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**Tender ( Request for Proposal) For Customer Relationship Management Software**

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1. Executive Summary

ProCredit Bank Georgia is seeking proposals from qualified vendors to provide a comprehensive CRM solution. The solution should cater to the needs of Call Center Management, Marketing, Retail Banking and MSME Banking and include Technical Capabilities as outlined in this RFP. The goal is to enhance customer engagement, streamline operations, and support the bank's strategic objectives.

1. Glossary

* **Bank**: ProCredit Bank Georgia (PCG)
* **Bidder**: Respondent to the RFP document
* **Proposal**: Response to the RFP document
* **Proposed** **Solution**: The proposed CRM (customer relationship management) software solution

1. Disclaimer

This Request for Proposal (RFP) is neither an agreement nor an offer. It is solely an invitation by ProCredit Bank Georgia (the Bank) to interested parties for the submission of bids. The purpose of this RFP is to provide potential bidders with information to assist in the formulation of their proposals. This RFP does not purport to contain all the information each bidder may require. Bidders are expected to conduct their own investigations and analysis, verify the accuracy, reliability, and completeness of the information provided in this RFP, and obtain independent advice where necessary.

The Bank adheres to the highest ethical and professional standards in all its activities. In accordance with the Bank's internal regulations, Bank employees and their related persons shall not have direct or indirect financial interests with the vendors or other service providers of the Bank, thus avoiding any conflict of interest. Therefore, there should be no conflict of interest between the bidder and any Bank employee or related person. The Bank reserves the right to reject any proposal that, in its opinion, does not adhere to these standards or where such conflicts of interest are identified.

Additionally, the Bank is not liable for any costs incurred by the bidders in the preparation and submission of their proposals. All submitted documents and materials will become the property of the Bank and will not be returned.

The Bank reserves the right to amend, modify, or cancel this RFP and any related processes at any time without prior notice. Participation in this RFP process does not guarantee any further business engagement with the Bank.

1. Introduction
   1. ProCredit Group

ProCredit Bank Georgia is part of the international ProCredit group of banks, which operates mainly in Eastern and South-eastern Europe in countries with transition economies as well as in Germany. ProCredit Holding is the group’s parent company.

During its many years of operation in the banking sector, the group has undergone several different stages of development, each of which has entailed strategic changes. However, at each stage, the group’s target segment has always been the SME business sector, which it has provided with comprehensive banking services on the “Hausbank” principle.

The ProCredit group is serious about its responsibility to offer ethical banking services in all of the countries where it operates; this includes compliance with social, ethical and environmental standards. Membership of the international group of banks allows ProCredit customers to take advantage of the best conditions for the most popular banking services.

This modern highly integrated banking group, which has successfully established itself in Eastern Europe, is now listed on the Frankfurt Stock Exchange’s Prime Standard, underlining its financial strength and worldwide reputation.

* 1. ProCredit Bank Georgia

ProCredit Bank Georgia has been operating in the Georgian banking sector since 1999, primarily focusing on providing comprehensive banking services to small and medium-sized enterprises (SMEs). Historically recognized as an SME bank, ProCredit is now expanding its focus to include retail banking, aiming to serve a broader range of customers. Our business strategy emphasizes long-term relationships with clients and staff, and a commitment to sustainable economic, social, and ecological development.

The international rating agency FITCH RATINGS has assigned ProCredit Bank a “BB+” rating, which is the highest possible rating in Georgia and is even one notch higher than the country’s sovereign rating. This rating reflects the high quality of the bank’s assets, its excellent corporate governance, and its strong risk management practices.

* 1. Overview of Bank’s Software Layer

To support and develop the bank’s business processes, products, and services, ProCredit Bank Georgia utilizes its own dedicated IT infrastructure and human resources, complemented by the support and services from ProCredit Group's subsidiary company, Quipu GmbH. Quipu provides the bank's core banking software, CW.Net, and its processing center. The involvement of Quipu is essential when developing features of certain complexity in CW.Net. Additionally, Quipu provides shared services for M365 products, including Exchange Server, Office, SharePoint, Teams, and more.

* 1. Hardware Layer

The bank maintains a central location for all its servers and storage hardware in two data centers (primary/production and disaster recovery), geographically separated by 16 kilometers, both located in Tbilisi. The hardware resources at both data centers are identical in terms of brand, model, and capacity, ensuring consistency and reliability. All hardware components are under active support and warranty contracts with the respective manufacturers.

The server and storage hardware are fully virtualized using VMware products in both the primary and disaster recovery data centers, with the exception of the core banking database servers. The database servers in use are two Lenovo ThinkSystem SR850 V2 with 1024 GB DDR4 memory and 2x32 cores 3 GHz CPUs, and two Lenovo ThinkSystem SR850 with 1024 GB DDR4 memory and 2x32 cores 2.9 GHz CPUs, which are used to host production environment databases. Additionally, there are six Lenovo ThinkSystem SN550 Blade servers, each equipped with 1024 GB DDR4 memory and 2x32 cores 2.66 GHz CPUs, to meet other computational needs.

* 1. Data Storage Layer

HP 3PAR 8200 storage subsystem stores all production data of the bank, with fast 15K and 7.2K disks dedicated to different systems according to their performance requirements.

