Appendix B - EBPP Requirements

To be returned as part of the technical proposal. Proposer shall respond to all columns marked with an "*" at a minimum and is encouraged to respond to all requirements.

If the listed requirement or question is something your organization can provide or answer "Yes" to, please check the "yes" column. **The vendor is expected to describe how they will meet each requirement that is answered "Yes"**. If your organization cannot meet the requirement, check the "No" Column. Proposers are encouraged to provide an alternative solution if they feel it meets the intent of the minimum requirement and should provide supporting information for that specific item in an appendix. The symbol used to identify each appendix (i.e., "A", or "1") should be inserted into the "No" column to indicate that an alternative solution has been proposed. The City of Cleveland reserves the right to either reject or accept the alternative solution at the City's sole discretion.

Data Receipt and Communication

The vendor shall have the capability to design and configure the receipt of core data extract billing files that shall be delivered from Oracle CC&B, Ventyx Banner, or other delivery systems.

	Requirement	Yes	No	Description
*	**1.** Describe capability to design and configure the receipt of core data extract billing files			
*	**2.** Describe ability to receive billing or summary files in a flat file formation via a communication vehicle such as Internet FTP			
*	**3.** Describe ability to establish a series of data validation, balance reconciliation and quality control applications using secure, automated, redundant and encrypted communication processes			

Data Parsing and Extraction

The vendor shall be expected to analyze billing data and perform the necessary data file parsing and extraction rules to store the data into an encrypted relational database for bill presentment.

	Requirement	Yes	No	Description
*	**1.** Describe capability to analyze billing data structures and build/test definition and extraction rules to load a bill presentment database			
*	**2.** Describe capability to develop data file parsing and extraction rules and routines from a raw data extract file			
*	**3.** Describe ability to establish a series of data validation, balance reconciliation and quality control applications using secure, automated, redundant and encrypted communication processes			

Data Repository

The vendor shall provide a data repository and configure and design the storage system, infrastructure and components for billing data fields, billing templates, design elements (e.g., graphics, logos), usage data, payment and enrollment history/data within a vendor hosted data center. The vendor shall have the responsibility for the configuration of the hosting parameters for all components related to the entire EPP application that resides in the data center.

	Requirement	Yes	No	Description
*	**1.** Describe capability to set-up and configure the storage required for the entire EPP application that includes a redundant and secure data center. Storage within the data center should be for a rolling 24 months.			
*	**2.** Describe the ability to archive all data pertaining to the EBPP solution after 24 months. In addition, please explain how the purging of data can be achieved within the hosted environment.			
*	**3.** Describe the ability to manage the tracking of all files			

	Requirement	Yes	No	Description
	through configuration management for templates and usage data with the capability to accommodate additional storage as required within a redundant and secure data center			
*	**4.** Describe the capability to provide 24*7 system support and maintenance of the Data Center that houses the EBPP solution			

Enrollment and Validation

The vendor shall provide standard EBPP core functions related to enrollment and validation, account and process management including validation of customer accounts.

	Requirement	Yes	No	Description
*	**1.** Does the solution being presented include the following core enrollment functionality that includes: • Biller branded and rules generated authentication • User ID and Password initiation • Enrollment processing • Information capture • Notification • De-enrollment capabilities			
*	**2.** Describe the capability to customize the enrollment page and validate enrollment information using real-time authentication using account data (i.e., zip code, account number etc.)			
*	**3.** Describe the capability to support enrollment for presentment and account management only without payment functionality			
*	**4.** Describe the capability to have security questions when creating an account to ensure identify.			

