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Bringing Technology to Post Offices and Benefit Payments

VALUE ASSESSMENT MODEL

Author: Michael Purchase
Authority: Derek Selwood
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1. PURPOSE

- 1.1. This paper sets out the lower levels of the value assessment in terms of how the Programme will arrive at an overall assessment of service providers' performance against the Value Factors.
- 1.2. This issue has been reviewed following pilot run-throughs of the Demonstrator, Contract and Programme Assessment Reviews. The Procurement Board is asked to note the approach and scope of the assessment activities that support the assessment of the Value Factors.

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2. THE VALUE FACTORS

- 2.1. The "Evaluation Post Shortlist" paper, PWKP3-18, established the basis of using overall costs and the Value Factors for arriving at the final selection decision. Service Providers were informed of this in November 1995 and the definitions of the Value Factors are reproduced at Annex A.
- 2.2. The paper "From Demonstrator to Selection", PWKP4-3, introduced the overall processes for the financial evaluation and value assessment during Stage 3 (Demonstrator & Negotiation) and Stage 4 (Evaluation & Selection). The subsequent paper "Use of Value Factors in Final Evaluation & Selection", PWKP4-5, describes the process of assessing service provider performance against the Value Factors and how the results will be presented to the Evaluation Board to support the selection decision.
- 2.3. An extract from PWKP4-5 is included at Annex B to help show the context and significance of the Value Factors.

3. THE VALUE ASSESSMENT PROCESS

- 3.1. As explained in PWKP4-5, the assessments of service provider performance will be carried out at a number of levels, the assessments at the lower levels being progressively consolidated until a Programme assessment, endorsed by the sponsors, is arrived at. This is represented in Figure 1 below.

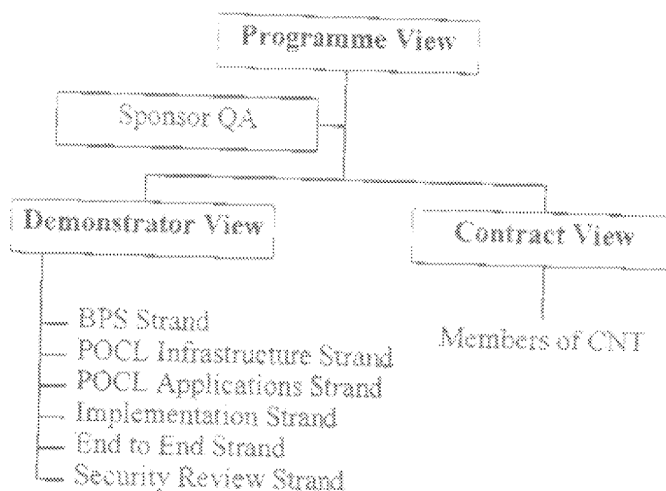


Figure 1 - Consolidating a Programme View

- 3.2. A common theme throughout is the need to identify the key differentiators with supporting evidence that should be brought to the attention of the Evaluation Board. These differentiators will then be considered alongside the outcome of the financial evaluation in reaching a selection decision as described in section 4 of PWKP4-5.
- 3.3. The end result of the value assessment process should be a set of Value Factor scores reflecting the overall view of the Programme of the performance of each service

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provider. Specific scores from the Demonstrator and Contract views might be more extreme (better or worse) than the overall Programme view, and so worthy of highlight in the final report to the Evaluation Board. The purpose of the scores will be to flag the existence of differentiators which must have associated rationale and evidence. In exceptional circumstances a Value Factor may have two scores where, for example, a proposed solution has different characteristics for POCL and BA affecting, say, flexibility.

- 3.4. In order to help scoring and the interpretation of scores, a common set of scoring guidelines is provided at Annex C. This covers a scoring range of 0 to 10 with a score of 4 indicating an ordinary proposal without any significant pluses or minuses.

