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## Eligibility Criteria

Bidders who fulfill the following criteria are requested submit the proposal. Offers received from the bidders who do not fulfill all or any of the following eligibility criteria shall be rejected.

- 1) Bidder should be a Company registered in India under Companies Act 1956
- 2) The bidder should be in the business of installation, integration, implementation and maintenance of mobile banking solution across Financial Institution/Banks in India with at least one such implementation in India on CAPEX model running successfully for one year or more in a Bank having more than 100 branches. The bidder must enclose the letter from the bank duly signed by authorized authority.
- 3) Bidder should have minimum 3 Mobile Banking implementation at Nationalized/Private Sector/Commercial Bank / Co-op banks in India. The bidder must enclose letter of the Bank where Mobile banking solution is operational currently.
- 4) Bidder should have a minimum annual turnover of Rs. 3 crores during last two financial years. This must be individual company turnover and not of group / subsidiary companies.
- 5) Bidder should have maintained Net Profit during last two financial years and will have to submit copies of the audited balance sheet along with the offer.
- 6) Bidder/OSD/OEM should have its own development and technical support center in India at least for 3 years. Self-declaration on company letter head mentioning the development and technical support team size to be submitted.
- 7). Bidder should have never been blacklisted/debarred by Central/State Govt. Dept., Bank, Financial Institution or any other organization in India or abroad.
- 8) Bidder should have an escalation and support matrix for timely resolution of system /customer complaints.
- 9) Bidder should confirm to make the mobile banking platform operational within six months of date of placing order.
- 10) Bidder should have infrastructure to provide local, dedicated support for the entire contract period / as and when demanded by the bank.
- 11) Bidder should have a Disaster Recovery and Business continuity plan, to provide uninterrupted services. The bidder must prepare and enclose the plan.
- 12) The Bidder should have necessary arrangement / agreement / certification with Google / Apple / Windows etc. for uploading the application on the respective stores.

13). The Bidder may be an Original Solution Developer (OSD) or Original Equipment Manufacturer (OEM). If OSD is partner with OEM, then OSD will be single point of contact for Bank for the entire project.

Note:

Bidder must comply with the above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily.

### **SCOPE OF WORK**

The solution should provide Bank with Internet Banking detailed as under

INTERNET BANKING and Mobile banking

- Retail Internet Banking and Mobile banking
- Corporate Internet Banking and Mobile banking

#### SCOPE OF WORK – RETAIL INTERNET BANKING and Mobile banking

<b>S.No</b>	<b>Module</b>	<b>Functionality</b>
1	Widgets on Dashboard window	Dashboard
2	A/c Details, Balance & Statement	Account Summary Detailed Statement View Mini Statement View Flexi fixed Deposit Links Inquire on temporary Overdraft inquire Lien View Nominee details View or stop issued cheques View Clearing instrument - Inward/Outward (including Cheque Image) Request Cheque Book
3	Operative Accounts	Detailed Statement View Mini Statement View Flexi fixed Deposit Links Inquire on temporary OverDraft Inquire Lien View Nominee details View or stop issued cheques

		View Clearing instrument Request Cheque Book
4	Deposit Accounts	Inquire Lien View Nominee details View Account Statement View Deposit schedule
5	Loan Accounts	View Account Statement View Disbursement schedule View Repayment schedule
6	FD/RD	Premature FD Closure Open Fixed Deposit (FD) A/c Open Recurring Deposit (RD) A/c
7	Transfer to HSBL Accounts	Own Accounts Other HSBL Accounts
8	Transfer to Other Bank Accounts	NEFT IMPS P2A (24*7 Instant Transfer) IMPS P2P (24*7 Instant Transfer)
9	Manage Beneficiary	Add Within HSBL PayeeAdd Other Bank Payee View/Modify Beneficiary Details/Limits Confirm New/Modified Beneficiary
10	Manage Template	Manage template as product feature
1 1	Transaction Status	Completed Transactions Saved Transactions Recurring Transactions Scheduled Transactions All Transactions
12	Mobile Banking Services	Register for Mobile Banking Reset Passwords for Mobile Banking
13	Emergency Services	Debit Card Hotlisting Mobile Banking User Blocking Stop Cheques Last Ten SMS
14	Tax Related Services	Income Tax e-Filing Login Tax Credit (View Form 26 AS) Apply for 15G/15H BBPS
15	Card Related Services	Debit Card Personalization - Update Card Limit ATM Limit POS/E Comm Limit Set/Reset Debit Card PIN
16	Register for Govt. Initiatives	Pradhan Mantri Jeewan Jyoti Bima Yojana Reprint PMJJBY Acknowledgement Reprint PMSBY Acknowledgement Pradhan Mantri Jeewan Suraksha Bima Yojana Atal Pension Yojana

