



Request for Proposal (RFP)

Customer Relationship Management (CRM) for Ubank

U Microfinance Bank Limited (U Bank)

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1. Introduction

U Microfinance Bank (U Bank) is embarking on a complete redesign of its customer experience, for which it intends to set up a refined full-fledged **Customer Relationship Management (CRM) system with integrated Compliant Management System (CMS)** for Ubank Call Center. By doing so, Ubank aims to improve both customer experience and operational efficiency.

The solution is anticipated to aggregate customer information from multiple backend systems and display it in a single, consolidated 360 Degree view interface at the call center agent's screen, ensuring faster, more efficient customer service and seamless integration with Temenos Transact Core Banking System and SAP Branchless Banking Core system.

The CRM component shall introduce a modernized **360-degree customer view** and enhanced call center agent experience. In addition to the new functionalities, the inbuilt/integrated CMS in the new CRM must preserve all core functional capabilities of Ubank's incumbent CMS such as (but not limited to) **complaint case handling, multi-channel interaction logging, customer interaction classification of issues and integration with the IVR (Interactive Voice Response)**.

This Technical Requirements document (Annexure-A) details the requirements for the new CRM & integrated CMS system.

2. Objectives and Purpose

The primary objectives of this RFP are to:

- Procure and implement a robust and cost-effective SaaS-based or on-premises **Customer Relationship Management (CRM) system** with integrated full-fledged **Complaint Management System (CMS)** for Ubank Call Center.
- **360-Degree Customer View:** Provide agents and relationship managers with a comprehensive, single view of each customer's profile, accounts, past interactions, and feedback history, facilitating informed service and cross-selling opportunities.
- **Integrated CRM and CMS:** Using CRM's 360 Degree view, provide call center agent an interface that fetches and displays customer data from various systems such Core Banking Solution (Temenos Transact and SAP), Active Directory (if applicable) etc.
- **Enhance Customer Experience:** Improve customer satisfaction (CSAT) and Net Promoter Score (NPS) by enabling more personalized, responsive, and consistent service across all channels.
- **Increase Operational Efficiency:** Streamline the complaint resolution process and reduce handling times through automation and AI, featuring an intuitive user interface, in turn improving Call Center efficiency in managing incidents tickets and service requests.

- **Leverage AI for Insights and Automation:** Utilize artificial intelligence for real-time sentiment analysis, predictive ticket triage/routing, and intelligent assistance, allowing proactive intervention and improved first-contact resolution.
- **Improve Decision Making with Analytics:** Offer rich management analytics and reporting (dashboards, trend reports) on customer complaints, service quality, agent performance, and customer sentiment to support data-driven decisions.
- **Ensure Compliance and Transparency:** Strengthen compliance with regulatory requirements for complaint handling (State Bank guidelines, internal SOPs) through robust audit trails, SLA management, and secure handling of customer data.
- **Modernize Technology and UX:** Upgrade to a modern, scalable architecture and user-friendly interface (web and mobile) that increases user adoption, reduces training time, and integrates seamlessly with U Bank's existing IT ecosystem (core banking, telephony, data warehouse, etc.).

3. Solution Requirements

The proposed solution must be comprehensive platform and must ensure the highest standards of data integrity and security. It must all include (but not be limited to) core modules and capabilities mentioned in “**Annexure-A: Technical Requirements**” of this RFP Document.

4. Eligible Proposers / Vendor Competency

Organizations possessing the technical competence, skills, capacity, and capability of performing the work solicited in this RFP may respond. U Bank is prohibited from contracting with any part that is debarred, suspended or blacklisted by any financial institution / regulatory body especially State Bank of Pakistan.

5. Procurement Standards

This Request for Proposal (RFP) provides a uniform method for the procurement of specified services, allowing for full and open competition. It contains the necessary background, requirements, technical specifications, information and instructions for responding to the RFP. The services solicited under this RFP are procured under the competitive negotiation method of procurement and follow the requirements set forth in the Bank's procurement policy and vendor management procedure.

U Bank reserves the right to accept or reject any or all proposals received, to cancel, or to reissue this RFP as a whole or in part at its sole discretion.

Final selection and contract award will be made by U Bank's procurement committee and shall be contingent upon successful contract negotiations.

