5/18/2026

RFP template for billing vendors

Choosing a billing vendor is one of the most consequential infrastructure decisions a growing business can make. Get it right, and you'll have a system that scales with your pricing model, handles global compliance automatically, and keeps revenue flowing reliably. Get it wrong, and you're looking at months of rework and revenue leakage.

Stripe Billing is included as a reference point throughout—treat it as a concrete example of what a mature billing platform looks like in production.

This template gives you a structured, end-to-end way to run a billing vendor request for proposal (RFP) from administrative ground rules to detailed requirements, commercials, and evaluation scoring. It's built around the capabilities that matter most for subscription businesses in 2026: usage-based and multi-attribute pricing, payment recovery that's powered by machine learning (ML), real-time revenue analytics, global tax compliance, and emerging requirements such as agentic commerce and embedded financial products.

This RFP template isn't meant to be used as a rigid form. It's more like a guide you can (and should) customize to your specific needs. Each section comes with prompts to help you write questions that get you useful answers, not just marketing blurbs. Fill in the blanks with specifics about your project, push for detail where it matters most, and cut anything that doesn't apply. When it's used well, this RFP template can save you time, reveal suitable vendors, and better inform your final decision.

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Cover page

The goal of the cover page is to tell vendors exactly what they're looking at and whom to talk to. Include the RFP title, your company's name, a short confidentiality notice, and contact details for the person who manages the process. Dates matter, too. List the issue date and due date right up front so nobody can claim they missed them. Keep the cover page concise. It should be about orientation, not showing off what your design team can do.

Here's what to include in this section:

- **Title:** RFP for [project/service/product]
- **Issuing organization:** [Your company]
- **Confidentiality notice:** (Short, NDA-bound language)
- **Point of contact:** [Name, title, email, phone]
- **Issue date and due date**

You might want to design your own branded RFP document. In that case, the outlines in each section can provide a strong foundation. Below, we've also added sample copy you can use.

Contact information

RFP manager	[Full name]
Title	[Title]
Email	[email@company.com]
Phone	[###-###-####]

Key dates

Issue date	[MM/DD/YYYY]
Question due	[MM/DD/YYYY]
Response due	[MM/DD/YYYY]
Evaluation period	[MM/DD/YYYY–MM/DD/YYYY]
Final selection	[MM/DD/YYYY]

Submission format

All responses must be submitted electronically via email in PDF format. Pricing and scoring templates (provided separately in Excel) must be attached in their original formats.

File naming convention

[Vendor name]–[Project name]–RFP–Response–[Date].pdf

Purpose of this RFP

[Your company] is seeking a billing partner capable of supporting secure, multicurrency transactions, integrating easily with internal systems via modern APIs, and delivering high reliability, proactive fraud detection, and data transparency across regions.

This document outlines the requirements, evaluation criteria, and process for submitting proposals.

Short confidentiality notice

This RFP contains confidential and proprietary information belonging to [your company]. It's provided solely for the purpose of preparing a response. Distribution beyond those directly *involved in preparing a proposal is prohibited. By accepting this RFP, the recipient agrees to protect this information with at least the same degree of care they apply to protect their own confidential information.*

Section A: Administrative instructions

This section sets the ground rules. Before vendors invest time in a response, they need to know how the process works, what's expected, and what the timeline looks like. Ambiguity here creates problems later so be precise.

Here's what to include in this section:

- Confidentiality and nondisclosure obligations
- Limitation of liability
- RFP timeline with key dates
- Submission format and file naming conventions
- Point of contact and communication rules
- Vendor acknowledgment form

Here's an example of how this could look.

A.1 Statement of confidentiality & nondisclosure

All information in this RFP is confidential and intended solely to enable the vendor to prepare a response. Vendors must not disclose, reproduce, or distribute this RFP or any portion of it to third parties without prior written consent from [your company]. If the vendor includes proprietary information in its proposal, that information should be clearly labeled. [Your company] will treat it accordingly.

A.2 Limitation of financial liability

This RFP isn't an offer to contract. [Your company] is under no obligation to award a contract or reimburse costs incurred in preparing a response. Vendors are solely responsible for their own expenses throughout this process.

A.3 RFP timeline

Milestone	Date
RFP issued	Q3 2026
Vendor acknowledgment due	[+3 business days]
Vendor questions due	[+2 weeks]
Q&A distributed to all vendors	[+3 weeks]
Proposal submission deadline	Q4 2026
Evaluation period	Q4 2026
Short list notifications	Q4 2026
Vendor demonstrations	Q4 2026–Q1 2027
Final selection	Q1 2027
Target go-live date	Q2 2027

A.4 Submission guidelines

- *All proposals must be submitted by email to [contact email address].*
- *Vendors must acknowledge receipt within three business days of issue.*
- *Questions must be submitted in writing by the date listed in A.3.*
- *All communication must go through the designated RFP manager. Direct contact with other [your company] employees during the evaluation period isn't permitted and might result in disqualification.*

A.5 Required submission documents

Each vendor must include the following materials in its submission.

Document	Format	Required?
Executive summary	PDF	Yes
Section E requirements response	PDF	Yes
Completed pricing template	Excel	Yes
Company profile and financial summary	PDF	Yes
Three or more client references	PDF	Yes
Compliance certifications (e.g., PCI DSS v4.0, SOC 2 Type II, ISO 27001)	PDF	Yes
Case studies or client outcome summaries	PDF	Strongly recommended
API documentation excerpt or developer portal link	PDF or URL	Recommended

A.6 Evaluation overview

[Your company] will evaluate proposals on billing functionality, technical architecture, global compliance coverage, payment recovery performance, revenue reporting depth,

implementation approach, and vendor stability. Vendors that demonstrate ML-driven optimization, real-time analytics, strong API performance, and readiness for agentic and AI-initiated billing workflows will be prioritized.

A.7 Vendor acknowledgment

Vendors must complete and return the acknowledgment below within three business days of receiving this RFP.

We acknowledge receipt of the RFP titled "[RFP name]" and confirm our intention ☐ to submit / ☐ not to submit a response.

Company name: ______________________

Authorized representative: ______________________

Title: ______________________

Date: ______

Section B: Overview and scope of work

A vague overview produces generic proposals. Give vendors the context they need to respond intelligently, such as your business model, pricing complexity, the markets you serve, and the specific problems you're trying to solve. You could optionally include additional details to customize the overview, including headquarters and key markets, approximate annual revenue or billing volume, and internal teams involved (e.g., Finance, Engineering, Compliance, RevOps, Customer Success).

Here's an example of how this could look.

B.1 Company background

[Your company] is a [global/regional] technology company that operates in [insert markets], serving [insert customer type] with [insert product or service description]. Our billing operations span [X]

markets and support [describe pricing models such as usage-based, subscription, and hybrid plans].