There is storage data replication between two datacenters.

Some of the data are kept on secondary storage cluster for which HPE MSA 2060 are used which are not replicated between each other.

* 1. Network Layer

The bank’s network is designed and built following best practices and international standards in network architecture. It employs a star topology, interconnecting its seven offices (six branches, one standalone 24/7 zone, and the headquarters with an integrated branch) using DM VPN connections provided by two independent ISPs. To ensure high availability, two dedicated fiber channel connections are converged into one EtherChannel, linking the primary and disaster recovery data centers with two alternate routes.

The network is segmented into different blocks to simplify maintenance and enhance protection, availability, and resilience.

* 1. Software Layer

The bank’s application software is predominantly (>90%) based on Microsoft technologies such as Windows, Internet Information Services (IIS), SQL Server, SQL Server Reporting Services (SSRS), and M365 Shared Services. The core banking product, developed by our sister company Quipu GmbH, is based on the .NET Framework 4.6 and .NET Core 6.

CRM applications we provided by Quipu, which utilizes Microsoft Dynamics.

1. CRM Implementation Project
   1. Project Scope

The goal of the CRM implementation project is to equip ProCredit Bank Georgia's employees with advanced CRM solutions, focusing on:

Successful implementation of the CRM solution requires the vendor company to complete the following tasks:

* **Detailed Gap Analysis**: Conduct a thorough analysis to identify gaps between the bank’s requirements and the proposed solution.
* **Prototype Preparation**: Develop a prototype of the presentation layer based on the bank’s requirements.
* **Collaboration with Bank Representatives**: Work closely with bank representatives during the agreement and detailed project implementation plan preparation activities.
* **Software Amendments**: Make necessary software modifications to meet the requirements of ProCredit Bank Georgia as defined in the RFP document and the gap analysis results.
* **Integration Work**: Actively participate in integration tasks in cooperation with the project team.
* **Training for Trainers**: Conduct training sessions for trainers to ensure they are well-equipped to handle the new solutions.
* **Testing Involvement**: Actively engage in the testing process to ensure all functionalities work as intended.
  1. Criteria for Project Success

The following criteria must be met to assess the project as successful:

* **User Interface Design:** Shall be intuitive, efficient, and tailored to meet the specific needs of its employees across different roles:
* **Integration:**
* Core Banking System (CBS)
* Digital Banking Platforms (Online and Mobile Banking)
* Document Management System (DMS)
* Contact Center/Call Center Systems
* Email and Communication Tools
* Loan Origination Systems (LOS)
* SMS notifications service.
* CISCO
* Credit Info
* Revenue service
* Public Registry
* Social Media Platforms
* Successfully integrate the solution with other relevant third-party services
* KYC/AML and Compliance System
* **Infrastructure Setup:**
  + Ensure the infrastructure is correctly set up and fully operational.
  + Verification that the infrastructure supports high availability and disaster recovery requirements.
* **Security and Compliance:**
  + Implement robust security measures to protect customer data and ensure compliance with relevant regulations.
  + Regular security audits and vulnerability assessments to maintain the integrity of the system.
* **Performance and Scalability:**
  + The system must perform efficiently under expected load conditions.
  + The solution should be scalable to accommodate future growth in user numbers and data volumes.
* **Testing and Quality Assurance:**
  + Rigorous testing of all functionalities, including unit testing, integration testing, and user acceptance testing.
  + Resolution of all identified issues before full deployment.
* **Project Documentation:**
  + Comprehensive documentation of the system architecture, integration processes, and user manuals.
  + Clear and detailed project reports and updates throughout the implementation process.
* **Compliance with Timeline and Budget:**
  + Adherence to the agreed project timeline and milestones.
  + Completion of the project within the allocated budget.

1. Requirements for the Solutions
   1. Administrative Module

The CRM solution should include a dedicated administrative module for managing product features from the bank’s side. The administrative module should have the following features:

|  |  |  |
| --- | --- | --- |
| **ID** | **Feature** | **Requirement Description** |
| 1.1 | User management | * User roles and permissions management. * User account creation, modification, and deletion. * Access control settings. |
| 1.2 | System Maintenance | * Overview of system activities and key metrics. * Customizable widgets for quick access to essential information. |
| 1.3 | Data Management | * Tools for managing and organizing CRM data. * Import and export functionalities for data migration. * Data backup and restore options. |
| 1.4 | Integration Settings | * Configuration options for integrating with other systems or applications. * API settings for connecting with third-party services. |
| 1.5 | Audit Trail | * Logging and tracking of user activities for auditing purposes. * History of changes made to CRM data. |
| 1.6 | Reporting and Analytics | * Generating various financial and operational reports. * Providing dashboards for key performance indicators (KPIs). |

* 1. General Functional Requirements

**1. Dashboard Overview**

Personalized Dashboards: Customizable dashboards tailored to employee roles, displaying relevant information.

Key Performance Indicators (KPIs): Quick access to KPIs for performance tracking.

Notifications and Alerts: Real-time notifications and alerts for tasks, reminders, and customer activities.

**2. Customer Profile Interface**

360-Degree Customer View: Comprehensive customer profiles with contact details, transaction history, interaction history, preferences, and current products/services.

