

# PROPOSED TERMS OF REFERENCE

## I. NAME OF PROJECT/ACTIVITY

Selection of Payment Channels

## II. PURPOSE

The selection of payment channels is being undertaken to provide the transacting public more options in paying PRC fees.

## III. SCOPE OF THE PROJECT

### 1. *ONLINE PAYMENT SYSTEM*

The Service Provider (SP) shall provide an online payment system with a Payment Gateway System (PGS). The said PGS shall be used by the PRC offices and their clients in all transactions.

### 2. *SUPER ADMIN ACCESS*

The SP shall provide the PRC administrator access to the payment portal client web interface. This is to give PRC real-time troubleshooting capacity in client online payment concerns requiring immediate resolution.

### 3. *ELECTRONIC PAYMENTS INTEGRATIONS*

The SP's PGS must be integrated with e-payment channels, over-the-counter (OTC), Bank-OTC, Online Banking, Digital e-wallet Payments Debit and/or Credit Card.

## IV. REQUIREMENTS

TECHNICAL REQUIREMENTS	COMPLIED
1. The SP must have completed satisfactorily at least one (1) project that involves ePayment System with a government agency.	
2. The SP can support various payment methods (e.g., Over the counter [OTC], Bank-OTC, Online Banking, Digital E-wallet Payments, Debit and/or Credit Card) and must have a successful integration with nationwide coverage and real-time validation.	
3. The SP must have an SMS gateway with masking capability.	
4. The SP must have a team of local technical personnel who will actively engage in the implementation and maintenance of the system.	
5. The PGS must be able to accommodate payments of Documentary Stamp Tax (DST) by PRC clients for documents issued by PRC. The amount due as DST liability shall be paid through the eFPS for taxpayers and PhilPass Facility of the BSP for Authorized Agent Banks and non-Authorized Agent Banks. The collection of eDST shall be at no additional cost to the client.	

6. The PGS must have a responsive design (desktop, laptops, mobile phone and tablets).	
7. The PGS must not accept double/multiple payments of the same transaction type and profession/examination name. It must also have a mechanism for refund in case of accepted double/multiple payments.	
8. The PGS must be made available online 24/7 everywhere and be able to allow all clients to pay fees automatically assessed by PRC.	
9. Security protocols must be in place in the PGS.	
10. The PGS must validate the payments automatically and in real-time.	
11. The PGS must be able to provide a status confirmation after a payment is made in order to verify the success of the transaction.	
12. The PGS must have a capability of displaying real-time monitoring of completed transaction once the customer has completed the transaction.	
13. The PGS must have a facility for PRC to generate collection / transaction reports on a daily/weekly/monthly basis.	
14. The PGS must provide a Payment Inquiry module that allows the checking/viewing of payment status and validate payments which were not validated in real time due to slow internet connection, human error, or system error, among others.	
15. The PGS must return payment details/information upon payment for checking and validation, including but not limited to the following: <ul style="list-style-type: none"> <li>a. PRC Token;</li> <li>b. OR Number (Confirmation Receipt No);</li> <li>c. OR Date (Confirmation Receipt Date) (Date-Time-Minute);</li> <li>d. PRC Reference Number (to check if the reference number used in payment is the same with the PRC Reference Number);</li> <li>e. Amount Paid (to check if the amount paid is the same with the transaction fee of PRC);</li> <li>f. Payment Option; and</li> <li>g. Post URL (URL where we can pass the data).</li> </ul>	
16. The SP shall provide continuing technical support to PRC Personnel and clients from 8:00 am to 5:00 pm Monday to Friday and as may be warranted under the circumstances. It shall provide an Active & Dedicated Customer Service Officer (chat/email/phone) to assist PRC personnel and clients on payment details and/or complaints based on the information provided by the PRC Personnel/clients and based on the information seen on the payment system portal. Daily monitoring of complaints/inquiries from PRC Personnel/clients and the status of the same shall also be submitted to the PRC via google sheet.	
17. The SP shall ensure that information in the payment system linked to the PRC's website is maintained and regularly updated of the content, including published rates and other services information.	

