1. As a user, I want to be notified if the offer is expired, so that I cannot apply for an expired SF product offer.
2. E-Authetication (PBOC Authorization/NCIIC/Bank Card/Face Recognition/OTP)
3. As a user of eAPP, I want to see the overall E-Application including E-authentication process and required materials, so that I can know the process and prepare materials in advance.
4. As BMW SF eAPP Owner, I want the eAPP user to upload PRC ID information for both sides, so that BMW SF can perform NCIIC online identity authentication to the applicant.
5. As BMW SF eAPP Owner, I want the eAPP user to upload Bank Card information, so that BMW SF can perform China Union Pay online identity authentication to the applicant.
6. As BMW SF eAPP Owner, I want the eAPP user to perform Face Recognition, so that BMW SF can continue to acquire PBOC authorization from the applicant if he/she passed Face Recognition and Vivo Detection.
7. As BMW SF eAPP Owner, I want to show the E-Authentication Result to the user, so that the user can continue or stop the journey
8. As BMW SF eAPP Owner, I want to generate CA for E-Athentication, so that all the customer actions, including authentication and authorization, can be saved as digital evidence.
9. As an eAPP user, I want to have the information in OSS that was used to do Union Pay Bank Card 5 elements verification in E-Application, so that the information can be prefilled/reused when I do Direct Debit in OSS platform.
10. Pre Check Management
11. As an applicant of eAPP, I want to triger pre-check application on the platform after I passed all steps in E-authentication and fulfill the application form, so that I can continue the application process by myself.
12. As a co-borrower or guarantor I want to triger pre-check application on the platform using applicant’s account after I passed all steps in E-authentication and fulfill the application form of co-borrower/guarantor part, so that I can continue the application process.
13. As a dealer FI , I want to see the pre-check application information in DFE once applicant already triger pre-check application, so that I can track all pre-check application status for my customers.
14. As an applicant, I want to get the pre-check results (overall result) correctly of myself, co-borrower and guarantor, and also for each status, I can get a clear description on each status and a guideline on next action, so that I can know the meaning of each status and know whether I can continue my application, and what is the next step.
15. As an applicant, I want to re-triger the pre-check application on the platform so that if I’m allowed to go back to modify some personal information which may have impact on my pre-check result, this platform can support me to re-triger the pre-check application.(DFE follow current feature )
16. As a dealer FI , I want to see the detail and overall pre-check application result of applicant co-borrower and guarantor in DFE, so that I can track my customer’s application status.
17. Application handling (Application Form / co-borrower etc.)
18. As a user,  I want to fill the personal information as guide step by step, after passed PBOC check, so that fill the application form online.
19. As a user, I want to add Co-borrower/Guarantor role and fill their personal information to help me get approval, so that i can get my application approved
20. As a user, I want to add Co-borrower/Guarantor role, after my application is send back from GCAP, so that get loan approval.
21. As a user, I want to be notified if I selected marital status as "married", that i have the option/ recommendation to add Co-borrower, so that add Co-borrower/Guarantor proactively.
22. As an existing customer and eApp user, I want to have my existing information pre-filled, so that I can avoid duplicated efforts
23. As an existing customer and eApp user, I want to edit my pre-filled information, so that I can update my personal information.
24. Document Handling
25. As a user, I want to upload documents, so that upload my docs to proceed with the loan application.
26. As a user, I want to delete wrongly uploaded documents, so that I can replace it with the right on
27. As a user, I want to preview the uploaded documents, so that I know that they have been uploaded.
28. As a user, I want to see a list of documents that should be uploaded, so that I know what to upload. -> combine with 003
29. As a admin, I want that the user is restricted from uploading the wrong formats, so that only process able documents are uploaded.
30. As a user, I want to take a picture of the documents, so that I can upload. -> combine with 001
31. As a co-borrower and guarantor, I want to upload my application documents via borrower’s account, so that the application process can continue.
32. As a co-borrower and guarantor, I want to delete my previous uploaded documents and re-upload documents via borrower’s account before I submit the application, so that I can change the documents when I mistakenly upload wrong documents.
33. As a co-borrower and guarantor, I want to delete my previous uploaded documents and re-upload documents via borrower’s account when the application is send back from GCAP, so that I can modify my application documents according to the CA requirements.
34. Application Submission.
35. As a Easy Finance App User I want to submit my loan application from App so that my vehicle loan Application be can be evaluated by BMW
36. As a Easy Finance App User I want to view my submitted application status in App so that I can take next step based on BMW Evaluation.
37. As a Easy Finance App User I want to submit my returned loan application from App so that my vehicle loan application can be reevaluated by BMW.
38. Administration of the eApp
39. As a Easy Finance APP admin, I want to have an admin portal, so that I can do configuration and monitoring there.
40. As a Easy Finance APP admin, I want to be able to stop usage of the App in case of emergency, so no application can be submitted from eApplication.
41. As a Easy Finance APP admin, I want to be able to search for pending applications, so that I can find the respective information.
42. As a Easy Finance APP admin, I want to export report, so that I can use the report for certain purpose.
43. As a Easy Finance APP admin, I want to have app usage reports for statistics, so that I can analyze user behavior and improve the functionalities.
44. As a Easy Finance APP admin, I want the functionalities of eApp (like eAuthentication) to be re-usable, so that I can re-use the functionalities for other use cases ( e.g. for a online customer journey (web)).
45. General functions
46. As a user, I want to be able to resume from where i left off, so that i can continue the application.
47. As a user, I want the F&I to be able to continue the application process in DFE, so that i can continue the application.
48. As an F&I, I want to be able to input information in DFE and sync to eApp, so that customer can continue the application on eApp.
49. As a user, I want to be able to get support in eApp, so that I can get contact with BMW and get support.
50. As a user, I want to be able to browse products after I applied one in eApp, so that I can see if there is anything new.
51. As a user, I want to be able to cancel my application during process, so that I can quit the application and make other decisions.
52. As eApp owner, I want to collect customer feedback, so that I can update the app to satisfy customers more.