Timeline View: Chronological timeline of customer interactions, transactions, and updates.

Customer Segmentation Indicators: Visual indicators or tags for customer segments to identify customer categories quickly.

**3. Lead and Opportunity Management**

Lead Tracking Interface: Visualization of the lead journey from contact to deal closure, with status updates, task assignments, and reminders.

Opportunity Pipeline: Visual pipeline with drag-and-drop functionality for managing opportunities through various stages.

4. **Task and Workflow Management**

Task List with Prioritization: Task list highlighting upcoming tasks, deadlines, and priorities, with functionality to create, edit, assign, and track tasks.

Workflow Automation: Visual builder for automating repetitive tasks and workflows.

Collaboration Tools: Features for team collaboration, note sharing, and direct communication within the CRM.

5. **Advanced Search and Filtering**

Smart Search Bar: Intuitive search function for finding customers, accounts, transactions, or leads with keywords and advanced criteria.

Advanced Filters: Filtering capabilities for lists based on specific criteria, with options to save filters for repeated use.

6. **Reporting and Analytics**

Customizable Reports: Reporting interface for generating custom reports based on various criteria, with export options.

Real-Time Analytics: Visual analytics for customer behavior, sales trends, and campaign performance.

Scheduled Reports: Automated report scheduling and distribution to stakeholders.

**7. Integration with Other Systems**

Email and Calendar Integration: Synchronization with email and calendar systems for automatic logging and syncing of communications and appointments.

Core Banking Integration: Real-time access to core banking data within customer profiles.

API Access: Flexible API interface for integration with third-party tools and applications.

8**. Help and Support Interface**

Integrated Help Section: Contextual help tips and tutorials embedded within the UI.

Chat and Support Integration: Access to live chat or support tickets directly from the CRM interface.

1. Project Phasing
2. Phase 1: Private Individual, Call Centre and Marketing requirements processing
3. Phase 2: MSME Business Client requirements processing
   1. Description of Business Requirements for Call Center

