eBSEG Digital Banking Omnichannel Platform Upgrade 2022 for CA Egypt

BRD Response – Business Scope of Work

Proposed to: CA Egypt

V1-Sep-2021

TABLE OF CONTENTS

1. Business Scope/BRD

The following table represent the proposed business scope and eBSEG initial approach to handle it.

Some of the features or parts of them will build on existing work whether integration or flow or logic and these are marked with: “Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp”

Given the Agile approach proposed and practiced before for each BRD feature during analysis each feature will be studied in details and it scope might change and thus any related sizing for it will be reviewed accordingly

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Account / user Administration	To have the feature of full accounts administrations		1- Currently such controlled are managed by BANK MW … 2- if bank need eBSEG system to do such control from it is side it should be disabled form BANK MW … 3- if this is still required to replace BANK MW function the module will be installed in Bank implementation and implemented according to needed and quoted for accordingly
	Ability to configure account types to be enabled/disabled for channel access.		
	Ability to modify account types for channel access		
	Ability to perform an inquiry into the accounts that are enabled for channel access		
	Ability to configure the transactions to be made available for specific channel access		
	Ability to modify the transactions to be made available for specific channel access		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to inquire about the transactions that are available for channel access		
	Ability to set a parameter that allows auto or manual access for retail user to new cards that are opened in the future.		
	Ability to display a summary view of the Accounts Accessible and Transactions Mapped to those accounts		
Access Management	Ability to define access to account type to own accounts and/or linked party accounts and transactions	for joint accounts, guardians and authorized signatory	1- Currently such controlled are managed by BANK MW … 2- if bank need eBSEG system to do such control from it is side it should be disabled form BANK MW …

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to edit/delete access of parent party to own accounts and/or linked party accounts and transactions		3- if this is still required to replace BANK MW function the module will be installed in Bank implementation and implemented according to needed and quoted for accordingly
Segmentation	Payroll Package display		1. The eligible users for payroll package will view a screen where the package details will be displayed.
	Customized functions per segment		1. The admin can specify which menu features to show to different customer segment.
	clickable offers button pre & post login	Show generic offers after clicking the offers icon pre login	1. The admin can choose to publish special clickable banners based on customer segment.
	Advanced identification per segment post login (targeted marketing unica)	Send generic Segmented offers after log in	1. Unica integration to be studied and offered separately
	Pricing engine (different charges for different segments as per chosen features)		1- Currently Omnichannel does do any charges for customer transactions … if this is required it can studied and quoted for

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Personalized Advertising banners	display the offers as banners or videos within the offers tab	1. The admin can personalize the advertising banners to specific segment
Package group subscription	Ability to map customer to a specific package with different access points and access point group		1. The eligible customers for a specific package can be alerted to view the new package details in offers tab where he can subscribe in and to sign online agreement to map him to the new package accordingly. 2. API needed to get all this data from core systems
	Ability to view customer package with different access points and access point group		1. The customer can view his current package with its details.
	Ability to modify/edit customer package with to a different access points and access point group		1. The customer can modify his current package by viewing the eligible packages to subscribe in and to sign online agreement to map him to the new package accordingly.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Quick Balance (Mobile Application)	Ability to authenticate user before login with 1 method to display only balance of a certain account.		1. The customer can register/unregister to view a quick balance for a specific selected account(s) with Touch ID or Face ID
	Option to view account snapshot by logging in using an alternate method (credentials/face id /Touch ID)		1. The customer can register to view a quick balance for a specific account(s) and the most recent transactions with Touch ID or Face ID 2. The customer views his quick balance for the chosen account(s) before login.
	Ability to display account balances of CASA accounts		1. The customer can select which account or accounts to view in quick balance during registration
	Ability to display the most recent transactions initiated on The customer's accounts		1. It is possible to also display last transaction for account if so selected by the customer during registration for this option
	Ability to enable/disable the Quick Snapshot		1. The customer can enable and disable the quick balance feature from settings