- *We currently invoice [approximate volume] customers per month across [X] currencies. We're seeking a billing partner whose platform scales with our business, handles complex pricing logic without bespoke engineering, and complies with the tax and regulatory requirements of each market we operate in.*

B.2 Project's purpose

This RFP exists to identify a billing platform that supports the next phase of our growth. Our current setup [describe the gap (e.g., cannot handle usage-based pricing, lacks global tax compliance, doesn't integrate with our ERP system, cannot support AI-initiated subscription changes)].

Our ideal partner will enable:

- *Flexible pricing model support—usage-based, flat-rate, tiered, multi-attribute, and hybrid in a single platform*
- *Automated global tax calculation and invoice compliance, including sales tax, VAT, and country-specific formats*
- *Industry-leading payment recovery rates driven by ML-powered retry logic and intelligent dunning management*
- *Real-time subscription and revenue analytics accessible to both technical and nontechnical teams*
- *Simple integration with our CRM, ERP, data warehouse, and accounting systems via well-documented APIs*
- *Readiness for agentic commerce—vendor systems that support subscription actions initiated by AI agents or automated workflows*

B.3 Scope of work

Core deliverables:

- *End-to-end subscription lifecycle management including trials, upgrades, downgrades, pauses, and cancellations*

- *Support for diverse pricing models such as usage-based billing with granular aggregation, tiered pricing, multi-attribute pricing (e.g., seats plus usage), and installment plans*
- *Automated tax calculation and localized invoicing across all markets where [your company] operates*
- *Integration with [CRM, ERP, data warehouse, and accounting systems] via versioned, documented APIs*
- *Revenue recognition compliant with ASC 606 and IFRS 15, including waterfall reporting and deferred revenue handling*
- *ML-powered payment recovery with intelligent retry scheduling, network token support, automatic card updater, and configurable dunning sequences*
- *Real-time dashboards that cover MRR, ARR, churn, trial conversion, and recovery efficacy*
- *Customer self-service portal for subscription and payment management*

Optional deliverables:

- *AI-driven revenue forecasting and predictive churn scoring*
- *Support for multi-entity or hierarchical account structures*
- *Embedded billing capabilities for SaaS platforms that resell to their own customers*
- *Agentic commerce support—APIs and authentication patterns that allow AI agents to initiate, modify, and cancel subscriptions on behalf of customers*
- *Embedded financial products—support for issuing, treasury, or lending products integrated with billing*

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B.4 Out-of-scope work

Define what's excluded so vendors don't price or assume responsibility for it. Here are some examples:

- *Core payment processing infrastructure (handled separately by Stripe)*
- *Fraud detection beyond standard billing-level controls*
- *Full ERP or general ledger functionality*

B.5 Desired outcomes

- *Payment recovery rate above [X]% within six months of going live*
- *Automated tax calculation that covers [X] markets at launch*
- *Time to invoice for new pricing models reduced from [current state] to [target]*
- *Full ASC 606–compliant revenue reporting without manual reconciliation*
- *API response latency under 300ms at p99 for all billing operations*

Section C: Proposal instructions

If you don't specify how you want proposals formatted, you'll receive everything from five-page slide decks to 200-page PDFs. This section standardizes what you receive so you can compare vendors side by side.

Here's an example of how this could look.

C.1 Submission format and structure

Each proposal must follow this structure:

- *Executive summary (three pages maximum)*

- *Responses to all requirements in Section E, numbered to match*
- *Completed pricing template in Excel*
- *Vendor profile and financial summary*
- *Minimum of three client references*
- *Supporting documents such as compliance certifications, case studies, and API documentation excerpts*

Submissions that deviate significantly or omit required elements might be deemed noncompliant.

C.2 Formatting requirements

- Narrative responses as PDF; pricing template as Excel file.
- Minimum 11pt font, one-inch margins, page numbers required.
- All monetary figures in USD unless otherwise specified.
- File naming: [Vendor name]–Billing–RFP–[Date].pdf

C.3 Proposal content guidance

Executive summary

- *Explain directly how your solution addresses [your company]'s goals in Section B.*
- *Lead with measurable outcomes—recovery rates, authorization rate improvements, and deployment timelines—not product descriptions.*
- *Include your vision for this partnership over three years.*

Solution overview and architecture

- *Describe how your platform handles complex pricing scenarios such as usage-based metering, multi-attribute pricing, midcycle plan changes, and entitlement management.*

- *Detail your API architecture, SDK availability, webhook reliability, and sandbox parity with production.*
- *Explain how your ML capabilities improve payment recovery and reduce churn.*

Implementation plan

- *Provide a draft project timeline with milestones: configuration, integration, testing, UAT, and launch. Identify vendor and client responsibilities at each phase.*

Security and compliance

- *Confirm PCI DSS v4.0 compliance (effective March 2024) and most recent audit date.*
- *Describe data residency options and privacy controls for the GDPR and CCPA.*
- *Detail your incident response process and client notification timelines.*

API and developer capabilities

- *Provide API latency benchmarks (p50, p95, or p99), uptime history, and your approach to versioning and backward compatibility.*
- *Include a link to your developer documentation or sandbox environment.*

C.4 Clarification and questions

Questions must be submitted in writing by [question deadline] to [RFP manager's email]. Answers will be distributed to all participants simultaneously. No informal discussions with other [your company] employees are permitted during the process.

C.5 Proposal validity

Proposals must remain valid for 90 days from the submission deadline unless extended by written mutual agreement.

C.6 Right to reject or negotiate

[Your company] reserves the right to reject any proposal, request clarifications, or enter parallel negotiations with one or more vendors. Participation doesn't constitute a commitment to purchase.

Section D: Evaluation process

Transparency in scoring pushes vendors to respond with evidence rather than marketing copy. Every criterion below maps to a specific question in Section E so vendors who read this know exactly where to focus.

Here's an example of how this could look.

D.1 Evaluation methodology

All proposals will be reviewed by a cross-functional team including Finance, Engineering, Compliance, and RevOps. The evaluation runs in three stages:

1. ***Compliance review:** Confirm that all mandated documents are present and meet formatting requirements.*

2. ***Qualitative assessment:*** *Score each submission against the weighted criteria below using a 1–5 scale where 5 is exceptional and 1 fails to meet the baseline.*
3. ***Demonstration and final review:*** *Invite short-listed vendors for live platform demonstrations.*

D.2 Evaluation criteria and weights

Criterion	Weight	What we're evaluating
Billing functionality and pricing model depth	25%	Breadth of pricing models, usage metering precision, entitlement management
API performance and developer experience	15%	Latency benchmarks, uptime SLA, versioning policy, sandbox quality
Payment recovery and authorization performance	15%	ML-driven dunning management, network token support, retry intelligence, card updater
Global compliance and tax automation	15%	Market coverage, automated tax calculation, invoice localization, PCI DSS v4.0
Revenue reporting and recognition	10%	Real-time analytics, ASC 606 support, data warehouse connectivity
Agentic and embedded capabilities	5%	Support for AI-initiated billing actions, embedded financial products
Implementation and support	5%	Realistic timelines, SLAs, dedicated resources, support quality
Commercials and vendor stability	10%	Pricing transparency, contract flexibility, financial health

The above weights are adjustable depending on project priorities but must total 100%.

