or agreement and any such data shall be in a format which is machine readable and if encrypted or tokenised can be decrypted or detokenised either by Supplier prior to delivery to Buyer or on receipt by Buyer	M	M	M	M	M	M

9   Annex A – Minimum Service Level Performance Criteria

Supplier – ALL APPLICABLE LOTS	Merchant Card Acquiring Services	Payment Gateway and APM Services	Merchant Card Acquiring Equipment	Fraud Avoidance Provider	PISP	Aggregator specifics (includes Card Acquiring, Payment Gateway and APM, Card Acquiring Equipment and Fraud Avoidance)
Criterion						
1. Authorisation time applicable for each Supplier – excluding network transit times, and other Supplier times in the authorisation chain	95% within 250 msec	95% within 250 msec		95% within 250 msec	95% within 250 msec	95% within 250 msec
2. Service available for processing transactions over all channels measured over 1 month – scheduled maintenance is NOT excluded from this calculation	99.99%	99.99%		99.99%	99.99%	99.99%
3. Help desk standard availability	24 hours per day (7 days/week/365 (6) days of the year)	24 hours per day (7 days/week/365 (6) days of the year)	07.00 – 23.00 (7 days/week/365 (6) days of the year)	24 hours per day (7 days/week/365 (6) days of the year)		07.00 – 23.00 (7 days/week/365 (6) days of the year) + out of hours contact mechanism
4. Support response – level 1 issue – Buyer unable to transact – Supplier to state other supported issue levels	30 minutes	30 minutes	30 minutes	30 minutes for urgent fraud queries	30 minutes	30 minutes
5. Support response – business and account	0.5 day	0.5 day	0.5 day	0.5 day (30 minutes for urgent fraud business queries)	0.5 day	0.5 day
6. Buyer own equipment connect		7 days				

7. Provision of replacement equipment			1 day			
8. MID/TID set-up and other Buyer Identifiers	5 day	5 day				1 day
9. Test account set-up	5 days	5 days		5 days	5 days	1 day
10. Bulk detokenisation on termination		2 weeks				2 weeks
11. Time data is kept real-time available before archive or secondary storage	1 year	1 year	1 year	1 year	1 year	1 year
12. Time to access and make available data from archive or secondary storage	1 day	1 day	1 day	1 day	1 day	1 day
13. Audited system changes by supplier and CA available for time period	2 years	2 years	2 years	2 years	2 years	2 years
14. Settlement value, whether gross or nett, as agreed between the parties, is received in the Buyer's bank accounts in accordance with the settlement day as agreed between the parties	100% (zero missed days)	100% (zero missed days)			100% (zero missed days)	100% (zero missed days)
15. Secure download of settlement data (whether gross or nett settlement) to the Buyer to include at least all debits and credits and any other information as agreed between the Supplier and the Buyer before 07.00 UK time	100% (zero missed days)	100% (zero missed days)			100% (zero missed days)	100% (zero missed days)
16. Secure access required by the Buyer to Supplier's other reports, data, management information and administrative functions (excluding settlement data, see above) measured over 1 month – scheduled maintenance is NOT excluded from this calculation	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%

17. Supplier's scheduled maintenance and upgrade periods shall ensure that at least one of Supplier's payment processing systems remains fully operational and capable of processing peak transaction volumes applicable to that maintenance and upgrade periods and Buyer shall be made aware of these periods at least one month in advance by email or other electronic communication	100%	100%			100%	100%
18. In the event that Supplier systems fail so that payment processing is not possible the Recovery Time Objective is less than one minute	100%	100%			100%	100%
19. In the event that Supplier systems fail so that payment processing is not possible the Recovery Point Objective on restoration of payment processing availability is 'no data loss'	100%	100%			100%	100%

10 Annex B – Transaction, Settlement and Potential DCC Currencies

Transaction and Settlement Currencies

Currency description	Currency Code	Transaction Currency	Settlement Currency
UK Sterling	GBP	Y	GBP
Euro	EUR	Y	GBP
United States of America Dollars	USD	Y	GBP
Australian Dollars	AUD	Y	GBP
Canadian Dollars	CAD	Y	GBP
Chinese Yuan Renminbi	CNY	Y	GBP
Hong Kong Dollars	HKD	Y	GBP
Japanese Yen	JPY	Y	GBP
Singapore Dollar	SGD	Y	GBP
Swiss Franc	CHF	Y	GBP
UK Overseas Bases (not covered above)			
Bahraini Dinar	BHD	Y	GBP
Belizean Dollar	BZD	Y	GBP
Kenyan Shilling	KES	Y	GBP
Nepalese Rupee	NPR	Y	GBP
Qatari Riyal	QAR	Y	GBP