The final respondent will get into a legal agreement with U Bank and is expected to include a portion of non-Disclosure applicable

6. Payments

1. Guidelines for Commercials:

- a. All submitted commercials for local services and assets must be quoted in Pakistani Rupees (PKR) and be inclusive of all taxes and duties. Any foreign currency payment will be as per applicable exchange rate of National Bank of Pakistan as of date of invoice.
- b. Bidder must provide a detailed breakdown of all/any costs to be incurred, including software, taxes, one-time setup fees, annual licensing fees, implementation costs, customization costs, training costs, and ongoing support fees.
- c. There should be no hidden costs; any additional charges must be explicitly stated.

2. Payment Terms:

- a. Proposed payment schedule linked to project milestones.
- b. The vendor will be paid on a project milestones completion and acceptance basis as per the Project Plan submitted. Invoice to be raised after the completion and acceptance of a formal sign-off.
- c. U Bank will evaluate vendor provided services and performance at regular intervals to release the payment.
- d. Ubank's standard payment terms are applicable [45 working days or more after invoice date].

7. Governing Provisions and Limitations

1. This RFP is not to be construed as a purchase agreement, contract, or commitment of any kind; nor does it obligate U Bank to award a contract or to pay for costs incurred prior to the execution of a formal contract unless such costs are specifically authorized in writing by U Bank.
2. U Bank reserves the right to accept or reject any or all proposals received, to cancel, or to reissue this RFP as a whole or in part at its sole discretion.
3. U Bank reserves the right to correct any error(s) and/or make any changes to this RFP as it deems necessary. U Bank will notify the Vendor of any changes to the RFP in case the proposal has already been submitted.

4. U Bank reserves the right to negotiate the final terms of any contract awarded because of this RFP with the selected proposer, and any such terms negotiated may be -re-negotiated and/or amended during the contract period to meet the needs of U Bank.
5. U Bank reserves the right to contact any individual or entity listed in response to this RFP that may have knowledge of the proposer's experience, performance, and qualifications.
6. The proposer shall not offer or provide any gratuities, favors, or anything of monetary value to any Board member, officer, employee, or agent of U Bank for the purpose of having an influencing effect toward their own proposal or any other proposal submitted hereunder.
7. The proposer should not engage in any activity which would restrict or eliminate competition.
8. The contents of a successful proposal may become a contractual obligation if selected for the contract award. No pleas or error or mistake shall be available to a successful proposer as a basis for the release of proposed services at the stated price/cost. Any damage accrued to U Bank because of a proposer's failure to meet the obligations of a contract may be recovered by U Bank.
9. U Bank reserves the right to reject or disqualify any proposal that fails to conform to the requirements and specifications of this RFP.
10. U Bank reserves the right to select and award a contract to a party other than the lowest cost and/or highest score proposal if it is determined to be in the best interests of U Bank.
11. U Bank reserves the right, at its sole discretion, to disclose or withhold the reasons for not awarding a contract. However, where legally required or deemed appropriate by the U Bank, it may provide a general explanation to ensure transparency and fairness in its procurement process. This decision shall be made in the best interests of the U Bank and in accordance with applicable laws and regulations.

8. Mandatory Terms and Conditions

1. Confidentiality:

- a. All information shared by Ubank during the RFP process and subsequent project execution must be treated as strictly confidential.
- b. Qualified vendor will be required to sign a Non-Disclosure Agreement (NDA).

2. Data Ownership & Portability:

- a. Ubank retains full ownership of all its data stored within the CRM solution with integrated CMS.
 - b. The vendor must guarantee data portability, allowing Ubank to extract its data in a standard, usable format upon contract termination or expiry.
3. **Intellectual Property:** Any custom development or unique configurations performed for Ubank will be the intellectual property of Ubank.
4. **Contract Duration & Renewal:** Initial contract will be for the **duration of 5 Years** and may be renewed upon mutual agreement.
5. **Regulatory Compliance:**
 - a. The vendor must comply with all applicable local and international laws, regulations, and industry standards, particularly those pertaining to financial institutions and data privacy.
 - b. The solution must comply with all financial industry standard security requirements.
 - c. Solution must adhere to **Ubank's Information Security standards**, attached as **Annexure-B – Compliance Sheet** to this RFP document.
 - d. Solution must adhere to any other security guidelines by State Bank of Pakistan and Ubank's Information Security department, that are made public and intimated by Ubank before the sign-off of design phase.
6. **Governing Law:** The contract resulting from this RFP will be governed by the laws of Pakistan.
7. **Warranty & Support:**
 - a. Bidder must specify the warranty period for all services and components provided.
 - b. Detail the ongoing support structure, including escalation matrix and dedicated account management.
8. Ubank reserves the right to change (increase or decrease) no. of licenses upon license renewal anniversary, without any additional per unit cost impact to Ubank.
9. Only authorized gold/premier/tier-1 partners of respective OEM / principal can participate (with documentary proof) in the bid. **OEM partnership certificate and Manufacturer's Authorization Letter (MAL) must be submitted in the proposal.**
10. Vendors/Bidders are required to provide the endorsed original letter from the Principal to confirm their partnership level.
11. Proposed solution presentation is a mandatory requirement before bid closure.
12. Ubank reserves the right to accept/reject wholly or partially any proposal without assigning any specific reason at any stage of the bid process
13. The decisions of Ubank will be binding on all concerned and will in no case be challengeable at any forum or any court of law.