|  |  |  |
| --- | --- | --- |
| ID | **Feature** | **Requirement Description** |
|  | **Call Management** |  |
| 2.1.1 | Call Receiving | Ability to receive calls, also during chat and log call details automatically. |
| 2.1.2 | Call Recording | Enable user to define different rights for additional users and set limits on transactions |
| 2.1.3 | Caller Identification | When a call is received, the system automatically matches the incoming phone number with the records in the customer database, identifying the client category (private individual/legal entity). |
| 2.1.4 | Call Routing Based on Segmentation | Route calls to the appropriate service queue specialized in handling that type of customer based on classification/client segmentation. |
| 2.1.5 | Automated Call Distribution (ACD) | Route calls to the most appropriate agent based on predefined criteria. |
| 2.1.6 | Screen Pop-ups | Agents receive a screen pop-up with the caller's details, including their classification and relevant account information, allowing for personalized service. |
| 2.1.7 | Missed Call Notification | When a customer calls but the call is not answered, the call center system registers this as a missed call. |
| 2.1.8 | Missed Call Management | Possibility to call back to a missed call. |
| 2.1.9 | Immediate Call Back | Offer call back options to customers when they are in a queue, allowing them to opt for a return call instead of waiting on hold. |
| 2.1.10 | Scheduled Call Back | Agents can schedule call backs according to customer needs and agent availability. |
| 2.1.11 | Call Routing | Use automated call distribution (ACD) to route the call to the same agent handling the chat, if possible, to maintain continuity. |
| 2.1.12 | Initiate Calls | Initiate calls to clients from the chat or system interface. |
| 2.1.13 | Search and Call | Ability to search and call clients directly from the system. |
| 2.1.14 | Call Comments | Adding comments to calls, for better management |
| 2.1.15 | View Call Metrics | View details of answered calls, missed calls, satisfaction, and response time. |
|  | **Customer Interaction Management** | |
| 2.1.16 | Omni-channel Support | Handle customer interactions through multiple channels (phone, email, chat, social media, SMS). |
| 2.1.17 | Unified Interface | Provide a single interface for agents to manage interactions across all channels, ensuring continuity and context. |
| 2.1.18 | Chat to Call Integration | Allows customers to start a conversation via chat and escalate it to a voice call without leaving the chat interface, providing a seamless transition between communication modes. |
| 2.1.19 | Contextual Information | Display customer information and interaction history to agents during interactions. |
| 2.1.20 | Data Synchronization: | To synchronize customer data and interaction history. |
| 2.1.21 | Case Management | Track and manage customer issues and cases within the CRM system. |
| 2.1.22 | Customer Journey View | View customer journey and create/control flow. |
|  | **Chat Integration** |  |
| 2.1.23 | Integrated Chat | Ability to handle chat requests, load client details, and view previous conversations. |
| 2.1.24 | Multiple Chats | Handle multiple chats simultaneously and allow the same agent to return to the chat. |
| 2.1.25 | Chatbot Integration | Integrate chatbots for routine inquiries and tasks, such as account opening. |
| 2.1.26 | Manager Dashboard | Managers can view chat volume, requests, and online agents. |
| 2.1.27 | Initiate a call | Initiate a call from the chat directly |
| 2.1.28 | Chat to Call Integration | Allows customers to start a conversation via chat and escalate it to a voice call without leaving the chat interface. |
| 2.1.29 | Flexible Chat Dashboard | Customize and work on a flexible dashboard for chat management. |
|  | **Email Integration** |  |
| 2.1.30 | Integrated Email | Send emails directly from the program and view email open status. |
| 2.1.31 | Email Alerts | Set alerts for unopened emails and integrate email information into CRM. |
| 2.1.32 | Email to Lead Conversion | Convert incoming email inquiries into leads/cases. |
| 2.1.33 | Document Import | Import client documents from email. |
| 2.1.34 | Call Comments | Sending added comments of calls as an email. |
| 2.1.35 | Email Permissions | Control visibility of emails and set permissions for agents, supervisors, and experienced staff. |
|  | **Internet Banking Notifications Integration** | |
| 2.1.36 | Internet Banking Notifications Handling | Receive notifications from internet and mobile banking systems when clients send messages and display these notifications in the CRM interface. |
| 2.1.37 | Outbound Notifications | Enable agents to send notifications to clients through the internet and mobile banking systems directly from the CRM. |
| 2.1.38 | Unified Notification Management | Integrate notification management with email and chat systems to ensure a seamless communication process. |
| 2.1.39 | Notification Logging | Automatically log all inbound and outbound notifications from internet and mobile banking for record-keeping and compliance purposes. |
| 2.1.40 | Notification Templates | Provide pre-defined templates for common notifications to ensure consistency and efficiency in communication. |
| 2.1.41 | Real-time Updates | Ensure real-time updates and synchronization between the CRM and internet/mobile banking systems for accurate and timely communication. |
| 2.1.42 | Sending same notification to several clients | possibility to create templates and manage to whom to send. |
| 2.1.43 | Customizable Alerts | Allow customization of alerts and notifications based on client preferences and interaction history. |
|  | **Task and Alert Management** | |
| 2.1.44 | Agent Alerts | Set alerts for agents to follow up with clients. |
| 2.1.45 | New Lead Alerts | Automatic alert for new leads. |
| 2.1.46 | Alert Tracking | Track if agents followed up on alerts and set specific logic for alerts (e.g., pop-up suggestions for deposits or loans to offer to clients). |
|  | **Client Information Management** | |
| 2.1.47 | Client Details | Load client details from chat, including previous conversations, and view client details such as contact persons, loan status, products, etc. |
| 2.1.48 | Historical Analysis | Perform historical analysis of calls, answered calls, missed calls, client (call) satisfaction, and chat satisfaction. |
| 2.1.49 | Inquiry Tracking | View client inquiries by channel and volume. |
| 2.1.50 | Permission Management | Set permissions for viewing client information. |
| 2.1.51 | Client Alerts | Generate specific alerts for specific clients, important cases, displayed on the dashboard. |
|  | **Lead Management** |  |
| 2.1.52 | Lead Export/Import | Export leads to Excel, fill out online, and reflect in CRM. |
| 2.1.53 | Lead Assignment | Assign leads to specific agents and automatic alert for new leads. |
| 2.1.54 | Offer Preparation | Prepare and send offers directly within the program. |
|  | **Reporting and Analytics** | |
| 2.1.55 | Performance Metrics | View statistics for example of the best sales agents, most received calls, most closed cases, most outgoing call, etc. |
| 2.1.56 | Notification Tracking | Track email and internet banking notifications sent. |
| 2.1.57 | Agent Targets | Set targets and goals for agents (e.g., specific call plans) and view performance metrics by group. |
| 2.1.58 | Custom Dashboards | Customize and work on flexible dashboards. |
| 2.1.59 | Real-time Reporting | Provide real-time and historical reporting on key performance indicators (KPIs) such as:  Call answer rate; Outbound call answer rate; Average speed of answer; Average handling time; Abandonment calls rate; Number of calls abandoned on IVR; First call resolution; After-Hours Call Volume; Customer satisfaction, Sales metrics. |
| 2.1.60 | Evaluation of Calls | Evaluate calls by software, for example by using keywords. |
| 2.1.61 | Performance Metrics | Numerical, percentage, and graph accounting of data. |
| 2.1.62 | Live Call Evaluation | Evaluate the call in live mode (for the supervisory role). |
|  | **Agent Performance Management and Service Quality** | |
| 2.1.63 | Agent Status Management | Presence management allows agents to set and update their availability status to indicate their readiness to handle calls or perform other tasks. |
| 2.1.64 | Quality Management | Use tools for evaluating agent performance, including call scoring, possibility to evaluate in the system. |
|  | **Customer Self-Service** | |
| 2.1.65 | Automated Authentication | Use voice recognition to authenticate customers by comparing their voiceprint to a previously recorded sample, adding a layer of security and expediting the verification process. |
|  | **Ticket Management** | |
| 2.1.66 | Ticket Management | Ability to register tickets.  Change statuses of tickets.  Register a ticket for a complaint directly from the chat.  Differentiate between complaints and tickets by different titles; Automatically assign tickets to relevant persons.  View ticket status (active cases), owner, stage, and creation date. Export information to Word/PDF.; Convert email inquiries into tickets/cases. |
|  | **Integration and Compatibility** | |
| 2.1.67 | Integration | Integration with Cisco for call management; SMS, Viber, email, Internet banking notifications, Microsoft Teams |
| 2.1.68 | Integration Capabilities | Provide integration tools to connect with other banking systems and third-party applications. |
|  | **Other** |  |
| 2.1.69 | Messages (incoming/outgoing) |  |
| 2.1.70 | Deep Links |  |
| 2.1.71 | Referrals |  |
| 2.1.72 | Gamification |  |
| 2.1.73 | Analytics |  |
| 2.1.74 | Reporting |  |
| 2.1.75 | Live Chat |  |
| 2.1.76 | Chat bot |  |
| 2.1.77 | online identification integration |  |
|  | **Information** |  |
| 2.1.78 | Bank Information, Branches and ATM |  |
| 2.1.79 | Currency rates |  |
| 2.1.80 | Fees |  |
| 2.1.81 | Bank Codes |  |
| 2.1.82 | Calculators |  |

