Annexure 1 Functional and Technical Specifications

**RFP for Outsourcing of Establishment, Management and Operations
of Call Centre Services**

Ref. No. IB/MKTG/CO/RFP/01/2016 Dt: 29/04/16

Sr. No.	Particulars / Functional Requirement	Media / Channels of Service Delivery / Interaction — Voice | SMS| Email| Chat| Video | Social Media | Website | Banner	Type of service delivery — Agent Assisted / Self Service	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
1	The call center services should support inquiry on below products:					
1.1	Deposit and advances	Voice, SMS, Email, Chat, Video	Agent Assisted Service / Self Service	Vital		
1.2	Demat accounts	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Essential		
1.3	Loyalty and rewards program	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Essential		
1.4	Debit Cards	Voice, SMS, Email, Video	Agent Assisted Service / Self Service	Vital		
1.4.1	Block debit card	Voice, SMS, Email, Video	Self Service	Vital		
1.4.2	Change PIN / Generate new PIN	Voice (IVR), SMS, Email	Self Service	Essential		
1.5	Any third party product like insurance etc.	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Essential		
1.6	RTGS/NEFT		Agent Assisted Service / Self Service	Vital		
1.6.1	Status of the transaction	Voice, email, SMS	Self Service	Vital		
1.6.2	Charges / transaction time	Voice, email, SMS	Self Service	Vital		
1.6.3	Query / complaints	Voice, SMS, Email, Chat, Video, Social Media, Website		Vital		
1.6.4	Any other as per bank's requirement			Vital		
1.7	FD / RD/CD (including opening and closing)			Vital		
1.7.1	FD / RD / CD rates	Voice, email, SMS	Self Service	Vital		
1.7.2	FD / RD / CD maturity date	Voice, email, SMS	Self Service	Vital		
1.7.3	Query / complaints	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service / Self Service	Vital		
1.7.4	Any other as per bank's requirement			Vital		
1.8	Other new product as defined by the bank	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
2	The inbound call services should support various type of queries on customer accounts including but not limited to:	Voice, SMS, Email, Chat, Video, Social Media, Website				
2.1	Balance inquiry	Voice, Email, SMS	Self Service	Vital		
2.2	Maturity amount of FD, maturity date of FD, Interest Rate, Tax Deducted, Tax Projection	Voice , Email, SMS	Agent Assisted Service / Self Service	Vital		
2.3	Cheque Status	Voice , Email, SMS	Agent Assisted Service / Self Service	Vital		
2.4	Loan account inquiry	Voice , Email, SMS	Agent Assisted Service / Self Service	Vital		
2.5	Payment dues	Voice , Email, SMS	Agent Assisted Service / Self Service	Vital		
2.6	Interest debited	Voice , Email, SMS	Agent Assisted Service / Self Service	Vital		
2.7	Money / Transfer Fund, NEFT, RTGS [Status of transfer]	Voice , Email, SMS	Agent Assisted Service	Vital		
2.8	Money / Transfer Fund, NEFT, RTGS [Query / Complaint]	Voice, SMS, Email, Chat, Video, Social Media, Website		Vital		
2.9	Queries regarding term deposits	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service	Vital		
2.10	F-Pin related transactions	Voice, SMS, Email, Video	Agent Assisted Service / Self Service	Essential		
2.11	Query and view a list of remittances made	Voice, SMS, Email, Video	Agent Assisted Service	Essential		
2.12	Presentment Billers with whom the bank has tied up	Voice, SMS, Email, Video	Agent Assisted Service	Essential		
2.13	Pending and rejected payments [Status of payment made]	Voice, SMS, Email	Self Service	Vital		
2.14	Rejected Bills [future schedule for bill payment]	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service / Self Service	Essential		
2.15	Account opening status	Voice, SMS, Email	Self Service	Vital		
2.16	Account lockout problems	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.17	Funds reversal issues	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.18	Issuance and reset of user ID and password	Voice, SMS, Email, Video	Agent Assisted Service / Self Service	Vital		
2.19	Mode of Delivery and sent status along with date & time of user ID and password	Voice, SMS, Email	Self Service	Vital		
2.20	Account Limit increase & Decrease request	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.21	Account Beneficiary Addition / Deletion request.	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.22	Online FD, duplicate Challan issues	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.23	Non-disbursal of cash	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.24	PPF account inquiry	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.25	ASBA	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.26	Senior citizen saving schemes	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.27	Pension schemes	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
2.28	Amount of loans	Voice, SMS, Email	Self Service	Vital		
2.29	Eligibility criteria for various banking products	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service / Self Service	Vital		
2.30	Income tax deducted	Voice, SMS, Email	Self Service	Vital		
2.31	Premium payable	Voice, SMS, Email	Self Service	Vital		
3	The system should support different type of service request and complains including but not limited to:					
3.1	Cheque book issue & stop payment of cheques request	Voice, SMS, Email, Chat, Video	Agent Assisted Service / Self Service	Vital		
3.2	Account statement and passbook of any accounts request	Voice, SMS, Email	Agent Assisted Service / Self Service	Vital		
3.3	Demand drafts/remittances request	Voice, SMS, Email	Agent Assisted Service	Essential		
3.4	Standing Instructions request		Agent Assisted Service	Vital		
3.5	SMS OTP / Alert not delivered complains	SMS	Self Service	Vital		
3.6	Internet Banking / Mobile banking / RTGS / NEFT related complaints	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service	Vital		
4	The system should support inquiry on last 10 transactions	Voice, SMS, Email, Video, Website	Agent Assisted Service	Desirable		
5	The system should have capability to display the caller unified history to call center agent in single view / window	Voice, SMS, Email, Video, Website, Social Media	Agent Assisted Service	Essential		
6	The system should have capability to send balance status of all the linked accounts through SMS / Email on receipt of missed call to a designed number	SMS, Email	Self Service	Desirable		
7	ATM related transactions	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service			
7.1	Card hot-listing and complaints related to wrongful transactions/ Card lost(both debit and credit cards)	Voice, SMS, Email, Video, Website	Agent Assisted Service	Vital		
7.2	Call logging for down ATMs	Voice, Email, SMS, Chat,	Self Service	Vital		
7.3	ATM PIN block related queries	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service	Vital		
7.4	ATM Card Not Received or ATM Card Received but ATM Pin not Received	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service	Vital		
7.5	ATM Card Received but not working or ATM pin received not working	Voice, SMS, Email, Chat, Video, Website	Agent Assisted Service	Vital		
7.6	ATM room not clean /ATM not functional/ATM room not guarded by security	Voice, SMS, Email, Chat, Video, Social Media	Agent Assisted Service	Vital		
7.7	Status of delivery of card or pin of primary / secondary	Voice, Email, SMS,	Self Service	Vital		
7.8	ATM Cash Shortage	Voice, SMS, Email, Chat, Video	Agent Assisted Service	Vital		
8	Information regarding new products	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
8.1	Purchase of third party products	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
8.2	Utility Bill Payments, tax payments queries	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service / Self Service	Essential		
8.3	Current NAV of Schemes that are marketed through Bank's branches	Voice, Email, SMS	Self Service	Desirable		
8.4	Funds invested thru bank, their NAV and units held therein	Voice, Email, SMS	Self Service	Desirable		
8.5	The Call Centre should be able to provide the location of nearest ATM / Branch from the data of ATMs and Branches	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service / Self Service	Vital		
8.6	Bank's flagship schemes / products on retail credit, MSME, e-banking, e-trading, utility bills, etc.	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
