

REQUEST FOR PROPOSAL (RFP)

For an IP Contact Centre (IPCC)

23rd July 2020

Introduction

Bank of Maldives PLC (BML) was inaugurated on November 11, 1982 and is the leading financial institution in the Maldives. BML is a full-service bank engaging across a complete spectrum of personal, SME and corporate financial services. With a nationwide network of 37 branches across all 20 atolls, 43 Self Service Banking Centers, 103 ATMs, 6300 Point of Sale Merchants, 277 agents and a full suite of Digital Banking Services, Bank of Maldives is committed to supporting individuals, businesses and communities across Maldives.

Requirement

Bank of Maldives is seeking a service provider to provide a comprehensive Internet Protocol Contact Centre (IPCC) solution for Bank of Maldives in order to upgrade its call centre. This should be a solution where inbound and outbound calls are captured in the system for maximum call center efficiency. The main modules on the system should have agile ACD functionality, Multichannel contact routing, network-to-desktop computer telephony integration (CTI), interactive voice response (IVR) system, call queuing, and consolidated reporting. The scope of work (detailed requirement) is in the annexure below;

Documents Required

- Detailed proposal including work plan with key milestones, timelines and associated costs.
- Details of the individual, firm or company, including company profile, expertise and resource capacity. Describe the experience in providing the Products and Services requested in the RFP.
- Company Registration Certificate copy.
- Brief background of senior management personnel who will be involved in this project. CVs of individual team members should be enclosed.
- Name, title, address and telephone number of the person who will serve as the authorised representative on behalf of the company.
- Evidence of prior relevant experience. A minimum of three (3) references from projects of similar scope and magnitude to those described in this RFP for which Proposer is currently providing services or has provided in the recent past. Reference letters should be enclosed.
- Name of project lead who will directly report to BML during the engagement period.

Evaluation Criteria

Evaluation Criteria	Weightage
Price <i>(both upfront project investment and ongoing operating costs)</i>	50%
Project Duration	10%
Vendor Experience <i>(References from customers or financial industry experience)</i>	10%
Functional Features	15%
Technical Features	15%
Total	100%

NOTE: Evaluation scoring will be given over and above the requirements given in this RFP annexure point 10 to 24.

This RFP document is not a recommendation, offer or invitation to enter into a contract agreement or any other arrangement.

Clarifications

Request for clarifications may be submitted via email (see below) before 14:00hrs (local time) on 10th August 2020.

Submission of Proposal

All submissions should be e-mailed to tenders@bml.com.mv and latheef2388@bml.com.mv before 14:00hrs (local time) on 19th August 2020.

Contact Information:

Mr. Mohamed Ahmed
Head of Procurement
Bank of Maldives Plc,
Boduthakurufaanu Magu, Male' 20251, Republic of Maldives
Phone: +960 301 5355
Email: tenders@bml.com.mv and latheef2388@bml.com.mv

Annexure



REQUIREMENT FOR NEW CONTACT CENTRE SOLUTION

This document will list out the system requirement for the BML contact centre to give the best service for its customers and give maximum efficiency to the agents

1. Existing Infrastructure and limitation

- 1.1 Currently Bank of Maldives is using Alcatel PBX for receiving calls. PRI lines terminate on existing Alcatel PBX to manage inbound/outbound calls of Back Office extensions and Call Centre.
- 1.2 IVR is very basic without any self-service integration with banking system and modification is not possible.
- 1.3 MS Dynamics CRM is in place for managing customer profile database and taking down customer queries, requests and issues.
- 1.4 There is no integration between MS Dynamics and Alcatel PBX, which means every time there is a call, agent searches customer information manually.
- 1.5 In order to analyze contact centre team performance and identify areas for improvement, extensive reporting and presence management required. Current systems cannot cater advanced reporting needs and proper user management.
- 1.6 Main PBX system is located in Site 1 (Male') and Call Centre is operated in Site 2 (Addu). Both sites are connected with required hardware and networking. Business continuity arrangements and disaster recovery setup needs to be upgraded.
- 1.7 Current software only monitors and report inbound calls to Call Centre. There is no way to monitor outbound calls.
- 1.8 Minimal actions/rights provided to supervisors for floor management. No workbench provided to agents for performance monitoring at their desk.
- 1.9 Caller ID facility not present in the Call Centre Software to generate reports and identify important details like repeat callers, spam callers, etc.
- 1.10 There is no integration between the current system and bank's card system, CRM or the core banking system
- 1.11 Current Set up
40 seater Call centre with 6 supervisors and 2 Managers.

