**Question 1: In reference to point i. (general requirements for mobile application) it is mentioned that Financial Mobile Application is required for iOS, Android and Windows. However, in the current era only two platforms are supported which are iOS and Android only. Windows platform for mobile has been discontinued by Microsoft therefore we assume that only iOS and Android platforms should suffice NATIONAL SAVINGS requirement. Please confirm.**

Response: The vendor is required to provide a Native Application, for Android and iOS, and since there are still active users of Windows in the market, a web based (hybrid) application is required for remaining platforms.

**Question 2: (Ref: general requirements for mobile application) For investment calculator, it is assumed that investment calculation will be done on Core Banking and calculated amount will be returned to the Mobile App via NATIONAL SAVINGS Middleware. Please confirm.**

Response: The main application (or customized Core Banking) provides for investment calculations for investments made in NATIONAL SAVINGS. The vendor will be required to develop an investment calculator on the omni platform to be able to provide prospective investors with the ability to calculate the returns on hypothetical amounts, tenures in different products.

**Question 3: (Ref: general requirements for mobile application) Please share the details of Financial Management module in mobile application.**

Response: The financial management module required is also referred to as personal financial manager (PFM) which provides graphical representation of transaction history, behavioral or user patterns, payment classification into merchant categories etc. The PFM can also help customers achieve saving targets through budgeting support etc. The backend OMNI channel should have the financial module to project the information on online platform and mobile application

**Question 4: (Ref: general requirements for mobile application) It is assumed that Beneficiaries will be managed by NATIONAL SAVINGS Middleware. Please confirm.**

Response: No. Beneficiaries will be managed by the mobile application and online transactional platform through omni platform.

**Question 5: (Ref: general requirements for mobile application) Is there any web chat / contact center solution in place at NATIONAL SAVINGS. If yes, does it provide any mobile client side SDK to enable webchat functionality on Mobile Application?**

Response: The contact center is in place at NATIONAL SAVINGS and webchat will be introduced at a later stage. The requirement for mobile client-side SDK to enable webchat functionality on mobile application which will be provided in the future and the finalized vendor will be required to have capability or provision to integrate with the contact center to facilitate the webchat. Also, the mobile application should have the capability to connect to the call center through phone call.

**Question 6: (Ref: general requirements for mobile application) OTP will be generated & validated through NATIONAL SAVINGS Middleware for all financial and non-financial transactions?**

Response: OTP for transactions initiated through the mobile app and online transactional platform will not be generated through NATIONAL SAVINGS middleware, rather it will be generated through the omni channel platform. OTP generated could be for all transactions (financial and non-financial) and will be finalized at the functional specifications stage.

**Question 7: (Ref: general requirements for mobile application) Please elaborate how the skin feature should work for customer preference in Mobile App.**

Response: The mobile application should provide the functionality for end user to be able to customize skins, such as different color options or themes for layout, or any other feature which can be proposed by the vendors in their proposals

**Question 8: (Ref: general requirements for mobile application) Please provide a sample business case to connect payments to customer phonebook.**

Response: Customer should be able to select within his mobile application, the option to make payments to customer in his phonebook, which should provide the customer to choose the contact from his phonebook, which should populate his details in the transaction to perform the transfer.

**Question 9: (Ref: Point a. ii. Non-financial request) It is assumed that complete Overview of relationships will be available through Middleware.**

Response: Information related to customer enrollment, relationships and profile should be available on the mobile application omni channel, whereas only the values (or amounts) on each relationship will be fetched from the middleware.

**Question 10: We do support service requests initiation from Mobile App however please let us know the backend system where service requests such as Issue Cheque/ withdrawal, Cheque book request, block cheque and others will be parked.**

**Does NATIONAL SAVINGS have any CRM or Workflow system at the backend and also does it expose any interface for allowing non-financial requests from ADC channels. Please confirm.**

Response: NATIONAL SAVINGS is in the process of procurement and implementation of backend workflow system. We do understand that backend operations will not be handled by mobile application, as per the project plan backend systems are expected to be in place by the time of deployment of mobile application. In case it is not implemented by that time, the vendor should be able to phase out its implementation as per the availability of the backend systems.

**Question 11: It is assumed that required transactions will be available to Mobile banking App from Middleware for posting to NATIONAL SAVINGS Core Banking. Customer demographics will be maintained on NATIONAL SAVINGS Core Banking.**

Response: Correct. The transactions that require posting or fetching of information to the main application (or customized core banking solution) will be managed through a middleware.

**Question 12: (Ref: Point a. ii. Schedule payments management and capability) It is assumed that Standing instructions will be managed at Middleware level.**

Response: Not necessarily. This depends on the specific standing instruction and the vendor to provide if they can manage and execute standing instructions setup by the customers on these channels through the OMNI platform.

**Question 13: What is the different between history of digital payments, mini statement / transaction search based on different parameters. Please confirm as the required features look alike.**

Response: Digital payments are a historic view of transactions made through digital channels only. A mini statement allows viewing transactions history of only previous 10 transactions. Transactions search should allow search options for specific transactions based on date of transactions, transaction type, bill payment type, amount etc.

