RTMC

Road Traffic Management Corporation

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Ref: PRE-TENDER MEETING

PRE-TENDER MEETING PRESENTATION

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1.   PURPOSE

The purpose of this document is to provide a summary on item with various financial institutions/service providers as part of a Pre-Tender meeting for the establishment of a Payment-Gateway which will allow the RTMC to provide various Online Services which will require processing of payments.

The diagram below provides a brief outline of the intended business solution. A short overview is also provided in the paragraph thereafter.
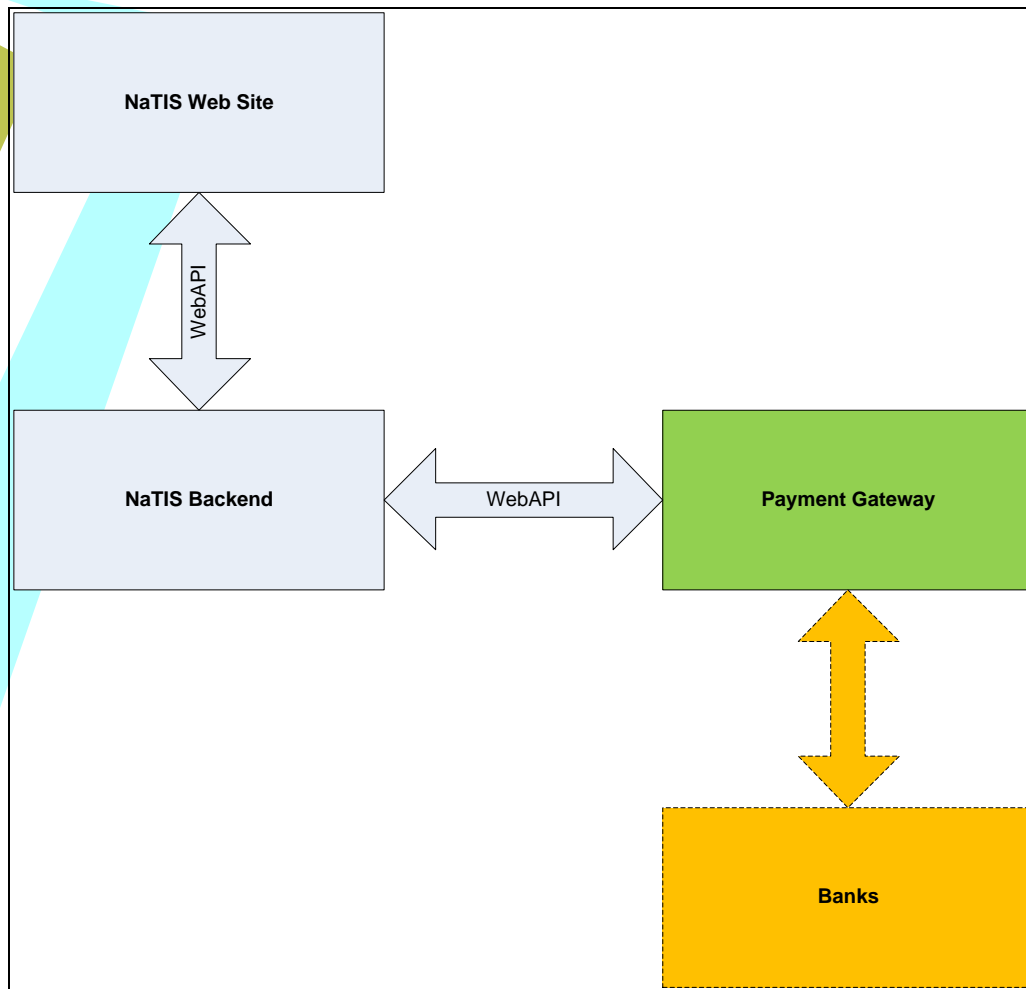
High-level Online Payment Description:

1. The user will launch the licensing transaction on the web site.
2. All information displayed and submitted will be received and saved on the NaTIS backend system.
3. The transaction will end with a page where the user can see the amount due and submit his/her credit card details (or other acceptable electronic payment methods) to complete the payment.
4. The NaTIS backend will take the submitted information and request payment from Payment Gateway.
5. The Payment Gateway will authorise the payment and transfer the funds from the submitted account to a central suspense account.
6. Upon successful payment, Payment Gateway will respond to NaTIS which will respond to the web site that the transaction was successful.

7. NaTIS will package the licence disc either to be distributed via the Post Office or via a courier service after the reconciliation has been completed.

2. Payment-Gateway

The Merchant account will serve as the central suspense account of the Corporation in providing and managing payments for all online services, for now this will start with the renewal of vehicle licenses. The following payment types will typically be required and accepted.

