# Annex 3: Business Requirements

# Online Payments System

**Instructions**

1. Every section that requires a response must be adequately completed by the Payment Service Provider (PSP)/ vendor or supplier. The supplier must indicate whether the proposed solution/ response Complies (C), Partially Complies (PC) or does Not Comply (NC) before writing the response. If the requirement is partially complied, any additional detail provided will enable the British Council to make a fuller assessment on the capability to meet the requirement.

2. Complete Part 1 (Supplier Response) ensuring all answers are inserted in the space in the last column for each section of the British Council requirement / question. Note: Any alteration to a question will invalidate your response to that question and a mark of zero will be applied. This could also lead to your entire response being declared nonresponsive.

3. Complete Part 2 (Submission Checklist) to acknowledge and ensure your submission includes all the mandatory requirements and documentation. The checklist must also be signed by an authorized representative.

4. Submit all mandatory documentation to the link by the Response Deadline, as set out in the Timescales section of the ITT document.

# 1. Glossary

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| **Payment Service Provider (PSP)** | 3rd party provider handling individual payment transactions. Payment Service Provider offers its services for accepting electronic payments by a variety of payment methods including credit card, bank-based payments such as direct debits, bank transfer, and real-time bank transfer based on online banking etc. |
| **Payment Service** | A service provided by PSP which allows customers to pay online for products and services. |
| **Payment method** | The way that a buyer chooses to compensate the seller of a good or service that is also acceptable to the seller. Typical payment methods used in a modern business context include cash, checks, credit or debit cards, money orders, bank transfers and online payment services such as PayPal. |
| **APM** | Alternative Payment Method. Payment methods that are used as an alternative to credit and debit card payments. Most alternative payment methods address a domestic economy or have been specifically developed for electronic commerce and the payment systems are generally supported and operated by local banks. Each alternative payment method has its own unique application and settlement process, language and currency support, and is subject to domestic rules and regulations. |
| **Credit Card** | A credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services, based on the cardholder's promise to the card issuer to pay them for the amounts so paid plus other agreed charges. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance. |
| **Debit Card** | A debit card (also known as a bank card or check card) is a plastic payment card that can be used instead of cash when making purchases. It is similar to a credit card, but unlike a credit card, the money comes directly from the user's bank account when performing a transaction. |
| **Bank Transfer** | When money is sent, usually electronically, from an account in one bank to an account in another. |
| **e-Wallet** | An electronic device, website, software system, or database that facilitates commercial transactions by storing a consumer's credit card, shipping address, and other payment data. |
| **Acquiring bank** | An acquiring bank (also known simply as an acquirer) is a bank or financial institution that processes credit or debit card payments on behalf of a merchant. The acquirer allows merchants to accept credit card payments from the card-issuing banks within an association. The best-known (credit) card associations are Visa, MasterCard, Discover, Indian Rupay, American Express, Diners Club, Japan Credit Bureau and China UnionPay. |
| **Offline payments** | All payments which are not going through the Payment Gateway. |
| **Chargeback** | A demand by an issuer or a Card Scheme to be repaid a sum of money paid by the merchant acquirer in respect of a Transaction which has been previously subject to Settlement and for which the merchant acquirer has been paid by the relevant Card Scheme. |
| **Recurring Transaction** | A Transaction which the Payer has agreed can be debited to their account at agreed intervals or on agreed dates. The Transaction can be for a specific amount or for an ongoing service or provision of items. |

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| **Refund** | Where a Merchant agrees to make a refund to the Payer's card of the whole or part of any sum authorized by a Payer to be debited to their account. |
| **Payment Gateway** | The service to facilitate online acceptance of payment cards and Alternative Payment Methods (APM). |
| **SA** | South Asia |
| **WCAG** | **Web Content Accessibility Guidelines (WCAG)** is developed through the W3C process in cooperation with individuals and organizations around the world, with a goal of providing a single shared standard for web content accessibility that meets the needs of individuals, organizations, and governments internationally. |
| **PCI-DSS** | **Payment Card Industry Data Security Standard**. A set of comprehensive requirements to minimize the potential for payment card and cardholder data to be compromised and used fraudulently, released from time to time by the Payments Council Industry. |

# 2. Business Requirements

**Key:**

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| MUST HAVE | A requirement without which the payment service cannot function from the outset. |
| SHOULD HAVE | Things we consider as important, but not vital. |
| COULD HAVE | Needed but less impact if left out. |
| WON'T HAVE | A requirement that won't be delivered in this delivery phase.<br>It is recorded because it has been recorded as something for consideration in a later phase. |

Column **Type** determines whether a particular requirement is toward Payment Service Providers (value **PSP**) or it represents an internal/ British Council requirement (value **Internal**).

