

BUSINESS REQUIREMENTS

Scope of Work

The purpose of this Request for Proposal (RFP) is to invite prospective vendors to submit a proposal to supply, install, and integrate and commissioning of a (CRM) Customer Relationship Management system to FINCA

The RFP provides vendors with the relevant operational, performance, application, and architectural requirements of the system. FINCA is taking an enterprise-wide initiative to establish Multi module functionality of CRM (Customer Relationship Management) system to provide a uniform customer experience across all interaction channels - of FINCA along with integrations with Core and its associated systems (but not limited to Core Banking, middleware, Internet Banking, Mobile Banking, Branchless Banking, Email and SMS Gateway etc.) while providing a One-window solution.

Strategic Direction

FINCA doesn't currently have an integrated seamless business solution which can help enhance the experience of its customers at all touch points. Majority of the processes are available, but in silos and not working in a cohesive manner with the customer at the center.

Through a well implemented CRM, FINCA is hoping to achieve:

1. Efficiency across all processes/channels
2. Better customer relationship management
3. Better control and visibility of customers at each step of their journey and ultimately improving conversions from leads generated and sales efforts
4. Better management of complaints leading to improved services and enriched customer experience
5. Identify potential segments while also cross selling/upselling to existing customers to enhance revenue per user
6. Improvements to internal controls and transparency of business processes

Solution

FINCA would like to implement a fully integrated CRM (Customer Relationship Management) system to enhance its services, customer experience, channel utilization and call center agent desktop for its digital and branch banking while creating enhanced visibility across the organization.

Proposed solution should have provision of software licenses, implementation, integration and managed services support for the following [for Branch and Branchless banking]

- Complete suite of CRM (Customer relationship management) for Branch, branchless, Back Office operations including marketing etc. and Contact center. (Annexures against all will be detailed after Demos during the RFP process).
- Call Center & Complaint Management System
- Sales/Marketing Campaign & Lead Management System including but not limited to Digital Media and Email Management
- Artificial Intelligence
- CRM Transactional Platform
- Service Desk / Helpdesk / Incident Management System
- Integration (Different integration with internal & external FINCA systems)
- CTI Integration - One Window Solution

The focus is to facilitate the FINCA operations providing maximum automation and transparency at all customer touch points (call center, branches, back office and tellers).

INSTRUCTIONS TO FIRMS

Pre-Qualification Criteria

FINCA Pakistan may specify certain minimum qualification criteria in the Terms of Reference e.g. minimum years of relevant experience.

Area	Criteria
No. of years in Business	Vendor should have been in business for a minimum of 8 years
No. of years of experience in CRM	Vendor should have adequate experience in implementation of Mobile/ Retail Internet Banking system; Minimum of 5 years.
CRM Implementations in Pakistan	Vendor should have at least 4 banking clients in Pakistan of CRM [though International references will add more weightage]
Implementations in Tier-1 banks	Vendor should have at least two references of Tier 1 banks in Pakistan
No. of Implementations in past 2 years (Pakistan)	Vendor should have at least 2 implementations in the past 2 years
Local Presence (Pakistan)	Development / Implementation team must be based in Pakistan
Certificate / Letter	Certificate/Letter from the principal to confirm that the local vendor is a licensed implementation partner of the application offered. (If the principal is participating themselves in the RFP then this is not needed)
Audited financial statement	Audited financial statement of last 3 years (please attach last three years of audited financial statements)

-The higher number of quality references (Local/Global) will incur more weightage

BUSINESS REQUIREMENTS OF CRM (CUSTOMER RELATIONSHIP MANAGEMENT)

Following are the main objectives for implementation of the CRM:

1) Functional requirement of CRM

360 Degree Customer View

- a) The CRM module should have customer hub module with a comprehensive 360 degree view of details pertaining to the customer and should have the ability to integrate with all back-end systems of our bank regardless of the supported message format & other standard protocols in order to fetch all the information about customer for both branchless and branch banking. CRM call center agent desktop/Tablets/Cell phone should be properly integrated with all inbound and outbound calls and should trigger the customer hub giving a 360 degree view in a single view. This screen would be accessed by call center agents when a customer calls for service. Relevant internal users will have access to services from one screen. For existing customers, the mobile number calling in should identify the customer automatically. Information displayed will be according to requirements of each user subject to regulations.
- b) CRM User(s) should be able to quickly obtain the data they need without having to shift through numerous windows and programs and thus reducing the average handling time.
- c) The solution and team should be capable of integrating with available banking infrastructure/modules and to use available data to assist in value enhancement in the customer's journey.
- d) It should also have the flexibility to amend/make new dashboards according to the JD of the assigned user and preferably a one screen view.
- e) There should also be a mobile app version for this CRM.
- f) The Proposed solution should have "comprehensive reports". Reports can be created using a thorough filtering system, hence enabling users to view different statistical angles of the customer as well as the performance of the users. Service level reports can be created based on various performance parameters.
- g) Proposed solution should have a documented data dictionary for the underlying data bases (databases, tables, columns, views) and data models and ability to allow ODBC/JDBC based connectivity of the database(s) with the Business Intelligence Solution and other related platforms.