D.3 Demonstration requirements

Short-listed vendors will demonstrate:

- *End-to-end billing flows in a live sandbox with subscription creation, midcycle plan change, and usage-based invoice generation*
- *Real-time usage metering ingestion, aggregation, and billing*
- *Dunning configuration, ML retry logic, and recovery reporting dashboard*
- *API call walk-through including latency, error handling, and webhook delivery confirmation*
- *Customer portal and internal dashboard functionality*
- *Agentic commerce scenario (i.e., an AI agent or automated workflow initiates a subscription action via API)*

Vendors must provide temporary demo credentials valid for at least 10 business days after the demonstration.

D.4 Negotiation and contract award

[Your company] reserves the right to conduct clarification sessions, request best-and-final offers, and negotiate with one or more vendors. No contract is binding until it's executed by both parties.

Evaluator notes—remove before sending to vendors

- *Score independently before group deliberation. Justify every score above 4 or below 2 with evidence from the submission or demo.*
- *Treat "Standard" capability claims skeptically and require documentation or a live demo walk-through.*
- *Prioritize vendors with documented ML recovery outcomes, API latency under 300ms at p99, and production parity sandbox environments.*
- *Weight the agentic commerce criterion more heavily if your road map includes AI-driven customer journeys or autonomous subscription management.*
- *Flag warning signs such as vague pricing, compliance gaps in your key markets, missing sandbox, and no published API SLA.*

Section E: Core requirements

This is the most important section. Require factual, evidence-backed responses. Any vendor worth short-listing can point to production metrics, published documentation, and real client examples—not just claimed capabilities. For each requirement, vendors must indicate one of these statuses: Standard (in production today), Configurable (requires setup), Custom (requires development), or N/A.

Here's an example of how this could look.

E.1 Selling and accepting orders

For sales teams

Requirement	Status	Vendor response / evidence
CRM integration that enables sales teams to create quotes based on your product catalog and billing logic	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Quote-to-subscription and quote-to-invoice conversion without manual re-entry	Standard / Configurable / Custom / N/A	
Quote amendment that updates an active subscription when a contract changes	Standard / Configurable / Custom / N/A	
Support for complex quoting scenarios: installment schedules, prepayments, and scheduled usage increases	Standard / Configurable / Custom / N/A	
Multicurrency quoting with localized pricing per plan and accurate FX handling	Standard / Configurable / Custom / N/A	

For the checkout flow

A checkout experience that loses customers at the payment step is a billing problem, not just a UX problem. Expect vendors to provide documented conversion lift data from production environments—not estimated figures.

Requirement	Status	Vendor response / evidence
Subscription initiation across web, mobile (iOS and Android), and in-person channels	Standard / Configurable / Custom / N/A	
Mobile-first checkout with native SDK support and fine-tuned UX for small screens	Standard / Configurable / Custom / N/A	
Built-in checkout conversion optimizations (e.g., real-time card validation, address autocomplete, localization)	Standard / Configurable / Custom / N/A	
Saved payment credentials (e.g., Link or equivalent) that enable returning customers to check out faster without re-entering payment details	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Documented payment conversion uplift from saved credential and checkout optimization features with production metrics provided	Standard / Configurable / Custom / N/A	
Fraud detection logic that blocks illegitimate payments without raising false decline rates	Standard / Configurable / Custom / N/A	
Secure payment method storage and reliable recurring charge execution at scale	Standard / Configurable / Custom / N/A	

For SaaS platforms

Requirement	Status	Vendor response / evidence
Ability to embed billing capabilities (e.g., recurring payments, invoicing, subscription management) into your product for resale to your own customers	Standard / Configurable / Custom / N/A	
Separate billing accounts or entities per end customer with consolidated reporting for the platform	Standard / Configurable / Custom / N/A	
Support for custom pricing models per end customer without platform-level engineering per tenant	Standard / Configurable / Custom / N/A	

For global compliance

Global compliance is a continuous operational requirement. Compliance standards change: PCI DSS v4.0 went into effect March 2024, and jurisdictions from India to Germany and Brazil impose specific billing obligations. Your vendor needs to track and implement these automatically, instead of waiting for you to ask.

Requirement	Status	Vendor response / evidence
3D Secure 2.0 (3DS2) support with dynamic exemption handling per PSD2 requirements (updated 2023)	Standard / Configurable / Custom / N/A	
PCI DSS v4.0 compliance (effective March 2024) with current certification level and most recent audit date specified	Standard / Configurable / Custom / N/A	
ACH support including microdeposit verification and instant verification via bank integration for US customers	Standard / Configurable / Custom / N/A	
Mandate registration for SEPA Direct Debit (EU), preauthorized debit (Canada), and Bacs (UK)	Standard / Configurable / Custom / N/A	
Mandate registration for the Reserve Bank of India with automated pre-debit notifications	Standard / Configurable / Custom / N/A	
Data localization compliance for transaction data in India	Standard / Configurable / Custom / N/A	
Single-click subscription cancellation for German customers without requiring login (Kündigungsbutton regulation)	Standard / Configurable / Custom / N/A	
Automatically updated, locally compliant invoice templates, including country-specific formats such as Brazil's Nota Fiscal	Standard / Configurable / Custom / N/A	
OFAC and sanctions screening on transactions	Standard / Configurable / Custom / N/A	
PSD2 exemption handling with SCA exemptions (e.g., low-value, business-initiated, trusted beneficiary) recognized and	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
applied to reduce unnecessary friction		

E.2 Billing and subscription lifecycle management

Pricing model flexibility

A billing platform that handles only flat-rate subscriptions is already limiting your go-to-market strategy. Usage-based and multi-attribute pricing are standard for SaaS and infrastructure businesses. Your vendor needs to support them natively, not through work-arounds.

Requirement	Status	Vendor response / evidence
Flat-rate, tiered, volume, and graduated pricing models	Standard / Configurable / Custom / N/A	
Usage-based billing with configurable aggregation (e.g., sum, max, last value, count of unique values)	Standard / Configurable / Custom / N/A	
Multi-attribute pricing (e.g., a base seat fee plus metered usage overage)	Standard / Configurable / Custom / N/A	
Good-better-best packaging with entitlement management for feature gating	Standard / Configurable / Custom / N/A	
Discounts applied at the line item level in a configurable order	Standard / Configurable / Custom / N/A	
Free trials with or without a required payment method	Standard / Configurable / Custom / N/A	
Customer prepayment before a subscription starts	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Scheduled future subscription start dates	Standard / Configurable / Custom / N/A	
Backdating subscriptions to charge for past service periods	Standard / Configurable / Custom / N/A	
Installment billing for multiperiod contracts	Standard / Configurable / Custom / N/A	
One-time invoices for custom deals alongside recurring subscriptions	Standard / Configurable / Custom / N/A	
Direct customer payment on an invoice without a stored payment method	Standard / Configurable / Custom / N/A	

Automation

The operational value of a billing platform scales directly with what it automates. Manual intervention in billing workflows is a source of errors, delays, and avoidable costs.