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Current & Savings	Availing all products + Insurance products + Treasury Bills & Mutual funds		Scope Assumptions (3 Mini Apps/ widgets): 1- Add support for insurance product (assuming they all have the same details, type and API) 2- Add support for Treasury Bills (assuming they all have the same details, type and API) 3- Add support for Mutual funds (assuming they all have the same details, type and API)
	family fund (accumulative deposits plan) Inquiry and initiation		Scope Assumptions (2 Mini Apps/ widgets): 1- Customer can view existing Family Fund 2- Customer can initiate new Family Fund (simple flow)
	Create Sub Account		1. The customer can choose an account to create a sub account for. 2. The customer will enter all required details to submit the request.
	Account Hold Transactions		1. The customer can view transactions of an account that are still on hold.
	Accrued interest per account		1. The customer can view the accrued interest for each account.
	date stamp in the details screen of: loan, credit cards		1. The customer can view the relevant date stamp in loans details screen & Credit Details cards screen.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Graph illustrating a full 360-degree view of customer’s products		1. A pie chart is provided segmented by debit and credit products with 2 sub pie charts (one for debit and one for credit) show the % / value of each sub product 2. Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	independent list/Graph of remittances		1. The customer can view a Bar chart for his total remittance value per month fir last N months together with table list of these remittances
	Account Details and facilities i.e. overdraft		1. The customer can view a list of his accounts with details for each account. 2. Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	View linked accounts (other accounts linked to customer’s CIF – Minor Accounts)	admin should have the enable/disable the feature to a retail user	1. The customer can view a list of his accounts and all linked or sub accounts with its details.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	ability to view Transactions history since account was opened.		1- The customer can see a list of his all transaction with transaction details. Filtering will be 1- Using Last N transactions 2- Select data from / Date Time 3- Select Period a. Current Month b. Last Month c. Last 3 Month d. Last 6 Month e. Last 12 Month
Loans	Details, activity, Graph to illustrate evolution, Alerts for due installments in dashboard & Set nickname		1- The customer can view a list of his loans and loan details. 2- The customer can set and modify names for the loans. 3- The customer can view a payment plan with a list of paid instalments and the upcoming instalments. 4- The customer will be alerted for the due instalments (a call will be made in background after login to check if there are due installation in next N days and popup or similar will be show if any instalments are found 5- Part of Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Term Deposits	Open Term Deposit with ability to set all related details including renewal instructions.		1- The customer can open a term deposit as per earlier communicated SRS 2- The customer fills all required details to submit the request.
	amend existing TD		1- The customer can view his existing TD details. 2- The customer can edit in the eligible fields of the TD according to bank business rules
	redeem TD		1- The customer can redeem a TD earlier than it expires
	Graph highlighting interest periodicity, maturity date & Set nickname		1- The customer can view a bar graph indicating date and interest value for coming 12 months 2- The customer can set a nickname for each TD.
Certificate of Deposits			
	Open CD		1- The customer can view a list of the available CDs with the details for each follow previously communicated SRS 2- The customer fills all required details to submit the request.
	redeem CD		3- The customer can view the matured CDs and choose to redeem it to the specified account.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Alerts for CD/TD maturity		4- After login a background call is done to check existing CD or TD that have maturity in next N days and alert is show for them
Credit Cards Service			
	Balance & Details, Unbilled Transactions, Last Month Statement, Last 6 Months Statements, Search & filters		1- The customer can view the balance for each card, its details, unbilled transactions, last month and 6 last month's statements. 2- The customer can search and filter the transactions based on: 1- Using Last N transactions 2- Select data from / Date Time 3- Select Period a. Current Month b. Last Month c. Last 3 Month d. Last 6 Month e. Last 12 Month • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Request to increase Credit card limits (Temporary / Permanent).		1- Customer can fill the request increase limit form ... if online API is provided it will be executed online otherwise will be passed as a request for execution team

