



**REQUEST FOR PROPOSAL
FOR MULTICHANNEL ONLINE BANKING SOLUTION
DESIGNED TO SERVE CORPORATE AND RETAIL SEGMENTS**

Tender Number: MOBS/2016/03

Release Date: March 1, 2016

Deadline for receipt of bids: March 25, 2016

Contents

DISCLAIMER	5
INVITATION TO BID	6
1. BACKGROUND AND OBJECTIVES	7
1.1 Background of the Bank.....	7
1.2 Introduction to the Bank’s IT systems	8
1.3 Purpose and Objectives of RFP	8
2. REQUIREMENTS FOR INTERNET BANKING	9
2.1 Functional requirements for Retail Internet Banking	9
2.2 Functional Requirements for Corporate Internet Banking	11
2.3 Technical requirements for Retail & Corporate Internet Banking.....	13
3. REQUIREMENTS FOR MOBILE BANKING	15
3.1 Functional requirements for Retail Mobile Banking.....	15
3.2 Functional requirements for Corporate Mobile Banking.....	18
3.3 Technical requirements for retail and corporate mobile banking.....	20
4. MULTICHANNEL ONLINE BANKING SOLUTION	23
5.1 Responsiveness	24
5.2 Brand standards	24
5.3 Multilingualism	24
5.4 Web Usability.....	24
6. HOSTING	25
7. ONGOING SUPPORT	25
7.1 Onsite Technical Support	25
7.2 Support for application version / software infrastructure upgrade	25
8. INSTRUCTIONS TO BIDDERS	26
8.1 General conditions	26
8.2 Schedule of the Tender	26
8.3 Procedure for Submission of Bids	27
8.4 Language of Bids	27
9. TERMS AND CONDITIONS	27
9.1 Obligation of the Contractor.....	27
9.2 Delivery Time	28
9.3 Guarantees and Warranties.....	28
9.4 Escrow.....	28

9.4	Support & maintenance.....	29
9.5	Warranty against Benefits	29
Annexure 1	.....	30
Annexure 2	.....	31
Annexure 3	.....	32
Annexure 4	.....	33
Annexure 5	.....	51
Annexure 6	.....	52
Annexure 7	.....	53

DEFINITIONS

Bank	“Bank” means Advanced Bank of Asia Ltd. (ABA Bank)
Bidder	“Bidder” means Respondent to this RFP document
Contractor	“Contractor” means the party who (his tender having been accepted) duly furnishes the Performance Bond
Branch, Branches	“Branch” or “Branches” means any office / branch of the Bank
RFP, Tender Document	“RFP” or “Tender Document” means this RFP document (Request for Proposals)
Bid, Proposal, Offer	“Bid”, “Proposal” or “Offer” means response to this RFP by the Bidder
UI design (User Interface)	“User interface design” means the design of user interfaces for machines and software with the focus on maximizing the user experience. The goal of user interface design is to make the user's interaction as simple and efficient as possible, in terms of accomplishing user goals (user-centered design)
UX design (User Experience)	“User Experience Design” means the process of enhancing user satisfaction by improving the usability, accessibility, and pleasure provided in the interaction between the user and the product
Omni-channel banking	“Omni-channel banking” means access to financial services across a variety of channels and introduction of more consistent interactions with the banking brand across the various touch points

DISCLAIMER

The information in this Request for Proposal (“RFP” or “Tender documentation”) provided to Bidders whether verbally or in documentary form by or on behalf of ABA Bank (Bank), is provided to the Bidders on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only **an invitation** by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice.

Subject to any law to the contrary, and to the maximum extent permitted by Cambodian law, Bank and its directors, officers, or employees disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities expenses or disbursements incurred therein or incidental thereto) or damage (whether foreseeable or not) (“Losses”) suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the losses arise in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of Bank or any of its directors, officers, or employees.

Bank may in its absolute discretion update, amend or supplement the information in this RFP.

INVITATION TO BID

ABA Bank is looking for state of the art internet & mobile banking solutions to maintain its position as a technologically advanced bank and provide its customers in corporate and retail sectors with the best experience in remote banking.

This request for proposal (RFP) document is solely for the purpose of selecting a supplier for Bank for extending online banking services to its customers. The Bank invites qualified bidders to participate in the bidding process. The offer by the Bidder should comprise solutions for the following:

- Internet Banking for corporate clients
- Mobile banking app for corporate clients
- Internet Banking for retail clients
- Mobile banking app for retail clients
- An integrated multichannel banking solution that provides at least both internet and mobile banking services

The proposal from the bidder should be submitted in two separate options:

- Complete solution (features list + UI/UX design + programming)
- Complete solution without programming (features list + UI/UX design)

The bid proposals should include all necessary licenses, implementation, integration, customization and maintenance of the solution.

Please note that all the information requested in this RFP needs to be provided by the Bidder. Bids with incomplete information may lead to disqualification.

The Bank will shortlist bidders fulfilling eligibility criteria as detailed in this RFP. The decision of the Bank will be final and binding.

Tender documents/RFP could be obtained from the Chief IT and Development Officer (CITDO) at #148, Preah Sihanouk Blvd., Sangkat Boeng Keng Kang 1, Khan Chamkarmon, Phnom Penh, Cambodia or downloaded from the Bank's website www.ababank.com from the News section.

The Bank reserves the right to change the dates mentioned above or in the RFP, which will be communicated to the prospective bidders.

The Bank reserves the right of rejecting any or all bids and the right of accepting any portion of the bid without adducing any reason.

1. BACKGROUND AND OBJECTIVES

1.1 Background of the Bank

ABA Bank founded in 1996 by a group of South Korean investors. Originally, it was a niche bank for servicing Korean clients and companies. That was until 2007 when the bank was acquired by a Central Asian private equity fund. After that, the international management team has arrived to develop the Bank. The Bank rebranding process took place in 2009, bringing the brand to a broader audience and positioning ABA as a universal bank for all Cambodians. At the same time, the Bank has identified itself as a provider of modern, cutting-edge, hi-tech financial solutions. In particular, we were among the first banks in Cambodia to introduce retail Internet Banking (2008). In course of time, we introduced other technologically advanced services and products to our portfolio. As a result, it was noticed and marked by various financial publications, both on regional and global level. For instance, Asian Banking and Finance magazine (Singapore) awarded ABA for three years in a row. In 2014-2015, all three world-known financial publications (The Banker, Euromoney and Global Finance) named ABA as “The Best Bank in Cambodia” for successful introduction of innovative financial solutions, high quality of service, establishment of trusted relations with international financial institutions, and development of a risk management system.

All that, together with our strategy and rapid growth, led us to cooperation with one of the world’s most reputable financial institutions, National Bank of Canada in 2014. It is the sixth largest bank in Canada with around \$166 billion in assets and 2.4 million personal clients. Currently, National Bank of Canada holds 42% of ABA’s share capital, a rise from 30% in September and 10% in July 2014.

Currently, ABA Bank is widely known in Phnom Penh and major provinces where we operate (the ABA branches map is available here: <https://www.ababank.com/contact-support/aba-locator>). The brand perceived as high-end, modern and in good quality. At the same time, the Bank has put many efforts to become closer to ordinary Cambodians, especially in rural areas. For that, in particular, the Bank has adopted a strategy based on service differentiation to cater to the needs and lifestyles of a diverse population living in regions with varying characteristics. In large cities, where the population is more educated with higher income level, ABA Bank focuses principally on the retail and corporate sectors, offering standard financial services with technologically advanced features. In rural and remote areas, in contrast, the Bank places greater emphasis on supporting representatives of MSME (micro and small–medium enterprises) by providing loans and other banking products that will contribute to the strengthening of their financial position. Currently, the bank has 13 Phnom Penh branches and 20 provincial branches.

Over the years, ABA has been running a corporate website under the address <https://www.ababank.com>. It also contains the link to the existing retail iBanking service located at <https://secure.ababank.com>.

With the changes of the brand promotion style, local business dynamics, the shifts of customer requirements in the market and competition, it has become imperative for the Bank to enhance ABA’s online presence. As a response to these challenges, ABA designed and launched its first full-scale Mobile banking application (called ABA Mobile) and corporate Internet Banking service. This will enable ABA to stay competitive in the market and reposition the bank, leveraging on varied drivers of market dynamics and stakeholder

expectations.

1.2 Introduction to the Bank's IT systems

- The Bank uses Oracle FlexCube core banking solution
- Compass Plus TranzWare card system is used by Bank to provide the full range of card services including card issuing, processing, ATM and POS acquiring

The online environment of ABA started to evolve in 2008 with the introduction of the Internet Banking service. The vendor of the solution is Compass Plus (Russia). The platform of the service has not been changed since that time, meaning that it uses the same old design and lacks the integration feature, which could help to bring all ABA online products under one umbrella.

The current ABA Mobile application was introduced in April 2015. The app was developed by an ABA subsidiary, PayGo LLC. The app is now available for both Android and iOS platforms. The overall design, as well as the set of features and other modules of the app created in-house without the involvement of professional designers, UX/UI experts, etc.

The corporate Internet Banking service (<https://corporate.ababank.com>) introduced in 2015 as a response to the increasing demand from business-oriented clients. Due to the retail iBanking doesn't provide enough functionality and tools to manage and maintain effectively corporate accounts, the Bank decided to introduce within a short period a dedicated internet banking for corporate users as a temporary solution.

