REQUEST FOR PROPOSAL

CUSTOMER RELATIONSHIP MANAGER

Prepared By	Title	Signature	Date
Muhammad Amjad Khan	Head- Alternate Distribution Channels Payment Services Group		
Approved By	**Title**	**Signature**	**Date**
Erfan Yunus	Project Manager IT Division		
Zulfiqar Hussain	Manager Procurement IT Division		
Rizwan Ali	Head- IT Operations		
Azhar Hussain Dilawari	Head- IT		
Muhammad Arbab	Head- Products Payment Services Group		
Mustafa Hamdani	Group Head- Payment Services Group		

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INVITATION FOR PROPOSAL

i. The Bank of Punjab (Bank) requests Tender/Bids/Proposal in sealed envelopes for the equipment/application/services mentioned in this document. Proponents applying for bids/proposal should submit two separate sealed envelopes, one containing Technical Proposal and other containing Financial Proposal.

ii. The Technical Proposal should contain all the bid items without quoting the price and must list support during warranty period. Financial proposal of the bidders not selected on technical basis will not be opened.

iii. All bids must be accompanied by a call deposit of two percent (2%) of total bid amount in favor of Bank and must be included in financial bid envelop.

iv. Bid closing date would be 30 days from the date of advertisement in newspaper by3:00pm. closing date will be given on advertisement.

v. All prospective bidders are required to register themselves with the Procurement Manager, BOP at above given address else wise the bid will stand rejected.

vi. Technical Bids will be opened on same day at 4.00pm on bid closing date.

vii. The Bank will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.

viii. Bidders shall submit Bids, which comply with the Bidding Documents. Alternative Bids will not be considered.

ix. All prices quoted must include Taxes applicable, such as GST, Income Tax, etc. Failure to supply items at such prices would lead to cancellation of order & forfeiture of 2% call deposit money.

x. Failure to supply items within the stipulated time period will invoke penalty as specified in clause xxii of 'General Instructions for Bidders'. In addition to that, 2% Call Deposit (CDR) amount will be forfeited.

xi. Please make sure, the company seal/stamp is with you at the time of bid opening.

xii. Rights reserved by Bank:

   a. If at any future point of time, it is found that the bidder had made a statement which is factually incorrect, Bank reserves the right to debar the bidder from bidding prospectively for a period to be decided by Bank and take any other action as may be deemed necessary.

   b. Bank reserves the right to accept or reject any or all Bids without assigning any reasons. Bids may be accepted or rejected in total or in any part thereof.

   c. Further, Bank shall have the right to cancel the Tender process at any time without assigning any reason, prior to finalization of the biding process; without thereby incurring any liability to the affected bidder or bidders. Reasons for cancellation will be determined by Bank at its sole discretion.

   d. The decision of Bank in all matters will be final and binding on all bidders participating in this bid.

xiii. Evaluation criteria

a. Bank may call for any additional information / document by way of seeking clarification before the finalization of this tender process. It may also conduct visits at the existing customer of the vendors to verify the information or take any other such measure to ascertain the capabilities of the bidder.
b. The bidders will be short-listed on the basis of information submitted by them (and verified by Bank as per its own procedures) in their Technical bids. Subsequently, the financial bids of technically qualified bidders will be opened and compared for selection of the successful bidder based upon package quoted. The entire process will be completely at the discretion of Bank and will be binding on the bidders. Its decision shall be final and no correspondence about the decision shall be entertained by Bank.
c. In case any amount is quoted in words and figures and there is a discrepancy in the amounts quoted in words and figures, the amount quoted in words will be taken as final.

GENERAL TERMS AND CONDITIONS

i. A Bid not submitted in conformity with the specifications / terms & conditions shall not be considered by the Bank.

ii. The Bank reserve the right to modify the Bidding Documents at any time prior to the deadline for submission of bids, on the request of the prospective bidders for any clarification or at its own initiative, for any reason. This amendment shall constitute part of the Bidding Documents. In order to afford the prospective bidders a reasonable time to take the amendments into account in preparing its bid, the Bank may at its discretion extend the deadline.

iii. The bidder shall prepare one Technical and one Financial Proposal, clearly marking each as "TECHNICAL" and "FINANCIAL". The bidder shall seal the Technical proposal and the financial proposal separately in an INNER and an OUTER envelope, duly marking the envelopes as "TECHNICAL" and "FINANCIAL". Bid submitted in single envelop will be disqualified.