Sales/Marketing Campaign & Lead Management System

- h) Integration with all traditional and digital mediums including but not limited to website, inbound calls, social mediums etc. to capture leads on real time basis & route it to individuals (as assigned by department/branches) with the ability

- to apply pre-defined & new qualification criteria with TAT bursts & red flags. The module should have a end to end transparent view of the lead & its journey across the funnel. It should have state of the art, best practices from global banking lead management module.
- i) The CRM should also be equipped to integrate with social media handles & must be able to provide extensive analytics. The module should be able to capture reports from all social media handles & populate it on the module dashboard.
 - j) The organization should be able to benchmark & implement state of the art, best practices from global banking.
 - k) The system should also be capable of managing campaigns, cross-selling and up-selling products according to the customer's life cycle and behavior. It should also be able to keep a track and help create visibility at all levels for the campaigns being run.
 - l) The proposed solution should have a reasonable approximation of machine learning module to create and maintain a rich repository of documents and provides an ability to create content. FINCA user can quickly search the published contents based on tags or category of document or name of the document. The documents can be sent via email to the internal customers.
 - m) The Proposed solution should have "comprehensive reports". Reports can be created using a thorough filtering system, hence enabling users to view different statistical angles of the customer as well as the performance of the users. Service level reports can be created based on various performance parameters.

Call Centre & Complaint Management System

- n) The CRM should have complaint management module with pre-configured complaint types (should be editable) and workflows with an ability to add additional workflows along with a functionality of TAT bursts, escalations up to complete workflow. The solution should offer a highly flexible & convenient mechanism for capturing & processing of complaints from all channels traditional and digital. The solution should provide an efficient way for logging, resolving and managing customer complaints. The module provides end to end complaint recording and processing capabilities and should be able to assign complaints to relevant stakeholder/stakeholders through specific categorization.
- o) The Proposed solution should have capability of permission based interface and be available for any user i.e. (Back-office operations, Teller & Call Center agents), so specific functionality and access of transactions / data points would be assigned accordingly to perform and entertain customer request.
- p) The proposed solution must have the ability to integrate with call center infrastructure by using industry standard interfaces (will be evaluated by stakeholders in technical evaluation).

- q) Tracking and monitoring of complaint and its resolution to be displayed to relevant stakeholders. Red flags or delays in resolutions plus most occurring issues to be highlighted.
- r) The Proposed solution should have “comprehensive reports”. Reports can be created using a thorough filtering system, hence enabling users to view different statistical angles of the customer as well as the performance of the users. Service level reports can be created based on various performance parameters.

Service Desk / Helpdesk / Incident Management System

- s) The proposed solution must include helpdesk to assist departments manage its operations in a regulatory & internal compliant manner. Accessibility should be provided at both branch and HO level.
- t) The Proposed solution should have “comprehensive reports”. Reports can be created using a thorough filtering system, hence enabling users to view different statistical angles of the customer as well as the performance of the users. Service level reports can be created based on various performance parameters.
- u) The CRM should have service request / service request management module with the ability to pre-configure service request types and workflows with an ability to add unlimited workflows along with a functionality of TAT bursts, escalations. The solution should offer a highly flexible & convenient mechanism for capturing & processing of customer requests from all channels. Adopting a forward-looking approach, the proposed solution should offer the flexibility to define new service request as well as the underlying workflow for their processing as and when the FINCA introduces new services and processes. The module should come complete with team definition and monitoring of the entire process flow.
- v) The Proposed solution should have compatibility as far as recommended security protocols are concerned like HTTPS, SSO. It is also to be taken into account that the licensing of technicians must be flexible and customer support must be present locally.
- w) The solution must have an appropriate backup solution so that its recovery in case of any disaster can be ensured.
- x) Bulk request generation & document uploading feature - Upload multiple tasks along-with bulk assignment of tasks to respective branches/departments. Assigned branch/users will be sent emails/alerts regarding the tasks assigned. Assigned branch/users will be able to update remarks on the given tasks/issues raised & upon completion of the task system should generate automated notification of closure upon confirmation of requestor. There will also be an option to reopen or reassign the issue/task added else it will be marked completed. Reports pertaining to this will also be extractable.
- y) Email notification of ticket logged, updated, closed, retagged, cancelled.