14. Proposal is liable to be rejected if they do not conform to the terms, conditions and specifications stipulated in this RFP.
15. Incomplete and conditional proposal will not be acceptable.
16. Vendor/Bidder to provide details of experience with PTCL Group and/or Ubank and/or other financial institutions, with project references.
17. Vendor/Bidder to provide details of their technical resources, their capabilities and details of company/resource presence in Pakistan.

9. Proposal Submission Guidelines & Requirements

To be considered for this project, interested vendors must submit a comprehensive technical proposal that addresses all sections of this RFP **in SOFTCOPY form only**. The proposal should be structured as follows:

9.1 - Qualifications and Experience

- a. Provide a comprehensive company profile, containing description of the history and structure of your organization, description of the type of ownership; principal location; and the number of employees and other information (but not limited to):
 - i. Full legal name, address, and contact details of the company.
 - ii. Year of establishment and number of employees.
 - iii. Organizational structure and key personnel involved in this project.
 - iv. Company's financial stability (e.g., last three years audited financial statements).
- b. Describe your organization's experience in providing the same or similar software solutions, particularly those comparable in scale, complexity and industry to the requirements outlined in this RFP. Highlight any unique approaches, innovations, including examples of successful projects, preferably within financial institutions or similar entities, where you provided similar services.
- c. Provide an overview of your proposed project team – provide a summary of each person's qualifications. Identify the person that will serve as Project Manager and make primary contact with U Bank.
- d. Provide point wise compliance to all requirements given in the RFP, with a valid response of "Compliant", "Partially Compliant" or "Non-Compliant". Any clarifications in front of "Compliant" items will be disregarded.

e. Experience & Expertise:

Provide a list of clients, including the name of the organization, a brief description of the project and measurable outcomes or benefits achieved. For each reference, kindly include a contact person with a phone number and email address for verification and further inquiries.

- i. Detailed overview of your experience in implementing SaaS-based or on-premises CMS solutions in Banking Industry, especially for financial institutions or other regulated industries.
 - ii. Proof of ITIL alignment/certification for your solution and key personnel.
 - iii. Case studies or success stories of similar deployments.
- f. **References:**
- i. Provide at least three (3) verifiable client references, preferably from the banking or financial services sector, where you have implemented similar CMS solutions. Include client name, contact person, title, email, and phone number.

9.2 - Technical Proposal and Design Approach

- a. Complete unpriced BOQ of the solution, with clear depiction of all offered line items, align with their associated details such as SKU, Model Number, Quantity, Item Description etc. for all software, support, professional services and licenses.
- b. Detailed description of the proposed solution, mapping each required module and capability (as per **Annexure-A: Technical Requirements**) to specific functionalities within your product.
- c. Screenshots of key interfaces (web and mobile).
- d. Description of integration capabilities with allied systems, such as Call Center Solutions, Microsoft Active Directory, LDAP, and Core Banking Solutions (Temenos Transact, Branch and SAP Branchless)
- e. Project Plan, containing:
 - 1. Proposed implementation methodology and timeline.
 - 2. List of iterations suggested for the subject project.
 - 3. Detailed plan for data migration (if applicable).
 - 4. List of deliverables during the Project.
- f. Data security and residency details.
- g. **Filled Compliance Sheet:** Duly filled compliance sheet (Annexure-B: Compliance Sheet).
- h. **Project Team:** Resumes/CVs of key personnel who will be assigned to this project from the vendor/bidder side, highlighting their relevant experience and certifications.
- i. **Technical Capabilities:**

1. Detailed technical architecture of the proposed solution.
2. Information on your data center infrastructure, security measures, and compliance certifications (e.g., ISO 27001, SOC 2, GDPR compliance).
3. Disaster recovery and business continuity plans for your SaaS platform and on-premises solutions.

j. **Support & Maintenance:**

1. Description of your support model, including support hours, response times, and escalation procedures.
2. Details on software updates, patches, and version upgrades.

k. **Training Methodology:**

1. Outline your proposed training methodology for agents and end-users, including duration, format, and content.

l. **Appendices:** Any supporting documentation, brochures, or certifications.