iv. <u>The Financial Bid shall comprise of the following:</u>

   a. The bidder shall complete price schedule clearly for all the items in accordance with the instructions contained in this document.
   b. The quoted Price shall be inclusive of costs for delivery and installation at the designate sites in Pakistan.
   c. Financial proposal should contain "Total Cost of Ownership" which should include the price of core system as well as all supporting/surrounding components (i.e. Database licenses, Hardware cost for primary, backup, DR site, middleware application (if required) etc.). Any recommendation from vendor related to additional hardware or application (i.e. active/passive/hot/cold) should be mentioned in the financial proposal as well.
   d. The quoted Price shall be valid for Ninety (90) days from the closing date of the bids.
   e. Price shall be quoted in Pak Rupees.
   f. The bidder shall furnish, as part of its bid, a bid security for the amount of not less than two percent (2%) of the Total Bid Price.
   g. The bid security shall be denominated in Pak Rupees. It shall be in the form of Call Deposit Receipt (CDR) issued by a scheduled Bank operating in Pakistan.

v. <u>The Technical Bid shall comprise of the following:</u>

   a. Bidder's warranty and representation to the satisfaction of the Bank that it has necessary authority and permission from its Principal/Manufacturer for supply and installation of the goods/Software Licenses.
   b. Documentary evidence that the items are in conformity with the specifications as laid in this document. This may comprise of literature, drawings and data. The Bidder shall also furnish detailed descriptions of the items along with its salient technical and performance features/characteristics.

vi. The bid not in accordance with the above will be rejected by the Bank as disqualified.

vii. The bid security may be forfeited:
   a. If the bidder withdraws its bid during the period of bid validity.
   b. If the bidder does not accept the correction of the Total Bid Price pursuant to Clause xiii.
   c. If the bidder fails to supply the items within the stipulated time.

viii. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be authenticated by the person or persons signing the bid.

ix. The INNER and OUTER envelopes shall:
   a. be addressed to the following address:

Procurement Manager
Information Technology Division,
The Bank of Punjab
National Tower, 3rd Floor,
28. Egerton Road, Lahore.
Tel. No. 042- 36303946

   b. bear the following identification:
      Proposal for “Customer Relationship Manager (CRM)”

   c. The INNER Envelopes will bear the Name and address of the Bidder, in case it is to be returned unopened.

x. Every Bid shall be scrutinized by the Bank to see that it meets the criteria as laid down in the Bidding Documents, Prior to the detailed evaluation of the same. A substantially responsive bid is one which:
   a. is accompanied by the acceptable securities;
   b. meets the major technical criteria specified in the schedule:
   c. meets the delivery period
   d. offers clear Price i.e. the bid do not offer an escapable price quotation;
   e. is otherwise complete and generally in order
   f. Conforms to all the terms, conditions and specifications of the documents.

xi. The acceptability of a Bid shall be determined on the basis of the contents of the bid itself, without needing recourse to any extrinsic evidence.

xii. The Bidder shall not be provided any opportunity to correct the Bid so as to bring it in consonance with the requirements of the Bidding Documents.

xiii. A Bid found substantially in accordance with the Bidding Documents shall be checked by the Bank for any arithmetic errors. If any discrepancy is found between the unit rate and the total Price resulting from multiplying the unit rate by the quantity, the unit rate as quoted will prevail and the total price shall stand corrected. Unless in the opinion of the

Bank, there is an obvious gross misplacement of the decimal point in the unit rate, in such a case the total price as quoted will prevail and the unit rate will be corrected, and where there is a discrepancy in the total price quoted in the Price Schedule vis-à-vis addition of each item, the total of the itemized prices will govern.

xiv. The Bid shall be evaluated on the basis of the items referred in the document in the Price Schedule.

a. It will be examined in detail whether the items offered by the Bidder comply with the Specifications of the Documents. The Specifications will be compared with the Data submitted in the technical bid.
b. It will be examined whether the bidder has the capability to provide after sale services properly.

xv. Any pressure by a Bidder to influence the Bank in its decision making shall result in the rejection of its bid.

xvi. The Bank reserves the right to accept or reject any of the bids and to annul the bidding process at any time prior to award of mandate, without thereby incurring any liability to the bidder or any obligation to inform the bidder of the grounds for its action.

xvii. The Bank will determine to its satisfaction whether the bidder has offered Prices consistent with the current prevailing market Prices.

xviii. The Bank reserves the right to change the requirement/specifications (functional or non functional), without any change in the unit price or other terms and conditions.

xix. The Bidder shall be responsible for the supply, delivery, and Installation of items at its own risk and cost at the sites to be specified by the Bank.

xx. The bid security of successful bidder will be refunded after successful installation of product. Bid security of unsuccessful bidders will be refunded after the project is awarded to successful bidder.

xxi. Payments by the Bank shall be made subject to Withholding Tax and other Government levies, in accordance with law.

xxii. If the Bidder fails to deliver any or all of the items within the stipulated time specified, the Bank may deduct from the Bid Price a sum of money equal to the 0.25% of the Bid Value for every day or part of a day between the scheduled delivery date and the actual delivery date(s).

xxiii. It shall be Bidder's responsibility to seek clearances, permissions etc. from the Government / Departments whatsoever with regard to all matters including sales tax, custom duties, surcharge(s) and any other tax, levy etc. as may be applicable for the time being.

xxiv. Payment will be made by the Bank, as per payment terms agreed after receipt of Bank Guarantee not less than 10% of total contract cost.

xxv. The contact will be awarded to the bidder who has technically qualified and is lowest in the price.