**Question 14: Please share the customer boarding and registration process for customers at National Savings on Mobile App.**

Response: All processes will be discussed during the functional specifications stage, however vendors could assess similar use cases in the market for effort estimations.

**Question 15: (Ref: ADC registration through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from telco against the mobile number))**

**From the statement here, please elaborate what is expected by NATIONAL SAVINGS for Customer Onboarding through Biometric verification enabled Mobile App since as per Google " The Fingerprint data is stored securely and never leaves the phone. The fingerprint data isn't shared with Google or any Apps on the device. Apps are notified only whether your fingerprint was verified. Reference link: https://support.google.com/nexus/answer/6300638?hl=en**

**In lieu of Googles Statement it means a Customer cannot use his/her fingerprint for biometric verification during customer onboarding from NADRA. However, there are specialized devices that are used for Biometric Capturing and verification from 3rd Party like 'MorphoTablet2' which provides it's own SDK for Finger Print capturing in WSQ format and posting to 3rd Party like NADRA. Please confirm.**

Response: Agreed, and as suggested in the question, there is precedence for vendors in Pakistan for providing capability of using fingerprints for biometric verification during customer onboarding from NADRA. The finalized vendor should be able to provide this capability since at NATIONAL SAVINGS we would like to explore these ideas to facilitate our customers

**Question 16: (Ref Points a. iv and v) It is assumed that the limits and fees management will be done at Middleware level. Please confirm.**

Response: Some types of limits and fees management will be done at the CMS and middleware level, and some at the mobile application level. The finalized vendor for mobile application should provide capability within OMNI platform to apply limits and fees through its mobile application and internet banking platform.

**Question 17: (Ref: New customer onboarding under branchless regulations through biometric verification enabled mobile application (alternate identity verification mechanism to biometric verifications can be proposed for e.g. validation of CNIC from telco against the mobile number))**

**From the statement here, please elaborate what is expected by NATIONAL SAVINGS for Customer Onboarding through Biometric verification enabled Mobile App since as per Google " The Fingerprint data is stored securely and never leaves the phone. The fingerprint data isn't shared with Google or any Apps on the device. Apps are notified only whether your fingerprint was verified. Reference link: https://support.google.com/nexus/answer/6300638?hl=en**

**In lieu of Googles Statement it means a Customer cannot use his/her fingerprint for biometric verification during customer onboarding from NADRA. However, there are specialized devices that are used for Biometric Capturing and verification from 3rd Party like 'MorphoTablet2' which provides its own SDK for Finger Print capturing in WSQ format and posting to 3rd Party like NADRA. Please confirm**

Response: Agreed, and as suggested in the question, there is precedence for vendors in Pakistan for providing capability of using fingerprints for biometric verification during customer onboarding from NADRA. The finalized vendor should be able to provide this capability since at NATIONAL SAVINGS we would like to explore these ideas to facilitate our customers

**Question 18: Please specify the number of merchant network that we need consider for merchant payments such as Daraz.pk, School Fee payments etc.**

Response: This will be determined at the functional specifications stage. Vendors can decide in case they want to limit the number of merchant networks in their effort. We would ideally want as many as possible/available to NATIONAL SAVINGS.

**Question 19: For the purpose of estimation please confirm if NATIONAL SAVINGS will enable any one of the QR payment schemes from mVISA, Mastepass and UPI. Also, two type of payment types are considered in QR payments i.e. Mobile Push Payments and P2P payments etc.**

Response: The finalized vendor should be able to demonstrate and allow integration with all three; mVISA, Masterpass and UPI, since a decision will be reached based on existing active payment schemes in the market.

**Question 20: (Ref: Support of both downloadable mobile applications and browser-based mobile solutions) If the vendor has a Native Mobile Application only then it should suffice NATIONAL SAVINGS requirement, rite? Please confirm.**

Response: Correct.

**Question 21: (Ref: functional requirements of online transactional platform, investment calculator) We are assuming that NATIONAL SAVINGS will provide us some API for calculating the Investment or some HTML page where we will redirect customer.**

Response: The vendor will be required to develop an investment calculator on the omni platform to be able to provide prospective investors with the ability to calculate the returns on hypothetical amounts, tenures in different products. For interest rates, tenures, calculation methodology the portal should be configurable and parameterized

**Question 22: Please share the details of Financial Management module in mobile application.**

Response: The financial management module required is also referred to as personal financial manager (PFM) which provides graphical representation of transaction history, behavioral or user patterns, payment classification into merchant categories etc. The PFM can also help customers achieve saving targets through budgeting support etc. The backend OMNI channel should have the financial module to project the information on online platform and mobile application

**Question 23: (Ref: branch and ATM locators) Since NATIONAL SAVINGS does not have its own ATM network so it is assumed that only Branches will be shown on maps.**

Response: NATIONAL SAVINGS does not have its own ATMs, however the mobile application needs to have an ATM locator which displays locations of all ATMs in Pakistan, since NATIONAL SAVINGS cards will provide capabilities for transactions across all ATMs in addition to the NATIONAL SAVINGS branches.