### Handover existing Digital topics (Maintaince and Opreation)

Handover scope should be:

1. JS component (Only front-end of SF web calculator)
2. OSS(Including WeChat services and Online Payment) frontend and backend

System Introduciton:

SF Web calculator(JS component):

Please reference the attachments.

OSS(Online Self-service):

Please reference the attachments.

**Operation Ticket Volume:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** |
| **OSS+ Web Cal(JS Component) Ticket Volume** | 10 | 6 | 6 | 16 | 11 | 16 | 9 |

### None Functional Requirements s

* Easy Finance provides 24/7 services
* Customer and BMW data protection should be fully compliance to BMW policy.
* All customer data or BMW business data should be stored under BMW database.
* Data Sync is needed between Easy Finance Platform and DFE
* Easy Finance provide Chinese language to customers, in the future other potential languages. Please provide the price sheet of Chinese and other optional language.

### KPIs and Quality Control

Here is the Easy Finance KPIs, once the Easy Finance launched, this platform performance need to be measured.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Domain | KPI | Description | Target | Measured by |
| Accuracy | OCR and FR recognizing speed | The speed for OCR and FR loading | 95% within 2s | Easy Finance report |
| OCR and FR Accurate Ratio | The ratio of recognition handled accurately by OCR and FR (accurately by OCR&FR / Total volume) | 99% | Easy Finance report |
| Customer Experience | App response time | Loading time on each page | 95% within 2s | Easy Finance report |
| Quality | Critical ticket | Critical ticket raised after go-live | ≤1 | BMW Report |
| High ticket | High ticket raised after go-live | ≤2 | BMW Report |
| Medium ticket | Medium ticket raised after go-live | ≤5 | BMW Report |
| Low ticket | Low ticket raised after go-live | ≤10 | BMW Report |
| Internal | BMW Satisfaction | Unsatisfied case of Cooperation degree & Delivery time & Project quality confirmed by stakeholders, customers’ complaint. | 0 | BMW |