8.7	Information regarding SLBC	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
8.8	Information regarding PMJDY related products	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		
8.9	Information regarding any future mandates given by the Government/ Bank etc.	Voice, SMS, Email, Chat, Video, Social Media, Website	Agent Assisted Service	Vital		

Sr. No.	Functional Requirement	Media / Channels of Service Delivery / Interaction Voice | SMS| Email| Chat| Video | Social Media | Website | Banner	Type of service delivery Agent Assisted / Self Service	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	**Particulars**					
1	The system should support below indicative functions:					
1.1	Cross-selling & up-selling of Bank's products and services to existing customers and new prospects, including but not limited to:	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.1	Deposit products	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.2	Advance products	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.3	Retail and wholesale	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.4	Services - RTGS, NEFT	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.5	Internet Banking, Gold Coin, ASBA, Service Charges, International products, etc.	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.6	Third party products, Life and General Insurance	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.7	General Insurance Products	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.8	Mutual Funds	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.1.9	Indian Bank Credit Cards & Other existing and future products to be launched by Banks from time to time	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.2	Popularizing sales promotional offers such as special interest rates, waiver of charges, freebies, etc. to customers	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
1.3	Popularizing Bank's products to new customer	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
2	The system should allow call centre to perform the following functions:					
2.1	Preliminary lead validation – verification of number, name, purpose, etc.	Voice, Email, SMS, Video, Social Media	Agent Assisted Service / Self service	Essential		
2.2	Fixing of appointment	Voice, Email, SMS	Agent Assisted Service	Essential		
2.3	Assistance in lead escalation and follow up	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
2.4	Make soft reminder calls to customers on the overdue loans	Voice, Email, SMS	Self Service	Essential		
2.5	Make follow-up calls to customers and coordinate with recovery agents (if any)	Voice, Email, SMS	Agent Assisted Service	Essential		
2.6	Market survey on "Customer Satisfaction" on services provided by Bank	Voice, Email, SMS, Social Media	Self Service	Essential		
2.7	Making welcome calls to new customers	Voice, Email, SMS, Social Media	Self Service	Essential		
2.8	Any calls related to security checks	Voice, Email, SMS, Video	Agent Assisted Service	Essential		
2.9	Contact Centre can be used to contact the customers to ensure the correctness of customer details and to enrich the existing information. Change of address, mobile no., etc. can be effected if the information is passed on from a registered email; follow up for procuring updating sheet from nearest branches to residence/office of customers can be undertaken	Voice, Email, SMS, Video, Social Media	Agent Assisted Service	Essential		
2.10	PAN submission and KYC follow-up	Voice, Email, SMS	Agent Assisted Service	Essential		
2.11	Submission of Life certificates in case of pensioners etc.	Voice, Email, SMS	Self Service	Essential		
2.12	Alert about Term deposit renewal/ account status turning / existing dormant due to in operation, accounts going below minimum balance and charges applicable. etc.	Voice, Email, SMS	Self Service	Essential		
	Voice Outbound					
3	The system should support multiple types of outbound dialling methods i..e. Manual, Preview, Progressive and predictive as well as voice blasting / broadcasting			Essential		
4	The system should have ability to directly import data for marketing campaigns from any other source systems, through excel or CSV files provided by the bank			Essential		
4.1	The system should allow multiple data upload mechanisms for campaigns - manual data upload, business application trigger, Web service, via SFTP			Essential		
4.2	The system should offer multiple option for call distribution by using round robin, longer available agent etc. Also TL / Supervisor should be able allocate and reallocate the allocated dialer data			Essential		
4.3	System should allow schedule definitions to automatically start the dialing on the defined date, time and frequency			Essential		
4.4	The system should have ability to manage more than one campaign and can assign specific agents for specific marketing at the same time.			Essential		
5	The system should be able to change the assignment of the agents to the different marketing campaigns			Essential		
6	The system should support functionality to view the campaign details on a pane designated for campaigns on the screen			Essential		

Sr. No.	Functional Requirement	Media / Channels of Service Delivery / Interaction Voice | SMS| Email| Chat| Video | Social Media | Website | Banner	Type of service delivery Agent Assisted / Self Service	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars					
7	The system should have ability to show the performance of each agent against each campaign			Essential		
8	The system should allow systematic capturing of leads through various Alternate Delivery Channels (ADCs) which are then allotted to 'Lead Owners' at branches or ZM			Essential		
9	The system should be able record all the incoming details capturing at least below details:					
9.1	Date and time of call - start and end time			Essential		
9.2	Agent Id			Essential		
9.3	Caller number			Essential		
9.4	Customer ID, Account number, Card Number			Essential		
10	If customer has been unable to speak to the agents after waiting in the queue for a long time, such customers should be reached out to, within a desired time interval, by the outbound agents			Essential		
11	The system should have capability to do the Extraction of Information from TRAI website related to Do Not Dial numbers and update the central CRM database on specific frequency. Before making any marketing outbound calls, system should verify the number against the DND database.			Vital		
11.1	System should give an online view of uploaded dialing data - it should clearly identify data in DND, Blacklisted and how many clean / Correct numbers			Vital		
12	Bank's Branches should be given access to CRM module where data of prospective or live customer will be updated after outbound making calls from the contact centre .			Essential		
13	There may be certain calls which can not resolved immediately, the call agent should seek permission from the customer for outbound call and the time window so that Outbound call can be initiated to resolve the issue proactively.			Desirable		
14	The system should offer feature / option of least cost calling / routing, so that the calls are routed via the least cost PRI lines / SIP channels			Essential		
15	The systems should have ability to dynamically auto adjust the pacing ratio based on the call abandoned rate during process operation without stopping operations			Essential		
16	The system should allow agent to transfer call to IVR for capturing customer feedback Or call can be transferred to payment gateway IVR			Essential		
17	System should have the ability to redial the failed or unsuccessful contacts in a specific time. E.g. System initiate dialing & some of the numbers are Busy, Switched off, or not reachable so system identified the Telco call status & redial those numbers as per a defined time limit / schedule.			Essential		
18	In case any agent has set multiple call back and agent is not available then system should alert supervisor and allow supervisor to reallocate the call-back to other agents			Essential		
19	The system should have option to define priority dialling for processes and lead level data. System should dial the calls based on the user defined priority			Essential		