Notification and Messaging

The vendor shall provide the capability the ability to notify and message customers based on administrative configuration.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to configure, manage and support the setup of templates for enrollment, new documents, and forgotten password e-mail			
*	**2.** Describe the capability to enter free form text for messaging content to subscribers			
*	**3.** Describe the capability to notify via e-mail based on varying types of transactions. In your answer, specifically address the ability to notify customers of credit card expiration.			
	4. Describe the ability to provide a frequently asked questions (FAQ) section to assist the customer and provide the proper guidance for the EBPP payment process			

BILL PRESENTMENT AND ACCOUNT MANAGEMENT

The vendor shall provide the functionality to login via a secure connection for bill presentment and account management activities that includes, but is not limited to, core key functions such as account management, bill detail searching, and presentment of bill data based on search results.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to have a biller branded landing page and a log-on page with a prompt for User ID and Password that is framed within DPU's existing web site environment and incorporating the branding element and look and feel of the web site design.			
*	**2.** Describe the ability to transmit account and single sign-on data for bill payment and access to bill payment history from designed website to the vendor's implementation home page for EBPP services.			

	Requirement	Yes	No	Description
*	**3.** Describe the capability to authorize access to a user by verifying and supporting varying levels of access and control based on established guidelines			
*	**4.** Describe the capability to search for bills based on user defined criteria			
*	**5.** Describe the capability to display search results with configurable display results (e.g., account number, amount due, due date, address, and status).			
*	**6.** Describe the capability to redirect a user to a third party server for detailed presentment of bill detail based upon user request			
*	**7.** Describe the ability to provide password reset and forgot password requests			
*	**8.** Describe the ability to provide the functionality to allow the customer to adjust account profile information and self-manage their account by performing the following functions: • View exact replicas of billing statements from previous periods • View previous payments made via the EBPP system • Edit/remove scheduled payments until two hours before payment is processed • Change email address and SMS delivery number • Change bill delivery preferences (paper vs. electronic) • Change password (e.g., e-mail address change)			
*	**9.** Describe the capability to support customized pages, framing, navigation, and definable style sheets. The vendor must be able to produce the EBPP service with the same look and feel as the new City of Cleveland's website to provide a seamless experience for customers. Vendors must have the ability to incorporate multiple City supplied images and cascading style sheets to achieve this			

	Requirement	Yes	No	Description
	requirement.			

PAYMENT ENROLLMENT

The vendor shall provide the ability to collect payment information and validate such information. In addition, the vendor shall provide capability to send e-mail and /or SMS text reminders related to bills being due or past due.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to collect payment information from the customer to validate and enroll a customer to support future online payment scheduling and processing			
*	**2.** Describe the capability to allow the user to select either ACH or Credit Card payment.			
*	**3.** Describe the capability to capture an Account 'nickname', a routing transit number, a bank account number, and the account type when selecting ACH as the form of payment			
*	**4.** Describe the ability to capture the following information for Credit Card payments: • Account nickname • Credit Card Number • Expiration Date • Security Code			
*	**5.** Describe the capability to capture the name and address on the Credit Card if processing is setup for credit card payment. The system must ask the user if name and address is different than the customer billing address and name. If the name or address is different, the system must provide the capability to capture the different information for certification.			
*	**6.** Describe the ability to provide immediate validation of the ACH information that is entered by the customer			

	Requirement	Yes	No	Description
*	**7.** Describe the ability to provide real time validation of the credit card number, expiry date, security code, and address with the Credit Card Processor network.			
*	**8.** Describe the ability to provide real time validation of checking account numbers, and payments with a check processing network.			
*	**9.** Describe the ability to notify the user immediately via a message if credit card information cannot be validated based on user input.			
*	**10.** Describe the capability to have e-mail or text reminders generated and forwarded based on a configurable number of days before the bill is due and a configurable number of days after the bill is due			

PAYMENT SCHEDULING

The vendor shall provide the ability to schedule payments, provide scheduling options, and to setup a customer account for recurring payment.