**Question 24: Is there any web chat / contact center solution in place at NATIONAL SAVINGS. If yes, does it provide any mobile client side SDK to enable webchat functionality on Mobile Application.**

Response: The contact center is in place at NATIONAL SAVINGS and webchat will be introduced at a later stage. The requirement for mobile client-side SDK to enable webchat functionality on mobile application which will be provided in the future and the finalized vendor will be required to have capability or provision to integrate with the contact center to facilitate the webchat. Also, the mobile application should have the capability to connect to the call center through phone call.

**Question 25: We do support service requests initiation from Mobile App however please let us know the backend system where service requests such as Issue Cheque/ withdrawal, Cheque book request, block cheque and others will be parked.**

**Does NATIONAL SAVINGS have any CRM or Workflow system at the backend and also does it expose any interface for allowing non-financial requests from ADC channels. Please confirm.**

Response: The backend systems are currently being procured. However, as per the project plan, backend systems are expected to be in place by the time of deployment of mobile application and online platform

**Question 26: Is there any existing Complaint Management System where complaints will be pushed by Internet Banking.**

Response: NATIONAL SAVINGS has complaint management system in place. Backend workflows are expected to be present by the time of deployment of online transactional platform and will be managed by NATIONAL SAVINGS.

**Question 27: (Ref: The capability to create various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.) In-case of Bulk SMS Campaign does NATIONAL SAVINGS require SMS Banking Solution for creating and running SMS based Campaigns OR just basic transactional alerts are required. Please confirm.**

Response: SMS services are currently in place. Mobile application should be able to process transactional and informational alerts to be passed to SMS service for delivery to the customers. The same is the case in Bulk SMS for creating SMS based campaigns.

**Question 28: Please provide list of services that are required at Call Center for online omni channel?**

Response: Services should include capability of web chat and ability to make a call to the call center through mobile application.

**Question 29: Does NATIONAL SAVINGS want to log service requests from ATM on IB? Also since NATIONAL SAVINGS does not have its own ATM network then how Customer Service requests will come from 1-LINK ATM network. Please provide a sample case.**

Response: The capability to log service requests from ATM on IB should be there. Even though NATIONAL SAVINGS currently does not have its own ATM network, in the future there may be provisions for an outsourced ATM arrangement and therefore the capability of customer service requests from 1Link ATM network is required to be provided

**Question 30: (Ref: Organogram of project team) Please indicate how many number of employees brief bios and details are required or should suffice this requirement.**

Response: Needs to be decided by the vendor as per the vendor’s finalized proposal, based on the number of employees (and skill set) required to meet the proposition described in proposal

**Question 31: Can you please share the excel sheet of the financial proposal.**

Response: Applicants are required to fill the table as per the format provided in the RfP.

**Question 32: All pages of the proposal can be initialed easily, however is it compulsory to print every single page on letterhead since few documents like tax certificate, audited balance sheet are already available in printed format and will be difficult to align with the letterhead format. And also we create our technical proposals with our official logo incorporated at header so once they are printed our logo is visible on every page, do we still require to print proposal pages on the letterhead or we could just initial it and submit it. Or we can also stamp it with our official company stamp, please clarify.**

Response: The proposal submission needs to comply with the requirements spelt out in point 15 of the RfP. Printing every single page on a letterhead is not required and official company stamp (and printing on company letterhead) will be required on front page / proposal submission form only. However, in the printed version each page needs to carry the initials of the person or persons signing the proposal.

**Question 33: Do we have to submit technical proposal with reference to RFP's point 10 technical proposal with full checklist or just technical proposal with solution document will suffice and please clarify if technical proposal submission via email also required every page initialed by an authorize person because this would mean that we would have scanned every single page.**

Response: Full checklist will be required to be submitted as part of the proposal. In the technical proposal submission via email all pages need not to carry the initials. However, the covering page, the proposal submission form and letter of participation needs to be duly signed and scanned.

**Question 34: Please specify if we can submit financials in USD or financial proposal should be submitted in PKR currency as point 11 and 26 of RFP contradicts with each other.**

Response: Amounts in the proposal may be in USD, however, payments will be made in PKR in a bank account within Pakistan.

**Question 35: Please confirm if Proposal Submission Form is required to be submitted with the technical proposal and if its required then kindly specify if it should be submitted on company letter head or non-judicial stamp paper.**

Response: The proposal submission form should be on the company letter head. Non-judicial stamp paper is not required.

**Question 36: With reference to Complaint Logging mentioned in RFP, will this module integrate with CRM or would it be an independent logging at our end. Please clarify.**

Response: Independent logging is not required and it will integrate with CRM. As per project plan, CRM is expected to be procured by the time deployment of mobile application and online banking is under way

**Question 37: Please share details about Middleware Vendor so that integration interfaces and complexity could be analyzed while proposing the solution.**

Response: Middleware is currently under procurement. Complexity will be analyzed with the finalized vendor during functional specifications stage

**Question 38: We would require details about Card Management Solution.**

Response: Card Management Solution will integrate with 1Link through Middleware. The card management system is in procurement and therefore details could not be shared at this point. Please note that the system should be flexible to work with any card management system.

