**Document control**

**Customer Relationship Management BRD V 1.4**

**Amendment History**

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| --- | --- | --- | --- | --- |
| **S. NO.** | **Contributor (s)** | **Version** | **Date** | **Change Description** |
| 1. |  | 1.0 | 20th July, 2022 | Created the document |
| 2. |  | 1.1 | 10th Aug, 2022 | Added details |
| 3. |  | 1.2 | 16th Aug, 2022 | Elaborated lead management and customer product data |
| 4. |  | 1.3 | 23rd Aug,2022 | Added details from Complaints Management |
| 5. |  | 1.4 | 25th Aug,2022 | Uploaded template of data to be migrated in Section 3.35.19 |

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**INTRODUCTION**:

## Purpose/Objective:

Customer management is the key in making profitable relationship with customer/s. Customer Relationship Management (CRM) tool is essential for the bank so that customer requirements/needs are served by the bank by assessing the customer behavior/transactions from 360 degrees. A Customer Relationship Management solution in banking helps banks manage customers and better understand their needs in order to provide the right solutions, quickly.

**There are many specific benefits of CRM in banking:**

1. Realistic prediction of customer’s behavior

2. Personalized Customer Journeys

3. More Efficient Communication

4.Better Service

5. Increased Customer Loyalty

6. Improved Customer Experience

7. Supports the strategy of bank to penetrate the market

## Organizational Impact

Effective customer relationship management for increased market penetration, customer satisfaction and profitability per customer. This will be achieved through CRM tool and allow the bank with following:

* Ensure a consistent customer experience

1. Make every interaction an extension of the previous one.
2. Know your customer and their history, and anticipate their next likely activity.
3. Provide personalized, unified, and consistent service, regardless of the channel.

* Be where your customers are
  1. Allow customers to select their preferred method of interaction.
  2. Provide cross-channel support via phone, mobile, e-mail, chat, online over the Web, and face-to-face.
  3. Be available 24/7.
* Gather actionable insight to continually optimize the customer experience

1. Know who your most important customers are.
2. Address vital customer issues proactively.
3. Be responsive to strengthen customer experience and loyalty.

## Problem statement & Business benefit/s:

The problem statement can be consolidated as below:

|  |  |  |
| --- | --- | --- |
| **Sl.No** | **Element** | **Description** |
| 1 | The problem of / the opportunity | Currently there is no portal for managing all bank’s relationships and interactions with customers and potential customers. Hence, there is Limited access to data. Lesser data availability means restriction to assess and improve customer satisfaction. This leads to missing opportunities to upsell and cross-sell banking products. The proposed CRM tool will enable 360 degree view of customers to serve their needs promptly and effectively. |
| 2 | Affects | Staff/Customers |
| 3 | The impact of which… | Effective customer relationship management for increased market penetration, customer satisfaction and profitability per customer. |
| 4 | A successful solution would…  (Business Benefit/s) | CRM tool will encompass and assist the following areas of customer journey and beyond:   * Leads / Opportunity Management * Sales Management (including loans and credit cards application, processing and disbursement – initiation through online/mobile banking and disbursement from MFK) * Channels Optimization * Marketing Management * Campaigns Management * Services Management * Customer Analytics * Customer 360 View |

## In-Scope:

This document is only concerned with the below points pertaining to Retail and Corporate Banking across both Conventional/ Islamic:

1. General System Features/Requirements
2. Relationship Manager Dashboard (General)
3. Relationship Manager Dashboard (Prospects)
4. Relationship Manager Dashboard (Customer)
5. Relationship Manager Dashboard (Targets)
6. Relationship Manager Dashboard (Products)
7. Relationship Manager Dashboard (Appointments/ Schedule)
8. Relationship Manager Dashboard (Pending Activities)
9. Relationship Manager Dashboard (User created / Customized Dashboard)
10. Relationship Manager Dashboard (Common requirements across modules)
11. Omni- Channel/ Reports –dashboard
12. Customer 360 Degree View
13. Sales Process Management
14. Service Requests
15. Prospect Management
16. Relationship Management(General)
17. Relationship Management (Relationship Manager Call Report)
18. Campaign & Marketing Management
19. Customer (Groups)
20. Customer Analytics
21. Product/ Marketing Collaterals (Retail & Corporate)
22. Support for messaging
23. Tools
24. Case Management
25. Opportunity Management
26. Additional Requirements
27. CRM Architecture
28. Sharia Requirements for XOXO Islamic (Islamic arm of XOXO bank)
29. Flexible platform: Modifications allowed from Admin login
30. Integration touch points: Surround systems Integration
31. User roles
32. Help option (in all modules)
33. Email Notifications & sms notifications
34. Reports / Built Reports

## Out-Of-Scope:

Everything except the above mentioned In-Scope points would be considered as Out-Of-Scope

## Audience:

* XOXO Bank Business Owners
* XOXO Bank Business Users
* XOXO Bank IT Project Team

# Business Process:

## As is Process (Existing Functionality)

Currently, there is no existing process available in legacy system.

## To be Process (Requirements Overview)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No** | **Requirement id** | **Requirement title/summary** | **Priority**  **(Must Have/ Good to have/ Can be Deferred)** |
| 1 | Requirement\_001 | General System Features/Requirements | Must Have |
| 2 | Requirement\_002 | Relationship Manager Dashboard (General) | Must Have |
| 3 | Requirement\_003 | Relationship Manager Dashboard (Prospects) | Must Have |
| 4 | Requirement\_004 | Relationship Manager Dashboard (Customer) | Must Have |
| 5 | Requirement\_005 | Relationship Manager Dashboard (Targets) | Must Have |
| 6 | Requirement\_006 | Relationship Manager Dashboard (Products) | Must Have |
| 7 | Requirement\_007 | Relationship Manager Dashboard (Appointments/ Schedule) | Must Have |
| 8 | Requirement\_008 | Relationship Manager Dashboard (Pending Activities) | Must Have |
| 9 | Requirement\_009 | Relationship Manager Dashboard (User created / Customized Dashboard) | Must Have |
| 10 | Requirement\_010 | Relationship Manager Dashboard (Common requirements across modules) | Must Have |
| 11 | Requirement\_011 | Omni- Channel/ Reports –dashboard | Must Have |
| 12 | Requirement\_012 | Customer 360 Degree View | Must Have |
| 13 | Requirement\_013 | Sales Process Management | Must Have |
| 14 | Requirement\_014 | Service Requests | Must Have |
| 15 | Requirement\_015 | Prospect Management | Must Have |
| 16 | Requirement\_016 | Relationship Management(General) | Must Have |
| 17 | Requirement\_017 | Relationship Management (Relationship Manager Call Report) | Must Have |
| 18 | Requirement\_018 | Campaign & Marketing Management | Must Have |
| 19 | Requirement\_019 | Customer (Groups) | Must Have |
| 20 | Requirement\_020 | Customer Analytics | Must Have |
| 21 | Requirement\_021 | Product/ Marketing Collaterals (Retail & Corporate) | Must Have |
| 22 | Requirement\_022 | Support for messaging | Must Have |
| 23 | Requirement\_023 | Tools | Must Have |
| 24 | Requirement\_024 | Case Management | Must Have |
| 25 | Requirement\_025 | Opportunity Management | Must Have |
| 26 | Requirement\_026 | Additional Requirements | Must Have |
| 27 | Requirement\_027 | CRM Architecture | Must Have |
| 28 | Requirement\_028 | Sharia Requirements for XOXO Islamic (Islamic arm of XOXO bank) | Must Have |
| 29 | Requirement\_029 | Flexible platform: Modifications allowed from Admin login | Must Have |
| 30 | Requirement\_030 | Integration touch points: Surround systems Integration | Must Have |
| 31 | Requirement\_031 | User roles | Must Have |
| 32 | Requirement\_032 | Help option (in all modules) | Must Have |
| 33 | Requirement\_033 | Email Notifications & sms notifications | Must Have |
| 34 | Requirement\_034 | Reports / Built Reports | Must Have |

# 3. Detailed description of business requirements:

The detailed description of business requirements is as below:

## General System Features/Requirements:

Drag & drop options in the default system should be used for this.