Failure to respond to any **MUST HAVE** requirement will result in lower marks being awarded to the bidder.

| Req Id | Type | Priority | Supplier's response (Y/N) | Requirement description |
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| 1. System | | | | |
| 1.1 | PSP | MUST HAVE | | **Payment Service Provider** must provide a solution to allow **British Council** customers in Pakistan to pay online. |
| 1.2 | PSP | SHOULD HAVE | | **Payment Service Provider** should support the following payment methods:<br><br>- **Card Payments (prevalent/ main option)**<br><br>- **Alternative payment methods such as online and mobile banking and cover popular payment methods in Pakistan** |
| 1.3 | PSP | MUST HAVE | | **Payment Service Provider** must support payments for mobile applications (IOS, Android). |
| 1.4 | PSP | MUST HAVE | | **Payment Service Provider** must support **One-off** payments |

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| 1.5. | PSP | SHOULD HAVE | | | **Payment Service Provider** should support **Recurring** payments (either on-going or for a specific subscription period) |
| **2. Products** | | | | | |
| 2.1 | PSP | SHOULD HAVE | | | **Payment Service Provider** should provide for each payment methods an information regarding limits *e.g. that using payment method X customer may initiate transactions up to PKR 10,000* |
| **3. Design and UX** | | | | | |
| 3.1 | PSP | SHOULD HAVE | | | **Payment Service Provider** should provide a capability to customise payment page (if payment processing requires an interaction with the customer) without hosting it internally. In particular, it this means:<br><br>- Language in which the payment page is being presented should be English.<br>- Look & feel so that it is in line with each online shop web design (i.e.; customize header and footer to maintain consistency between the payment page, and the site they've just been sent there from)<br>- Look & feel to include **British Council** branding. |
| 3.2 | PSP | MUST HAVE | | | > Clearly indicate the payment price and currency they are about to make<br>> Clearly indicate which payment cards are accepted using card logos<br>> For numerical fields (card number, security code) limit the input values to numbers only, so 0–9. On mobile, bring up the appropriate virtual keyboard for numerical entry.<br>> Determine the card type from the starting first number of the card number, rather than asking the user to manually select<br>> Indicate the card type being used in a visual way (i.e.; after the user enters the first two numbers, display a card logo)<br>> Reinforce security through the design of the page (i.e.; a lock icon) |

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| | | | | > Use client-side validation to detect and highlight formatting errors<br>> Enable autocomplete from a user's browser to speed up the form-filling process (but still require security code to be completed manually) |
| 3.3 | PSP | MUST HAVE | | **Payment Service Provider** the payment page must be built using responsive design techniques to adapt to users' different devices (ideally mobile-first approach) |
| 3.4 | PSP | SHOULD HAVE | | **Payment Service Provider** should prove that **Payment Service payment screens** meet**WCAG Accessibility** standards (level AA is the minimum expectation)<br>*** WCAG 2.0 at least AA** |
| 3.5 | PSP | MUST HAVE | | **Payment Service** must provide support for the following languages: **English** |
| 3.6 | PSP | MUST HAVE | | **Payment Service** must provide the following information and possibilities while processing payments:<br>1) the status of payment transaction (successful or unsuccessful)<br>2) **a reason why a payment transaction has been rejected that is clear and what actions a customer would need to take to rectify the failed payment.**<br>3) provide the customer with a payment interface that appears to the customer that he / she is still on the British Council site with notification that the customer is entering a secure environment<br>4) provide a unique transaction ID which relates to both one item and a basket of goods. **Payment Service Provider** solution must ensure that the payment transaction is clearly linked with the customer data and related products/services.<br>5) Provide clear and simple error messages when user-entered data is being validated. |