**Question 39: The Billing Aggregator module would be integrated with 1Link through Middleware or would it be a direct integration, please elaborate.**

Response: The Billing Aggregator module would be integrated with 1Link through Middleware

**Question 40: (Ref: Investment Calculator) Please elaborate the intent, audience and expected usage of subject investment calculator with underlying computation models.**

Response: Investment calculator will facilitate NATIONAL SAVINGS’s customers, the general population in Pakistan at large, to be able to calculate expected rate of returns on their products of interest, before or after making the purchase decision. The computational model can be studied from NATIONAL SAVINGS website and existing products. A detailed discussion will be done on this at FS stage.

**Question 41: (Ref: Financial management module) Please elaborate the functional details expected in the financial management module (i.e. a complete financial management system is expected or a subset)?**

Response: The financial management module required is also referred to as personal financial manager (PFM) which provides graphical representation of transaction history, behavioral or user patterns, payment classification into merchant categories etc. The PFM can also help customers achieve saving targets through budgeting support etc. The backend OMNI channel should have the financial module to project the information on online platform and mobile application. Extent of the financial management system that is recommended should be proposed by the vendor, such that whether it is a completed financial management system or a subset, or with any additional features that are being proposed by the vendor.

**Question 42: (Ref: Card activation and PIN generation) It is assumed that NATIONAL SAVINGS shall issue its proprietary cards & complete card management system is required as integral part of the solution. Please confirm.**

**Alternatively, please elaborate if NATIONAL SAVINGS expects to link the cards issues in the platform with capability of processing card activations, PIN generation, card blocking & respective transactions monitoring?**

Response: The complete card management system (CMS) is currently being procured through a separate RfP. The transactions mentioned in the query (card activations, PIN generation, card blocking and respective transactions monitoring) are required for integration with this CMS

**Question 43: (Ref: ADC registration through biometric verification enabled mobile application) It is assumed that NATIONAL SAVINGS shall manage the data ownership agreements with external entities and make available all interfaces & support from such entities for integrations.**

Response: Agreed. The assumption is correct.

**Question 44: (Ref: ADC registration through biometric verification enabled mobile application) Please mention the names of the entities (i.e. NADRA & other external agencies) to be part of the scope inclusive for integrations.**

Response: For ADC registration through biometric verification enabled mobile application, only NADRA is required to be part of the scope for integrations

**Question 45: (Ref: Call National Savings hotline number) Please confirm if complete call center management system is required as part of the complete solution.**

Response: No. Only the capability of making calls to the call center through mobile application is required.

**Question 46: (Interface through middleware to National Savings Main Application and other systems and external entities for financial and non-financial transactions / updates) Please mention the name and version of the intended middleware of National Savings Main Application, intended for interfacing.**

Response: Since the intended middleware is under the procurement cycle we cannot mention the name and version of the intended middleware at this stage.

**Question 47: (Ref: Support of the online data replication at the National saving’s backup site for disaster recovery) Kindly elaborate existing technology implemented for data replication with National Saving’s DR site.**

Response: Technology for data replication has not been implemented at this stage and is planned for the future. The solution provided by finalized vendor should be able to integrate with the data replication technology once it is implemented

**Question 48: (Ref: Data backup and archiving support) It is assumed that complete data backup & archiving solution is required as part of the complete solution.**

Response: Yes, the complete data backup and archiving solution is required

**Question 49: (Ref: Offline transaction handling) Please elaborate the business process for offline transaction handling in place (or expected).**

Response: Offline transaction handling is not currently in place. Offline transaction handling is of two types; file based and request based. In a file based offline transaction handling, a file is created and uploaded onto the system at end of day. In a request based transaction handling, requests are captured and passed on to the system. Both are required for National Savings.

**Question 50: (Ref: Support for creation of users through bulk file upload) Are these internal users or external? How the OTP mechanism is expected to operate in bulk user creation processes?**

Response: Internal users only. OTP mechanism is not required

**Question 51: (Ref: Provision for advertisement of products of the National Savings)**

**NATIONAL SAVINGS intent is to**

**a. Use advertisement services, such as google ad sense, OR**

**b. Limited up to showing the banner ads only, OR**

**c. A complete ad management system is expected to be part of the complete solution?**

Response: The correct response is (b) – limited up to showing the banner ads only

**Question 52: (Ref: Interfaces to generate reports according to National Savings requirements using data model provided by the online transactional platform) Please mention no. of reports to be generated as part of the exercise.**

Response: This will be determined at the functional specifications stage

**Question 53: (Ref: Other MIS reports) What is the expected no. of reports envisaged to be part of the solution before implementation kick off?**