20	The system should have ability to broadcast different set of messages including values of customer specific information from database or applications to different customer segments			Essential		
20.1	In case called party is not reachable the system should have reattempt as per user defined reattempt tries and else ability to escalate it to supervisor email / SMS			Essential		
	SMS Outbound					
21	The system should support SMS push on incoming call, incoming SMS, incoming email, web form.			Essential		
22	In case the SMS is not delivered to customer the system should have ability to escalate it to supervisor email / SMS			Essential		
	Email Outbound					
23	The system should support Email push on incoming call, incoming SMS, incoming email, web form.			Essential		
24	The system should allow email broadcasting to different customer segments			Essential		
25	The system should have ability to send Emails in HTML format with documents attached			Essential		
26	The systems should have option to save emails & send it as attachment			Essential		
27	Based on customer segmentation multiple options for directing traffic on click to call to multiple sets of agents			Essential		
28	In case the email is not delivered to customer the system should have ability to escalate it to supervisor email / SMS			Essential		
	Social Media Outbound					
29	The system should have ability to auto respond to customer post / message			Essential		

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Sr. No.	**Particulars**					
30	The system should have ability send promotional messages offers, new product service directly from the application			Essential		

	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars			
1	The system should have ability to configure Automatic Call Distributor (ACD) by:			
1.1	Agent	Vital		
1.2	Skill	Vital		
1.3	Group	Vital		
1.4	Priority	Vital		
1.5	Call type	Vital		
1.6	Bank defined segmentation logic - System should support unlimited queues	Vital		
2	The system should have ability to call back on queuing basis in the event of all agents are busy.	Essential		
3	System should have ability to announce call queue waiting time for all customers. Call queue waiting time is the waiting time in ACD queue after pressing prescribed digit to talk to the agent but before being answered by the agent.	Desirable		
3.1	The system should support multi-lingual announcement for process specific queue announcement, hold music	Essential		
3.2	The system should identify the agent and customer relationship (Product / service, Region, Last call details etc.) and route the call to associated agent	Essential		
4	The system should have ability to do the call routing based on the following			
4.1	Day of week	Vital		
4.2	Time of day	Vital		
4.3	Customer profiles	Essential		
4.4	Agent Skill based routing	Essential		
4.5	Region of the incoming call	Vital		
4.6	Nature of the call (Trading related calls, Demat Related Cards, Hot Listing Related calls - Such calls are to be attended on priority)	Desirable		
4.7	Language selected by the customer in IVR	Vital		
4.8	Queue Statistics	Vital		
4.9	Call routing based on the customer type HNI / Non HNI (system to lookup customer details like language, region, product / service, product value)	Essential		
4.10	Routing capabilities based on the past record - based on most visited IVR option	Essential		
	The system should have ability to connect customer calls to same agent if customer has called within user defined time period	Essential		
4.11	System should have feature to rate the agent by QA team for each defined skill and system should use it for skill based routing.	Essential		
4.12	The system should have ability to map relationship managers based on the customer region, product, service etc. and ensure that the correct relationship manager are offered calls	Essential		
5	The system should support web based administration like adding new agents, assigning skills etc.	Essential		
6	Supervisor should be able to do silent monitoring of calls. Supervisors should be able to barge in a agents call and also if required take a call from an agent and attend it.	Vital		
7	The system should support integration with EPABX and other systems as applicable	Essential		
8	The system should must support Enhanced conditional routing	Essential		
9	The system should support Music or recordable messages on hold	Vital		
10	The system should support Call back on queuing basis in the event of all agents are busy.	Essential		
11	The system should support Adjustable queuing limits	Essential		
12	The system should have inbuilt Voice Response Integration	Vital		
12.1	Integration with Email - for sending emails based on the option selected on IVR	Essential		
12.2	Integration with SMS - for sending SMS based on the options selected on IVR	Essential		
13	The system should support maintenance/generation of Call Detail Records for all the calls	Vital		
14	The system should have Unified ACD for routing voice calls, chat, email and SMS, Social media, Video to agents based on the defined skills	Essential		
15	System should allow abounded call management - Incase call is abandoned initiate auto voice blast and based on the input rout the call to agent, Send SMS, Send Email etc	Essential		

Sr. No.	Functional requirement	Type of service delivery	Vital/ Essential/	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars	Agent Assisted / Self Service	Desirable		
	IVR				
1	The system should support multiple languages for IVR	Self service			
1.1	English		Vital		
1.2	Hindi		Vital		
1.3	Tamil		Essential		
1.4	Telugu		Essential		
1.5	Kannada		Essential		
1.6	Malayalam				
1.7	Any other language as defined by the bank		Desirable		
1.8	System should support above all languages including the system prompts - Date time announcement, Digits etc..		Essential		
2	The IVR system should support below indicative services:				
2.1	Balance inquiry	Self service	Vital		
2.2	Account statement request through fax / e-mail	Self service	Desirable		
2.3	Account statement request through courier	Self service	Desirable		
2.4	Last five transactions	Self service	Vital		
2.5	Cheque status	Self service	Vital		
2.6	New cheque book request	Self service	Essential		
2.7	Stop payment of cheque	Self service	Vital		
2.8	Revoke stop payment	Self service	Essential		
2.9	Hot listing of lost cards	Self service	Vital		
2.10	Generation/reset of T-PIN by validating through ATM card number and PIN number	Self service	Essential		
2.11	Debit / Credit card PIN Generation / Reset	Self service	Essential		
2.12	Interest Rate information product wise	Self service	Essential		
2.13	Currency Exchange Rate [Buying Rate / Selling Rate]	Self service	Essential		
2.14	Pin code based ATM Locator	Self service	Essential		
2.15	Pin code based Branch Locator	Self service	Essential		
2.16	Request for interest certificate	Self service	Essential		
2.17	Renewal of existing FD	Self service	Essential		
2.18	Request for email statement	Self service	Essential		
2.19	Mobile banking registration	Self service	Essential		
2.20	Activation of debit/credit cards	Self service	Essential		
2.21	Debit / Credit card block by validating through ATM card number and PIN number	Self service	Essential		
2.22	Personalized special promotional offers - Based on the transactions, region, product / services	Self service	Essential		
2.23	Loan processing status - Approved, Not approved, WIP etc.	Self service			
3	The system should have ability to capture all the customer's interactions with the IVR and pass it to the Contact Centre (i.e. CTI Integration)		Essential		
4	The system should have ability to offer different IVR trees based upon different customer segments (region, segment etc.)		Essential		
4.1	The System should offer DYNAMIC IVR selections to caller based on the region, product / service, customer value etc.		Essential		
4.2	The system should offer frequently used IVR options first at the beginning of the call		Essential		
4.3	The system should allow customer to register the complaint on IVR for product / services ticket to be generated and ticket details to be announced on IVR or send the ticket details on registered details via SMS & Email		Essential		