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	change card pin		
	*Initiate, amend & cancel Installment plans (EIP). *ability to view details of the existing installment plans, Total and breakdown.	Create easy installment plan to pay credit card outstanding balance whether purchase or cash transactions.	1- The customer can create new EIP agreements. 2- The customer can view his existing agreements. 3- The customer can edit in instalments plan. 4- The customer can cancel the existing agreements. (Based on business rules to be discussed in detailed analysis) • Initiation and viewing agreements Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Direct Debit	Direct Debit Enrolment, modification and cancelation	1- The customer can apply for a direct debit to his cards. 2- The customer can view each card that is registered for a direct debit. 3- The customer can edit the debit account or details. 4- The customer can cancel the existing direct debit subscription. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Activate a selected Credit Card.		1- The customer can view his inactive cards and activate it. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Set nickname for cards		1- The customer can set a nickname for a card and to modify it.
	block, unblock credit card, Request Replacement card		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	set limit to supplementary credit cards for specific transaction types (example usage over internet)		1- The customer can choose a supplementary card to enter a limit for. 2- The customer chooses the transactions types to set a limit for.
	virtual card issuance & recharge	ability to initiate a virtual card to perform online transactions	1- The customer can request a virtual card and to submit all required details. 2- The customer can view his virtual cards and recharge it from one of his accounts.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	own & other card payment		1- The customer can choose a card (own or Other Same Bank Customer card) to pay from one of his accounts. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Corporate Credit Card (CCC)			
	Dedicated tab to display the corporate credit cards details	Any new card issued under any company Registered on the online portal should appear automatically on the customer position	1- The customer that has CCC will view a specified tab for it.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	CCC aggregated summary (total for all cards, to help the company to identify immediately the total outstanding and the total due amounts…) and also to have a detailed information for each card under the company CIF		• This can't be implemented as this needs a corporate login which is not supported in the retail channel
	generate/download Statements for Corporate credit cards for each card separately or aggregated position for all cards under the company CIF		1- The CCC will have a statement which can be viewed and downloaded as a PDF (API needed to provide the PDF binary stream from backend system) 2- Aggregated position can NOT be provided as it required a corporate login which is not supported in the retail channel
	CC Card activation service		1- The customer can view his inactive CCC and activate it.
	Payment to CCC		1. The customer can pay his CCC from his accounts. 2. However, the use case is unlikely that a user would settle the CCC as usually the corporate is the one who settles corporate cards
Prepaid card & Mezza Cards			

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Inquiry, payment, block, unblock, all related card services		1- The customer can perform any of the following actions for prepaid and Mezza cards same as any other card: a. View details b. Activate c. charge a card from account d. block and unblock card. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Debit Card services			
	View Debit card transactions independently from account activity		1- A new widget to be created to show debit cards (or debit card to be show in account Details or in card list). 2- The customer can view a Transactions of a Debit Card
	change card pin		1- The customer can change the card pin.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Activate Debit Card.		1- Show new debit cards in Inactive cards Widget and be able to activate it • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Block a selected Debit Card with the ability to request a replacement		1- The customer can view a list of the unblocked cards and select reason to block it • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	unblock debit card		1- The customer can view a list of blocked cards and unblock it. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	set limit to supplementary credit cards for specific transaction types (example usage over internet)		1- The customer can set a limit for a card for specified transactions types and he can edit the limit for each transaction type supported.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	request a new primary debit card request a new supplementary debit card request a replacement debit card		1- The customer can request a new primary, supplementary card and to fill all required details to submit the request. 2- The customer can request a card replacement.
Loyalty Program (Happy Points)			
	Reward points balance		1- The customer can view his current points balance. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	A speedometer or speed meter is a gauge that measures and displays the instantaneous earning of reward points	to encourage to earn more	1- Visual aid will be studied in detailed analysis