* 1. Description of Business Requirements for Marketing

|  |  |  |
| --- | --- | --- |
| ID | **Feature** | **Requirement Description** |
|  | **Lead Management** |  |
| 3.1.1 | Lead Scoring | Automatically score leads based on criteria like engagement, demographics, and behavior to prioritize follow-up. |
| 3.1.2 | Lead Nurturing | Registration of the customer for the internet/mobile banking Enable users to register for Banking platform. |
|  | **Customer Segmentation** | |
| 3.1.3 | Dynamic Segmentation | Segment customers in real-time based on behavior, demographics, or lifecycle stage, allowing for targeted marketing. |
| 3.1.4 | Custom Segments | Create custom segments for specific campaigns, such as VIP customers, recent buyers, or inactive users |
|  | **Automated Marketing Workflows** | |
| 3.1.5 | Drip Campaigns | Set up automated email or SMS sequences that nurture leads over time, providing relevant financial advice and product offers at each stage of their journey. |
| 3.1.6 | Lifecycle Campaigns | Automate campaigns for key life stages (e.g., starting a family, buying a home) to promote relevant financial products and services. |
|  | **Email Marketing Integration** | |
| 3.1.7 | Automated Email Campaigns | Set up and trigger automated email campaigns based on customer actions, such as welcome emails, abandoned cart reminders, or post-purchase follow-ups. |
| 3.1.8 | Email Personalization | Use CRM data to personalize email content (e.g., name, preferences) for more relevant communication. |
|  | **Cross-Sell and Upsell Strategies** | |
| 3.1.9 | Lead Scoring | Implement lead scoring to prioritize leads based on their likelihood to convert, using CRM data to assess factors like income, engagement level, and past interactions. |
| 3.1.10 | Nurture Leads | Use CRM to track and nurture leads over time, providing them with relevant information and offers until they are ready to convert. |
|  | **Campaign Performance Tracking** | |
| 3.1.11 | ROI Analysis | Track the return on investment for each campaign by linking CRM data to financial outcomes, such as new account openings or increased deposits. |
| 3.1.12 | Customer Journey Tracking | Use CRM to monitor the entire customer journey, identifying which touchpoints and campaigns are most effective in driving conversions. |
|  | **SMS Sending Integration** | |
| 3.1.13 | Automated SMS Campaigns | Set up and trigger automated email campaigns based on customer actions, such as welcome SMS, abandoned cart reminders, or post-purchase follow-ups. |
| 3.1.14 | SMS Personalization | Use CRM data to personalize SMS content (e.g., name, preferences) for more relevant communication. |
|  | **Customer Journey Mapping** | |
| 3.1.15 | Journey Visualization | Visualize the entire customer journey, from initial contact to conversion and post-purchase, to identify key touchpoints and optimize strategies. |
| 3.1.16 | Touchpoint Tracking | Automatically track all customer interactions across channels and map them to the appropriate stage of the journey. |
|  | **Other Platform Integration** | |
| 3.1.17 | Ad Campaign Integration | Sync with advertising platforms (e.g., Google Ads, Facebook Ads) to create targeted ad campaigns based on CRM data. |
| 3.1.18 | Retargeting Audiences | Build retargeting audiences within the CRM based on customer interactions and behaviors. |
|  | **Analytics and Reporting** | |
| 3.1.19 | Real-Time Reporting | Generate real-time reports on marketing performance metrics, such as campaign success, lead conversion rates, and customer lifetime value. |
| 3.1.20 | Custom Dashboards | Create customizable dashboards to monitor key performance indicators (KPIs) relevant to specific marketing goals. |
|  | **Customer Feedback and Surveys** | |
| 3.1.21 | Survey Integration | Build and distribute surveys directly from the CRM to gather customer feedback on products, services, or campaigns. |
| 3.1.22 | Feedback Analysis | Analyze survey results and integrate customer feedback into the CRM to refine marketing strategies. |
|  | **Loyalty and Referral Programs** | |
| 3.1.23 | Loyalty Program Management | Manage customer loyalty programs, track points, and reward customers directly from the CRM. |
| 3.1.24 | Referral Tracking | Track and manage referral programs, linking referrals to specific customers and automating reward distribution. |
|  | **A/B Testing** |  |
| 3.1.25 | Test Campaign Variations | Conduct A/B testing for different campaign elements (e.g., subject lines, content) to determine what works best. |
| 3.1.26 | Data-Driven Decisions | Use testing results to make informed decisions and optimize marketing strategies. |
|  | **Financial Product Recommendations** | |
| 3.1.27 | AI-Powered Suggestions | Use AI-driven algorithms within the CRM to recommend financial products tailored to each customer’s unique needs and financial situation. |
| 3.1.28 | Contextual Offers | Present contextual product recommendations during key moments in the customer journey, such as suggesting investment opportunities after a large deposit. |
|  | **Mobile CRM** |  |
| 3.1.29 | Mobile Access | Ensure CRM functions are accessible on mobile devices, allowing marketers to manage campaigns, track customer interactions, and access data on the go. |