Requirement	Status	Vendor response / evidence
Automated sales tax and VAT calculation on subscriptions and invoices, updated in real time as rates change	Standard / Configurable / Custom / N/A	
Proration logic for upgrades, downgrades, and midcycle cancellations	Standard / Configurable / Custom / N/A	
Entitlement provisioning (i.e., the billing system acts as source of truth for which customers can access which features and when)	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Automated contract renewal notifications with configurable lead times	Standard / Configurable / Custom / N/A	
Bulk subscription changes for mass plan migrations or pricing updates	Standard / Configurable / Custom / N/A	
Hierarchical account management for parent and child account structures	Standard / Configurable / Custom / N/A	
Automated receipt generation compliant with local tax requirements	Standard / Configurable / Custom / N/A	
Automated invoice delivery with configurable triggers and retry logic	Standard / Configurable / Custom / N/A	

Ease of use

Requirement	Status	Vendor response / evidence
Internal dashboard that enables nontechnical teams (e.g., Finance, RevOps, Customer Success) to create and manage subscriptions, invoices, and customer records without engineering support	Standard / Configurable / Custom / N/A	
Customer self-service portal for subscription management, invoice access, and payment method updates	Standard / Configurable / Custom / N/A	
In-app or embedded notification support for subscription events and payment alerts	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Multilanguage support for customer-facing communications, dunning messages, and invoices	Standard / Configurable / Custom / N/A	

E.3 Collecting payments and reducing costs

Payment methods and authorization performance

Payment method coverage and authorization rates are direct revenue drivers, not secondary concerns. A 1% improvement in authorization rate on a recurring billing portfolio is real money. The difference between vendors often comes down to network scale: ML-based retry logic works well only when the model is trained on enough signals to know which parameters to adjust for a given issuer, card type, and failure code. Stripe's Adaptive Acceptance, for example, draws on data across millions of businesses to refine retry attempts in real time. That's the benchmark to hold other vendors against. Require documented authorization rate benchmarks from production environments and ask vendors to explain specifically how they achieve them.

Requirement	Status	Vendor response / evidence
Integration with a payment provider or preferred payment gateway	Standard / Configurable / Custom / N/A	
Support for cards, digital wallets (e.g., Apple Pay, Google Pay), bank debits, bank transfers, and bank redirects	Standard / Configurable / Custom / N/A	
Network token support with automatic token provisioning and lifecycle management to improve authorization rates on recurring transactions	Standard / Configurable / Custom / N/A	
Adaptive Acceptance or equivalent ML-based retry logic that reattempts declined transactions using refined	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
parameters, with documented recovery rate lift provided		
Global payment processing with support for [insert required currencies and markets]	Standard / Configurable / Custom / N/A	
Multicurrency pricing per subscription plan so customers pay in their local currencies	Standard / Configurable / Custom / N/A	
Intelligent payment routing to maximize authorization rates by issuer, card type, and market	Standard / Configurable / Custom / N/A	

Cost optimization

Requirement	Status	Vendor response / evidence
Local acquiring in key markets to improve authorization rates and reduce interchange costs	Standard / Configurable / Custom / N/A	
Level II and Level III data transmission for eligible card transactions to reduce interchange costs	Standard / Configurable / Custom / N/A	
ZIP code and AVS data passed to issuers to improve authorization rates	Standard / Configurable / Custom / N/A	
Lower-cost payment method options (e.g., bank debits, digital wallets)	Standard / Configurable / Custom / N/A	
FX fee optimization with transparent exchange rate sourcing for cross-border transactions	Standard / Configurable / Custom / N/A	

E.4 Retaining customers and recovering revenue

Reducing involuntary churn

Failed payments are the single largest driver of involuntary churn for subscription businesses. How a vendor handles payment recovery is a core competency that deserves the same scrutiny as pricing model support. Stripe's Smart Retries, included with Stripe Billing at no additional cost, uses ML to identify the optimal retry timing per customer, instead of running a fixed schedule. Network tokens minimize declines further by updating card credentials automatically when underlying details change, without requiring any customer action. When you're evaluating other vendors on this dimension, use Stripe's recovery performance as your baseline: require production recovery rate data, ask how the retry logic is trained, and treat vague answers as a signal.

Requirement	Status	Vendor response / evidence
Automatic card updater for lost, expired, stolen, and damaged cards, with network coverage (e.g., Visa, Mastercard, Amex, Discover) specified	Standard / Configurable / Custom / N/A	
Network token lifecycle management (i.e., automatic token updates when underlying card details change, reducing declines without customer action)	Standard / Configurable / Custom / N/A	
ML-powered dunning engine with dynamic retry scheduling based on individual customer behavior, issuer patterns, and failure reason codes	Standard / Configurable / Custom / N/A	
Predictive retry logic where the system identifies optimal charge timing per customer to maximize recovery probability, with documented recovery rate from production provided	Standard / Configurable / Custom / N/A	
Adaptive retry scheduling that adjusts timing based on issuer response signals, not a static calendar	Standard / Configurable / Custom / N/A	
Configurable dunning sequences by customer segment,	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
subscription value, payment method, or failure reason		
Automated email and SMS notifications for payment failures, expiring cards, and upcoming renewals with customizable templates	Standard / Configurable / Custom / N/A	
Multilanguage dunning support for global customer bases	Standard / Configurable / Custom / N/A	
Rate for documented involuntary churn reduction from existing deployments using real figures, not estimates	Standard / Configurable / Custom / N/A	

Reducing voluntary churn

Requirement	Status	Vendor response / evidence
Cancellation flow with configurable survey questions to capture churn reasons at the point of cancellation	Standard / Configurable / Custom / N/A	
Churn deflection logic with personalized offers (e.g., pauses, discounts, plan downgrades) presented to canceling customers based on their profiles	Standard / Configurable / Custom / N/A	
Predictive churn scoring to flag at-risk customers before they cancel	Standard / Configurable / Custom / N/A	
AI-driven, personalized retention recommendations based on usage patterns and subscription histories	Standard / Configurable / Custom / N/A	
CRM or support system integration for high-touch churn intervention on high-value accounts	Standard / Configurable / Custom / N/A	

E.5 Agentic commerce and embedded financial capabilities

AI agents and automated workflows are increasingly initiating commercial transactions. They can schedule subscription changes, respond to customer requests, and manage billing events without direct human action. Billing infrastructure built in 2026 needs to account for this. Vendors who haven't thought about agentic billing will create integration bottlenecks as you scale AI-driven customer experiences.

Agentic commerce

Agentic commerce refers to AI agents or automated systems that initiate, modify, or cancel subscriptions and billing actions on behalf of customers. This requires APIs and authentication patterns that are purpose-built for machine-to-machine interactions, not adaptations of human-facing flows.