Response: This will be determined at the functional specifications stage

**Question 54: (Ref: Setup Reminders) Please explain the expected business process implementation for setup reminders.**

Response: The setup reminders could be any type of reminder, such as event reminders setup by the customer such as birthdays or reminders for bill payments based on transaction history and previous due dates, or any other. These could be either customer initiated or system generated

**Question 55: (Ref: Overview of relationships) Is it fair to assume that the requirement implies provision of overview information availability based upon different underlying instruments to the users?**

Response: Agreed

**Question 56: Please elaborate how many integrations with other financial institutes (i.e. such names of commercial banks) are required with which transactions to support (i.e. such as fund transfers).**

**Additionally, if there is any preference of any specific bank(s), please confirm.**

Response: At this stage, integrations required will be with 1Link. However, if integrations with banks will be required, it will be communicated during the functional specifications stage

**Question 57: During the rollout of the expected system in production, is there any data migration activity envisaged to migrate existing data.**

Response: Since currently there is no financial mobile application and therefore very minimal data, data migration activity will be minimal.

**Question 58: If a data migration activity is expected, please share the details of the systems from which the data to be migrated & the volume of data to be migrated.**

Response: Expectation at this stage is migration of data for 2000 users, which may increase till the time of functional specifications stage

**Question 59: Who will define associated processes to onboard customer and other transactions?**

Response: NATIONAL SAVINGS will define associated processes during the functional specifications stage. However, the vendor could study the market for effort estimation especially with biometric verification.

**Question 60: Will the provided Mobile App and Online Portal plug & play? If yes, need architecture diagram of NATIONAL SAVINGS and its related applications including names and specifications.**

Response: No, mobile app and online portal will not be plug and play. The channels will need to be integrated with the financial switch, for which the architecture will be decided during the functional specifications stage

**Question 61: Does Omni Channel experience require for non-financial transactions?**

Response: Yes, Omni Channel experience is required for non-financial transactions

**Question 62: Does the vendor has to suggest hardware components required for the mobile app and online portal?**

Response: Yes

**Question 63: Technical documentation required for NATIONAL SAVINGS and its related applications.**

Response: Technical documentation for mobile application, online banking and omni channel portal will be required from the finalized vendor. Technical documentation of other systems will be shared with the finalized vendor during the functional specifications stage

**Question 64: Does the vendor require to add cost of necessary testing (Stress / Penetration testing) in the financial proposal?**

Response: Yes, along with profiles of the three testing vendors for NATIONAL SAVINGS to choose from at the time of testing.

**Question 65: ADC registration through biometric verification enabled mobile application. We are assuming all necessary integration with APIs have been completed for this. Please confirm if our understanding is correct.**

Response: Necessary integrations with APIs are currently underway and are expected to be completed by the time of mobile application implementation

**Question 66: Does the vendor need to add cost for “Create customer personas and profiles based on interviews and customer surveys to identify motivations, behaviors and usage patterns’’?**

Response: The financial bid should include complete scope of work

**Question 67: Functionality of IBFT is also required from NATIONAL SAVINGS savings account to other banks connected via 1-Link platform. We are assuming that all necessary ground work is done to execute IBFT from NATIONAL SAVINGS savings account. Please confirm if our understanding is correct.**

Response: The ground work to facilitate the IBFT transaction through implementation of a middleware is under progress and NATIONAL SAVINGS will provide the interface to enable these transactions.

**Question 68: Functionality of UBP, Telecom, internet Service Providers payment require integration with 1-Link UBPS. We are assuming all necessary integrations are done, please confirm.**

Response: The ground work to facilitate the UBP, Telecom and internet service providers payments through implementation of a middleware is under progress and NATIONAL SAVINGS will provide for the interface to enable these transactions.

**Question 69: We are assuming necessary integrations are done with mVISA/MasterPASS/UPI and vendor just had to call the required APIs, please confirm.**

Response: Currently, the integrations with mVISA/MasterPASS/UPI are in process. The payments through schemes for mVISA, MasterPass and UPI QR payment will be provided through an interface by NATIONAL SAVINGS to enable these transactions. The vendor must enable the mobile application to be able to read their formats and send the transactions for processing through financial switch.

**Question 70: NATIONAL SAVINGS/Karandaaz will provide latitudes and longitudes of NATIONAL SAVINGS branches, please confirm.**

Response: The latitudes and longitudes will be shared for the NATIONAL SAVINGS branches.

**Question 71: Need clarity on offline transaction mode.**

Response: Offline transaction handling is not currently in place. Offline transaction handling is of two types; file based and request based. In a file based offline transaction handling, a file is created and uploaded onto the system at end of day. In a request based transaction handling, requests are captured and passed on to the system. Both are required for National Savings.

**Question 72: Need clarity on limit management (self-authorization).**

Response: The customer should be able to set his own limits in transaction other than the limits authorized by the system to perform transactions

**Question 73: What is the core banking system they are running on?**

Response: NATIONAL SAVINGS has a customized main application (in place of core banking system) which is currently being upgraded.