| | | | | Note: **British Council** needs to have a clear view on the reason why a payment transaction is rejected. |
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| 3.7 | Internal/PSP | MUST HAVE | | Customers must be able to pay online even if an error occurs i.e. due to the network failure. This will require a mechanism to re-try payment in case of technical issues while preventing duplicate payments. |
| 3.8 | PSP | MUST HAVE | | **Payment Service Provider** must provide a list of reasons why payment transactions can be rejected for each payment method so that **British Council** can establish business processes/procedures to handle each case respectively. |
| 4. Finance & Legal | | | | |
| 4.1 | PSP | MUST HAVE | | **Payment Service Provider** must prove that it is compliant with local tax and legal regulations in regard to online payments for each payment method in Pakistan. |
| 4.2 | PSP | MUST HAVE | | **Payment Service Provider** must ensure that **Payment Service** will be compliant with all legal, financial regulations (related to online payments) for the period when agreement with **British Council** is active. |
| 4.3 | PSP | MUST HAVE | | **Payment Service Provider** must provide on a yearly basis (as a part of maintenance agreement) information of all legal and other changes which affect the area of online payments so that **British Council** may adjust its internal processes, procedures etc. |
| 4.4 | PSP | MUST HAVE | | **Payment Service Provider** must take into account the complexity of **British Council** operating environment. This means that **Payment Service Provider** must ensure that payment transactions can be processed even if it involves different legal entities (therefore it may need different contracts): local branch, local subsidiary, foundation, third party etc. |

| 4.5 | PSP | SHOULD HAVE | | **Payment Service Provider** should ensure that is possible to process one payment transaction (using Payment Service) which refer to a basket of multiple products sold by different legal entities.<br><br>**Example**<br>Customer may buy a combination of products i.e. Self-Access Course (being offered by globally) and Face-to-Face sessions (provided by the local subsidiary). As a result, in her/his basket of goods there are two items and they will be paid as one transaction. |
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| 4.6 | Internal | MUST HAVE | | **Payment Service Provider** must ensure that **British Council** can use the payment provider icons on their platform. |
| 4.7 | PSP | MUST HAVE | | **Payment Service Provider** must support online payments in PKR currency |
| 4.8 | PSP | MUST HAVE | | **Payment Service Provider** must provide the acquiring aspect that is collection and settlement of the funds without any charges to the customer. |
| 4.9 | PSP | MUST HAVE | | **Payment Service Provider**: Payment service provider must support settlement in PKR |
| 4.10 | PSP | MUST HAVE | | **Payment Service Provider** must allow to settle payment transactions using agreed settlement currencies. |
| 4.11 | PSP | SHOULD HAVE | | **Payment Service Provider** should ensure that additional foreign exchange charges are avoided. |
| 4.12 | PSP | MUST HAVE | | **Payment Service Provider** must provide a list of all fees related to payment transactions processing e.g. transmission fee, foreign exchange fee. |
| 5. Procurement | | | | |
| 5.1 | PSP | MUST HAVE | | **Payment Service Provider** must provide a detailed scope of the implementation of |

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| | | | | **Payment Services** – (.) Please describe in annex 3. |
| 5.2 | PSP | MUST HAVE | | **Payment Service Provider** must provide a schedule for the implementation of **Payment Services** - indicate the details in Annex 3 as well. |
| 5.3 | PSP | COULD HAVE | | **Payment Service Provider** could propose at least two options of pricing model, refer to Annex 4. |
| 5.4 | PSP | MUST HAVE | | Payment Service Provider must prove his experience in the area of online payments. It may comprise: written testimonials, successful business cases and a possibility to visit existing customers and details to be included in annex 3 |
| 5.5 | PSP | MUST HAVE | | **Payment Service Provider** must provide an up-to-date development roadmap for the existing product/service. |
| 5.6 | PSP | MUST HAVE | | **Payment Service Provider** must provide the following documentation (in English):<br>- Business and functional description of the **Payment Service**<br>- Technical documentation of the **Payment Service**. In particular a description how to integrate **British Council** systems with the **Payment Service**)<br>- User manual<br>- Online help accessible for all users of the **Payment Service** |
| 5.7 | PSP | COULD HAVE | | **Payment Service Provider** could prove (if had) previous experience of integrating the **Payment Service** with SAP Financials version ECC6 or higher using web services / SOA for fully automated payment notification and reconciliation. |
| 5.8 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide the following training to the **British Council** staff:<br>- Business and functional overview of the **Payment Service**<br>- Technical aspects of the **Payment Service** |