- z) Tracking of ticket handlers, addition deletion, category change of specific handler; this should be available;
 - 1-Department wise changes
 - 2-Ticket Handler wise changes
- aa) Should able to provide
 - i. Attentive customer support.
 - ii. Streamline process through automation.
 - iii. And Should be User friendly (easy to use/understand) &
 - iv. Able to Track all previous data/ records.
- bb) Reporting should be available according to but not limited to following parameters:
 - 1-Category wise
 - 2-Department Wise
 - 3-Overall
 - 4-specific time period
 - 5-Live monitoring
- cc) Reports should have provision to auto calculate pre embedded TATs plus tagging of TAT violation in the report.
- dd) Must have option of assigning a group manager separately or from within the ticket handlers.

2) General Requirements For CRM

1. Proposed CRM should have an efficient cost module considering the banks business model (can be licensing for individual users or a lump sum. Individuals including but not limited to contact center agents, staff, back offices and branches).
2. Customer profile management (Customer interaction history management / multi-channel integration).
3. Tracking of overall FINCA and option to view branchless banking or core banking separately.
4. Complaint Management with routing, escalation, and TAT management
5. Service Requests (Proper escalations, email/SMS triggering, TAT definitions)
6. The solution shall offer flexible business rule implementation.
7. The solution should provide best Industry practices and solution in line with local and international regulatory requirements and security standards.
8. The solution should have capability to deploy an Enterprise Wide CRM with bank's internal call center.
9. The solution should have service modules pertaining to lodging Service Requests, complaints, posting real time and off line financial TXNs, data updates with the source system on periodic runs.
10. Work items should be distributed to the user of CRM based on configurable assignment rules.
11. The solution will have alerts and red flags along-with the option of assigning TATs for completion against tasks or their categories. Alerts will be raised if TATs are

- not being met along-with escalation. Reports pertaining to these should also be available.
12. The solution must have the capabilities to provide services such as Telephony PIN management (generation, re-generation, change and authentication), Card PIN management (generation, re-generation, change and blocking), Internet Banking PIN management (generation, re-generation, change and blocking), and Mobile bank PIN management (generation, re-generation, change and blocking).
 13. The solution should have in-built artificial intelligence model that can be utilized for
 - Customer profiling for upselling and cross selling products
 - Potential customers
 - Notification at trigger points to evaluate the NPS/satisfaction of the customer after an interaction with bank's touch point
 14. The solution should have integration with e-forms and social/digital media platforms.
 15. The transaction of utility bill inquiry and payment for FINCA / Branchless Banking account holder should be available on branch and call center agent module. However, the transaction for only walk in customers should be available on branch module.
 16. SMS/Email messaging options for all/selective activities and communication.
 17. Visibility & Customer Validations and checks on both call center and branch module.
 18. Password management and retrieval mechanism.
 19. Password policy definition.
 20. Search and help options for the officers and agents for assisting the customer inquiry using Knowledge Base.
 21. Bulk request generation & document uploading feature
 22. The Proposed solution should have compatibility as far as recommended security protocols are concerned like HTTPS, SSO. It is also to be taken into account that the licensing of technicians must be flexible and customer support must be present locally.
 23. The solution must have an appropriate backup solution so that its recovery in case of any disaster can be ensured.

3) Non-Financial Request

1. Balance inquiry of current validated customer.
2. Transactional history of any current validated customer. (The functionality should be available for all assigned stakeholders)The functionality should only available on call center module and permit after the customer TPIN / PIN authentication. CRM user should have filter option to select the date range for the mini-statement.

3. Customer search should be based on different parameters of customer relations.
4. Various service requests should be linked with workflows on the back-end of Branch & call center agent module, such as Issue cheque/withdrawal slips book request, block cheque request, debit card request, card activation, blocking etc.
5. Change, edit / update of customer details service request (mailing address, mobile number and other contact numbers) should be available on branch and call center agent module after validation.
6. Integration with all channels for customer requests etc.

4) Financial Transactions

1. All available transactions should be available on branch and call center agent module. Also, the application should provide the facility of utility bill payment for walk-in customer in branch only.
2. Integration with all existing models for any revenue generating transaction.