### Penalty

All the penalty will be executed from the 4th month after Easy Finance launched. Here is the penalty schema.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| KPI | Target | Evaluate Cycle | Penalty Unit | Deduction of total monthly operations fee per unit (cumulative) | Upper limited |
| OCR and FR recognizing speed | 95% within 2s | Monthly | 2s above target | 5% of monthly operations fee | 5% |
| OCR and FR Accurate Ratio | 95% | Monthly | 2% below target | 5% of monthly operations fee | 5% |
| CA Authentication response time | 95% within 2s | Monthly | 2% below target | 5% of monthly operations fee | 5% |
| App response time | 95% within 2s | Monthly | 3% below target | 5% of monthly operations fee | 5% |
| Critical ticket | ≤1 | Monthly | 1 above target | 5% of monthly operations fee | 5% |
| High ticket | ≤2 | Monthly | 1 above target | 2% of monthly operations fee | 2% |
| Medium ticket | ≤5 | Monthly | 2 above target | 2% of monthly operations fee | 2% |
| Low ticket | ≤15 | Monthly | 2 above target | 1% of monthly operations fee | 1% |
| Total penalty |  |  |  | 30% |  |

### Estimated Business Volume（Total Application）

|  |  |  |  |
| --- | --- | --- | --- |
| Year | 2019 | 2020 | 2021 |
| Application Request | 464k | 501k | 520k |
| Application Request (Via Easy Finance) | 278K | 351K | 468K |

- This is an estimated customer request which would happen via Easy Finance, just for reference.

**Calling volume estimation:**

|  |  |  |  |
| --- | --- | --- | --- |
| Recommendation with buffer 5%: |  |  |  |
| Year | 2019 | 2020 | 2021 |
| Face recognition volume | 18510 | 323923 | 509270 |
| OCR scanning volume | 37021 | 647847 | 1018540 |
| CA volume | 10115 | 177007 | 278290 |

### IT Requirement

#### Applications

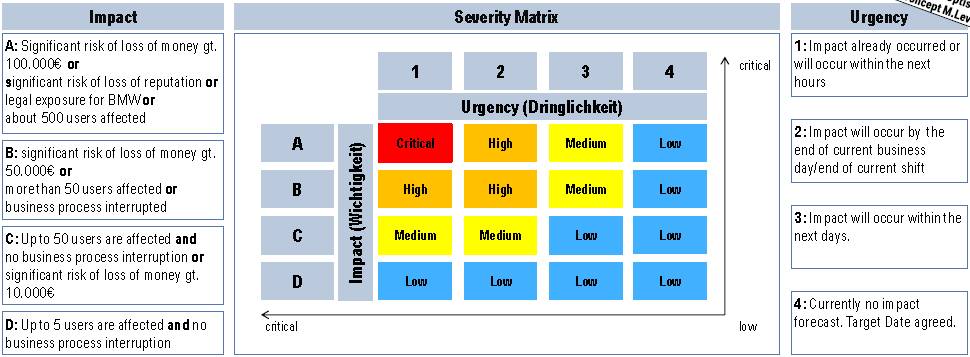
The customers can access Easy Finance from public internet.

Business data encryption must be used in communication with web services provided by VENDOR.

If the applications deploy on VENDOR side, VENDOR should provide the stable testing environment during the whole project lifecycle.

#### Service Level Agreements

Base for resolution times on tickets is the following matrix which is a combination of urgency and impact of each incident.



For China business the APAC/ Eastern Time zone apply. The table show the possibilities of service levels.

