![Cabinet Office logo]

Bid Pack

Attachment 6 – Technical Evaluation Criteria

Contract Reference: WP2236 Payment Provider for GOV.UK
Pay

Stage 2: Evaluation & Scoring - Technical Evaluation

STAGE 2 TECHNICAL COMPETENCE WEIGHTING: 60%

Response Guidance

Potential Bidders invited to Stage 2 MUST answer ALL the following questions. The method of response, page limit on attachments and evaluation criteria is set per question.

In each answer you should identify any evidence to support your response (such as how you have applied lessons learned, implemented accredited industry standards, adopted risk mitigation planning etc etc when developing the proposals/approach etc) and how the Contracting Authority can be assured that your proposals/approach will be successful in ensuring the requirements are met (which may relate to such evidence or other factors you identify). Please also refer to the guidance in Attachment 2 relating to responses to questions.

The answer to each main question (eg 1.1, 1.2, 1.3 etc) must be self contained (ie must not include cross referencing to responses to another main question as a means of relaying the information necessary to fully address the question at hand).

Unless otherwise specified, you must upload your response as attachments.

Attachments are required to be submitted in Microsoft Word or Excel format and must be in Arial font size 11, with the exception of API documentation which may be submitted in PDF format. Word limits include the use of headers, footers and diagrams but exclude API documentation. Include only those attachments we have asked for – any other supporting evidence, certificates for example, will be requested separately by us.

No costings should be included in responses to this Section.

Question Number	Question	Maximum Word limit	Minimum Acceptable Score	Weighting
1.1	GOV.UK Pay requires API-based onboarding of relying services in a scalable way that abstracts the relying service from the supplier. Please demonstrate how you will support the following features as per paragraph 6.1 of the Statement of Requirements. Note that the following implementations are **not** sufficient to meet this requirement: - a hosted web page solution - an embedded iframe solution - a feature that is not currently live for customers - an offline solution (e.g. email/paper) - a feature that is on a planned roadmap and will not be in place by the start of the contract In the case of each of the expected features, please explain how you will secure their availability, delivery and full	1000 words	3	15%

	functionality in time for full service delivery, meeting the performance standards expected by the Contracting Authority (including but not limited to the SLAs), from the commencement date. This should include: - the actions that you are taking to achieve full feature functionality, - the systems, processes, tools, resources, activities and other arrangements you will use to implement the functionality - the plans and programme (including timelines) you have developed and will implement to ensure availability of such functionality no later than the commencement date (12 months from contract start date), - the basis on which the Contracting Authority can be assured that the full functionality of all the features will be achieved by that date.			
1.1.1	Explain how you will create and manage relying service accounts via API, including: ● updating their bank account information ● changing their bank statement descriptor text ● viewing and modifying their account settings			
1.1.2	Explain how you will] provide automated Know Your Customer (KYC) checks and Anti-Money Laundering (AML) checks, including: ● submitting details of the organisation and responsible owner ● uploading identity documents ● automated event notifications (for example confirmation/error messages) to GOV.UK Pay			

1.1.3	Demonstrate how you will meet the required SLA for onboarding time for relying services. The onboarding time is the time **in working days** from the initial setup request made by GOV.UK Pay on behalf of the relying service, to the relying service being ready to receive its first payment into its bank account. Your response should address the factors that you consider will have a material impact on onboarding timescales and what you will do to manage those factors to ensure that you achieve the SLAs. You are reminded to provide evidence to support your response which may include how your proposals have applied lessons learned from prior experiences and build upon existing service levels your business currently achieves. For example this could include recent (e.g. the last 3 months) evidence of existing median and maximum time in working days that you have secured on other services, demonstrating an understanding of the differences in those services and the services under this contract and an approach which recognises risk factors (such as increased pressure in meeting same service levels over increased volume of services) and addresses them by references to approaches adopted in relation to previous expansions of services.				
1.2	The supplier must be able to provide net settlement for card payments as per paragraph 6.2 of the Statement of Requirements, and the Service Levels (SLAs) in section 14 of the Statement of Requirements.	500 words	3	10%	