17	Service Request and Tracking	Service Requests FD A/c Opening - Status Tracking
18	Mails & Messages	Internet Banking Mails View Broadcast Messages
19	VPA Management	Manage VPA Add Payee VPA Confirm VPA Payee View/Delete Payee VPA Deregister
20	VPA Management	Send Money Collect Money Collect Money Approval Complaint Management Transaction History
21	Personal Details & Preferences	Merge Mobile Banking User ID/Beneficiaries Change Account Access Set Preferences Set Account Nick Name Update IBS user Id View Personal Details View Registered Mobile Number
22	Security Settings	Set Limits Enable Transaction Password Change Login Password Change Transaction Password Set Login Time Restriction Set Second Factor Authentication Voice OTP Login SMS Alert for every login
23	Positive Pay Integration	Positive Pay Integration with CBS
24	Shopping Mall	Internet Banking Integration for online shopping
25	pre- Login	Registration Forgot Password Green PIN Forgot User Id Enable Transaction
26	BBPS	Integration with Billdesk

27	MMID integration	MMID integration with Sarvatra Technology
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SCOPE OF WORK – CORPORATE INTERNET BANKING and Mobile banking

S. No.	Module	Functionality or Screen Name
1	Widgets on Dashboard window	Dashboard
2	View Mini Statement	View Mini Statement
3	Transaction History	Detailed Statement
4	View Flexi fixed Deposit Links	View Flexi fixed Deposit Links
5	Inquire on temporary OverDraft	Inquire on temporary OverDraft
6	Inquire Lien	Inquire Lien
7	View Nominee details	View Nominee details
8	View Clearing Instrument Details	View Clearing Instrument Details
9	New checkbook Request	New checkbook Request
10	Transaction support Services	Modify Transaction Limits
11	Apply Limit for Shopping mall	Modify Transaction Limits
12	Self linked Account Transfer	Own Accounts
13	Account Summary	Detailed Statement View Mini Statement View Flexi fixed Deposit Links Inquire on temporary OverDraft inquire Lien View Nominee details View Clearing instrument
14	Operative Accounts	Detailed Statement View Mini Statement View Flexi fixed Deposit Links Inquire on temporary OverDraft inquire Lien View Nominee details View Clearing instrument
15	Loan Accounts	Inquire Lien View Nominee details View Account Statement View Deposit schedule
16	Deposit Accounts	View Account Statement View Deposit Schedule View Nominee Details
		General- Transaction Approval Self Linked Account Transfer Third party Transfers

17	Transaction Management	Initiate NEFT/RTGS Save as Template General- NEFT/RTGS Scheduled Payment General- Standard instructions for Loan EMI Payment Shopping mall Payments Initiate From Template
18	Transaction support Services	Add/Modify Beneficiary Self Confirmation Manage Template
19	Transaction Enquiry	View Saved Transaction View Scheduled Transactions View Completed Transactions View Recurring Instructions View All Transactions
20	NEFT/RTGS/IMPS Transactions	General
21	General Services	Raise a complaint/FeedBack
22	Change Password	Change Login Password Change Transaction Password
23	Change Image/Phrase	Change Image/Phrase
24	Set Preferences	Set Preferences
25	View Personal Details	View Personal Details
26	Approve Request	Approve Request
27	Recall Request	Recall Request
28	Query On Request	Query On Request
29	Workflow	Approval hierarchy Work delegation

The main objective of this project is to provide Internet banking and mobile banking applications for Retail as well as for Corporate customers.

The proposed **Omni Channel Digital Banking Solution** should broadly cover the following features-

- a. Seamless Integration between Internet & Mobile Banking Platform
- b. Provision to Integrate to other channels as defined by the Bank
- c. Solution should have a stable environment, should be responsive that meets the latest UX and UI trends
- d. The web-based solutions need to be built on a single code base that automatically adjust to screen sizes, performs effectively on desktop (including wide screens), laptop, mobile, and tablet across all operating systems and multiple browsers.
- e. The color palette used in the design phase should be based on the corporate colors of the Bank.
- f. The solution should be intuitive, well-organized, aesthetically pleasing, visually compelling and representation of the excellence that our clients expect from bank
- g. Simple user interface that is easy to navigate
- h. All pages should have print version