FUNCTIONAL SPECIFICATIONS

The following requirements are planned to be implemented on the initial version of the application.

GENERAL REQUIREMENTS

- The proposed solution shall be the central access point for all customer interactions and relationships by different Bank Departments.
- The Bank requires a total of 600 back office users with 30 Call Center Agents and 100 electronic forms.
- The proposed solution must already exist and is a proven solution within the Pakistan Banking Industry.
- The proposed solution must include reference sites.
- The proposed solution must provide comprehensive and easily accessible on-line help facilities to the users.
- The solution must allow easy access to data, functionality and provide an easy user experience to help to enhance productivity and offer customer convenience.
- The solution must allow users to track phone calls, letters, email messages, tasks, and other information relating to customers in one place so that the users can work more productively.
- The solution must track and manage correspondences simply and seamlessly by evaluating the incoming messages and automatically matching them with appropriate conversation.
- The solution must be role based, managed by the central Administrator and should be able to assign roles and business profiles to different bank users (from different departments.

CALL CENTER MANAGEMENT

- The proposed solution must have the ability to integrate with CTI and call center infrastructure using any of the mentioned industry standard interfaces (Nortel/CISCO/Aspect/Genesis/AVAYA etc). They need to be TAPI compliant.
- The solution must be able to launch into the correct application screens when choosing a work item from the queue.
- Work items should be distributed to the agents based on configurable assignment rules.
- The solution must be able to provide a 360-degree view of the caller based on the information in the CRM data model. This view should include contact information, account information, cards/financings/terms deposit information service request history, activities, tasks, complaints, escalations, a section for immediate service activations and management of e-channels etc.

- The solution must be able to view complete interaction history of caller's previous interaction history.
- The agents must be able to receive/manage incoming call via their personal work queue.
- The solution must be able to automatically send an acknowledgement for an incoming email.
- The solution must be able to create a case based on an issue from an inbound contact.
- The solution must be able to create response templates.
- The solution must be able to monitor agent and email queues.
- The solution must provide the monitoring for the transactions and necessary reporting based on agreed SLA.
- The solution must have the ability to Integrate with CTI and call center infrastructure and provide one stop shop for Call Center Agents.
- The contact center executive should have access to call scripts which will guide the agent through the calls and should support branching logic

360 DEGREE CUSTOMER VIEW

- The CRM application should be integrated to all LOB systems/applications used for the current products delivered by the Bank of Punjab middleware.
- The CRM application should be capable of integrating to all LOB applications like core banking system, card management system and other upcoming projects (i.e. Internet Banking, Mobile Banking and SMS Banking and other web applications to provide the agents with 360° view of customer Information.
- The application should be configured to fetch / load all customer / account and transaction information from different application based on client id/contract/application number.
- The application should be configured to load the current in-house applications based on products.
- The application should be configured to improve the up-selling and/or cross-selling,
- The application should be integrated to other applications for single customer view like: CBS, ATM Controller, Card Production System, Email Server, SMS Server etc.
- The application should implement single customer view by accessing the latest data from applications.
- The application should be able to keep itself updated automatically in line of data updated at the Core Banking System Level.
- System should be scalable to integrate with:
  - Branchless Banking
  - Internet Banking

USER ENABLEMENT

- The application should be configured to increase the productivity of call center agents by providing features like single sign on and automation reducing need to re - key information.
- The application should be configured to allow agents to login into all LOB applications automatically without re-entering username/password into these applications
- The application should be configured to automate the manual processes for certain activities like Product Catalogue and Card Production
- The application should be configured to support automatic screen population via CTI (Computer Telephony Integration) and/or IVR.
- The application must be configured to support more than one active session for a call center user so as to support more than one concurrent customer at a given time during escalation.
- The solution should be configured to implement workflows to remove the need for agents to remember which applications to look into for different kinds of information
- The solution should be integrated with knowledge management system to help quickly resolve frequently-occurring issues
- The solution should be configured to load all the pertinent information about a customer into context and share it with all the integrated applications to reduce re-keying.