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| 5.9 | PSP | MUST HAVE | | **Payment Service Provider** must provide guidelines, assistance and ongoing training to support integration of the **British Council** systems with the **Payment Service.** |
| 5.10 | PSP | MUST HAVE | | **Payment Service Provider** must provide a sandbox environment to allow for testing of integrations, including the use of any identifiers that are in use for the production environment and allowance for penetration testing to verify the end-to-end security of the Payment Service. |
| 5.11 | PSP | MUST HAVE | | **Payment Service Provider** must do a demo to present their online payment solution as part of the evaluation process with British Council |
| **6. Customer support & Reporting** | | | | |
| 6.1 | PSP | MUST HAVE | | **Payment Service** must allow (if possible) to reconcile and settle payment transactions in an automated way. |
| 6.2 | PSP | COULD HAVE | | **Payment Service Provider** could provide a recommendation on how to set up automated processes of reconciliation and settlement and minimize manual interventions for each country. |
| 6.3 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide a list of FAQ's for customer support |
| 6.4 | PSP | MUST HAVE | | **Payment Service** must allow a solution or application to trace payment transactions from initiation to their settlement. As a part of this functionality **Payment Service** provides:<br>- A possibility to search and filter payment transactions<br>- A possibility to verify payment transaction status<br>- Full history of payment transaction<br>- API (Application Programming Interface) is preferred way |
| 6.5 | PSP | MUST HAVE | | **Payment Service** must provide a capability to track incomplete payment transactions.<br><br>*For example*, in circumstances where the customer closes their web browser while paying using a credit |

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| | | | | *card. From the shop perspective a transaction has been initiated but there is no information that it is not completed.* |
| 6.6 | PSP | MUST HAVE | | **Payment Service Provider** must provide a list of possible operations on payment transactions for each payment method (per country if applicable).<br><br>***Some examples*** *Cancel of a transaction (before settlement), refunds, partial refunds.*<br><br>Also, Payment Service Provider must provide a possible status for each payment transaction |
| 6.7 | PSP | SHOULD HAVE | | **Payment Service** should allow to perform allowed operations (i.e. cancel) on the original payment transaction, on behalf of the customer, by **British Council** staff |
| 6.8 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide a capability to generate messages (emails) at all stages of payment process e.g. sending an email to the customer that transaction has been processed successfully |
| 6.9 | PSP | MUST HAVE | | **Payment Service** Provide a capability to handle chargebacks |
| 6.10 | PSP | SHOULD HAVE | | **Payment Service Provider** should ensure that a number of chargebacks which require an action from the **British Council** side will be minimize<br><br>Note: British Council expects that **Payment Service Provider** would challenge the chargeback at their end itself rather than BC having to provide them supporting documents. |
| 6.11 | PSP | MUST HAVE | | **Payment Service Provider** must ensure that second chargeback for the same case (same payment transaction) will be restricted<br><br>***Business example***<br><br>*Once the customer requests a chargeback, **British Council** challenges it by providing supporting documents and most of the times the chargeback is* |

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| | | | | *won. However, at times it so happens that the customer again goes for a chargeback.* |
| 6.12 | PSP | COULD HAVE | | **Payment Service Provider** could provide guidelines how to set up customer service to minimize costs and a number of manual interventions |
| 6.13 | PSP | MUST HAVE | | All reports and information required to process payment transactions must be in English. |
| 6.14 | PSP | MUST HAVE | | **Payment Service Provider** must ensure that the following reports will be generated by the **Payment Service**:<br>- A list of failed transactions with reason/return codes<br>- a list of transactions with a possibility to filter this list using the following criteria: date ranges, reason for failure, successes etc.<br>- Reporting of payout of funds transferred from PSP/Acquiring bank to BC account.<br>Fees per transaction in local currency<br> - API (Application Programming Interface) is preferred method |
| 6.15 | PSP/internal | SEE INDIVIDUAL ELEMENTS | | Reporting system (if offered by **Payment Service Provider**) must or should provide the following capabilities:<br>- Reports can be customized by administrators- **SHOULD** HAVE<br>- For payment transaction, reports should be generated for all products in one go- **MUST HAVE**<br>- A dashboard on various parameters such as collections, charges, volumes etc.- **SHOULD HAVE**<br>- Daily reports can be auto delivered at defined time to a defined location or path rather **SHOULD** HAVE<br>- Real time reporting as to how much income have been received at any given point of time in a day, rather than having to wait for the next day- **MUST HAVE** |