Service Level Parameter ever business process / Service-Cluster

|  |  |  |  |
| --- | --- | --- | --- |
| **ID** | **Service Times** | **Description** | **Period** |
| **1** | **Operation Time (Mo-Fr)** | Time where normal operation/ support will be provided. Including low and medium tickets. | 07:00-20:00 SIN/Beijing Time |
| **2** | **Extended Service (Sa-Su)** | Service for critical and high tickets only. | 08:00 – 19:00 SIN/Beijing Time |
| **3** | **Disaster Recovery Actions(Critical and High ticket)** | System breakdown and interruption. | 24\*7\*365 days a year |

Table Operation time

|  |  |  |
| --- | --- | --- |
| **Service Cluster 1 – 1** | | |
| **Parameter** | **Figure** | |
| **Service time** | **Primary Time Zone:** | **ID 1,2,3 in operation time table** |
| **Availability time** | 100% (Mo-Fr: 07:00 – 20:00 SN) | |
| **CSLP-Name** | **Service Level Target** | |
| **Solution time** | Agreed Solution time for reaction to user service requests:   |  |  |  | | --- | --- | --- | | **Priority** | **Issue Description** | **Solution time** | | Critical | Critical system issues causing the stoppage of key business operations | 1Hour | | High | Major system issues causing the partial stoppage or significant delay of key business operations | 4Hour | | Medium | Major issues impacting the key business operations without causing stoppage | 8 Hour | | Low | Minor system issues with insignificant impact on the key business operations | 33 Hour |   Agreed Solution time for System Interruption and Breakdown:  Since the VENDOR should have data backup plan for such incident, the service should be recovered within 1 Hour after breakdown. | |

#### Quality Assurance

Supplier should design or support designing test strategy with BMW project team: system test, integration test, UAT, performance test, penetration test, stability test, production test before go-live and other necessary test activities related with concerned system.

Write test case for product system test and integration test, support test case review for UAT test, and provide support to performance test, penetration test, stability test, production test before go-live and other necessary test activities related with concerned system.

#### Warranty

Application operation support warranty period: 6 month warranty period after the last sprint go-live

Trouble shooting and bug fix for free during the warranty period

#### Server hosting

Target system should be hosted internally at the BMW Group China Data Centre or BMW authorized data center, or can be deployed to BMW private cloud.

The vendor should supply the infrastructure solution.

The vendor should support for the infrastructure setup.

#### Business Continuity and Emergency Management

Supplier shall maintain a Business Continuity and Disaster Recovery Plan (BC/DRP), and implement such plan in the event of any unplanned interruption of the Services, through which Supplier will be able to perform its obligations (including service level agreements) with minimal disruptions or delays. Supplier agrees to deliver a copy of its executive summary of the BC/DRP for the Services upon request, and maintain and exercise the BC/DRP at regular intervals (no less frequently than annually), and will provide BMW AFC with documented results of the BC/DRP tests that relate to the Services provided. Supplier shall immediately notify BMW AFC of any disaster or other event in which the BC/DRP is activated.

In case of incident or emergency, escalation matrix is as below:

|  |  |  |
| --- | --- | --- |
| **Issues Unresolved for** | **Escalation Level** | **Contact Person** |
| 1 Day | IT Operation Manager | Peter.Han@BMW.com |
| 3 Days | IT Manager | Cathy.Chen@BMW.com |
| 5 Days | Senior Manager IT | Michael.MC.Conrad@bmw.de |

#### Security

Suppliers require to confirm compliance with the Company Policies, and strictly follow BMW security requirements.

Data security and protection is very important to BMW. Not only customer data, but all business related date is required to be secured with right and sufficient protection measurement from either technical or legal aspects. Please provide detail description about what data will be accessed, processed, stored by which modules in your whole solution, and in which area/domain this data will be processed or stored. If there’s any data protection approaches that will/can be taken in your solution, please also explain that. A clear infrastructure and architecture diagram with necessary information description is highly recommended.

#### Exit Services In Relation To Expiration or Termination

During the period between at least six (6) months before expiration or upon any BMW AFC notice of termination and the cessation of provision of all Services by Supplier (the “Disengagement Period”), the Parties will continue to perform all of their obligations until the end of the Disengagement Period.

The Parties will co-operate reasonably and in good faith so that the transition from the Services rendered under this contract shall be timely and efficient. Within ninety (90) days after a reasonable and proper request by BMW AFC, Supplier shall prepare and deliver to BMW AFC an Exit Plan summarising:

* The services to be provided by Supplier during the Disengagement Period;
* The term and manner in which the relevant Services are to be delivered;
* A summary of BMW AFC confidential information to be returned, if any, or destroy the same in accordance with the reasonable instructions given by BMW AFC;
* A summary of the equipment, documents, records, books, tapes, disks and files provided by BMW AFC to which BMW AFC retained title and which have not been disposed of with BMW AFC’s permission, shall be returned to BMW AFC in substantially the same condition as received, ordinary wear and tear excepted.