BUSINESS RULES

- The implementation should include business logic definition required for providing single customer care view.
- The implementation shall enable business rules to be easily changed.
- The solution implementation of business logic must be independent of any existing application logic, so that in the future if that application is to be phased out, it should be smooth transition

TRACK KPI/REPORTING LOGGING/AUDIT TRIAL

- The solution should be configured to provide audit trail facility to track the CRM User activities on cases logged.
- The application should be configured to track response time for handling customer calls / queries. Additionally, it should be able to set parameters for customer complaints and track the same.
- The application should be configured to gather and analyze data related to handling of customer issues, to help determine future customer care strategies.
- The application should be configured to provide the standardized template response to certain typical queries / requests.

SECURITY

- The application should be configured such that the access to the customer information must support user level authentication and access rights
- The application should be configured to enforce role-based access based on users, groups, roles, work locations etc. The application should be configured to setup users, groups, roles, work locations and their permissions
- The application should be configured to manage and provide access control to different applications & work locations so that not all users should be able to access all the applications
- The application should be implemented to delegate some additional functionality at the user level, e.g.: change password functionality should be given to user.
- The application should be configured in such that the same screens and system function shall be available to Agents, customer representatives etc, but with role-based access in place (i.e. a person can only access modules for which they have permission).
- The application should be configured to be deployed as a secured, managed desktop, allowing agents access to only the programs they are allowed to use.

CASE/COMPLAINT/TASK MANAGEMENT

- The solution must be able to create and manage cases/complaints to capture caller issues
- Each case/complaint has to be attached to a caller's profile stored in the CRM data model
- The solution must be able to automatically assign a case/complaint to an owner based on configurable assignment rules
- The solution must be able to create different kinds of case/complaint types.
- The solution must be able to track the progress of a case/complaint from open till closure.
- The solution must be able to search for duplicate cases/complaints and link the duplicate service.
- The solution must be able to create multiple tasks under a case/complaint.
- Each task must be able to be assigned to different people automatically based on configurable assignment rules
- Each task must be able to be tracked from open till closure.
- The solution must be able to create task templates which consist of multiple pre-configured tasks
- The solution must be able to notify the assignees of tasks of the task assignment via notification messages
- The solution must be able to send the notification messages via email
- The solution must be able to send the notification messages to external parties as well via email/SMS
- The solution shall provide a workflow engine or work-routing capabilities.
- The solution must be able to set escalation rules to escalate tasks if the tasks are not closed within specified criteria.
- The solution shall automatically alert or notify after certain threshold have been met.

- Workflow rules must be easily configurable by end users based on business rules and natural language and should not require support from IT developers.
- The solution must be equipped with an embedded knowledge base to provide users with resolutions to common issues
- The knowledge must be able to keep the information in a structured and categorical manner
- The knowledge base must be equipped with a search engine that can search for relevant information based on key word search.
- Ability to have workflows processes to ensure the solution in the knowledge based are audited and approved by relevant parties before it can be posted for usage
- The solution must be able to attach helpful information from the knowledge base to a case
- The solution must be able to flag if the information found in the knowledge base was helpful in solving a case
- The solution shall provide a calendar management and scheduling engine for supporting service activities.
- The solution must enable the feedback mechanism through survey process used to capture feedback from customers (internal and external) in order to measure the customer satisfaction index
- The solution must provide an easy to use GUI based tool to build questionnaires to capture feedback
- The GUI based tool must be able to support question types such as free text, pull down, check boxes, etc.
- The responses capture in the feedback management application must be automatically attached and stored to a customer profile in the customer data model
- The solution must permit the definition of a flexible workflow to drive the case resolution process.
- The solution should provide out of the box reports based on industry standard platforms.
- The solution must provide the ability to reopen a case manually or in an automated fashion within a specified time window.
- The solution must be able to automatically thread together multiple email responses for the same service case.
- The solution must be able to support definition of rich text templates.
- The solution must be able to involve employees or external partners in the resolution process outside the CRM.
- The agent should be able to generate statements in the PDF and should have an option of emailing the same to the customer.
- The agent should be able to dispatch these directly via email from the corresponding service request to resolve the case.

MOBILITY

OFFLINE CONTENT

- The proposed solution must be able to support offline mode.
- The proposed solution must be able to support all or selected CRM functionality on the offline client.
- The access of CRM data on the offline client must be controlled by the CRM system and provides access and relevant data to authorized individuals only.
- The proposed solution must ensure security of CRM data in offline mode with encryption, authentication, and authorization technologies.
- The proposed solution must ensure users see only the data they need with role-based data access and encryption for offline data.
- The proposed solution must include tools or configuration options to manage information available in offline client.
- The proposed solution must ensure configuration management of offline functionality based on metadata.