	Requirement	Yes	No	Description
	1. Describe the ability of the system to allow the user to schedule payments up to 364 days in advance of the actual due date of the payment			
	2. Describe the system capability to display various payment scheduling options after a user indicates they would like to pay: • Optional date or other date option • Schedule payment on due date (auto populates based on due date) • Next day payment (if the customer meets cut-off time)			

	Requirement	Yes	No	Description
	3. Describe the capability to capture reasons (i.e., reason code and description) via configuration when the payment amount is above or below the total amount due. The information can be included with the payment data.			
*	**4.** Describe the capability to setup a customer account for recurring payment configuration			
*	**5.** Describe the capability to enroll specific accounts for recurring payment with fixed or variable amounts, multiple thresholds, start and end dates, multiple enrolled credit card/ACH payment account, and frequency configurations			
*	**6.** Describe the capability to pay an amount different than the total amount due. The Reason must be included for not paying the full amount.			
	7. Describe the ability for Accounts for payment to be selected by a user defined 'nick name' tagged to the account for easy identification.			
	8. Describe the ability to notify the user if payment is being made past the due date and the ability to display boilerplate messaging prior to accepting the payment			

PAYMENT PROCESSING

The vendor shall provide the ability to capture payment instructions and to create a clearing file on a daily basis.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to capture payment instructions and create an electronic payment order that is created and forwarded for clearing at the end of each day.			
*	**2.** Describe the capability to capture payment instructions and create an electronic payment order that fits the requirements of the Processor for the credit card.			

	Requirement	Yes	No	Description
*	**3.** Describe the process for handling duplicate payments and specifically outline the process to credit the customer account(s). In your answer, please specify the expected turnaround time to complete the process.			
*	**4.** Describe the capability to alert the customer when a duplicate payment has been received?			

PAYMENT STORAGE

The vendor shall provide the capability to display payment history, edit and cancel account information, and to change future payments that have been scheduled.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to display payment history that includes summary and detailed information on all payments that are scheduled, processed, failed, and cancelled			
*	**2.** Describe the capability to add, edit, and cancel payment account information with immediate validation			
*	**3.** Describe the capability to change or cancel future payments that have been scheduled			
	4. Describe the capability to graphically display past and future payments across a calendar view			
*	**5.** Describe the ability for customer payment profile being stored and available for editing or customer adjustments			
	6. Describe the ability to have a customer preference section for configuring e-mail reminders and system defaults			

PAYMENT RECONCILIATION

The vendor shall have the capability to accept Originating Depository Financial Institution (ODFI) remittance data and settlement file exceptions. Furthermore, the vendor must have the capability to receive ACH and credit card remittance data and format such data to a specification required by DPU for A/R Reconciliation.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to accept from the Originating Depository Financial Institution (ODFI) remittance data and the settlement file (exceptions)			
*	**2.** Describe the capability to format the received remittance file for ACH transactions to a file layout specification specified by DPU supplied to the vendor for automated capture and A/R reconciliation			
*	**3.** Describe the capability to receive credit card remittance data and a settlement file with exceptions/charge backs from the credit card processor that is formatted per the specification of DPU for A/R reconciliation			

PAYMENT REPORTING

The vendor shall provide the capability to create transaction, transaction summary, and remittance reports based on user defined filters and criteria.

	Requirement	Yes	No	Description
*	**1.** Describe the capability to create a user or admin report of transactions based on defined criteria and filters			
*	**2.** Describe the capability to create a user or admin report for remittance based on defined criteria and filters			
*	**3.** Describe the capability to create a transaction summary report based on defined criteria and filers			
*	**4.** Describe the ability to allow DPU to reset passwords, unlock users, search for users and view non sensitive data about their accounts			

ONE-TIME PAYMENTS

The vendor shall provide the capability to create a one-time payment interface that is linked to the newly designed corporate website. One-time payment functionality/capability should be available from the Internet, for IVR, and to the Call Center.