1. System should have the ability to configure for the following:
2. Offers (Credit card offers, Personal Loan offers, Salary Account offers etc.)
3. Channels (Internet Banking, Mobile Banking, IVR etc.)
4. Customer/s (groups) (Type of customer – General etc.)
5. Capacity constraints
6. Mutual exclusivity
7. Complaint Management
8. Customer preferences
9. Should support business event monitoring by providing following functionalities/features:
10. Set event detection routines for business activities
11. Define, test and populate event rules
12. Automate events and define execution frequency
13. Populate event history
14. Plan & prioritize customer communications to maximize value
15. Define response likelihood through the use of optimization algorithms with constraints and goals
16. System should have the ability to support the following:
17. Multiple languages (English, Arabic)
18. Entities / geographies (Oman, GCC etc.)
19. Currencies (OMR, USD, GBP, AED)
20. System should have the ability to define, view & perform search on the products for the following areas:
21. Product line
22. Key features
23. Fees and rates
24. Product comparison
25. Pricing
26. Image
27. Literatures
28. System should have the ability to capture the following information:
29. Competitor Bank Offerings
30. Competitor Pricing data

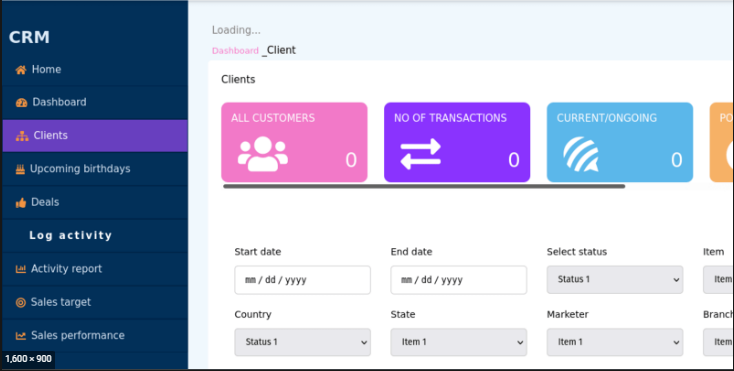
## Relationship Manager Dashboard (General):

The Dashboard should have the following sections:

1. Prospects handled by the RM
2. Customers handled by the RM
3. Targets to be achieved by the RM
4. Financial Products handled by the RM
5. Appointments/Schedule of the RM
6. Pending Activities from the RM

The key Features of the Dashboard should contain the following:

* 1. Multi-dimensional analytics
  2. Drill-down reporting
  3. Interactive dashboards
  4. Custom report designer
  5. Tabular, Matrix & Template reports
  6. Standard reports
  7. Custom reports
  8. Report Builder
  9. Advanced & Custom Dashboards



Note: The sample dashboard provided above is for illustration purpose only

## Relationship Manager Dashboard (Prospects):

1. It should list all the prospects along with the status of the prospects (yet to be contacted, already contacted, collateral sent), date contacted/appointment date taken
2. A newly created Prospect should have the status of 'Yet to be Contacted / New'
3. Once the prospect is contacted by the RM, the status should change to 'Already Contacted'
4. If the prospect is converted, the status should change and a record should get created in the customer section for this prospect
5. If a prospect is closed without conversion and there is no scope of selling them any other product, then they should become 'Closed' prospect
6. Clicking on the prospect name should show the prospect details including:
   1. Customer Name
   2. Parent Company (for Corporates)
   3. Annual Revenue (for Corporates)
   4. Gross Profit (for Corporates)
   5. Product(s) targeting
   6. Any other product which can be sold immediately/near future
   7. Amount of Sale expected
   8. Probability of Conversion
   9. Collaterals already sent or to be sent
   10. Prospect Call Report (the RM Call Report for the particular Prospect will get attached in this field)
   11. Contact Person + details
   12. Industry (for Corporates)

Note: System must support additions/amendments to the above mentioned details

1. The RM should be allowed to create or modify a new prospect
2. The RM should be able to query the prospects based on various parameters like:
3. Status
4. Geography
5. Annual Revenue (for Corporates)
6. Size (for Corporates)
7. Industry (for Corporates)
8. Targeted Products
9. Probability of Conversion

## Relationship Manager Dashboard (Customer):

1. System should display the list of all the customers along with their location, main contact number, status, annual revenue, sale generated by bank
2. Clicking on the customer name should open the 360-degree view of the customer
3. The RM should be allowed to create or modify a new customer (ideally the customer should be created when a prospected is marked as 'converted')
4. The RM should be able to query the customers based on various parameters like:
5. Geography
6. Size (for Corporates)
7. Industry (for Corporates)"
8. KYC status of the customer

## Relationship Manager Dashboard (Targets):

System should allow the user to set:

1. Target for the year and the month
2. Target met so far in the year and the month
3. Potential target that can be achieved in the year and the month

## Relationship Manager Dashboard (Products):

* List of all the open/ongoing products deals and the last 10 converted products deals. The details should contain information like:

1. Name of the product
2. Name and Number of the account (company)
3. Amount of deal

## Relationship Manager Dashboard (Appointments/ Schedule):

1. The RM should have his/her appointments (with the options day view, week view, month view)
2. This section should be linked to the RMs calendar + Team Leader + Head of respective Division (system must support all workflow amendments and hierarchy structures)
3. System should have the ability to divide access/view rights into teams according to Division organization chart
4. The customer should be able to book a time with an RM

## Relationship Manager Dashboard (Pending Activities):

1. Name and description of the pending activities + date
2. Mark It as new of it's not read by the RM
3. The priority of the activity
4. The status of the activity (To be started, Initiated, Authorization Pending, Completed)
5. The RM should support optionally access to these details in a hand held/ mobile device (iPad, Tab)

## Relationship Manager Dashboard (User created / Customized Dashboard):

Relationship Manager Dashboard should be able to monitor movements of data or to see the statistical representation of data such as:

1. Profitability
2. Deposit movements
3. Asset movement (drawdown and settlements)
4. Deals in pipeline summary
5. Conversion rates
6. New clients
7. Prospect clients
8. Leads from and to other teams (Lead Generation)

## Relationship Manager Dashboard (Common requirements across modules):

Relationship Manager Dashboard should be able to monitor the below:

1. Point and click features
2. Separate modelling / test environment
3. Web forms
4. Process definition
5. Routing rules
6. Scheduling
7. Triggers
8. Monitoring and reporting
9. Alerts
10. Use within any part of the CRM system including monitored external data
11. Configurable, event-based analytic agents that automatically detect problems, threats or opportunities
12. User defined alerts set up to monitor user data changes, incoming emails, other business applications, database and operating system changes that could affect the CRM system
13. Unlimited number of events / conditions
14. Automatically trigger events (when change detected) eg send message, activate other applications or business processes to resolve issues
15. Social Media
16. Social Networks
17. Enable real-time communications via CRM software and social networks including:
18. Conversations / instant messaging, with individuals, groups, forums
19. Collaboration and sharing information e.g. file sharing, records, images, videos
20. Event calendar
21. Scheduling and posting updates, news, comments, links
22. Trigger events / social insights
23. Customize marketing campaigns with Apps
24. Social media analytics
25. Track engagements across multiple channels
26. Identify most active customers, key influencers, trends
27. Employee self-service and Employee portal
28. Limits & Outstanding
29. List of products used by various customers
30. Staff Management

## Omni- Channel/ Reports –dashboard

1. This Omni- Channel/ Reports dashboard should be available in the system. Fields/sections of the report should be editable from the login of Admin
2. Omni Channels should include:
3. Reports of accounts opened online & in the branch
4. Reports of transactions on all channels of bank (IB, MB, IVR, MFK, B2B, SAPS), Trade Finance, Digital Wealth are also to be covered

## Customer 360 Degree View:

Functional requirements of the 360 Degree view:

1. Customer 360 view should display interactions details such as task, call, notes, SMS, email, related activities, related cases and issues.
2. The complete 360-degree should help relationship managers with a detailed insight to maintain a healthy, profitable and long-term relation with customers or establish new relationships with the prospects.