- Credit card payments
- Cheque card payment
- EFT payments

Item	Description	Output/Expectation/Discussion	Costing/Risk
Payment-Gateway	The Payment-Gateway will only allow card payments	The NaTIS, once payment notification is received, will update the status of the licence disc and insert the payment notification The disbursement of payments will only transpire once amount/s are confirmed in the RTMC account.	The issue of reputational risk was highlighted, in the instance where the client paid and did not receive the disc. The issue of payment confirmation will be addressed with the NaTIS, where a payment confirmation will be printed or emailed

3.   Suspense Account

A dedicated Central Suspense Account for the Corporation

The suspense account should also store and provide detailed transactional data (reports) on a daily basis.

Further expansion of the services will include the ability to also reconcile deposits or payments via banks, ATMs and payments via retailers. This account to have zero balance daily

Item	Description	Output/Expectation/Discussion	Costing/Risk
Suspense Account	This account serves as the primary 'merchant' account for the RTMC	Stores all payments and records entries of all services	No risks identified

4.   Payment Disbursement

Create and maintain a Disbursement process, which will have multiple beneficiaries via a dedicated API

The first phase of the Corporation's online payment solutions required that fees be disbursed, this may be daily, weekly or monthly. For online vehicle licensing the disbursement will be to the RTMC's transactional account and all 9 (nine) Provincial Departments of Transport. Further expansion of online services may require additional beneficiaries to be created. Disbursement files will be provided to the payments gateway.

Item	Description	Output/Expectation/Discussion	Costing/Risk
Payment Disbursement	The Payment-Gateway to allow for automated disbursement to multiple Beneficiaries via dedicated API	The API is to schedule payments / transfers which must be automated periodically Intelligence of disbursement is with RTMC/NaTIS RTMC to initiate EFT payments The ability to define multiple beneficiaries via an API must be provided	Cost per transaction or payment

5. Reconciliation

Provide for Daily Online Reconciliation via a dedicated API

The Corporation, given expected transaction volumes and internal process requires a daily reconciliation report of detailed transactional data, in order to facilitate the management of the reconciliation process of all stakeholders effectively. This requirement has to be fulfilled via a dedicated API.

Provide for the preparation and disbursement of Daily Statements via an API

The Corporation, given expected transaction volumes and internal process requires daily statements in order to facilitate the financial management of the online payment service. This requirement has to be fulfilled via a dedicated API.

Board of Directors: Mr Z Majavu CD(SA) (Chairman), Ms P Mathabathe, Ms T Mdlulwa, Ms D Ewertse, Mr T Kgomo, Prof. M Mphahlele, Ms T Thankge, Dr E Thebe, Mr J Motsatsing*
Chief Executive Officer: Advocate MS Msibi
Acting Company Secretary: Ms S Petse
*Departmental Representative

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Item	Description	Output/Expectation/Discussion	Costing/Risk
Reconciliation	All accounts of RTMC reconciled as per predetermined timeframes via a dedicated API	Service to validate reference number and amount All payments summary and individual RTMC utilises an Oracle ERP System hence the daily reconciliation and electronic statements will need to be imported into Oracle RTIS to engage with Finance on this item	

6. Exception reporting:

All un-concluded transactions will be handled by rolling back the licensing function and sending a cancellation instruction to the payment gateway.

Item	Description	Output/Expectation/Discussion	Costing/Risk
Exception Reporting	This items deal with how to handle un-concluded transactions	The RTMC to define the internal processes and provide input into the SLA's pertaining to turn-around times RTMC to provide secure space or area for the exception reports	

7. Chargebacks (Disputed payments):

The payment solution must make provision for the minimising the Corporation's exposure to disputed transactions. Most credit card vendors require that chargebacks can be lodged within 6 months of the transaction date. The solution must provide for an automated process to notify NaTIS of disputed payments in order to roll-back the licensing transaction and prevent further processing for that identified owner

Item	Description	Output/Expectation/Discussion	Costing/Risk
Chargebacks	This item to deal with credit card payment chargeback	To be processed with immediate effect. RTMC to have a minimum amount available in account to facilitate process	

Item	Description	Output/Expectation/Discussion	Costing/Risk
Other types of Payments	Allow EFT or Cash?	The issue of a direct deposits for the payment of a vehicle licence must again be deliberated within the RTMC Another internal discussion will be with regard to having predefined account or Public Beneficiary as part of the user experience when doing a direct deposit of EFT This is a major discussion point which needs further deliberation with service providers. ICT must define what reference number will sent via credit card, cash and EFT payments	Who bears the cost? Allow cash at any bank, service provider to negotiate with other banks. Additional cost per transaction to be discussed.

		Natis needs to provide service to validate reference number and amount to be paid	