2. Requirements

Bank of Maldives is looking for a complete IPCC solution so inbound and outbound calls are captured in the system for maximum call center efficiency. The system should have below features but should not be limited to these only. The main modules on the system should have

- 2.1 Agile ACD functionality,
- 2.2 Multichannel contact routing,
- 2.3 Network-to-desktop computer telephony integration (CTI),
- 2.4 Interactive voice response (IVR) system,
- 2.5 Call queuing
- 2.6 Consolidated reporting.
- 2.7 The solution must be SIP compatible.
- 2.8 The solution must provide scalability for locations and agents
- 2.9 The solution must have 24 x 7 x 365 accessibility.

3. Inbound/Outbound core features

- 3.1 Customizable agent and supervisor desktop layout – users can resize and drag and drop gadgets
- 3.2 Blended agents: inbound and outbound capability
- 3.3 Call control gadget which provides screen-pop information with complete customer information
- 3.4 Phonebook
- 3.5 Multisession web chat
- 3.6 Email
- 3.7 Live data reporting gadgets
- 3.8 Pop-over to view selective call-relevant information prior to answering a call
- 3.9 Agent call history and state history gadgets
- 3.10 Selection of multiple wrap-up reasons for voice, email, and chat channels
- 3.11 Users can resize and drag and drop gadgets
- 3.12 Shortcut keys for agents and supervisors to use features like call wrap up etc
- 3.13 Users can update call variable values during an active call
- 3.14 Auto Agent greeting
- 3.15 Soft phone option
- 3.16 Video Call option

4. Outbound dialling

- 4.1 Should offers direct preview, progressive, and predictive outbound dialling as well as outbound IVR capabilities
- 4.2 Should enables agents to serve both inbound calls and outbound campaign tasks when the inbound queue is empty.
- 4.3 Should allow to run multiple outbound campaigns with reporting on these campaigns
- 4.4 Out bound wrap up availability

5. Administrative features

- 5.1 Contact centre manager should be able to configure agents to handle inbound/outbound voice, chat, and email request.
- 5.2 Call whisper, Call barging, silent listening of calls, broadcasting messages to whole team through a tool.
- 5.3 Agent desktop chat, so agents can talk to supervisors while on a call
- 5.4 Supervisors should be able to manage queues, business hours, prompts, and outbound campaigns, enabling them to optimize contact centre efficiency.
- 5.5 Able to management agent productivity by analysing number of agents available /ready / break time, wrapping calls, agent wise missed calls etc.
- 5.6 Queue Management – when there is an overflow, auto assign or assign on demand by supervisor for agents with different skills
- 5.7 Can view active call details of an agent call in progress
- 5.8 Remove an agent from call, change agent status, change agent skill set profile.
- 5.9 All calls (inbound and outbound) should be recorded and should have a playback feature.
- 5.10 Should be able to search for agents and retrieve agent's performances.
- 5.11 Work force management: Expectation is to calculate the volume of calls for the next day/week/month based on previous day/week/month's same period's hits and to propose number of agents to be allocated.
- 5.12 Call Summary: At the end of call, to post notes on customer level, so that if the customer calls again, the next agent would be aware of the reason of the previous call
- 5.13 Flash messages: Messages shared by supervisors and In-charges to be viewable as flash messages and loops running with scheduled time with recurring options. To have 3-4 flip screens to display looped messages, notifications and alerts.

6. Routing capabilities

- 6.1 Capabilities to rout calls based on conditional events, e.g. such as time of the day, or holiday routing as well as set priorities based on BML business rules e.g. VIPs
- 6.2 Should be able to rout calls based on categorization and prioritization of customer contacts in a way that best meets BML business requirements.
- 6.3 Should be able to rout calls depending on the agent skill sets and customer categorization so maximize the first call resolution.

