



# REQUEST FOR PROPOSAL

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## DESIGNING AND IMPLEMENTATION OF FWBLCRM (Customer Relationship Management)

***FWBL\HO\IT\KK\2017\1***

***Published Date:***

***February 25, 2017***

***Proposals Submission Dead line Date:***

***March 13, 2017 12:00 pm***

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## Submission Details

### Submission Deadline

All proposal submissions for responding to this request must be submitted on or before March 13, 2017 in a single sealed envelope containing two separate sealed envelopes distinctly marked as Technical and Financial Proposal.

Submission will be valid if:

- Responses to RFP are submitted no later than March 13, 2017 12:00 pm at FWBL, Head Office GF-2 Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi.
- Bids are submitted in a Single sealed envelope containing two separate sealed envelopes with separate marking “Technical Proposal” & “Financial Proposal”.
- All separate copies of Proposals and attachments must be provided in a sealed envelope marked as “ Technical Proposal”

### Submission Questions & Clarifications

You may contact the following person if you have any questions or require clarification on any topics covered in this Request for Proposal:

Name: Muhammad Faraz Khan  
Position: Head - Alternate Distribution Channels  
Email: faraz.khan@fwbl.com.pk

### Introduction

First Women Bank Ltd. a commercial bank caters to women at all levels of economic services and activities such as: - Micro, SME and Corporate, Treasury Operations, Trade and Finance, and Investment Banking thereby enable them to transcend their status from passive beneficiaries to dynamic agents of change.

The request for proposal document is solely for the purpose of selecting CRM – Customer Relationship Module partner/partners for FWBL for phone banking services to its customers. The Bank invites proposals from qualified bidders to participate in the bidding process for selecting a partner that can provide CRM using “Business Process in housed” model.

The high level **functional** solution for above mentioned requirement is as follows:

- CRM – Customer Relationship Management
- Integration with FWBL’s Middleware, Core Banking Host Services and IVR using web service, GDCI, PHX 8583 and ISO 8583 message formats.

The later sections of the document provide additional information that will allow bidders to understand the scope of the effort and develop a proposal in the format required by FWBL to fulfill the business and market needs.

## Scope

FWBL is in the process of establishing its Contact Center and IVR with **On Premises Deployed CRM** in order to align its Information Technology department with growing business and customer needs. The bidders of this Request for Proposal are required to provide the solution as per requirements specified in this document. The bidder would be responsible to propose the design and project plan to FWBL management for approval prior to the implementation of said solution.

The selected vendor will be responsible to implement this project within the committed deadline to FWBL. The solution must include the integration with Bank's IVR, Middleware and Core Banking using web service, GDCI, ISO8583 and PHX8583 message formats.

## Deliverables

The deliverables of the assignment as required by the FWBL are mentioned below:

- 1) Proposed Project Plan along with total-man days (Project completion must not exceed the duration of 3 months from Contract Awarding)
- 2) Project Implementation Status (ongoing)
- 3) Blue Print Document for FWBL review and sign-off
- 4) Test Cases along with systems testing results for testing completed by vendor
- 5) Availability of software for FWBL CRM in Test and Live environment
- 6) Comprehensive Product Manual with User and Administration Guide
- 7) Required CRM Application must be accessible for FWBL Staff for back office work (unlimited users)

## Eligibility Criteria

Bidders of this RFP will be eligible only if they fulfill the following criteria at minimum:

- The bidder should be **NTN** and **GST** registered company in Pakistan.
- Bidder should not have been blacklisted from participating in any public sector bids / RFPs / tenders.
- The bidder should have given IT Implementation Services to a Financial Institution.
- Bidder must have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment, including a technical and operational team available for support 24 hours a day, 7 days a week, throughout the year.
- Bidder must have implemented at-least One CRM projects of the proposed solution
- Bidder must have annual revenue of at-least PKR 50million during the last one year.
- Proposed solution must be a “web-based” solution.

This is single stage two envelop bidding procedure as per PPRA rules the bidders shall submit their proposals in one sealed envelope containing two different separate sealed envelopes marked as

“Technical Proposal” and “Financial Proposal” Only Technical envelop will be opened in the presence of bidders and Financial proposal envelops will stay in FWBL custody till the opening of Financial bids.

Financial proposals from bidders that met the minimum technical score will be opened in front of bidders. Final date of opening of Financial Bids which will be communicated to all the bidders in advance.

Further final evaluation reports containing the combination of marks including technical and financials will be published on FWBL website and PPRA as well.

Successful bidder which qualifies the combined evaluation will hold a meeting with the management of the Bank to discuss in details the exact requirements and procedures to be followed in conducting this assignment.

After the finalization of combined evaluation the qualifying organization will be issued “Letter of Intent” which will be followed by the Service agreement and Service order.