	This means payments must be made into relying service bank accounts, that are net of fees and automatically made within 2 working days of payment capture. Explain how you support this feature.			
1.2.1	Describe how you will meet the timeframe given in the SLAs for net settlement to relying service bank accounts. Include details of how transaction fees are collected and at which stage of the settlement process this occurs. [Do not state any specific fee information]			
1.2.2	Describe how you will provide GOV.UK Pay with MI and reporting information on transaction fees via your API or other means (for example a web interface).			
1.2.3	Describe how you will send automated notifications to GOV.UK Pay in the event of errors when collecting or processing fees, or other settlement related issues that may negatively impact a relying service.			
1.3	As per paragraph 6.3 of the Statement of Requirements, the supplier must be able to provide an API-driven core card payment journey, and supporting features such as refunds, recurring payments, wallet payments and 3D secure exemptions. To provide a full abstraction from the underlying supplier service, GOV.UK Pay will provide the payment interface to citizens and the reporting interface to relying services. GOV.UK Pay will use the supplier's API to implement payment authorisation and access of any related payment journey information.	2000 words	3	30%

Therefore the following implementations are **not** sufficient to meet this requirement:
- a hosted web page solution
- an embedded iframe solution
- an offline solution (e.g. email/paper)
- a feature that is on a planned roadmap and will not be in place by the start of the contract

Please give details as to how you will provide each of the required features identified in 1.3.1 to 1.3.8 inclusive via your API. Your response is required to demonstrate how your proposals will provide an efficient and effective service (including ease of use and reliability), delivering a high quality "user" experience. This should include your explanation of the quality management processes you will adopt to ensure consistent quality of service in relation to each of the features (including governance, monitoring and controls, communication and support channels and incident management processes). Where the service delivery proposed includes use of third parties then your answer should set out how this is achieved across the supply chain to show how reliability of quality will be managed and controlled by you.

In the case of each of the expected features, please also include in your explanation how you will secure their availability, delivery and full functionality in time for full service delivery, meeting the performance standards expected by the Contracting Authority (including but not limited to the SLAs), from the commencement date. This should include:
- the actions that you are taking to achieve full feature functionality,
- the systems, processes, tools, resources, activities and other arrangements you will use to

	implement the functionality - the plans and programme (including timelines) you have developed and will implement to ensure availability of such functionality no later than the commencement date, - the basis on which the Contracting Authority can be assured that the full functionality of all the features will be achieved by that date.			
1.3.1	Separate authorisation and capture for card payments, including 3D secure checks done by you or a third party supplier/partner			
1.3.2	Refunding or cancelling a card payment			
1.3.3	Exemptions to the 3D secure journey, for MOTO card payments and corporate cards (include details of how you decide whether to apply an exemption)			
1.3.4	Creating and managing recurring card payments (Continuous Payment Authority)			
1.3.5	Support for taking wallet payments with Google Pay and Apple Pay (include any details about merchant account requirements, merchant identity certificates and/or payment processing certificates)			
1.3.6	Asynchronous event notifications for a card transaction (for example 3D secure cancellation or expiry, successful or failed refund, failed capture) that will be sent to GOV.UK Pay's platform			
1.3.7	Reporting/query functionality for all information and status changes related to an individual transaction, with data retention of at least 7 years			

1.3.8	Card schemes that you will cover through the services (including the "how", "when" and "what") to enhance flexibility for customers; meeting the requirements set out as a minimum in the Statement of Requirements (Mastercard/Visa) but also enabling use of other banking cards (such as Amex/ Maestro/JCB/Discover)			
1.4	As per paragraph 6.4 of the Statement of Requirements, the supplier must support API-based open banking payments as (or in partnership with) a Payment Initiation Service Provider (PISP). GOV.UK Pay will use the supplier's API to implement Payment Initiation, process refunds, and subsequently access any related information about the payment journey. Please explain your proposals for API-based open banking payments and include within the explanation responses to the matters mentioned in paragraphs 1.4.1 to 1.4.4 inclusive set out below. Your response is required to demonstrate how your proposals will provide an efficient and effective service (including ease of use and reliability), delivering a high quality "user" experience. This should include your explanation of the quality management processes you will adopt to ensure consistent quality of service in relation to each of the features (including governance, monitoring and controls, communication and support channels and incident management processes). Where the service delivery proposed includes use of third parties then your answer should set out how this is achieved across the supply chain to show how reliability of quality will be managed and controlled by you.	2000 words	3	10%

	In your explanation of the proposals to meet the full Open Banking functionality, please also include your explanation of how you will secure the availability, delivery, security and full functionality of that service, meeting the performance standards expected by the Contracting Authority (including but not limited to the SLAs), from the commencement date (which for the purpose of this question will be referred to as the "relevant functionality standard"). This should include: - the actions that you are taking to achieve the relevant functionality standard , - the systems, processes, tools, resources, activities and other arrangements you will use to implement the relevant functionality standard - the plans and programme (including timelines) you have developed and will implement to ensure availability of the relevant functionality standard no later than the commencement date, - the basis on which the Contracting Authority can be assured that the relevant functionality standard will be achieved (and in respect of all the features) by that date. -			
1.4.1	Describe how you provide real-time information of which banks are available for Payment Initiation, and which are offline. Include a list of the banks you connect to for Payment Initiation Services (at minimum all nine CMA9 banks must be listed).			