4.4	The system should allow to update customer mobile number on IVR by validating the TPIN, card number, account number etc.		Essential		
5	The system should have ability to refer the profitability of customer from bank's various systems and provide priority based service through IVRS & CTI		Essential		
6	The system should have ability to announce reference number for transaction or service request.		Essential		
7	The system should have ability to add multiple marketing message on the IVR system and to schedule different marketing messages in specific dates and for a specific period.		Essential		
8	The systems should have ability to voice out marketing messages based upon customer type		Essential		
9	The systems should have ability to integrate to T-PIN server to offer online T-PIN generation after certain validations such as date of birth and card expiry date		Essential		
10	The systems should have ability of IVR to hotlist the card directly with integration of switch after validating the customer information such as date of birth, card expiry date and account number.		Essential		
11	Premium Customers Line: Option for premium customers to request for a call back by agents in case the waiting time exceeds 20 seconds (to be parameterized), such that in case a premium customer wishes to stop waiting and registers for the said option, an announcement will be played to customer that an agent will call him back shortly. Thereafter, an agent will make an outbound call to the customer. The maximum call back time will be as defined by the Bank from time to time		Desirable		
12	The systems should have ability to route the caller to the ACD when the customer requires to talk to an agent		Essential		
13	The systems should have ability to support "call back" option in the event of long call waiting		Essential		
14	The systems should have ability to change the IVR Tree by the system user, with no change in the software, through GUI Interface		Essential		
15	Customer should have the ability to punch the account number in case of having multiple accounts linked so as to extract required information automatically		Essential		
16	The systems should have ability of a return IVR call to be made to user defined percentage of customers just after call is complete for knowing the feedback to access the satisfaction level of the customer about the knowledge of the agent about the banking products and overall satisfaction level about the call. Feedback has to be recorded within CRM system		Desirable		
17	The systems should have ability to support audio-text for playback of regulations, procedures and frequently asked questions as per the IVR Call Flow & Call Tree		Essential		
18	Ability of administrators to monitor where an identified customer is on the IVR tree, it can be used to identify the customers and making the outbound call so as to understand their difficulties / problem in using the IVR system		Essential		
19	System should have ability support TTS (Text to speech) so that the text can be picked from the database and announced on IVR		Essential		
20	System should support ASR (Automatic Speech Recognition) using MRCP so that system can recognise customer voice and process the request		Essential		
21	The system should have ability to add the voicemail option on the IVR so that the customer can leave messages after office hours. Also web based access is required for recording playback.		Essential		
22	The system invoke escalation when voice mail messages is not accessed by the user within SLA threshold		Essential		
23	System should have capability to send the voicemail via email as attachment to predefined email ID's		Essential		
24	The system should populate IVR option on the agent screen so that the agent can identify the purpose of call		Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
1	The system should be able to support all functionalities given below:			
1.1	Agents should be able capture/log details of each call in the CRM system which should be easily accessible by the Bank's officials	Vital		
1.2	Relevant screen pop-ups to the agents along with the details of previous calls during the last 30 days, on the agents desktop on the basis of DNIS (Dialled number identification sequence) etc.	Vital		
1.3	The system should capture all customer related interactions (queries / complaints / enquiries) through various channels like Call, Email, SMS etc. Bank shall consider social media as a channel, over a period of time	Vital		
1.4	The system should have screens for creating and tracking interactions related to queries, requests and complaints and also for creating and managing campaigns and leads	Essential		
2	The system should allow for manual verification through the following data from the Pop-Up Screen:			
2.1	Date of Birth	Vital		
2.2	Place of Birth	Essential		
2.3	Mother's maiden name	Vital		
2.4	Contact Number	Vital		
2.5	PAN/ TAN	Essential		
2.6	Aadhar	Essential		
2.7	CIF Number	Desirable		
2.8	Customer Name	Vital		
2.9	ATM Card Number	Desirable		
2.10	Any other identifier which bank decides	Vital		
3	The system must have these summary items as first screen/ easily navigable screen that can be immediately seen on call being routed to the Agent:			
3.1	Name	Vital		
3.2	Mother's maiden name	Desirable		
3.3	Residential Address	Vital		
3.4	Office Address	Essential		
3.5	Contact Number	Essential		
3.6	Date of Birth	Essential		
3.7	PAN/ TAN	Essential		
3.8	Aadhar	Essential		
3.9	Debit Card No.	Desirable		
3.10	Customer Constitution	Vital		
3.11	Total assets, liabilities and profitability of the customer and net worth of the customer, Interest paid by the bank and interest charged by the bank, Fee based income	Essential		
3.12	KYC status of the customer along with details of various KYC submitted by the customer.	Vital		
3.13	CIF Number	Vital		
3.14	Debit card no/Credit card no, Card Limit, card expiry date, Card Name, Card Brand Type, reward Points outstanding, Reward point expiry date, Credit card Balance o/s and Last repayment details	Vital		
3.15	List of various other services availed by the customer through bank like Insurance scheme details, Demat, Trading Investment, Locker, NPS details etc.	Essential		
3.16	Last 5 Credit Transactions (Overall across all channels and all accounts with account number mentioned)	Essential		
3.17	Last 5 Debit Transactions (Overall across all channels and all accounts with account number mentioned)	Essential		
3.18	Last 5 Internet Banking Transactions (Overall across all accounts with account number mentioned)	Essential		
3.19	Last 5 ATM Transactions (Overall across all accounts with account number mentioned)	Essential		
3.20	Last 5 Loan Transactions (Overall across all accounts with account number mentioned) This will enable agents have to get a 360 degree view of the customer	Essential		
3.21	Any other field proposed by bank	Desirable		
4	The system should allow agents to see all the accounts associated with the customer on call (Owned, Joint a/c holder, Guarantor or any other relationship)	Essential		
5	The system should allow agents to view details of accounts the customer has access to. The details include account number, account type, balances. The different types of accounts supported are operative account, loan accounts & deposit accounts.	Vital		
6	The system should allow agents to view various types of balances related to an account like account balance, available balance, Limit, DP, Uncleared balance, Hold Balance, Rate of Interest and Penal Interest Rate etc.	Vital		
7	The system should allow agents to view overdue amount of various accounts held by the customer along with the IRAC status. Next Due date and Last instalment paid date	Vital		
8	The system users should be able to query on account transactions based on various parameters including transaction date range, transaction amount range and transaction type	Essential		
9	The system should have ability to sort all transactions based on date	Vital		
10	The system users should be able to view details of any transaction	Vital		
11	The system users should be able to view additional details of the loan account like Loan Expiry Date, Number of Principal Demand Installments in Arrears, Principal Demand Arrears, Number of Interest Demand Installments in Arrears.	Vital		