The key Features of the 360 Degree view should ensure to cover the below requirements

* Fully integrated information from Core applications
* Rule based Financial assessment of Customer
* Ability to fetch information regarding Loans with other banks, Delinquencies, Type of cards owned and various credit card balances, Liability Balances, Interest Rate Profile, Payments and Transactions.
* Various journeys including Customer profiling and portfolio review, Fund Transfers, Service requests, Complaints can be initiated from CRM action centers for enriching the Customer 360
* Alert of best Product offering for Customer
* View transaction preferences across channels such as device usage, time of day, products / services,
* On demand information about channel usage, Third party product / service usage (through Bank's Direct Channels)
* Customer portfolio information
* Access to wallet share of Customer
* A section can be defined to see All pending Service Requests and Opportunities for the customer

1. System should have the ability to define and maintain the Customer (groups) information for the following: (Retail)
2. Customer lifetime value
3. Customer profitability
4. Customer demographics
5. Customer psychographics
6. Wallet share
7. System should have the ability to view complete Retail customer portfolio including:
8. Asset outstanding including Off Balance sheets:

* Loans with other banks
* Delinquencies (if any)
* Credit Score - External and Bank provided

1. Cards Owned - Credit, Debit, Prepaid

* Credit Card Type
* Credit Card balances

1. Liability balances
2. Interest rate profile
3. Payments
4. Fund Transfers
5. Channel usage
6. "Social Media usage
7. Interactions through social media
8. Service Requests
9. Products"
10. Complaints
11. Third party product / service usage (through Bank's Direct Channels)
12. Portfolio View - overall and with Bank
13. Merchant offers - utilization
14. System should have the ability to view transactions across channels
15. System should have the ability to view transaction preferences across channels such as device usage, time of day, products / services
16. Functionality to allow prioritization of customer (groups), offers and channels using the following:

* Ranks
* Ratings / Scores

1. System should provide a complete history & consolidated view of the interactions with the customer through all the delivery channels (Retail Channels Sheet)
2. System should provide an integrated view across the following:
3. Customer Personal Details
4. "Customer Relationships
5. Liabilities
6. Basic Savings Account
7. Basic Current Account
8. Term Deposits
9. Debit Cards
10. e-Wallet / Prepaid Cards
11. Assets including Off balance sheets
12. Credit Cards
13. Consumer Loans by product
14. Mortgage with details including plot number, part, expert estimation and date of estimation
15. Third party products purchased"
16. Campaign history and current campaigns
17. Service requests
18. Sales opportunities being pursued
19. Alerts specific to the customer
20. The following sections should be available in the 360-degree View: (Corporate)
21. Customer Information
22. Products
23. Opportunities
24. Contact Details
25. Interaction History
26. Notes
27. The Corporate Customer Information section should have details of the customer like -
28. Name of the Customer
29. Contact details of the key persons of the company like -
30. Name of the Contact
31. Designation
32. Department
33. Country
34. Mobile Number
35. Work Number
36. Email ID"
37. In case it’s a company – system must support addition of borrowing powers rights- signatory rights- shareholders – commercial register/place /number
38. System must support amendment and addition of all these mentioned fields
39. Linking to KYC maturity should be available
40. Below fields should be available
41. Number of shares per shareholder
42. Capital
43. detailed address
44. Total Employees
45. Head Office
46. Parent Company
47. Number of Subsidiaries
48. Credit Rating of the Company
49. Annual Revenue
50. Gross Profit
51. Operating Income
52. Net Income
53. Gross Profit Margin
54. Operating Profit Margin
55. Net Profit Margin
56. Growth
57. ROA
58. ROCE
59. Cash on Hand
60. Current Asset
61. Current Liabilities
62. Quick Ratio
63. Current Ratio
64. Total Assets
65. Outstanding Assets
66. Customer Profitability
67. Call Reports - The RM Call Report for the particular customer should get attached here
68. Customer Competitors Information: It should contain information like:
69. Competitor Name
70. Country of main operation
71. Market Share
72. Industry
73. Revenue
74. Customer Industry Information: It should contain information like:
75. Industry Name
76. Industry Size
77. Average Industry Growth
78. Popular Financial Product of the Industry
79. Industry Specific Product Available in the Market - and out them which all the bank has
80. System should have the capability to integrate with databases like Moody's to capture and update Customer Information
81. Ability to capture Customer Information from various scanned documents provided by the customers
82. Linked to special conditions
83. Linked to CDR (Call Detail Record) + credit classification
84. Details of the interactions with the customer like
85. Date of Interaction
86. Customer or Bank Initiated Call
87. Type of Call (e.g., complain, information requested)
88. List of the products the corporate customer has taken like:
89. Product Name the customer has purchased
90. Revenue generated from the sale
91. Account Manager for the sale
92. Date of purchase
93. Is up sale possible - If up sale is possible then details about the up sale
94. The RM should be able to add/delete products
95. Products that the corporate customer might be interested like -
96. Opportunity Name - This is the name of the product that the customer might be interested in. Clicking on the opportunity name will open the details regarding the product
97. Revenue expected from the opportunity
98. The probability of converting the opportunity
99. Expected date of conversion of the opportunity
100. Whether commitment has been obtained from the client on the opportunity
101. Status of the opportunity - whether any steps has been taken on that
102. Any collaterals already sent or need to be sent
103. The RM should be able to add/delete opportunities
104. System should have the ability to add/modify Corporate customer wallet share data (Exposure with our Bank and exposure with other Banks)
105. System should have the ability to view Corporate customer wallet share (Exposure with our Bank and exposure with other Banks)
106. System should have the ability to Related Service Request corresponding to a customer initiated via any channel.
107. System should have the ability to capture related complaints from the customer
108. System should have the ability to capture Related Opportunities corresponding to a customer
109. System should have the ability to capture related qualified & Non-Qualified leads corresponding to a customer
110. System should have the ability to capture details like Campaign Name, Campaign status and end date, Channel, Call lists, campaign budget, audience Basic segmentation
111. System should provide to the phone banking users, access of following information: Customer basic authentication, Customer segment, Preferred banking channels, Product utilization, history of transactions done by customer in past 1 year)

## Sales Process Management:

1. System should have the ability to define sales process steps across Channels, Products, Customers, Accounts.
2. System should have the ability to suggest alternative offerings to the one requested by customer / prospect- system should read products sold and registered on the core system- mutual reflection of products between CRM and core banking system
3. System should have the ability to cross-sell / up-sell products and services
4. Systematic reflection of common IDs between different divisions for cross selling should be available
5. System should have the ability to track the complete sales pipeline and analyze the data according to:
6. Individual opportunity
7. Customer / customer segment
8. Channel
9. Branch
10. Wholesales organization
11. System should have Ability to determine the list of all sold products to a client and the RM of this client

## Service Requests:

1. System should have the ability to support service requests originating from multiple delivery channels
2. System should have the ability to support service transactions for the different banking products
3. System should have the ability to provide the entire management and tracking processes for customer service request for the following:
4. Self-Registration
5. Current status of the service
6. Self-Escalation on the basis of SLA
7. Closure of customer service requests.
8. Capture Customer Feedback
9. Ability to capture customer comments/complaints as public/private notes
10. Ability to automatically generate prefilled application forms
11. Provide the ability to track documents for applications across all product lines and send reminders for follow up
12. Provide ability for administrator to create and modify the end-to-end flow for various service requests
13. System should have the ability to capture service request details including:
14. Type of service request
15. Priority
16. Requester contact information
17. Service request description
18. Date & time resolution needed
19. Special instructions/comments
20. Reply channel preference
21. Service request status
22. System should have the ability to route service requests to the following:
23. Customer Service Agent
24. Direct Sales Agent (DSA)
25. Contact Centre Agent
26. Ability to record/ view / track communications and activities associated with a service request
27. Provide following functionalities when the status of a service request changes:
28. System should Allow manual as well as automated triggers based on status change (support definition of a workflow)"
29. Ability to generate systematic welcome letters (congratulation letter, SMS) upon reaching certain pre-set parameters (reach a certain account balance)
30. System should have the ability to notify corresponding persons and follow up the activity.