The current solution for corporate clients is using ASP .NET framework. The overall design, as well as the set of features and other modules of the website was developed in-house without the involvement of professional designers, UX/UI experts and without deep studying of the real needs of accounting in enterprises.

1.3 Purpose and Objectives of RFP

This Request for Proposal document is solely for the purpose of selecting a supplier of online banking solution to provide remote, seamless multi-channel banking experience to ABA customers. The solution offered by the Bidder should comprise the following:

1. Internet Banking
 - For retail clients
 - For corporate clients
2. Mobile Banking
 - For retail clients
 - For corporate clients
3. Integrated omni-channel banking solution that provides at least both internet and mobile banking services

The existing scattered online banking tools of the Bank (corporate Internet Banking, retail Internet Banking and mobile banking app) should be redeveloped according to the newest functional and design trends with desired usability requirements stated in Clause 5 of this document.

2. REQUIREMENTS FOR INTERNET BANKING

As specified in Clause 1.3 of this RFP, Internet Banking solution should consist of 2 branches:

- Internet Banking for retail clients;
- Internet Banking for corporate clients.

Bidders should provide the following functional and technical requirements in their Internet Banking proposal.

2.1 Functional requirements for Retail Internet Banking

The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and other requirements for retail internet banking. At the same time, the list below is not exhaustive and Bidders are welcome to offer additional features above the list mentioned below in Annexure 4.

ACCOUNT SUMMARY

- Account summary for all types of accounts available in the Bank (savings accounts, current accounts, term deposits, foreign currency deposits, loans, credit cards, others)
- Mini statement (last 10 transactions) for all accounts
- Account statement for a chosen period (with option to view on screen or download in Excel/PDF formats)
- Hiding / Showing of account(s)
- Transaction search based on different parameters
- Setting up saving targets

FUNDS TRANSFER

- Between own accounts
- To any ABA account / card
- To any other bank account (domestic / international)
- Manage payees (creating templates)
- Payment of taxes or government fees
- Scheduled funds transfer (one time / standing order) to any account
- Transfer from card to card
- History of funds transfers

CUSTOMER SERVICE REQUESTS

- Issue cheque book request
- Stop cheque request
- Issue passbook request
- Apply for debit / credit card
- Standing order request
- Account statement request
- Debit card PIN change request
- Mobile banking PIN change request
- Dispute credit card transaction
- Any other service requests the bank may wish to add

INQUIRIES

- Cheque status
- Stop cheque inquiry
- Currency exchange rates

BILL PAYMENTS

- Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)
- Bill presentment
- Register biller for payment (creating templates)
- Automatic mobile top-up (standing order)
- Credit card bill settlement
- Provision for adding any other utility bill payment
- History of bill payments

OTHER SERVICES

- Open new Fixed deposit
- Open new Savings account
- Deposit / Loan calculator

CARDS

- Apply for debit / credit card
- Change the card account
- Block / Unblock the card
- View statement for card account
- Transfer from card to card
- History of applying for cards
- Outstanding balance / repayment status
- View statement for loan account / credit card account
- Next payment due date
- Autopay / standing instruction for loan / credit card bill payment

LOANS

- Apply for loan
- Outstanding balance / repayment status
- View statement for loan account
- Next payment due date
- Autopay / standing instruction for loan

PERSONALIZATION, CUSTOMIZATION, NAVIGATION

- Customizable quick access menus
- Customizable screens (e.g. widgets that can be closed, repositioned)
- Customized offers
- Different skins for different types of customers
- Search functionality

USER REGISTRATION

- Online customer self-registration and activation

- Registration of customers by bank administrators
- Demo mode (the functionality to be defined)

TRANSACTION SECURITY FEATURES

- Virtual keyboard for login
- Security image and audio message for login
- One Time password to registered mobile number for authenticating transactions

UPDATE OF PROFILE INFORMATION

- Change PIN / password
- Set / reset security questions and answers
- Update other profile information
- Apply for Crypto Calculator/OTP token for additional security

2.2 Functional Requirements for Corporate Internet Banking

The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for corporate internet banking. At the same time, the list below is not exhaustive and Bidders are welcome to offer additional functionalities above the list mentioned below in Annexure 4.

CORPORATE ADMINISTRATIVE MODULE

- Separate administrator login
- Creating, modifying and deleting logins
- Setting and modifying hierarchy/workflows for access, transactions
- Provision for single log-on option for internet banking, trade finance, cash management, treasury and any other portals that customers have to login and use
- Account management for all owned companies (within ABA) under the single user account.

ACCOUNT SUMMARY

- Account summary for all types of accounts (current accounts, current PLUS accounts, term deposits, foreign currency deposits, loans, company issued credit cards, trade finance, forex, others)
- Account summary for all types of accounts (current accounts, current PLUS accounts, term deposits, foreign currency deposits, loans, company issued credit cards, trade finance, forex, others)
- Mini statement (last 20 transactions) for all accounts
- Account statements for a chosen period (with option to view on screen or download in Excel / PDF or other formats for exporting data)
- Transaction search based on different parameters
- Support display of multiple currencies
- Open new term deposit/account
- Deposit / Loan calculator

FUNDS TRANSFER

- Between own corporate accounts
- To any ABA account

- To any other bank account (domestic/international)
- Payment of taxes or government fees
- Scheduled funds transfer (one time/standing order) to any account
- Manage payees
- History of funds transfers

CUSTOMER SERVICE REQUESTS

- Issue cheque book request
- Stop cheque request
- Issue demand draft request
- Standing order request
- Account statement request
- Internet banking PIN change request
- Mobile banking PIN change request
- Confirmation of balances
- Request call back service
- Any other service requests the bank may wish to add

LOAN REQUEST AND MANAGEMENT

- Creating requests for loans
- Installment calculator
- View limits, outstanding balances, balance limits of loan accounts
- Repayments, closure of loan accounts
- Transactions statements (including past statements) of loan accounts

INQUIRIES

- Cheque status
- Stop cheque inquiry
- Service request status

BILL PAYMENTS

- Bill presentment
- Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)
- Register biller for payment (creating templates)
- Credit card bill presentment
- Credit card bill settlements
- Provisions for adding any other utility bill payments
- History of bill payments

TREASURY / FOREX

- Information about current rates
- Request for purchase and sale of forex
- Request for purchase, sale, viewing facility for Repos, Treasury Bills, Treasury Bonds, other forex contracts
- Account status, transaction statements for forex contracts

TRADE FINANCE

- Application for issuance, amendment, closure of Letter of credit
- Application for issuance, amendment, closure of Guarantees
- Outstanding balances, limits, transaction statements for Trade Finance products
- Service requests regarding Trade Finance products
- Check current status of Trade Finance document / transaction

CASH MANAGEMENT

- Collections - cash, cheque, online
- Payroll payments (bulk file upload) – cash, cheque, online
- Bulk cash requests
- Transaction statements, reconciliation for collections, payments accounts
- Multiple logins and authorization hierarchy for cash management

PERSONALIZATION, CUSTOMIZATION & EASE OF NAVIGATION

- Customizable quick access menus
- Customizable screens (e.g. widgets that can be closed, repositioned)
- Customized offers
- Different skins for different types of customers
- Search functionality
- Demo mode (the functionality to be defined)

TRANSACTION SECURITY FEATURES

- Virtual keyboard for login
- Security image (captcha) and audio playback
- OTP token

UPDATE OF PROFILE INFORMATION

- Change PIN / password
- Set / reset security questions and answers
- Update other profile information

2.3 Technical requirements for Retail & Corporate Internet Banking

Below are enlisted the main technical capabilities and features of the solution proposed by the Bidder.

- Interface to core banking system for financial and non-financial transactions / updates
- Interface to card system in dialect of ISO 8583 format
- Interface through middleware to Bank's systems
- Interface through payment gateway to card transactions
- Interface for online merchant transaction payment using internet banking (POS/online processing)
- Support of web services / XML through http/https.
- Support of multi currencies
- Support of multiple languages including English, French, Khmer, Chinese
- Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)
- Integrate with existing DBMS & Hardware
- Support of the online data replication at the Bank's backup site for disaster recovery

- Data backup and archiving
- Separate test environment
- Support of levying transaction / registration charges such as:
 - ✓ Registration fee
 - ✓ Annual fee
 - ✓ Variable commission per transaction (% of transaction)
 - ✓ Fixed fee per transaction
 - ✓ Slab based transaction fee

The system should provide the functionality to configure these charges for different transaction types and customer categories.