### **Submission Timeline& Location**

FWBL reserves the right to modify below timeline at any time. Should the due date for proposals be changed, all prospective respondents shall be notified. The proposal must follow as per the following high level schedule.

#### **Location and Timing**

Bids/Proposals must be delivered to the FWBL, on or before, March 13, 2017 12:00 pm and only technical proposals will be opened on the same date at FWBL, Head Office GF-2 Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Civil Lines, Karachi.

Milestone	Date
RFP Released	February 25, 2017
Last Date to receive letter of Intent from Prospective Bidders and Deadline for Submission of Questions for Clarifications on RFP	March 1, 2017
FWBL to provide responses to queries in writing. If required, a conference call will be arranged by FWBL	March 8, 2017
RFP Bid Submission Date and Time	March 13, 2017 12:00 pm
Opening of Technical Bids	March 13, 2017 12:30 pm

Opening of Financial Bids	TBD
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As a result of this Request for Proposal, FWBL may do one of the following at its discretion:

1. Award a contract for this Request for Proposal on the basis of prescribed evaluation criteria.
2. Cancel the whole process.

## Proposals Evaluation Criteria

Proposals will be evaluated on the basis of 70– 30i.e.

- 70% of the proposal strength will be measured in Technical evaluation
- 30% of the proposal strength will be measured in Financial evaluation

### Technical Score

Technical evaluation of the proposals will be given weight through the below mentioned factors based on the below formula.

$$\frac{\text{Bidders Technical Score}}{\text{Total Technical Score}} \times \text{Weight}$$

Total Technical Score

**Minimum score of 70% on evaluation criteria specified in Annexure A is required to qualify for financial evaluation.**

### Financial Score

Bid Price will be calculated as:

Quoted Financials should include the price of solution that is supporting/surrounding all components (i.e. Application cost for primary, backup, DR site and One Time Implementation Cost).

$$\frac{\text{Lowest Bid Price}}{\text{Bidder's Price}} \times \text{Weight}$$

Bidder's Price

**Combined Evaluation will be calculated by adding the Technical and Financial Evaluation as below:**

$$\left[ \frac{\text{Bidders Technical Score}}{\text{Total Technical Score}} \times \text{Weight} \right] + \left[ \frac{\text{Lowest Bid Price}}{\text{Bidder's Price}} \times \text{Weight} \right]$$



## **FWBL TECHNOLOGY SYSTEMS & INTEGRATION REQUIREMENTS**

FWBL has deployed Middleware Phoenix (by TPS) at its Data Center. Furthermore, the bank also has a dedicated SMS Gateway, used for SMS Banking Solution.

FWBL is presently issuing FWBL proprietary ATM cards to its nationwide customers (Accountholders) via availing the services of 1LINK (Guarantee) Limited as third party processor. Phoenix is also connected with 1 LINK (Guarantee) Limited for local ATM switching services and has services such as IBFT (Inter-Bank Funds Transfer) and UBPS (Utility Bills Payment Services).

On the Core Banking side, the bank has by deployed a centralized solution - AB-II (AutoSoft Dynamics). FWBL is requesting technical and financial proposal from service providers for implementation of the following:

- CRM – Customer Relationship Management
- Integration with Bank's middleware, IVR and Core Banking using web service, ISO 8583, GDCI and PHX 8583 message formats.

Please refer to Annexure A – Part 2 for details on functional requirements

## **FORMAT FOR TECHNICAL BID**

Technical Bids must be made in an organized and structured manner in the following form. All claims made by the bidder in response will have to be backed by documentary evidence.

- Table of Contents
- Technical Bid Cover Letter
- Technical Bid / Bid Particular for Tenders
- Bidder / Consortium Member's Profile
- Methodology and detailed project plan.
  - Project Implementation
  - Annual Support
- Proposed Team CV's and Certifications
- Technical Bid / Technical and Functional Requirement
  - Completed Evaluation Forms in Annexure A. Please provide hard copy (signed with company seal) and soft copy in MS Excel format on a CD/DVD (enclosed in technical proposal envelope)
- Specification of Hardware & other licensing requirement
- Technical Bid - Details of Prior Experience
- Annexure
  - GST and NTN Certificate
  - Audited Financial Statements for last three years
  - Bank Statements for last three months
  - Affidavit that bidder is not blacklisted
  - Affidavit that bidder will not subcontract any part of the project to any other vendor.

**Technical Bid should be comprehensive, well presentable, with proper binding and use of separators.**

## FORMAT FOR FINANCIAL BID

The financial bid should be quoted as per the format. The financial bid should be accompanied by Financial bid cover letter. The Bidder shall bear all costs associated with the preparation and submission of its bid, including cost of presentation for the purposes of clarification of the bid, if so desired by the Bank. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Tendering process.