Requirement	Status	Vendor response / evidence
API design that supports authenticated machine-to-machine billing actions (e.g., subscription creation, modification, cancellation) initiated by AI agents or automated systems	Standard / Configurable / Custom / N/A	
Granular OAuth scopes or API key permissions that allow agents to act within defined boundaries without elevated privileges	Standard / Configurable / Custom / N/A	
Audit trail and logging for all agent-initiated billing actions with attribution and time stamps	Standard / Configurable / Custom / N/A	
Rate limiting and abuse controls that distinguish between high-volume	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
automated workflows and anomalous activity		
Webhooks and event streams suitable for agent consumption (e.g., reliable delivery, retry logic, low-latency event propagation)	Standard / Configurable / Custom / N/A	
Sandbox environment that supports automated integration testing of agentic billing workflows	Standard / Configurable / Custom / N/A	

Embedded financial products

Billing infrastructure that connects to adjacent financial products (e.g., card issuing, treasury, lending) creates compounding value for platforms and marketplaces. If you offer or plan to offer financial products alongside your core product, your billing vendor's ability to integrate with those products matters.

Requirement	Status	Vendor response / evidence
Integration with card issuing capabilities (e.g., corporate cards, virtual cards) that can be billed through the same platform	Standard / Configurable / Custom / N/A	
Treasury or embedded banking integration with the ability to hold, move, and reconcile funds within the billing system	Standard / Configurable / Custom / N/A	
Support for BNPL or financing options at checkout or on invoices	Standard / Configurable / Custom / N/A	
Consolidated reporting across billing, issuing, and treasury activity in a single dashboard	Standard / Configurable / Custom / N/A	
Compliance and regulatory coverage for embedded financial products in markets where you operate	Standard / Configurable / Custom / N/A	

E.6 Reporting, analytics, and revenue recognition

Business performance reporting

Billing data is revenue data. Your vendor should give your Finance, RevOps, and leadership teams real-time visibility into what's happening across your subscriber base, not CSV exports you reconcile manually after the fact.

Requirement	Status	Vendor response / evidence
Real-time dashboards that cover MRR, ARR, new subscriptions, active subscriptions, churn, and NRR	Standard / Configurable / Custom / N/A	
Trial conversion tracking from trial start to paid conversion with cohort analysis	Standard / Configurable / Custom / N/A	
Recovery efficacy reporting with dunning outcomes by retry attempt, payment method, and failure reason	Standard / Configurable / Custom / N/A	
Cancellation deflection reporting with retention rate and which offers converted	Standard / Configurable / Custom / N/A	
Customizable dashboard widgets and configurable report views	Standard / Configurable / Custom / N/A	
Direct SQL access to billing data or data export to Snowflake, BigQuery, or Redshift	Standard / Configurable / Custom / N/A	
AI-driven revenue forecasting and growth projections based on subscription and usage trends	Standard / Configurable / Custom / N/A	

Revenue recognition and reconciliation

If your team is manually building revenue waterfall reports or reconciling billing data to your general ledger, that's a gap your next vendor should close. Compliance with ASC 606 and IFRS 15 should be built in, not appended after the fact.

Requirement	Status	Vendor response / evidence
Automated revenue recognition that's compliant with ASC 606 and IFRS 15, updated as standards develop	Standard / Configurable / Custom / N/A	
Revenue waterfall charts and deferred revenue schedules generated automatically from billing data	Standard / Configurable / Custom / N/A	
Accounting reports with balance sheets and income statements derived from billing data	Standard / Configurable / Custom / N/A	
Customizable recognition logic for different product types, contract structures, and multielement arrangements	Standard / Configurable / Custom / N/A	
Accounts receivable tracking with visibility into outstanding, paid, and overdue balances	Standard / Configurable / Custom / N/A	
Refund, dispute, upgrade, and downgrade tracking with revenue impact shown in reporting	Standard / Configurable / Custom / N/A	
ERP integration with NetSuite, QuickBooks, Xero, and Sage—and details as to whether it's certified or custom	Standard / Configurable / Custom / N/A	
CRM integration for sales contract recognition and reporting	Standard / Configurable / Custom / N/A	
Consolidated reporting across multiple revenue sources and billing entities	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Audit trail and exportable reports suitable for external auditor review	Standard / Configurable / Custom / N/A	

Dispute management

Requirement	Status	Vendor response / evidence
Automated dispute alerts with transaction context and customer history shown immediately	Standard / Configurable / Custom / N/A	
Integrated workflow for dispute evidence submission within the billing platform	Standard / Configurable / Custom / N/A	
Dispute root cause analytics to identify patterns and reduce future chargeback rates	Standard / Configurable / Custom / N/A	
Proactive fraud signal monitoring that flags suspicious billing patterns before disputes are filed	Standard / Configurable / Custom / N/A	

E.7 API performance and developer experience

A billing platform you can't integrate reliably—or that degrades under load—is a serious liability. Evaluate API quality with the same rigor you apply to functional coverage. Ask for production performance data, not benchmarks from synthetic test environments.

API performance

Requirement	Status	Vendor response / evidence
Published API latency SLA with p50, p95, and p99 response time benchmarks from production	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
(including p99 under 300ms as target for core billing operations)		
Uptime SLA of 99.9% minimum with historical uptime data for the past 12 months provided	Standard / Configurable / Custom / N/A	
Public status page with real-time incident reporting and historical incident log	Standard / Configurable / Custom / N/A	
Horizontal scalability where the platform handles billing volume peaks (e.g., end-of-month invoicing runs) without latency degradation	Standard / Configurable / Custom / N/A	
Idempotency keys supported on all write operations to prevent duplicate charges	Standard / Configurable / Custom / N/A	
Rate limiting with clear documentation of limits and a grace period or quota expansion process for high-volume workflows	Standard / Configurable / Custom / N/A	

Developer experience

Requirement	Status	Vendor response / evidence
RESTful API with comprehensive, versioned documentation and a changelog	Standard / Configurable / Custom / N/A	
SDKs available for primary development languages (Node.js, Python, Ruby, Java, Go, and PHP)	Standard / Configurable / Custom / N/A	
Webhook support with configurable retry logic, delivery monitoring, and failure alerts	Standard / Configurable / Custom / N/A	
Full sandbox environment with production parity for all billing flows, including usage metering, dunning management, and revenue recognition	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Advance notice of at least 12 months for breaking API changes with deprecation policy in writing	Standard / Configurable / Custom / N/A	
Postman collections or equivalent for rapid integration testing	Standard / Configurable / Custom / N/A	
Developer portal with API reference, guides, and in-browser request testing	Standard / Configurable / Custom / N/A	

Integrations

Requirement	Status	Vendor response / evidence
Native CRM integrations with Salesforce and HubSpot	Standard / Configurable / Custom / N/A	
Native ERP and accounting integrations with NetSuite, QuickBooks, Xero, and Sage	Standard / Configurable / Custom / N/A	
Data warehouse connectivity with Snowflake, BigQuery, and Redshift	Standard / Configurable / Custom / N/A	
Tax engine integrations with Avalara and Vertex or built-in global tax calculation	Standard / Configurable / Custom / N/A	
Customer support platform integration with Zendesk, Intercom, and Salesforce Service Cloud for billing queries and issue resolution	Standard / Configurable / Custom / N/A	

E.8 Security, compliance, and data privacy

Compliance is a moving target. PCI DSS v4.0 went into effect March 2024 and introduced new requirements regarding authentication, monitoring, and targeted risk analysis. GDPR enforcement has intensified since 2023, with regulators issuing record fines for data handling violations. Your vendor needs to stay current, not catch up.