	Note that Account Initiation connections are not sufficient for this requirement.			
1.4.2	Describe how you provide payment initiation services via your API, so that the paying user remains on the GOV.UK Pay platform throughout their journey (with the exception of authorising the payment via their banking app). Include details of how your platform: - provides an API to initiate a payment - verifies the identity of the paying user (for example via their banking app) - allows a paying user to cancel an in-progress payment - how refunds are processed, including the circumstances where refunds may fail (for example, under a minimum relying account balance)			
1.4.3	Describe how you manage fees, reconciliation and reporting for open banking payments. Include information on: - Whether you use settlement accounts - Whether settlement accounts are individual or joint across all relying services - How you support settlement net of fees, gross of fees, or both - Your API provision for accessing reporting information that GOV.UK Pay can consume on behalf of relying services			
1.4.4	If you use a partnering supplier to take open banking payments, please give details. State how you will manage your partnership/supply chain to ensure consistent quality of service, including			

	- Monitoring and reliability management of the partnering supplier's service - Support channels and incident management process with the partnering supplier			
1.5	The supplier must be able to support GOV.UK Pay with the resolution of disputed, errored or fraudulent payments, as per paragraph 6.5 of the Statement of Requirements. The supplier must allow adequate time for GOV.UK Pay to submit evidence on behalf of the relying service if they wish to challenge the dispute, as per the Service Levels (SLAs) in section 14 of the Statement of Requirements. Explain the arrangements, tools, resources and processes you will put in place to help resolve disputes regarding payments made through GOV.UK Pay with the intention of making the process (including dealing with consequences) as smooth and painfree as possible, including:	1000 words	3	10%
1.5.1	How you will ensure GOV.UK Pay is kept promptly and fully informed of any disputes that have arisen, dispute deadlines and dispute progress and resolution (for example, via automated webhook notifications).			
1.5.2	How you will enable GOV.UK Pay to submit evidence on behalf of a relying service, either via API or web interface, including provision of the minimum time limits within which GOV.UK Pay must respond on behalf of a relying service (see SLAs) and how this will facilitate achievement of the intention.			
1.5.3	Describe your proposed reconciliation/recharge procedure for lost disputes (do not include specific fee information) and how this will			

	facilitate achievement of the intention .			
1.5.4	Describe the procedures and support channels for escalating issues with payment disputes that you will apply for the services and how this will facilitate achievement of the intention			
1.5.5	Describe the reporting/query functionality that you will adopt for all information and status changes related to an individual dispute (either via API or web interface) and how that will be achieved.			
1.5.6	How you will work to reduce the quantity of disputed payments and incidents of fraud, including any processes to detect unusual transaction activity.			
1.6	The supplier will be expected to meet the reliability and uptime requirements described in paragraph 6.6 of the Statement of Requirements and the Service Levels (SLAs) in section 14 of the Statement of Requirements. Please describe your approach, systems, processes, tools, resources, activities and other arrangements you will engage to meet these requirements, including:	1000 words	3	10%
1.6.1.	How will you ensure GOV.UK Pay can monitor your system availability, transaction completion rates and transaction response times - The extent and level of information that will be supplied in real time - The means by which GOV.UK Pay can obtain granular reliability information (for example via status page, API healthcheck, HTTP response headers, or other web interface) - How GOV.UK Pay can be assured that the information is			

		reliable and accurate			
1.6.2	Describe your proposed customer service offering for GOV.UK Pay to raise support issues: - The type of customer service channels available (for example phone/email/online chat) - how these will be resourced - how you will meet the target response and resolution times set out in the SLAs for P1 (priority 1) issues (buyers unable to transact) and non P1 issues.				
1.6.3	How you will ensure that critical and non-critical issues affecting GOV.UK Pay are promptly discovered and addressed so as to minimise adverse impacts on its relying services (for example giving details of how you monitor and alert on issues with your platform). - How you will meet the target API uptime (see SLAs) - Which components are included in your uptime measurements - Whether planned maintenance periods are included in your uptime measurements - How you will meet the target notice period for planned maintenance periods that will affect GOV.UK Pay's ability to take payments (see SLAs).				
1.6.4	How you will ensure that critical and non-critical issues (see SLAs), discovered by you, notified to you by GOV.UK Pay, or notified to you by another party are - promptly and fully recorded - acknowledged to GOV.UK Pay in a timeframe set out in the SLAs - Addressed within the timeframes set out in the SLAs				
1.6.5	How you will ensure that GOV.UK Pay is kept fully informed of the subsequent				