* 1. Description of Business Requirements for Retail Banking

|  |  |  |
| --- | --- | --- |
| ID | **Feature** | **Requirement Description** |
|  | **Contact Management** | |
| 4.1.1 | Database Management | Centralize all client information including contact details, interaction history, and transaction records. |
| 4.1.2 | Segmentation | Create custom segments for specific campaigns, such as VIP customers, recent buyers, or inactive users. |
| 4.1.3 | Advanced Filtering | Allow sales reps to filter and segment customer data based on multiple criteria. |
|  | **Sales Management** | |
|  | **Leads management** | |
| 4.1.4 | Lead Tracking | Track and manage leads from initial contact through conversion. |
| 4.1.5 | Lead Capture | Automatically capture leads from multiple sources (website forms, social media, referrals, contact center ect.). |
|  | Lead Assignment | Assign leads to sales representatives. |
|  | Lead scoring | Implement lead scoring mechanisms to prioritize leads based on their likelihood to convert, allowing sales reps to focus on high-value prospects. |
|  | **Sales follow-up management** | |
| 4.1.6 | Pipeline Management | Visualize and manage different stages of your sales process (e.g., cold, warm, hot calls, expected outcome etc.) to prioritize efforts. |
| 4.1.7 | Intuitive Dashboard | A user-friendly dashboard that provides a quick overview of sales performance, pipeline status, and upcoming tasks. The dashboard should be customizable to display relevant KPIs. |
| 4.1.8 | Integrated Communication Tools | Allow sales reps to initiate and track emails, phone calls, and SMS messages directly within the CRM. |
| 4.1.9 | Meeting Scheduling | Integration with calendar systems (e.g., Outlook) to schedule and manage meetings. Provide reminders and notifications for upcoming appointments. |
| 4.1.10 | Cross- Sell and Upsell Opportunities | Identify cross-sell and upsell opportunities within existing accounts based on customer needs, buying patterns, already used products and services. |
|  | **Communication Tools** | |
| 4.1.11 | Integrated Communication Channels | Enable phone, email, and chat integration to streamline communication with clients. |
| 4.1.12 | Automated Follow-ups | Set up automatic reminders and follow-up tasks based on client interactions and milestones (calls to be done, products to be matured, scheduled meetings etc.). |
|  | **Reporting and Analytics** | |
| 4.1.11 | Performance Metrics | Track the return on investment for each campaign by linking CRM data to financial outcomes, such as new account openings or increased deposits. |
| 4.1.12 | Customizable Reports | Use CRM to monitor the entire customer journey, identifying which touchpoints and campaigns are most effective in driving conversions. |
| 4.1.13 | Real-Time Reports | Generate real-time reports on various aspects of sales performance, including lead conversion rates, pipeline status, and sales growth. |
| 4.1.14 | Historical Analysis | Provide tools for analyzing historical sales data to identify trends, patterns, and areas for improvement. |
|  | **Decisions and exceptions (Request and Proposal Functionality)** | |
| 4.1.13 | Request exception | All decisions and exceptions should be documented in the CRM, including the corresponding levels of approval. |

* 1. Description of Technical Requirements

The bidder should have the capability to provide dedicated support for the entire contract period, as defined in the RFP, and whenever demanded by the bank. A support matrix must be in place to ensure timely resolution of the system and customer complaints.

* 1. Required Technical Capabilities of the Proposed Solution

|  |  |  |
| --- | --- | --- |
| **ID** | **Feature** | **Requirement Details** |
| 5.1 | Core banking Integration | Interface with the bank’s core banking system. |
| 5.2 | Scalability | The Internet banking solution should be scalable to accommodate future enhancements and upgrades. |
| 5.3 | IT Environment Compatibility | Integrate seamlessly with the existing IT environment, including OS, DBMS, security, and hardware platforms. |
| 5.4 | Bulk User Creation | Provide functionality for user creation through web services/XML (via HTTP/HTTPS) |
| 5.8 | User Group Management | Allow IS department staff to create and modify different end-user and IS-user groups with varying sets of rights and permissions through the IS page/portal. |
| 5.9 | User Administration | The IS page/portal should enable the approval, blocking, and termination of users, as well as the enabling or disabling of functionalities and maintenance of activation requests. |
| 5.10 | Activity Logging | Log all IS staff activities to indicate the creation, modification, and deletion of data, with a configurable retention period for logs. |
| 5.11 | Custom Reporting | Provide features for custom ad-hoc reporting based on configurable parameters (e.g. such as, user and time). |
| 5.12 | Session Security | Ensure session security: while there should be no restrictions on the number of people who can use the same computer/mobile device to log into the proposed solution, only one user should have an active session open at any one time. |
| 5.13 | Disaster Recovery | Support high availability within the primary data center/site to ensure redundancy in case of a single component failure. The solution should be configurable for automatic replication to the Disaster Recovery (DR) site, adhering to the bank’s Recovery Point Objective (RPO) and Recovery Time Objective (RTO) policies. The selected bidder must ensure seamless switching capability of the proposed solution to the DR site in the event of primary data center unavailability. |