- Financial Bid - Commercial Bid Cover Letter
- Financial Bid - Commercial Bid For FWBL CRM
- Bid Security
- Payment Terms

### Bid Currency and Validity

- All prices must be quoted in Pak Rupees including all applicable taxes.
- Bid validity will be 180 days after the submission of proposals

### Bid Security

All bids must be accompanied by a pay order of Five percent (5%) of total bid amount in Favor of First Women Bank Ltd enclosed in the sealed financial envelope and must be delivered to Information Technology Division, GF-2 Reception Area S.T.S.M. Foundation Building, CL/10/20/2, Beaumont Road Civil Lines, Karachi – 75530 on or before March 13, 2017 12:00 pm.

Bid security of successful bidder will be adjusted as a performance guarantee and will be released after the completion of the agreement.

### Payment Terms

Payment schedules is as below

Project Phase	Payment Plan (%age of Contract Value)
Advance	20%
Blue print sign-off	20%
UAT Sign-off	25%
Go Live	25%
Completion of 3 month Warranty / Support	10%

### Pre-award Presentations

The FWBL reserves the right to require presentations and/or demonstrations/ Interview from any or all of the bidders, in which they may be asked to provide additional information.

### Complete Pricing

The respondent should include all incidental expenses in the project pricing. This includes travel expenses, printing or reproduction, communications, etc. Any invoices for expenses beyond those **itemized (listed)** in the RFP response will not be entertained by FWBL.

## **SUPPORT & MAINTENANCE**

Support and Maintenance should include the price of solution that is supporting/surrounding all components (i.e. Application cost for primary, backup, DR site and One Time Implementation Cost).

## **LIQUIDATION**

If the Contractor or his agents shall become bankrupt or insolvent or have a receiving order made against him or compound with his creditors or being a Corporation commence to be wound up, not being a member's voluntary winding up for the purpose of amalgamation or reconstruction or carry on its business under receiver for the benefit of his creditors, or any of them, the Bank shall be at liberty.

- a. To terminate the contract forthwith by notice in writing to the Contractor or to the Receiver, or Liquidator or any person, in whom the Contract may become vested, or
- b. To give such Receiver or Liquidator or other person the option of carrying out the Contract subject to his providing a guarantee for the due and faithful performance of the contract at the contract value.

## **WARRANTY AGAINST BENEFITS**

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

## **DEFAULT**

In the event of failure or default on the part of the Contractor to execute the Contract at the time and place required by the authorized representative of the Bank, or in the event of his failure or default to execute the contract or part of it in any other respect, the Bank reserves to itself the right (without prejudice to any other right) to engage at the risk and expense of the Contractor, the services of any other person to execute the contract, or any part thereof, and the Bank shall be entitled to recover from the Contractor all losses, costs and damages, which it may sustain in consequence of such failure or default.

Any sum of money which the Contractor or his agent is liable to pay to the Bank will be deducted by the Bank from the amount due to the Contractor or his agent or set off against the Performance Bond furnished to the Bank, without prejudice to any other right of the Bank.

The balance of such monies, less such deductions will be paid to the Contractor on satisfactory execution of the Contract.

If the Contractor or his agents fail to execute the Contract in a satisfactory manner, or if his conduct is considered improper or if he contravenes any of the laws and conditions of the contract, his name will be placed on the list of defaulting Contractors.

The Contractor and/or his duly appointed agent shall be responsible for the prompt design, supply,

delivery, and installation and commissioning of the FWBL **CRM** solution.

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 0.25% 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.

If the delivery is delayed due to an explicit instruction from the Bank to the same effect or after a mutual agreement has been arrived at between the Contractor and the Bank to revise implementation timelines, no penalties shall be levied until the newly agreed delivery date.

Final decision on penalties for delayed delivery shall rest with the bank.

## **SETTLEMENT OF DISPUTES**

If any dispute or difference shall arise between the parties as to the construction of this Agreement or as to any matter or thing of whatsoever nature arising there under or in connection therewith, then either party shall forthwith give to the other notice in writing of such dispute or difference which notice shall specify the matters which are in dispute and such dispute or difference of which such notice has been given and no other shall be and is hereby referred to a single Arbitrator in case the parties agreed upon one, otherwise to two (2) Arbitrators, one to be appointed by each party or in the event of disagreement between the Arbitrators, then to an Umpire to be appointed by the Arbitrators in writing before commencing the business of the reference and if either party shall refuse or neglect to appoint an Arbitrator within twenty days (20) after the other party shall have appointed an Arbitrator on its part and shall have given notice to the party in default requiring it to make such appointment, then the Arbitrator appointed as aforesaid shall at the request of the party appointing him proceed to hear and determine the matter in difference as if he were an Arbitrator appointed by both the parties in dispute. The decision or award of the Arbitrator, Arbitrators or Umpire (as the case may be) shall be binding upon the parties in dispute and each of them and the cost of the reference and award shall be in the discretion of the Arbitrator, Arbitrators or Umpire who may direct to any, by whom and in what manner same or any part thereof shall be borne and paid and the submission of the parties in dispute to the award of the Arbitrator.