**Question 74: Do they have a middleware solution which can be leveraged for integration? If no, do they plan to invest in a middleware solution? Do they have expertise to implement the middleware or will they be expecting us to do it.**

Response: The middleware RfP has already been released and it is in the process of procurement through a separate RfP. The implementation of the middleware is not the responsibility of the vendor shortlisted under this RfP

**Question 75: Windows mobile and Blackberry support – how important is this requirement considering the low number of users using these platforms.**

Response: The native application is only required for Android and IOS platforms. Another hybrid version using webpages could be created for the rest of the platforms.

**Question 76: (Ref: audited financial statements of last 2 years) The organization was incorporated in May 2016 and has had first audit after 18 months (which is standard practice). The organization’s second audit will be due after fiscal year ends in June 2018. Is the provision of 1 Audit statement enough with this explanation?**

Response: The requirement for audited statements of last 2 years will hold such that the applicant will be required to include as part of the proposal, audited statements of last 2 years

**Question 77: Is the requirement specifically to provide Native application for all the 3 platforms or is it possible to provide Native application for Android and iOS (which constitute more than 95%) of market and a Hybrid (Web Based) application for Windows.**

Response: The native application is only required for Android and IOS platforms. Another hybrid version using webpages could be created for the rest of the platforms including Windows and Blackberry.

**Question 78: What is desired by “Financial management module” as this is very generic term?**

Response: The financial management module required is also referred to as personal financial manager (PFM) which provides graphical representation of transaction history, behavioral or user patterns, payment classification into merchant categories etc. The PFM can also help customers achieve saving targets through budgeting support etc. The backend OMNI channel should have the financial module to project the information on online platform and mobile application

**Question 79: (Ref: non-financial request) What is the difference between Mini Statement and Quick Statement? For the various book requests, since currently these books are issued by Branch, will the back office require to provide any report or integrate with Main application to push requests?**

Response: The mini statement will have a fixed number of transaction and does not require any input from the user. The quick statement is dynamic and could be based on number of days or number of last transactions required by the user. This could be clarified further at the time of presentations and functional specifications.

The various requests will be logged on the front end and pushed through integrated requests to a back-end system of NATIONAL SAVINGS. We could discuss the possibility of offline requests through file based mechanism at the time of finalizing the functional specifications. However, the vendor should be able to cater to both the requirements in the proposal with added cost.

**Question 80: The requirement is for QR payment to QR codes of mVISA, Masterpass, UPI and other schemes; Will the application be required to connect directly to these schemes or the Back-end middleware/switch will be connecting to these schemes?**

Response: The requirement is for QR payments which means the vendor must enable the mobile application to be able to read the QR formats of all schemes and sent the transactions for processing through financial switch for processing.

**Question 81: The requirement says, “Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)” - If the Mobile App is Native, this requirement is in contradiction to earlier requirement of having a Native App.**

Response: The mobile application only needs to be native for IOS and Android platform. Another hybrid version using webpages could be created for the rest of the platforms including Windows and Blackberry. The hybrid version should be compatible with all major browsers

**Question 82: (Ref: Point 7 – Administrator Options - The capability to add new products and services easily as per need) What does a new product mean? It is assumed that National Savings products will be defined in Back end core system and all information will be fetched from there.**

Response: The new product means the different savings products that National Savings will implement on its main application from time to time. For details of existing product, please visit the website National Savings Pakistan. There will be information required to be kept at platform level which will be discussed at the FS stage.

**Question 83: Please clarify this requirement – “Interfaces to generate reports according to National Savings requirements using data model provided by the Online Transactional application” – Does this mean creating reports on the Internet Banking/Mobile App Back end transaction logs?**

Response: Yes, this means that the application should provide an interface to generate reports based data of transactions and activities on the platform.

**Question 84: (Ref: Point 8 – Administrative portal options) Merchant-wise reports (Does NATIONAL SAVINGS have any merchants?)**

Response: NATIONAL SAVINGS does not have any merchants but will have the capability to make payments to online merchants of merchant aggregators such as 1Link. The administrative portal needs to provide the merchant-wise payment report.

**Question 85: There is a requirement to allow “Performing transactions in offline mode” – What does this mean?**

Response: Offline transaction handling is not currently in place. Offline transaction handling is of two types; file based and request based. In a file based offline transaction handling, a file is created and uploaded onto the system at end of day. In a request based transaction handling, requests are captured and passed on to the system. Both are required for National Savings.

**Question 86: (Ref: provision to integrate other channels to the multichannel online omni solution) Please clarify the scope of integration with other channels like Call Center, Self Service (ATM module) etc.**

Response: The contact center is in place at NATIONAL SAVINGS and webchat will be introduced at a later stage. The requirement for mobile client-side SDK to enable webchat functionality on mobile application which will be provided in the future and the finalized vendor will be required to have capability or provision to integrate with the contact center to facilitate the webchat. Also, the mobile application should have the capability to connect to the call center through phone call.

