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| --- | --- | --- | --- | --- | --- |
| **S.N** | **CODE** | **Requirement** | **Bank Req.** | **Response** | **Remarks** |
|  |  | **General** |  |  |  |
| 1 | GEN | Feature of the system to run on multiple platforms | M |  |  |
| 2 | GEN | Full-fledged facilities of log maintenance, backups, replication and complete recovery | M |  |  |
| 3 | GEN | Feature of the system to be highly  parameterized for functioning of various modules and banking operations | M |  |  |
| 4 | GEN | Facility to have proper log maintenance for addition, modification and deletion and are to be maintained with previous and new values with time and date stamp with relevant user identification and generate such log reports at any time | M |  |  |
| 5 | GEN | A provision to upload different (formats of) data files for uploading, validating, bulk authorization for  different modules like blacklist file | M |  |  |
| 6 | GEN | Facility to allow scheduling of Batch jobs such as backups and data transfers. Such Batch jobs shall be executable as follows:-   1. As and when required 2. At pre defined time intervals |  |  |  |
| 7 | GEN | Capable of encrypting the password / other sensitive data during storage and transit | M |  |  |
| 8 | GEN | Facility to compare with previous week/month/ quarter/ half year/ year possible or comparison for a given period/ periodical progressive reports. | M |  |  |
|  |  | **Group/Role Management** | M |  |  |
| 9 | GEN | Features of the system that allow the bank to create different group roles like risk and compliance maker, compliance checker, IT maker , IT checker and so on | M |  |  |
| 10 | GEN | **Individual User Management** | M |  |  |
| 11 | GEN | Features of the system that allows  responsible staffs (Security officers) to create user ID and initial password for staffs based on the role defined or created | M |  |  |
| 12 | GEN | System to facilitate creation of the user IDs at a central level / branch level as desired by the Bank | M |  |  |
| 13 | GEN | Facility to add additional Permissions or functionalities on top of what it is inherited from the role permissions for a single us | M |  |  |
| 14 | GEN | Facility to take out user privileges that are inherited from the role permissions | M |  |  |
| 15 | GEN | Facility to support creation of temporary user ids and access rights based on number of days, months restrictions or time based restrictions (minutes, hours) | M |  |  |
| 16 | GEN | Facility to deny/allow user login on Bank holidays, after office hours, and Sundays which are to be defined by the Bank | M |  |  |
| 17 | GEN | Facility to set a default password upon creation of the user |  |  |  |
| 18 | GEN | System should allow the user (Bank) to define password policies. The minimum password policies to be defined are:   1. Minimum/ Maximum password length 2. Alpha numeric combination of password 3. Compulsory use of special characters 4. Minimum Password age 5. Password expiry period 6. Repeat passwords etc 7. Repeat passwords period etc | M |  |  |
| 19 | GEN | Facility to be able to automatically check the passwords with the password policy, which can be customized by the bank. | M |  |  |
| 20 | GEN | Feature of the system to enforce changing of the default password set by the system (at the time of creation of user ID) when the user 1st logs on to the system. The system should enforce all password policies as defined at the time of first change. | M |  |  |
| 21 | GEN | Feature of the system that allow supervisors to:   1. View the details of a user 2. Set the password 3. De-activate 4. Delete and   Grant or withdraw permissions to  specific activities | M |  |  |
| 22 | GEN | Facility that allow user id to be active only until specific date or period | M |  |  |
| 23 | GEN | Facility to automatically lock a user id after N- times log on attempts (for intrusion detection purposes | M |  |  |
| 24 | GEN | Facility that allow supervisors to re-enable a locked user | M |  |  |
| 25 | GEN | Facility that allow supervisors to re-enable a locked user | M |  |  |
|  |  | **Application Security** |  |  |  |
| 26 | GEN | It should have good, effective and state of the art security features on Password control, role based security etc with a provision of adding more security features | M |  |  |
| 27 | GEN | Facility for locking of the terminal or  workstation by user while logged in to the terminal and terminal is unlock-able by the respective users by using their passwords only. | M |  |  |
| 27 | GEN | Facility to attach the user ID of the employee to each and every action done in the system | M |  |  |
| 28 | GEN | Facility to deny multiple logins from different nodes by same user ID | M |  |  |