- i. Bidder should ensure encryption of data at rest and data in motion
- j. The solution must be viewable on multiple platforms, resolutions and browsers
- k. The solution should deliver a consistent and delightful Customer Experience
- l. It is the responsibility of the Bidder to maintain the transaction logs as per the guidelines issued by RBI.
- m. The solution must comply with all the Operative Guidelines for Mobile & Internet Banking Transactions in India issued by RBI, NPCI and any other regulatory body with any further guidelines and mandates issued for Mobile & Internet Banking Transactions.
- n. Bidder is free to decide the zero data loss methodology either through Host Based replication or storage-based replication or hybrid which will ensure bank to experience RPO of 5 minutes and RTO of 1 hour. Bidder has to ensure that replication is performed for both database and application.
- o. Separate layer for Web, presentation and business should be a part of solution architecture.
  
- p. Provision for advertisement of bank products and services

## **FUNCTIONAL REQUIREMENTS**

The solution should support different user Profiles and should render services according to the profile defined to user.

The solution to provide 2 broad flavors.

- q. Single user interface – for Individual, Sole Proprietorship and Partnership users.
- r. Multi user interface – for Corporate entities including Sole Proprietorship and Partnership users.

Application to support multiple channels for registration such as registration through bank branch/s and Web portal and through Mobile App. registration etc. through a simple fast and user convenient process

The platform should support creation of users through bulk file upload. The file upload should support fixed length and delimiter separated file format. Excel Format upload should be supported along with encrypted file formats also unloadable through API services for direct system integrations with Corporates.

The solution proposed by the Bidder should provide the Bank with the below mentioned functionalities and requirements for retail and corporate internet banking. At the same time, the list below is not exhaustive and Bidders are welcome to offer additional functionalities.

### **1. BANK USER ADMINISTRATIVE MODULE**

- a) Separate Bank User Administration module through which the different profiles are maintained.
- b) Branch Administration module for overall Customer On boarding, request for passwords and user maintenance, etc.
- c) Circle Administration module for creation and maintenance of branch users under the circle
- d) Head office level super user to control all aspects of the user profile and application parameters, etc.



- e) In Corporate Application, the platform should provide the functionality for the administrator to create and modify different end-user and administrator-user groups with different set of rights/permissions (using administrator rights)
- f) The administrator portal should have the capability for:
  - i. Creation of new users
  - ii. Approving users
  - iii. Blocking users
  - iv. Enabling or disabling functionalities
  - v. Deleting users
  - vi. Maintenance of activation requests.
  - vii. Maintenance of application configurations.
  - viii. Hierarchical level of power abstraction for users in HO, circle and Branch

## **2. CORPORATE ADMINISTRATIVE MODULE (only for multi user Corporate Application)**

- a) Separate administrator login for customers.
- b) Creating, modifying and deleting user logins.
- c) Setting and modifying hierarchy/workflows for access, transactions, Limit, User's Role Maintenance
- d) Provision for single log-on option for internet banking, trade finance, cash management, treasury and any other portals that customers have to login and use
- e) Provision for viewing all transactions and files uploaded by transactional users created.
- f) Account management for all owned companies (within HSBL) under the single user account.

All above administrator activities shall be logged to further track the creation, modification and/or deletion of any data that through maker and checker concept.

## **3. ACCOUNT SUMMARY MODULE**

- a) Account summary for all types of accounts (current accounts, term deposits, loans)
- b) Account summary for all types of accounts (current accounts, term deposits, loans, others)
- c) Mini statement (last 20 transactions) for all accounts
- d) Account statements for a chosen period (with option to view on screen or download in Excel / PDF / MT940 or other formats for exporting data)
- e) Transaction search based on different parameters
- f) Support display of multiple currencies.
- g) Support of levying transaction / registration charges such as:
  - i. Registration fee
  - ii. Annual fee
  - iii. Variable commission per transaction (% of transaction)
  - iv. Fixed fee per transaction
  - v. Slab based transaction fee
  - vi. The system should provide the functionality to configure these charges for different transaction types and customer categories.