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| 7. Service Support & Management | PSP | SHOULD HAVE | | **Payment Service Provider** should be able to generate reports in a format that supports integration with the data from other **British Council** systems.<br><br>Note: the idea is to create a single view on payment transactions from all systems and platforms.<br><br>API (Application Programming Interface) is preferred way. |
| 7.1 | | | | |
| 7.2 | PSP | MUST HAVE | | **Payment Service Provider** must provide 24/7/365 support for any issues that may occur. **Payment Service Provider** must provide its standard service level agreements (SLA) as well as all relevant procedures (for instance how an incident should be raised)<br><br>**For example**<br><br>Incident severity levels 1,2,3,4<br><br>Initial response acknowledging receipt of incident and confirming severity level must be made within 15 minutes.<br><br>Incident resolution (95% of incidents) is as follows:<br><br>Severity 1 – resolution within 2 Working Hours<br>Severity 2 – resolution within 6 Working Hours<br>Severity 3 – resolution within 14 Working Hours<br>Severity 4 – resolution within 34 Working Hours<br><br>Resolution of root problems, and in the case of repeat problems should be within 1 week maximum. |

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| 7.3 | PSP | MUST HAVE | | **Payment Service Provider** must provide a single point of contact for all support inquiries |
| 7.4 | PSP | COULD HAVE | | There could be a nominated service manager provided by **Payment Service Provider** |
| 7.5 | PSP | MUST HAVE | | **Payment Service Provider** must provide service operation and service management toolset. It may comprise:<br>- tracking tool(s) to handle incident and support issues flows<br>- monitoring tool(s) to monitor current state of provided services<br>- access to historical data (resolved issues or other relevant information) |
| 7.6 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide all appropriate trainings (related to support procedures and tools to the **British Council** staff |
| 7.7 | PSP | SHOULD HAVE | | There should be agreed effective communications mechanisms to allow collaboration between **Payment Service Provide** and **British Council** staff during issue/problem investigation and resolution. |
| 7.8 | PSP | MUST HAVE | | **Payment Service Provider** must notify in advance of any changes impacting **Payment Service** availability e.g. if any maintenance work is anticipated and therefore Payment Service will not be available for a while |
| 7.9 | PSP | MUST HAVE | | **Payment Service** will be continuously (24 x 7) monitored and defined alerts raised and passed to defined recipients with **British Council** |
| 7.10 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide service management reports on a monthly basis, and on demand (for example when an issue arises). Report should include, but not be limited to:<br>- Delivery against service levels<br>- Performance |

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| | | | | - Capacity<br>- Issues and resolution<br>- Software vulnerabilities that were publicized and subsequently patched |
| 8. Technical architecture & Integration | PSP | MUST HAVE | | **Payment Service Provider** must provide service credits expected for nonperformance post go live. |
| 8.1 | | | | |
| 8.2 | PSP | MUST HAVE | | **Payment Service Provider** must provide, maintain and update all of the hardware and software required to facilitate the acceptance of payments required by **British Council** |
| 8.3 | PSP | COULD HAVE | | **Payment Service Provider** could provide an (business, technical) architecture of the solution. The solution is a combination of **Payment Service** and **British Council** internal systems/business units. |
| 8.4 | PSP | MUST HAVE | | **Payment Service Provider** must provide a list of technical requirements which need to be met in order to use the **Payment Service** |
| 8.5 | PSP | MUST HAVE | | **Payment Service Provider** must provide guidelines for integration of the **Payment Service** with **British Council** financial system (SAP) |
| 8.6 | PSP | MUST HAVE | | **Payment Service Provider** must provide guidelines and support to enable integration of their **Payment Service** with **British Council** systems. |
| 8.7 | PSP | MUST HAVE | | **Payment Service** must provide a list of supported web browsers with versions and compatible devices (especially for mobile payments). |
| 8.8 | PSP | SHOULD HAVE | | No additional client-side software should be required for the web browser to access **Payment Service** |