* 1. Support of Internet Browsers

User experience should be superior when viewing proposed solution in the latest version of the following PC/Apple computer browsers:

* Google Chrome 126.0.6478.114/115 or newer version
* Microsoft Edge 125.0.2535.92 or newer version
* Firefox 127.0.1 or newer version
* Safari 17.4.1 or newer version

1. Proof of Concept (PoC) Requirements
   1. Introduction

The Proof of Concept (PoC) phase is a critical step in evaluating the capabilities and effectiveness of the proposed CRM solutions. The PoC will demonstrate the feasibility, performance, and usability of the solution in a controlled environment, ensuring that it meets our business needs and technical requirements.

Objectives

The primary objectives of the PoC are to:

* Validate the core functionalities of the CRM platform.
* Assess the integration capabilities of our existing systems.
* Evaluate the user experience and interface design.
* Ensure compliance with security and regulatory requirements.
* Test the scalability and performance under expected user loads.
  1. Scope

The PoC will include the functionalities shown in the document (see section: 7.2, 7.3, 7.4).

* 1. PoC Process

# Planning

* Define specific success criteria and key performance indicators (KPIs).
* Set up a timeline and milestones for the PoC.
* Identify the team and stakeholders involved in the PoC.

# Implementation

* Configure a test environment that mimics the production setup.
* Deploy the CRM applications.
* Perform initial testing to ensure basic functionalities are operational.

# Testing

* Functional Testing: Verify each feature against the requirements.
* Integration Testing: Ensure seamless integration with existing systems (e.g., core banking system, CISCO, SMS, Microsoft teams and Outlook).
* Performance Testing: Test the system's performance under various load conditions.
* Security Testing: Conduct vulnerability assessments and penetration testing.

# Evaluation

* Gather feedback from end-users and stakeholders.
* Analyze the results against predefined success criteria and KPIs.
* Document findings, issues, and recommendations.
  1. Deliverables
* A detailed PoC report including test cases, results, and analysis.
* Feedback from end-users and stakeholders.
* Recommendations for improvements and next steps.
* A demonstration session to showcase the PoC results.
  1. Evaluation Criteria

The PoC will be evaluated based on:

* Functional completeness and accuracy.
* Ease of use and user experience.
* Integration capabilities.
* Performance metrics.
* Security and compliance adherence.
* Feedback from stakeholders.
  1. Conclusion

The PoC is a crucial step in selecting the right CRM solution. Successful completion of the PoC will demonstrate the vendor's capability to deliver a solution that meets our requirements and sets the foundation for a full-scale implementation.

1. Project Timeline

**Project Delivery Timeline**: Delivery of all project components should be completed within a maximum of seven months from the project initiation date. Due to the multitude of features and the technical complexity of the CRM applications, the implementation and launch will be performed in a phased manner, gradually adopting new features and functionalities.

1. Bidder Eligibility Criteria

To ensure that ProCredit Bank Georgia partners with a competent and reliable vendor for the CRM implementation project, bidders must meet the following eligibility criteria:

To be eligible to respond to this RFP, the bidder must meet the following criteria:

* **Financial Stability**: Bidders must provide evidence of financial stability.
* **Experience**: Demonstrated experience in implementing similar CRM solutions for banks of comparable size and complexity.
* **Technical Expertise**: Bidders must possess the technical expertise and resources to deliver the proposed solution, including certifications and partnerships with relevant technology providers.
* **References**: Bidders must provide references from at least three previous clients for similar projects.
* **Compliance**: Bidders must comply with all regulatory requirements and industry standards relevant to the proposed solution.

1. Submission Timeline and Requirements
   1. Initial Submission Deadline:

* **Company Profile**: A detailed profile outlining the company’s history, expertise, and key achievements.
* **Project Plan**: A comprehensive project plan including timelines, milestones, and deliverables.
* **Technical Specifications**: Detailed technical specifications and documentation of the proposed solution, including architecture and interfacing details with the bank’s host system.
* **Financial Offer**: A detailed financial proposal including cost breakdowns for implementation and ongoing maintenance.
* **Experience Description**: Detailed description of the bidder’s experience in designing and implementing CRM Solutions.
* **Project References**: Contact details of references from at least three financial institutions.
  1. Secondary Submission Deadline:

:

* **Financial Statements**: Audited financial statements for the last three years.
* **Certification Copies**: Copies of relevant certifications.
* **Case Studies**: Detailed case studies of similar projects completed.
* **IT Infrastructure Sizing**: Sizing of IT infrastructure components according to the requirements provided in this RFP document.
* **Software Licenses**: List of additional non-bidder manufactured software licenses required for designing and building the primary, disaster recovery, and testing IT infrastructure of the proposed solution, considering the sizing for the bank.
* **Experience Description**: Detailed description of the bidder’s experience in designing and implementing CRM Solutions.
* **Integration Experience**: Description of the bidder’s experience in integrating solutions with systems operating in ProCredit Bank Georgia.
* **Staff Information**: Number of full-time, part-time, and contractor staff in the organization.
* **Project Examples**: Examples of successful projects involving the implementation of CRM solution.
* **Resource Allocation**: Anticipated resources that will be assigned to this project, including total number, role, title, and experience.
* **Project Management Methodology**: Description of the project management methodology to be used.