<b>FINANCIAL REQUIREMENTS</b>	<b>COMPLIED</b>
1. The SP shall open and maintain an account with an Authorized Government Depository Bank (AGDB) where the guaranty deposit shall be maintained for the benefit of PRC and BTr. It shall maintain a daily cash balance on such deposit account equivalent to the average total daily collection of PRC Fees or Five Million, Five Hundred Thousand Pesos (P5,500,000.00), whichever is higher. Certification of the guarantee deposit should be forwarded to PRC by the SP before operation.	
2. The SP shall open and maintain a separate account with an AGDB with a cash balance sufficient to facilitate its instructions to debit its account, detailing the total collections of PRC for credit to BTr-PRC Clearing Account.	
3. The SP shall, through the PGS, accept payments from PRC clients for various fees such as Examination Fee, Registration Fee, Annual Fee, Certification/Authentication Fee, Surcharges, Miscellaneous, Documentary Stamps Tax and other prescribed fees.	
4. The SP must transmit electronically to PRC and Landbank on or before 9:00 AM of the following banking day the reports required by COA Circular No. 2021-014.	
5. The PGS must be able to send an Electronic Acknowledgment Receipt of Payment Validation Slip to the nominated email address of the paying PRC client, which shall be generated from the ECPs and shall indicate the breakdown of amounts paid by the PRC clients for the transaction.  The convenience fee, if any, shall be reflected separately in the Confirmation Receipt or Payment Validation Slip for transparency and proper accounting purposes.	
6. The SP shall remit the daily collection to the PRC at the end of day without discrepancy between the Proof of Deposit and Daily Report of Collection. Payment transactions received up to the end-of-day cut-off time of 12:00 o'clock midnight, Philippine Time (GMT+8) shall be posted as transaction of that day. Any transaction received after the cut-off time shall be considered as transaction of the next banking day.	
7. The SP shall provide PRC's Administrative Services Office; Planning, Management and Financial Service Office; Information and Communication Technology Service; Cash Division; and Accounting Division the following Reports and electronic files of all collection and deposited transactions:  a. Statement of Account showing the number of transactions received for the day, amounts credited or debited for review and reconciliation purposes;  b. Daily Report of Collections Report;  c. List of Detailed Deposited Collections with the required attachments/documentary support as prescribed by COA Circular No. 2021-014;  d. Copies of validated deposit slips/weAccess Facility Acknowledgment Receipt of fund transfer transactions/credit	

<p>memo or their equivalent for validation or any proof that the collections was deposited on a daily basis to the appropriate clearing accounts; and</p> <p>e. Other reports that may be required for financial management and/or auditing purposes.</p>	
8. The PGS shall have a facility for real-time viewing, downloading and generating prescribed reports to PRC, COA, and BIR for all electronic payment and collection reports.	
9. The Application Programming Interface (API) integration relative to this Agreement shall be at no cost to PRC.	

<b>DOCUMENTARY/LEGAL REQUIREMENTS</b>	<b>COMPLIED</b>
1. Registration Certificate with the Securities and Exchange Commission (SEC) or Business Name Registration with the Department of Trade and Industry (DTI).	
2. Current Mayor's Permit or its equivalent document.	
3. Bureau of Internal Revenue (BIR) Registration Certification containing the Taxpayer's Identification Number.	
4. Tax Clearance Certificate and Income or Business Tax Returns.	
5. Latest Audited Financial Statements, stamped received by the BIR.	
6. Certificate of Registration as Payment Systems Operator with the Bangko Sentral ng Pilipinas, as required by Section 10 of Republic Act No. 111271.	
7. Certificate of Registration from the National Privacy Commission in compliance with the requirements in R.A. No. 10173 (Data Privacy Act of 2012).	
8. Copies of all certificates and test results required throughout this TOR to vouch for the quality and standards compliance of the proposed System and its components ( <i>i.e.</i> , System Integration Test, User's Acceptance Test and Functional Test, etc.).	
9. Certification that the SP has a team of local technical personnel who will actively engage in the implementation and maintenance of the system.	
10. Compliance with the provisions of RA No. 8792 (The Philippine Electronic Commerce Act of 2000).	
11. Compliance with Joint Department Administrative Order No. 2, Series of 2006 of the Department of Finance (DoF) and the Department of Trade and Industry (DTI).	
12. Compliance with DoF-DTI Joint Department Administrative Order No. 10-01, Series of 2010.	
13. Compliance with Commission on Audit (COA) Circular 2013-007 dated September 18, 2013.	
14. Resolution or other document showing the grant of authority to the company's authorized representative to sign the Memorandum of Agreement (MOA).	
15. Acknowledgment and Compliance with the Terms of Reference (TOR) for Technical, Financial, and Documentary/Legal Requirements.	

**ACKNOWLEDGMENT AND COMPLIANCE WITH THE TERMS OF REFERENCE  
FOR TECHNICAL, FINANCIAL AND DOCUMENTARY/LEGAL REQUIREMENTS  
IN THE SELECTION OF PAYMENT CHANNELS**

**SIGNATURE OVER PRINTED NAME  
OF AUTHORIZED REPRESENTATIVE  
DESIGNATION AND PRINTED NAME OF COMPANY**