REPORTING AND ANALYTICS

REPORTING

- The business intelligence capabilities must cut across all modules in the CRM application with integrated reporting and analytics.
- The proposed solution must provide an integrated reporting tool for new reports to be created as required.
- The proposed solution must have comprehensive reports for various activities in CRM.
- Additional reports or changes to existing reports must be easily created by end users and should not require major effort from IT department.
- Reports must have restricted access based on user responsibility.
- The ad-hoc reporting tool must enable reports to be exported to other formats like Excel and PDF format

ANALYTICS

- The proposed solution must provide CRM analytic capabilities that provide complete scenario analysis to measure the effectiveness of current activities and generate performance details.
- The proposed business intelligence must provide a set of pre-built dashboards which can be easily configured to meet specific requirements
- Pre-built dashboards should include key operational metrics for executive & service.
- The integrated business intelligence analysis and dashboards must have restricted access based on user responsibility.

- The proposed business intelligence must be able to drill down from the summary level to the transaction level details.
- The proposed solution must be capable of incorporating KPIs which can be assessed during appraisal and can be monitored and tracked by authorized users enterprise-wide.
- The proposed solution must provide these KPIs monitoring in scorecards formats with advanced controls such as traffic light, gauge and meters to track achievement status

ARCHITECTURE

- The Application should be implemented as a SOA compliant architecture.
- The Application implementation should be in such a way that integration between various Line of Business (LOB) applications must not create another interim physical database for storing or processing any transactions or data except maintaining the state of the information as per the business logic.
- The application should be built on an Industry standard technology platform.
- The application should provide technical tools to configure & customize the technical features of the product.
- The application should be based on an object model framework with technical features to review & configure each layer of the framework.
- All objects involved in the delivery of the solution should be managed through a unified technical tool set.
- The platform should enable the extension of the application to create new objects and link the same with existing objects within the unified tool
- The technical tool should support creation of all elements of the application through a user interface approach.
- Configuration of user interface forms, tables, business rules, dashboards & searches should be possible in the technical tool.
- User interface design should cover addition of fields, controls, tabs & grouping into flexible sets of functions on each form.
- The platform should support end user personalization of key elements such as dashboards, column orders & searches.
- The reporting platform used in the solution should leverage industry standard products which support basic & advanced reporting features.
- The reporting platform should be able to generate reports LOB Wise, Client wise, customer segment wise etc.

TECHNICAL/FUNCTIONAL SPECIFICATIONS

TECHNICAL REQUIREMENTS

SNO	REQUIREMENT	AVAILABLE (YES/NO)	COMMENTS/REMARKS
1	Operating system for servers should be any of the following		
	o Windows NT - Windows 2000 -Sun Solaris –AIX-Linux		
2	RDBMS should be any of the following: -		
	o Oracle - MS SQL – MYSQL		
3	Client software for system users should be browser based or smart client based supporting		
	o Microsoft Internet Explorer		
	o Mozilla Firefox		
	o Google Chrome		
4	Should provide for: -		
	o Scalability/Clustering (Workflow/Rule Engine servers)		
	o Fail Over		
5	Application supports Java Compliant platform (i.e. JBOS, Apache, Tom Cat, WebSphere etc)		
6	Does the system provide APIs for interoperability of the product with other systems (i.e. ISO8583, Web services, File Based, MSMQ, GDCI etc)		
7	What facilities does the product provide to integrate with middleware environments?		
8	Should be able to inter-operate with other back-office systems (CBS, Middleware, Card Production, Email, SMS, Branchless Banking, Internet Banking etc)		
9	The system should have a robust BCP architecture whereby no data loss should occur in case of a failure.		

FUNCTIONAL REQUIREMENTS

SECTION	REQUIREMENT	AVAILABLE (YES/NO)	COMMENTS/REMARKS
Platform Independent	CRM Solution should be platform independent and can run on any platform like Windows / Unix / Linux		
	CRM Application should be database independent and can run over on any RDBMS supported database		
	CRM application should be web server independent and can run over on Java based Web Application Server		
	CRM solution should be platform independent (any web browser/operating system) for both Call as well as back office, branch users and administrators		
Security	Deployment of SSL Certificates		
	PA/DSS Compliance		
	Password Policies		
	Rights Based User and Group Management		
	Encryption(3DES and SHA) for data traveling across different systems and for storing in DB		
Functional Requirements	360 view of real-time data including all financial and non-financial details		
	Able to schedule the campaigns execution frequency Daily/Weekly/Monthly/Yearly		
	Customer profiling		
	View list of Customer Cheque Books Requests		
	Non-financial information (Balances/Transactions/etc.) should be available real-time.		
	Display Account Summary (All Accounts, term deposits and all other products)		
	Mini Statement (Last 10 financial transactions)		
	Provide the ability to easily leverage a third party reporting & BI tool		
	When new case (complaints, e-forms) records are created, they can be automatically assigned to the appropriate person using predefined assignment rules		
	When cases are assigned to someone, this person can be automatically notified of the case via e-mail		