## Annexure A

This section includes vendor evaluation criteria with the following sections:

- Organization and Team Evaluation
- Application Functional and Technical Evaluation

Bidder must score at-least 70% in “Part 1 – Organization and Team Evaluation” to be eligible for any further evaluation.

### Part 1 - Organization and Team Evaluation

No	Evaluation Factors and Description	Total Marks	Max Marks	Total Marks and Distribution ranking
1	Allocated Project Manager Experience in related projects with proofs and certificates.	15	15	To be assigned by Technical Evaluation Committee by providing CVs, completed projects, experience and even with interview
2	Experience of proposed Technical Team	30	30	To be assigned by Technical Evaluation Committee
3	Organization Financial Strength	25	25	Firm has more than Rs. 300million annual Turnover / Revenue for last Three (03) years and Audit Report is provided confirming company sound financial Position.
15			Firm has more than Rs. 150 million annual Turnover / Revenue for last Three(03) years And Audit Report is provided confirming company sound financial Position.	
5			Firm has more than Rs. 50 million annual Turnover / Revenue for last Three(03) years and Audit Report is provided confirming company sound financial Position.	

4	CRM Projects Completed along with proof and reference within last 5 years	30	30	Firm has completed more than or equal to Five (5) similar projects
			15	Firm has completed more than or equal to three (3) similar projects.
			5	Firm has completed more than or equal to one (1) similar projects.
5	Experience of implementing similar solution with financial institutions in Pakistan. (Project references provided in #4 above, may be used in this reference)	20	20	Firm has completed more than or equal to Five (5) similar projects
			15	Firm has completed more than or equal to Three (3) similar project
			5	Firm has completed more than or equal to One (1) similar project
6	Technical Bid Completeness(documentary proof, brochures, diagrams, non deviation material, relativity etc.)	20	20	To be assigned by Technical Evaluation Committee
7	Demonstrable experience in the development, support or management of projects within environments regulated by the State Bank.	20	20	To be assigned by Technical Evaluation Committee

Please note that proposed Project Manager and Technical team members cannot be replaced by the successful bidder after award of the contract, by FWBL. Changes in proposed team can only be made in cases where human resource is no longer employee of the consulting firm. Replacement of human resources will have to be approved by FWBL team. In case of non-compliance, FWBL reserves the right to forfeit the Bid Security.

## Part 2 – Application Functional and Technical Evaluation

Please complete the Functional and Technical Specifications evaluation form (below) using the following:

Column “Vendor Compliance”:

- O – Out of the Box solution in proposed system.
- C – Can be implemented in proposed system via customization. Price included in financial quotation.
- NA – Not available in the proposed system and cannot be implemented via customization.

### Functional and Technical Marks Calculation

Following will be used to calculate bidders score for this section:

- Out of the box availability of feature – 100%
- Customization required for availability of feature – 50%
- Cannot be made available in system – 0 point

S.No.	Functional Specification In Detail		
<b>1.0</b>	<b>CUSTOMER PROFILE SEARCH VIA CRM DATABASE</b>	<b>Max Score</b>	<b>Vendor Compliance (O/C/NA)</b>
1.1	CRM must search customer from his / her CNIC, Card Number, Account number, and advance search option (Name, Mobile Number, and Branch).	10	
1.2	Customer Profile must display following information in respective tabs upon searching BASIC - (Name, Mobile Number, Gender, Father’s Name, CNIC and Caution box) CONTACTS - (Phone Work, Address Work, Phone Home, Address Home, Email and Fax) PERSONAL – (Passport Number, Nationality, Mother’s Maiden Name, Date of Birth, Marital Status and Religion) OTHER – ( Short Name, Correspondence address, Company, Job Title and Supervised by)	10	
<b>2.0</b>	<b>ACCOUNT SUMMARY AND SERVICES VIA CRM</b>		
2.1	Account summary for all types of accounts. (Savings accounts, current accounts, term deposits, foreign currency deposits & others) must display the following <b>ACCOUNT DETAILS</b> (Account Number, Account Title, IBAN, Currency, Account Product and Status)	<b>10</b>	