4. THE DEMONSTRATOR VIEW

- 4.1. The Demonstrator is organised into six strands of work each addressing specific aspects of the proposed solutions. These are:
- Benefit Payment Service (BPS)
 - POCL Infrastructure
 - POCL Applications
 - Implementation and Management
 - End to End
 - Security.
- 4.2. In order to undertake the value assessment and consolidate the strands into a Demonstrator view, each strand has identified its top level "topics" that cover the range of its remit. These topics broadly break into the main areas of the required solution and are described in Annex D.
- 4.3. The Demonstrator team has identified the main cross-relationships between the topics and the Value Factors (matrix provided in Annex E). This was to ensure that the Value Factors are covered appropriately by the Demonstrator assessments. This list is not exclusive, in that any strand may comment on the performance of a Service Provider against any of the Value Factors and raise points at the Demonstrator assessment review meetings.
- 4.4. The process is for each strand to undertake an initial scoring of their topics and to document the associated rationale. Based on the Value Factor / topic matrix and weights previously agreed by the Demonstrator team, these scores are combined to provide an initial Demonstrator view for each Value Factor prior to meeting.
- 4.5. The Demonstrator team then meets to review the scores and agree the overall assessment for each Value Factor for each service provider. The meeting agrees the key points arising from the detailed work of each strand, so that after the meeting these key points can be more fully documented.
- 4.6. In producing the Value Factor / topics matrix, the team noted that the "Fraud-Free Method of Payment" Value Factor considers only the potential fraud associated with

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benefit payments, and not with applications in post offices or other POCL client transactions. To address this, it was decided to create a sub-factor "3A. Fraud-Free POCL Systems" to be assessed by the POCL Infrastructure and Applications strands. This is consistent with the reasoning for the Value Factor weights "fraud-free systems will enhance POCL's business credibility with (other) clients" (on page 7). The Demonstrator will assess whether each service provider scores differently for factors 3 and 3A. If they do, then an overall assessment score for factor 3 will be agreed and the variations for BA and POCL brought out in sensitivity testing.

5. THE CONTRACT VIEW

- 5.1. The Contract Negotiating Team (CNT) will base their assessment mainly on the performance of the service providers during the negotiations. As such there is not an equivalent set of detailed topics as for the Demonstrator. The CNT members and then the CNT as a group will assess each Value Factor directly focusing on the key phrases in the definitions (Annex A, as amplified in Annex B) as a prompt.
- 5.2. Members of the CNT will use standard assessment forms to record their initial views of any advantages or issues with supporting rationale prior to meeting. The CNT will then meet to agree their assessment for each service provider.
- 5.3. As the quality of the available supporting evidence may vary (e.g. from written evidence to personal judgement), the CNT will also bring out in their discussions the weight of their assessment for each Value Factor. This is to aid the Programme level assessment by indicating where the CNT have a strong view or otherwise to set against the Demonstrator view.

6. THE PROGRAMME VIEW

- 6.1. The Programme view will be reached through a meeting of CNT and Demonstrator representatives and key Programme staff. The meeting will review the outcomes of the CNT and Demonstrator assessments and agree a combined assessment.
- 6.2. When consolidating assessments up into Demonstrator and CNT views and then into a Programme view, the principle is that scores will be agreed on the basis of the key issues and advantages of each solution and the supporting evidence. A purely mathematical process of weighted averages will not necessarily achieve this, as it is not possible to identify in advance which areas will identify the most significant points.
- 6.3. Where a mix of good and bad issues arise, the assessors will need to consider which issues have the most significance as a mathematical average does not necessarily give the appropriate message. In the end it is the rationale and evidence that are likely to have most significance. The individual Value Factor scores help identify where the issues are, and when combined using the weights agreed by the Procurement Board provide an overall picture of the relative positioning of suppliers.

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ANNEX A - VALUE FACTORS

Factor	Description
1. Customer Acceptability	The service provider needs to ensure that the services are viewed favourably by customers at post offices, and that the benefit payment services are acceptable to all benefit customers choosing to be paid at post offices.
2. Staff/Agent Acceptability	The service provider's services need to be Post Office and BA local office staff friendly; for example by being easy to use, responsive and supportive of their job functions.
3. Fraud-Free Method of Payment	The measures proposed to make the service for benefit payment fraud free and to maintain that fraud free level.
4. Credibility of Delivery	The service provider's designs, procedures, tools, methods, resources and organisation need to ensure that the steady-state services will be delivered to time and quality, showing understanding of and empathy with the BA and POCL requirements and objectives.
5. Start-up	The service provider's design, development, acceptance and initial implementation services need to be credible, showing appropriate controls, management interfaces and capability for managing, controlling and delivering the start-up of the services.
6. Innovation	The service provider needs to be pro-active, change-orientated and demonstrate a genuine "can do" attitude. He should generate creative ideas and understand how to apply technology profitably building upon his initial services, complementing rather than competing with POCL's core competencies. He should seek to do existing things better and better new things.
7. Flexibility	The service provider and his services need the ability to react to external change and to meet a diverse range of existing and potential needs, thereby maximising value for money and faster delivery of new products and services.
8. Management Capability	The service provider management needs to be competent, customer focused, accountable, with evidence of well defined internal controls enabling a proper external focus. Suitable quality processes must be in place, and key resources must have skills and experience appropriate to their roles.
9. Reliability and Support	The service provider needs to anticipate and prevent problems, with robust fallback procedures for benefit payments and other customer services in the event of system failure. He should regard his first priority as maintaining continuity of service rather than referring to the contract in the event of unforeseen problems.
10. Stability / Coherence	The prime service provider and his associated consortium members and/or main subcontractors need to have a stable relationship from which to provide the services. The member organisations should balance each others' skills and resources to match those needed to deliver the services. The prime service provider should show his competence to successfully lead such a group of organisations to deliver similar services.