	Case records can be automatically assigned to a work queue (using predefined assignment rules) that multiple people can access them from		
	Escalation of Cases based on TAT		
	Closure of Cases		
	A workflow engine is available to help implement case management activities		
	A mass e-mail function that can be used to send out responses to many people encountering the same problem		
	Open and closed (completed) customer service and support activities can be associated with (hyperlinked to) case records		
	Comment and note records can be input into case records		
	Documents and files can be associated with case records		
	New case records can be created by customers directly from through various channels		
	When a new case record is created, an e-mail can be automatically sent to the customer confirming that a new case record has been created		
	A configurable case "status" data field is used to track the status of each case (e.g., new, escalated, on-hold, closed, etc)		
	Any time a case record is created or updated, a history record (of the change) is automatically created and associated with the case		
	New case records and their status can be automatically made available to customers via a customer self-service portal		
	A variety of predesigned case management reports are available for immediate use		
	Case escalation rules can be defined that will control the automatic escalation of a case if it is not resolved within a certain period of time		
	Case escalation rules can be defined that will control the automatic escalation of a case when specified conditions are met, including values input into custom data fields		
	Escalation rules specify to whom the case will be reassigned to		

	Escalation rules specify all of the people who will be automatically notified via e-mail about the escalated case		
	An e-mail can be automatically sent to the customer regarding the case and its possible solution (using a predesigned e-mail template)		
	The reason for the customer's problem can be input on the case record using a predefined list of "reason" codes or descriptors		
	Ability to acquire data from different databases depending on the product		
	Full compliance with Banking Industry IT security policies		
	Full compliance with PCI.		
	Loosely-coupled SOA, component-based Architecture.		
	Support of High availability, scalability and clustering (Active /Passive)		
	Solution high performance and reliability		
	Scheduled triggers (periodic events, such as every eight hours or every week)		
	Define automatic routing and escalation (routing to a supervisor) of a work item as a result of a trigger activating		
	Automatically launch external applications or processes as a result of a trigger activating		
	Define automatic generation of alerts and notifications based on triggers		
	Alert mechanism, whether the alerts are posted through an e-mail system, shown as a pop-up window or created and routed as a special work item		
	Alert logging and maintenance—keep audit trail of the alerts that are triggered along the process		
	100 percent real-time reporting is supported		
	Predefined report templates covering every area of the CRM solution are available		
	Data filtering can be used to limit the report to only desired information		
IVR / Middleware based Soft Phone Functionalities	Transfer (IVR , Agents)		
	Conference (Agents)		
	TPIN Generation		
	TPIN Verification		
	ATM PIN Verification		
	VISA Debit PIN		

Soft-phone Options	Login		
	Logout		
	Ready		
	Not Ready		
	Answer		
	Hold		
	Drop		
Transaction Support over IVR and CTI	3rd Party Funds Transfer		
	Own Account Fund Transfer		
	IBFT		
	Bills Payment		
	Card Payment		
	Mobile Bill/Top-Up		
	Account Status Change		
	Card Status Change		
	Pin Generation		
	Pin Change		
	Card Activation		
	View Upcoming Scheduled Standing Transaction		
Administration Modules	User Definition and Management		
	Team Definition and Management		
	Type Definitions for various multiple-choice options		
	Customer relationships maintenance		
	Call tracking routines		
	Security Management		
	Audit Log tracking and maintenance		
Integrations	Integration with other BI tools for detailed performance analysis		
	Integration with leading CTI platforms Genesys, Cisco, Avaya along with open source platforms and dialogic card based platforms and the likes		
	Integration with leading IVR platforms Genesys, Cisco, Avaya along with open source platforms and dialogic card based platforms and the likes		
	Integration with Core Banking Solution		
	Integration with Card Management		
	Integration with Email and SMS Servers for notifications		
	Integration with ATM switch		

Data Import	The application should facilitate the process of importing data of customer and transactions from a flat data file or core banking host		
Alert Manager	Allow the user to create Alert based Templates		
	System should be able to send these alerts to relevant users via SMS and emails		
Implementations	At least five Implementations of the CRM solution with integration with Core Banking, Card Solutions, IVR and CTI. These should be operational sites within the banking sector		