	<b>BRANCH DETAILS</b> ( Branch Code, Branch Name, Branch Address, Branch Telephone Number, Branch Fax Number) <b>ACCOUNT BALANCE</b> (Actual Balance, Available Balance).		
<b>2.2</b>	Account Services includes the following <ul style="list-style-type: none"> <li>- Mini Statement (Last five to Eight transaction details))</li> <li>- E-Statement by Email</li> <li>- Account statement issuance request (With Bank Stamp) via Branches (hardcopy)</li> <li>- Cheque Book Request</li> </ul>	<b>5</b>	
<b>3.0</b>	<b>CARD SUMMARY AND SERVICES VIA CRM</b>		
<b>3.1</b>	Card Summary must show the following Card Number, Card Name, Card Brand, Mapped Accounts, Branch Code, Product Type, Branch Name, Expiry Date, Card Status, Maximum PIN retries, Remaining PIN Retries, Daily Limit Cash Withdrawal, Available Limit Cash Withdrawal, Daily Limit IBFT, Remaining Limit IBFT, Daily Limit POS, Available Limit POS and other daily and available limits)	<b>10</b>	
<b>3.2</b>	Card Services must include the following		
	<ul style="list-style-type: none"> <li>• Cards PIN Generation and Change.</li> </ul>	<b>20</b>	
	<ul style="list-style-type: none"> <li>• Cards Status Change (Cold, Warm and Hot).</li> </ul>	<b>20</b>	
	<ul style="list-style-type: none"> <li>• Card Re-issuance and Renewal Request</li> </ul>	<b>10</b>	
	<ul style="list-style-type: none"> <li>• Debit Card Internet Shopping Activation, Deactivation and Blocking request</li> </ul>	<b>10</b>	
	<ul style="list-style-type: none"> <li>• Debit Card International Transaction Activation, Deactivation and Blocking request</li> </ul>	<b>10</b>	
<b>4.0</b>	<b>COMPLAINT MANAGEMENT MODULE</b>		
<b>4.1</b>	<ul style="list-style-type: none"> <li>• Complaint Logging</li> </ul>	<b>10</b>	
<b>4.2</b>	<ul style="list-style-type: none"> <li>• Complaint routing and Tagging</li> </ul>	<b>10</b>	
<b>4.3</b>	<ul style="list-style-type: none"> <li>• Complaint Intimation</li> </ul>	<b>10</b>	
<b>4.4</b>	<ul style="list-style-type: none"> <li>• Complaint Escalation</li> </ul>	<b>10</b>	
<b>4.5</b>	<ul style="list-style-type: none"> <li>• Complaint Resolution</li> </ul>	<b>10</b>	
<b>4.6</b>	<ul style="list-style-type: none"> <li>• Complaint Tracking</li> </ul>	<b>10</b>	
<b>4.7</b>	<ul style="list-style-type: none"> <li>• MIS Reporting</li> </ul>	<b>10</b>	
<b>5.0</b>	<b>FINANCIALS SERVICES VIA CRM</b>		
<b>5.1</b>	Funds Transfer – Internal, third party and Inter Bank	<b>10</b>	
	Bill Payments - Utility Bills Payment Companies (Electricity, Gas, Telephone, and KWSB), Telco's (Telenor, Ufone, Zong, Mobilink and Warid), ISP and	<b>10</b>	

	Others that are available at 1-Link bill payment aggregator. To be implemented via integration with FWBL Middleware		
<b>6.0</b>	<b>REPORT CENTER</b>		
<b>6.1</b>	<p>Following MIS Reports must be available</p> <ul style="list-style-type: none"> <li>- Session Activity Report</li> <li>- Session Log Activity Report</li> <li>- User Performance Report</li> <li>- Complaint Management Dashboard</li> <li>- Consolidated Complaint Report</li> <li>- Detailed Complaint Report</li> <li>- Non Financial Transaction type wise Report <ul style="list-style-type: none"> <li>o Detailed</li> <li>o Summary</li> </ul> </li> <li>- Financial Transaction type wise Report <ul style="list-style-type: none"> <li>o Detailed</li> <li>o Summary</li> </ul> </li> <li>- E-Form Detailed Report</li> <li>- E-Form Transaction Report</li> <li>- Complaint Transaction/Activity Report</li> <li>- Notification Report</li> <li>- Internal Audit Report</li> </ul>	<b>50</b>	
<b>7.0</b>	<b>REQUEST CENTER</b>		
<b>7.1</b>	Card Replacement Request	<b>10</b>	
<b>7.2</b>	Cheque Book Request	<b>10</b>	
<b>7.3</b>	Statement request	<b>10</b>	
<b>7.4</b>	Internet Banking Activation, Deactivation and Blocking request	<b>10</b>	
<b>7.5</b>	Mobile Banking Activation, Deactivation and Blocking request	<b>10</b>	
<b>7.6</b>	TPIN Generate and Change request	<b>10</b>	
<b>7.7</b>	ATM PIN Generation and Change request	<b>10</b>	
<b>7.8</b>	Customer Demographic Update request	<b>10</b>	
<b>7.9</b>	Customer Complaint registration request	<b>10</b>	
<b>7.10</b>	Register/Un-Register for SMS based Notification for financial and non-financial Requests	<b>10</b>	
<b>8.0</b>	<b>OTHER ESSENTIAL SERVICES VIA CRM</b>		
<b>8.1</b>	Perform KYC of the phone banking customer as per Bank Policy	<b>10</b>	
<b>8.2</b>	Register Payees for Transfer of Funds	<b>5</b>	
<b>8.3</b>	Register Own Accounts for Internal Transfers	<b>5</b>	