**Security Validation Results**: Third-party IT security validation results based on penetration tests and source code tests. **Outsourcing and Contracting**: If the company submitting a proposal must outsource or contract any work to meet the requirements, this must be clearly stated in the proposal. All costs included in the proposals must be all-inclusive, covering any outsourced or contracted work. Proposals that involve outsourcing or contracting work must include the name and description of the organizations being contracted.

**Contract Terms and Conditions**: Contract terms and conditions will be negotiated upon selection of the winning bidder. All contractual terms and conditions will be subject to review by the ProCredit Bank Georgia Legal Department and will include scope, budget, schedule, and other necessary items pertaining to the project.

**Compliance with RFP Requirements**: To be considered a valid document, every requirement provided in the RFP must be properly addressed. Bidders should respond to the requirements listed in the Project Purpose and Descriptions section in a tabular format, filled separately for each subparagraph (Business, Security, and technical requirements).

**Response Matrix:** Bidders should provide their responses to the requirements listed in Section 7 of the RFP (Requirements for the Solutions), which include Business, Security, and technical requirements and requirements for Administrative Module, in the following matrix format:

|  |  |  |  |
| --- | --- | --- | --- |
| **ID** | **Feature** | **Requirement Description** | **Response** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

Response types and descriptions:

|  |  |
| --- | --- |
| **Response** | **Description** |
| N/A | Requirement is not available and will not be made available by the  bidder |
| A | Requirement is readily available and to will be provided by the bidder |
| C | Customizable without cost |
| N/C | Customizable with cost (details of the customization costs should be  provided in budget section of the proposal) |

Proposal Guidelines for Specific Requirements

**Business Requirements:** In addition to the requirements listed in the business requirements section of the Project Purpose and Descriptions paragraph, bidders should provide a list and short description of functionalities that are already available and part of their standard solutions but not listed in the RFP.

**Security Requirements:** In addition to the requirements listed in the security requirements section of the Project Purpose and Descriptions paragraph, bidders should provide a list and short description of functionalities that are already available and part of their standard solutions but not listed in the RFP.

**Technical Requirements:** In addition to the requirements listed in the technical requirements section of the Project Purpose and Descriptions paragraph, bidders are required to provide complete technical documentation in both soft and hard copies. This documentation should include details regarding application architecture, database, network infrastructure requirements, backup, high-availability, and disaster recovery plans.

* 1. Proposal Evaluation Criteria

Evaluation of the proposals will be based on the proposed project budget, compliance with business, technical, and security requirements, vendor eligibility criteria, and additional factors outlined below:

* **Feature Presence**: Presence of listed features within the solution or indication if they need to be developed additionally.
* **Configuration Inclusions**: Whether the developed features are included in the purchased configuration or require additional purchase.
* **Additional Benefits**: Features and functionalities that are not listed in the solution’s eligibility criteria but are already available and part of the proposed standard solutions will be considered an additional benefit.
* **Technical Compatibility**: Compatibility of the proposed solution with the bank’s existing IT infrastructure, including integration capabilities with core banking systems and third-party services.
* **Compliance with Requirements**: Adherence to the requirements outlined in the RFP, including business, security, and technical specifications.
* **Scalability and Flexibility**: Ability of the proposed solution to scale and adapt to future business needs and technological advancements.
* **Project Timeline and Deliverables**: Ability to meet the project timeline and deliverables as specified in the RFP.
* **Vendor Experience and Expertise**: Demonstrated experience and technical expertise in implementing similar solutions.
* **Financial Stability**: Financial stability and capability to support the project.
* **References and Past Performance**: Positive references and past performance on similar projects.
* **Support and Maintenance**: Capability to provide dedicated support and maintenance for the entire contract period.
* **Service Level Agreements (SLAs):** Response and Resolution Times
* **Cost-Effectiveness**: Overall cost of the solution, including initial implementation costs and ongoing maintenance and support costs, with a focus on cost-effectiveness and value for money.
  1. Additional Considerations

**Clarification Requests:** Bidders may request clarifications on the RFP. All requests must be submitted in writing to [contact email] by [clarification deadline date]. Responses to all clarification requests will be shared with all bidders to ensure equal access to information.

**Confidentiality**: All proposals will be treated as confidential and will only be used for the purposes of evaluating this RFP. ProCredit Bank Georgia will not disclose any information provided in the proposals to third parties without the bidder's consent.

**Evaluation Process**: The evaluation process will be conducted in multiple stages, including initial screening, detailed evaluation, and final selection. Proposals will be assessed based on compliance with the RFP requirements, financial feasibility, technical capability, and bidder's experience.