## Prospect Management/Lead Management:

1. System should create three lead processes for following products covering all the channels (phone calls, website, emails, etc.)

a) Asset

b) Liability

c) Cards

1. Channels – System should provide a common API for leads creation which will be used by all channels.
2. System should create each process with a maximum of 5-8 stages and a layout with 100 fields.
3. Lead data capture like demographic details, employment details, financial details, etc.
4. Lead Assignment/routing should be configured and the lead will go through various stages like New, In-Progress, Appointment Fixed, Qualification, Document collection, Lead Conversion, Lead closure.
5. SLA (Service Level Agreement) and TAT (Turn Around Around) management with escalation management
6. Lead qualification-related activities can be performed by RM and can be tagged at a lead level like Appointment fixed, Document collection, etc.
7. Lead Process validations and alerts will be defined based on the data points available in CRM
8. Leads should be tagged to campaigns defined in CRM.
9. Leads should be created manually by Relationship Managers (defined users) and prospecting will be done on CRM by updating the details manually.
10. Documents – lists of mandatory/non-mandatory documents should be allowed to be added as a part of products specific workflows.
11. Customer Communication: Rules should be created to send email/SMS to the customer. Any HTML template required for the communication should be configurable from the Admin’s login
12. Lead search is being provided on unique numbers like Unique ID, Lead ID, Mobile Number only
13. Qualified leads should be automatically converted to Customer or Opportunity for further processing
15. Status from the respective core system of the product should get maintained/updated in CRM using the Lead ID as a unique identifier.
16. Closure of the lead process should be done by the system as
    1. Auto Closure – Based on the reverse status from the core system.
    2. Manual Closure – By end-users
    3. Detailed data entry should happen in respective system
17. System should have the ability to track leads and opportunities spanning the entire lifecycle
18. System should have the ability of the system to capture key information (Retail) of the prospect including:
19. Contact source (Channels/Referral/Direct/Campaign)
20. Products offered
21. Prospect's spending ability
22. Comments/Communication
23. Proposals or any other collaterals prepared for the prospect
24. System should have the ability of the system to capture key information (Corporate) of the prospect including:
25. Company Name
26. Parent Company
27. Industry
28. Market Share
29. Subsidiaries/Branches details including their geographical coverage
30. Annual Revenue
31. Gross Profit
32. Product(s) offered
33. Any other product which can be sold immediately/near future
34. Amount of Sale expected
35. Probability of Conversion
36. Collaterals already sent or to be sent
37. Interaction History
38. Functionality to create a target list of prospects based various attributes like:
39. Account type
40. Age of customer
41. Balance of amount in savings/current/term deposit account
42. Salary
43. Geographical locations/Coverage
44. Previously successful campaigns
45. Industry
46. Revenue
47. Customer Base
48. System should have the ability to track opportunities by the attributes like:
49. Account geography
50. Products type
51. Total Revenue
52. Revenue generated from assets
53. Revenue generated from Liabilities
54. Margin
55. Industry
56. Lead source
57. Status details of converted and unconverted opportunities and their associated reasons
58. Probability of lead conversion based on past records
59. Conversion rates and salesperson productivity
60. Ability to create lists by days past dues, history of classification, history of accounts by delinquency string.
61. Provide alert message capability to prompt the service staff of any up-selling and cross-selling opportunities when servicing customers
62. Ability to mark and prioritize a contact as VIP/sensitive.
63. Quick access to new sales leads
64. Automatically evaluate / qualify / merge new sales leads (to avoid wasting time on poor quality / duplicated leads)
65. Multiple user defined rules for lead evaluation and prioritization
66. Automatically assign new sales leads entering the system to a sales rep, sales team, or business partner
67. Email assignment notification
68. Automatically update sales leads, responsibilities, territories - when a sales employee leaves or changes job
69. Multiple user defined rules for lead assignment and routing e.g. based on geography, territory, employee skills, employee workloads, timing, lead source, product area

### 3.15.1 Data Capture in Lead Management

a. Data captured in system should be restricted to data required for pipeline visibility.

b. Detail Data entry for Application processing should reside in the respective product processor/systems.

c. Basic eligibility of lead like through integration with the bureau, domain validation, or other source systems via Web Service should be done outside. Detailed application eligibility should be done outside CRM like credit assessment/ underwriting. Integration with any external system should be allowed to do through Middleware or ESB.

d. The reverse status codes from Core Banking System / BPM to will be updated through a batch file.

e. Lead ID to be used as a single unique identifier in the application for Lead handoffs and reverse updates from an external system

### 3.15.2 Lead de-Dupe (Duplication check)

Lead to lead de-dupe should be done as per the data stored in CRM and should be as per the combination of Product and one of the other parameters like:

* + 1. Mobile
    2. Civil ID/ Residence Card ID
    3. DOB

Dedupe rule should be consistent across channels/sources. Thus, CRM system should not allow the duplicate lead to be created through CRM.

### 3.15.3 Lead Assignment:

The lead assignment shall be restricted to data stored in CRM and should be based on the one or combination of the following fields only:

i. Product/ Product Category/ Customer Group

ii. Lead priority/rating b. The assignment will not consider availability/skill/knowledge. c. Any absenteeism or unavailability of the user has to be manually handled by the supervisor/reporting manager (as mapped in the CRM system) of the concerned user.

### Customer communication for Lead:

Rules can be created to send email/SMS on Lead for the following data points:

1. a. Preferred communication mode
2. b. Rules can be configured for data points available in CRM.

## Relationship Management(General):

1. System should have the ability to identify and capture key relationships for a customer in a graphical tree to provide a graphical representation of a customer's relationships.
2. System should have the Ability to define an Account Plan with defined targets and objectives including: Target account balances & Target wallet shares
3. System should have the ability to provide buyer-value and customer need assessment functionality that help the Bank employee to determine customer needs, including
4. System should Simple qualifying questions to determine which product might be best suitable for the customer
5. System should have the ability of the system to recommend a product along with a product search function to the employee / customer with all the relevant product information

## Relationship Management (Relationship Manager Call Report):

1. The RM Call Report should have details regarding the Call Report as below:
2. The Name of the Call Report
3. The Description of the call report
4. The Name of the Prospect/Customer
5. Type of Call
6. List of attendees
7. Date, Time, Venue of the Call
8. Comments from the meeting
9. Information/collaterals to be shared
10. The Call Report should be compiled according to templates and should be attached to the Customer 360-degree view/ Prospect page.
11. The compiled Call Report should automatically be mailed to the required people (which will be mentioned)
12. The RM should be able to put some of these details optionally in a hand held/ mobile device (iPad, Tab) during the meeting and then sync it with the main application later
13. The RM should be able to mark certain call reports as confidential
14. Manager must be able to upload photos (example –RM/Team Leader updates division head for respective construction update/project update/site visits)
15. The call reports should be available in a repository and the viewing/editing/deleting should be access controlled. For example, the confidential call reports should not be open to view for everyone

## Campaign & Marketing Management:

1. System should have the ability to run the following types of campaign:
2. Multi-product
3. Multi-step
4. Multi-channel
5. Recursive
6. Personalized
7. System should have the ability to categorize campaign into:
8. Acquisition (of NTB customers)
9. Retention (of Existing customers)
10. Promotion (for cross selling products to existing customers. And attracting NTB customers)
11. System should have the ability to configure campaign parameters e.g. Campaign Goals
12. System should have the ability to modify campaign budget from Admin’s login
13. System should have the ability to provide a centralized view of all the campaigns and activities (monitoring) across channels:
14. Already conducted in the past (historical ones)
15. Currently in progress
16. Planned for future
17. System should have the ability to create, maintain and view campaigns categorized into:

1- Liability Products

* 1. Basic Savings Account
  2. Basic Current Account
  3. Debit Card
  4. e-Wallet / Prepaid Card
  5. Term Deposits

2-Asset Products

* 1. Loans (Consumer, Mortgage, Secured Loan)
  2. Credit Cards
  3. Letter of Credit
  4. Letter of Guarantee