<b>8.4</b>	Register Third Party FWBL Accounts for Funds Transfer	<b>5</b>	
<b>8.5</b>	Register Other Bank Accountholders for IBFT (Inter-Bank Funds Transfer)	<b>5</b>	
<b>8.6</b>	Manage Payees (Add/Delete)	<b>5</b>	
<b>8.7</b>	Schedule funds transfer (one time / standing order)	<b>10</b>	
<b>8.8</b>	Other Information to Customers	<b>10</b>	
<b>8.9</b>	Bill Inquiry	<b>10</b>	
<b>8.10</b>	Register Bill/s for Payments	<b>10</b>	
<b>8.11</b>	Standing Instructions for Bill Payments	<b>5</b>	
<b>8.12</b>	Prepaid Mobile top-up	<b>10</b>	
<b>8.13</b>	Setup Donations and Charities	<b>2</b>	
<b>8.14</b>	Supports levying transaction / registration charges such as; Registration fee, Annual fee, per transaction fee etc.	<b>10</b>	

<b>TECHNICAL REQUIREMENTS FOR FWBL CRM In Detail</b>			
<b>.1.0</b>	<b>TECHNICAL REQUIREMENTS</b>	<b>FWBL Implementation Scope</b>	<b>Vendor Compliance (O/C/NA)</b>
<b>1.1</b>	System should support TCP/IP GDCI – fix message format as well as Web Services both.	<b>10</b>	
<b>1.2</b>	Interface for financial and non-financial transactions activity.	<b>10</b>	
<b>1.3</b>	Interface to Bank middleware in ISO 8583 or any other applicable message format.	<b>10</b>	
<b>1.4</b>	The solution should be PADSS Compliant	<b>50</b>	
<b>1.5</b>	Compatible with FWBL SAN to SAN replication for DR failover, in case of Disaster t Primary Site	<b>25</b>	
<b>1.6</b>	Solution should have a separate test environment (Financial Proposal should cover the setup cost).	<b>25</b>	
<b>2.0</b>	<b>The solution should support the following security features:</b>		
<b>2.1</b>	Auto blocking/locking of user application portal upon reaching maximum number of tries with invalid/incorrect User ID & Password. The maximum number of incorrect tries should be configurable by the Bank.	<b>10</b>	
<b>2.2</b>	Termination of Application Portal session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.	<b>10</b>	
<b>2.3</b>	End to End encryption of data transmission.	<b>10</b>	
<b>3.0</b>	<b>The solution to support following platform security &amp; reliability:</b>		
<b>3.1</b>	Access control administration	<b>10</b>	
<b>3.2</b>	Supports strong passwords	<b>10</b>	
<b>3.3</b>	Confidential Data stored is encrypted in the platform database	<b>25</b>	
<b>3.4</b>	Audit trails and logging features available in Web Server, application server and database server.	<b>10</b>	
<b>3.5</b>	It should be possible to assign specific rights to platform administrators for secure and restricted access.	<b>10</b>	
<b>3.6</b>	Platform to be able to support external certifying authority.	<b>10</b>	
<b>3.7</b>	To have secure interfaces to various hosts systems according to prevailing security standards.	<b>10</b>	
<b>3.8</b>	Standard algorithms like 3DES, AES with RSA should be supported.	<b>10</b>	
<b>3.9</b>	Minimum encryption strength of 128 bit for end to end transaction.	<b>10</b>	
<b>4.0</b>	<b>The transactions through the system should be reliable and auditable - The platform should have the intelligence</b>		

	<b>to handle cases like:</b>		
<b>4.1</b>	Connection drops during transaction should have no financial impact.	<b>10</b>	
<b>4.2</b>	Back-end host system down should have no financial impact.	<b>10</b>	
<b>5.0</b>	<b>The system should provide the following functionalities with respect to transaction Logs:</b>		
<b>5.1</b>	Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.	<b>20</b>	
<b>5.2</b>	The retention period of logs should be parameterized.	<b>5</b>	
<b>5.3</b>	Access to logs should be restricted by role based permissions	<b>10</b>	
<b>5.4</b>	Security safeguards should also be implemented to protect the information from unauthorized modification or destruction.	<b>10</b>	
<b>5.5</b>	System should facilitate maintaining a log of the reasons for unsuccessful transactions.	<b>10</b>	
<b>6.0</b>	<b>Application to support activation such as:</b>		
<b>6.1</b>	An audit trail of all the registrations done with details of the mode of request, who activated, date, time, etc., should be stored in the Database.	<b>10</b>	
<b>6.2</b>	Provision for setting limits on per transaction basis.	<b>10</b>	
<b>6.3</b>	Provision for advertisement of products of the bank.	<b>10</b>	
<b>6.4</b>	Provision to generate detailed & summery reports, logs; audit trails, regarding all transactions.	<b>10</b>	
<b>6.5</b>	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 (through the administrator portal).	<b>10</b>	
<b>6.6</b>	Call history and Complaint history on portal at the time of customer calling.	<b>25</b>	
<b>7.0</b>	<b>The administrator portal should have the capability for:</b>		
<b>7.1</b>	Creating and Approving users.	<b>10</b>	
<b>7.2</b>	Blocking users.	<b>10</b>	
<b>7.3</b>	Enable or disable functionalities.	<b>10</b>	
<b>7.4</b>	Terminate the users.	<b>10</b>	
<b>7.5</b>	Maintenance of activation requests.	<b>10</b>	
<b>7.6</b>	All administrator activities shall be logged to indicate the creation, modification and deletion of data.	<b>10</b>	
<b>7.7</b>	The capability to define the frequency of reports as per bank's need.	<b>10</b>	