| 29 | GEN | Facility to restrict access to reports based upon user privileges defined in the system. | M |  |  |
|  |  | **Documentation** |  |  |  |
| 30 | GEN | The system should have Implementation Manual | M |  |  |
| 31 | GEN | The system should have User Manual | M |  |  |
| 32 | GEN | The system should have System  Administration | M |  |  |
| 33 | GEN | The system should have manuals for  architecture, Entity Relationship, Data Dictionary etc | M |  |  |
| 34 | GEN | The system should have online context sensitive help manuals | M |  |  |
| 35 | GEN | The system should have error documentation | M |  |  |
| 36 | GEN | Facility to have documentation in hard and soft copies | M |  |  |
| 37 | GEN | Facility to provide an option for downloading  the documentation from | M |  |  |
| 38 | GEN | The system should have On-line Help at the press of function keys F1 , F2 | M |  |  |
|  |  | **General System Architecture** |  |  |  |
| 39 | GEN | Built on SOA (Service Oriented Architecture) | M |  |  |
| 40 | GEN | Facility to support a thin-client architecture | M |  |  |
| 41 | GEN | Facility to support unlimited number of users | M |  |  |
| 42 | GEN | General Customization (possibility for Bank(s) to adapt the software to individual necessities, such as banks policies | M |  |  |
| 43 | GEN | Multi-Language Capability | D |  |  |
| 44 | GEN | Modular system design | M |  |  |
| 45 | GEN | Availability under any platform (OS / RDBMS | M |  |  |
| 46 | GEN | Support secure connections (e.g. https, SSL) | M |  |  |
| 47 | GEN | Facility to provide detailed system architecture of the proposed solution on a separate sheet. This should include the application architecture showing the interaction of the different modules being proposed. (Include in the Technical Proposal) | M |  |  |
| 48 | GEN | Default system availability - 7 days a week 24 hours a day | M |  |  |
| 49 | GEN | Facility to have automatic and regular data back-up mechanism | M |  |  |
| 50 | GEN | Facility to have Partial and full back-up management | M |  |  |
| 51 | GEN | Facility to provide the possibility for online back-up during system operation | M |  |  |
|  |  | **Data Architecture** |  |  |  |
| 52 | GEN | Support of all industry and standard  databases with latest releases (DB/2, Oracle, Postgresql, SQL-Server, etc) | M |  |  |
| 53 | GEN | Providing of roll forward/rollback mechanisms to ensure database integrity | M |  |  |
| 54 | GEN | Including data management environment to enable optimum database performance | M |  |  |
| 55 | GEN | Enforcing of referential integrity on database level | M |  |  |
| 56 | GEN | Supporting of database reorganization without interruption of service | M |  |  |
|  |  | **Report Generation** |  |  |  |
| 57 | GEN | Possibility to set up freely user-defined (ad- hoc) reports | M |  |  |
| 58 | GEN | Possibility to use all data fields of the entire system without any restrictions Performing of basic mathematic calculations | M |  |  |
| 59 | GEN | Execution of reports at the client or at the server | M |  |  |
| 60 | GEN | Possibility of graphical presentations of reports | M |  |  |
| 61 | GEN | Possibility to export the reports and graphical presentations into common MS Office applications | M |  |  |
| 62 | GEN | Possibility to provide historic and current case and decision reports | M |  |  |
| 63 | GEN | Possibility to customize the layout of standard reports |  |  |  |
| 64 | GEN | Possibility to include user defined field into standard | M |  |  |
| 65 | GEN | Possibility to run standard reports with user defined sorting | M |  |  |
| 66 | GEN | Possibility to produce reports at any time | M |  |  |
| 67 | GEN | Possibility to predefine day, hour and minute to run a | M |  |  |
| 68 | GEN | All reports should be provided both as a print- out as well as on-line | M |  |  |
| 69 | GEN | Support of multi-dimensional reports | M |  |  |
|  |  | **Audit Trail Logs** |  |  |  |
| 70 |  | Facility for system check to ensure the entire system is balancing and exceptions reported | M |  |  |
| 71 | GEN | Ability to log all static and financial data changes | M |  |  |
| 72 | GEN | System should support tracking of all the System administration activities within appropriate system log | M |  |  |
| 73 | GEN | System should have Log report of users logging in & out of the system throughout a period of time. | M |  |  |
| 74 | GEN | The system should maintain history of all activities and have audit trail facility, indicating the User-ID, authorizing official ID, Terminal/Machine, OS User ID, date and time of addition/ modification/ deletion and status of confirmation in respect of changes | M |  |  |
| 75 | GEN | System should generate reports for login access, staff with multiple level accesses, user Ids disabled suspended, cancelled | M |  |  |
