**Technical Requirements**

**Payment Gateway Solution**

****

Confidential

**Table of Content**

[A. Transaction Security 3](#_Toc154732110)

[B. Transaction Processing 3](#_Toc154732111)

[C. Financial Processing and Funds Settlement 4](#_Toc154732112)

[D. Reporting Requirements 5](#_Toc154732113)

[E. Transaction Visibility 5](#_Toc154732114)

[F. Analytics and Dashboards 5](#_Toc154732115)

[G. Project Delivery & Deployment 6](#_Toc154732116)

[H. Technical and Business Support 6](#_Toc154732117)

[I. Documentation 7](#_Toc154732118)

[J. References 7](#_Toc154732119)

[K. Training 7](#_Toc154732120)

MIC2 is seeking proposals from prospective Payment Gateway Solution Providers for the deployment and integration of a full fledge, internationally accredited state-of-the-art Payment Gateway Solution in terms of security, functionality and manageability to enable customer payment acceptance over MIC2 online platforms (Mobile App and Website) and/or in-store.

The successful proposer shall provide at a minimum a solution encompassing the following Technical Requirements:

# Transaction Security

The proposer is responsible for ensuring that appropriate organizational, procedural, and technical controls are in place to safeguard MIC2 and customer information.

* The proposer must provide certification of compliance with Payment Card Industry (PCI) standards:
* The proposer must ensure the security, confidentiality, and integrity of electronic personal data and personal information by meeting all PCI requirements
* The proposer must demonstrate how it will prevent interception and manipulation of data during transmission to and from any server
* The proposer must demonstrate how it will prevent unauthorized access to electronic personal data or personal information or any other data from any public or private network
* No customer electronic personal data will be stored within MIC2 billing system
* The proposer must demonstrate that the notification of Touch platform either from its server or from the client browser cannot be forged or hacked: Meaning, it is not possible for a 3rd party to forge a notification request to let Touch system think that a transaction was successful while the payment was actually declined or never happened.

# Transaction Processing

* Payments: The proposed solution must be capable of supporting Credit/Debit Cards and digital wallets.
* Payment Method: The proposed solution should allow for payments from all the following vendors/platforms: AmEx, Visa and MasterCard
* Payment Platforms (required): The proposer must demonstrate that payments can be made via the following platforms:
  + Web (PC –based)
  + Mobile APP (Mobile Device)
* Transactions and maintenance operations can be processed through: Merchant's page, Redirection, MOTO, Recurring.
* Capability to integrate with touch shopping carts/E-commerce platform (optional)
* Payment platform will notify Touch platform from dedicated servers with fixed IPs about the result of the transaction. The notification will be retried several times between the 2 platforms in case of network disconnection.
* The Payment platform will provide an API to Touch that allows it to query the outcome of any transaction.
* The Payment platform can redirect the customer browser to a configurable success / failure pages on Touch web site and securely provide the result of the transaction
* Payment Platforms (optional): The proposer should demonstrate capabilities for also providing / integrating payments for the following platforms:
  + POS (Regular/Wireless/Contactless): Ability to provide Point of Sale terminals that accept all card types as well as the latest payment options to process and sell MIC2’s products and services such as, but not limited to, Invoice Payment and eVoucher as a print-out or direct top-up.
  + Kiosks: Ability to integrate with kiosks that accept Credit/Debit Cards and that should be fully integrated with the proposer’s solution and have proof of existing successful integrations to process and sell MIC2’s products and services such as, but not limited to, Invoice Payment and eVoucher as a print-out or direct top-up.
* Tokenization: The proposed solution must be capable of supporting tokenization for protecting sensitive data and prevent Credit/Debit Card fraud, ideal for "Recurrent Payment" and "Easy Checkout" features and payment thru IVR.
* Fraud Management System: The proposed solution should be 3-D secure and have a robust fraud management system that streamlines fraud screening while achieving the right balance between maximizing sales and reducing fraud losses
* Transaction Fees: The proposer must present a schedule of transactions fees associated with each payment platform (online or in-store) based on Local cards USD/LBP or International cards USD.
  + Transaction fees must outline a comprehensive breakdown linked to each payment method. The breakdown must specifically detail the fees associated with Local cards in USD/LBP currency or International cards USD per payment platform (online or in-store) and transaction type:
  + Postpaid invoice payment Local cards USD/LBP
  + Postpaid invoice payment International cards USD
  + Prepaid e.recharge Local cards USD/LBP
  + Prepaid e.recharge International cards USD
  + POS Local cards USD/LBP
  + POS International cards USD
  + The system should allow MIC2 to decide to either absorb or pass processing fees onto the customer or even support the hybrid approach where MIC2 might absorb a portion of the processing fee and pass on the remaining part to the customer.
* Convenience Fees: The processor must present a schedule of convenience fees (Flat or percentage) that would be associated with each vendor payment option and payment platform listed above. The system should allow MIC2 to decide to either absorb or pass processing fees onto the customer or even support the hybrid approach where MIC2 might absorb a portion of the processing fee and pass on the remaining part to the customer.
* Real Time Processing:
  + The proposed solution should be able to authorize Credit/Debit Card transaction in real time
  + The proposed solution must be able to transmit complete payment details back to MIC2 billing system real time
  + The proposed solution must generate alerts in case of transaction processing metrics exceed or drop below specific thresholds (ASR, latency…).
  + The proposed solution should maximize uptime by ensuring redundant processing capability in the event of a hardware or network issue.
  + The proposed solution should support sending notifications to customer and touch based on success/failure of purchase/authorization/capture/refund.