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Request for reward redemption		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Merchants Catalogue		1- A link is added to omnichannel to show the rewards catalogue • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Activity Log: View rewarded points per transaction / action	detailed view of points earned recently, etc.	1- The customer can view a list of his earned points for each transaction • Backend must provide this information
Alert Service			
	SMS Alerts self-Registration.		1- Omnichannel will integrate with existing SMS system and follow its approach for handling its settings which is currently found on Banki Online however it will be UX revamped to as much as the SMS APIs allows
	Change registration details (billing account & language).		
	Add and remove any alert		
	Add or remove scheduled alerts		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Apply/ stop SMS banking service		
	Send a notification for all the transactions (debited from cards) directly to the mobile number linked to this card without the need to register in SMS service.		• This function is outside the scope of omnichannel project as it usually impended form the card systems directly
QR Payment	Ability to scan the merchant's QR code and to make a payment to the Merchant through the options provided both pre and post login on the mobile application		1- The customer can choose a QR payment where he can scan the merchants QR code where the merchant's name to be displayed and The customer to enter the amount to be paid from a selected account. 2- The customer can use the QR payment pre login by using touch Id or face ID to authenticate the payment. • This module can be implemented in two options: 1- Bank Standalone QR system where only Bank customers and Bank Merchants are able to interact with it (Quotes for) 2- Integrated with some other QR system in the country that would open the module to be used by any customer or merchant in any bank (this option is not quoted for as it needs a specific detail of integration with this 3rd party
	Ability to initiate a payment to the merchant by scanning the QR code given by the merchant		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to display the merchant name on successful scan of QR code		system and its rules and concepts will be followed… if bank requires this approach, then bank needs to provide the specific model and details of 3rd party integration to eBSEG for detailed study, scoping and cost estimate)
	Ability to enter the payment details to complete the transaction		
	Ability to generate a unique QR code for the merchant so that the same can be used by them to accept payments		1- Registration system (currently controlled by BANK MW) needs to add a flag indicating the login profile is for a merchant 2- If a customer login with merchant flag a function will show that allow the customer to get a. Single Merchant QR Code (without amount) when other users use this QR code they will need to enter the amount b. Product/Amount QR Code (with amount) when other users user this QR they are shown the encoded amount and cant not change it before payment
Payments / Transfer			

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	internal account transfer using customer mobile number instead of account number.	in case of mobile banking: Link the field to open the address book to select the mobile number.	1- The sending/paying customer can choose to pay to a mobile number by entering receiver mobile numbers who must be a same bank customer to pay to and he can save it as a beneficiary if it was validated. 2- The receiving customer must have already registered in the transfer by mobile service and selected which account would receive the incoming transfer by mobile no 3- The customer can open the contacts to choose a mobile number to transfer too and to check weather this mobile number is registered in the transfer by mobile service and thus linked to another Same bank customer account or not.
	Domestic & international transfer	the bank should have the ability to change intl. transactions to be STP once needed.	Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	date stamp in payment & Transfer last Confirmation screen		1- System to advise customer when is the excepted transfer date/time or range if api is provided
	Display daily utilization of customer/Transactions limits		1- The customer can view the daily limits screen that shows the different limits and their current utilization
	ability to set trx limit, daily limit or monthly limit to all types of transactions/requests		1- The customer can set a limits for the transactions and daily or monthly limit. 1- The customer can view the current limit and modify it.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Transactions Activities	status of all transactions and requests done by client through any channel/API	1- The customer can view a list of all transactions he made for each account or card with the transaction details and the transaction requests statuses to be availed. Source of data must be from Backend systems
	Domestic Demand Draft - request	This function allows user to request for a domestic Draft or pay order	1- The customer can apply for a domestic draft or pay order by filling all required details to submit the request.
	Domestic Demand Draft - view	view all draft issued through any channel /API	1- The customer can view a list of all issued drafts with its details. Source of data must be from Backend systems
	own / internal Standing Instruction (Initiate, view, modify & cancel)	Allows user to maintain Standing Instructions configured in the host banking system initiated through any API.	1- The customer can create standing instructions by specifying the transaction details, source account, destination account, amount, date and frequency. 2- The customer can view the existing standing instructions and he can modify the transaction details or cancel the instruction. • Standing order are fully managed by Core System
	Domestic transfer (local & foreign) - Standing Instruction (Initiate, view, modify & cancel)	Allows user to maintain Standing Instructions configured in the host banking system initiated through any API.	1- The customer can create a standing instruction by specifying the transaction details, source account, destination account, amount, date and frequency. 2- The customer can view the existing standing instructions and he can modify the transaction details or cancel the instruction • Standing order are fully managed by Core System