#### **4. FUNDS TRANSFER MODULE**

- a) Between own accounts
- b) To any HSBL account
- c) To any other bank account (NEFT/RTGS/IMPS/UPI)
- d) Payment of taxes or government fees
- e) Payment of Utility bills and e-commerce invoices with invoice details.
- f) Scheduled funds transfer (one time/recurring) to any account
- g) Manage payees
- h) History of funds transfers
- i) Manage scheduled and recurring transactions.
- j) Support for Maker checker hierarchy with multiple user in Corporate
- k) Bulk File transfer options (only in Corporate IBS application) –
  - i. Different formats customizable as per Corporate customer
  - ii. Direct excel upload
  - iii. Simulation of Upload (Record wise errors display and option to correct before final submit)
  - iv. Multi-user authorization both file level and record wise (with Partial approval options)

#### **5. CUSTOMER SERVICE REQUESTS MODULE**

- a) Issue cheque book request
- b) Stop cheque request
- c) Stop cheque inquiry
- d) Service request status
- e) Issue demand draft request
- f) Standing order request
- g) Account statement request
- h) Mobile banking PIN change request
- i) Request call back service
- j) Any other service requests the bank may wish to add

#### **6. LOAN REQUEST & MANAGEMENT MODULE**

- a) Creating requests for loans
- b) Instant OD feature
- c) Instalment calculator
- d) View limits, outstanding balances, balance limits of loan accounts
- e) Repayments, closure of loan accounts
- f) Transactions statements (including past statements) of loan accounts

#### **7. BUSINESS NETWORK MANAGEMENT / SUPPLY CHAIN MODULE (only for Corporate Application)**

- a) Raise Invoice & Collect:
- b) Raise Purchase order & Pay: with auto-reconciliation.
- c) Manage GST
- d) Business Dashboard
- e) Business Networking
- f) Sending of Messages
- g) Set up Promotional Campaigns

## **8. BILL PAYMENTS MODULE**

- a) Bill presentment
- b) Bill payment (prepaid mobile top-up; online booking of Movie, Bus tickets, etc.; government institution fee payment; insurance payment, others)
- c) Register biller for payment (creating templates)
- d) Provisions for adding any other utility bill payments
- e) History of bill payments

## **9. CASH MANAGEMENT MODULE (only for Corporate Application)**

- a) Collections - cash, cheque, online
- b) Payroll payments (bulk file upload) – cash, cheque, online
- c) Bulk processing of cash requests
- d) Transaction statements, reconciliation for collections, payments accounts
- e) Multiple logins and authorization hierarchy for cash management
- f) Feature of creating a unique virtual account number for each payee for payments

## **10. PERSONALIZATION, CUSTOMIZATION & EASE OF NAVIGATION MODULE**

- a) Customizable quick access menus
- b) Customizable screens (e.g. widgets that can be closed, repositioned)
- c) Customized offers
- d) Search functionality
- e) Demo mode (the functionality to be defined)
- f) Cheque Authentication Module

## **11. TRANSACTION SECURITY FEATURES MODULE**

- a) Virtual keyboard for login
- b) Site to user facility (Image and Phrase)
- c) Security image (captcha) and audio playback
- d) OTP
- e) App based authentication – Rel ID
- f) Digital Certificate or Token based authentication

## **12. UPDATE OF PROFILE INFORMATION MODULE**

- a) Change PIN / password
- b) Set / reset security questions and answers
- c) Update other profile information

## **13. WORKFLOW SUPPORT AND DIVISION MANAGEMENT MODULE (only for multi user Corporate application)**

- a) Creation multi user workflow (Maker - Checker) hierarchy.
- b) User role creation and assignment of users to specific roles.
- c) Transaction specific workflow definition.
- d) Segregation of Accounts into division within the Corporate
- e) Assigning users to specific divisions.
- f) All powers mentioned to be available to administrators.

## **14. CHARGE MODULE**

The solution should be capable of levying charges, whether single or multilevel and should route the funds to appropriate collection accounts (configurable by bank) and can be used for any type of transaction as per bank's requirement. The charges can be fixed or variable depending on the guidelines of the respective regulatory body.

#### **15. TECHNICAL SCOPE & REQUIREMENTS (for both web and mobile channels)**

1. Interface to core banking system for financial and non-financial transactions / updates in dialect of ISO 8583 format
2. Interface for online merchant transaction payment using internet banking
3. Support of web services/XML through http/https.
4. Support of multiple languages including English, Hindi, Punjabi, etc. (Indian languages)
5. Compatible with all major browsers (including but not limited to different versions of IE, Chrome, Firefox, Opera and Safari)
6. Integration with existing database structure & its schema.
7. The solution should integrate with bank's security solutions like WAF, SIEM, etc.
8. The solution should support 3rd party Enterprise Backup Solution of all leading OSD's, and there should not be any negative performance impact on the VM's during the Backup even if Bank takes the Backup in business hours. Currently Bank have Dell EMCs Data Protection Suite with Backup Appliance: DD9300.
9. The solution should offer creation of Corporate level admin users for different corporate with Focused administrator powers related to Corporate like User Creation, set password, enable disable, etc.
10. The solution should support the following security features:
  - i. Username and password for accessing internet banking together with captcha.
  - ii. Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.
  - iii. Termination of internet banking session and log off after lapse of configurable time period; Pop-up alert intimating customer that session is about to expire.
11. The solution should support the following transaction level security:
  - i. End-to-End encryption of data transmission (symmetric or asymmetric)
  - ii. Minimum two factor authentication (with provision for a second factor like transaction OTP, Digi-token, biometric etc.
  - iii. System should support multiple authentication schemes based on bank's preferences.
12. The solution should support the following platform security & reliability:
  - i. Data stored is encrypted in the platform database
  - ii. Audit trails and logging features available in Web Server, application server and database server
  - iii. Possibility to assign specific rights to platform administrators for secure and restricted access at web/app/DB.
  - iv. Ability of the platform to support external certifying authority for certificate.
  - v. Support of standard algorithms like AES with RSA
  - vi. Minimum encryption strength of 256 bit for end-to-end transaction
  - vii. Support of the PKI scheme by the platform.

