Standard ID:	**IN-PAY-001**
Title:	**Electronic Payment**
Domain:	**Access**
Discipline:	**Electronic Payment**
Revision Date: Revision no.: Original date:	**2/10/2009** **1** **12/1/2002**

I. Authority, Applicability and Purpose

A. **Authority:** Title 29, Chapter 90C provides broad statutory authority to the Department of Technology and Information to implement statewide and interagency technology solutions, policy, standards and guidelines for the State of Delaware's technology infrastructure. "Technology" means computing and telecommunications systems, their supporting infrastructure and interconnectivity used to acquire, transport, process, analyze, store and disseminate information or data electronically. The term "technology" includes systems and equipment associated with e-government and Internet initiatives.

B. **Applicability:** Applies to all State of Delaware communications and computing resources. DTI is an Executive Branch Agency and has no authority over the customers in Legislative and Judicial Branches, as well as School Districts, and other Federal and Local Government entities that use these resources. However, all users, including these entities, must agree to abide by all policies, standards promulgated by DTI as a condition of funding, access and continued use of these resources.

C. **Purpose** – Due to the importance of electronic payments in State business processes, it is necessary to establish acceptable parameters for the transmission and processing of electronic payment data. This standard specifies the solution to be employed by the State of Delaware, when it captures electronic payments in web based applications.

II. Scope

A. **State of Delaware**– All web based applications or systems, regardless of whether internal or external State facing, that utilize electronic payments to the State of Delaware.

B. **Areas Covered –** All transmission and processing of electronic payments (credit card only) to the State of Delaware.

C. **Environments –** This standard covers all web based applications that accept electronic credit card payments. This does not cover over the counter credit card sales.

These standards are adopted by the Department of Technology and Information (DTI), through the Technology and Architecture Standards Committee (TASC), and are applicable to all Information Technology use throughout the State of Delaware. Any questions or comments should be directed to dti_tasc@state.de.us.

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III. Process

A. Adoption – These standards have been adopted by the Department of Technology and Information (DTI) through the Technology and Architecture Standards Committee (TASC) and are applicable to all Information Technology use throughout the state of Delaware.

B. Revision – Technology is constantly evolving; therefore the standards will need to be regularly reviewed. It is the intent of the TASC to review this standard annually. The TASC is open to suggestions and comments from knowledgeable individuals within the state, although we ask that they be channeled through your Information Resource Manager (IRM).

C. Contractors – Contractors or other third parties are required to comply with these standards when proposing technology solutions to DTI or other state entities. Failure to do so could result in rejection by the Delaware Technology Investment Council. For further guidance, or to seek review of a component that is not rated below, contact the TASC at dti_tasc@state.de.us.

D. Implementation responsibility – DTI and/or the organization's technical staff will implement this standard during the course of normal business activities, including business case review, architectural review, project execution and the design, development, or support of systems.

E. Enforcement – DTI will enforce this standard during the course of normal business activities, including business case and architectural review of proposed projects and during the design, development, or support of systems. This standard may also be enforced by others during the course of their normal business activities, including audits and design reviews.

F. Contact us – Any questions or comments should be directed to dti_tasc@state.de.us.

IV. Definitions/Declarations

A. Definitions

1. Electronic payments: Using technology to make payments without the use of cash or paper checks.

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V. Definition of Ratings

Individual components within a Standard will be rated in one of the following categories. **COMPONENT RATING**	USAGE NOTES
• **STANDARD** – DTI offers internal support and/or has arranged for external vendor support as well (where applicable). DTI believes the component is robust and can be expected to enjoy a useful life of 5+ years from the Effective Date.	These components can be used without explicit DTI approval for both **new projects** and **enhancement** of existing systems. *(1) Note the useful life concern for the "Acceptable" rating.*
• **ACCEPTABLE** – DTI offers internal support and/or has arranged for external vendor support as well (where applicable). DTI believes the component is stable, but has a useful life [1] of less than 5 years from the Effective Date.	
• **EMERGING** – DTI considers the component to be a likely candidate for future classification as STANDARD or ACCEPTABLE within the state pending further investigation.	These components must be explicitly approved by DTI for **new projects**. They can be used for **minor enhancement** and **system maintenance** without explicit DTI approval.
• **DECLINING** – Deprecated – DTI considers the component to be a likely candidate to have support discontinued in the near future. A deprecated element is one becoming invalid or obsolete.	
• **LIMITED SUPPORT** – DTI has limited or no internal support capability for the component; or has no arrangement for vendor support for the product. Users must arrange for adequate overall support of the component through their own efforts.	
• **NOT SUPPORTED BY DTI** – DTI offers no internal support and has no arrangement for vendor support. Users must arrange for all support of the component through their own efforts.	
• **DISCONTINUE** – For reasons of overall risk, product support, high TCO, or other issues, the use of this technology is discouraged. All current instances of this technology should have a plan developed for its retirement. DTI expects to work aggressively with the users of such technologies to devise a collaborative plan.	
• **DISALLOWED** – DTI declares the component to be unacceptable for use and will actively intervene to disallow its use when discovered.	

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A. **Applicability of Ratings** – The ratings and usage notes are intended to encourage technology decisions to move toward components that enjoy the full support of DTI. However, acknowledging that mass replacement of lower rated components is not feasible, DTI will allow continued maintenance, enhancement, and possibly limited new development using these components. In making such determinations, DTI may require that the requestor demonstrate that they have adequate support arrangements in place.

B. **Missing Components –** No conclusions should be inferred if a specific component is not listed. Instead, contact the TASC to obtain further information.

VI. Component Assessments

#	Component	Rating	Comments
1	**Govolution**	Standard	
a)	V-Relay	Standard	A flexible, public-facing payment interface allowing the client to process payments by outsourcing the payment process to Govolution. The transaction is seamless to the citizen.
b)	V-Link	Standard	A message-based programming interface that enables the client to process payments using their existing mainframe and/or client-server applications. This product will allow the client to delay the payment process until such time that the transaction is ready for payment.
c)	V-Portal	Standard	Enables clients to offer end user access to payment collections electronically on the Internet by web-enabling simple payment processes which captures a customer specified payment identifier.
d)	V-TPS	Standard	Communicates with the main database to obtain information for the payee dialing in, interfaces with the VPS to complete the credit card transaction and updates the client's database. V-TPS can support multiple languages using the same call flow. This product does require additional costs for the client.
e)	V-POS	Standard	A full-featured, over the counter, web-based point-of-sale (POS) interface for clerk and customer service operations.
f)	V-Cart	Standard	Enables clients to quickly deploy online sales without a website.