- The solution should support the following security features:
 - ✓ Username and password for accessing internet banking
 - ✓ Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.
 - ✓ Termination of internet banking session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.
- The solution should support the following transaction level security:
 - ✓ End-to-End encryption of data transmission (symmetric or asymmetric)
 - ✓ Minimum two factor authentication (with provision for a second factor like transaction OTP, transaction password, RSA token, etc.)
 - ✓ System should support multiple authentication schemes based bank's preferences
- The solution should support the following platform security & reliability:
 - ✓ Data stored is encrypted in the platform database
 - ✓ Audit trails and logging features available in Web Server, application server and database server
 - ✓ Possibility to assign specific rights to platform administrators for secure and restricted access
 - ✓ Ability of the platform to support external certifying authority
 - ✓ Support of standard algorithms like AES with RSA
 - ✓ Minimum encryption strength of 128 bit for end-to-end transaction
 - ✓ Support of the PKI scheme by the platform.
- The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:
 - ✓ Internet connection drops during transaction
 - ✓ Backend host system down
 - ✓ Performing transactions in offline mode
- The system should provide the following functionalities with respect to transaction logs and audit:
 - ✓ Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors
 - ✓ The storage period of logs should be parameterized
 - ✓ Security safeguards should also be implemented to protect the information from unauthorized modification or destruction

- ✓ System should facilitate maintaining a log of the reasons for unsuccessful transactions
- Application to support multiple channels for registration such as registration through bank branch and Web portal registration.
- An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.
- The platform should support creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format.
- Provision for advertisement of bank products and services.
- Provision to generate detailed reports, logs, audit trails regarding all transactions
- The internet banking solution should be scalable to meet future enhancements/upgrades.
- The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (using administrator rights)
- The administrator portal should have the capability for:
 - ✓ Approving users
 - ✓ Blocking users
 - ✓ Enabling or disabling functionalities
 - ✓ Deleting users
 - ✓ Maintenance of activation requests.

All administrator activities shall be logged to track the creation, modification and/or deletion of any data.

- The administrator of the platform should have:
 - ✓ The capability to add new products and services easily as per bank's need
 - ✓ The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.
 - ✓ The interface to import data from the platform to the existing ABA dashboard.

3. REQUIREMENTS FOR MOBILE BANKING

As specified in Clause 1.3 of this RFP, Mobile Banking solution should consist of 2 branches:

- Mobile Banking for retail clients
- Mobile Banking for corporate clients.

For mobile banking, the proposed solution should work across all mobile technologies available in Cambodia. Bidders should provide the following functional and technical requirements in their Mobile Banking offering.

3.1 Functional requirements for Retail Mobile Banking

The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for Retail Mobile Banking. At the same time, the list below is not exhaustive and Bidders are welcome to offer additional functionalities above the list mentioned below in Annexure 4.

ACCOUNT SUMMARY

- Account summary for all types of accounts (savings accounts, current accounts, term deposits, foreign currency deposits, loans, credit cards, others)

- Hiding / Showing of account(s)
- Statement for all accounts (scrollable)
- Statement for all blocks in all accounts (scrollable)
- Account statements for a chosen period (with option to view on screen or download/email to self)
- Transaction search based on different parameters
- Open new term deposit
- Open new savings account
- Deposit calculator
- Categorize types of expenses to simplify the daily financial management

FUNDS TRANSFER

- Between own accounts
- To any ABA account
- To other local banks account
- Scheduled funds transfer (one time / standing order)
- Manage payees (creating templates)
- Merge the payee template with contact list entry
- Payment of taxes or government fees
- Scheduled funds transfer (one time/standing order) to any ABA account
- Transfer from card to card
- Third party fund transfers (Account to Mobile, Mobile to Account, Mobile to Mobile).
- ECash transfer (cardless cash withdrawal)
- History of funds transfers
- Push notification after any funds movements

CUSTOMER SERVICE REQUESTS

- Issue cheque book request
- Stop cheque request
- Issue debit card request
- Apply for debit/credit card
- Standing order request
- Account statement request
- Debit card PIN change request
- Internet banking PIN change request
- Mobile banking PIN change request`
- Dispute debit/credit card transaction
- Any other service requests the bank may wish to add

INQUIRIES

- Cheque status
- Stop cheque inquiry
- Currency exchange rates

BILL PAYMENTS

- Bill payment through existing platform from PayGo LLC (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)
- Bill presentment
- Register biller for payment (creating templates)
- Automatic bill payment (standing order)
- Credit card bill settlement
- Provision for adding any other utility bill payment
- History of bill payments

ABA POINT DISCOUNT PROGRAM

- Search/sort by merchant name
- Search/sort by merchant category
- Search/sort by city
- Search/sort by discount
- Map location (GPS-based) to identify the closest merchants
- Push-notification when entering the merchant facility

NOTIFICATIONS

- List of notifications for all transactions (scrollable) with option to view on screen or download/email to self
- Detailed information upon clicking on transaction record

CARDS

- Apply for debit/credit card
- Change the card account
- Block/Unblock the card
- View statement for card account
- Transfer from card to card
- History of applying for cards
- Outstanding balance / repayment status
- View statement for loan account / credit card account
- Next payment due date
- Autopay / standing instruction for loan / credit card bill payment

LOANS

- Apply for loan
- Outstanding balance / repayment status
- View statement for loan account
- Next payment due date
- Autopay / standing instruction for loan

BANK/ATM LOCATOR

- Show the map of ABA branches, ATMs and cash-in kiosks
- Enable GPS-location in order to accurate the user location

FEEDBACK

- Call ABA hotline number
- Leave feedback
- Visit ABA website
- Visit ABA on Facebook
- Visit ABA on YouTube
- Visit ABA on LinkedIn

PERSONALIZATION, CUSTOMIZATION & NAVIGATION

- Splash screen on app launch
- Quick access menus
- Customizable screens (e.g. widgets that can be closed, repositioned)
- Push notifications on each transaction
- Customizable ad banners platform for special promotions
- Adaptation of the app to different sizes of the screens (phone or tablet)

UPDATE PROFILE INFORMATION

- Change application PIN/nickname
- Change app limits
- Change request for PIN code timeout
- Change interface configuration
- Update other profile information

USER REGISTRATION

- Easy and simple user registration/app activation without need to visit the bank
- Registration of customers by bank administrators
- Demo mode (the functionality to be defined)

3.2 [Functional requirements for Corporate Mobile Banking](#)

The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for Corporate Mobile Banking. At the same time, the list below is not exhaustive and Bidders are welcome to offer additional functionalities above the list mentioned below in Annexure 4.

ACCOUNT SUMMARY

- Account summary for all types of accounts (current accounts, current PLUS accounts, term deposits, foreign currency deposits, loans, company issued credit cards, trade finance, forex, others)
- Mini statement (last 10 transactions) for all accounts
- Past transactions for a specified period
- Account statements for a chosen period (with option to view on screen or download in Excel/PDF formats)
- Transaction search based on different parameters
- Support display of multiple currencies
- Open new term deposit
- Open new savings account
- Open new Current PLUS account

FUNDS TRANSFER

- Between own corporate accounts
- To any ABA account
- To any other bank account (domestic/international)
- Payment of taxes or government fees
- Scheduled funds transfer (one time/standing order) to any account
- Manage payees
- History of funds transfers

CUSTOMER SERVICE REQUESTS

- Issue cheque book request
- Stop cheque request
- Issue demand draft request
- Apply for credit card
- Standing order request
- Account statement request
- Internet banking PIN change request
- Mobile banking PIN change request
- Any other service requests the bank may wish to add

LOAN REQUEST AND MANAGEMENT

- Creating requests for loans
- Installment calculator
- View limits, outstanding balances, balance limits of loan accounts
- Repayments, closure of loan accounts
- Transactions statements (including past statements) of loan accounts

INQUIRIES

- Cheque status
- Stop cheque inquiry
- Service request status
- Confirmation of balances
- Request call back service

BILL PAYMENTS

- Bill presentment
- Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)
- Register biller for payment (creating templates)
- Credit card bill presentment
- Credit card bill settlements
- Provisions for adding any other utility bill payments
- History of bill payments

TREASURY / FOREX

- Information about current rates
- Request for purchase and sale of forex
- Request for purchase, sale, viewing facility for Repos, Treasury Bills, Treasury Bonds, other forex contracts
- Account status, transaction statements for forex contracts

TRADE FINANCE

- Application for issuance, amendment, closure of Letter of credit
- Application for issuance, amendment, closure of Guarantees
- Outstanding balances, limits, transaction statements for Trade Finance products
- Service requests regarding Trade Finance products
- Check current status of Trade Finance document / transaction

CASH MANAGEMENT

- Collections - cash, cheque, online
- Payroll payments (bulk file upload) – cash, cheque, online
- Bulk cash requests
- Transaction statements, reconciliation for collections, payments accounts
- Multiple logins, transaction creation and authorization hierarchy for cash management

PERSONALIZATION, CUSTOMIZATION & EASE OF NAVIGATION

- Customizable quick access menus
- Customizable screens (e.g. widgets that can be closed, repositioned)
- Customized offers
- Different skins for different types of customers
- Search functionality
- Demo mode (the functionality to be defined)

TRANSACTION SECURITY FEATURES

- Virtual keyboard for login
- Security image and audio message for login

UPDATE OF PROFILE INFORMATION

- Change PIN / password
- Set / reset security questions and answers
- Update other profile information

3.3 [Technical requirements for retail and corporate mobile banking](#)

Below are enlisted the main technical capabilities and features of the solution proposed by the Bidder.

- Interface to core banking system (CBS) for financial and non-financial transactions / updates
- Interface to card system in dialect of ISO 8583 format
- Interface through middleware to Bank's systems
- Interface through payment gateway to credit card transactions / merchant transactions

- Support of web services/XML through http/https.
- Support of multi currencies
- Support of multiple languages including English, French, Khmer, Chinese
- Integration with existing DBMS & hardware
- Online replication of data at our backup site for disaster recovery
- Data backup and archiving
- Separate test environment
- Support of all mobile operator technologies in Cambodia (GSM, WCDMA, others)
- Support of both downloadable mobile applications and browser-based mobile solutions
- Support of mobile handset and tablet operating systems such as iOS, Android and Windows through downloadable apps.
- Support of all mobile handset and tablet models such as iPhone, iPad, Android phones and tablets and other smartphones / tablets from HTC, Nokia, Sony, Motorola, LG, Samsung, ZTE, Xiaomi, Huawei, Blackberry, etc.
- Support of levying transaction / registration charges such as:
 - ✓ Registration fee
 - ✓ Annual fee
 - ✓ Variable commission per transaction (% of transaction)
 - ✓ Fixed fee per transaction
 - ✓ Slab based transaction fee

The system should provide the functionality to configure these charges for different transaction types and customer categories.