7. Quality Assurance and Customer Surveys

- 7.1 Should be able to search for calls based on agent user ID/ Date/ Time/ skill set group/ customer category
- 7.2 Should be able to listen to call records and live calls for QA needs
- 7.3 Call recording for multiple locations
- 7.4 Should have a quality assurance assessment form on the system which can be filled and referenced to a specific call.
- 7.5 Flexible Knowledge tool availability
- 7.6 Knowledge tool should allow agents to take training and assessments and tag agents to these skill sets
- 7.7 Should be able to send simple sms or email surveys to customers after a call ends

8. Interactive Voice Response and self service

- 8.1 Should be flexible and easy to use for changes. Like changes due to new business segments and general announcement.
- 8.2 Should have IVR queue point, custom call treatment, custom voice prompts.
- 8.3 Ability to process customer phone –keypad presses for routing preferences
- 8.4 Auto-call back to customers who doesn't want to wait in the queue, customers will not lose their position in the queue system and have no impact on abandon rate.
- 8.5 Auto call back feature should have a courtesy call back notification
- 8.6 Informative and self-service IVR option available
- 8.7 Customer should be notified the waiting time and queue number
- 8.8 Artificial intelligence capabilities on IVR for voice authentication

9. Consolidated reporting

- 9.1 Should provide most KPIs for call centre monitoring and efficiency eg. SL, First call resolution, Calls handled by IVR, Calls handled by agents, Short calls, Call propensity, IVR deflection percentage, repeat call ratio etc
- 9.2 Agent efficiency KPIs like percentage of utilization and occupancy, not ready reason.
- 9.3 Should give a self-monitoring dashboard for agents
- 9.4 Should provide a flexible wall board
- 9.5 Reporting and searching on call wrap up
- 9.6 Data storage for at least 3 months on the system

10. Technical requirements and implementation architecture

- 10.1 Provide a description of the proposed solution architecture, including network and component diagrams and quantities.
- 10.2 Describe the telecommunications requirements for bandwidth, line, and port sizing
- 10.3 Describe the physical, environmental and power requirements of your proposed solution.
- 10.4 Describe how your solution supports future growth.
- 10.5 What is the system availability percentage of your proposed solution (e.g., 99.99% availability)
- 10.6 Describe any specific capabilities of your proposed solution to support high levels of reliability and availability (e.g., virtualization methods used, hot/warm/cold standby servers, application and database redundancy, etc.)
- 10.7 Provide a disaster recovery plan for your proposed solution.
- 10.8 Describe how system and data integrity is maintained in the event of a failure in any of your proposed system components. Include details of call preservation capabilities.
- 10.9 Indicate any features that are not available if using a third-party phone.
- 10.10 Describe the scalability of the system in terms of the number of concurrent agents, calls and calls per second
- 10.11 Indicate if all software upgrades and enhancements will be provided at no additional costs

11. Technology Components

- 11.1 Provide server and workstation specifications, including minimum workstation requirements for administrators, supervisors, and call centre agents. For web-based applications, what browsers are supported, and at what versions? Describe any thin-client technology used, if any.
- 11.2 The solution should be virtualized (Microsoft Hyper-V) or containerized (Docker Swarm). Describe type of virtualization environment, or containerization environment supported, and versions required for both application servers, database servers, servers that handle media content.
- 11.3 How will the proposed solution interface to the existing telephony system? Can a common dial plan be supported between existing PBX extensions and call centre agent stations?
- 11.4 Other telephony environments/interfaces supported?
- 11.5 Describe the information available in your system logs.
- 11.6 What database is required for the proposed solution, and the type of connection required. For database Microsoft SQL server is preferred.
- 11.7 How does the solution integrate with messaging systems (Email, SMS, Social Media)?
- 11.8 Describe how the solution supports integration with SIP.
- 11.9 Describe your solution's ability to integrate with internal chat solutions, such as Microsoft Teams, Viber.
- 11.10 Describe your solution's support of web services and API for integration into other systems. List all services support.
- 11.11 The proposed solution should be either an on-premise solution or a cloud-based solution.
- 11.12 The specification of the servers, number of servers, licenses, supporting software should be clearly stated like the sizing / configuration for Production, Staging, UAT and DR Servers is to be separately mentioned.
- 11.13 Solution should be fault-tolerant to protect from any failure (if a service fails, the services provided by that server should be taken over by another server).
- 11.14 Solution should support fail-safe processing (if one of the services fails, it should not bring down the whole system. The services not related to the failed service should function as normal).
- 11.15 Solution should be designed for resiliency and high availability.
- 11.16 Solution should ensure the integrity of the system and data.
- 11.17 Solution should not have any single point of failures (e.g., power, hardware, software, data centre failures).
- 11.18 Solution should support Load Balancing to distribute workloads.