12	The system users should be able to view details of deposit accounts like Maturity date, Maturity Amount, Interest Rate, Tax deducted, Interest credited and projected interest of all accounts of the customers (to know the tax liability) and 15G, 15H submitted or not	Vital		
13	The system should allow users to view whether Life certificate is submitted or not in case of pensioner a/c, if submitted then date of submission	Essential		
14	The system should be able to provide details whether nominee has been registered or not in operative accounts.	Essential		
15	The system users should be able to view collateral details of overdraft accounts including collateral type, collateral description and value.	Vital		
16	The system users should be able to view complete cash flow i.e. principal and interest flows attached to a particular loan account.	Vital		
17	The system users should be able to view loan account details including sanction date, sanctioned amount, disbursed amount and current liability, arrear details etc.	Vital		
18	The system users should be able to view the repayment schedule, disbursement schedule details and collateral details for loans	Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
19	The system should enable setting up of calculators for assessing the interest payable on retail loans (based on the type of loan, tenor and payment option indicated by the user.	Essential		
20	The system should have ability to mark calls as closed, open, call back on a certain date & time etc. with his specific remarks in detail. System will route the call on reminder date and time to a Agent who is free for follow-up	Essential		
21	The system should provide below details for product sales on an Inbound call:			
21.1	The agent will get a popup indicating the bank products that are suited for the customer when the customer calls the contact centre Agent	Essential		
21.2	System should dynamically identify potential products for Cross Sell/ Up Sell based on customers profile, transaction patern and any other parameter defined by the bank	Essential		
21.3	Once the customer is informed of a specific product it will be marked as "Informed" so that it will not be repeated for a pre-defined time to that customer	Essential		
21.4	System should flag the products that customer is interested in and auto queue the customer details for outbound calls	Essential		
21.5	System should have a capability to identify reminder alerts for the future date as requested by the customer for follow-up calls for any Cross Sell/ Up Sell opportunities	Essential		
22	The system should have appropriate escalation Management of open calls to senior agents/ supervisors/ branch officers	Vital		
23	The system should have the ability to send emails and SMS notifications to customers at various key touch points	Essential		
24	The system should have an effective feedback capture screen	Vital		
25	The system should have ability to export data into different file formats	Vital		
26	The system should have the ability to read birthday dates from CBS so that agents can wish the customers	Desirable		
27	The system should provide support for online performance management:			
27.1	The system should have ability to define KPI's in the system	Essential		
27.2	The system should have ability to view KPI for the overall call center performance against the defined KPI (Can be seen by Bank officers, Quality managers and Supervisors only)	Essential		
27.3	The system should have ability to view KPI for specific agent performance against the defined KPIs (can be shown by the agent him/herself or the Supervisor/Manager)	Essential		
28	The system should have security features enabled to ensure that Agent/contact centre cannot perform any debit / transfer transactions.	Vital		
29	If customer is not able to perform card hot listing through IVR (Ex: Does not have TPIN), CRM system should have the ability to open up the bank's portal from within CRM for agents to perform the hot-listing	Vital		
30	Knowledge Base module is available with at least the following capabilities:			
30.1	Contact centre Procedures	Vital		
30.2	General information (Locations for branches and ATMs, Products information, Products/Services Fees)	Vital		
30.3	Changes in the products and services	Vital		
30.4	Frequently Asked Questions (FAQ)	Vital		
30.5	Configurable list of users who can edit the knowledge base database	Essential		
30.6	Searching capabilities in the knowledge base	Vital		
31	The system should have ability to load complains in Bank's Complaints Management System through IVR or email, etc. if possible to resolve the complaint passing on to Bank's functional department ,tracking the complaint for closure and coordinating with Bank's Grievance Redressal system	Vital		
32	The CRM should capture forms from websites and data from the forms should be populated in LMS Or DMS or CRM. There should be automatic updation of data in CRM or agent application so that agent has a comprehensive view of customer actions. Also system should generate the lead ID and send it to customer via SMS & Email	Essential		
33	Complaints received through website should be captured in the CRM database and Agents should be able to access and process the same in the CRM system	Essential		
34	The system should have API for data updation from multiple communication channels as well as from applications / database triggers	Essential		
35	The system should have ability to identify the caller and populate unified history of the caller including voice, email, chat, video, social media etc.	Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
1	The system should provide below reports:			
1.1	Number and details of welcome calls made to customers	Vital		
1.2	Number and details of collection calls made to customers and their outcome	Vital		
1.3	Number of leads generated and qualified by Contact Centre/branch	Essential		
1.4	Number of sales done by cross sell and upsell of products to existing customers	Essential		
1.5	Caller IVR Selection (Start to Finish)	Essential		
1.6	Total amount of time callers had been on IVR			
1.6.1	Detailed	Vital		
1.6.2	Summary	Vital		
1.7	Number of calls			
1.7.1	Total Number of Calls	Vital		
1.7.2	Number of calls dropped on the IVR stage	Vital		
1.7.3	Number of calls diverted to contact centre agents	Vital		
1.8	Queues analysis			
1.8.1	Number of waiting calls	Vital		
1.8.2	Average call time	Vital		
1.8.3	Longest waiting time	Vital		
1.8.4	Abandoned calls	Vital		
1.9	Agent reports (Summary for All the Agents, Summary by Queue, and Detailed by Agent)			
1.9.1	Login & Logout time	Vital		
1.9.2	Average answer time	Vital		
1.9.3	Average talk time	Vital		
1.9.4	Average handling time	Vital		
1.9.5	Idle time	Vital		
1.9.6	Time agent is ready	Vital		
1.9.7	Number of web-chats	Vital		
1.9.8	Average chatting time	Vital		
1.9.9	Number of e-mails received and responded	Vital		
1.9.10	MIS of recorded calls	Vital		
1.9.11	Number of call-backs	Vital		
2	The system should have ability to provide real time call statistics as a dashboard.	Desirable		
3	The system should have ability to provide real time call statistics display on a large LCD screen at the Contact Centre	Desirable		
4	Users of the Historical Reports should be able to perform the following functions: View, print, and save reports, sort and filter reports, send scheduled reports to a file or to a printer, export reports in a variety of formats, including PDF, RTF, XML, and CSV	Essential		
5	All SLAs and KPIs to be tracked as per contractual requirements should be available as standard reports from the system.	Essential		
6	The service provider is required to provide the following reports to the bank			
6.1	Daily Reports	Vital		
6.2	Weekly Reports	Vital		
6.3	Monthly Reports	Vital		
7	The system should support graphical representation of the report	Essential		
8	The system should support tabular representation of the report	Essential		
9	The system should support historical and real time reporting capabilities	Essential		
10	The system should support selection of report on the basis of following:			
10.1	Target	Essential		
10.2	Account	Essential		
10.3	ACD	Essential		
