**Statement of Work #1**

**Development and Integration Phase**

**MAC One-Time Password (OTP) System**

**Description**

Mobile Authentication Corporation (“MAC”) provides an Out-Of-Band, One-Time Password (OTP) solution that provides End User authentication and payment transaction verification of financial transactions.  The MAC OTP system is designed to be integrated into existing payment processes. It is comprised of a set of Web Services that provide the needed functionally to deliver OTPs to the End User’s mobile device and to verify the End User’s entered OTP.

The Initial Development Project set forth in this Statement of Work #1, of the Agreement, is designed to integrate MAC’s OTP services into the Secure Trading System’s account management system,” STS system” and provide MAC with a user enrollment and verification front end for the MAC OTP Registration process.

This integration will result in two(2) solutions, a “Fully Integrated Solution” and an “User Registration Solution”.

1. Fully Integrated Solution, Enables STS the ability to use MAC’s OTP system to enhanced security feature for STS’s user registration, account log-in and account funding.

1. User Registration Solution , Enables MAC the ability to use STS’s user enrolment and user verification features as a front-end to MAC’s registration process to verify user supplied information.

Note: Each work item will contain a solution indicator as follows:

“F” if only needed for the Fully Integrated Solution

“R” if only needed for the User Registration Solution

“B” if needed by both solutions

**Reference Documents**

* MAC OTP integration document “integration document” that covers the Fully Integrated Solution and the User Registration Solution.
* STS TBS

**Scope of Work Development and Systems Integration**

STS will be responsible for following:

* B: Integrate with MAC OTP system services:
  + B: Admin feature to set/update URLs to the multiple MAC services.
  + B: Provide “Help” and “Tool Tips” for admin and end user features where possible.
  + F: Provide error event handling, automatic admin notification on high priority error events.
* B: Integrate the STS system with MAC’s OTP services for user enrollment.
  + F: Provide an “Opt-out” option on the user page.
    - F: Option is based on client configuration, Allow end user Opt-out”.
* F: Integrate the STS system with MAC’s OTP services for account login.
  + F: Provide client id and Group id management, Ids are created by the MAC OTP system when the Client or Group is enrolled. MAC will provide Ids to STS via email.
* F: Integrate the STS system with MAC’s OTP services for financial transaction verification.
  + F: Provide transaction details based on client’s specifications.
* F: Manage the style/theme and control the User Interface (UI) required to prompt and collect the OTP.
  + The UI shall allow for the display of status messages and content as returned in the OTP responses per the MAC OTP integration document.
  + This includes ads supplied with the responses from the OTP system (if enabled by the client).
* B: Access to a STS resource to answer development, testing or certification questions that arise during the development and integration phase. The STS resource will provide responses to questions within one (2) business day via email or for more critical issues direct phone contact.
* B: Contributing to the integration document, providing the STS information as needed for the integration.
* B: Establish and maintain test environments that support the integration and test process.
* R: Access to portal to configure the enrollment features.
* F: Financial reconciliation, settlement, funds movement and other back-office functions as needed to support multiple clients and a group of clients.
* B: Communication between the two system shall use SSL or over a VPN connection.
* B: Support for the concept of Group Restricted user registration, Client Restricted user registration and Open registration as defined in the integration document.

MAC will be responsible for the following:

* B: Creating and maintaining the integration document, Accepting input from STS as needed to maintain an up to date document.
* B: Establish and maintain test environments that support both solutions as need to support the integration and test process as defined in the integration document with:
  + Provide STS with access to a test server running the latest OTP services for development, testing, and certification as defined in the integration document. This platform is available per prearranged request by STS. Access to this platform will be available 24x7 during the prearranged requested period.
  + Provide SSL connection or VPN connection information as needed for communicating with the MAC supported services.
* B: A set of test cases required for certification to validate the integration is functioning correctly and meets both parties’ requirements.
* OTP test system administration including:
  + B: Test Client registration, Client Ids
  + F: Test User Registration using STS generated User Ids.
  + F: Test User Registration using MAC generated User Ids.
* F: Access to the OTP test system administrative interface.
* B: Access to a MAC resource to answer development, testing or certification questions that arise during the development and integration phase. The MAC resource will provide responses to questions within one (2) business day via email or for more critical issues direct phone contact.
* F: Access to the MAC AdPass feature vis client configuration.
  + MAC will maintain a set of Test Ad as need for the integration and test process.
* F: Provide a service that STS can call to get usage numbers and related costs to support the settlement process.
  + MAC is the official source of OTP and AdPass usage numbers and related cost for billing and settlement processes.

**Transaction Performance Requirements**

* B: The solution shall be capable of processing at least 15 One-Time-Passwords per second

**Out of Scope**

* Production documentation
* Marketing materials
* Production level deployment of any system components

**Project Documentation**

Both parties understand and agree that any changes to this SOW document shall require both parties to provide written approval.

Both parties understand and agree that both parties will contribute to the integration document.

STS will modify their product offering to include the OTP feature from MAC and gain MAC’s approval before publishing said documentation.

Both parties shall contribute to a client enrollment and setup document. A detailed check list of the client on-boarding process.

**Assumptions**

In undertaking the work detailed in this SOW #1, STS assumes and relies upon the following statements:

1. As an option to the STS system STS uses OTP authentication for registration verification, account login and transaction verification for all financial transaction.
2. Business sign off, the business units of both companies must sign-off on the implementation before this SOW can be considered complete. Each company shall designate their representative.
3. Certification of the integration to MAC is a simple process, which can be completed in one to two (1-2) business days.

**Project Fees**

No fees will be assessed by either parties for the work agreed upon in this document. Fees for out of scope work will be based on pre-arranged and separate contracts.