- 13.** The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:
  - i. Internet connection drops during transaction
  - ii. Backend host system down
- 14.** The system should provide the following functionalities with respect to transaction logs and audit:
  - i. Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.
  - ii. The storage period of logs should be parameterized.
  - iii. Security safeguards should also be implemented to protect the information from unauthorized modification or destruction.
  - iv. System should facilitate maintaining a log of the reasons for unsuccessful transactions.
- 15.** Application to support integration with the mail messaging system of the bank to generate alerts with respects to transaction, login etc.
- 16.** An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.
- 17.** Provision to generate detailed reports, logs, audit trails regarding all transactions
- 18.** The internet banking solution should be scalable to meet future enhancements/upgrades.
- 19.** The following processes to be supported through backend batches and should be automated with minimal manual intervention –
  - i. Processing of bulk payment file.
  - ii. CBS data syncing with internet banking application
  - iii. All kind offline requests.
  - iv. Processing of scheduled and recurring transactions.
- 20.** The Solution should cover all existing internet banking features presently in HSBL and also the features which are under customization/ Pipeline.
- 21.** Solution should service requests through an API gateway for routing requests to appropriate micro services with request routing, composition, and protocol translation and should support both stateful and stateless API calls.
- 22.** The Solution should provide a portal for end-to-end monitoring and management of all user requests at the micro service level, which includes flow of request through various micro services, highlighting of requests in unhealthy states, capability to introduce and deploy new micro services with zero downtime and to route specific request to new modules.
- 23.** The Solution should support multi-factor authentication methods other than OTP.
- 24.** The Solution should have the capability to provide the end user to set separate limits for internet and mobile channels.
- 25.** The Solution should have captcha authentication module.
- 26.** The Solution should have end-to-end delivery of SMS with one or more aggregators.
- 27.** The administrator of the platform should have:
  - The capability to add new products and services easily as per bank's need
- 28.** The solution should support 5G mobile and internet banking services.
- 29.** Mobile Banking and mobile payments are to be feasible though voice, data and multimedia using IMPS, AEPS, NEFT and UPI Modes of data formats and APIs.

The capability to create/generate various types of alerts such as bulk SMS campaign, system down alert, customized advertising campaign management, etc.

## **ONSITE SUPPORT**

24x7x365 online support facility through phone and email. The bank also has discretion to avail onsite support services whenever required without any additional cost (Except the amount quoted in commercials by the Bidder).

Bidder shall provide onsite One Team Lead and two L2 support engineers post go-live along with (if required) Offsite/Onsite L2 & L3 support to meet the requirements, SLA & terms of the RFP for entire contract duration. Bidder to ensure at least 3-month KT is provided to HSBL team before handing over the activity to HSBL for performing L1 team if bank decides. Bank's /L1 team will log the ticket and bidder's L1, L2 and L3 to provide the required resolution within the defined timelines, SLA, and terms of the RFP. The Bidder is required to provide support and applicable patches as and when released during the contract period. Any observation raised by Regulators/Bank/Other Agencies from time to time should be rectified and fixed by the bidder at no additional cost to Bank post approval from Bank for deploying the same.

To pre-empt the possibility of sub-par manpower being deployed from vendor side, Bank may think of engaging Independent third-party screening / skill clearance for manpower deployed by vendor.

## **PROPOSAL SUBMISSION ADDRESS:**

Sealed vendor details form, technical and commercial proposal should reach our office on or before 15/07/2024.

### **Chief Executive Officer**

#### **Hutatma Sahakari Bank Ltd.,Walwa**

Unit No 3 and 4,Gajanan Maharaj Pushpsankul Apartment

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