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	International Transfers		1- The customer enters all required details to submit a transaction request as per previously communicated SRSs
	Own & Other CAE credit card payment.		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Transfer to IBAN in CAE or other banks locally or international, in addition to avail an IBAN validation tool		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Multiple internal account transfer		1- Customer is allowed to select a single source account and multiple target accounts with each target account and amount is to be specified
	Remittance Inquiry (proof of payment/advice download) ability to display swift messages, credit and debit advices	o Inward Remittance Inquiry o Outward Remittance Inquiry * Payment Proof. * Audit trial of TXN	Scope assumptions: 1- Show inward remittance List /Details 2- Show outward remittance requests List/Details a. Show proof of payment i. Swift message ii. Credit and/or debit advise
	GPI tracking	(New SWIFT feature)	1- The customer will be able to track each transaction’s status the status since he initiated it till it’s done.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Recharge own /Other Prepaid Card		1- The customer will be able to pay to his own cards from his accounts or to other prepaid Same Bank cards. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Transfer to predefined Payees (bank will add a predefined payees to user to choose from)		1- This module will follow the same model of Fawry bill payment but is not part of Fawry system but will be executed using internal account transfer from customer to biller CA account 2- Module will also provide the admin screens needed to manage a. Biller Categories b. Define Biller c. Define Biller Dynamic Fields
Beneficiaries			
	Add beneficiary (Edit/Delete)		1- The customer can add new beneficiary for each transfer type. 2- The customer can edit the beneficiary's details (remove and add new) The customer can delete any existing beneficiary. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Bill Payment			
	Automated ongoing/recurrent bills		1- The existing Bill payment module will be migrated from old UX to new UX 2- If Fawry has support for recuring bill payment then this option will be studied and quoted for 3- If it is required that omnichannel implement from it side the management or recuring payment it is also possible and can be quoted for
	My bills (view my successful/unsuccessful payments)		1- The customer can view the history of paid bills with its status. 2- This requires data to be retrieved from backend system or from Fawry otherwise a repository of transactions will be used in Omnichannel for that purpose
	Bill alerts/recurrent bills/Notification to registered bill dues, reminders of pending due payments, notifications of payment failure of registered bills		1- A batch is run several times a month where customer recorded bills are checked with Fawry 2- eMessaging system is used to send push notifications indicting due bills to customer 3- In case of payment failure of recurring payment, The customer can be notified and he can view the failed payment status on registered bill details.
	view detailed profile of selected bill /pay complex billers /multiple payments		1- The customer can view the bill details. 2- The customer can select multiple bills to pay to the same biller. 3- Special quotation can be provided for complex billers according to details
	And Notification of temp. unavailable billers (technical issue)		1- If Fawry has such an API this can be implemented

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Cheques			
	Cheque book request		1- The customer can apply for a cheque book and fills all required details to submit his request.
	Cheque Stop payment request	admin should be able to enable /disable the service from users screen	1- The customer will be able to view all issues cheques with its statuses. 2- The customer can stop cheque payment in the eligible status. 3- The admin will be able to display and hide this option for The customers.
	Display Cheque status enquiry	o Domestic Collection Inquiry "Status of domestic cheques sent for collection" o FCY Collection Inquiry "Status of international cheques sent for collection" o Returned Cheques o Unclear Funds "Cheques under collection"	1- The customer can view the status for inward and outward cheques for each account. 2- The customer can search with the cheques status or cheque number. 3- The customer can view each cheque details. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Wallets			

	Ability to integrate with current CAE wallet		The following is a full scope integration with Wallet system that need the Wallet provide to provide all the needed APIs to integrate it inside Omnichannel where all fin/business handling is done by the Wallet backend 1- Wallet Users Registration 2- Wallet Users Login 3- Wallet Details 4- Wallet Statement 5- Wallet Beneficiaries 6- Bill Payment from Wallet 7- Bank Account Transfer to Wallet (charge Wallet) 8- Send Money to another Wallet Benf. Flow concept: 1- A Menu item is added named Wallets 2- This will show the Wallets Page 3- The Wallet page will have a Widget have List of Added Wallets 4- User can Add new Wallet to the list (Visually similar to idea of adding Bills) a. User must enter wallet ID and authenticate with this wallet Data 5- After wallet is added he can click on it to go the Wallet Account Details that show the Position/Balance of the Wallet a. A button in this page will allow him to “Recharge wallet” which will basically drag the wallet icon to the “To” part of the Payment widget 6- Payment Widget can be used to select the From Part to recharge wallet