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ANNEX B - VALUE FACTOR WEIGHTING

The following text is reproduced from Section 3.2 of PWKP4-5, Issue 2.0 (with weighting numbers removed)

While the relationship between BA (and associated agencies) and POCL is that of purchaser and provider, the sponsors have mutual aims expressed in the programme objectives as:

- i. **a fraud-free method of paying benefits** at post offices that is automated, has lower end-to-end costs than the current paper-based process, with continuously reducing overall administration costs year on year;
- ii. **extending automation to POCL's** other client transactions, its products and its support processes to improve competitiveness, increase efficiency, and to enable greater commercial opportunities for POCL;
- iii. **full and speedy reconciliation of benefits payments**, with accounting arrangements consistent with recognised accountancy practices;
- iv. **an improved service** to the parties' customers.

The overall weights for the value factors recognise these mutual aims, while not ignoring the differing underlying contexts for each sponsor. These may be summarised as BA's need to contain and reduce costs and remove fraud, and POCL's need to maintain and develop its business. That the two sponsors have different perspectives is no surprise. However, the rationale given below for the weights seeks to show that there are mutual interests for each of the value factors; and thus it is valid to summarise a common view of the service providers with a single set of value factors and weights. This is subject to the understanding that the evaluation will bring to the attention of the Evaluation Board any specific matters not apparent at the summary level, and that the results will be supported by sensitivity tests as explained in the next section.

The weights for the value factors are subject to discussion and approval by the Procurement Board and are not included in this paper. The following paragraphs show the allocation of factors to Characteristics and Viability and summarise their relevance to the sponsors.

Characteristics Value Factors

In setting the weights for the value factors under Characteristics, the following considerations were taken into account:

- (a) **Customer Acceptability** is important to POCL in maintaining and developing its business. This is also important to BA to ensure that all benefit customer groups choosing to receive benefit payments at post offices find the new systems and services acceptable, and in particular that transaction times are kept to the minimum.

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- (b) **Staff / Agent Acceptability** is important as these are the systems' users, and the systems must support them effectively if the programme objectives are to be achieved.
- (c) **Innovation** is important to POCL as it determines the ability of the service provider to provide appropriate IT products to support POCL's future business. While at first sight BA may have less interest in Innovation, increases in profitable use of the POCL IT infrastructure provided by the service provider should spread and hence reduce transaction costs to BA. In addition, while the initial solution will meet BA's fraud-free requirements, it is likely that the service provider will need to continue evolve the solution to maintain this position.
- (d) **Flexibility** is important to BA and POCL as the service contract will operate for a number years and the service provider (and his solution) must react to expected and unexpected changes to ensure the delivered services continue to meet the sponsors' requirements.
- (e) **Reliability and Support** are important to both BA and POCL in ensuring that the impact of any disruptions to the systems are minimised and that fallback procedures work effectively.

Viability Value Factors

In setting the weights for the value factors under Viability, the following considerations were taken into account:

- (a) **Fraud-Free Method of Payment** is important to BA, both to contain costs (by avoiding fraud) and to show that the new card method of payment is more fraud resistant than the current use of order books. This value factor is also very important to POCL: the new method of payment will transfer some risks to POCL, and a fraud-free process will minimise POCL's liability; and having fraud-free systems will enhance POCL's business credibility with clients and support future business.
- (b) **Credibility of Delivery** is important as this factor encompasses many of the technical viability issues of the core services. It is essential that these core services are delivered as expected, as no contractual safeguard can overcome or truly compensate for the disruption caused by significant service problems.
- (c) **Start-up**: the successful roll-out and start-up of the services is important as this is the period of maximum change and risk.
- (d) **Management Capability** is important because the future is uncertain and it is only through capable management that the aims set out in the contract will be brought into reality.
- (e) **Stability / Coherence**: the ability of the service provider member organisations to work as team is important to the success of the services.