| 76 | GEN | Facility to protect audit files from being deleted prior to printing or archiving | M |  |  |
| 77 | GEN | Archiving audit | M |  |  |
|  |  | **Anti Money Laundering (AML)** |  |  |  |
|  |  | **Regulation Requirements** |  |  |  |
| 78 | AML | The system should comply with the Ethiopian Financial Intelligence Center (FIC) requirements, central bank requirement and any other Statutory requirements and guidelines from time to time | M |  |  |
| 79 | AML | The system should address and be compliant with the Financial Action Task Force (FATF) recommendations and be flexible to include other lists | M |  |  |
|  |  | **Data capturing requirement** |  |  |  |
| 80 | AML | The System should fetch customer details for natural person (individual) as per the Bank’s requirement from the CBS | M |  |  |
| 81 | AML | The System should fetch customer details for legal person (company/ organization) as per the Bank’s requirement from the CBS. | M |  |  |
| 82 | AML | The details to be captured for both natural person and legal person may vary from time to time. So the system shall be flexible to add/remove fields at any time by the Bank without the Vendors assistance | M |  |  |
| 83 | AML | The system shall allow to take the required information to be captured for a customer automatically from the core banking (the information collected during account opening) and allow to add additional missed information manually or any other third party system | M |  |  |
|  |  | **Know Your Customer (KYC)** |  |  |  |
| 84 | AML | System should capture all the Due Diligence Information of the customer base of the institution. | M |  |  |
| 85 | AML | It should also capture Due Diligence data on Beneficiaries and connected parties. | M |  |  |
| 86 | AML | System should provide for capturing customer due diligence details like source of funds, expected nature and level of activity in the account, expected origin of the funds into the relationship, details of occupation / employment of the customer | M |  |  |
| 87 | AML | The system should capture all depositors detail address (KYC information) for each deposit transaction as well as withdrawal while a deposit or withdraw is made. | M |  |  |
| 88 | AML | System should manage blacklists provided by regulatory authorities such as the lists provided by FIC, EU, OFAC, List issued time to time by the law enforcement agencies, PEP lists, UN Sanctioned list etc. It should also be possible to add new lists as and when they are introduced in future.  The system should update the sanction databases directly from the source within 1-2 days of sanction declaration, with provision of details of source of such database for authentication. | M |  |  |
| 89 | AML | The system should have a Facility to identify each product account by different beneficiary type:  Newly opened accounts  Natural person:   1. local individual and 2. foreigner   Local individual   * civil individual, * walking customer and * politically exposed person   Foreigner:   * Nonresident customers * Resident foreign customers   Legal person:   * Sole proprietorship * Real estate * Audit firm * Law firm * Flower farming * Agricultural firm * Private Limited Company * Share Company * Financial Institution   + Bank     - Domestic bank     - Foreign Bank   + Insurance     - Domestic Insurance     - Foreign Insurance   + Microfinance * Saving and Credit Cooperatives and Associations * Non-Government Organization * Government Organization * Estate Owned Enterprises * Correspondent Banks   Staffs | M |  |  |
| 90 | AML | Where the core banking system does not have provisions to capture the KYC information, the AML software should provide facilities to enter the missing data | M |  |  |
| 91 | AML | Support for list scanning of Account/customer database against watch lists/Blacklist – incremental screening should take place if there are any updates to the watch list data or the customer data.  All new customers should be checked against blacklists, watch lists data and there should be provision to run search against existing customers as and when required. | M |  |  |
| 92 | AML | Bank should be able to create watch lists of customers batch upload of customized lists should be possible. Changes to this watch list should also be tracked, with complete audit trail. | M |  |  |
| 93 | AML | The AML system should provide a list manager that will be used to manage various lists like, UN, EU, OFAC-SDN and Politically Exposed Peoples (PEPs). Users should be able to maintain internal Watch-lists to monitor their customers. | M |  |  |
| 94 | AML | Support for advanced search techniques like Phonetic and Fuzzy Logic in Name search | M |  |  |