7.8	Detailed audit logs. There should be support for storing the logs in a detachable WORM device. The audit logs should be capable of being used for forensic evidence.	10	
7.9	Reports should have export provision into excel/PDF format.	10	
7.10	Reports should have provision of filters for detailed, summary and both.	10	
7.11	Call Tagging option.	10	
7.12	Auto E-mail alerts can be generated in case of system down and space full or other where required.	10	
7.13	Provision for complaint escalation on both client and administrator portals.	10	
8.0	<b>The administrative portal to have various reporting capabilities such as:</b>		
8.1	Number of registered users.	10	
8.2	Reports based on filters such as user activity, customer status, range of date/time etc.	10	
8.3	Activity log reports.	10	
8.4	Complete MIS Reporting with graphs and relevant charts.	25	
9.0	<b>Solution to support integration with bank's Financial Switch Phoenix and IVR for various activities such as:</b>		
9.1	Issuance of ATM/ TPIN.	10	
9.2	Validation of ATM/TPIN.	10	
9.3	Reset PIN Cycle.	10	
9.4	Block Cards & TPIN on Temporary & Permanent basis.	10	
9.5	Activation & Deactivation of ATM Cards.	10	
9.6	Last five transaction using IVR with TPIN verification	10	
9.7	Balance inquiry using IVR with TPIN verification	10	
9.8	Secured communication between contact center solution and banking system	10	
9.9	Agent should be able to transfer caller to IVR for TPIN related operations (generation, change, verification etc.)	10	
10.0	<b>Other Requirements</b>		
10.1	Should support SMS to customers as per requirement	10	
10.2	CRM to provide API's that can be used to integrate with IVR solution	50	

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature

## **Annexure B – Technical Bid Documentation**

### **TECHNICAL BID COVER LETTER**

Tender Reference No:

Date:

Head – Alternate Distribution Channels,  
IT Division, FWBL.  
Head Office, Mezzanine Floor,  
STSM Foundation Building,  
Civil Lines, Dr Zia-ud-Din Ahmed Road,  
Karachi.

Dear Sir,

**Sub: your RFP for “Design & Implementation of FWBL CRM – Customer Relationship Management” dated DD-MM-YYYY.**

With reference to your subject RFP, we have examined and understood the instructions including all annexure, terms and conditions, project scope forming part of the RFP, we hereby enclose our Technical Bid for Design and Implementation of CRM as mentioned in the RFP documents.

In the event of acceptance of our bid by The Bank we undertake to design and implement the CRM 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.

Dated this day of \_\_\_\_\_ 2017

Signature: (In the Capacity of) \_\_\_\_\_

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

### **BID PARTICULARS**

Name of the Bidder.	
Is the Bidder the Principal Owner of the solution or an Authorized Partner / Re-seller.	
Registered Address of the Bidder.	
Name of the person to whom all references shall be made regarding this tender.	
Designation of the person to whom all references shall be made regarding this tender.	
Address of the person to whom all references shall be made regarding this tender.	
Telephone No. (With country and area code).	
E-Mail of the contact person:	
Fax No. (With country and area code).	

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature



**BIDDER / PRINCIPAL OWNER / AUTHORIZED PARTNER / OTHER CONSORTIUM MEMBER PROFILE:**

S. No.	Name of the Company	
01.	Indicate whether the Company is the lead Bidder and whether the Company is the Principal Owner, Authorized Partner or Other consortium member	
02.	Year Established	
03.	Turnover (in PKR)	<b>FY 2014:</b> <b>FY 2015:</b> <b>FY 2016:</b>
04.	Profit After Tax (in PKR)	<b>FY 2014:</b> <b>FY 2015:</b> <b>FY 2016:</b>
05.	Proposed role of the member in the project	
06.	Proposed role of the member in the project	
07.	Head Office Address	
08.	Telephone No. (with country and area code)	
09.	Fax No. (with country and area code)	
10.	E-mail Address	
11.	Name of the Key representative for this project	
12.	Any accreditations / Certifications (e.g. CMM, ISO, ITIL etc.)	
13.	Previous experience in implementation of CRM solutions at commercial banks.	Implementations in the last 5 years and before last five years:

The Bidder should fill this Annexure for the Bidder and any other member of the consortium separately (including the Principal Owner, Authorized Reseller / Partner and any other member of the consortium) As of this Date, the information furnished in all parts of this form is accurate and true to the best of my knowledge.

