

The Objectives of this project are:

Overview

The Bank is interested in implementing Centralized Document Management System (DMS) and Workflow. The Bank wants the solution initially to be implemented for Account Opening processing. The scope of the system can be enhanced as per requirements of Bank. The solution offered must be horizontally scalable to cater to these requirements also. The aim of this project is listed below

- a. To make the image of the paper documents available in the electronic form within a day of their receipt/creation/filing.
- b. To reduce the physical space required to store the files, circulars and other administrative paper documents.
- c. To build a Strong Image Repository from the current Paper based file systems & integrates the same with the Bank's different applications including sensitive documents.
- d. Improve the business processes in order to increase efficiency, better utilization of resources, improve productivity & reduce turnaround time (TAT) for each process.
- e. Provide business continuity by making available important documents through DMS
- f. Provide repository of business sensitive documents.
- g. To make electronic files available across the Bank for 24 hours a day
- h. To make documents and files accessible to multiple users simultaneously.
- i. To store and route documents electronically.
- j. To create a back-up to the Paper Based Documents to serve as a DR system

s#	General Requirments
1	Support all types of scanners mainaly scanners with high speed capability/ Support all types of scanners mainaly scanners with high speed capability -DMS to be compatable with mobile devices and auto adjut its screen.
2	To have flexibility for generating unique ID No, maintain customer ID or maintain multiple parameters for different sequences/indexing/segments/ branches.
3	Ability to save data on real time basis to DMS data base and take back ups.
4	The DMS should have the options to change size of scanned documents (loan applications, cash vouchers, account forms, title deed... etc.) adjust scanned document resolutions based on precentage, dpi and could compress/enlarge files size.
5	DMS should have multi user functionality to upload, scan documents.System should be capable of employing parallel processing technology which allows multiple clients to work on the same batch at the same time. Documents should be capable of being virtually disassembled to allow processing tasks to be delegated simultaneously to specific workstations before being routed back to the database for re-assembly and completion.
6	DMS should have multi user functionality to access and authorize access to Database
7	System should manage issuance and receipt of documents with details of reciever (name, ID No, position) issuer, date, time, location.
8	System should generate reports based different parameters i.e type of documents, locations, custodians, department wise, branch wise , access/audit trials
9	Functionality to define user profile and access rights.
10	System should support large database and performance efficiency should not be affected by data size.
11	System should be password protected and secure when connected to bank network/internet.
12	System should log out users not in use or block user after several attempts. System Admin functionality to control users access.
13	Functionality to catagorize or make group of documents i.e category of all loan documents, category of PEP accounts etc
14	Functionality to Edit , modify , remove/delete , add new documents ...etc
15	Functionality to save audio files with the documents.
16	Functionality to store user access history with details of time, date, user and other details
17	System should support incremental back up system.
18	Compatiable with Flexcube oracle, Tablets, smart phone, call center applications
19	Compatiability with SMS/automatic email for alerts on access to certain group/category of documents
20	Functionality to get reports of documents as accounts opened in the CBS
21	System must provide capability to archive older versions of the documents
22	System must have search option in different ways i.e through unique ID No or others
23	System must have functionality for auto indexing and catagorization of documents
24	System should have functionality to assign jobs to different users.
25	The Capture Software License must NOT restrict the usage of the capture software by the scanned volume or the number of pages scanned per year.
26	Scalability: System must be scalable without any limitation to accommodate new branches /offices /software's /operations/ users/ functions.
27	Must support the option of uploading of up to a million page per day of already scanned image files.
28	Facility to define view and query rights to different work groups
30	All rules defined should be modifiable without vendor intervention from the application i.e. front end and audit logs should be maintained.
31	Application should have the capability to interface with Oracle Flexcube and other systems.
32	Application should be validating the file for upload to avoid double upload of same file (Check for file name etc) i.e. a single file should not be uploaded twice
33	Storing of documents should be customer wise. (i.e. All documents related to a customer should be stored document-category wise in one location / folder. The system should have search provision to locate and identify all documents related to a particular customer/Remainders
34	Image Capture and Processing: The Capture Software must support complex scanning processes and validation by way of rules / functions at the batch, document, page and field levels at any step in the capture process, including:
35	Input - Direct Scan, Web Scan and Input from Folders.
37	Recognition - ICR, OCR, OMR, Barcode, keyword search,.
39	Verification - Flexible user interface, data and image snippets, pan, zoom, "Click N Key," hot keys
40	Document identification and classification
41	Export - XML, TIFF, PDF, JPG, Excelspreadsheet
42	Application should have the provision to send SMS/EMAIL Alert
43	The capture product should have the capability to convert the images into a lower dpi format before storing into a content repository.
44	The capture product must be able to support both centralized and distributed capture environments
45	The Capture Software must support Document capture, Structured or Unstructured Forms, Recognition and automated Indexing
46	The Capture solution must support offline scanning where the saving of the image files into the content repository process can be configured and scheduled.
47	Must support automatic rotating of image file
48	The capture system must be able to handle multiple pages and double sided documents
49	Must support bar code recognition. Must be able to use bar code for document separation
50	Must Support Batch Management tools for batch cleanup and batch monitoring
51	Must provide extensive reporting and a dashboard on various aspects such as batch load, work in progress etc

Data Capture	
1	The capture product must provide a variety of recognition capabilities including patch codes, barcodes(including 2D), check boxes (Optical Mark Recognition),OCR (Optical Character Recognition), and hand print(Intelligent Character Recognition)
2	Must provide automatic identification of the document /page type.
3	Must provide snippet capability to aid document indexing.
4	Must provide capability to extract part of the image file e.g customer signature , photograph etc.
5	Must provide capability to redact/blackout part of image file.
6	Drag and drop bulk file content import.
7	Provide support for unlimited file formats
8	The security model must allow to separate access rights to content from access right to annotations.
9	When editing, the document must be checked out from repository(locked) preventing other users from making changes at the same time.
10	They system must support a configurable session timeout which forces a user to log back in after a period of time to ensure security. This shall be accomplished without losing user's work.
11	shall provide support for right click support, keyboard shortcuts, thumbnail, detail view, Type ahead features
12	shall provide interface for users to putting sticky notes and annotation for review comments.
13	Annotation should be stored separately and separately access level can be defined.
14	Solution should support page wise serving of multi page documents so that users doesn't have to wait for a long document to download entirely before viewing it.