- Support of the following handset level security:
 - ✓ Username and/or PIN for opening mobile banking application
 - ✓ Access credentials should not be stored on the customer's handset
 - ✓ Auto blocking/locking of mobile banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.
 - ✓ Termination of mobile application session and log off after lapse of configurable time period.
- Support of the following transaction level security:
 - ✓ End-to-End encryption of data transmission (symmetric or asymmetric)
 - ✓ Option to have two factor authentication (with provision for a second factor like transaction PIN, transaction password, RSA token, etc.)
 - ✓ Authentication based on device registration and PIN
 - ✓ System should support multiple authentication based bank's preferences
- Support of the following platform security & reliability:
 - ✓ Data stored is encrypted in the platform database
 - ✓ Audit trails and logging features available in Web Server, application server and database server
 - ✓ Possibility to assign specific rights to platform administrators for secure and restricted access
 - ✓ Ability of the platform to support external certifying authority
 - ✓ Have secure interfaces to various hosts systems according to prevailing security standards
 - ✓ Support of standard algorithms like AES with RSA

- ✓ Minimum encryption strength of 128 bit for end-to-end transaction
 - ✓ Support of the PKI scheme by the platform.
- The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:
 - ✓ Call/SMS received while performing transaction
 - ✓ Battery runs out while performing transaction
 - ✓ Connection drops (Mobile network, GPRS or Network Switching)
 - ✓ Back-end host system down
 - ✓ Offline transaction handling
- Transaction logs:
 - ✓ Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors
 - ✓ The retention period of logs should be parameterized
 - ✓ Security safeguards should also be implemented to protect the information from unauthorized modification or destruction
 - ✓ System should facilitate maintaining a log of reasons for unsuccessful transactions
- An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.
- Provision for setting limits such as:
 - ✓ Per User
 - ✓ Per Transaction
 - ✓ Per Day
- Support for creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format.
- Provision for advertisement of products of the bank.
- Scalability to meet future enhancements / upgrades.
- 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)
- The administrator portal should have the capability for:
 - ✓ Approving users
 - ✓ Blocking users
 - ✓ Enabling or disabling functionalities
 - ✓ Changing handset / mobile number of users
 - ✓ Deleting users
 - ✓ Maintenance of activation requests.

All administrator activities shall be logged to track the creation, modification and/or deletion of any data.

- The administrator of the platform should have:
 - ✓ The capability to add new products and services easily as per Bank's need
 - ✓ The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, push notification, etc.
 - ✓ Interfaces to generate reports according to bank requirements using data model provided by the internet banking application

- ✓ The capability to upload advertisements of various banking products so as to be displayed within the downloaded mobile banking application
- The administrative portal to have various reporting capabilities such as:
 - ✓ User-wise reports
 - ✓ Merchant-wise reports
 - ✓ Transaction-wise reports
 - ✓ Number of registered/downloaded users
 - ✓ Reports based on filters such as user activity, customer status, range of date/time etc.
 - ✓ Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.
 - ✓ Other MIS reports (banking transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that the Bank identifies as mandatory before start of implementation)
 - ✓ Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)
 - ✓ Activity log reports
- Solution to support Call Center log-in or API to integrate with Bank's CRM / Call Center for various activities such as:
 - ✓ Block stolen handset
 - ✓ Issue unlocking code
 - ✓ Reissue activation code
 - ✓ Change handset

4. MULTICHANNEL ONLINE BANKING SOLUTION

In addition to the functional and technical requirements for internet and mobile banking, Bidders who are submitting a proposal for an integrated online Banking solution should offer the below functionalities:

SEAMLESS INTEGRATION BETWEEN INTERNET AND MOBILE BANKING PLATFORMS

- One time registration for both channels (internet and mobile banking)
- Option to use the same username and password for both internet and mobile banking
- Beneficiaries and billers added in one channel to be reflected in the other
- Transactions initiated in one channel to be reflected in the other along with the provision to complete it (e.g. Funds transfer initiated in internet banking should be reflected in the mobile app and the user should be able to complete the transaction on the mobile app)
- Common look and feel across the platforms including UI/UX and menu options
- Common admin module for all platforms
- Upgrade of features / functionalities in one platform to reflect in other channels also

PROVISION TO INTEGRATE OTHER CHANNELS TO THE MULTICHANNEL ONLINE BANKING SOLUTION

- Call center
- Bank Branch modules for customer service requests
- Self-service machine modules (ATM, Cash-in) for customer service requests

5. DESIGN SPECIFICATIONS

The proposed solution should have stable environment, clean and modern design that meets latest UX & UI trends. The proposal should include the complete designs solution for the corporate and retail Internet Banking including their versions for mobile apps. The following is an inclusive but not necessarily exhaustive list of the requirements, desired features, and deliverables for the Design Phase:

- Conduct necessary user research and usability testing throughout the life of the project to achieve objectives.
- Create design according to the world-class standards;
- Propose minimum of 3 (three) unique design options for the home/login page and templates that correlate with the ABA company style and will be used throughout the website/application;
- Use intuitive, well organized, aesthetically pleasing, visually compelling design that represents excellence that our clients expect from ABA;
- Successfully utilize the latest web/mobile trends and techniques to attract technologically proficient users without alienating users who feel more comfortable with traditional methods of web browsing.

The design shall refine the information infrastructure, which will:

- Prioritize content;
- Simplify discoverability;
- Provide the best UX to users.

5.1 Responsiveness

The web-based solutions needs to be built on a single code base that automatically adjusts to screen sizes, performs effectively on desktop (including wide screens), laptop, mobile, and tablet across all operating systems and multiple browsers.

5.2 Brand standards

The Supplier shall create a style guide for ABA staff providing the direction on the acceptable use of styles, placement, colors, graphics and photos, including size of photos, and use of accessible PDF's (size).

The color palette used in the design phase should be based on the corporate colors of the Bank (see Appendix 1. Corporate guidelines), but can introduce other colors and shades for the sake of design and effective user experience.

5.3 Multilingualism

We expect all the solutions to have multilingual interface (English and Khmer on the first stage; French and Chinese are also expected). Therefore, the Supplier shall provide with the solution that can facilitate the support of several language versions of each page. Khmer content should be in Unicode.

5.4 Web Usability

In terms of usability, the web-based solutions should meet the following requirements / features:

- The site must be intuitive, well organized, aesthetically pleasing, visually compelling and representative of the excellence that our clients expect of the ABA;
- Simple user interface that is easy to navigate;
- Each page should contain breadcrumbs and search capabilities;
- Following the “3 clicks” rule is preferable, so that user will reach any specific piece of information in not more than 3 clicks;
- All pages should have print version;
- The website must be viewable on multiple platforms, resolutions and browsers;
- The website must utilize the latest web trends and techniques to attract technologically proficient users without alienating the users who are comfortable with traditional methods of browsing;
- The website should deliver a consistent and delightful Customer Experience;
- The website’s modules should be easily customizable by user (activate/deactivate/drag/change colors of modules, etc.)
- The website should have a user-centric and easily updateable solution to providing online help for the website.
- The website should have the optimal user search experience that will return results from different sources (Events Calendar, Notes, main database, Online help database, etc.).

6. HOSTING

The Bank intends to procure enterprise licenses of the offered monitoring solution, required for installation, operations, and maintenance of the proposed solution as per technical and other requirements explained in the RFP document. The solution will be installed and maintained during the entire period of contract at Bank’s premises in Phnom Penh.

7. ONGOING SUPPORT

Bidders will have to guarantee availability of support including future upgrades for all components of the solution, without any exception, for a minimum period of 5 years from the date of going live. In case of takeover/amalgamation/merger of bidder with any other entity, the Service Level Agreements (SLAs) and other commitments entered into will be continued at the same terms and conditions of the SLA. Immediately after the launch of new versions of solution, bidder will install the same at Bank’s site within 1 month and without interrupting the running solution and without any cost to the Bank.

7.1 Onsite Technical Support

Successful Bidder will install/implement the solution at Bank’s premises and may also be asked to provide Onsite Technical Support resource as per requirement of the Bank who would operate from Bank’s location in Phnom Penh to provide technical support with regard to the offered solution as per requirement of the bank.

7.2 Support for application version / software infrastructure upgrade

The successful bidder should be able to monitor complete environment of Bank’s digital banking platform during the entire contract period.

In case of application version/software infrastructure upgrade of Internet Banking and Mobile Banking applications, the Contractor should be able to integrate the Monitoring solution to the new/upgraded version of respective applications and/or software

infrastructure within 30 days of upgrade while ensuring continuation of monitoring services during upgrade/migration.