SYSTEM ADMINISTRATION AND SECURITY

SNO	REQUIREMENT	AVAILABLE (YES/NO)	COMMENTS/REMARKS
1	Should provide a UI for System Administration		
2	Should provide for remote server administration		
3	Should support LDAP, NIS, MS Active Directory for user management		
4	Should support single sign-on		
5	Should encrypt user passwords		
6	Should support archival which is automated (scheduled) by administrators		
7	Should maintain audit trail		
8	Should maintain log for all transactions/changes		
9	Please provide details about level of security provided in the application	Details required	
10	Restricted read/write(create/update) access to menus based on user profiles		
11	Should facilitate defining security (read, write, delete, edit) at multiple levels e.g. User, Role / Group, Menu, Menu Item, Form/Page, Field, etc.		
12	Should maintain error log		
13	Should maintain unique error codes		
14	Complete and comprehensive security from unauthorized access and misuse should be available along with necessary audit trail detailing every user's activity.		
15	Password policies should be configurable in the application.		
16	Passwords should be stored in the database in an encrypted format.		
	Should support Single Sign-on.		
17	System must provide Maker/Checker facility for critical modules		
18	System must support many levels of users levels of users		
19	System must provide for data confidentiality/integrity		
20	The system should be available in active mode in Primary data centre & passive mode in disaster recovery site		

OTHER CRITERIA

- The respondent should have minimum 2 live installations in the Pakistan Banking Industry and should be compliant to SBP regulations.
- The project implementation should be completed within 90 days including customizations if any.

VENDOR DETAILS TO INCLUDE

CLIENT BASE

- Total number of completed (live) installations in Banking and Finance Segment in Pakistan?
- Total number of completed installations with the current version in Banking and Finance Segment?
- Current number of installations in progress?
- Average number of users per installation?
- How many new customers signed up during the previous year?
- Any customer shifted from your CRM solution to another CRM solution in the last three years?

COMPANY INFORMATION, SUPPORT AND DEVELOPMENT

- Total number of employees?
- Total number of office locations (domestic to corporate office)?
- Total number of office location (world-wide)?
- Year company was established
- What is the ratio of technical support staff to the number of installations?
- What percentage of the vendor's total staff is engaged in technical support?
- What percentage of the user base has full maintenance contracts?
- How many technical staff is engaged in development of the system?
- What percentage of the vendor's total staff is engaged in technical development?
- What type of user interface is available on the system (e.g. is the system web-enabled)?
- Project plan/ methodology.
- Overall timelines suggested.
- Resource availability for project implementation and ongoing support.
- Support Centers (preferably, Karachi based).
- Implementation & post production support by vendor or 3rd party.

LOCATION / PRESENCE

- User locations
- What is the BCP setup of the vendor/supplier?

REVENUE

- Please provide the most recent fiscal year revenues.
- Previous year revenues.
- One year growth percentage.
- Five year growth percentage.
- Amount allocated to R&D most recent fiscal year.
- Amount allocated to R&D previous fiscal year.

WEIGHTAGE

Following is the weightage that will be given to the points in this section.

CRITERIA	WEIGHTAGE
Functional, Technical Specifications& Quoted Price	70%
Client Base	20%
Company Information/Location and Revenue	10%

Implementation Requirements:

Operational Procedures

- The Vendor shall prepare effective backup and recovery plans to support and maintain a stable and reliable operating environment in automated mode. The plan should state:
    A. - Backup frequency of database and/or files
    B. - Recycle procedure of the backup; and
    C. - Recovery procedure in the event of system failure
    D. - Daily/weekly/monthly/yearly preventive maintenance procedure and activities
    E. - Housekeeping for growing logs
    F. - Up to date patch are installed
    G. - All relevant log files and traces
    H. - User access control system
    I. - Configuration properties
    - The system shall provide web-based Administration Tools requirements to manage:-
        A. Authentication with username, password and roles
        B. Manage users ID and groups with different roles, example read-only, edit-mode, limited viewing, etc.
        C. Troubleshooting
        D. Retrieve transaction data
        E. Review reports
        F. Customer Care Access
    - Verify and compile the license expiry date.
    - All test and pre-production data/scripts/programs should be removed from the production servers.
    - Vendor to ensure proactive bug fixing, delivery of maintenance release and software update.
    - Weekly and Monthly support meeting to review on the performance. Tracking mechanism to focus on critical permanent fix and repetitive faults.
    - The vendor shall provide Monitoring Tools for application, DB and HW faults and performance
    - The system shall support the capability to extract reporting/statistical raw data in a text file with format defined by the bank to be exported to a third party data warehousing/reporting tool (e.g. crystal report).
    - Provide periodic Reporting based on the reports stated in SLA. Examples include but not limited to:
        A. Service Availability
        B. Response Time
        C. Service success rate

D. Monthly Vendor Call out (e.g. cases brought forward from previous month / to next month)
E. Service Performance Summary (% of target achieved/failed)

- The system shall support reporting & analysis based on real time data

INFRASTRUCTURE

- The system shall support servers, workstation, network switches, load balancers and system components within industry standard.
- The vendor shall provide clear labeling of all racks, servers, workstations, subsystems, cables at both ends, connectors and ports

SERVER AND STORAGE

- The System proposal shall provide the sizing calculation of the servers.
- The system shall provide hardening of operating system and software, example disabling all processes, services and ports that are not in used for security reasons.