9.3 - After Sales Support:

- a. Vendor must submit a change request (CR) man-day rate with financial proposal, that will be agreed and locked for 5 years TCO. This CR man-day rate will be used to implement change requests once the project is fully delivered.
- b. Acknowledge and provide a Service Level Agreement (SLA) aligned with the SLA terms mentioned in the **“Annexure-A: Technical Requirements”** for the period of the Project including Post Implementation Support, for escalations/severity.
- c. In case of on-premise solution, the vendor must provide on-site support services in compliance with the SLA mentioned in **“Annexure-A: Technical Requirements”**.

9.4 - Costing and Commercial Proposal:

- Detailed pricing breakdown as per requirements mentioned in **Annexure-A: Technical Requirements**.
- Any/all payment terms associated with the proposal.
- Milestones (as per project plan) completion & acceptance-based payment plan
- Provide the commercials in the format below (for SaaS based model):

For SaaS based Model						
Component	Item	Year 1 (A1)	Year 2 (A2)	Year 3 (A3)	Year 4 (A4)	Year 5 (A5)
A	Total Cost of Licenses (including support services & warranty)					
B	Applicable Taxes					
C	Cost per Annum (A+B)					
D	One-time Implementation/Deployment Services Cost (if any)					
E	One-time Integration Services Cost (if any)					
F	Customization services (Per Man Day) Cost					
Total Cost for Yearly Cost * Year 1 will include costs (D and E)						

- Provide the commercials in the format below (for on-premises based model):

For On-Premises based Model						
Component	Item	Year 1 (A1)	Year 2 (A2)	Year 3 (A3)	Year 4 (A4)	Year 5 (A5)
A	Total Cost of Software (including onsite support services & warranty)					
B	Total Cost of Licenses (including onsite support services & warranty)					
C	Applicable Taxes					
D	Cost per Annum (A+B+C)					
E	One-time Implementation and Deployment Services Cost					
F	One-time Integration Services Cost (if any)					
G	Customization services (Per Man Day) Cost					
Total Cost for Yearly Cost * Year 1 will include costs (E and F)						

10. Bank Contact Information

10.1 - RFP Point of Contact

The points of contact regarding all questions or requests for additional information are:

Name: Ubank Procurement

Email: procurement@ubank.com.pk

Timely delivery of proposals is the sole responsibility of the proposer.

Ubank reserves the right to accept or reject any or all proposals, to waive any informalities or irregularities in the proposals received, and to negotiate with any vendor in any manner deemed to be in the best interest of Ubank.

10.2 - RFP Inquires

All inquiries regarding this RFP including requests for additional information or clarification and proposed modifications or amendments to the RFP must be submitted in writing via email in accordance with the above.

The U Bank will attempt to provide any assistance or additional information of a reasonable nature that may be requested by interested vendors. Telephone calls will not be accepted regarding this RFP. Inquiries received after the stipulated deadline will not be considered.

10.3 - Proposal Evaluation and Selection Process

All proposals received by the submission deadline will be reviewed by U Bank staff to determine their responsiveness to the requirements and specifications stated in the RFP. Proposals deemed “responsive” will be reviewed and scored by a designated evaluation team.

Final selection and contract award will be made by Ubank’s procurement committee and shall be contingent upon successful contract negotiations.

The finalized respondent will get into a legal agreement with Ubank and is expected to include a sign a Non-Disclosure Agreement, applicable to the respondent, its employees, consultants / Contractors etc.

11. Annexure – A: RFP CRM - Technical Requirements

The Annexure-A “Technical Requirements” contains the following:

1. Scope of Work
2. Detailed functional feature-set requirements & specifications
3. Detailed non-functional requirements & specifications
4. Integration Points
5. License Requirements
6. Service Level Agreement (SLA) requirements
7. General Technology Requirements
8. Information Security Requirements

12. Annexure – B: Compliance Sheet

Response to the attached compliance sheet by all bidders as per the instructions mentioned in the attached sheet is mandatory. The bidders are required to fill in the compliance sheet as per instructions therein against each clause and submit along with their technical proposal.

Failure to submit filled compliance sheet will result in rejection of the proposal.

END OF DOCUMENT