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ANNEX C - VALUE FACTOR SCORING GUIDELINES

0	Unacceptable	The service provider's proposal exhibits serious shortcomings that question the wisdom of issuing the ITT.
2	Poor	The service provider's proposal raises significant concerns. While these are not sufficient to make the proposal unacceptable, they question the likelihood of the service provider meeting all the baseline requirements (in the way proposed).
4	Ordinary	The service provider's proposal is viable but nothing special. It probably has some outstanding issues, but these are relatively minor and/or manageable.
6	Good	The service provider's proposal demonstrates a basically sound solution with no significant issues.
8	Very Good	The service provider's proposal demonstrates a basically sound solution and exhibits specific differentiators.
10	Outstanding	The service provider's proposal exceeds expectations (without necessarily being perfect).

These guidelines are to aid the initial scoring of service provider's performance. Intermediate numbers may be used to indicate graduations between the descriptions.

The purpose of the scores is to indicate the existence of differentiators between suppliers that may affect the final decision, as well as to indicate the overall standard of proposals. Therefore the initial scoring of performance against the above guidelines should be followed by a comparison of overall performance between suppliers, and where appropriate to amplify key differences.

Overall it is the rationale supporting the assessment scores that will affect the Programme Level Assessment and the selection decision.

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ANNEX D - DEMONSTRATOR TOPICS

This annex collates summaries for the main topic areas used and documented by the respective Demonstrator Strand leaders for:

- Benefit Payment Service (BPS)
- POCL Infrastructure
- POCL Applications
- Implementation and Management
- End to End
- Security

BENEFIT PAYMENT SERVICE (BPS) STRAND

This strand assesses the solutions for benefits payments at post offices and interfacing with CAPS. The security of the BPS solutions is considered separately by the Security Strand.

Topic	Description
Card Characteristics	• Card design • Card personalisation • Validation of ID • Migration to Smart card
Card Distribution	• Card production • Card issue • Card not available when benefit due
Card Usage	• All encashment types • Availability of information • Rate of benefit in doubt • Urgent payments and temporary tokens • Receipts
Card Status Monitoring	• Irregular encashment patterns • Card suspension / monitoring • Audit trails and management information
Card Supporting Services	• Help desks • Yellow pages • Failure of the service • Sensitive records

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POCL INFRASTRUCTURE STRAND

This strand assesses the technical infrastructures proposed to support POCL applications and BPS, including the office platform (OP) in post offices, the network and central data communications and the associated system management and technical services.

Topic	Description
OP Hardware	The physical hardware provided within post offices, including counter terminals, peripherals, local area network equipment, servers and back office machines.
OP Middleware	The underlying middleware on which the application software is run in post offices - including the operating systems, database software, messaging software, and any application independent software provided as part of the platform infrastructure.
WAN	The wide area network - that connects the equipment within the post office outlets to the central TMS layer, including any fallback arrangements.
TMS	The central Transaction Management layer, viewed as "the switch" between the offices and other systems.
Integrated Infrastructure	The integration of the office platform (OP), WAN and TMS into a single cohesive infrastructure, including consideration of the security, resilience and availability that the infrastructure provides as a whole.
System Management	The system management facilities provided to enable the infrastructure to be managed at a technical level - including configuration management, software downloading, and the integration of management of the different aspects of the Infrastructure.
Support Services	The services provided to support the Infrastructure, including help desk for POCL users, fault reporting and field reporting and field engineering activities.
Human Computer Interface (HCI)	The suitability of the system interface to support counter staff with varying abilities in undertaking business functions, taking account of both hardware and software. This is based on a specific study of HCI aspects for the Programme.

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POCL APPLICATIONS STRAND

The POCL Applications strand covers the application layer running in post offices. It includes:

- EPOS front-end functionality;
- back-end OSS to provide accounting and reporting mechanisms; and
- Automated Payment Service.

It excludes BES and OBCS which could also be described as POCL applications running in post offices but which are addressed separately under the BPS and End-to-End strands respectively.