#### Quality Control

**Quality Control Introduction**

* The objective of quality control function is to ensure and continuously improve customers’ satisfaction.
* The main responsibilities include monitoring and measure quality performance, identify quality issues, and develop short term and long term actions to resolve issues and make continuous improvements.
* Here are some examples of quality controls that required by BMW AFC:
  + Review daily records
  + Review system availability
  + Review VENDOR processes and qualifications
  + Review quality and accuracy of the reports
  + Review VENDOR supporting services quality and speed of response.

**Quality Certifications**

BMW AFC will evaluate and encourage VENDOR to obtain and maintain relevant industry quality and information security certifications, such as ISO, ISCCC, PCI and etc.

#### Training

VENDOR shall provide necessary training to BMW AFC associates when applicable, either onsite or remote, regular or irregular based on business requirement from BMW AFC.

## Administration

**Confidentiality, return, copyright**

This Invitation to Tender (and all attachments) may only be made available to those areas of the company that are involved in the bidding. If a third party company is to take over part of this work then it is to be registered.



# Section 3: SERVICE AGREEMENT

## Commencement and Duration

This Agreement shall commence on 1st Jan, 2019 and shall continue for a period of 3 years unless terminated earlier in accordance with relating terms of this Agreement.

## Services

Subject to the issuance of a Purchase Order to the VENDOR, the VENDOR shall provide the Services, including the delivery of the Deliverables, in accordance with this Agreement.

The VENDOR shall:

* At all times during the continuance of the Agreement perform the Services faithfully and diligently, with all reasonable care and skill, in accordance with the Service Levels (if any), and in an efficient and timely manner;
* Assign Employees to the Services and be responsible and liable for the acts and omissions of the Employees;
* Use its own facilities and equipment to provide the Services. If there is any assigned third-party provider involved, then vendor shall be liable for the quality of service provided by this third-party provider.

## Performance

The parties shall meet at regular intervals to consider matters relating to the performance of the Services.

The VENDOR shall provide to BMW AFC written reports on the performance of the Services in accordance with this Agreement and such other reports as BMW AFC may from time to time reasonably request at no additional cost.

BMW AFC shall review the performance of the VENDOR on a monthly basis against the KPI or SLA, (if any).

## Compliance

The VENDOR warrants that:

* It has the right to supply the Services in accordance with this Agreement;
* It holds and shall retain throughout this Agreement all necessary consents required to fulfil its obligations under this Agreement, including without limitation all licenses, permits or similar permissions required to fulfil such obligations by local regulatory authorities in each jurisdiction where the Services are to be provided, and shall comply with the terms of all such consents;
* It shall comply with all laws, regulations and guidance which relate to the activities comprised in, or ancillary to, the Services; and
* The Services and the Deliverables do not and will not infringe the Intellectual Property Rights of any third party.

## ACTING FAIRLY

When carrying out any Services, the VENDOR shall act in good faith and in a professional, fair and courteous manner towards BMW AFC contact point and shall not act in any way, which may bring BMW AFC’s name or reputation into disrepute.

## Appendix

Please be noted all appendixes shall be regarded as the integral part of this RFQ and shall be remain the same effect as main content.

**GTC**

BMW expect that the selected supplier is accepting the GTC. Please let us know if you can accept them or which parts exactly you want to change.

Acceptance of BMW AFC GTC is mandatory to participate in the bidding.

If we have already aligned on GTC then have to follow as is instead of discussing again as part of AFC GTC.



**STC**

BMW expect that the selected supplier is accepting the STC. Please let us know if you can accept them or which parts exactly you want to change. If selected supplier has no concerns for STC mentioned above, STC need to be signed by onsite supplier personnel and chopped by supplier.