8. INSTRUCTIONS TO BIDDERS

8.1 General conditions

- 8.1.1 The Bank will only consider the Bids that are prepared as per the formats mentioned in this RFP. Bids must be made in duplicate and must include all documents required as part of technical and commercial bids and the Annexures.
- 8.1.2 Bidders must acquaint themselves fully with all the Terms and Conditions of this tender. No plea of insufficient information or lack of information will be entertained at any time after the closing of the tender.
- 8.1.3 No modifications or alterations of the submitted documents will be permitted after closing of bid submissions. In the absence of a written request to do so by the Bank, submission of written or verbal clarifications to the Bank will be considered as a disqualification.
- 8.1.4 Each page of the Bid should be signed by appropriate authority.
- 8.1.5 Every Bidder must be prepared to submit documents and other evidence of his ability to execute the contract if called upon to do so, by the Bank.
- 8.1.6 The Bidder should be the Principal Owner and have property rights, or be authorized by the Principal Owner to sell the product. In case the Bidder is an authorized partner / reseller for the particular offer of item, authorization from the developer / manufacturer should be submitted to ensure that the regular upgrades and support services requested by the Bank will be made available to the Bank from time to time.
- 8.1.7 Any company or its related entities involved in the preparation of this tender document cannot bid for this tender.

8.2 Schedule of the Tender

- 8.2.1 The schedule for the project is anticipated to be as follows:

Selection Process Step	Estimated Date and Time
ABA issuing RFP	1 March 2016
Deadline for Intent to Respond	9 March 2016
Submission of Questions	10 – 14 March 2016
Answers/clarifications to Vendor	14 – 17 March 2016
RFP Proposals Due	25 March 2016
Vendor Shortlist Announcement	1 April 2016
Demonstrations	2 – 6 April 2016
Evaluation	7 – 10 April 2016
Awarding of Contract	11 April 2016

- 8.2.2 All bidders who intend to respond to this RFP should signify their desire to do so by submitting an email to Igor Zimarev, Marketing Manager, email: marketing@ababank.com.
- 8.2.3 On or before 14 March 2016 at 3:00 pm (GMT+7), all questions related to this RFP are to be submitted to Igor Zimarev, Marketing Manager, email: marketing@ababank.com

- 8.2.4 Submission of Proposal should be made on or before Friday, 25 March 2016 at 6:00 p.m. (GMT+7).

Contact person: Igor Zimarev, Marketing Officer
Advanced Bank of Asia Ltd.,
#148, Preah Sihanouk Blvd.,
Phnom Penh, PO Box 2277, Cambodia
Email: marketing@ababank.com

8.3 Procedure for Submission of Bids

- 8.3.1 The proposal from the bidder should be submitted in two separate options:

- Complete solution (features list + UI/UX design + programming)
- Complete solution without programming (features list + UI/UX design)

The bid proposal should include all necessary licenses, implementation, integration, customization and maintenance of the solution.

- 8.3.2 The Bids, prepared as above, are to be further placed in a single sealed envelope with the Tender Number written/printed on it. The envelope thus prepared should also indicate clearly the name and address of the Bidder to enable the Bid to be returned unopened in case it is declared "Late".

- 8.3.3 Each copy of the tender should be a complete document and should be bound as a volume. The document should be page numbered and appropriately flagged and contain the list of contents with page numbers. Different copies must be bound separately. Deficiency in documentation may result in rejection of the Bid.

- 8.3.4 No payment will be made for costs incurred in the preparation and submission of a Proposal in response to this RFP.

8.4 Language of Bids

The Bids and all correspondence and documents relating to them exchanged by the Bidder and the Bank, shall be written in the English language.

8.5 Period of Validity of Bids

- 8.5.1 Bids shall remain valid for 180 days after the date of opening prescribed by the Bank. No bidder shall be entitled to withdraw, cancel or revoke their offer within the said period.

- 8.5.2 The Bank may request the Bidder(s) for an extension of the period of validity. The request and the responses thereto shall be made in writing or by email.

9. TERMS AND CONDITIONS

9.1 Obligation of the Contractor

- 9.1.1 The design, supply, delivery, installation, commissioning and maintenance of Internet Banking / Mobile Banking / Multichannel Online Banking Solution conforming to requirements given in project scope and Annexure 4 hereto, shall at all times and in all respects be effected to the entire satisfaction of the Bank, and the decision of its authorized representative, that any work or service or supply is essential for the due and successful execution of the Contract, shall be final and binding on the Contractor.

- 9.1.2 The Contractor shall also be responsible for complete migration of data from the Bank's existing internet and mobile banking solutions to the new solution implemented. The migration should be effected to the entire satisfaction of the Bank, and the decision of its authorized representative, that any work or service or supply is essential for the due and successful execution of the Contract, shall be final and binding on the Contractor.
- 9.1.3 The Contractor should be responsible for carrying out any upgrade, changes/modifications which may be required from time to time.
- 9.1.4 If software and utilities enhancement is available such new versions of software should be provided and installed free of charge.
- 9.1.5 The Contractor or his agents shall observe and comply with all the by-laws or regulations of Cambodia, and shall be responsible for payment of all fees, charges, penalties etc. levied by such authorities for any purpose whatsoever, and shall indemnify the Bank against any claims arising out of his failure or neglect in observing or complying with such laws and regulations.

9.2 Delivery Time

- 9.2.1 The Contractor should be ready to commence work on site within 2 weeks of the order. The design phase for all the areas should be completed within 4 weeks from the date of signing of the contract. The implementation phase including supply, customization, installation, training, documentation and deployment of the proposed systems for Internet Banking / Mobile Banking / Digital Banking Multichannel solution should be completed within 6 months from the date of signing of the contract. Phase-wise implementation timelines should be agreed and signed off with the Bank at the time of contracting.
- 9.2.2 The Contractor shall execute the order within the specified time and shall at all time keep the Bank duly informed of arrangements for installation, testing, commissioning etc.
- 9.2.3 In the event of a delay in delivery and commissioning, the Contractor will be liable to pay to the Bank by way of penalty a sum calculated at 0.1% of the total cost of contract value for each day of delay in deliveries. The penalty would be capped at a maximum of 10% of the contract value. The bank reserves the right to terminate the contract if the delivery and commissioning is delayed by more than 100 days.

9.3 Guarantees and Warranties

The Contractor should indemnify the Bank against claims from third parties for the use of material subject to patents / copyrights / IP rights of the software developer incorporated in any goods and services offered by them.

9.4 Escrow

The Bidder shall agree to have the most current version of the software (source and object code) and documentation including (but not limited to) database structures, functional specifications, Data Flow Diagrams, Source Libraries in CD/DVD or similar common industry accepted media in an escrow, giving access to the Bank to be used in case of liquidation or termination of cooperation. The Bidder shall also ensure that the media will contain adequate clear instructions for the Bank staff to retrieve and compile such source code and execute without the assistance of the Bidder, in case of liquidation or termination of cooperation. Adequate documentary evidence should also be provided with the proposal as proof.

9.4 Support & maintenance

After completion of implementation of the solution, the Contractor should arrange for onsite and offsite service support for the live solutions as per the requirements of the Bank. The Contractor shall enter into a Service Level agreement for the same with the Bank at the time of contracting.

9.5 Warranty against Benefits

The Contractor shall warrant that he has not given or promised to give any money or gift to any employee of the Bank or any Government institution or employee thereof with the intent or objective of securing the contract. Any violation of this warranty shall be sufficient grounds for cancellation or revocation of the contract without any claims against the Bank.

Annexure 1

Bid Particulars for Tender No. MOBS/2016/03

1	Name of the Bidder	
2	Is the Bidder the Principal Owner of the solution or an Authorized Partner / Reseller	
3	Address of the Bidder	
4	Name of the person to whom all references shall be made regarding this tender	
5	Position of the person to whom all references shall be made regarding this tender	
6	Address of the person to whom all references shall be made regarding this tender	
7	Telephone No. (with country and area code)	
8	E-Mail of the contact person	

Name:

Place:

Date:

Seal & Signature of the bidder:

Annexure 2

Detailed Project Plan

A Detailed Project Plan covering break-up of each phase into the key activities, along with the start and end dates and involvement of third parties or ABA staff must be provided in Gantt chart format.

Bidder may give suggestions on improvement of the scope of work given in the RFP and may mention the details of any add on services related to services over and above what is laid down in the tender document.

Name:

Place:

Date:

Seal & Signature of the bidder:

Annexure 3

Technical Bid Cover Letter

Tender Reference No:

Date:

The Chief IT and Development Officer

#148, Preah Sihanouk Blvd.,
Sangkat Boeng Keng Kang 1,
Khan Chamkarmon
PO 2277
Postal code: 12302
Phnom Penh, Cambodia

Dear Sir,

With reference to the RFP for “Multichannel online banking solution designed to serve corporate and retail segments”, Tender Number: ABA/ITD/MOBS/2016/03, Dated 1st March, 2016, having examined and understood the instructions including all annexures, terms and conditions, project scope forming part of the RFP, we hereby enclose our Technical Bid for Complete Multichannel Online Banking Solution as mentioned in the RFP document.

In the event of acceptance of our bid by The Bank, we undertake to design and implement an Internet Banking / Mobile Banking / Multichannel online banking solution as per your purchase orders.

We agree to abide by the terms and conditions of this bid offer till 180 days from the date of opening of bids and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with The Bank’s written acceptance thereof and Bank’s notification of award, shall constitute a binding contract between us.

Signature: _____

Position: _____

Duly authorized to sign the tender offer for and on behalf of

[Seal of the Company]

Address:

Annexure 4

Functional and Technical Requirements

The Bidder should fill the responses in the 'Bidder Response' column.