| 95 | AML | The AML system should enable the user to refine the search criteria from Exact Match to Similar Sounding, Partial Name Search, Initials Search, and Sub String search. | M |  |  |
| 96 | AML | The system should be able to manage false hit results from the list screening process. | M |  |  |
| 97 | AML | The system should have the flexibility to define the mandatory customer fields to be captured by combination of account type & customer type | M |  |  |
| 98 | AML | KYC Mandatory fields missing Report should be generated | M |  |  |
| 99 | AML | All changes made on the existing customer information | M |  |  |
| 100 | AML | System should be able to trace direct and indirect links between customers in the bank | M |  |  |
| 101 | AML | The user should also have a provision to search for Duplicate Data regarding a customer to check for multiple accounts (hidden) for a customer within a bank. | M |  |  |
| 102 | AML | Option to view customer and account/portfolio details | M |  |  |
| 103 | AML | The AML system should ensure that all risks relating to money laundering, financing of terrorism and financial fraud are identified, described and evaluated. | M |  |  |
|  |  | **Customer Profiling** |  |  |  |
| 104 | AML | Describe how the AML software provides the ability to create accurate, verifiable, compact customer baseline profiles from historical data as well as from initial data obtained at the inception when account is opened. | M |  |  |
| 105 | AML | The solution should validate customer’s current activity with these profile patterns to identify unusual or deviant activities. | M |  |  |
| 106 | AML | Transaction Monitoring should be a combination of rules defined and profile deviations | M |  |  |
| 107 | AML | Transaction attributes like value, frequency, time, channel, instrument, branch etc. should be analyzed by the system to build multi-dimensional profiles. | M |  |  |
|  |  | **Risk Categorization** |  |  |  |
| 108 | AML | System should be able to categorize accounts into risk Categories in a flexible manner in accordance to FIC directions, other local regulatory requirements, internationally recognized best practices and the Bank’s internal policy. | M |  |  |
| 109 | AML | Provide a detailed note on the Risk Rating mechanism/functionality | M |  |  |
| 110 | AML | The risk rating should be based on both customer and account/portfolio related parameters. Specify the parameters/ factors used. | M |  |  |
| 111 | AML | Factors should be user configurable by the bank | M |  |  |
| 112 | AML | The solution should support risk profiling of customers based on country of origin, country of residence, occupation, customer type, account type, KYC gaps etc. | M |  |  |
| 113 | AML | The system should provide a risk over-ride capability with admin having the option to manually set the risk | M |  |  |
| 114 | AML | The system should support reassessment of customer risk-.And should provide Risk Assessment Reports | M |  |  |
|  |  | **Benchmarking** |  |  |  |
| 115 | AML | The AML system should allow for benchmarks to be fixed based on the general behavior of entities (Customers, Products etc.). The Default Benchmarks should be definable in the AML system for all customers based on the Customer Category and the Amount range in which they are operating. The user should be able to create, and even edit an existing benchmark. | M |  |  |
| 116 | AML | Visual Benchmarking – The Visual benchmarking tool should enable the AML officer to assess the number of alerts that would result based on specified thresholds given for an alert and the transaction amount ranges. | M |  |  |
|  |  | **Transaction Monitoring** |  |  |  |
| 117 | AML | The system should provide rule based suspicious transaction identification. | M |  |  |
| 118 | AML | The system should have the ability to update above rules incorporating new scenarios of suspicious transactions | M |  |  |
| 119 | AML | The system should have alert scenarios for individual transaction as well as historical transactional behavior based on the average transaction made by the customer | M |  |  |
| 120 | AML | The system should have provision to define multiple benchmarks for alert scenarios based on customer type, nature of business, branch, country and account/portfolio risk. | M |  |  |
| 121 | AML | The system should have provision to create user defined rules | M |  |  |
| 122 | AML | The system should be able to create case management as per the policy or procedure of the bank or regulatory body | M |  |  |
| 123 | AML | The system should enable user to effectively manage alerts generated from the time of generation till such time an appropriate action is taken | M |  |  |