For the Demonstrator the front-end EPOS and back-end OSS have been categorised collectively as EPOS. Hence EPOS and Automated Payments are described further below.

Electronic Point of Sale (EPOS)

EPOS provides a service that controls and captures all transactions when performed plus the post office accounting, reporting and preparation of records for upload to the TMS. Each service provider's solution will be evaluated against the following topics:

Topic	Description
1. Transaction processing	The ease and efficiency with which users conduct transactions in outlets.
2. Accounting	The accuracy, elegance and efficiency of the accounting and reconciliation processes.
3. Robust application	The degree of resilience to data loss, the ease and efficiency with which recovery is achieved.
4. Introduction of new products	The ease and speed with which new products could be introduced, or existing products could be re-engineered.
5. Generic approach	The degree to which transaction processing provides the advantages of flexibility and future-proofing envisaged by the POCL five generic functions.

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Automated Payments

The Automated Payments service should provide an in-office machine readable interface to Clients tokens for generic in-payment transactions and an electronic delivery of transactions to Clients. Each service provider's solution will be evaluated against the following topics:

Topic	Description
1. Transaction processing - local.	The ease, efficiency and resilience with which users can conduct transactions in outlets.
2. Transaction processing - central/system management.	The degree of resilience to delay of data to clients.
3. Data integrity.	The degree of resilience to data loss. The ease and efficiency with which recovery is achieved.
4. Introduction of new clients.	The ease and the speed with which new clients can be introduced to the service.
5. Introduction of new products.	The ease and speed with which new products e.g. a bar-code bill could be introduced to the service

IMPLEMENTATION AND MANAGEMENT STRAND

This strand covers the planning, managing and executing the timely and successful delivery of the IT Infrastructure / Operational service across the POCL network in accordance with the business requirements and including comprehensive support service and effective user training.

Topic	Description
Training	The provision of appropriate and relevant training to enable POCL's target audience to achieve acceptable standards in key competencies as defined by POCL. This includes the preparation of material/system development and delivery of training during roll-out and steady state. The target audience will include users, managers, trainers, auditors and certain non-user groups, e.g. retail network managers, regional helpline staff and account teams in business centres. The provision of comprehensive procedural instructions for: • completing business transactions; • completing transaction support services; and • covering emergency procedures (e.g. system failure).

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Roll-out	Execution of site survey, site preparation, delivery, installation and acceptance of office platform throughout the POCL network during initial roll-out and thereafter taking POCL's evolving network strategy into account, and without degradation to Post Office and retail operations. This includes the roll-out timescales, geographical / office selection and Card roll-out.
Service Management	Provision of: - Operational Services, e.g. hours of cover, availability, resilience; - Support Services, e.g. Help desks, fault logging, diagnosis and resolution, and maintenance of equipment; - Contract Management, e.g. monitor and review of Operational and Support Services and service levels.
Card Marketing and Education	Development and implementation of a marketing and education plan to build understanding and win the commitment of all benefit recipients to support the smooth and timely implementation and use of the processes and systems needed to automate the benefit payments in post offices.
Operational Trial	The plans, methods, organisations and resources to undertake the Operational Trial. (Note: the precise scope and requirements of the Operational Trial are still being discussed as of 17/1/96)

END TO END SERVICE STRAND

Topic	Description
Design Assurance - Technical and Business	An assessment of the service provider's approach and ability to design an overall solution which is functionally and technically consistent with business requirements, covering: - Overall Design (overall approach to design including, design objectives, design assumptions, design methodology, design authority and modelling evidence to support assumptions), - Technical Architecture 2.1. Scalability 2.2. Resilience/availability 2.3. Fall back and recovery

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Topic	Description
	2.4. Flexibility of technical architecture/ Integration of service components (including ability to separate components e.g. CMS)
Financial Reconciliation & Settlement	An assessment of the service provider's approach and ability for handling transaction and financial level reconciliation including how settlement with clients is supported. Covering: 1. Transaction reconciliation / timing 2. Financial reconciliation / timing 2.1. Ability to provide common data to BA and POCL 2.2. Providing support for data for invoicing with BA clients 2.3. Providing data for supporting invoicing with non-BA clients 2.4. Reconciliation exception handling
Transaction Timings	An assessment of each service provider's ability to develop counter transactions which minimise transaction times, including: 1. Counter timings from exercise being carried out/ modelling estimates 2. Implications for summarisation processes.
External Interfaces (including CAPS)	An assessment of each service provider's approach and ability to develop the required external interfaces, specifically focusing on electronic interfaces. Covering: 1. Are they providing the required interfaces, e.g. CAPS and TIP? (Note requirements for TIP not available till end January) 2. Do they have the ability to be flexible in terms of accepting changes to the data flows across the interface? 3. Constraints of the physical aspects of the interface 4. Can they deal with the volume of data to be transmitted in the time required?
OBCS	An assessment of the service providers ability to provide a national OBCS, covering the technical approach and interfaces. (This topic is subject to OBCS becoming a formal requirement. If it is a transitional arrangement, confirm who is responsible for assessment.)