5) Implementation

1. The short-listed vendors will be invited to give demos & presentations of their proposed solutions. The presentation will include, company profile, strategic expertise basis requirements & industry examples.
2. The demos will take place in December 2019

6) Technical Requirements for CRM Application

1. Interface through middleware/direct web-services to FINCA Main Application and other systems and external entities for financial and non-financial transactions updates.
2. Mobile version.
3. Support all types of integration including web services/APIs.
4. User interface should be compatible with all major browsers (including but not limited to different versions of IE, Chrome and Firefox).
5. Support of the online data replication at the FINCA's backup site for disaster recovery.
6. Data backup and archiving support.
7. Separate test environment.
8. Bulk SMS / Email Triggers via Campaign Management.
9. Ability to trigger, record, and store offline financial and non-financial transactions such as cheque book requests, PO creation, address change instructions, etc.
10. The solution should have / prepare effective backup and recovery plans to support and maintain a stable and reliable operating environment in automated mode. The plan should state
 - Backup frequency of database and/or files
 - Recycle procedure of the backup; and
 - Recovery procedure in the event of system failure

- Daily/weekly/monthly/yearly preventive maintenance procedure and activities
- Safekeeping for growing logs
- Up to date patch would installed
- All relevant log files and traces
- User access control system
- Configuration properties

7) Support of the following transaction level security:

1. End-to-end encryption of data transmission).
2. Authentication based on secure password as per FINCA policy.
3. System should support multiple authentication based on FINCA preferences.
4. Regulatory requirements to be adhered to.

8) Support of the following platform security & reliability:

1. Data stored process should be encrypted in the database platform.
2. Any information stored within the system must be encrypted.
3. Audit trails and logging features available application server and database server.
4. Possibility to assign specific rights to platform administrators for secure and restricted access.
5. Should have secure interfaces to various hosts systems according to relevant security standards.
6. Support of standard algorithms.
7. Minimum encryption strength to be defined for end-to-end transactions.

9) Transaction Logs:

1. Should maintain detailed transaction logs to enable processing document trails to be maintained. Audit trails to be reconstructed in the event of any disputes or errors.
2. The retention period of logs should be parameterized.
3. Security safeguards should also be implemented to protect the information from unauthorized modification or destruction.
4. System should facilitate maintaining a log of reasons for unsuccessful transactions.
5. Scalability to meet future enhancements / upgrades.
6. Functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (through the administrator portal).

10) The administrator portal should have the capability for:

1. User ID creation, modification, enabling/disabling functionalities & authenticating through Active Directory.
2. All administrator activities shall be logged to track the creation, modification and/or deletion of any data.
3. Detail assigning of user against role, permission and in bulk
4. Proper work code (Creation, modification / editing) the system should provide the functionality to configure work codes for different roles and customer categories.

11) The administrator of the platform should have:

1. The capability to add new modules, transactions and services easily as per needs.
2. Manage users ID and groups with different roles, example read-only, edit-mode, limited viewing, etc.
3. Ensure proactive bug fixing, delivery of maintenance release and software update.

12) The Administrative Portal To Have Various Reporting Capabilities Such As:

1. User-wise reports.
2. Reports based on filters such as user activity, range of date/time etc.
3. Other MIS reports (transactions; bill payments; service requests; customer registration reports; branch-wise summary reports; any other report that FINCA identifies as mandatory before start of implementation).
4. Activity log reports.
5. Real time, historical extraction of reports.
6. Activity and detail audit Reports.
7. CRM System should have out of the box reports for Complaints and Service Requests.

13) System Specification And Requirements

1. The bidder must indicate if proposed solution can be extended to subsidiaries and/or other line(s) of business in the future.
2. The bidder must indicate the hardware requirements of proposed solution along with operating systems & databases.
3. The bidder must indicate the proposed solution capabilities for virtualization.
4. The bidder must indicate which databases(s) (if any) proposed solution can integrate with and the size and response times of proposed solution are able to accommodate.

5. The bidder must indicate how your solution can be linked with Card management systems (for future if require).

14) Servers & Storage

1. The System proposal shall provide the sizing calculation of the servers for three years.

15) Integration Responsibilities

1. The Vendor shall describe all dependencies to FINCA, including all equipment, tools and support for installation, integration, test and acceptance of the System.
2. The Vendor shall integrate with the FINCA Core and allied systems (but not limited to Core Banking, middleware, Data Warehouse, Internet Banking, Mobile Banking, Branchless Banking).
3. The system must be able to originate and terminate using the same connection.
4. The system must have detail logs for each transaction to and from any interface. With exception for sensitive information such as PIN.
5. The System shall support a reasonable set of protocols.
6. The system shall be multi-tiered.

16) Desired features and deliverables for the design phase:

1. Conduct necessary user research and usability testing throughout the life of the project to achieve objectives.
2. End to End CRM workflow management & Configuration.
3. Demo to be arranged by the vendor participating in the RFP so that it can be evaluated by the concerned departments.

17) Support And Services

- Patch management and its support to the client for the CRM application is part of the managed services.
- 24x7 support of the CRM application is part of the service scope of the proposal.

18) Confidentiality

It is pertinent for the vendor to undertake that information received by it relating to (including all know-how, process invention (whether patentable or not) computer programs, plans or records or any other information supplied to the other parties including the marketing and advertising plans, logs of all nature and details of any price arrangements concluded with Vendor shall be treated as confidential and shall not be disclosed to any third party.