10.4	Service	Essential		
10.5	Archiving of reports	Essential		
11	PMJDY reports	Vital		
12	SLBC reports	Vital		
13	PMJDY, SLBC abandon calls, outbound reports	Vital		
14	attrition reports	Vital		
15	Quality reports	Vital		
16	Training reports	Vital		
	Other Reporting Requirements			
17	The Bank requires the system to support user defined reports	Essential		
18	The Bank requires the system to support web publishing of reports	Essential		
19	The Bank requires the Tele-banking application engine to provide integration with standard report writers to support user defined reports	Essential		
20	The Bank requires support for system and user generated alerts (event based)	Essential		
21	The Bank requires support for reports for IVR script execution status	Essential		
22	The Bank requires support for reports for IVR script execution flows	Essential		
23	The Bank requires the system to ensure complete log of all successful/unsuccessful events/accesses to the system/database by users, resources used and actions performed (including recording all changed values where applicable)	Essential		
	Audit Trail			
24	The Bank requires the system to provide comprehensive audit trail features such as:			
24.1	Daily activities log are merged into the history log files	Essential		
24.2	Date, time and user-stamped transaction list are generated for different transactions	Essential		
24.3	Do transaction screens display system information including Function ID and Name, Processing Date, Current Time, Current User	Essential		
24.4	Daily activity reports are provided to highlight all the transactions being processed during the day	Essential		
24.5	Support for recording of Unsuccessful attempts to log-in to the system	Essential		
25	The system should have inbuilt report scheduler which should generate the report and send on the predefined email ID's	Essential		
26	System should provide the report for infrastructure utilization like PRI utilization etc.	Essential		
27	The system should have ability to integration with BI tool for analysing the resource requirement, cost / revenue analysis etc.	Essential		
28	The system should allow to extract the reports for chats	Essential		
29	The system should have inbuilt email reporting I.e. email sent, email received, ticket generated, date time of sent /received etc.	Essential		
30	The system should have inbuilt Social Media reports	Essential		
31	The system should allow integration with Big data	Essential		
32	The system should have inbuilt report for SMSs i.e. Name, date time, numeber etc	Essential		
33	Any other report as per bank's requirement	Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
1	The system must comply with all the statutory/regulatory requirements. Following is an indicative (not exhaustive) list of such compliances required:			
1.1	Compliance of TRAI Regulations	Vital		
1.2	DND Compliance	Vital		
1.3	System should have ability to lookup the DND list from the DB and incase recipient number is in the DNC than system should reject the DNC numbers	Vital		
1.4	Compliance of labour laws	Vital		
1.5	Compliance of tax laws	Vital		
1.6	Compliance pertaining to software licenses	Vital		
1.7	Compliance of local Govt. bodies rules	Vital		
1.8	Compliance of DoT guidelines	Vital		
2	The Vendors shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents. The Vendors shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to their from time to time, including records and returns as applicable under labour legislations	Vital		
3	The system should be Application Security Compliant as per bank's policy	Vital		
4	The system should have the verifier and approver ability so that the changes made to the system can be approved by the other person (maker checker compliant)	Vital		
5	The system should have ability to create the user group and manage the access management at group level	Vital		
6	The system should allow to record all the communications / interactions across all media including voice, email, chat, SMS, video, Social Media etc.	Vital		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
	In case your recommended solution delivers all functionality and does not require any CTI components then please mention in bidders remark column			
1	The system should support the following features:			
1.1	Soft phone / hard phone, call pick up facilities through agent desktop	Vital		
1.2	Call transfer systems for escalation of calls to supervisor, to other agents, along with screen popups and the interaction history, duly recorded	Vital		
1.3	Call 'HOLD' facilities, in order to facilitate the Agent to browse the information required to answer the request	Vital		
1.4	Call "Retrieve from Hold" facilities	Vital		
1.5	Call 'Conferencing' facilities, with supervisor, subject matter expert, etc.	Essential		
1.6	Call 'Forward' facilities	Essential		
1.7	Intelligent transfer of calls (without disconnection of the call in case a call meant for one segment, lands on to the agent of another segment.)	Essential		
1.8	Echo cancellation feature- removal of echo that occurs when a caller speaks or dials during a prompt	Essential		
1.9	Call wrap up facilities with appropriate notes / comments, along Call Identification number	Vital		
2	The system should have ability to transfer the call outside the contact centre domain, by placing an outward call to bank functional experts, if needed, by keeping call on conference	Essential		
3	Agents to have an web based access to the call center application for agents to log in, log out, and make themselves ready and not ready	Desirable		
4	Agents should have access to real-time statistics for themselves and the queues to which they are associated. For example, from the agent desktop application, agents should be able to see how many calls they have handled today and how many calls are currently in queue for their team.	Desirable		
5	Agents should be able to interact with their supervisor and other agents through text chat / messages.	Essential		
6	Agents can be configured to enter reason codes for not ready and logout	Essential		
7	CTI system should provide for building the script for all types of customer interactions	Essential		
8	The system should have ability to categorize the interactions in a systematic fashion compatible to the Bank, so that the retrieval becomes easy	Essential		
9	The system should have ability to automatically build the script on-line, through the Agent-Customer interaction process, by the authorized Agents / Supervisors	Desirable		
10	CTI system should have provision to import scripts from remote locations, by functional experts	Essential		
11	The system should have ability to support auxiliary codes to enable call centre agents to indicate their current mode of operation (i.e. Available/Unavailable/Wrapping Up/At Lunch, etc...)	Essential		
12	The system should have ability to barge-in the agent and customer conversation & should support multiple types of Barge-in like Silent, Coaching, Conference	Essential		
13	The system should have ability to screen transfer with call - screen should be transferred to whom agent is transferring the call	Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
1	The system should have an advanced dialler facility to run outbound calling for marketing, selling or recovery functions.	Vital		
2	The system should include a preview dialler system that automatically dials batches of telephone numbers for connection to agents assigned to sales or other campaigns.	Vital		
3	The system should have ability to create and configuring campaigns. Supervisor should be able to specify a daily time range during which outbound calls are made. Supervisor should also be able to specify and import a list of customer contacts to be called.	Vital		
3.1	The system should have option to copy existing process and reuse the exiting configuration to configure new process.	Essential		
4	Once the Campaign is started Agents should get the contact automatically and click to call the contact.	Vital		
5	The system should have ability to accept, reject, or skip outbound call requests.	Vital		
6	The system should have ability to reclassify calls to any one of many call results, such as Busy, Fax, and Answering Machine.	Vital		