1. System should have the ability to detect & trigger Marketing Events from Database customer behavioral change based on the following:
   1. Average transaction
   2. Customer behavior (Activity, Inactivity)
   3. Significant customer events (e.g. anniversary)
2. System should have the ability to organize, track and maintain all the components of a campaign including the following:
3. Customer (groups) / Customer segment
4. Offers
5. Channels
6. Campaign results / status
7. Campaign schedule / recurrence
8. Campaign statistics
9. Responses without any manual intervention
10. System should have the ability to run the following types of campaign:
11. Multi-step
12. Multiple
13. Multi-channel
14. Recursive
15. System should have the ability to carry out campaign segmentation and manage campaign lists across multiple campaigns
16. Provide functionality to capture campaign scripts and literature
17. Ability to support campaign optimization
18. Provide the functionality of a maker checker concept for campaign creation
19. Support the functionality of setting offers and criteria during campaign
20. Ability to associate different offers listed during the campaign with different services / products
21. Ability to display details of customers being targeted (category, age-group)
22. Ability to associate marketing target prospects with a campaign, either through standard queries within the application UI, or by performing upload / import from an external data source / third-party plug-ins
23. Ability to create and associate calling script with a campaign to guide agents through customer/prospect interactions to ensure the quality of calls, prevent data entry errors and guarantee consistent campaign execution
24. Ability to assign/distribute call list to branch sales reps and call center agents based on their skill sets
25. System should have the ability to define, save and load campaign segment interfacing with external data sources
26. System should have the ability to generate automated phone, e-mail, SMS prospect lists for campaign purposes
27. System should have the ability to provide statistics on target vs. achievement
28. System should have the ability to capture customer response to a given marketing campaign and analyze the overall returns by the following:
29. Relative to cost
30. By a salesperson
31. Sales team
32. Entire campaign execution channels" Personalized"
33. System should have the ability to keep track of the status of each campaign call, such as:
34. Complete
35. No answer
36. Call back later
37. Not interested
38. Others - free text
39. System should support functionality to search for campaigns based on:
40. Campaign Id
41. Campaign Name
42. Products
43. Customer
44. Business activity sector
45. Employer
46. Customer ID number
47. Marketing campaign planning
48. Campaign list generation
49. Personalized campaigns
50. Campaign execution
51. Email marketing
52. Email marketing process
53. Loyalty programs
54. Telemarketing
55. Direct mail marketing
56. Capture leads
57. Automatic distribution of leads and sales opportunities
58. Support strategic and tactical marketing
59. Manage account planning, sales volume planning
60. Manage promotion plans to consumers (indirect customers)
61. Analyze plans and promotion simulations
62. Budget and revenue tracking
63. Manage total campaign budget
64. Track all components of marketing budget
65. Evaluate potential revenue by campaign or by target group

## Customer (Groups):

1. System should support creation of customer (groups) for Profitability tracking for user defined period
2. System should do Automatic classification/ reclassifications of customer (groups) based on various parameters. These parameters should be configurable from the admin’s login like below:
3. Min. Balance
4. Salary transfer based on limit amounts
5. Asset products
6. Periodic fee
7. User defined"
8. System should do Monitoring salary credit due for a customer (groups) based on transaction code/ narration
9. System should do Customer (groups) criteria matching for exception cases (E.g.- Leave salary)
10. System should allow the Manual intervention to classify exceptions (downgrade/upgrade) to customer (groups) definition
11. System should do Minimum balance calculation at customer portfolio level
12. System should allow the user to do Addition and deletion to the customer (groups)
13. System should allow the user to Review customer definition on pre-defined basis
14. System should allow the user to Balance review as per customer (groups) for user defined period and analysis thereof
15. System should allow the customer (groups) validity to be parameterized (active accounts should be defined for periods like 3,6,9,12 months)
16. System should allow to view customer (groups) whenever the customer account been accessed either through Customer Service Agent (CSA) or Teller
17. System should have the Ability to define areas (a few branches) and a region (a few areas) and overall (all regions) so that customer (groups) performance can be seen across branches, areas & country wide (Oman).
18. System should allow the Auto addition/ deletion & transfer to the customer (groups)
19. System should Support creation of customer (groups) for the following dimensions:
20. Employer
21. Business activity sector
22. Credit classification at ID level and account level
23. Geographic (Rural, Metropolitan)
24. Demographic status (Age, Sex, Marital Status, Income, Occupation, Education)
25. Psychographic (Social Status, Life style, Personal type, Intensity of product use)
26. Behavioral dimension (Brand Loyalty, User Behavior)
27. HNI Customers on defined parameters
28. Non-Operative Accounts
29. Dormant Accounts
30. Loyal Accounts
31. System should have the ability to generate demographic report based on customer (groups)
32. System should have the ability to segment the data based on campaign objective

## Customer Analytics:

1. System should have the ability to classify and separate the customer data/respective portfolio of RM/ loan portfolio for the division if division head based on different parameters.
2. System should Combine customer data with survey included with Customer Service
3. System should Unify and share customer data more securely
4. System should have the ability to classify and separate the customer data based on different customer defined parameters like:
5. Geography
6. Industry
7. Revenue (Interest Income + Non Interest Income)
8. No. of employees
9. Customer Base
10. Current value of deals with the bank
11. Estimated Value of opportunity
12. Facility Type
13. System should have analytical reports for the below:
14. Dashboards including Call reports for prospect clients.
15. Data visualization
16. Open opportunities, activities and cases
17. Business activity monitoring
18. Predictive analytics
19. Forecasts
20. Decision support
21. Data mining
22. Online analytical processing (OLAP)
23. Win/loss rate
24. Extract, transform, load (ETL) utilization
25. Most profitable customers
26. Unfunded business volumes
27. Treasury Sales MIS

## Product/ Marketing Collaterals (Retail & Corporate)

Product / Marketing Collaterals section should be able to do the following:

1. Define the Collateral with information like:
2. Collateral Name
3. Collateral Type (e-brochure, flyer, corporate information)
4. Date of Creation
5. Current Version of the Collaterals
6. Attaching the Collateral with various prospects/customers:
7. Prospects/Customers to whom the collaterals have been sent
8. The version of the collaterals sent
9. If a more recent collateral needs to be sent to them

## Support for messaging

System should support the below Message delivering functionalities:

1. Capability to define broadcast messages
2. Trigger the actual delivery of the broadcasting messages to the following:
3. Individual
4. Group of people
5. Entire call center
6. Functionality for messages to appear as a rolling message in a 'ticker" or as a pop up message for users to view
7. Ability to capture details and add remarks for the following functionality:

1-ATM & Credit card

1. Blockage/Hot-listing (Customer ID, Card number, Reason [Lost, Stolen, Damaged])
2. Activation/Reactivation (Customer ID, Card number)

2-Enabling/Disabling of services

1. Type of service (Mobile, SMS)
2. Register/Deregister
3. Customer complaints
4. Complaint category
5. Enquiries
6. Transaction & Balance enquiry (Customer ID, Account Number)
7. Loan Enquiry (Customer ID, Account Number)
8. Type (Outstanding, Instalment, Interest rate, Interest Amount, Tenor, Charges/commission Amount, Facility limits, Others)
9. Term Deposit Enquiry (Customer ID, Account Number, Type)
10. Credit/Debit/e-Wallet Card Enquiry (Customer ID, Account Number, Type)

## Tools:

1. System should have the ability to provide GUI based Facility for designing, implementing and executing time-based and event-triggered business
2. System should have the ability to provide the ability to have a multiple work flows based upon criteria within a sales opportunity or service request
3. System should have the ability to provide a visual rule designer to facilitate user definition and ability to view and administer business policies and workflows in the CRM system.
4. System should have the ability to carry out manual or configurable, rule-based automatic assignment of service requests to the most appropriate agents
5. System should have the ability to provide design tool to enable Marketing users to target customers or prospects by creating personalized web and email content including personalized web offer, personalized email offer, dynamic email Newsletter
6. System should have the ability to model business process flow including approvals, handoffs and data gathering using intuitive, graphical modelling tools.
7. System should have the ability to provide graphical tool with parameter driven interface to create and modify calling scripts & define documents associated with the campaigns
8. Functionality to support the following:
9. Creation of a knowledge base
10. Maintenance of Frequently Asked Questions (FAQs)
11. Search of knowledge base, based on knowledge based id & problem classification
12. Provide diary and scheduling tool to perform the following:
13. Appointment scheduling
14. Creation of To-do lists
15. Activity plans
16. Carry out follow ups
17. Sales notes

## Case Management

1. System should have the ability to track all customer cases from the time of opening account to closure of account throughout all the stages
2. System should have the ability to automatically create new cases from your incoming emails and from your web forms
3. System should have the ability to automatically record all customer case interactions to the account timeline and view them on one page.
4. System should have the ability to Set up a customer portal using the CRM API to give complete access to all functions.
5. System should have the ability to determine the priority of support cases using Service Level Agreements (SLAs).
6. System should have the ability to flag cases based on the status - open, in progress, resolved

## Opportunity Management

System should have the ability to:

1. Track Sales Opportunities
2. Capture, reference and view sales opportunity information. sales opportunity information includes opportunity history, customer communications, key decision makers and their interests, customer organization charts, internal customer relationships.
3. Configure filters to view specified lists of opportunities etc.
4. Search for and group opportunities that match specific criteria
5. Configurable 'lead qualification' e.g. good, fair, poor
6. Do Lead classification
7. Allocate multiple opportunity priorities
8. Assign opportunity to sales rep or sales team
9. Multiple, configurable sales process steps
10. Support a range of sales methodologies
11. Generate Opportunity alerts
12. Track & save Multiple dates like sale process opened, opportunity qualified, proposition developed, solution presented, estimated close date, days open, actual date sale closed
13. Add notes to each lead / customer
14. View and monitor sales pipeline and opportunities to a close
15. Predict probability of a successful close
16. Identify the top opportunities and specific actions to manage those opportunities to a rapid closure Wallet Sizing for Corporate clients. Loans and credit cards application, processing and disbursement – initiation through online/mobile banking and disbursement from Multi-Function Kiosk (MFK).