INTEGRATION RESPONSIBILITIES

- The Vendor shall describe all dependencies to bank, including all equipment, tools and support for installation, integration, test and acceptance of the System.
- The Vendor shall integrate with the following systems.
    A. Local payment switch (1-link)
    B. Bank Core Banking System (for mobile banking)
    C. Integration with other supporting system e.g. SMS gate way, CRM etc
- For multiple connections, the system must support Multiple IPs for 1 Large Account.
- The system must be able to originate and terminate using the same connection.
- The system must have active-passive with automatic fail-over for all the connection.
- The system must have detail logs for each transaction to and from any interface. With exception for sensitive information such as pin
- The system must be able to show the connection utilization (in message per second).
- The client or application must use unique transaction ID for all transaction sending, including all segments of long message with an option of sequential or non-sequential transaction id (configurable)
- The System shall provide network connectivity to all the systems within the proposed platform.
- The System shall support following protocols:
    - TCP/IP
    - Web Services
    - http
    - Stored Procedure

    - GDCI
    - MSMQ
- The system shall support Gigabit Ethernet interface.
- System and network should be properly segmented: Public access (DMZ), front-end system, and back-end system whichever deem fit.
- The system shall be multi-tiered if deem necessary to improve security, performance, scalability and availability.
- The system network shall be fully redundant and supports minimum 2 network ports per virtual or physical server instance.
- The System shall generate CSV or other standard EDI output format for FTP file transfers
- The System shall allow alerts to be triggered based on customized criteria.

PROJECT IMPLEMENTATION PLAN

- The Vendor shall propose a project implementation plan, including but not limited to the items below, and with all dependencies indicated, as well as all participation from the bank has indicated.
- The implementation plan should be detail and in Gantt-chart form reflecting the chronological sequence of activities required for systems implementation commencing from the date of contract through systems acceptance. Estimated start and completion date for each activity shall be included.
- Vendor shall submit their approach and methodology for the system implementation.
- The following activities, among others, shall be covered in the project implementation plan
    A. Project awarded
    B. Project kick-off
    C. Site requirements and preparation
    D. User Requirement study and sign off
    E. Specification of interfaces, Design
    F. Hardware/software acquisition and installation
    G. Implementation/development
    H. Integration
    I. User training
    J. Documentation, User guides, including approval time
    K. Test phases – User Acceptance test (including load performance test and necessary simulation tools)
    L. Stability periods / pilot run/ soft launch
    M. Cut over to production , rollout and migration
    N. Contractual Date of Delivery
    O. Warranty Periods – post implementation support and review
    P. Regular status meetings

- For any major event on the project implementation plan, the following shall be described:
    A. Site
    B. Process
    C. Prerequisite
    D. Bank involvement (# of participants, competency)
    E. Vendor involvement
    F. Deliverable
- For any major event on the project implementation plan, possible impact to other systems and services shall be described.
- Project staffing organization chart of the Vendor's implementation team, explaining the roles and responsibilities of each resource
- The Vendor(s) must appoint a responsible project manager at its own cost for the project with the authority to make necessary decisions for the progress of the project;

TRAINING

- For each of the training courses offered, the Vendor shall state
    A. a description of key modules
    B. target audience
    C. experience level, prerequisites
    D. proposed timing
    E. practical arrangements (duration, preferred location, etc)
    F. the max size of class
    G. on-site or off-site training
- The vendor shall provide comprehensive classroom and hands-on training to the bank.
- The vendor shall provide all materials, equipment, and facilities needed for all training sessions.
- Training costs shall be addressed in the Commercial Proposal.
    A. Mandatory training
    B. O&M training for a minimum of 8 persons
    C. Troubleshooting training for level 1 & 2, including all relevant system administrations
- Planning department training on system capacity monitoring, capacity planning and system sizing
- Developers training on development, implementation and maintenance
- End User Training
- To provide slides and training materials for merchants, agents, dealers/ distributors' trainers purposes
- The CS training module shall include training in using the System and CS Care GUI training
- All training documentation shall be made available for the bank in soft copy