7	The system should have ability to reclassifies a contact as "Do Not Call", the administrator can remove this contact from the campaigns	Vital		
8	System should have ability to support easy change management i.e. template based design - All changes should be managed centrally and instantly updated at call centre locations. This should creates easy change management as well as delivers incredible flexibility and agility in business operations	Essential		
8.1	The system should effect configuration changes of multiple processes with single change in the configuration.	Essential		
9	The system should provide the list of process to agent at the time login so that agent can select the particular process and proceed to take call.	Essential		
10	The system should support multi channel process configuration.	Essential		
11	System should allow to create users as per the organisation hierarchy and mapping them to the campaigns	Essential		
12	System should allow agent to set the call-back incase the customer is not reachable or customer ask for call-back	Essential		
12.1	The system should allow to set specific call back - Self call back	Essential		
12.2	The system should allow to set General call-backs which can be handled by any available agent	Essential		
12.3	The system should generate the alert before scheduled call-back - the alert time should be configurable.	Essential		
13	System should have ability to record all the interactions - 100% recordings	Essential		
13.1	The system should allow configuration of process specific recording file name like Mobile number-PAN number-Date time etc.	Essential		
13.2	The system should have ability to record the call from the call initiation(Call Progress Tone recording)& call recording after connect	Essential		
13.3	The system should have ability to record the agent actions on the monitor screen (screen recording)	Essential		
14	The system should have inbuilt missed call API - Give miss call and get the following information via SMS, Email and voice call	Essential		
14.1	Mutual Fund NAV	Essential		
14.2	Account Balance	Essential		
14.3	Give miss call and get the instant call from the customer service executive	Essential		
14.4	Account statement	Essential		
14.5	ATM & Branch address	Essential		
14.6	Pending / last paid bills, EMI, insurance premium etc.	Essential		
15	The system should support web based access to the QA function	Essential		
15.1	The system should allow QA to retrieve the recordings based on the customer details, call date time, CLID, DNIS etc. and should be able to playback online	Essential		
15.2	The system should allow QA to rate the agents accordingly supervisor can take the actions	Essential		
16	The system should support multilingual agent interface for agent -			
16.1	English	Essential		
16.2	Hindi	Essential		
16.3	Any other language as defined by the bank	Essential		
17	The system should have Unified interface for agent - Agent should be able to handle voice, email chat, SMS, Video, Social Media from single interface	Essential		
17.1	The agent interface should have option to access Home loan / Car Loan / EMI calculator,	Essential		
18	The system should have ability to switch the media during the interaction - If agent is on chat and customer ask agent to call the agent should be able to make the out call during the chat etc.	Essential		
19	The system should allow supervisor to monitor the performance of the agent across all media & across all call centres	Essential		
19.1	System should allow real time monitoring of queues	Essential		
19.2	The system should have inbuilt wallboard for supervisor to adhere to required service levels	Essential		
19.3	The system should be able to identify the agents who are not meeting the process requirement and should be highlighted as Lazy agents	Essential		
19.4	The system should allow supervisor to forcefully change the status of the agent i.e. force log out, force available etc.	Essential		
19.5	The system should have allow supervoisor to broadcast the messages to the selected agents	Essential		
19.6	The system should allow supervisor to define the threshold for the campaigns - once it reaches to the peak value than system should change the colour	Essential		
19.7	The supervisor should be able to see the online view of call answered, AHT, call abandoned etc.	Essential		
20	The system should have option for blacklisting the caller.	Essential		
20.1	The system should have ability to search the caller number in the black list and reject the call.	Essential		
20.2	System should support 2 types of call black listing 1) IVR black listing (Call will directly rejected by system) 2) Call patch black listing (Call will land on the system and whenever caller will select agent connect option the call will be disconnected by the system.)	Essential		
21	The system should have in built CRM scripter for creating basic CRM which should allow data capture and populate the caller data	Essential		

	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars			
1	The Bank requires support for standard libraries for IVR script development for the following:			
1.1	Call accepting	Essential		
1.2	Input accepting from the user	Essential		
1.3	Call Redirecting	Essential		
1.4	Call termination	Essential		
1.5	Database operations	Essential		
1.6	Message generation (messages for integration with other applications)	Essential		
1.7	Support for menu generation	Essential		
1.8	Output management	Essential		
1.9	Session related data	Essential		
1.10	Others (Please specify)	Essential		
2	The Bank requires the Tele-banking application provide support for :(also indicate number of available ports for the following)			
2.1	Voice (Analog)	Essential		
2.2	GSM and G.726	Essential		
2.3	Fax	Essential		
2.4	Internet	Essential		
2.5	Others Please Specify	Essential		
3	The Bank requires Integration with a PSTN/Switch standards	Essential		
4	The Bank requires support for H.323 gateway	Essential		
5	The Bank requires the system to be compliant with typical Bus standards			
5.1	CTBus	Essential		
5.2	MVIP	Essential		
5.3	SCBus	Essential		
5.4	Others (Please Specify)	Essential		
6	The Bank requires that in case the Application Engine integrates with a DSP Card, the specifications of the DSP Card needs to be provided(For analog-digital conversion)	Essential		
7	The Bank requires the Tele-banking application engine to inherently support			
7.1	Pulse phones	Essential		
7.2	Tone phones	Essential		
8	The Bank requires the Tele-banking Application to support IP (e.g. VoIP)	Essential		
9	The Bank requires the Tele-banking Application to have access to (PBX) switch information like			
9.1	ANI	Essential		
9.2	DNIS	Essential		
9.3	Ability to collect and forward calls	Essential		
9.4	Called and calling number identification	Essential		
9.5	Message waiting notification,	Essential		
9.6	Busy lamp fields	Essential		
9.7	Disconnect supervision	Essential		
9.8	Others (Please Specify)	Essential		
10	The Bank requires the system to have call routing features support like			
10.1	Support for call routing to manned operators	Essential		
10.2	Support for multiple media scheduling	Essential		
10.3	Support for skill based routing to manned operators	Essential		
10.4	Support for monitoring and optimising agent queues	Essential		
10.5	Support for pre-routing to agent desktops	Essential		
11	The Bank requires the support for IVR script deployment and management	Essential		

	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars			
12	The Bank requires the script deployment environment (run-time environment) to comply with any of the application server frameworks like:			
12.1	Enterprise Java Beans (EJB) (Provide information on the version of EJB supported)	Essential		
12.2	COM+, MTS	Essential		
12.3	Others Please specify	Essential		
13	The Bank requires information on the mechanism used by the application for initiating IVR scripts	Essential		
14	The Bank requires information on the mechanism used by the application for removing IVR scripts from the run-time environment once the script has been completely executed	Essential		
15	The Bank requires the system to support simultaneous execution of multiple IVR scripts	Essential		
16	The Bank requires the system to support storage of IVR scripts in			