	Requirement	Yes	No	Description
*	**1.** Describe the ability to create a series of biller branded web pages that are linked to a newly redesigned main Cleveland Water corporate website to support one-time non-enrolled payment applications.			
*	**2.** Describe the capability to capture, validate, schedule, and track one-time non-enrolled payments within a call center CSR environment. Payments must be captured and processed by a CSR.			
	3. Describe the capability to setup branded Cleveland Water voice prompts that shall guide the user through the one-time payment process			
*	**4.** Describe the ability to validate account number and name, payment account (ACH, credit card) and the amount of payment for one-time payment transactions			
	5. Describe the capability to deliver the current balance and the date and amount of the last payment via IVR.			
	6. Describe the capability to allow for payments on accounts that have no bill or A/R yet.			
	7. Describe the ability to provide IVR payment validate and messaging based on the payment and payment parameters selected (e.g., custom messaging if customer is not paying full amount, or ability to redirect based on not paying full amount)			
	8. Describe the ability to support an IVR solution that is bi-lingual (e.g., English and Spanish)			

CREDIT CARD PROCESSOR INTEGRATION

The vendor shall establish integration validation with a credit card processing network for EBPP customer enrollment, integration with credit card processors for bill delivery and integration with current DPU systems for remittance processing.

	Requirement	Yes	No	Description
*	**1.** Describe the ability to establish the required validation and authentication elements to support activation requests from a processor for EBPP enrollment			
*	**2.** Describe the ability to setup and test processor specific enrollment validation and processing of business rules for EBPP enrollment			
*	**3.** Describe the ability to release and test Cleveland Water data into a database for processor distribution for enrollment			
*	**4.** Describe the capability to test and build processor specific bill detail templates and data structures (e.g., account number, due date, account name, and amount due) for summary bill distribution and reporting into a processor specifically for bill delivery			
*	**5.** Describe the capability to setup and test security protocols for bill delivery to a network processor			
*	**6.** Describe the ability to establish remittance file parameters and data structure for A/R reconciliation			
*	**7.** Describe the ability to supply editing and validation routines established with a processor to support the capture and processing of all remittance data from their CSPs sites including customers that do not activate the e-bill relationship			
*	**8.** Describe the capability to parse and translate the processor formatted remittance file and transform the data into a DPU A/R specific remittance file structure layout.			

MARKETING CONTENT AND IMAGERY

The vendor shall have the ability to manage and display images and banners supplied from CWD, CPP, or NEORD based on customer account configuration or defined criteria.

	Requirement	Yes	No	Description
*	**1.** Describe the system ability to capture, upload, place, name, configure and manage images and banners ads supplied from Cleveland Water, CPP or NEORSD			
*	**2.** Describe the system capabilities to present images supplied from Cleveland Water based on configuration of accounts and defined criteria.			

COMPLIANCE AND COMPATIBILITY

The vendor shall be compliant by being PCI complaint, SSAE 16 audited, support mobile devices, and support all major web browsers.

	Requirement	Yes	No	Description
*	**1.** Describe the ability to comply: All operations systems and storage must be PCI Compliant *Documentation must be included with response*			
*	**2.** Describe the ability to comply: All operations systems and storage must be SSAE 16 Audited *Documentation must be included with response*			
*	**3.** Describe the ability to comply: The EBPP solution must work in all major browsers, including but not limited to, Internet Explorer, Firefox, Safari, Opera, and Chrome.			
*	**4.** Describe the ability to comply: The EBPP solution must be capable of supporting mobile browsing on the major type of mobile devices, including tablets.			
*	**5.** Describe the ability to comply: Ability to present a			

	Requirement	Yes	No	Description
	successful SAS 70 Type II audit to show: a. Fairness of the presentation of the service organization's description of controls placed in operation and the sustainability of the design of the controls to achieve the specified control objectives b. Service auditor's opinion on whether the specific controls were operating effectively during the review			

OTHER CONFIDENTIALITY AND SECURITY

	Requirement	Yes	No	Description
*	**1.** Describe the ability to comply: Utility information is considered confidential data. Does the vendor have the capability to secure account information at all times (in transit and data at rest)? *Please provide approach to securing customer information with response*			
*	**2.** Describe the ability to comply: Unauthorized users must not be able to access utility account data, bank account, and credit card numbers or other account information. Is the vendor able to protect against unauthorized user access to protect customer data? *Please provide approach and any technologies utilized to protect customer information*			
*	**3.** Describe the ability to comply: All cardholder data shall be the responsibility of the vendor, and the vendor shall retain all liability.			