- 11.19 Solution should support rolling updates (Rolling updates allow updates to take place with zero downtime).
- 11.20 Prefer to be a web-based solution. Indicate if a separate client application is required to be installed.
- 11.21 Should support all modern browsers.
- 11.22 Solution should be scalable. Scalability of application and database in terms of volume and user should be ensured (grow as needed)
- 11.23 Any software proposed by the solution vendor should have OEM support (It should not be an open source freeware/shareware solution without software support).
- 11.24 Software licenses and any other licenses required for the solution should be in the name of BML.
- 11.25 Solution should support integration with existing SMS and Email gateways

12.Integration

- 12.1 Proposed solution should have robust integration capabilities with multiple systems and applications. The proposal must include recommendations and solutions to handle the communication process required to operate all systems working together with minimum risks.
- 12.2 Describe the proposed solution's API capabilities, software development toolkits, integration templates with common third-party applications such as CRM, service desk ticketing systems, etc.
- 12.3 Describe how screen-pop integrations are developed, implemented and supported

13.Network

- 13.1 Solution should specify the bandwidth required (in kilobits per second) for the application access by on-premise call centre agents
- 13.2 Solution should specify the network bandwidth required (in kilobits per second) for accessing the application if on the cloud

14.System Management

- 14.1 Describe the solution's management tools, including
- 14.2 System performance monitoring tools
- 14.3 Administrative tools for designing call flows, IVR functions, call restriction tools, etc.
- 14.4 Tools for monitoring and filtering of alarms, faults and logs.
- 14.5 Tools for providing real-time statistics regarding system performance, SNMP traps,
- 14.6 Describe the solution's ability to support, build and modify call flow with a GUI based tool.
- 14.7 Describe the solution's ability to calculate, track and alarm on call or media quality.
- 14.8 Describe the solution's management tools KPIs, including any green/yellow/red threshold alarming that is prebuilt into the solution and configured with default that can be changed. List everything that can be monitored and alarmed on.
- 14.9 Describe the system administrator portal. Identify how
- 14.10 Agents are added and removed
- 14.11 Agent service levels are assigned
- 14.12 Call flows are established and modified
- 14.13 Adding or changing skill groups, announcements
- 14.14 Describe the solutions ability to allow remote administrator.
- 14.15 Describe how the solution supports application "version management" such that system administrator can revert to a previous version of an application call/flow, or otherwise "undo" a change made to system functionality.

15. Email, Web Chat, SMS, Social Media Management

- 15.1 Describe how the solution supports integration to common email systems (Microsoft Office 365 platform) the solution's management tools, including
- 15.2 Describe how emails to call centre is managed, and how emails are kept secure
- 15.3 Describe how web chats are managed, and how web chats are kept secure
- 15.4 Describe how SMS messages are managed, and how SMS messages are kept secure
- 15.5 Describe how social media messages are managed, how they are kept secure
- 15.6 Describe how emails, web chats, SMS messages, social media messages are archived, and how supervisors or agents can access archived responses