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature

## DETAILS OF PRIOR EXPERIENCE

Please provide details of prior experience of the Bidder / Principal Owner / Authorized Partner / other Consortium members in design and implementation of CRM platform 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 client bank:	
Country:	
Client address:	
Assignment Type (CRM)	
Description of the assignment and the scope of services delivered by the Bidder to the clients	
Description of the solution implemented. Also indicate whether it is the same as the solution proposed to the bank	
Assignment Duration (in months)	
Assignment Start Date (Month & Year)	
Assignment End Date (Month & Year)	
Total No. of staff months in the assignment	
Approximate value of contract (PKR or USD)	PKR / USD
Client Reference 1	Name: Designation: Address:  Phone No. Mobile No. Email Address:
Client Reference 2	Name: Designation: Address:  Phone No. Mobile No. Email Address:

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Company Seal & Bidder's Signature

## Annexure C – Financial Bid Documentation

### COMMERCIAL BID COVER LETTER

Tender Reference No:

Date:

The Head Alternate Distribution Channel,  
IT Division, FWBL.  
Head Office, Mezzanine Floor,  
STSM Foundation Building,  
Civil Lines, Dr Zia-ud-Din Ahmed Road,  
Karachi, Pakistan

Dear Sir,

**Sub: your RFP for “Design & Implementation of CRM dated DD -MM-YYYY.**

Having examined the RFP including all mention requirements, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost indicated in the enclosed Commercial Bid for Design & Implementation of FWBL CRM as mentioned in the in the RFP document.

All the prices mentioned in our bid are in accordance with the terms as specified in the bidding documents. We agree to abide by this bid for the period of 180 days from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We hereby declare that our bid is made in good faith, without collusion or fraud and the information contained in the bid is true and correct to the best of our knowledge and belief.

We further confirm that the prices stated in our bid are in accordance with your Instruction to Bidders included in bidding documents.

If our bid is accepted, we will submit the BID Security (in the format prescribed by the Bank) for a sum equivalent to 5% of the value of the contract to the Bank valid for a period of one year in favor of First Women Bank Ltd. for the due performance of the Contract.

Until a formal contract is prepared and executed, this bid, together with the bank’s written acceptance thereof and bank’s notification of award, shall constitute a binding Contract between us.

Dated this day of \_\_\_\_\_ 2017

Signature: (In the Capacity of) \_\_\_\_\_

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

Seal: \_\_\_\_\_

Location: \_\_\_\_\_

Address: \_\_\_\_\_

**COMMERCIAL BID FOR CRM SOLUTION:**

The financial bid should be quoted as per the format. The financial bid should be accompanied by Financial bid cover letter. The Bidder shall bear all costs associated with the preparation and submission of its bid, including cost of presentation for the purposes of clarification of the bid, if so desired by the Bank. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Tendering process.

- Financial Bid will be evaluated on the basis of 3 year Total Cost of Ownership using the formula below
  - Commercial Bid for development and Implementation of CRM
  - Annual Software Support Cost (Post warranty completion period) per year(valid for three years)
- Bid Security
- Payment Terms

For the purpose of calculating the financial bid, following formula will be used:

$$\begin{aligned}
 &\text{Implementation Cost for CRM Solution} \\
 &+ \\
 &\text{Annual Software Support Cost for first 3 years after completion of Warranty Support} \\
 &= \\
 &\textbf{Total Bid}
 \end{aligned}$$

Note: - FWBL will use cost inclusive of applicable taxes to calculate the financial bid

ITEM DESCRIPTION	COST (PKR)	APPLICABLE TAX (PKR)	TOTAL COST (PKR)
One Time Cost for Implementation, and Integration of the proposed solution (including licensing cost of the software, if applicable)			
Annual Software Support Cost (valid for (3) three years)			
<b>TOTAL COST</b>			

Rates should be quoted in Pak Rupees and strictly as per the format illustrated above. Bids quoted in formats other than the illustrated format 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.

Please also indicate the number of Free Man-days for FWBL CRM Application Project in case any ad hoc upgrade/enhancement/modification is required after closure of scope. \_\_\_\_\_

Name: \_\_\_\_\_

Location: \_\_\_\_\_

Company Seal & Bidder's Signature & Date \_\_\_\_\_