| 124 | AML | The Suspicious Transaction Reporting (STR) in the solution should be auto populated in line with FIC requirements. | M |  |  |
|  |  | **Alerts Management** |  |  |  |
| 125 | AML | The user should be able to view details of all alerts fired on customer as well as all the necessary transactional details with respect to the specified customer. | M |  |  |
| 126 | AML | The system should support alert justification recognition i.e. the user should be able to ascertain the reason behind the alert | M |  |  |
| 127 | AML | The system should have facility to manage false positives. | M |  |  |
| 128 | AML | It should be possible to re-run any rule at any time and “as- of” any past date. | M |  |  |
| 129 | AML | Audit trail of rule-changes to be maintained and system /product limitations of user-rules, if any, to be mentioned as a footnote. | M |  |  |
| 130 | AML | The system should provide the user the option to drill down into the details of the transaction on which the alert was generated. | M |  |  |
| 131 | AML | The system should have provision for resource allocation & work load balancing for alerts assignment | M |  |  |
| 132 | AML | The user should have the facility of filtering alerts based on parameters such as time, customer, product and alert type | M |  |  |
| 133 | AML | The system should have the feature to prioritize alerts | M |  |  |
| 134 | AML | Module for Alert Assignment to be available in the system. | M |  |  |
| 135 | AML | The AML system should allow the users to pre-assign alerts to single or multiple users. | M |  |  |
| 136 | AML | Reports should also provide information to management on the alerts status. | M |  |  |
| 137 | AML | The system should have complete audit trail of the alert generated. | M |  |  |
| 138 | AML | Option to forward/mail alerts should be available | M |  |  |
|  |  | **Suspicious Transaction Scenarios** |  |  |  |
| 139 | AML | Sudden surge in activity level for account/client– value | M |  |  |
| 140 | AML | Sudden surge in account/client volume | M |  |  |
| 141 | AML | Transactions below reporting limit for client | M |  |  |
| 142 | AML | New account opening followed by quick withdrawal- account level & client level | M |  |  |
| 143 | AML | Repeat deposits above given threshold for account or client | M |  |  |
| 144 | AML | Consecutive withdrawal transactions for account | M |  |  |
| 145 | AML | Fund in fund out/ cash in cash out | M |  |  |
| 146 | AML | High value transactions with a country with high ML risk | M |  |  |
| 147 | AML | Deposit above given threshold for account/ client | M |  |  |
| 148 | AML | Cash withdrawal above given threshold for account/ client | M |  |  |
| 149 | AML | Transactions in dormant account | M |  |  |
| 150 | AML | New account opening followed by quick deposits of  substantial sums | M |  |  |
| 151 | AML | Large cheque deposit above a given threshold | M |  |  |
| 152 | AML | Transaction above given threshold for account/ client | M |  |  |
| 153 | AML | Transactions deviating from net worth / income | M |  |  |
| 154 | AML | Many to One Fund Transfer or One to Many Fund Transfer | M |  |  |
| 155 | AML | Transaction involving a country with high TF risk | M |  |  |
| 156 | AML | Multiple Accounts with common name and address | M |  |  |
| 157 | AML | Repeated small value inward remittance from unrelated parties followed by immediate ATM withdrawals | M |  |  |
| 158 | AML | High value cash transactions inconsistent with profile | M |  |  |
| 159 | AML | Manual Alerts – These alerts should be primarily based on observations made by the Relationship Manager, user or any other employee of the BANK. The AML system should allow the BANK to parameterize subjective alerts based on requirements and to modify and add alerts as and when required | M |  |  |
| 160 | AML | Customers matched with names under watch lists | M |  |  |
| 161 | AML | Credit transaction exceeding the declared/accepted profile | M |  |  |
| 162 | AML | Unusual activity in Overdraft accounts | M |  |  |
| 163 | AML | Accounts turnover breaching threshold limit | M |  |  |
| 164 | AML | Only cash transactions in newly opened accounts | M |  |  |
| 165 | AML | Common beneficiary for incoming payments | M |  |  |
| 166 | AML | Cash deposits to numerous accounts under same base number | M |  |  |
| 167 | AML | High cash transactions ratio incorporate accounts | M |  |  |
| 168 | AML | Cash in cash out matches | M |  |  |
| 169 | AML | Transactions in high risk accounts | M |  |  |
| 170 | AML | Credits greater than principal for Loan accounts | M |  |  |
| 171 | AML | Frequent Foreign exchange transactions | M |  |  |
| 172 | AML | Loan Repayment from account not associated with the contract | M |  |  |
