

VTB Bank Georgia wants to partner with an experienced Internet/ Mobile banking vendor who would provide cutting-edge Internet and Mobile Banking solutions

1. VTB Bank:

VTB Bank Georgia is a member of the VTB Group and one of the largest Banks in Georgia and the south Caucasus. Republic of Georgia, Tbilisi.

2. The Mission:

- 2.1 To replace the existing Internet/ Mobile Banking with a major focus on system responsiveness, stability and UIX.
- 2.2 To offer modern Applications for iOS and Android platforms with simple yet powerful UIX design.
- 2.3 To implement integrated Omni-channel Ready solution (Omni-channel capability is not a requirement, but would be considered as an advantage).
- 2.4 To turn Internet and mobile banking platform into a major Sales and Marketing channel.

3. Requirements to Vendor:

- 3.1 To provide a constant Internet/ Mobile Bank Quality of Service (QoS) monitoring and improvement.
- 3.2 To offer a modern and highly customized GUI for the end-users of Internet and Mobile Bank Applications (GUI should also be ready for future redesigns).
- 3.3 To offer technological solutions for automatic self-testing of Internet/ mobile banking functionality.
- 3.4 To enable cutting-edge security and complex user password/ biometric Authentication policies.
- 3.5 To offer the modern integration with the social networks.
- 3.6 To offer tight modern integration with SMS Banking and notification systems.
- 3.7 To offer full SLA support of the Internet and Mobile Banking platform.
- 3.8 To offer separate environments, for Retail and for corporate customers.
- 3.9 To enable tracking of the detailed user/ transaction statistics via automatically updated dashboards.

4. The essential Internet Bank functionality requirements include:

- 4.1 Accounts: Account Statement, Consolidated Statement, Accounts and Cards, Dynamic Statement, Bonus (Cash back programs).
- 4.2 Products: Deposits (+ Deposit Calculator), Credits (+ Credit Calculator).
- 4.3 Bill Payments: One Time Bill Payments, Payments Using Saved Payment Templates
- 4.4 Transfers and Exchange: Transfers, Currency Exchange, Standing Order (+ Standing Order Archive), Templates, Transfers Archive.
- 4.5 Money Transfers: Receive, Send, Archive.
- 4.6 To enable different channels of communication: Push, SMS, Email, Viber, FB Messenger etc. with the users via personalized messages and offers.
- 4.7 To offer detailed user cash-flow charts and analysis with detailed Transaction Categorization.
- 4.8 To offer batch payment options via user payment templates.
- 4.9 To offer the account Statement details export into PDF, Word and XML formats.

5. Pricing:

A detailed price-breakdown should be presented by a perspective vendor:

Total cost

- Implementation fees;
- License fees (Based on the Number of Active Users or One Time Packages);
- Monthly SLA support cost;
- Any other costs.

6. Implementation timeline and deadlines:

A perspective vendor should submit the expected length and timeline of the Internet and Mobile Bank implementation and stabilization phases.

It is preferable to have Internet and Mobile Banking Launch simultaneously, however it is possible to negotiate dates for separate launches, if a Vendor would have such a request.

7. Licenses:

A perspective vendor should have all the certificates of authenticity related to the used software solutions.

8. **References:**

The vendor should present all the References from the past/ ongoing implementations of Internet Mobile Banking solutions. The Bank also expects a full list of the past and current clients of a vendor.

9. **Offer submission form, dates and contact:**

All interested entities shall submit proposals either via e-mail (m.kiziria@vtb.ge) or to the following address: 14 Chanturia Str., Tbilisi, Georgia, 0108, Procurements Coordination Group, The **submission deadline** is **August 31, 2017**. The Offers should be submitted in the sealed envelope in a printed version with a digital copy given in the USB flash stick.

For any additional information, please contact us here: m.kiziria@vtb.ge

10. **Selection criteria:**

- References and past experience
- Company profile
- The annual license cost
- The annual cost of the SLA support
- Implementation cost
- The payment conditions
- Proposed implementation timeline and deadlines

11. **The proposal from a perspective vendor should include:**

- The company profile; Total amount of the company staff.
- Information related to the proposed Internet and Mobile Banking platform. Module and functionality breakdown.
- The detailed Solution Implementation price break-down.
- The references on past Internet and Mobile bank implementations.
- The perspective vendor should provide the detailed Implementation milestone time-lines and deadlines.
- The perspective vendor should provide the information regarding the Implementation team personnel (how many people are in a team) and their anonymized professional backgrounds.
- The Implementation team on vendor's side should have multiple professionals with the past positive experience of Internet/ Mobile banking solution deployments.
- It is expected that a perspective vendor will provide the Bank with the full Internet/ Mobile Bank Demo version presentations and access.

12. High-level technical requirements for new internet and mobile bank

Choosing the technology stack: decisions made upon any technology should consider the following measurements.

13. Easy extensibility:

- In case of all kinds of the databases, caching or process management instrumentations with any of the components used during the implementation process, extensibility should be addressed via minimal contact with the core system.
- Decisions on successful composition of the overall structure are considered extensible only when addition or modification of exiting functionality can be done within timeframe agreed between bank and a vendor.
- Dependencies across different components should be minimal so that in case of infrastructure composition bank can make decisions to deploy and distribute different components among different OS and hosting technologies.

14. Scalability:

Both internet and mobile applications are client-facing components of the overall system. Any infrastructure or component needs to be designed and implemented with high level of scalability in mind. (System should support up to 300 000 active users with 2000 being logged-in at any given time).

Scalability should be done on both infrastructure and individual component level and it should be achieved using horizontal scaling model.

15. Integration Layer:

Most of the components of the system should provide integration point, which would allow the Bank to consume those to integrate data or processes within core bank system. Some of the key components with highest priority of exposal of integration layer are;

Authentication - highly preferable to have SSO mechanism with OIAuth and OpenID providers.

User Management - with ability to perform regular operations done through management portal of the system.

Log management – Any operation or access logs should be accessible using API layer provided by vendor of the system.

16. Monitoring and Alerting:

- Because of the high level of sensitivity and direct client involvement in the system, we require to have a very detailed and precise monitoring system, which would allow us to monitor and notify about performance of functionality issues of every single component of the system. Ability to integrate with third party monitoring tools is preferable but not essential.

17. Distance channel integration:

- Exposing some core functionality to third party systems not controlled by VTB bank Georgia should be addressed as well. Format and communication protocol should be based on well-defined international standards, which are well known and adopted across different technologies and frameworks.

18. Always up-to-date:

- As overall system will include different components and technologies, one of the main requirements we put on new system is to be up-to-date. Update process could be done from our technical staff but this very clearly declares one of our requirements which means system should be implemented with backward compatibility in mind so update of the OS, frameworks used or DB engine should not brake existing functionality.
- For system update itself, we require to have easy tooling to roll updates of the new components or functionality with minimal human interaction.

Any update provided by vendor should include following components:

- Release artefacts (deployable components)
- Release notes – clearly describing what has changed and in which way
- Instructions if any applicable

Supported browsers should include Microsoft Internet Explorer 11+, Microsoft EDGE 37+, Mozilla Firefox 45+, Opera 40+, and Chrome 48+

19. High Level Security Requirements

An online banking security model should be presented to enforce and formalize security policy within the internet banking. AAA (Authentication, Authorization, Auditing) and accountability services is highly preferable, SAML protocol services to enforce SSO, such as (OIAuth, OpenID). The identity and access provisioning life cycle should be maintained, including (creating, managing and deleting the accounts). In addition, operation and access logs should be collected and tailored, due to access via API layer provided by the vendor.

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