	steps and actions required to resolve any critical or non-critical issues.			
1.6.6	Explain how you will be able to ensure your service meets the SLA requirements for number of card payment authorisation API requests accepted from GOV.UK Pay per minute.			
1.7	As per paragraph 6.8 of the Statement of Requirements, the supplier will be expected to maintain a high level of service and continually improve (Schedule 11) the way in which they deliver their services throughout the contract duration. Explain how you will provide a high quality service, continuous improvement and ongoing support for GOV.UK Pay during the length of the contract. Please describe your approach, systems, processes, tools, resources, activities and other arrangements you will engage to meet these requirements, including:	500 words	3	5%
1.7.1	How you plan to maintain an adequate level of resourcing throughout the duration of the contract in order to consistently deliver a quality service that meets the Statement of Requirements (including SLA's).			
1.7.2	Describe the method and frequency with which you release changes to your production environment that may affect your ability to meet the Statement of Requirements (including SLA's) and describe how you mitigate the impact of these changes.			
1.7.3	Describe your quality control and testing process for any changes that may affect your ability to meet the Statement of Requirements (including SLA's)			

1.7.4	Describe your maintenance/downtime processes and schedule that may affect your ability to meet the Statement of Requirements (including SLA's).			
1.8	As per paragraph 6.9 in the Statement of Requirements, the GOV.UK Pay team will carry out the integration with the supplier during the first 12 months of the contract. Explain how you will support GOV.UK Pay's developers with their integration with your platform, and meet the Service Levels (SLAs) in section 14 of the Statement of Requirements.	1000 words	3	5%
1.8.1	How you will provide the required technical consultancy (as per the SLAs) to assist GOV.UK Pay's developers where necessary, including - Kick-off discussions during the Commencement Period (see paragraph 7 of the Statement of Requirements) - Support immediately pre- and post- go-live with the first payment - Support throughout the duration of the contract if there are significant technical changes to your platform that will involve additional technical work from GOV.UK Pay's developers - The technical roles you have available to provide consultancy (for example developer, technical architect)			
1.8.2	Give details of your test environment(s) that can be used by GOV.UK Pay's developers during their integration, and for subsequent smoke testing throughout the duration of the contract. The test environment(s) should cover the full functionality and processes required to meet the Statement of			

	Requirements and you should give details of: - the actions that you are taking to achieve full feature functionality, - the systems, processes, tools, resources, activities and other arrangements you will use to implement the functionality - the plans and programme (including timelines) you have developed and will implement to ensure availability of such functionality no later than the commencement date, - the basis on which the Contracting Authority can be assured that the full functionality of all the features will be achieved by that date..			
1.8.3	How you will produce your security management plan at the start of the contract (within the agreed timeframe as set out in the SLAs) and how you will ensure that the plan is sufficient to ensure a secure integration and ongoing provision of payment services.			
1.9	As per paragraphs 6.10 and 6.11 in the Statement of Requirements, the supplier will be expected to support the migration of GOV.UK Pay's relying services and their data (the 'Relying Service Migration') from the incumbent, and subsequent offboarding of GOV.UK Pay's relying services at the end of the contract. Describe how you will support the Relying Service Migration and subsequent offboarding. Include in your response:	1000 words	3	5%
~~1.9.1~~	~~Your understanding of the requirements for the Relying Service Migration, any risks or potential barriers and an explanation of how your implementation plan has been developed (including any~~			

	~~lessons learned) to address those requirements and avoid and mitigate the occurrence of such risks;~~			
1.9.1	An overview of your plan for the Relying Service Migration, including how you will support: - the transfer of relying services who require Know Your Customer (KYC) checks from the incumbent supplier - the transfer of any relying service account balances, - continuity of payment service provision for these relying services - continuity of recurring payments (Continuous Payment Authority agreements) for these relying services			
1.9.2	How your implementation plan will meet the timelines set out in section 7 of the Statement of Requirements, and ensure the requirements for the Relying Service Migration are fully met.			
1.9.3	How you will support the offboarding of services to a future supplier at the end of the contract, as per paragraph 6.11 in the Statement of Requirements.			