16.1	File System (of the Application Engine)	Essential		
16.2	LDAP directory	Essential		
16.3	Database engine (Please specify DBMS supported)	Essential		
16.4	File System (of the Application Engine)	Essential		
16.5	Others (Please specify)	Essential		
17	The Bank requires the audio formats supported by the application engine for storage of audio recordings	Essential		
18	The Bank requires information on the storage mechanism used by the application to store recorded audio information	Essential		
19	The system should allow recording storage at multiple storage servers			
19.1	File System (of the Application Engine)	Essential		
19.2	LDAP directory	Essential		
19.3	Database engine (Please specify DBMS supported)	Essential		
19.4	Others (Please specify)	Essential		
20	The Bank requires information on the mechanism the application server uses to connect with a database engine			
20.1	ODBC	Essential		
20.2	JDBC	Essential		
20.3	Others (Please specify)	Essential		
21	Please indicate the Database servers supported by the application (Please specify the version):			
21.1	Oracle	Essential		
21.2	SQL Server	Essential		
21.3	IBM DB/2	Essential		
21.4	Others (Please specify)	Essential		
21.5	The system should be Database agnostic	Essential		
21.6	The system should have ability to configure multiple databases for storing the calling information and for fetching the caller information and offer it on IVR or on CRM	Essential		
21.7	System should have ability to Logical partitioning of data - system should maintain individual tenant data in different table spaces or database server	Essential		
21.8	The system should restrict data view access of each branch / delivery location	Essential		
21.9	The system should have single database instance for all the media - data normalization should not be required and data should be analysed across all the media	Essential		

	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars			
22	Please indicate the Operating systems supported by the application server			
22.1	Windows	Essential		
22.2	AIX	Essential		
22.3	HP-UX	Essential		
22.4	Sun Solaris	Essential		
22.5	Linux	Essential		
22.6	Others Please specify	Essential		
22.7	The system should be OS agnostic - should run on the OS preferred by bank	Essential		
23	Please indicate the Interfacing with dependent systems (also list the products supported)			
23.1	Call Manager	Essential		
23.2	Computer Telephony Integration (CTI Tools)	Essential		
23.3	Time Division Multiplexing interface	Essential		
23.4	PBX	Essential		
23.5	CRM engine	Essential		
23.6	Others (Please specify)	Essential		
24	The system should offers full Multi-tenancy ensuring - Master database should store system configuration data. Which should include server configuration Tanent / sub tanent & resource configuration. - System should have ability to maintain separate database for each Tanent - Which should store user, process level information and transactional information - The system should have ability to maintain seperate database within tanents i.e. allow to create subtanets - This should provide additional level of data partitioning between the tanents and should store process level / subtanent level transactional information like Customer details, Call legs etc - The system should allow login level identification of each tanets - The system should allow to define access levels at tanent / sub tanent level, based on the access rights the data should be accessible.	Essential		
25	The system should be allow creation of centralized or distributed operation capability via a SINGLE technology infrastructure instance.	Essential		
26	The system should be device agnostic - should support multiple devices like Desktops, Thin clients, Laptop, Smartphones, Tablets etc.	Essential		
27	The system should allow to connect multiple remote delivery centres / branch agents / home agents without additional switching equipment at delivary center level	Essential		
28	The system should support high level of application virtualization and should support multiple virtual platforms i.e. Proxmox, Vmware, Microsoft Virtualization.	Essential		
29	The system should be hardware agnostic - system should not be dependant on specific hardware	Essential		

	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars			
30	The system should have inbuilt health check utility which should check the system performance and incase of any issue it should trigger an email to supervisor or system admin - The utility should monitor following components - Client connectivity with the server - Database connections - Hardware utilization - RAM, CPU, HDD etc. - PRI / SIP - Up / down alerts etc	Essential		
31	The system should support PRI / SIP gateway for PRI / SIP termination	Essential		
32	The system should allow PRI termination with Gateway at delivery centers for using local PRI lines at delivery center and should use central technology instance.	Essential		

Sr. No.	Functional requirement	Vital/ Essential/ Desirable	Bidder's Compliance (F/C/N)	Bidder Remarks, if any
	Particulars			
1	The system must support integration with the IVR for Tele-banking	Essential		
2	The system must support integration with the Automatic Call Distribution system	Essential		
3	The system must support integration with CTI	Essential		
4	The system must support display of calling party's number and other details at the workstation of the agent	Essential		
5	The system must support recording and monitoring calls handled by all agents	Essential		
6	The system must support email and FAX	Essential		
7	The system must support video conferencing facility	Essential		
8	The system must support a Web Interface for:			
8.1	All features available in telephony interface should be available in the web interface and vice-versa.	Essential		
8.2	The Bank requires that the Web interface should also be used to control a combined web-telephony mode where audio flows through the telephone.	Essential		
9	The Bank requires the system must support ODBC interface for all types of databases	Essential		
10	The Bank requires the system must support interface with bank's internal applications including			
10.1	Core Banking System	Vital		
10.2	ATM Switch	Vital		
10.3	Internet Banking	Vital		
10.4	Mobile Banking	Essential		
10.5	Other systems as identified by the bank	Essential		
	External Interfacing			
11	The Bank expects the system to provide Message based integration	Essential		
12	The Bank requires the following file formats supported for message based integration			
12.1	XML messages	Essential		
12.2	Text messages	Essential		
12.3	Flat file	Essential		
12.4	Others (Please specify)	Essential		
13	The Bank requires the following message formats supported by the application:			
13.1	SO 8583	Essential		
13.2	FX (XML based)	Essential		
13.3	Others (Please specify)	Essential		
14	The Bank requires Integration with a Messaging Middleware like:			
14.1	MQ Series	Essential		
14.2	MS MQ	Essential		
14.3	Tabaco Active Enterprise	Essential		
14.4	Support for XML (presence of XML parser)	Essential		
14.5	Support for user defined XML Schemas/DTD	Essential		
14.6	Others (Please specify)	Essential		
15	The Bank requires the Tele-banking application have a set of published APIs	Essential		
16	The Bank requires IVR routing based on DTMF	Essential		
17	The Bank requires support for multiple languages	Essential		
18	The Bank requires an integration with LDAP	Essential		
19	The system should have published API / widget for BI / Big data integration	Essential		
20	The system should support web service(SOAP & REST) integration for data passing	Essential		
21	The system should have ability to integrate (API / Widgets) with core banking application like Finacle, Credit rating system etc.	Essential		
22	The system should have ability to integrate with ATM for initiating click to call, click to video from ATM machines.	Essential		
23	The system should support click to call click to video on tablets, this will be new access channels for the customers from the ATM centres	Essential		
24	At the branch level / public location tablets with internet connectivity ot Kiosk to deliver multi model communication channel in multi lingual format to access bank call center via browser	Essential		