Potential DCC Card Currencies

Currency description	Currency Code	Settlement Currency	Potential Card DCC
UK Sterling	GBP	GBP	Y
Euro	EUR	tbd	Y
United States of America Dollars	USD	tbd	Y
Australian Dollars	AUD	tbd	Y
Canadian Dollars	CAD	tbd	Y

Chinese Yuan Renminbi	CNY	tbd	Y
Hong Kong Dollars	HKD	tbd	Y
Japanese Yen	JPY	tbd	Y
Singapore Dollar	SGD	tbd	Y
Swiss Franc	CHF	tbd	Y
UK Overseas Bases (not covered above)			
Bahraini Dinar	BHD	tbd	Y
Belizean Dollar	BZD	tbd	
Kenyan Shilling	KES	tbd	
Nepalese Rupee	NPR	tbd	
Qatari Riyal	QAR	tbd	Y
Other			
Brazilian Brazil Real	BRL		Y
Czech Republic Koruny	CZK		Y
Danish Krona	DKK		Y
Egypt Pound	EGP		Y
India Rupee	INR		Y
Israeli New Shekel	ILS		Y
Jordan Dinar	JOD		Y
Kazakhstan Tenge	KZT		Y
Korea (South) Won	KRW		Y
Kuwait Dinar	KWD		Y
Lebanon Pound	LBP		Y
Malaysia Ringitts	MYR		Y
Mexican Peso	MXN		Y
Norway Krona	NOK		Y
Omani Rial	OMR		Y
Philippine Peso	PHP		Y
Polish Zloty	PLN		Y
Romania New Lei	RON		Y
Russia Ruble	RUB		Y
South Africa Rand	SAR		Y
Swedish Krona	SEK		Y
Taiwan New Dollar	TWD		Y
Thailand Baht	THB		Y
Turkey New Lira	TRY		Y
Ukraine Hryvnia	UAH		Y
United Arab Emirates	AED		Y

Dirhams			

11 Annex C – Descriptions of Terms

Term	Meaning
Aggregator	An aggregated service for merchants that normally would include provision of Merchant Card Acquiring Equipment (qv), Payment Gateway (qv), Merchant Card Acquiring Services (qv) and fraud prevention services and which is most applicable to smaller, less sophisticated merchants
APM	Alternative Payment Method – alternative to payment by card e.g. Paypal, Direct Debit, iDeal, Open Banking
Acquirer	A regulated and authorised financial institution that processes credit and debit card Authorisations (qv) and transactions on behalf of a merchant including full Card Scheme (qv) members and Payment Facilitators or equivalent (which are supported by a Payment Institution)
Authorisation	Method of a merchant checking with the payer's account provider, usually via intermediate entities, that they have sufficient funds or line of credit to purchase the goods or services
Blended pricing	Where the price charged to a merchant for card transactions is aggregated into a single (or a few) rates and which hides the complexity of Interchange++ pricing (qv)
Card scheme(s)	Are payment networks linked to payment cards, such as debit or credit cards, of which a bank or any other eligible financial institution can become a member and by becoming a member of the scheme, the member then gets the possibility to Issue (an Issuer qv) or acquire (an Acquirer, qv) cards operating on the network of that card scheme which may be international in scope or limited to various sub-international jurisdictions and card schemes will levy fees for their services (not being charities)
Cardholder Not Present (CNP)	A remote card-not-present (also cardholder-not-present) purchase type (or other e.g., refund) transaction (remote purchase CNP) is one where the cardholder and the card are not present at the point-of-sale for example where the point-of-sale is the merchant's eCommerce website. Also applies to APMs (qv)
Cardholder Present (CP)	A card present (also cardholder present) purchase type (or other e.g. refund) transaction (CP) is one where the cardholder and the card are present at the point-of-sale
Clearing	Method of a merchant (or intermediate entities) presenting a request for payment, usually via intermediate entities, from the payer's account provider in settlement of the debt incurred when a payer purchases goods or services, often following a successful Authorisation(qv)
CSC	Card Security Code (the 3 or 4 digits on a card) that appear on a card (front or back) that a merchant often requires a cardholder to quote or input when making a purchase by card and this is code is also known variously as CID, CVC2, CVD, CVE, CVN2 and CVV2, but not, repeat no, CVV
DCC	Direct Currency Conversion is a method where a cardholder using a card with a normal currency of Eur (example ONLY) purchasing goods or services denominated in GBP (qv) (example ONLY) will be offered an opportunity to complete the sale in Sterling and this process applies to many cross currency sales and cards
Dispute Process	The semi-automated process of managing disputes between Issuers (qv) generally on behalf of account holders and Acquirers (qv)
Dual messaging	A payment transaction that is split into two, namely an Authorisation (qv) and a Clearing (qv) although the Authorisation is not mandatory but without this certainty of Settlement (qv) is not guaranteed
Fraud Prevention Provider	An entity that attempts to eliminate fraudulent payments acting on behalf of a merchant, Merchant Card Acquiring Service, Acquirer or Issuer or APM provider (and may be an integral part of those entities) by accumulating information about payment activity based on card activity and cardholder activity
GBP	Standard currency code for UK Sterling
HTTPS	Hypertext Transfer Protocol Secure is an extension of the Hypertext Transfer Protocol for secure communication over a computer network, and is widely used on the Internet and communication protocol is encrypted using Transport Layer Security (TLS qv)
IIN (BIN)	The Issuer Identification Number is the first six digits of a PAN (qv) and is also known as a BIN (Bank Identification Number)
Interchange ++ pricing	Where the price charged to a merchant for card transactions is disaggregated into the price applicable to the Merchant Card Acquitting Service (qv) and to which is added scheme fees and interchange fees and this method is in contrast to Blended Pricing (qv)
Issuer	A regulated and authorised financial institution that provides credit and debit card account on behalf of a card holder