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to integrate with multiple aggregators		• It is possible to integrate bill payment or wallets with other Aggregators/providers however to get a specific scope and quotation eBSEG can only quote when the specific scope and aggregator/provider is defined and integration details are studied with the provider
Wearable payment technology	wearables are defined as anything that can be attached to the body and used to make any kind of payment. The most common types of wearables are smartwatches. use services like Apple Pay and Samsung Pay to connect a device with a consumer's bank account		Apple watch app can be provided with following scope: 1- Customer Login on Apple Watch using same user and pass 2- View Account List 3- View Account details 4- View Last N Account Transactions 5- View Card List 6- View Card Details 7- View Card Unbilled Transactions
Others	offline digital forms (Electronic form initiation)		1- eBSEG Digital Banking solution has an offline digital forms engine that will be provided as part of the offering 2- Admin screen is provided for bank team to create simple non-integrated forms (i.e., forms that have no logic or data connected to customer profile such as to select account or card or similar) 3- Other complex forms with integration and similar will required eBSEG implementation team to handle and will be quoted for when needed

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	mobile app: Rate Us	if unhappy, to be directed to send us an email, if happy to be directed to store for app rating	1- The customer will be prompted to rate the app after successful transactions. a. The rate popup to be displayed with a frequency control (i.e., every N Days in a success transaction where customer has not gone to store to rate before). 2- The customers rate screen will be integrated with native Store Rating OS APIs if available. 3- In case of any error faces the customer, he will be promoted to be optionally directed to the Report Error form with the error timing and subject.
	contact my RM		1- Form Customer who has RM defined from Core system, the omni channel will show the RM name and contact provided in the core system
Push notifications			• All options in this section requires implementation and purchase of eBSEG eMessaging platform license
	enable /disable Receiving the PN		1- The customer can enable and disable receiving notifications from mobile OS settings for the app
	allow to customize selected PN to be received		1- The customer can select which notification to receive from the following type: a. General Batches (not usually allowed for customer to disable and is recommended to be hidden) b. Customer Specific Batches (not usually allowed for customer to disable and is recommended to be hidden) c. Automatic Push Events List defined in the system (Transaction alert, national id expiry alert, or whatever else defined/implemented…etc.)
	Campaigns, personalized messages and Alerts.		1- eMessaging Batch sending to customers allow admin to send personalized messages by uploading a CSV file with customer id and all special data for this customer and use this data in the batch template in effect sending each customer using the same template but containing different variables based on each customer data

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	mobile app.: To be personalized by customer name		1- Check previous comment
	Report status (e.g. read/unread)		1- eBSEG eMessaging Platform provide a set of standard reports to know details about batches sent and statistics of usage

	Mobile app: Location Marketing Based	Based on the customer location, they can receive related offers in this location. The language of the notification sent should be the same as The customer interface	Customer Function: 1- The customer will receive a notification on his/ her Mobile or Tablet only once s/he gets into the selected location radios for each offer. 2- The customer can turn-off the options of getting these types of notifications through the app preferences menu. Admin Function: 1- The admin can view a list of all existing offers. 2- The admin can add a new offer by adding the following data: 3- Offer Admin Title (Used on in Admin system 4- Optional Offer Title iOS (Max 20 Characters) a- When defined shows under App Name in the notification 5- Optional Offer Title Android (Shows as title in Mobile Alert if supported by OS) a- When defined show instead of the App Name in the notification 6- Offer Text iOS (show in body of Mobile Alert) 7- Offer Text Android (show in body of Mobile Alert) 8- Offer Enabled (True/False) **Mobile App Engine:** • Mobile app will save the predefined offers/notification with the assigned location in its cache memory. 1- Mobile app will update its offers cache table periodically at least once per day. 2- Mobile App will show a randomly selected offer from the list of matching offers for a location when the mobile enters a radius of a defined location. 3- If Mobile Device leaves the radius and comes to it again the app will select randomly from offers defined for this location that have NOT been shown before until all are show then selects from all list of valid offers again. 4- Max Limits defined by Admin for location and globally per day are respected 5- Detection and accuracy of getting into offer radius and out of the radius highly depends on Mobile OS capabilities (that might be different from OS