| 173 | AML | Loans sanctioned to high risk Customers | M |  |  |
| 174 | AML | Unusual interest rates on loans and fixed deposits | M |  |  |
| 175 | AML | Predominant cash transactions in an account | M |  |  |
| 176 | AML | Multiple credits same counterparty | M |  |  |
| 177 | AML | Transactions in Minor accounts | M |  |  |
| 178 | AML | Blocked account report | M |  |  |
| 179 | AML | Large foreign exchange Credits & Debits | M |  |  |
| 180 | AML | Funds in funds out (transfers) | M |  |  |
| 181 | AML | Trade base Money Laundering (TBML) rule indicators to be embedded in the software. | M |  |  |
|  |  | **Reports** |  |  |  |
| 182 | AML | List Screening Report ( Match with UN, EU, OFAC, Internal Lists) for new & existing customers | M |  |  |
| 183 | AML | Transaction Report | M |  |  |
| 184 | AML | Audit Log Report | M |  |  |
| 185 | AML | Transactions in High Risk Currencies/ Countries | M |  |  |
| 186 | AML | Transactions in Watched Account | M |  |  |
| 187 | AML | Customer Comprehensive Report | M |  |  |
| 188 | AML | List of Dormant Accounts | M |  |  |
| 189 | AML | Frequent Change In Address/Important Information | M |  |  |
| 190 | AML | Duplicate Data Report | M |  |  |
| 191 | AML | Blocked accounts report | M |  |  |
| 192 | AML | Alert Statistics Report | M |  |  |
| 193 | AML | Risk Update Report | M |  |  |
| 194 | AML | The system should have a module which support to aggregate and extract an ad-hoc reports using a predefined template   * The system should capable of generating all the regulatory/statutory reports as per required format. Such as Cash (local and foreign currency) transaction Report for individual customers using a predefined EFIC template (format)Cash (local and foreign currency) transaction Report for Entity customers using a predefined EFIC template (format) * Non Cash (local and foreign currency) Transaction Report for individual customers using a predefined EFIC Template (format) Non Cash (local and foreign currency) Transaction Report for Entity customers using a predefined EFIC Template (format) | M |  |  |
| 195 | AML | Remittance Report (for money transferring companies such as Western Union, MoneyGram, RIA, Transfast including swift and local hawalla Transfers) which includes, every detail information of the local and foreign remittance information such as sender and receiver full name, address (Sub City, wereda, city, House number) Nationality, ID/Passport number, ID/Passport Issued date, ID/Passport Issued by, ID/Passport expired date, birth day, telephone number, branch name, transaction date, amount , type of money transfer company and where the money comes and paid.).  The system should be flexible enough to take care of existing as well as any new future reports, mandated by statutory authorities.   * Report on total cash transactions in a Financial Year can be generated for each customer accounts * Report on total non-cash transaction in financial year can be generated for each customer account * The system should have a features to capture the detail information of clients and generate report ( purchase and sell of foreign currency Report) regarding seller/buyer of Foreign currency (cash): information should be included but not limited to : Address of Sell/buyer such as Sub City, wereda, city, ID/Passport number, ID/Passport Issued date, ID/Passport Issued by, ID/Passport expired date, birth day, telephone number, nationality, type of currency, the daily cash buying or selling rate, equivalent amount in local currency (ETB), Branch name, transaction date etc | M |  |  |
|  |  | **Analysis and Reporting** |  |  |  |
| 196 | AML | The system should have reporting capabilities as defined by the Regulator /FIC | M |  |  |
| 197 | AML | Should provide the capability to export data to other systems. | M |  |  |
| 198 | AML | Should have the ability to produce reports detailing the entire history of the account in question. | M |  |  |
|  |  | **Case Management** |  |  |  |
| 199 | AML | Solution should provide complete and comprehensive case management module with facility to store alerts, emails and all necessary information recorded by the surveillance officer to substantiate the case should be present. | M |  |  |
| 200 | AML | The system should support analytical capabilities for analysis and investigation of cases | M |  |  |
| 201 | AML | The case management utility should have provision to define roles for the officers involved | M |  |  |
| 202 | AML | The system should have the flexibility to allow the user to create a case by clubbing various alerts | M |  |  |
| 203 | AML | The system should support recording the actions taken on each case | M |  |  |