Requirement	Status	Vendor response / evidence
PCI DSS v4.0 compliance (effective March 2024) with the certification level and most recent Qualified Security Assessor audit date specified	Standard / Configurable / Custom / N/A	
SOC 2 Type II certification with the most recent audit period and report date provided	Standard / Configurable / Custom / N/A	
ISO 27001 certification or equivalent information security management standard	Standard / Configurable / Custom / N/A	
GDPR-compliant data handling with configurable retention, deletion, and portability controls	Standard / Configurable / Custom / N/A	
CCPA compliance for US customer data	Standard / Configurable / Custom / N/A	
Data residency options for markets with localization requirements (e.g., EU, India)	Standard / Configurable / Custom / N/A	
Granular data privacy controls and per-market customization of data handling	Standard / Configurable / Custom / N/A	
Incident response plan with defined client notification timelines and contractual commitment specified	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
OFAC and sanctions screening on all transactions	Standard / Configurable / Custom / N/A	
Advanced data privacy controls (e.g., field-level encryption, tokenization of PII, role-based data access)	Standard / Configurable / Custom / N/A	

E.9 Scalability and reliability

Requirement	Status	Vendor response / evidence
Documented uptime SLA of 99.9% at minimum and historical performance data for the past 12 months	Standard / Configurable / Custom / N/A	
Public status page with real-time incident reporting	Standard / Configurable / Custom / N/A	
Confirmation of horizontal scalability with no degradation during batch invoicing runs or high-volume metering ingestion	Standard / Configurable / Custom / N/A	
Defined RTO and RPO for disaster recovery scenarios	Standard / Configurable / Custom / N/A	
ML or anomaly detection for early alerts on billing failures or unusual patterns	Standard / Configurable / Custom / N/A	

E.10 Vendor certification statement

I hereby certify that all responses are accurate as of the submission date and that capabilities marked Standard or Configurable are currently available in production environments. Claims not supported by documentation or a live demonstration will not be evaluated.

Authorized representative: ________________________

Title: ________________________

Date: ________

Evaluator notes—remove before sending to vendors

- *Require quantitative evidence for all performance claims, such as recovery rates, authorization rates, API latency benchmarks, and uptime figures.*
- *Validate API performance claims in the sandbox demo—measure actual latency, not vendor-provided figures.*
- *Flag any vendor that cannot demonstrate agentic billing scenarios in a sandbox environment.*
- *Treat missing ASC 606 support or no production parity sandbox as a disqualification for billing-mature businesses.*
- *Verify PCI DSS v4.0 compliance specifically as v3.2.1 sunsetted on March 31, 2024.*

E.11 How does Stripe address these requirements?

If you're evaluating Stripe as your billing partner, here's how our platform maps to the requirements in Section E. We've grouped our capabilities by the areas where the underlying architecture decisions have the most impact on your business.

Subscription and pricing model flexibility

Stripe Billing supports more than 15 pricing models natively—flat-rate, tiered, volume, graduated, usage-based, multi-attribute, and hybrid combinations—without requiring custom engineering for each go-to-market motion. Usage-based billing, including support for up to 100 million usage events per month, handles metering across any attribute you define: API calls, computing, outcomes, seats, or custom dimensions. Stripe's acquisition of Metronome, now a Stripe product, extends this further for businesses that run complex enterprise contracts with prepaid and postpaid commitments, midcycle amendments, and custom discounting. New pricing models can be launched directly from the Dashboard using no-code rate cards, with updates pushed instantly across your subscriber base. For full documentation, see Stripe Billing and usage-based billing.

Payment recovery

Failed payments are the largest driver of involuntary churn for subscription businesses, and recovery performance is where billing platforms most visibly diverge. Stripe's Smart Retries uses ML to determine the optimal retry timing per customer—drawing on signals across Stripe's network—rather than run a static retry calendar. Network token support means that when a customer's underlying card details change, Stripe updates the token automatically, minimizing declines without requiring any customer action. The automatic card updater covers Visa, Mastercard, Amex, and Discover and runs in the background on every active subscription. Smart Retries and dunning management are included with Stripe Billing at no additional cost. For documentation on revenue recovery configuration, see Stripe Docs.

Global tax and compliance

Stripe Tax calculates sales tax, VAT, and GST across more than 100 countries and 600 product categories, updating in real time as rates change, with a documented historical uptime of 99.999%. Coverage spans B2B, B2C, subscription, and marketplace models so you can expand into new markets without rebuilding your tax logic each time. Tax collection can be switched on in a new jurisdiction in seconds from the Dashboard—or with a single line of code—and Stripe Tax integrates with filing partners to handle remittance where supported. For current jurisdiction coverage and compliance documentation, see Stripe Tax.

Revenue reporting and recognition

Stripe Revenue Recognition automates accrual accounting in line with ASC 606 and IFRS 15, generating revenue waterfall charts, deferred revenue schedules, and journal entries directly from your billing data—with no manual reconciliation required. Every recognized and deferred revenue amount is traceable back to the underlying customer and invoice, making audits substantially faster. For teams that need custom SQL access to their billing data, Stripe Sigma provides an interactive query environment in the Dashboard. Stripe Data Pipeline syncs your Stripe data to Snowflake, BigQuery, or Redshift for warehouse-native analytics, with Sigma access included. For details, see Stripe Revenue Recognition and Stripe Data Pipeline.

API and developer experience

Stripe's RESTful API ships with server-side SDKs for Node.js, Python, Ruby, Java, Go, PHP, and .NET, plus mobile SDKs for iOS and Android. The API is versioned by release date, with deprecation notices preannounced in the SDK README files and changelog, and an extended support window of one to two years per language version after end of life. Stripe's sandbox environment—now called Sandboxes—provides full production parity for all billing flows including usage metering, dunning management, and revenue recognition, with no test mode restrictions on query volume. Stripe's 90-day average uptime runs at five nines. For API reference, SDK documentation, and sandbox access, see Stripe Docs.

Agentic commerce

Stripe has been building for agentic billing since before most vendors named the category. The Agentic Commerce Protocol (ACP), codeveloped with OpenAI and live in ChatGPT's Instant Checkout, provides an open standard for AI agents to initiate and complete transactions programmatically. Stripe's Shared Payment Tokens let agents act on behalf of buyers using scoped, limited-time credentials that never expose underlying card details—with full audit logging and webhook events on every action. For subscription businesses, Stripe Billing's API design supports machine-to-machine workflows directly: agents can create, modify, and cancel subscriptions using granular restricted API keys with permissions scoped to exactly what each agent needs. The Stripe Agent Toolkit and Stripe MCP server give developers prebuilt integrations with frameworks such as LangChain, OpenAI's Agents SDK, and CrewAI. For documentation, see Stripe agentic commerce and Stripe MCP.