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
			version to another) and accuracy and size of radius as well time spent in and out of radius and thus can NOT be controlled by the application. 6- • If user click on the notification the mobile app will be opened on default page

Feature	Feature Details/Description	CAE Comment	eBSEG Approach

e-messaging	should have electronic Messaging Solutions	using Android & IOS Notifications, WhatsApp, Facebook Messenger, SMS, and Emails.	**eBSEG eMessaging Platform**: Bank team through eMessaging admin system are able to do the following and this option requires eBSEG eMessaging Platform: a. Create a Campaign/Batch i. Campaign can target General or specific Customers ii. In case of targeting specific customers, bank team is required to upload a CSV file with CIF and other Data related to the customer (any data separated by comma) such as customer name, Values, product name …etc. iii. Bank team can offline create/get this CSV based on any backend queries on any condition they need iv. Admin team can optionally specify campaign is about a single product ID (as defined in Digital Sales Products) which is logical in general Campaigns v. For targeting specific customers case the CSV can optionally contain Product ID per customer for targeting b. Campaign/Batch can target all implemented channels (according to purchased license) from: i. SMS ii. iOS Notification iii. Android Notification iv. In App Push Notification Box (Pre and Post Login) v. Email vi. Secure In App Mailbox vii. Omnichannel After Login Popup viii. Facebook Messenger ix. WhatsApp (requires paid WhatsApp account) x. Web Desktop Notification (without even opening the omnichannel) c. Define body of Batch and any ither channel support attributes such as image for push notification (based on support of each channel) d. Approve Campaign/Batch e. Campaign/Batch are sent to channels

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Improve Customer Engagement. Deliver Important Business Events on Time.		eBSEG eMessaging support implementation of Automatic Push messages which are created based on events received or checked from backend systems.
	sending thousands of messages, in real-time, with notification that the message has been read along with the ability to organize which recipients get what message.		1- eBSEG eMessaging license acquired controls the speed and channels provided and yes system is capable of sending thousands of messages 2- Receipt read receipt is supported in some channels but not all according to limitation of the channel itself.
	Aggregate alerts from multiple systems and data sources, and deliver consolidated consumer communications in real-time	to optimize alert preference management and improve the customer experience.	1- eBSEG eMessaging support implementation of Automatic Push messages which are created based on events received or checked from backend systems. 2- Events can be received from backends in either SQL Table or IBM MQ Queues 3- Events can also be polled from eMessaging side on periodical bases if need based on custom implementation (i.e., eMessaging system does periodical queries or calls to backends to check for new events)
	the ability to create Central repository for cross-channel customer preferences.		1- eBSEG eMessaging supports an optional module to store customer preferences and customers can control their preference from omnichannel

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Centralize alert development and rapidly deploy new rules and alerts		1- Automatic push services if integrated using SQL Table or IBM MQ can allow bank admin to easily add new alerts and control their templates per channel per language
	Offer alerts across WhatsApp, Facebook Messenger, SMS, Push Notifications, Emails, Voice Messages & Faxes.		eBSEG eMessaging support (according to acquired license): 1- SMS 2- iOS Notification 3- Android Notification 4- In App Push Notification Box (Pre and Post Login) 5- Email 6- Secure In App Mailbox 7- Omnichannel After Login Popup 8- Facebook Messenger 9- WhatsApp (requires paid WhatsApp account) 10- Web Desktop Notification (without even opening the omnichannel) 11- Voice Messages (required special H/W) 12- Fax Message (requires special H/W)