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Topic	Description
MIS	An assessment of each service provider's ability to support management information requirements after initial roll out and during steady state, covering: 1. Flexibility of approach 2. Proposals on storage. Need to identify separately transaction data from event data (system information).

SECURITY STRAND

This strand corresponds to the BPS Security Review covering the Benefit Payment Service (supporting systems, processes and procedures) and the end-to-end integrity of accounting data. The review is formally documented outside this paper; the main (top-level) topics are as follows:

- Card Characteristics
- Card Production and Personalisation
- Card and PUN Distribution
- Card Usage
- Card Support Services
- Contingency
- Interfaces
- Service Development
- Service Transfer
- Fraud and Risk Management (Implementation)
- Fraud and Risk Management (Steady State)

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ANNEX E - TOPICS VS. VALUE FACTORS MATRIX

In the table below ticks (✓) indicate the main relationships between the Demonstrator topics and the Value Factors. This was developed to ensure appropriate coverage of the Value Factors by the Demonstrator strands. Each strand may contribute to any Value Factor and will review other strands' assessments for each Value Factor.

	Value Factor									
	1	2	3	4	5	6	7	8	9	10
BPS										
Card characteristics	✓	✓		✓		✓	✓			
Card distribution	✓	✓		✓	✓					
Card usage	✓	✓		✓	✓		✓	✓	✓	✓
Card status monitoring		✓		✓	✓	✓	✓		✓	
Card support services	✓	✓		✓	✓			✓	✓	✓
POCL Infrastructure										
OP Hardware	✓	✓	✓	✓	✓	✓	✓	✓	✓	
OP Middleware		✓	✓	✓	✓	✓	✓	✓	✓	
WAN		✓	✓	✓	✓	✓	✓	✓	✓	
TMS		✓	✓	✓	✓	✓	✓	✓	✓	
Integrated Infrastructure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
System Management		✓	✓	✓	✓	✓	✓	✓	✓	✓
Technical Support Services	✓	✓	✓	✓	✓		✓	✓	✓	✓
HCI		✓		✓	✓	✓	✓			
POCL Applications:										
(a) EPOS										
Transaction processing	✓	✓	✓	✓	✓					
Accounting		✓	✓	✓	✓					
Robust application				✓	✓	✓	✓	✓	✓	✓
Introduction of new products						✓	✓	✓		
Generic approach						✓	✓	✓		
(b) Automated Payments										
Transaction processing - local	✓	✓	✓		✓	✓			✓	
Transaction processing - central			✓	✓	✓	✓		✓	✓	
Data Integrity				✓	✓	✓	✓	✓	✓	
Introduction of new clients						✓	✓	✓		
Introduction of new products						✓	✓	✓		
Implementation and Management										
Training		✓		✓	✓	✓	✓	✓		✓
Roll-out		✓		✓	✓	✓	✓	✓	✓	✓
Service Management		✓		✓	✓	✓	✓	✓	✓	✓
Card Marketing & Education	✓	✓		✓		✓				
Operational Trial				✓	✓			✓		

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Value Factor									
1	2	3	4	5	6	7	8	9	10

End to End

Design Assurance	✓	✓		✓	✓	✓	✓	✓	✓
Financial reconciliation & settlement		✓		✓	✓	✓		✓	✓
Transaction timings	✓	✓							
External interfaces (incl CAPS)				✓			✓	✓	
OBCS			✓	✓	✓		✓		
MIS							✓		

Security

Card characteristics			✓						
Card Production & personalisation			✓						
Card and PUN Distribution			✓						
Card Usage			✓						
Card Support Services			✓						
Contingency			✓						
Interfaces			✓						
Service development			✓						
Service transfer			✓						
Fraud & risk management			✓						