To see any of these capabilities in a live environment, contact Stripe sales to arrange a sandbox demonstration, or visit Stripe Docs for full technical documentation.

Section F: Implementation and support

The best billing platform can fail if the implementation doesn't go smoothly. This section investigates whether the vendor has the methodology, resources, and support model to get you live without disrupting your billing operations and keep you running reliably afterward.

Here's an example of how this could look.

F.1 Implementation approach and timeline

Vendors must describe:

- *Project management framework (agile, waterfall, or hybrid) and how progress is tracked and reported to the client*
- *Typical time to go live for clients of comparable scale and pricing complexity*
- *How integration risks—particularly with CRM, ERP, and data warehouse systems—are identified and mitigated*
- *How a parallel billing run or cutover strategy protects revenue continuity during migration*

F.2 Resourcing and governance

Vendors should provide:

- *Org chart or RACI diagram for the implementation team*
- *Confirmation of whether key roles are in-house or subcontracted*
- *Named account manager and solution architect assigned to this engagement*
- *Escalation hierarchy and decision-making cadence*

F.3 Training and knowledge transfer

Vendors should describe:

- *Training available for Finance, RevOps, Engineering, and Customer Success*
- *Availability of on-demand training, documentation, and certification paths*
- *How training materials stay current with new product releases*

F.4 Support model and service levels

Vendors must specify:

- *Support tiers and what's included at each*
- *Availability of 24/7 support for major billing incidents—a billing outage is a revenue outage*
- *Response time SLAs by severity level*
- *How clients are notified in real time during incidents*
- *Historical uptime performance with a minimum target is 99.9% and a preference for at least 99.99%*

F.5 Maintenance and upgrades

Vendors should explain:

- *How product releases are communicated (e.g., release notes, changelogs, advance notice periods)*
- *API versioning and deprecation policy (minimum of 12 months' advance notice for breaking changes)*
- *Whether upgrades can be deployed without billing downtime*

F.6 Continuous improvement

Describe how you use platform analytics, ML-driven insight, and proactive monitoring to improve billing performance over time. Provide specific examples of measurable improvements delivered to existing clients, such as increased recovery rate, better authorization rate, and reduction in billing-related support tickets.

F.7 Vendor attestation

I certify that all implementation and support details provided here are accurate as of the submission date and reflect current production practices and service levels.

Authorized representative: ________________________

Title: ________________________

Date: ________

Evaluator notes—remove before sending to vendors

- *Validate timeline commitments against comparable engagements. Ask for specific examples, not ranges.*
- *Confirm 24/7 support is genuine. Request examples of recent response times to major incidents.*
- *Ask whether the implementation team is the same team that handles postlaunch support.*
- *Require written API deprecation policy before contract signature.*

Section G: Commercials

Billing platform pricing can be opaque. This section standardizes how vendors present costs so you can compare them properly. If you don't require itemized disclosure up front, you'll discover bundled fees and minimum commitments only after the contract is signed.

Here's an example of how this could look.

G.1 Pricing structure overview

Vendors must provide:

- *Itemized pricing for all components, including platform fees, per-transaction fees, usage fees, and add-ons*
- *A narrative that explains pricing assumptions such as volume tiers, currency mix, and billing event estimates*
- *Clear identification of any minimum monthly commitments or threshold pricing*

- *All figures in USD (including conversion logic if they're quoting other currencies)*

G.2 Pricing components

Component	Unit	Unit price	Volume assumption	Monthly total (est.)
Platform or base fee	Month			
Subscription management	Per active subscription			
Invoice generation	Per invoice			
Usage metering	Per event / per API call			
Tax calculation	Per calculation			
Payment recovery / dunning management	Per retry / per recovery			
Network token provisioning	Per token / per update			
Revenue recognition module	Month			
Customer portal	Included / per seat			
Agentic API access (if separately priced)	Per call / per month			
Implementation and onboarding	One-time			
Ongoing support tier	Month			
Add-ons (list individually)				

G.3 Volume tiers

Provide a sensitivity analysis that shows how pricing changes at the following volumes.

Volume tier	Estimated monthly cost
[Your baseline]	
2× baseline	
5× baseline	
10× baseline	

G.4 Contract terms and flexibility

- *Available contract lengths and associated pricing incentives*
- *Whether pricing scales down automatically if volume decreases*
- *Renegotiation process for multiyear contracts*
- *Minimum spend requirements*
- *Exit clauses and data portability terms (i.e., how is your data returned, in what format, and on what timeline?)*

G.5 Assumptions and dependencies

List all commercial assumptions that underpin your pricing, including volume minimums, exclusivity requirements, specific payment methods, and geographic scope. Unstated assumptions discovered after contract execution might be treated as a material misrepresentation.

G.6 Vendor certification

I certify that the pricing and commercial information in this proposal is complete and accurate as of the submission date and reflects all applicable discounts, fees, and terms.

Evaluator notes—remove before sending to vendors

- *Reconcile all figures against the Excel pricing sheet—discrepancies are a warning sign.*
- *Watch for bundled fees that obscure per-unit costs, particularly for metering and dunning management.*
- *Assess data portability terms carefully. Lock-in often happens at the data layer, not the contract layer.*
- *Flag any vendor that cannot provide volume sensitivity analysis.*

Section H: Vendor profile

A billing platform is a long-term infrastructure partner. You need to know the company behind the product—its financial health, engineering depth, and trajectory—not just whether today's feature list looks right.

Here's an example of how this could look.

H.1 Company overview

Provide a two- to three-paragraph summary that covers your history, mission, and market position. Emphasize your experience in supporting enterprise-scale, multimarket billing operations and your track record for maintaining compliance as regulations develop.

H.2 Leadership and key personnel

Include brief bios (three to five lines) for key leaders involved in this engagement. Describe their technical or compliance expertise and any relevant certifications.

H.3 Financial stability

Provide audited financial statements or equivalent evidence of solvency. Private companies should provide CFO letters that certify liquidity. Describe your funding structure, if applicable.

H.4 Certifications, compliance, and risk governance

Certification / framework	Status and most recent audit date
PCI DSS v4.0 (effective March 2024)	
SOC 2 Type II	
ISO 27001	
GDPR	
CCPA	
ASC 606 / IFRS 15 readiness	
Country-specific certifications	

H.5 Product road map

Provide a high-level road map that covers upcoming releases over the next 12–18 months. Highlight planned investments in ML-powered features, agentic commerce support, global compliance coverage, and API performance. Explain how customer feedback influences your prioritization.

H.6 Partnerships and systems

List key technology and channel partnerships relevant to this engagement. Describe how these enhance reliability, compliance coverage, or integration depth.

H.7 Environmental and sustainability practices

Describe practices that reduce environmental impact (e.g., digital receipts by default, paperless invoicing, insight into payment method environmental footprint). Explain how sustainability is embedded in your platform operations.

H.8 Vendor statement of accuracy

I certify that all information in Section H is accurate as of the submission date and that [vendor] has the financial, technical, and operational capacity to perform the described services.