16. Call Recording

- 16.1 Describe how the solution supports 100% call recording 7/24/365. Describe how every call is recorded so that not a single call will be unrecorded without generating an alarm.
- 16.2 Describe the call recording architecture supported by the solution.
- 16.3 Can the solution record a call between an agent and a supervisor when the agent puts the caller on hold?
- 16.4 Describe the solution's ability to store call recordings, customize retention periods.
- 16.5 Describe the format the call recordings are stored (e.g., mp3 or WAV)
- 16.6 Provide an estimate for disk storage required to store call recordings for 1 month.
- 16.7 Describe the solution's ability to record a call end to end, even if it is transferred.
- 16.8 Searching for a specific call recording should be easy
- 16.9 Search by specifying a specific user
- 16.10 Search by specifying a specific date and time

17. Business Continuity

- 17.1 Solution should support a primary and a secondary site (Contact Centre agents should be able to perform their work from secondary site if there is a site failure at primary site).
- 17.2 Solution should have a Recovery Point Objective (RPO) of 15 minutes & RTO of 1 hour.
- 17.3 Describe the system backup and recovery features and the components to consider for disaster recovery.

18. Security

- 18.1 Describe how users log into the system.
- 18.2 Proposed solution should support SSO with Microsoft Azure AD.
- 18.3 Describe how the proposed solution supports different access security levels, proposed solution should support Role-Based Access Control (RBAC).
- 18.4 Solution should follow the Principle of Least Privilege.
- 18.5 Solution should have standard input, processing and output validations and controls.
- 18.6 Describe the solution's data encryption capabilities.
- 18.7 Describe the solution's communications transmission encryption capabilities. Solution should use TLS 1.2 or higher for secure communication and should support end-to-end encryption of data transmission.
- 18.8 Solution should support BML's existing endpoint protection solution.
- 18.9 Solution should allow only secure protocols for communication like SSH and SFTP instead of telnet and FTP.
- 18.10 All sensitive data, such as call logs, and backups should be encrypted.
- 18.11 Should ensure data integrity.
- 18.12 Communication ports for each service or server should be specified.

- 18.13 Operating system updates and databases updates should be performed without interruption the services.
- 18.14 Software security vulnerabilities should be addressed immediately by pushing patches and hotfixes.
- 18.15 Audit trail and logs of all the components of the solution including application, databases, hardware, networking components, and security components must be logged (BML systems logging requirements).
- 18.16 Solution should generate audit logs for both administrator and user activities
- 18.17 Appropriate back up/archival of data / application as per BML's back up policy / document retention policy should be ensured
- 18.18 Describe how the solution's security policies are compliant with PCI DSS.

19. Implementation Plan

- 19.1 Describe your implementation strategy, including
- 19.2 Average time frame of implementation
- 19.3 Milestones with estimated dates
- 19.4 Resources required from solution proposer
- 19.5 Resources required from BML
- 19.6 Roles and responsibilities of the Proposer during implementation
- 19.7 Roles and responsibilities of BML during implementation
- 19.8 Describe how you handle change management
- 19.9 Describe your ability to provide pre-installation and post-installation consulting
- 19.10 Describe the project management methodology you will be following for this project
- 19.11 Identify and describe the role of any third parties that you plan to employ to implement any parts of the proposed solution
- 19.12 Describe your process for documenting the system deployment, including relevant system configuration and customizations
- 19.13 Describe your ability to provide load testing to validate that the solution works under peak load

20. Support and Maintenance

- 20.1 Proposer must offer unlimited 24x7x365 end user, administrator and technical support
- 20.2 Describe how customer service is organised and how it operates. Include
- 20.3 Options for support desk availability and response times
- 20.4 How support desk is reached (phone, web, chat, etc)
- 20.5 Escalation process and procedures with names and contact details
- 20.6 Availability and requirement for remote support
- 20.7 Support and maintenance services should be provided under an Annual Maintenance Contract.
- 20.8 The vendor should offer warranty to the solution for at least three-years from the date of fully acceptance and Go-Live by BML. (ensure that the solution will not go EOL in 3 years).
- 20.9 Support and maintenance services should include:
- 20.10 resolving application related issues and correcting problems
- 20.11 performing performance tuning of applications
- 20.12 security updates, software updates, and hot fixes for all components of the solution.
- 20.13 New developments and services could be charged accordingly.
- 20.14 Service Level Agreements should be defined (response time and problem fix times for critical, high, medium and low severity incidents)
- 20.15 Provide the process and schedules for routine maintenance, troubleshooting, hardware and software revisions, patches for the solution. Any maintenance activity must be coordinated through the established change management process and not be disruptive to the call centre service.
- 20.16 Root Cause Analysis must be performed for any issues. Provide sample RCA reports.