Responses should be filled in as indicated below:

S – Standard Feature (fully compliant),

A – Alternative available,

U – Feature unavailable

The **Remarks** column can be used to provide any clarifications that the Bidder wants to provide the Bank regarding the functionality offered by the Bidder's proposed solution.

1. Internet banking solution

Bidders who are submitting a proposal for Internet Banking solution or a Multichannel Online Banking Solution offering should complete and submit this Annexure.

Bidders who offer additional functionalities over and the above the lists mentioned below can append additional rows at the bottom of the table and provide details regarding these in the same format.

1.1 Functional requirements for Retail Internet Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	ACCOUNT SUMMARY		
	Account summary for all types of accounts available in the Bank (savings accounts, current accounts, term deposits, foreign currency deposits, loans, credit cards, others)		
	Mini statement (last 10 transactions) for all accounts		
	Account statement for a chosen period (with option to view on screen or download in Excel/PDF formats)		
	Hiding / Showing of account(s)		
	Transaction search based on different parameters		
	Setting up saving targets		
2.	FUNDS TRANSFER		
	Between own accounts		
	To any ABA account / card		
	To any other bank account (domestic/international)		
	Manage payees (creating templates)		
	Payment of taxes or government fees		

	Scheduled funds transfer (one time / standing order) to any account		
	Transfer from card to card		
	History of funds transfers		
3.	CUSTOMER SERVICE REQUESTS		
	Issue cheque book request		
	Stop cheque request		
	Issue passbook request		
	Apply for debit / credit card		
	Standing order request		
	Account statement request		
	Debit card PIN change request		
	Mobile banking PIN change request		
	Dispute credit card transaction		
	Any other service requests the bank may wish to add		
4.	INQUIRIES		
	Cheque status		
	Stop cheque inquiry		
	Currency exchange rates		
5.	BILL PAYMENTS		
	Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)		
	Bill presentment		
	Register biller for payment (creating templates)		
	Automatic mobile top-up (standing order)		
	Credit card bill settlement		
	Provision for adding any other utility bill payment		
	History of bill payments		
6.	OTHER SERVICES		
	Open new Fixed deposit		
	Open new Savings account		
	Deposit / Loan calculator		
7.	CARDS		
	Apply for debit / credit card		
	Change the card account		
	Block / Unblock the card		
	View statement for card account		
	Transfer from card to card		
	History of applying for cards		
	Outstanding balance / repayment status		
	View statement for loan account / credit card account		
	Next payment due date		
	Autopay / standing instruction for loan / credit card bill payment		
8.	LOANS		
	Apply for loan		
	Outstanding balance / repayment status		

	View statement for loan account		
	Next payment due date		
	Autopay / standing instruction for loan		
9.	PERSONALIZATION, CUSTOMIZATION, NAVIGATION		
	Customizable quick access menus		
	Customizable screens (e.g. widgets that can be closed, repositioned)		
	Customized offers		
	Different skins for different types of customers		
	Search functionality		
10.	USER REGISTRATION		
	Online customer self-registration and activation		
	Registration of customers by bank administrators		
	Demo mode (the functionality to be defined)		
11.	TRANSACTION SECURITY FEATURES		
	Virtual keyboard for login		
	Security image and audio message for login		
	One Time password to registered mobile number for authenticating transactions		
12.	UPDATE OF PROFILE INFORMATION		
	Change PIN / password		
	Set / reset security questions and answers		
	Update other profile information		
	Apply for Crypto Calculator / OTP token for additional security		

1.2 Functional requirements for Corporate Internet Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	CORPORATE ADMINISTRATIVE MODULE		
	Separate administrator login		
	Creating, modifying and deleting logins		
	Setting and modifying hierarchy/workflows for access, transactions		
	Provision for single log-on option for internet banking, trade finance, cash management, treasury and any other portals that customers have to login and use		
	Account management for all owned companies (within ABA) under the single user account		
2.	ACCOUNT SUMMARY		
	Account summary for all types of accounts (current accounts, term deposits, foreign currency deposits, loans, company issued credit cards, trade finance, forex, others)		
	Account summary for all types of accounts (current accounts, current PLUS accounts, term deposits,		

	foreign currency deposits, loans, company issued credit cards, trade finance, forex, others)		
	Mini statement (last 20 transactions) for all accounts		
	Account statements for a chosen period (with option to view on screen or download in Excel / PDF or other formats for exporting data)		
	Transaction search based on different parameters		
	Support display of multiple currencies		
	Open new term deposit/account		
	Deposit / Loan calculator		
3.	FUNDS TRANSFER		
	Between own corporate accounts		
	To any ABA account		
	To any other bank account (domestic/international)		
	Payment of taxes or government fees		
	Scheduled funds transfer (one time/standing order) to any account		
	Manage payees		
	History of funds transfers		
4.	CUSTOMER SERVICE REQUESTS		
	Issue cheque book request		
	Stop cheque request		
	Issue demand draft request		
	Standing order request		
	Account statement request		
	Internet banking PIN change request		
	Mobile banking PIN change request		
	Confirmation of balances		
	Request call back service		
	Any other service requests the bank may wish to add		
5.	LOAN REQUEST AND MANAGEMENT		
	Creating requests for loans		
	Installment calculator		
	View limits, outstanding balances, balance limits of loan accounts		
	Repayments, closure of loan accounts		
	Transactions statements (including past statements) of loan accounts		
6.	INQUIRIES		
	Cheque status		
	Stop cheque inquiry		
	Service request status		
7.	BILL PAYMENTS		
	Bill presentment		
	Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)		
	Register biller for payment (creating templates)		

	Credit card bill presentment		
	Credit card bill settlements		
	Provisions for adding any other utility bill payments		
	History of bill payments		
8.	TREASURY / FOREX		
	Information about current rates		
	Request for purchase and sale of forex		
	Request for purchase, sale, viewing facility for Repos, Treasury Bills, Treasury Bonds, other forex contracts		
	Account status, transaction statements for forex contracts		
9.	TRADE FINANCE		
	Application for issuance, amendment, closure of Letter of credit		
	Application for issuance, amendment, closure of Guarantees		
	Outstanding balances, limits, transaction statements for Trade Finance products		
	Service requests regarding Trade Finance products		
	Check current status of Trade Finance document / transaction		
10.	CASH MANAGEMENT		
	Collections - cash, cheque, online		
	Payroll payments (bulk file upload) – cash, cheque, online		
	Bulk cash requests		
	Transaction statements, reconciliation for collections, payments accounts		
	Multiple logins and authorization hierarchy for cash management		
11.	PERSONALIZATION, CUSTOMIZATION & EASE OF NAVIGATION		
	Customizable quick access menus		
	Customizable screens (e.g. widgets that can be closed, repositioned)		
	Customized offers		
	Different skins for different types of customers		
	Search functionality		
	Demo mode (the functionality to be defined)		
12.	TRANSACTION SECURITY FEATURES		
	Virtual keyboard for login		
	Security image (captcha) and audio playback		
	OTP token		
13.	UPDATE OF PROFILE INFORMATION		
	Change PIN / password		
	Set / reset security questions and answers		
	Update other profile information		

1.3 Technical requirements for Retail and Corporate Internet Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	Interface to core banking system for financial and non-financial transactions / updates		
2.	Interface to card system in dialect of ISO 8583 format		
3.	Interface through middleware to Bank's systems		
4.	Interface through payment gateway to card transactions		
5.	Interface for online merchant transaction payment using internet banking (POS/online processing)		
6.	Support of web services / XML through http/https		
7.	Support of multi currencies		
8.	Support of multiple languages including English, French, Khmer, Chinese		
9.	Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)		
10.	Integrate with existing DBMS & Hardware		
11.	Support of the online data replication at the Bank's backup site for disaster recovery		
12.	Data backup and archiving		
13.	Separate test environment		
14.	Support of levying transaction / registration charges such as:		
14.1	Registration fee		
14.2	Annual fee		
14.3	Variable commission per transaction (% of transaction)		
14.4	Fixed fee per transaction		
14.5	Slab based transaction fee		
15.	The solution should support the following security features:		
15.1	Username and password for accessing internet banking		
15.2	Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank		
15.3	Termination of internet banking session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire		
16.	The solution should support the following transaction level security:		
16.1	End-to-End encryption of data transmission (symmetric or asymmetric)		

16.2	Minimum two factor authentication (with provision for a second factor like transaction OTP, transaction password, RSA token, etc.)		
16.3	System should support multiple authentication schemes based bank's preferences		
17.	The solution should support the following platform security & reliability:		
17.1	Data stored is encrypted in the platform database		
17.2	Audit trails and logging features available in Web Server, application server and database server		
17.3	Possibility to assign specific rights to platform administrators for secure and restricted access		
17.4	Ability of the platform to support external certifying authority		
17.5	Support of standard algorithms like AES with RSA		
17.6	Minimum encryption strength of 128 bit for end-to-end transaction		
17.7	Support of the PKI scheme by the platform		
18	The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:		
18.1	Internet connection drops during transaction		
18.2	Backend host system down		
18.3	Performing transactions in offline mode		
19	The system should provide the following functionalities with respect to transaction logs and audit:		
19.1	Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors		
19.2	The storage period of logs should be parameterized		
19.3	Security safeguards should also be implemented to protect the information from unauthorized modification or destruction		
19.4	System should facilitate maintaining a log of the reasons for unsuccessful transactions		
20	Application to support multiple channels for registration such as registration through bank branch and Web portal registration		
21	An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database		
22	The platform should support creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format		
23	Provision for advertisement of bank products and services		

24	Provision to generate detailed reports, logs, audit trails regarding all transactions		
25	The internet banking solution should be scalable to meet future enhancements/upgrades.		
26	The platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (using administrator rights)		
27	The administrator portal should have the capability for:		
27.1	Approving users		
27.2	Blocking users		
27.3	Enabling or disabling functionalities		
27.4	Deleting users		
27.5	Maintenance of activation requests		
28	All administrator activities shall be logged to track the creation, modification and/or deletion of any data		
29	The administrator of the platform should have:		
29.1	The capability to add new products and services easily as per bank's need		
29.2	The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.		
29.3	The interface to import data from the platform to the existing ABA dashboard		

Name:

Place:

Date:

Seal & Signature of the bidder:

2. Mobile banking solution

Bidders who are submitting a proposal for Mobile Banking solution or a Multichannel Online Banking Solution offering should complete and submit this Annexure.