**Question 87: In view of the extensive requirements in the RFP we would appreciate if the deadline for submission is extended. This would enable us to submit a comprehensive and responsive Bid.**

Response: The extensions to timelines cannot be entertained and the participating bidders are expected to adhere to the timelines in the published RfP

**Question 88: (Ref: Letter of participation for request for proposal) How to obtain this letter?**

Response: The letter needs to be written and can be in the format of the lead bidder on their letter head confirming its participation along with the legal status of the itself and its partners (if any) in the bid. In case of participation with partners, it is required to specify the role of each partner

**Question 89: We are proposing Software Solution from our principals who are a Swiss Company and must be paid in US dollars. Please confirm if the Software License agreement will be drawn in US Dollars and paid in US Dollars. The implementation agreement can be drawn in PKR.**

Response: All payment and quotations are to be in PKR and can only be paid in accounts within Pakistan. Local partners can arrange to pay software license or any other fee to their international partner themselves.

**Question 90: What is the Core Banking system the Omni-Channel Solution, Online Transaction Banking going to interface to?**

Response: The main application (or customized core banking solution) is a customized application developed specifically for the needs of the client.

**Question 91: Please confirm that all the functions specified by the bank to be supported by the front-end solution is also supported by the incumbent back-office core-banking of the bank.**

Response: The main application (or customized core banking solution) is a customized application developed and will support all the functions specified in the RfP for the front-end solution

**Question 92: Please provide an inventory of all the existing system the bank has today.**

Response: The bank currently has a main application or core solution which functions as the core banking application. The main application is currently being upgraded and as per project plan, it is expected to be completed by the time mobile application and online platform goes live. The bank also currently has a call center and non-financial mobile application. Expected upcoming systems include a Card Management System (CMS), Financial Switch, Customer Relationship Management (CRM), data warehouse among others. CMS, Switch and CRM are expected to be deployed by the time mobile application and online platform is implemented.

**Question 93: Details about Card System being used by NATIONAL SAVINGS including its interfacing capabilities.**

Response: The card system is currently not in place and is also in the procurement process. The interfacing capabilities are being ensured during the procurement cycle to incorporate the requirements of the front-end solution. The front-end solution also needs to be flexible enough to adapt to different interfacing protocols

**Question 94: (Ref: System to Capable to generate MIS and reports to gauge the efficiency of rules, analysis and overall effectiveness) Is this required for mobile/Internet channels or rather for internal transaction monitoring systems, e.g. credit cards, etc.**

Response: The requirement is for mobile/internet channels and is limited to transactions being initiated from these channels only

**Question 95: (Ref: System should have built-in transaction blocking module capable to configure rule directly from UI block transactions on real-time basis without any downtime for rule to apply) Is this required for mobile/Internet channels or rather for internal transaction monitoring systems, e.g. credit cards, etc.**

Response: The requirement is for mobile/internet channels and is limited to transactions being initiated from these channels only

**Question 96: Please describe how you intent to use the DBP across multiple channels & devices (e.g. website, internet banking site, mobile apps, branch apps, call center). Please Elaborate?**

Response: Vendor must recommend and propose accordingly

**Question 97: Do you plan to use the DBP in a multi country, multi-label and/or multilingual operation? If yes, please elaborate.**

Response: Vendor must recommend and propose accordingly

**Question 98: What systems/applications you intend to integrate/aggregate in the DBP? Please list (e.g. SSO, IDM, LDAP, Applications, Core Banking, CRM, Analytics, Insurance, et cetera), preferably with integration options (JOSN, REST, HTML, et cetera (.**

Response: Vendor must recommend and propose accordingly

**Question 99: # Registered active companies (applicable for Corporate / SME) Please provide the number of registered, active companies.**

Response: There are currently no registered active companies for ADCs and will be decided within NATIONAL SAVINGS and shared with finalized vendor when this information is decided

**Question 100: Please provide the number of registered, active users (per different segment / line of business)**

Response:

|  |  |  |
| --- | --- | --- |
|  | **NATIONAL SAVINGS product** | **Number of investors (as at Dec 2017)** |
| Accounts | Savings Account | 613,922 |
| Special Savings Account | 12,291  |
| Pensioners Benefit Account | 257,190 |
| Certificates | Regular Income Certificate | 329,162  |
| Behbood Saving Certificate | 1,160,255 |
| Defense Saving Certificate | 885,959 |
| Special Saving Certificate - R | 614,848 |
| Short Term Saving Certificate – 3 months | 1,909 |
| Short Term Saving Certificate – 6 months | 173 |
| Short Term Saving Certificate – 12 months | 227 |
| Prize Bonds | Premium Prize Bonds | 108,472 |

**Question 101: (Ref number of accounts) Total number of bank accounts.**

Response: Please refer to response for question 100

**Question 102: Percentage of accounts shared amongst end-users. Provide a negative number to simulate more than one account per user.**