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| 8.9 | PSP | MUST HAVE | | **Payment Service Provider** must propose a solution which assumes that no sensitive payment data are required to store at the **British Council** side. In other words, the technical architecture assumes that all sensitive data are processed at the **Payment Service Provider** side. |
| 8.10 | PSP | MUST HAVE | | **Payment Service** must allow to trace all changes to payment transactions and related data and also to see clearly link between all information. <br><br> *For example* <br><br> *Payment Service may store the history of the transaction status changes and provide a unique identifier which help to link an order from the shop with payment transaction on reports from **Payment Service Provider*** |
| 8.11 | PSP | MUST HAVE | | **Payment Service Provider** must prove that **Payment Service** can be scalable so that it meets British Council needs (in terms of the number of transactions) in the future |
| 9. Security & Compliance | PSP | SHOULD HAVE | | **Payment Service Provider** should provide an information how **Payment Service** is technically maintained. In particular it may comprise backup procedures, load balancing, disaster recovery etc. |
| 9.1 | | | | |
| 9.2 | PSP | MUST HAVE | | **Payment Service Provider** must confirm and demonstrate that **Payment Service** is PCI-DSS compliant (with the latest version). |
| 9.3 | PSP | MUST HAVE | | **Payment Service Provider** must provide evidence, in the form of independent certification (PCI-DSS attestation) that the Services provided conform to PCI-DSS. This information must be provided at regular intervals and upon request. |
| 9.4 | PSP | SHOULD HAVE | | **Payment Service Provider** should ensure that all 3rd parties involved in payment transactions processing are PCI-DSS compliant |

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| 9.5 | PSP | COULD HAVE | | **Payment Service Provider** could provide guidelines to make sure that a solution at the **British Council** side is also PCI-DSS compliant |
| 9.6 | PSP | MUST HAVE | | **Payment Service Provider** must propose a solution which assumes that no sensitive payment data are required to store at the **British Council** side and therefore it does not trigger additional PCI-DSS compliance. |
| 9.7 | PSP | COULD HAVE | | **Payment Service Provider** could provide information about current trends in regard to frauds detection and prevention mechanisms for each payment method. |
| 9.8 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide along with **Payment Service** an anti-fraud solution. It may comprise the following functions:<br>- Transaction monitoring.<br>- Risk assessment.<br>- Watch lists.<br>- Scoring. |
| 9.9 | PSP | MUST HAVE | | **Payment Service** must provide integrations for **3D Secure** versions 1.0 initially and 2.0 during 2019/20.. |
| 9.10 | PSP | MUST HAVE | | **Payment Service Provider** must provide detailed information on how **3D Secure** mechanism is supported by **Payment Service** |
| 9.11 | PSP | MUST HAVE | | **Payment Service Provider** must accept the British financial liability associated with frauds where |
| 9.12 | PSP | SHOULD HAVE | | **Payment Service Provider** should provide information regarding any other regulations in regard to data privacy and security for each country/payment method (if applicable) so that **British Council** may adjust its internal procedures, processes etc. |
| 10. Performance | PSP | COULD HAVE | | **Payment Service Provider** could provide guidelines to **British Council** in regard to information security and data encryption |
| 10.1 | | | | |

| Req ID | Type | Priority | Supplier's response (Y/N) | Requirement description |
|--------|------|----------|---------------------------|-------------------------|
| 10.2 | PSP | MUST HAVE | | **Payment Service Provider** must ensure that **Payment Service** can handle the following traffic:<br>- 100 concurent customers<br>- 100 transactions per second (peak)<br>- 100000 payment transactions per month<br>- 1000000 payment transactions per year<br>Payment Service Provider must describe at least 3 variants (with different value for A,B,C,D parameters) |
| 10.3 | PSP | MUST HAVE | | **Payment Service Provider** must ensure that **Payment Service** responds in:<br>- 90% of payment transactions < 2 seconds<br>- 98% of payment transactions < 5 seconds |
| 10.4 | PSP | SHOULD HAVE | | **Payment Service Provider** should indicate if there are any constraints (in terms of performance) in **Payment Service** usage |
| 10.5 | PSP | SHOULD HAVE | | **Payment Service Provider** should demonstrate how **Payment Service** can be scalable in order to meet future **British Council** needs |
| | PSP | SHOULD HAVE | | **Payment Service Provider** should provide a facility, whether in the normal testing sandbox environment or another replica environment to run realistic performance and capacity testing to allow **British Council** to prepare before launching Payment Services and/or before a period of peak demand. |

## 11. Commercial

| Req ID | Type | Priority | Supplier's response (Y/N) | Requirement description |
|--------|------|----------|---------------------------|-------------------------|
| 11. Commercial | | | | |
| 11.1 | PSP | MUST HAVE | | Please provide indicative pricing for this project. |

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| | | | | **Refer to Annex 4** for detailed guidance and template. |
| 11.2 | PSP | MUST HAVE | | Please provide details of your payment terms.<br><br>Please note that British Council has a 30 days valid invoices settlement policy following receipt of a valid and accurate tax invoice from the Service Provider which will apply. |