Bidders who offer additional functionalities over and the above the lists mentioned below can append additional rows at the bottom of the table and provide details regarding these in the same format.

2.1 Functional requirements for Retail Mobile Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	ACCOUNT SUMMARY		
	Account summary for all types of accounts (savings accounts, current accounts, term deposits, foreign currency deposits, loans, credit cards, others)		
	Hiding / Showing of account(s)		
	Statement for all accounts (scrollable)		
	Statement for all blocks in all accounts (scrollable)		
	Account statements for a chosen period (with option to view on screen or download/email to self)		
	Transaction search based on different parameters		
	Open new term deposit		
	Open new savings account		
	Deposit calculator		
	Categorize types of expenses to simplify the daily financial management		
2.	FUNDS TRANSFER		
	Between own accounts		
	To any ABA account		
	To other local banks account		
	Scheduled funds transfer (one time / standing order)		
	Manage payees (creating templates)		
	Merge the payee template with contact list entry		
	Payment of taxes or government fees		
	Scheduled funds transfer (one time/standing order) to any ABA account		
	Transfer from card to card		
	Third party fund transfers (Account to Mobile, Mobile to Account, Mobile to Mobile)		
	ECash transfer (cardless cash withdrawal)		
	History of funds transfers		
	Push notification after any funds movements		
3.	CUSTOMER SERVICE REQUESTS		
	Issue cheque book request		
	Stop cheque request		
	Issue debit card request		
	Apply for debit/credit card		

	Standing order request		
	Account statement request		
	Debit card PIN change request		
	Internet banking PIN change request		
	Mobile banking PIN change request`		
	Dispute debit/credit card transaction		
	Any other service requests the bank may wish to add		
4.	INQUIRIES		
	Cheque status		
	Stop cheque inquiry		
	Currency exchange rates		
5.	BILL PAYMENTS		
	Bill payment through existing platform from PayGo LLC (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)		
	Bill presentment		
	Register biller for payment (creating templates)		
	Automatic bill payment (standing order)		
	Credit card bill settlement		
	Provision for adding any other utility bill payment		
	History of bill payments		
6.	ABA POINT DISCOUNT PROGRAM		
	Search/sort by merchant name		
	Search/sort by merchant category		
	Search/sort by city		
	Search/sort by discount		
	Map location (GPS-based) to identify the closest merchants		
	Push-notification when entering the merchant facility		
7.	NOTIFICATIONS		
	List of notifications for all transactions (scrollable) with option to view on screen or download/email to self		
	Detailed information upon clicking on transaction record		
8.	CARDS		
	Apply for debit/credit card		
	Change the card account		
	Block/Unblock the card		
	View statement for card account		
	Transfer from card to card		
	History of applying for cards		
	Outstanding balance / repayment status		
	View statement for loan account / credit card account		
	Next payment due date		

	Autopay / standing instruction for loan / credit card bill payment		
9.	LOANS		
	Apply for loan		
	Outstanding balance / repayment status		
	View statement for loan account		
	Next payment due date		
	Autopay / standing instruction for loan		
10.	BANK / ATM LOCATOR		
	Show the map of ABA branches, ATMs and cash-in kiosks		
	Enable GPS-location in order to accurate the user location		
11.	FEEDBACK		
	Call ABA hotline number		
	Leave feedback		
	Visit ABA website		
	Visit ABA on Facebook		
	Visit ABA on YouTube		
	Visit ABA on LinkedIn		
12.	PERSONALIZATION, CUSTOMIZATION & NAVIGATION		
	Splash screen on app launch		
	Quick access menus		
	Customizable screens (e.g. widgets that can be closed, repositioned)		
	Push notifications on each transaction		
	Customizable ad banners platform for special promotions		
	Adaptation of the app to different sizes of the screens (phone or tablet)		
13.	UPDATE PROFILE INFORMATION		
	Change application PIN/nickname		
	Change app limits		
	Change request for PIN code timeout		
	Change interface configuration		
	Update other profile information		
14.	USER REGISTRATION		
	Easy and simple user registration/app activation without need to visit the bank		
	Registration of customers by bank administrators		
	Demo mode (the functionality to be defined)		

2.2 Functional requirements for Corporate Mobile Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	ACCOUNT SUMMARY		
	Account summary for all types of accounts (current accounts, term deposits, foreign currency deposits,		

	loans, company issued credit cards, trade finance, forex, others)		
	Mini statement (last 10 transactions) for all accounts		
	Past transactions for a specified period		
	Account statements for a chosen period (with option to view on screen or download in Excel/PDF formats)		
	Transaction search based on different parameters		
	Support display of multiple currencies		
	Open new term deposit		
	Open new savings account		
	Open new Current PLUS account		
2.	FUNDS TRANSFER		
	Between own corporate accounts		
	To any ABA account		
	To any other bank account (domestic/international)		
	Payment of taxes or government fees		
	Scheduled funds transfer (one time/standing order) to any account		
	Manage payees		
	History of funds transfers		
3.	CUSTOMER SERVICE REQUESTS		
	Issue cheque book request		
	Stop cheque request		
	Issue demand draft request		
	Apply for credit card		
	Standing order request		
	Account statement request		
	Internet banking PIN change request		
	Mobile banking PIN change request		
	Any other service requests the bank may wish to add		
4.	LOAN REQUEST AND MANAGEMENT		
	Creating requests for loans		
	Installment calculator		
	View limits, outstanding balances, balance limits of loan accounts		
	Repayments, closure of loan accounts		
	Transactions statements (including past statements) of loan accounts		
5.	INQUIRIES		
	Cheque status		
	Stop cheque inquiry		
	Service request status		
	Confirmation of balances		
	Request call back service		
6.	BILL PAYMENTS		
	Bill presentment		

	Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)		
	Register biller for payment (creating templates)		
	Credit card bill presentment		
	Credit card bill settlements		
	Provisions for adding any other utility bill payments		
	History of bill payments		
7.	TREASURY / FOREX		
	Information about current rates		
	Request for purchase and sale of forex		
	Request for purchase, sale, viewing facility for Repos, Treasury Bills, Treasury Bonds, other forex contracts		
	Account status, transaction statements for forex contracts		
8.	TRADE FINANCE		
	Application for issuance, amendment, closure of Letter of credit		
	Application for issuance, amendment, closure of Guarantees		
	Outstanding balances, limits, transaction statements for Trade Finance products		
	Service requests regarding Trade Finance products		
	Check current status of Trade Finance document / transaction		
9.	CASH MANAGEMENT		
	Collections - cash, cheque, online		
	Payroll payments (bulk file upload) – cash, cheque, online		
	Bulk cash requests		
	Transaction statements, reconciliation for collections, payments accounts		
	Multiple logins, transaction creation and authorization hierarchy for cash management		
10.	PERSONALIZATION, CUSTOMIZATION & EASE OF NAVIGATION		
	Customizable quick access menus		
	Customizable screens (e.g. widgets that can be closed, repositioned)		
	Customized offers		
	Different skins for different types of customers		
	Search functionality		
	Demo mode (the functionality to be defined)		
11.	TRANSACTION SECURITY FEATURES		
	Virtual keyboard for login		
	Security image and audio message for login		
12.	UPDATE OF PROFILE INFORMATION		
	Change PIN / password		
	Set / reset security questions and answers		