Response: Not available

**Question 103: (Ref: number of logins per year) Average number of logins per year per end user.**

Response: Not available

**Question 104: Typically, at the end and beginning of each month, during holidays, etc. there is increased site usage due to salary or loan movements. Specify here the number of days per year.**

Response: Not available

**Question 105: (Ref: % total users online during high traffic day) Percentage of users online during these high traffic days.**

Response: Not available

**Question 106: Specify here the average session time of a user in seconds.**

Response: Not available

**Question 107: Specify here the number of hours of a day where within 90% of the end users are active.**

Response: Not available

**Question 108: (Ref: # high traffic time per day) A day may have zero or more high traffic periods.**

Response: Not available

**Question 109: (Ref: # hours high traffic time) Specify here the duration (in hours) for a single high traffic period.**

Response: Not available

**Question 110: (Ref: % total users online during high traffic) Percentage of user’s active for total high traffic period.**

Response: Not available

**Question 111: Please elaborate on your fail-over model (Active/Passive. Ratio over your live servers)?**

Response: Vendor must recommend and propose accordingly. This needs to be supported with rationale.

**Question 112: Please elaborate on your disaster recovery model (Active/Passive)?**

Response: Vendor must recommend and propose accordingly. This needs to be supported with rationale.

**Question 113: How does your default DTAP machine setup look like? How many CPU / cores / PVU's does a single machine include?**

Response: The infrastructure for National Savings is being setup therefore the vendor must recommend and propose accordingly.

**Question 114: What is the total amount of PVU’s per machine (number of CPU \* number of cores \* PVU per core)?**

Response: Vendor must recommend and propose accordingly.

**Question 115: Which N-Tier configuration do you plan to implement for the Platform (Default: 3-Tier)**

**Single Tier – HTTP, Application and Database all on one server**

**Two Tier – HTTP & Application Server on a server, Database on a separate server**

**Three Tier – HTTP, Application and Database each on separate servers**

Response: Vendor must recommend and propose accordingly. However, vendor should have the flexibility for alternate configuration on client request

**Question 116: Do you require high availability for Backbase CXP? (Default: Yes).**

Response: Yes

**Question 117: What is the average CPU utilization rate you prefer for all servers in the configuration?**

Response: Vendor must recommend and propose accordingly.

**Question 118: What is the maximum CPU utilization rate you prefer for all servers in the configuration? (Default: 60%)**

Response: Vendor must recommend and propose accordingly.

**Question 119: What is the brand and processor type of your preferred or currently used servers? Vendor is compatible with all hardware and therefore does not have a preference. For a list of server brands and types, please refer to:**

**http://www-01.ibm.com/software/passportadvantage/pvu\_licensing\_for\_customers.html.**

Response: We will request for submission of all preferences and hardware requirement in proposal. We do not have any preferences of any brand of servers or processor types

**Question 120: Please confirm that you expect the vendor to do the complete design? UX and UI? Please confirm**

Response: Yes. The vendor is expected to do the complete design, UI and UX included

**Question 121: Why does the bank want to have native apps for Windows? Can we assume to use the created apps for Android for Windows devices? Please confirm?**

Response: Since there are still active users of Windows in the market, the vendor is required to provide a Native Application, for Android and iOS, and a web based (hybrid) application for Windows

**Question 122: Which versions of IOS and Android are to be targeted?**

Response: Latest versions of iOS and Android, and which should be backward compatible (the mobile application should be compatible with possible previous versions of iOS and Android)

**Question 123: Can you please share the current and end-state architecture which we are to assume for our response?**

Response: End state architecture is currently under development and can be a discussion item during vendor presentations

**Question 124: Do you have Single-Sign-On (SSO) in place? Please elaborate.**

Response: No. The vendor is expected to provide SSO (single-sign-on) for its two services i.e. Mobile application and online transactional platform through OMNI platform.

**Question 125: What is average value of a (retail) customer per year?**

Response: Approximately PKR 1,822 per number of investors, for the year 2016-17

**Question 126: What APIs are readily available from the Banks core system? who is going to make this happen?**

Response: The main application (or customized core banking system) is currently being upgraded and will incorporate the APIs needed to provide for the functionality.

**Question 127: Is there an IDM / Authentication solution available to integrate with? Or do you expect them to be coming from the vendor**

Response: National Savings currently does not have IDM / Authentication solution available in place. Vendor is not required to provide enterprise wide IDM, however the vendor should have the capability of user management with roles and authentication of the users

*Notes:*

* *Any responses (which are not queries) to the requirements mentioned in the RfP will not be validated at this point. Similarly, eligibility of any entity will not be evaluated before submission of the technical proposal. Therefore, we have not responded to such responses / comments, which would need to be added in the technical proposal for proper evaluation*
* *It is also clarified that the vendor should be able to submit a proposed process documents after functional specifications finalization with the selected vendor*
* *In reference to the compliance matrix requirement highlighted in the checklist (section 10 of RfP – Documents comprising the proposal), it is required that the vendor will conduct a self-assessment against the compliance matrix and submit the completed compliance matrix sheet along with the proposal and other required documents in the checklist*