

Electronic Payment Flow

IT Policy Issues

- Security
- ++ Physical
- ++ Access
- ++ Encryption
- Privacy

- System Monitoring
- ++ Availability
- ++ Response time
- ++ Intrusion detection
- ++ Virus protection

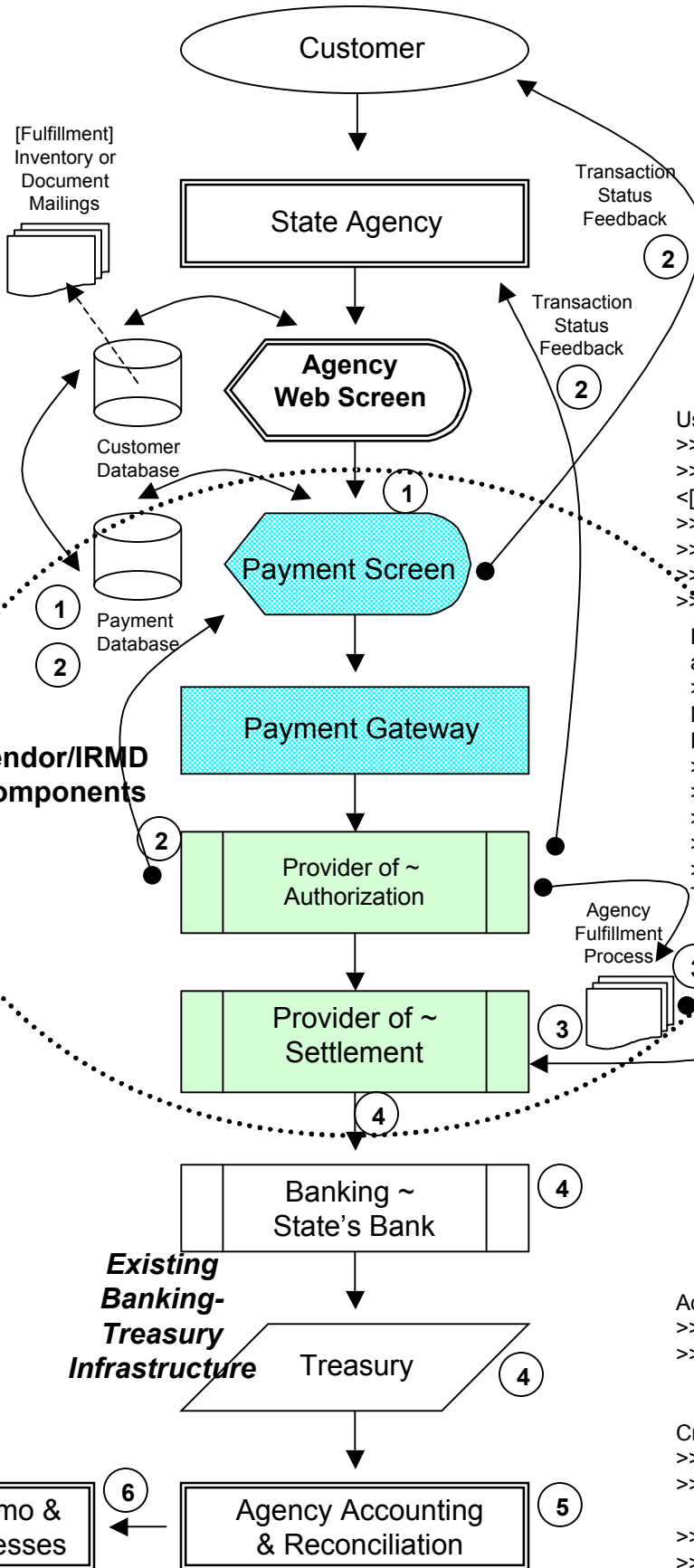
- Incident Response
- Team
- Policy
- Procedure
- Practice plan
- First 24 hours...

Ghost database

- Data exchange
- >> Protocols
- >> Timings
- >> Fields

Payment Solution Piece

Vendor/IRMD Components



Fiscal Policy Issues

- Signed cr. card agreement
- + Funds deposit at Treasury
- + Dr. merchant fees monthly
- + Record transaction fees

- Payment cards permitted
- Privacy policy
- Refunds/Returns policy (current policy)
- APPROVE ALL CARDS**

- Product mailing instructions (Fulfillment)
- >> Mailing/handling charges?
- User customer Authentication...
- >> Use of PINs
- >> Customer validation <[(Store)]>
- >> Populate data fields?
- >> On-line data updates?
- >> Product types??
- >> Store accounting codes?

- Real-time authorization/approval
- >> Approval # storage
- Notification to user/agency
- Failure Notice:
- >> Retry card (x times)
- >> Try another card
- >> Cancel
- >> Suggest alternatives
- >> Call us @ ???
- Track approval failures?

- Statewide settlement cutoff
- >> Fastest cash to bank
- >> Fulfillment rules???

- Reconciliation:
- >> Timing issues
- >> Minimum requirements
- >> Exception handling

- Accounting:
- >> Record revenues
- >> Record expenses

- Credits/Chargebacks:
- >> Limit access to user info
- >> Master lookup
- Transaction ID = license #
- >> Use last 4-Digits of card?
- >> Name, address, etc.?

**Meshing with State Archive Rules