- 20.17 Describe the types of upgrades and how often upgrades are conducted.
- 20.18 Describe the software update the patch process. Are the patches tested and certified in a lab environment before released to production environment?

21. User Acceptance Testing

User Acceptance Test should be carried out on the system jointly by the vendor and BML.

22. Service Level Agreement

- 22.1 Describe the Service Level Agreements (SLA) proposed for your solution.
- 22.2 Describe the penalty structure for missed SLAs.
- 22.3 Describe the reports that are provided so that BML has quantifiable information as to whether the SLAs were met or missed.
- 22.4 Acceptance Test should be carried out on the system jointly by the vendor and BML.

23. Training

- 23.1 Proposer must provide initial training onsite and on-line for IT staff, administrators, supervisors and call centre agents.
- 23.2 Training should include training of tools and technology, and specific processes.
- 23.3 Describe initial training options, ongoing training options, on-demand self-training options
- 23.4 Proposer must offer training materials as well as suggestions for use and best practices as art of training process. Training materials must be available via a web portal

24. Requirement Prioritization – Must have features

- 24.1 Blended agents: inbound and outbound capability, email and chat
- 24.2 Call control gadget which provides screen-pop information with complete customer information
- 24.3 Phonebook
- 24.4 Live data reporting gadgets
- 24.5 Selection of multiple wrap-up reasons for voice, email, and chat channels
- 24.6 Auto Agent greeting
- 24.7 Soft phone option
- 24.8 Video Call option
- 24.9 Should offers direct preview, progressive, and predictive outbound dialling as well as outbound IVR capabilities
- 24.10 Should enables agents to serve both inbound calls and outbound campaign tasks when the inbound queue is empty.
- 24.11 Should allow to run multiple outbound campaigns with reporting on these campaigns
- 24.12 Out bound wrap up availability
- 24.13 Outbound call recording features
- 24.14 Contact centre manager should be able to configure agents to handle inbound/outbound voice, chat, and email request.
- 24.15 Call whisper, Call barging, silent listening of calls, broadcasting messages to whole team through a tool.
- 24.16 Agent desktop chat, so agents can talk to supervisors while on a call
- 24.17 Able to management agent productivity by analysing number of agents available/ready/break time, wrapping calls, agent wise missed calls etc.
- 24.18 All calls (inbound and outbound) should be recorded and should have a playback feature.
- 24.19 Should be able to search for agents and retrieve agent's performances.
- 24.20 Capabilities to rout calls based on conditional events, e.g. such as time of the day, or holiday routing as well as set priorities based on BML business rules e.g. VIPs

- 24.21 Should be able to route calls based on categorization and prioritization of customer contacts in a way that best meets BML business requirements.
- 24.22 Should be able to rout calls depending on the agent skill sets and customer categorization so maximize the first call resolution.
- 24.23 Should be able to search for calls based on agent user ID/ Date/ Time/ skill set group/ customer category
- 24.24 Should be able to listen to call records and live calls
- 24.25 Should have IVR queue point, custom call treatment, custom voice prompts
- 24.26 Ability to process customer phone –keypad presses for routing preferences
- 24.27 Auto-call back to customers who doesn't want to wait in the queue, customers will not lose their position in the queue system and have no impact on abandon rate.
- 24.28 Auto call back feature should have a courtesy call back notification
- 24.29 Informative and self-service IVR option available
- 24.30 Customer should be notified the waiting time and queue number
- 24.31 Should provide most KPIs for call centre monitoring and efficiency eg. SL, First call resolution, Calls handled by IVR, Calls handled by agents, Short calls, call propensity, IVR deflection percentage, repeat call ratio etc
- 24.32 Agent efficiency KPIs like percentage of utilization and occupancy, not ready reason.
- 24.33 Should give a self-monitoring dashboard for agents
- 24.34 Should provide a flexible wall board
- 24.35 Reporting and searching on call wrap up