## Additional Requirements

1. Bank should be able to configure their own rules within the CRM solution at no extra cost and without any dependency on the vendor.
2. System should be capable to handle Multicurrency
3. The system should be capable of generating any levels of Dashboards and MIS to meet the requirements of individual user / Unit level / Management level / Product & Process level / all demographic level / all outlier levels / all regulatory reporting levels.
4. System should have Machine Learning based Predictive Scoring capabilities
5. The proposed solution should have the flexibility to create scenarios with minimal efforts as and when required for multiple products and channels.
6. The proposed solution should support built-in maker /checker functionality to ensure dual commit to critical system changes.
7. User Access Management module should be available
8. In-built User administration module for managing the roles, groups and users access to the applications should be available
9. Maker / Checker concept in user administration module should be available
10. Applications processes and services monitoring method should be available
11. Automation of the passwords sending to the e-mail addresses of the users should be available
12. Automation of the reports sending to business team should be available

## CRM Architecture

The tentative CRM architecture provided for illustration purpose should be on the below lines where bank gets 360-degree view of customer activities and address the needs affectively:

**Web Mobile Call Centre Branches Chat Bots Social Media**

**Channels**

*Banking Channels*

**Analytics**

**Customer Analytics Behavioral Analytics**

**CRM Modules**

**Leads/ Opportunity Mgmt. Sales Management Marketing Management**

**Campaigns Management Services Management Customer 360 View**

**Engines**

**Straight Through Sales Segmentation Engine**

**Campaigns Generator Predictive Engine**

*\* Data Extraction to happen from both internal and external resources*

## Sharia Requirements for XOXO Islamic (Islamic arm of XOXO bank)

XOXO Bank also has an Islamic arm (XOXO Islamic) and is seeking a solution that is fully Sharia compliant. All the products and services offered by the solution (including partner solutions) should be Sharia compliant. Few of the key Sharia requirements that the solution should comply are as under:

1. There should be no use of the word ‘Interest’ in the technology solution
2. Any solution/platform that the bank implements should be capable of recognizing the unique nature of the bank’s contracts, transactions, and processes, should be duly audited, and certified to be Sharia compliant
3. There should be no additional charges for late payment
4. All transactions must be directly linked to a real underlying economic transaction, which excludes options and most other derivatives.
5. Vendor is required to submit a declaration about Sharia compliance.

## Flexible platform: Modifications allowed from Admin login

1. System should allow to do modifications in parameters from the admin login. This should be allowed without any code change. Also, source code should be shared with the bank.
2. Also new integration of new surround systems (Integration touch points) should be allowed by the system from the Admin’s login

## Integration touch points: Surround systems Integration

System should be integrated with the below surround systems/Interfaces:

1. Middleware (IBM ESB) - Existing
2. Core Banking - Finastra Equation
3. Core Banking - Islamic (iMAL)
4. Debit Card Management System - Euronet
5. Credit Card Management System - AFS (Vision Plus)
6. Middleware (IBM API Connect) - New Application
7. Internet Banking (Non STP services & products) | Outsystems
8. Mobile Banking (Non STP services & products) | Outsystems
9. SMS Banking | Aceete (Push notifications - Campaigns, Alerts)
10. SMS Gateway
11. IVR Altitude system | Blue Mina
12. Trade Customer Portal | New application
13. Digital Wealth (Wealth Management system) - New Application
14. Identity & Access Management - New Application
15. XOXO bank Emails /Outlook,
16. XOXO bank Website,
17. Social media (LinkedIn, Facebook, Twitter),
18. Document Management System/ FileNetIBM BPM/BAW (to process accounts opening, loan, fund transfer, services etc.)
19. Treasury Sales MIS
20. Fusion Teller application (for handling cash transactions and very limited non cash transaction)
21. ECC (to process clearing cheques)
22. Sign-Cap (to enquiry of customer signature)
23. ROP Khatam Application (for retails customer authentications)
24. Complaint Management System
25. Loan tracking system for exception case
26. Mala’ application (for credit report)
27. MFK (Multi Functioning Kiosks)
28. IVR (Interactive Voice Response)
29. B2B,
30. SAPS,
31. Trade Finance,
32. Digital Wealth

(Note: This list will be finalized during FSD preparation after taking concurrence from Business users)

## User roles/Logins required

Around 800 users are required with below roles:

1. Admin-Maker (Parameter changes should be allowed). From admin user, rights to create new user should be available for creating new users. Also, Data which is visible to all the users should be customizable from Admin’s login. System should allow to do various configurations of roles from Admin’s login
2. Admin-Checker (Parameter changes should be allowed)
3. User-Maker
4. User-Checker
5. Head of Department
6. Branch Staff
7. Operations Lead
8. Retail Business
9. Phone banking User

## Help option (in all modules):

From prospective of educating the staff and provide some awareness on the HRMS system, a brief statement should be available in each module on click of HELP button

## Email Notifications & sms notifications

1. Any staff member should get email notifications on his/her official email address regarding any update pertaining to him/her
2. Any staff member should get sms notifications on his/her mobile number as per the bank records regarding any update pertaining to him/her

## Reports / Built Reports

System should be capable of:

1. Audit trail report
2. Users access rights reports
3. Developing new Reports based the provided Inputs,
4. Developing extracts for Data Warehouse,
5. Explaining complete application data-mart to IT team to generate reports in future

System should have the ability to generate the Reports based on the customer data periodically:

1. Daily
2. Fortnightly
3. Monthly
4. Quarterly
5. Yearly

## Complaints Management requirements

## 3.35.1: Customer 360 view/ customer profile

Refer last point in Section 3.12 (Customer 360 Degree View)

## 3.35.2: Create multiple case types for each Bank’s product

1. System should allow Admin user to add / modify/ delete various SLA (Service Level Agreement)
2. System should allow Admin user to add / modify/ delete the types of products to be linked with SLA (Service Level Agreement) and the assigned department.

## 3.35.3 Case status tracking of Complaints:

System should allow the user to assign each case one of the below status:

1. Initiated: Case recorded by the Call center agent/ branch / Complaint Management unit/ RM etc.
2. In-Process: Case is currently under process.
3. Re-Forwarded: not yet resolved, a Case has to be forwarded again.
4. Resolved: an action has been taken on the Case.
5. Closed: sealed state. Nothing can be changed in the Case. (owner > complaint management unit can only close the case)
6. Pending: not completed within the specified time duration. The state changes to Pending.

## 3.35.4 Assign users/groups:

System should allow the user to assign each case to specific email group. This is applicable email groups available in Outlook of XOXO bank of Oman

## 3.35.5 Acknowledgement:

System should send an acknowledgement by email once the processing of the case has been initiated on the official email of XOXO bank staff.

## 3.35.6 Complaint Management Dashboard & Analytics

1. Complaint Management Dashboard should show all the important pieces of information in the form of small menus on the dashboard.
2. Also, in case of Ageing of cases, the Top 5 cases should get displayed.
3. Dashboard should consist the below:
4. Open cases
5. In process cases
6. Re-forwarded cases
7. Resolved cases
8. Closed cases
9. Pending cases

## 3.35.7 MIS Reports Designer

Below reports should be available for viewing & downloading. The downloading must be facilitated in excel, word or pdf format.

1. Report of all Complain cases along with status & details
2. Owner of case Report.
3. Dashboard showing summary of all cases of Complaint management along with their status
4. Notification of all updates of that particular user

## 3.35.8 : Taking Action on tasks:

Facility should be available for the user to Action Tasks for Useful events like

1. Sending SMS
2. Setting Reminders
3. Attach Artifacts
4. Attach Documents
5. Send Email
6. Re-Assign / Assign etc.

## 3.35.9 Automatic Case routing:

With definition of statuses, a process has to go through various teams who will work at each status and automated workflow will enable routing of tasks to defined teams/users.