| 204 | AML | The users should be able to create their folders. The folders should enable the users to store alert info, non-alert info, and graphics. The user should be able to move the data from one folder to another. | M |  |  |
| 205 | AML | It should be possible to create a case manually or automatically, based on user defined criteria | M |  |  |
| 206 | AML | Should allow another user to work on a case after it has been initiated by some other user, retaining the integrity of the case and the audit trail. | M |  |  |
| 207 | AML | Application should track key milestone dates in a case (e.g. date open, date closed) | M |  |  |
| 208 | AML | Should be possible to archive cases offline and retrieve historical data or restore cases as and when needed. | M |  |  |
| 209 | AML | Should be able to provide other account data such as type, amount, etc. for any given case. | M |  |  |
| 210 | AML | Should be possible to prioritize cases according to predefined rules in the case management system. | M |  |  |
| 211 | AML | Should be possible to customize case resolution codes and descriptions, Case status like initiated, pending, updated, closed etc. | M |  |  |
| 212 | AML | Multiple cases pertaining to the same customer must be linked and reported | M |  |  |
| 213 | AML | Option to reassign cases where needed by the administrator should be provided. | M |  |  |
| 214 | AML | The system should support entering comments and attach supporting evidence, i.e. check image, list of transactions etc, to the cases | M |  |  |
| 215 | AML | Facility to attach / import external documents to case ‘files, including scanned images and word documents to be provided. | M |  |  |
| 216 | AML | The system should have facility to escalate the case to next level after completion of the role assigned to a user up to logical conclusion of the case. Option to email to users should be available | M |  |  |
| 217 | AML | Should be possible to do an age-wise analysis and view alerts at a summary level, like no. of days open, last updated etc. | M |  |  |
| 218 | AML | Complete and comprehensive security from unauthorized access and misuse should be available along with necessary audit trail detailing every users’ activity. | M |  |  |
|  |  | **Security & Administration** |  |  |  |
| 219 | AML | System must have a role base authentication mechanism. | M |  |  |
| 220 | AML | Passwords must be kept encrypted in the database and should not be visible using any source. | M |  |  |
| 221 | AML | The number of levels / rights assigned to each level should be user configured by the bank | M |  |  |
| 222 | AML | Option to grant modular access to the different menu options and fields to the different users should be configurable by the administrator | M |  |  |
| 223 | AML | System should provide Maker/Checker facility for critical modules | M |  |  |
| 224 | AML | Access to the system for all the users should be available only through menu selection of the user interface. | M |  |  |
|  |  | **Audit Trail** |  |  |  |
| 225 | AML | There should be a comprehensive audit trail detailing every user’s activity. | M |  |  |
| 226 | AML | Audit Logs should be generated in multiple formats pdf, rtf, xls etc | M |  |  |
| 227 | AML | The system should have complete audit trail of the alerts generated. | M |  |  |
|  |  | **Integration** |  |  |  |
| 228 | AML | The AML Solution should be tightly integrated online with the Bank’s Core Banking system-Flexcube, Multichannel banking system, i.e., Card payment, mobile and internet etc. Data uploading from all source systems with proper channel identifier | M |  |  |
| 229 | AML | System should be able to extract data from all external systems of the Bank like, RTGS, SWIFT etc. Vendor should provide details of all external systems with which it has built-in and tested interfaces | M |  |  |
| 230 | AML | AML solution should have standard API’s to integrate with other systems being used in the Bank. | M |  |  |
| 232 | AML | Direct connectivity to e-mail should be available through user interface for sending statements, reports etc. to customers. Flexibility to save generate & reports in Excel / html / pdf /rtf | M |  |  |
|  |  | **General** |  |  |  |
| 233 | AML | User dashboard should provide a status wise analysis of the various alerts handled by the user – i.e. alerts that are open, close, escalated, reviewed etc. | M |  |  |
| 234 | AML | User Dashboard should provide a graphical as well as tabular summary of the alerts generated in the system. Summary of alerts generated on each customer, product, etc. to be provided | M |  |  |
| 235 | AML | Should offer multi-currency support | M |  |  |
| 236 | AML | Should be possible to retrieve information as on a previous date i.e., show the status of a customer as of a particular date. | M |  |  |