# Financial Processing and Funds Settlement

* Deposits to Bank:
  + All funds must be settled in MIC2’s accounts immediately upon transaction completion.
  + All transactions / payments received through Cards issued from Lebanese Banks should be settled in a similar currency to the one selected by the customer upon completion of the transaction. Payments received in USD currency should be settled as 100% in Fresh USD.
  + All transactions / payments received through Cards issued from International Banks should be settled as 100% in Fresh USD upon completion of the transaction.
* Settlement Fees: The proposer should describe the process and fees associated with refunds and chargebacks. These fees should be absorbed by the proposer.

# Reporting Requirements

* The solution should provide a web-based interface that will be provided to MIC2 designated staff with access to review all activities. User authentication level will determine access privilege
* The system will provide administrative interfaces that support the following payment processing functions such as authorizations (accepted/declined), charges, settlement, Credits, Refunds, voids and chargeback.
* The administrative tool would also have a real-time dashboard component with transaction details
* The solution should allow defining and saving a customized report template.

# Transaction Visibility

* Transactions can be searched during a user-defined period to meet certain conditions (not limited to) such as:
  + Transaction ID, date, time…
  + Customer information (name, email, device IP…)
  + Payment Option (Visa, MasterCard, AMEX...)
  + Payment channel (website, App, POS, MOTO…)
  + Operation (Purchase, Refund, Authorization…)
  + Transaction status (Accepted, Declined, Pending...)
  + Transaction currency, amount (value, range)
  + Acquirer name
  + Country of origin
* Search results can be exported to a file of format: excel, csv, pdf, xml…
* User can save a set of filtering criterion for future search.
* Categorization of payment per channel (App, Website, SMS)
* Categorization for failed transactions

# Analytics and Dashboards

* + All transactions can be:
    - retrieved during a user-defined period
    - presented per day or week or month or year
    - displayed as count or amount
    - filtered by a selected criteria: currency, payment option, channel, status, country…
    - grouped based on certain criteria (
  + Graphical Interface (Charts) for the following figures/insights should be available:
    - Side by Side comparison of transactions based on a certain dimension (Successful vs. Declined, Sales vs. Refunds, etc.)
    - Top Decline reasons for failed transactions
    - Top/Bottom Payment Options/issuers/channel based on a specific dimension or KPI (success ratio, payment volume...)
    - Geographical representation (optional) for the payment country of origin
    - Average transaction value
  + Users’ transaction details can be integrated with data from other systems (billing, CRM…)
  + Intelligence module (optional): This module creates a profile around customers based on their payment transactions and services’ usage.

# Project Delivery & Deployment

* + MIC2 expects the proposer to deploy the solution in 15 business days
  + MIC2 expects the proposer to clearly outline and detail the expected delivery, installation, integration, and validation times.
  + Detailed PIP, mentioning each milestone (including but not limited to, requirement & design review, Integration, functional validation, and acceptance).
  + Acceptance tests are to be provided by the proposer, and agreed by MIC2. MIC2 shall add any necessary tests on the scope whenever it is deemed necessary.

# Technical and Business Support

The proposer has to provide the following Technical and Business Support SLA:

* The proposer has to provide the following Customer Support Services:
* Customer Service Help Desk
* A dedicated Account Manager to assist with non-technical and commercial queries
* All support calls be fielded by knowledge support team
* The proposer will use reasonable endeavors to maintain system availability for the provision Services, with a target availability of 99.999% on our Payment Pages integration method and a guaranteed uptime of 99.99% on our API integration methods
* For the purpose of prioritizing and escalating issues, faults should be categorized as either Critical, Serious, Degraded or Minimal.  The target time for the proposer to respond to all faults is outlined below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Classification** | **Criteria** | **Step 1 Identify Source** | **Step 2 Fix** |
| Level 1 - Critical | The Services are at a standstill. The Hexopay Payments System or all Payment Gateways utilized for a particular acquirer or Customer are unavailable. | 30 minutes | Immediate and continuing best efforts but in no event more than 2 hours  (on a 24X7 basis) |
| Level 2 - Serious | The Services are significantly impaired and key business processes, such as transaction authorizations cannot be conducted without significant delay, but payment systems are available | 60 minutes | 4 hours  (on a 24X7 basis) |
| Level 3 - Degraded | Live Payment services such as settlement processing, cannot be carried out without significant delay, but all systems are operational | 2 hours | 8 hours  (on a 24X7 basis) |
| Level 4 - Minimal | Integration and test system issues, minor incidents and enquiries | 8 hours | 48 hours  (on a 24X7 basis) |

# Documentation

MIC2 is expecting from the proposer to provide a complete set of electronic documentation describing the proposed solution including but not limited to:

* + Solution Description
  + Detailed physical, logical, connectivity, topology and functionality diagrams
  + Detailed description of features, interfaces and work flows.
  + Acceptance Test plan
  + Solution interface specifications (describing APIs between MIC2 platforms and Proposer servers and systems)

# References

* The Proposer shall provide ALL its references (Lebanon, MENA, etc.) for the deployment of its solution.
* The Proposer mention its market share and volume in number of transactions in each country / territory of operation.

# Training

* The proposer shall provide Business/Customer Care training onsite for 6 members.
* The proposer shall as well provide advanced technical training for 4 IT members.
* The training shall cover all areas: solution architecture, HW & SW, dimensioning or planning, configuration, administration, protocols & interfaces, integration with provisioning, billing, portal, performance & monitoring.
* The proposer shall indicate the necessary duration to cope with all above needed technical skills to be acquired in coordination and agreement with MIC2.
* The proposer shall provide the needed training material in soft and hard copy.
* The proposer shall provide as part of the training actual hands-on session on the real system similar to what Touch will be facing in the Live environment.
* Training shall be delivered before the formal launch of the solution and the acceptance tests.