S#	Technical Requirement (To be answered by Vendor)
1	What are the recommended specifications of Servers to operate the system smoothly, Please mention the details with number of cores , memory allocation and storage requirement for application , DB and Environmental softwares
2	Please describe the Operating Systems where the system can operate and mention the recommended OS from efficiency and cost perspective
3	Does the system support open architecture with networking protocols (TCP/IP)?
4	Describe the relational databases supported by the system and describe the recommended DB with reasons
5	Describe the Middleware required for integrating application with DB
6	Describe programming language in which application has been coded
7	How is load balancing achieved by the system to improve system performance?
8	Does the system provide utilities to measure the system performance and give ways to obtain the optimum performance
9	Does the system support Graphical User Interface (GUI) for operating application and administrative tasks both ?
10	Have context sensitive help information available on-line with search facilities and an explanation of used functions
11	Does the system provide the addition , deletion and rearranging facility of Data fields on each screen without any support from the vendor?
12	Does the system provide background processing while doing other tasks either on front end or back end ?
13	Does the system provide any work bench for customization whenever required ?
14	Does the system provide the facility to integrate with other systems. If yes does the system provide such integrations from front end or need back end changes by the vendor always
15	What is your policy on Modifying code and does system provide tools to modify code at bank level.?
16	On modifying code or customization side what support is provided by the vendor
17	When was the system developed (year and first version)?
18	What is the current version
19	Please provide planning details in terms of the product road map
20	Summary history of releases over the past 3 years
21	Release date of the next version of the software due and describe the anticipated contents
22	Your research and development budget for the last 3 years and projection for coming 5 years
23	Describe in detail your licensing policy. If there are more options please describe each option in details.(Either user based , number of records based or users based etc.
24	Does the system support conversion of data from reports/queries to CSV, PDF, DOC , Excel and other DB (using ODBC)
25	Does the system provide the audit trail for each activity either done from front end or back end.
26	The System shall be capable of accepting multiple images formats.
27	Compatible to interface with CBS, Tablet, Smart phone, call center applications, data reader etc
28	what are the Hardware requirements (servers Configuration for PR site and DR site?)
29	what are software Requirements (Database/s, Operating system/s, and Application/s).
30	is the system should be platform independent . From DB, OS and application perspective?

S#	Inquiries
1	Search functionality as per unique customer ID , name, NID etc
2	Reports for audit trails i.e access reports, changes/modification history
3	Provides ability to log and audit system events, such as file access, deletions and process activities, for reporting, analysis and compliance purposes
4	System must provide capability to archive older versions of the documents
5	Functionality for archiving the data as per define periodicity (configurable) should be available in the system.
6	System must have functionality for auto indexing and catagorization of documents
7	System should have functionality to assign jobs to different users.

S#	Reports
1	<p>The system should allow us to generate any report required for day to day working. Minimum reports that system should be capable to generate based on filtration criteria like:</p> <p>Region wise / Center wise / branch wise / Account type wise/ TAT etc.</p>
2	Functionality to get reports of documents as accounts opened in the CBS
3	Daily/Monthly reports, Exception reports, Detailed/summary level reports, user based, branch wise, region/ zone wise reports, and other reports as may be required from time to time.
4	System should generate reports and dashboards every archive users to know about their daily level of activity
5	Audit trial reports, access log, customer number, Title deed number, account number , Tazkira Number)
6	Reports on newly received collateral and released collateral documents on monthly bases.

S#	Interface compatibility
1	DMS (document management system) should have Ability to integrate with below applications
2	C- SWIFT server
3	D.Compatiable with Flexcube oracle, Tablets, smart phone, call center applications
4	The user-interface screens should show mandatory fields which must be entered before submitting a record/ data.
5	Must support Massive Storage system
6	Compatiability with SMS/automatic email for alerts on access to certain group/category of documents
7	Interface with Loan Origination System & OBDX and directly capture available documents.
8	Interface with Credit Scoring System, capture and store the given score for each customer
9	Interface with OTC system? to store disbusment & payment vouchers.
10	Interface with agents' MIS system?

S#	Authorization levels Access
1	Maker , checker concept , must support 4 eyes and 6 eyes principle.
2	Archive Manager could view, print and save the document etc.
3	CBS user could change their passwords
4	Alerts in case of unauthorized access/System to alert when a collateral document is changed/released.
6	Flexible access to application (by name, application no., ID number etc.)/Collateral documents change/release at branch level, requires next level authorization
7	<p>System should provide multiple levels of access rights and the system should provide following hierarchal access rights :</p> <ul style="list-style-type: none"> • No permissions • <p>User should be able to search but not open the document</p> <ul style="list-style-type: none"> • View only permission • View and annotate Only permission • <p>User should be able to create a new version of a document but not be able to modify the original version.</p> <ul style="list-style-type: none"> • User can modify the original document • Delete permission etc.