## 3.35.10 Case Escalation:

System should allow the user (initiator) to save the timeline for addressing a specific task. This date should not be editable without line manager's approval.

If the task is not completed within the given timeline, it should be escalated to the next level (line manager). Later if Line manager does not action the case within 1 weeks’ time (configurable), the case should get escalated to Head of Department.

## 3.35.11 Case Resolution:

Relevant teams/Individuals/Operators/ Branch managers who are responsible for acting on/ when log into the system should find Cases/inquiries requiring action, in their task lists.

## 3.35.12 Case Closing:

System should allow only the CMU to close the case. CMU stands for complaint management unit. Only complaint management unit has the authority to close the tick it number from the system.

## 3.35.13 Root Cause Analysis:

System should allow the user to mark the Root cause & enter notes in text box. Later system should prompt the user analyzed to improve policy & procedures, trainings or any other factors.

## 3.35.14: TAT (Turn Around Time)

1. System should allow the user to specify & save the turnaround time for each stage of the Case resolution process.
2. Tasks should not stay in one state forever. They move to the next state when an action has been taken on them.
3. If no action is taken on a task within a specified time - ‘Turnaround Time’, it is considered as an exception and managers should get notified.

## 3.35.15 Alerts and Notifications:

Refer section 3.33 Email Notifications & sms notifications

## 3.35.16 SLA (Service Level Agreement)

System should allow the user to define/specify SLA (Service Level Agreement). This helps to achieve and resolve tasks whose TAT will be burst soon.

## 3.35.15 Duplicate Detection:

CRM system should provide support for Duplicate Detection of similar Cases already logged in the system.

## 3.35.16 Integrations:

Refer Section 3.30 Integration touch points: Surround systems Integration

## 3.35.17 Process flow/Work flow:

Refer section 5.4: Workflow for Complaint management module

## 3.35.18 Complaint management User roles/Logins required

Refer section 3.31: User roles/Logins required

## 3.35.19 Migration of existing data

System should be able to migrate existing data of the bank from provided excel /pdf document. Specimen document which is to be migrated to the CRM system is attached below for reference.



# 4. Non-Functional requirements (If any):

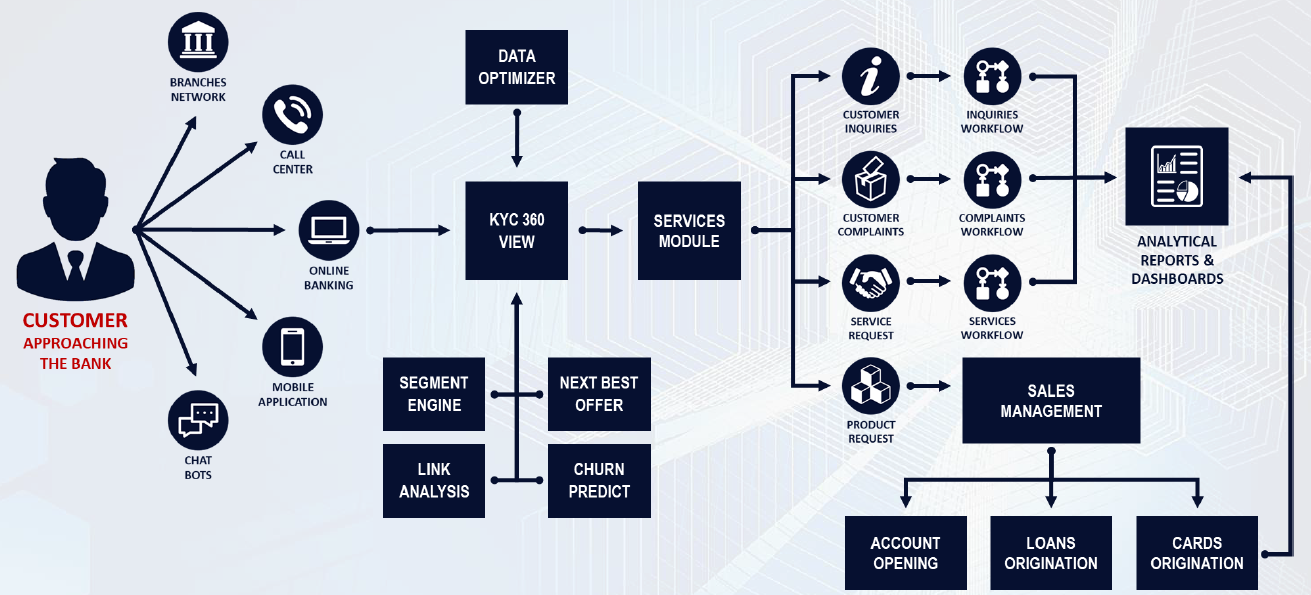
1. All processes should be streamlined
2. All processes should be Efficient
3. All processes should be automated with requirement of no/minimal manual intervention
4. The new system should provide better User Experience
5. Availability – The solution should work 24\*7. However, planned down-times for maintenance purpose are acceptable.
6. Security –Security & confidentiality of data that is processed, transferred and stored should be ensured since sensitive information like salary of employees is available in this application
7. Scalability – System must be capable of handling data of 2000+ employees
8. Performance – System must respond quickly (within few seconds) on clicks of various buttons, hyperlinks etc.
9. Backups: Admin user should be able to download full database backups on a daily basis
10. Wherever applicable, system should provide features / facilities in accordance with the guidelines issued by the Central Bank of Oman

# 5. Business Workflow/s (To be):

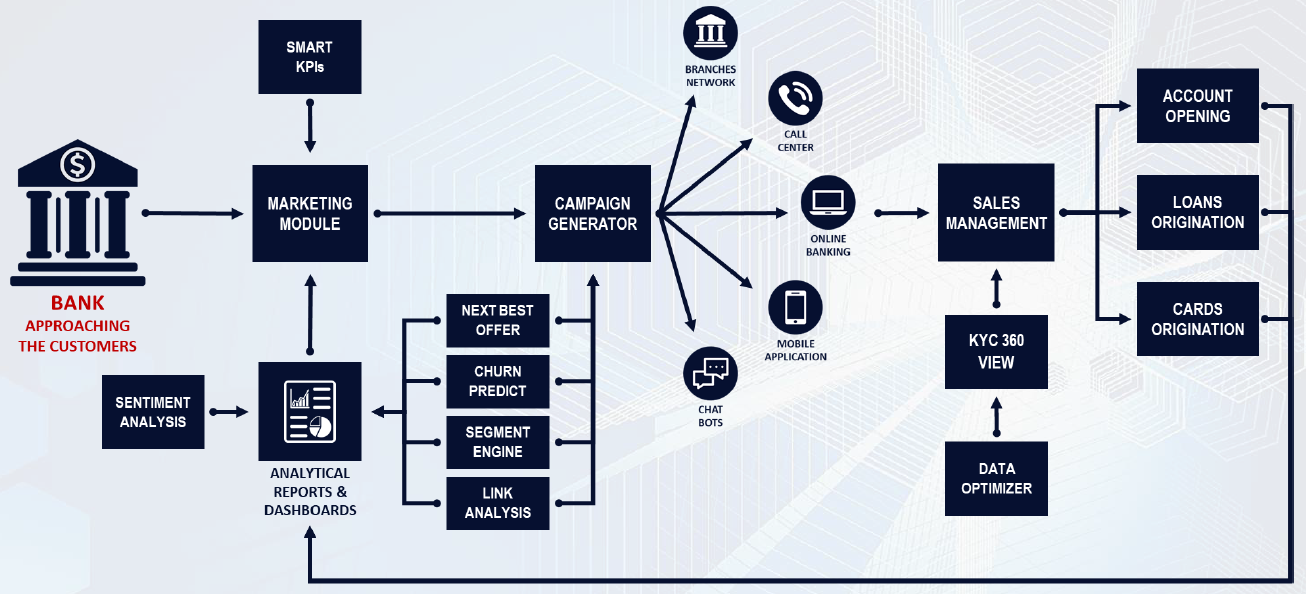
## 5.1: Generic CRM workflow:



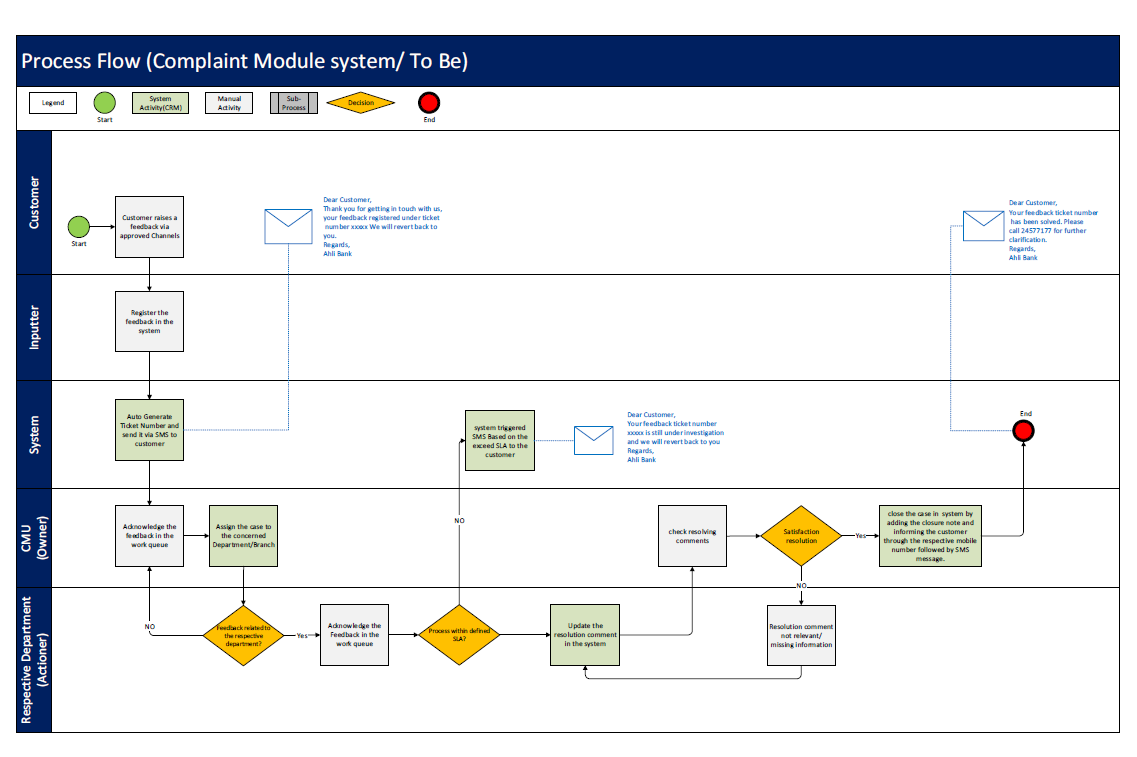
## 5.2: Workflow for Customers Approaching the Bank



## 5.3: Workflow for Bank Approaching the Customers



## 5.4: Workflow for Complaint management module



Note: These flowcharts in the BRD are for illustration purpose only

# 6.Assumptions/Note (If any):

The below points have been assumed:

1. Installation will be done by vendor. Also, Implementation of application for all environments (development, testing, production & DR servers) will be done by vendor.
2. Training will be provided by vendor. This includes Technical Training to IT, Customer Servicing Mid & Back Office training, other relevant trainings to concerned staff
3. Parameterization will be done by vendor. This includes configuring the application with the Bank's specific products, process, business & functional parameters. Bank will only provide information. Vendor must configure 100% of the application.
4. Testing: Vendor will be conducting Unit Testing, Factory Testing (FT), System Integration Testing (SIT). Further vendor would support Bank or its testing partner for at-least 2 - 3 rounds with System Integration Testing (SIT), User Acceptance Testing (UAT), Performance testing, Security & penetration testing & security audit/code review.
5. Third Party Software (TPS) & Hardware Compliance Sign-off & Validation: Vendor will acquire Sign-off of Third-party software & hardware sizing proposed. Based on this the Bank would procure servers & Third Party Software (TPS). Vendor will provide Bill of Quantity along with proposal.
6. Vendor will advise the bank regarding product road-map, upgrades / changes in the security infrastructure of the Bank against evolving threats and responsibilities.
7. The vendor should install, integrate and customize proposed solution with Bank’s existing Core Banking System, Internet banking application products, Mobile Banking application products, Bank’s ATM switch, Bank's credit card processing system, Debit cards and other transaction systems/ delivery channels etc. without hampering the routine operations of the bank. Also, the proposed solution will support new versions of all the applications.
8. Vendor will integrate different channels/systems existing as well as introduced in the Bank within contract period with Customer Relationship management (CRM) Solution without any additional License cost.

# 7. Test Scenarios/Business Scenarios (Only high level):

The below scenarios are to be tested:

|  |  |  |
| --- | --- | --- |
| Scenario No | Module/Functionality | Scenario Description |
| Sc\_001 | General System Features | To check whether user is able to view the General System Features like:   1. Offers 2. Channels 3. Customer (groups) 4. Capacity constraints 5. Mutual exclusivity 6. Conflict resolution 7. Customer preferences |
| Sc\_002 | Relationship Manager Dashboard | To check whether system displays the Relationship Manager Dashboard taking into consideration the following (General, Prospects, Customer, Targets, Products, Appointments/ Schedule, Pending Activities, User created, Common requirements across modules) |
| Sc\_003 | Customer 360 Degree View | To check whether system displays the Customer 360 Degree View taking into consideration the following  (Customer Information, Products, Opportunities, Contact Details, Interaction History, Notes) |
| Sc\_004 | Sales Process Management | To check whether system has the ability to define Sales Process Management i.e. sales process steps across Channels, Products, Customers, Accounts |
| Sc\_005 | Service Request | To check whether system has the ability to Service Request to manage and track processes for the following:  - Self-Registration  - Current status of the service  - Self-Escalation on the basis of SLA  - Closure of customer service requests.  - Capture Customer Feedback  - Ability to capture customer comments/complaints as public/private notes  - Ability to automatically generate prefilled application forms  - Provide the ability to track documents for applications across all product lines and send reminders for follow up  - Provide ability for administrator to create and modify the end-to-end flow for various service requests |
| Sc\_006 | Prospect Management | To check whether system has the ability to track leads and opportunities spanning the entire lifecycle |
| Sc\_007 | Relationship Management(General) | To check whether system has the ability to identify and capture key relationships for a customer in a graphical tree to provide a graphical representation of a customer's relationships |
| Sc\_008 | Relationship Management (Relationship Manager Call Report) | To check whether system generates RM Call Report have details regarding the Call Report as below  - The Name of the Call Report  - The Description of the call report  - The Name of the Prospect/Customer  - Type of Call  - List of attendees  - Date, Time, Venue of the Call  - Comments from the meeting  - Information/collaterals to be shared |
| Sc\_009 | Campaign & Marketing Management | To check whether system has the ability to run the following types of campaign:  - Multi-product  - Multi-step  - Multi-channel  - Recursive  - Personalized |
| Sc\_010 | Campaign & Marketing Management | To check whether system has the ability to categorize campaign into:  - Acquisition  - Retention  - Promotion |
| Sc\_011 | Customer (Groups) | To check whether system has the ability to monitor the salary credit due for a customer (groups) based on transaction code/ narration |
| Sc\_012 | Product/ Marketing Collaterals (Retail & Corporate) | To check whether Product / Marketing Collaterals section is able to do the following:  - Define the Collateral with information like:  - Collateral Name  - Collateral Type (e-brochure, flyer, corporate information)  - Date of Creation  - Current Version of the Collaterals |

# 8. Glossary

List of terms and abbreviations and their meanings.

|  |  |  |
| --- | --- | --- |
| **Sl.No** | **Term/ Abbreviations** | **Meaning** |
| 1 | BRD | Business Requirement Document |
| 2 | ABO | XOXO Bank of Oman |
| 3 | CRM | Customer Relationship Management |
| 4 | RM | Relationship Manager |
| 5 | GUI | Graphical User Interface |
| 6 | MB | Mobile Banking |
| 7 | IB | Internet Banking |
| 8 | CDR | Call Detail Record |
| 9 | Vendor | Product Company or its Implementation partner which bank has chosen to deliver CRM product |
| 10 | CMU | Complaint Management Unit |