Merchant Card Acquiring Service	An entity that provides an interface to Acquirer (qv) and which may itself be an Acquirer
Merchant Card Acquiring Equipment	Equipment that is capable of interfacing payment cards through insertion or non-contact whether in physical or dematerialised form (e.g. payment cards details stored in smart phones) and with relevant payment details e.g. amount to intermediate entities (generally Payment Gateways, qv) and thus to process Authorisations (qv) and Clearing (qv) via intermediate entities and displaying the result to the merchant and the payer
MID	Merchant Identity which identifies a merchant in processing payments and can apply to the top level of a merchant or at many different subordinate levels e.g. branch level
MPLS	Multiprotocol Label Switching is a routing technique in telecommunications networks that directs data from one node to the next based on short path labels rather than long network addresses, thus avoiding complex lookups in a routing table and speeding traffic flows
PAN	A payment card number, primary account number (PAN), or simply a card number, is the card identifier found on payment cards, such as credit cards and debit cards and has a standardised range of 10 (rare 13 is usually given and 16 is most common) to 19 digits
PAR	Payment Account Reference is a single reference that is a superior value that sits above multiple Token (qv) values for the same PAN (qv)
Payment Facilitator	A regulated and authorised entity performing Merchant Card Acquiring Services (qv)
Payment Gateway	An entity that sits between merchants (and Merchant Card Acquiring Equipment (qv)) and provides intermediate service for merchants including but not limited to authorisations and clearing to Acquirers (qv) and providers of APMs (qv) and will process Cardholder Not Present (qv) and Cardholder Present (qv) transactions
PCI-DSS	The Payment Card Industry Data Security Standard (PCI DSS) is a widely accepted set of policies and procedures intended to optimize the security of credit, debit and cash card transactions and protect cardholders against misuse of their personal information
PISP	Payment Initiation Service Processor is a regulated and authorised service provider capable of securely initiating a payment on behalf of the payer from an account provider with payment direct to a merchant rather than depending on the infrastructure of payment cards and card schemes
Settlement	Represents the flow of funds between account providers and merchants often via intermediate entities to reimburse merchants for goods and services bought by payers and can also include funds that represent fees, interchange and refunds and depending on all values funds flow may be bi-directional
Settlement Day 0, 1, 2	The day of Settlement (qv) in relation to the Transaction Day (qv) where 0 represents the Transaction Day (qv) and 1 represents the next day and so forth
Single messaging	A payment transaction that consists of only one part, namely Clearing (qv) but where the Authorisation (qv) is contained within the Clearing
Transaction	A complete payment request by a Merchant consisting of an Authorisation (qv), if required, and an entry into Clearing (qv), if required
Transaction Day	The day when the merchant (and any intermediate entities) signals completion of a transaction so that it may be entered into Clearing (qv) for eventual Settlement (qv)
Token	Produced by at tokenisation process that transforms a PAN into an alternative string of characters and which is meaningless and from which the original PAN cannot be derived to most entities in the payment process although it shall be capable of being turned back into a PAN before application to the payer's account and maybe other entities in the journey from merchant to account provider such as external fraud checkers
TID	Terminal identity is a subordinate entity to a MID (qv) and generally identifies a payment 'terminal' which may be physical or logical
TLS	Transport Layer Security is a cryptographic protocol designed to provide communications security over a computer network and is a standard under enhancement as 'researchers' discover methods of attacking the security it provides