	Update other profile information		
--	----------------------------------	--	--

2.3 Technical requirements for Retail and Corporate Mobile Banking

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	Interface to core banking system (CBS) for financial and non-financial transactions / updates		
2.	Interface to card system in dialect of ISO 8583 format		
3.	Interface through middleware to Bank's systems		
4.	Interface through payment gateway to credit card transactions / merchant transactions		
5.	Support of web services/XML through http/https.		
6.	Support of multi currencies		
7.	Support of multiple languages including English, French, Khmer, Chinese		
8.	Integration with existing DBMS & hardware		
9.	Online replication of data at our backup site for disaster recovery		
10.	Data backup and archiving		
11.	Separate test environment		
12.	Support of all mobile operator technologies in Cambodia (GSM, WCDMA, others)		
13.	Support of both downloadable mobile applications and browser-based mobile solutions		
14.	Support of mobile handset and tablet operating systems such as iOS, Android and Windows through downloadable apps		
15.	Support of all mobile handset and tablet models such as iPhone, iPad, Android phones and tablets and other smartphones / tablets from HTC, Nokia, Sony, Motorola, LG, Samsung, ZTE, Xiaomi, Huawei, Blackberry, etc.		
16.	Support of levying transaction / registration charges such as:		
16.1	Registration fee		
16.2	Annual fee		
16.3	Variable commission per transaction (% of transaction)		
16.4	Fixed fee per transaction		
16.5	Slab based transaction fee		
17.	Support of the following handset level security:		
17.1	Username and/or PIN for opening mobile banking application		
17.2	Access credentials should not be stored on the customer's handset		
17.3	Auto blocking/locking of mobile banking upon reaching maximum number of tries with		

	invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.		
17.4	Termination of mobile application session and log off after lapse of configurable time period		
18.	Support of the following transaction level security:		
18.1	End-to-End encryption of data transmission (symmetric or asymmetric)		
18.2	Option to have two factor authentication (with provision for a second factor like transaction PIN, transaction password, RSA token, etc.)		
18.3	Authentication based on device registration and PIN		
18.4	System should support multiple authentication based bank's preferences		
19.	Support of the following platform security & reliability:		
19.1	Data stored is encrypted in the platform database		
19.2	Audit trails and logging features available in Web Server, application server and database server		
19.3	Possibility to assign specific rights to platform administrators for secure and restricted access		
19.4	Ability of the platform to support external certifying authority		
19.5	Have secure interfaces to various hosts systems according to prevailing security standards		
19.6	Support of standard algorithms like AES with RSA		
19.7	Minimum encryption strength of 128 bit for end-to-end transaction		
19.8	Support of the PKI scheme by the platform		
20.	The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:		
20.1	Call/SMS received while performing transaction		
20.2	Battery runs out while performing transaction		
20.3	Connection drops (Mobile network, GPRS or Network Switching)		
20.4	Back-end host system down		
20.5	Offline transaction handling		
21.	Transaction logs:		
21.1	Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors		
21.2	The retention period of logs should be parameterized		
21.3	Security safeguards should also be implemented to protect the information from unauthorized modification or destruction		
21.4	System should facilitate maintaining a log of reasons for unsuccessful transactions		

22.	An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database		
23.	Provision for setting limits such as:		
	Per User		
	Per Transaction		
	Per Day		
24.	Support for creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format		
25.	Provision for advertisement of products of the bank.		
26.	Scalability to meet future enhancements / upgrades.		
27.	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)		
28.	The administrator portal should have the capability for:		
28.1	Approving users		
28.2	Blocking users		
28.3	Enabling or disabling functionalities		
28.4	Changing handset / mobile number of users		
28.5	Deleting users		
28.6	Maintenance of activation requests		
28.7	All administrator activities shall be logged to track the creation, modification and/or deletion of any data		
29.	The administrator of the platform should have:		
29.1	The capability to add new products and services easily as per Bank's need		
29.2	The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, push notification, etc.		
29.3	Interfaces to generate reports according to bank requirements using data model provided by the internet banking application		
29.4	The capability to upload advertisements of various banking products so as to be displayed within the downloaded mobile banking application		
30.	The administrative portal to have various reporting capabilities such as:		
30.1	User-wise reports		
30.2	Merchant-wise reports		
30.3	Transaction-wise reports		
30.4	Number of registered/downloaded users		

30.5	Reports based on filters such as user activity, customer status, range of date/time etc.		
30.6	Provision to search for customers based on different search filters like name, mobile number, address, age, status etc.		
30.7	Other MIS reports (banking transactions; bill payments; service requests; user registration reports; branch-wise summary reports; any other report that the Bank identifies as mandatory before start of implementation)		
30.8	Custom MIS reports – Provision to easily create custom MIS report by selecting fields to be added to the report and specifying other parameters (e.g. date range for which data has to be extracted)		
30.9	Activity log reports		
31.	Solution to support Call Center log-in or API to integrate with Bank's CRM / Call Center for various activities such as:		
31.1	Block stolen handset		
31.2	Issue unlocking code		
31.3	Reissue activation code		
31.4	Change handset		

Name:

Place:

Date:

Seal & Signature of the bidder:

3. Multichannel Online Banking Solution

Bidders who are submitting a proposal for Multichannel Online Banking Solution offering should complete and submit this Annexure.

Bidders who offer additional functionalities over and the above the lists mentioned below can append additional rows at the bottom of the table and provide details regarding these in the same format.

##	Functional Requirements	Bidder Response (S/A/U)	Remarks
1.	SEAMLESS INTEGRATION BETWEEN INTERNET AND MOBILE BANKING PLATFORMS		
1.1	One time registration for both channels (internet and mobile banking)		
1.2	Option to use the same username and password for both internet and mobile banking		
1.3	Beneficiaries and billers added in one channel to be reflected in the other		
1.4	Transactions initiated in one channel to be reflected in the other along with the provision to complete it (e.g. Funds transfer initiated in internet banking should be reflected in the mobile app and the user should be able to complete the transaction on the mobile app)		
1.5	Common look and feel across the platforms including UI/UX and menu options		
1.6	Common admin module for all platforms		
1.7	Upgrade of features / functionalities in one platform to reflect in other channels also		
2.	PROVISION TO INTEGRATE OTHER CHANNELS TO THE MULTICHANNEL ONLINE BANKING SOLUTION		
2.1	Call center		
2.2	Bank Branch modules for customer service requests		
2.3	Self-service machine modules (ATM, Cash-in) for customer service requests		

Name:

Place:

Date:

Seal & Signature of the bidder:

Annexure 5

Specifications for hardware and other licensing requirements

Please provide detailed specifications of the hardware and other licensing requirements for implementation of the proposed Internet Banking / Mobile Banking / Multichannel Online Banking Solution to support 500,000 retail users and 5,000 corporate entities.

Name:

Place:

Date:

Seal & Signature of the bidder:

Annexure 6

Details of Prior Experience

Please provide details of prior experience of the Bidder / Principal Owner / Authorized Partner in design and implementation of internet banking / mobile banking / Multichannel Online Banking solutions.

For each prior experience reference that the Bidder wants to highlight, one sheet in the below template should be submitted in the proposal and should be supported by a copy of the purchase order as documentary evidence.

Name of the Bidder / Principal Owner for which client reference is being provided	
Name of the client bank	
Country	
Client address	
Assignment type (Internet Banking implementation / Mobile Banking implementation / Multichannel Online Banking solution implementation)	
Description of the assignment and the scope of services delivered by the Bidder to the client	
Description of the solution implemented	
Assignment duration (in months)	
Assignment start date (month & year)	
Assignment end date (month & year)	
Approximate value of contract (in USD)	
Client Reference #1	Name: Position: Address: Phone No: Email:
Client Reference #2	Name: Position: Address: Phone No: Email:

Name:

Place:

Date:

Seal & Signature of the bidder:

Annexure 7

A. Commercial Bid for Internet Banking Solution

Bidders who are submitting proposals only for internet banking should submit the commercial bids in the following format:

The commercial bid indicated below should cover all costs to support a minimum of 500,000 retail users and 5,000 corporate entities, for the solution with functionalities as indicated by the Bidder in Annexure 4.

1. One-time cost for licenses	[Currency and amount]
2. One time cost for implementation, integration and migration	[Currency and amount]
3. Annual Maintenance Charges for the solution (applicable for a period of 4 years from the second year after completion of implementation)	[Currency and amount]

Rates should be quoted strictly in above format. Bids quoting rates in other than above formats will be rejected.

Applicable local taxes shall be paid over and above on actual basis on production of documentary evidence. Bank will not be making any other payment except those mentioned in the commercial bid.

Name:

Place:

Date:

Seal & Signature of the bidder

B. Commercial Bid for Mobile Banking Solution

Bidders who are submitting proposals only for mobile banking should submit the commercial bids in the following format:

The commercial bid indicated below should cover all costs to support a minimum of 500,000 retail users and 5,000 corporate entities, for the solution with functionalities as indicated by the Bidder in Annexure 4.

1. One-time cost for licenses	[Currency and amount]
2. One time cost for implementation, integration and migration	[Currency and amount]
3. Annual Maintenance Charges for the solution (applicable for a period of 4 years from the second year after completion of implementation)	[Currency and amount]

Rates should be quoted strictly in above format. Bids quoting rates in other than above formats will be rejected.

Applicable local taxes shall be paid over and above on actual basis on production of documentary evidence. Bank will not be making any other payment except those mentioned in the commercial bid.

Name:

Place:

Date:

Seal & Signature of the bidder

C. Commercial Bid for integrated Multichannel online banking solution

Bidders who are submitting proposals for an integrated multichannel solution should submit the commercial bids in the following format:

The commercial bid indicated below should cover all costs to support a minimum of 500,000 retail users and 5,000 corporate entities, for the solution with functionalities as indicated by the Bidder in Annexure 4.

1. One-time cost for licenses	[Currency and amount]
2. One time cost for implementation, integration and migration	[Currency and amount]
3. Annual Maintenance Charges for the solution (applicable for a period of 4 years from the second year after completion of implementation)	[Currency and amount]

Rates should be quoted strictly in above format. Bids quoting rates in other than above formats will be rejected.

Applicable local taxes shall be paid over and above on actual basis on production of documentary evidence. Bank will not be making any other payment except those mentioned in the commercial bid.

Name:

Place:

Date:

Seal & Signature of the bidder