Authorized representative: ________________________

Date: ________

Section I: References

References from comparable customers tell you more than any demo can. Prioritize references that look like your business with similar pricing complexity, scale, and regulatory footprint. Generic references from different verticals or much smaller businesses don't predict your experience.

Here's an example of how this could look.

I.1 Reference requirements

Vendors must provide a minimum of three client references that meet these criteria:

- *Comparable billing volume to [your company]*
- *Similar pricing model complexity (usage-based or multi-attribute pricing preferred)*

- *Overlapping geographic and regulatory footprint*
- *Active customer in production for at least 12 months*

I.2 Reference Table

Company name	Contact name and title	Industry	Market(s)	Tenure	Key use case

I.3 Reference outcome summary

For each reference, provide measurable outcomes such as payment recovery improvement, authorization rate change, deployment timeline, and revenue recognition automation achieved. Include client testimonials where available.

I.4 Reference validation

I confirm that each client has consented to serve as a reference and that all information provided is accurate.

Authorized representative: ________________________

Date: ________

Evaluator notes—remove before sending to vendors

- *Call at least two references by phone—written summaries are curated.*
- *Ask specifically about implementation experience and what went wrong, not just the platform in steady state.*
- *Ask references whether the vendor's ML recovery claims held up in production.*
- *Flag generic, unverifiable, or clearly mismatched references.*

Section J: Appendixes

J.1 Submission checklist (vendor use)

Attach as the first page of your response packet. Incomplete submissions might be excluded from evaluation.

Item	Included?	Notes
Executive summary (three-page maximum)	☐ Yes ☐ No	
Section E requirements response	☐ Yes ☐ No	
Completed pricing template (Excel)	☐ Yes ☐ No	
Vendor profile and financial summary	☐ Yes ☐ No	
Three or more client references	☐ Yes ☐ No	

Item	Included?	Notes
PCI DSS v4.0 certification documentation	☐ Yes ☐ No	
SOC 2 Type II report (most recent period)	☐ Yes ☐ No	
API latency and uptime documentation	☐ Yes ☐ No	
Case studies with measurable outcomes	☐ Yes ☐ No	
Signed vendor certification statements	☐ Yes ☐ No	

J.2 Glossary of terms

Term	Definition or usage in this RFP
ASC 606	Revenue recognition standard that governs when and how revenue from customer contracts is recognized in the US. IFRS 15 is the international equivalent.
Dunning	The process of communicating with customers to collect payment on failed or past due invoices—typically via automated email, SMS, and payment retry logic.
MRR / ARR	Monthly and annual recurring revenue: the normalized recurring revenue from active subscriptions. These are the primary growth metrics for subscription businesses.
NRR	Net revenue retention: the percentage of recurring revenue retained from existing customers, including expansions, contractions, and churn.
Proration	Calculation of partial-period charges or credits when a subscription changes during a billing cycle.
Usage-based billing	A pricing model where charges are determined by measured consumption rather than a fixed subscription fee.
Entitlement management	The system that determines which features a customer can access based on their subscription tier.
Network token	A payment network–issued token that replaces a customer's card number for recurring transactions, improving authorization rates when card details change.

Term	Definition or usage in this RFP
Adaptive Acceptance	ML-based logic that retries declined transactions with refined parameters (e.g., different card data, routing, or timing) to recover failed payments.
3DS2	3D Secure 2: the authentication protocol for online card payments that reduces fraud and shifts liability to the issuer. It's required for many European transactions under PSD2.
PCI DSS v4.0	The current Payment Card Industry Data Security Standard, effective March 2024, that governs storage, processing, and transmission of cardholder data.
Agentic commerce	AI agents or automated systems that initiate, modify, or cancel billing actions on behalf of customers, requiring machine-to-machine API design.
Hierarchical accounts	Account structures where a parent account contains multiple child accounts, each billed independently but consolidated for reporting.
Local acquiring	Processing card transactions through a payment acquirer in the same country as the customer, which typically improves authorization rates and reduces interchange.
Churn deflection	Logic that intercepts a customer during the cancellation process and attempts to retain them through personalized offers, pauses, or plan changes.

J.3 Evaluation scoring matrix (internal use)

For each vendor, calculate the following:

- *Billing (25%)*
- *API (15%)*
- *Recovery (15%)*
- *Compliance (15%)*
- *Reporting (10%)*
- *Agentic (5%)*
- *Support (5%)*
- *Commercials (10%)*
- *Weighted total*

J.4 Quick reference checklist for billing requirements

A condensed checklist for vendor self-assessment before submission.

Selling and accepting orders

- CRM integration for quote creation
- Quote-to-subscription and quote-to-invoice conversion
- Multicurrency quoting
- Web, mobile, and in-person checkout
- Saved credentials or Link equivalent for returning customers
- Fraud detection with low false-decline rates
- 3DS2 with PSD2 exemption handling
- ACH, SEPA, preauthorized debit, and Bacs mandate support
- RBI mandate compliance
- Kündigungsbutton in Germany for single-click cancellation
- Locally compliant invoice templates including Brazil's Nota Fiscal
- OFAC and sanctions screening

Billing and subscription management

- Flat-rate, tiered, volume, and graduated pricing
- Usage-based billing with configurable aggregation
- Multi-attribute pricing (seats and usage)
- Entitlement management for feature gating
- Free trials, prepayment, and installments
- Automated tax calculation for sales tax and VAT
- Proration logic
- Bulk subscription changes and hierarchical accounts
- Customer self-service portal

Payments, recovery, and authorization

- Cards, wallets, bank debits, and bank transfers

- Network token support for recurring authorization improvement
- ML-powered dunning management with dynamic retry (Adaptive Acceptance or equivalent)
- Automatic card updater
- Predictive retry with documented recovery rate
- Local acquiring
- Level II or III data and AVS or ZIP code pass-through
- FX fee optimization

Agentic and embedded capabilities

- Machine-to-machine API authentication for agent-initiated billing
- Granular API permissions or OAuth scopes
- Audit trail for agent-initiated actions
- Card issuing and treasury integration
- BNPL or financing at checkout

Reporting and revenue recognition

- Real-time dashboards for MRR, ARR, churn, and NRR
- Recovery efficacy and deflection reporting
- Data warehouse connectivity
- ASC 606 and IFRS 15 revenue recognition
- Revenue waterfall and deferred revenue schedules
- ERP and accounting system integration
- AI-driven revenue forecasting

API, security, and technical

- API latency under 300ms at p99, documented from production
- At least 99.9% uptime SLA with historical data
- Full sandbox with production parity
- Versioned API with 12-month deprecation notice
- PCI DSS v4.0 (March 2024)
- SOC 2 Type II

- GDPR and CCPA data privacy controls
- Data residency options

J.5 Vendor submission certification

I certify that this submission is complete and that all information provided is accurate to the best of my knowledge. I acknowledge that [your company] reserves the right to verify any claims made in this response.

Company name: ________________________

Authorized representative: ________________________

Title: ________________________

Signature: ________________________

Date: ________