

Attachment B

1.0 FUNCTIONAL REQUIREMENTS

1.1 Payment Requirements

Requirement Description	Required Response
Payment Type/Channel (Credit Card/Online): The system shall enable users to make online credit card payments for a product or service.	Describe how the system processes an online credit card payment.
Payment Type (Credit Card): The system shall support credit card payments for the following types: Visa, MasterCard, Discover, and American Express.	Describe the credit card vendors that the system supports. What capabilities does the system have (if any) to add additional payment card types presently or in the future?
Transaction Fee Administration: The system shall provide a flexible model for configuring and administering the payment of transaction fees.	Describe the capabilities the system provides for: <ul style="list-style-type: none"> ▪ Assigning transaction fee types (percentage or fixed fee) to specific types of transactions (e.g., by transaction type, merchant ID or department system) ▪ Assigning the transaction fee payer (e.g., citizen, department, central fund, hybrid) ▪ Debiting appropriate accounts for fees due at set intervals. (Expected) Describe how other fees (i.e. interchange, merchant processor or bank) are assigned and collected (e.g., to citizen, initiating department).
Duplicate Transaction Prevention: The system shall provide controls to prevent duplicate transactions.	Describe how the system prevents the use of the same unique transaction identification number.
Payment Refund (Credit Card): The system shall provide refunds of a transaction or portion of a transaction for a product or service.	Describe how the system provides payment refunds for credit card transactions.
Voiding a Transaction (Credit Card): The system shall allow an authorized user to void a transaction within the same day the original posting is made prior to batch processing.	Describe how to void a transaction in the system including any controls to limit this activity (e.g., transactions can only be voided on the date the transaction was originally posted).
Payment Chargeback (Credit Card): The system shall enable the resolution of a payment chargeback.	Describe how the system processes a payment chargeback.
Payment Type (PINless Debit Card): The system shall process PINless debit card payments for a product or service.	Describe how the system supports the processing of PINless debit cards for payment. If the system does not support this payment type then provide a detailed description of how the system integrates with other vendor systems that do provide this capability.
Payment Channel (Mobile Device): The system shall enable customers to pay for products and services from a mobile device.	Describe how the system supports the processing of payments from a mobile device. If the system does not support this payment channel then provide a detailed description of how the system integrates with other vendor systems that do provide this capability.
Real Time Transaction Error Feedback: The system shall provide immediate online notification to the user of erroneous transactions.	Describe how the system communicates the reason for the error to the users and how the error can be corrected.

1.2 Merchant Processor Requirements

Please note that these requirements only apply to vendors that are submitting their own merchant processor in their response. The City currently has a contract with Chase Paymentech.

Requirement Description	Required Response
Unique Transaction ID: The merchant processor shall assign a unique ID to each transaction.	Describe how the merchant processor assigns a unique ID to each transaction.
Credit Card Validation: The merchant processor shall determine that the account number is valid, the credit card has not expired, and there is sufficient credit available to cover the charge. Any credit card transaction that does not meet these criteria will be declined.	Describe the process the merchant processor uses to determine the validity of a transaction. Describe expected response times.
PCI-DSS (Level 1) Compliance: The merchant processor shall be PCI-DSS (Level 1) compliant.	Provide the system PCI-DSS (Level 1) documentation.
Supported Card Types: The merchant processor shall process Visa and MasterCard credit and debit cards. It shall also process other card types (e.g. American Express and Discover).	Describe the type of cards your system can process.
Merchant Processor Headquarters: The merchant processor shall be headquartered and process transactions in the United States.	Describe where the merchant processor is headquartered and where they process transactions.
Minimum Merchant Processing History: The merchant processor shall have an ongoing minimum of five years of experience processing credit and debit transactions.	Describe the amount of ongoing experience the merchant processor has processing credit and debit transactions.
Transaction Processing Expectation: The merchant processor shall process all transactions submitted by the City that are valid, and satisfy applicable rules, regulations and laws.	Describe any conditions or obstacles that may potentially block transactions from being processed.
Electronic Authorization/Capture Availability: The merchant processor shall provide electronic authorization and capture capability for transactions 24 hours a day, 7 days per week.	Describe the availability of the system to provide electronic authorization and capture capability.
Regulated Chargeback Process: The merchant processor shall process all chargebacks in accordance with the applicable card regulations governing chargebacks.	Describe how chargebacks are processed in accordance with applicable card regulations.

2.0 TECHNICAL REQUIREMENTS

2.1 Security Requirements

Requirement Description	Required Response
Secure Session Communication: If the solution provides a Web server, the solution's Web interface shall be able to operate a secure communication session as SSL 128 bit encrypted HTTPS.	Describe how the solution's Web interface is able to operate a secure communication session as SSL 128 bit HTTPS.
PCI Compliance: The vendor shall be PCI-	Provide evidence of PCI compliance. Provide PCI audit

compliant (Level 1) and shall remain compliant through the life of the contract.	results from previous audits.
Encrypted Data Transport: The solution shall provide a secure method of data transport that encrypts application data sent between the front-end user system and the back-end servers.	Describe the encryption methodologies provided by the solution for transport of application data.

2.2 User Interface Requirements

Requirement Description	Required Response
Section 508 Compliance: If the solution is web-based and usable by public citizens, it shall be ADA and compliant with Section 508 of the Federal Rehabilitation Act.	Provide evidence of section 8 compliance for publicly accessible web interfaces.
Mobile Device Compatibility: The application shall provide Web functionality for wireless hand-held devices (WAP) as part of publicly accessible Web Service.	Describe your Web service's capability to present information to hand-held devices.

3.0 COST

Requirement Description	Required Response
Transaction Fees: The vendor shall detail the total cost per transaction of using their system.	Describe the total cost per transaction associated with using the system including any tiered transaction discounts based on quantity or transaction amount.
Merchant Processor Fees: The Vendor shall detail any fees associated with using the proposed merchant processor. (Only applies to prospective vendors bringing their own merchant processor).	Detail any and all fees associated with using the Vendor's merchant processor including any tiered transaction discounts based on quantity.
Setup/Termination Fees: The Vendor shall detail any costs associated with initial system set-up, configuration or termination of the system.	Detail any setup, configuration or termination fees associated with the system.
Monthly and/or Annual Fees: The Vendor shall detail any costs associated with ongoing recurring costs (Transaction fees are separate).	Describe any recurring monthly or annual fees associated with the system.
Support and Maintenance Fees: The Vendor shall describe any support costs or system maintenance/upgrade fees.	Describe any support costs (per incident or other) or system maintenance/upgrade fees associated with the system.
Storage Fees: The Vendor shall provide any fees associated with data storage.	Describe any fees associated with storage of real time or archived data. Include any tiered discounts or cost structures based on type and amount of data storage.
Years 2 through 5 Fees: The Vendor shall provide an additions or reductions to any fees after year 1.	Describe any additions or reductions to any portion of the fee schedule for years 2 through 5.