Mailbox	Secure email	o Notification for new messages/unread messages o Display messages received from bank and archived push notifications	The mailbox module (which is a stand-alone module not integrated with any backend) provides the following scope with text only messaging with no images or attachments: 1- Inbox: shows messages received from bank side - User can enter text in the search box and click on search - The user can filter the inbox according to search text - User can click on any mail to see its details - The Mail details screen contains the following ○ Date & Time ○ To Service ○ Type: Request or Complain ○ Subject ○ Original Mail Text ○ Header (Shows from (Me or Bank) + Date + Time) ○ Reply mail text (if any) ○ Reply button (if Admin Allow reply) ○ Delete Button (this is not actual delete from database, it just marks the email as deleted to not to show for customer) 2- Sent Messages Box - The Mail details screen contains the following ○ Date & Time ○ To Service ○ Type ○ Subject ○ Original Mail Text 3- Compose and Send a Message a. This feature enables the user to compose new mail and send it to Bank b. User selects the service department to send to

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
			c. User specifies the message type “complain” or “request” d. User enters the subject and body then clicks on Send e. The system sends the composed mail to Bank Mail Admin Inbox f. 4- Reply to Message a. This feature enables the user to reply on a message that Bank allows reply to

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	push notifications sent should be copied in the mailbox		1- Push notifications are shown in a special Notifications inbox separated from standard secure mail After login inbox as capabilities are different where push notifications might have different structure according to Push notification OS rules 2- Also, the Push notification are shown before login for messages that are sent to General (non-customer specific messages) for example announcing opening of a new branch
	submit feedback, complaints		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Token management	Token integration for authorization	Token will replace CAE current tokens and the migrate existing customers	• Current Banki functions that use Token Authorization will continue to use them • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Token management		1- The customer can request, activate, unlock and delete his token. 2- • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Token Integration (transaction URL) within the app.		1- eBSEG Digital Soft Token Solution can be used to replace the existing Entrust Token system 2- Current Entrust Users can be migrated on first login to Omnichannel where user is asked to enter a valid Entrust token and upon verification the user new soft token is created in the new system where user will be able to use the new soft token system inside app 3- New eBSEG Soft token System can be embedded inside Mobile Banking App with its own Touch ID/Face ID and/or PIN or separated according to what CBE would approve
User profile	Contact Relationship officer (Provide contact details of RO) – Direct call if RO number in case of mobile app		• Repeated requirement please check answer before

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	change landing screen		The customer can choose what to display after login as his landing screen from following options: 1- Customer Summary Overview 2- Accounts 3- Cards 4- Loans 5- Cheques • This function is highly dependent on final agreed on/implemented UX design and function performance thus might be different accordingly ... and might require extra cost accordingly
	Profile picture synced with all API		1- Customer will be allowed to choose a profile picture 2- Profile picture will be stored client and server side 3- Profile picture changes on any channel will reflected on all channels eventually

	Customized home page/dashboard		• Home Page Selection: The customer can choose what to display after login as his landing screen details from following options: 1- Customer Summary Overview 2- Accounts 3- Cards 4- Personal Dashboard • Personal Dashboard Page 1- This page allows the customer to add/remove widgets from it as he prefers 2- The setting of this Page is stored per customer server side to be changed on all channels 3- Customer can move widgets on the screen to control their order of showing 4- Widgets Supported in this page: a. Summary b. Accounts c. Cards d. Loans e. Deposits f. Cheques g. Credit Cards h. Prepaid Cards i. Requests Status 5- This page can be challenging to load due to the big number of calls it would make and thus is admin controlled to show max N widgets 6- When customer click on any widget it will continue its flow to the normal Widget page • This function is highly dependent on final agreed on/implemented UX design and function performance thus might be different accordingly ... and might require extra cost accordingly

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	update Contact info Information (change e-mail/mobile number...)		1- The customer can update his mobile number, email. • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Set favorite account & add nickname to accounts	Show/hide accounts	1- The customer can view add a nickname for each account. 2- Data will be retrieved from old Banki online when customer login and stored in new Omnichannel DB and thus eventually all data will be moved for active customers 3- Customer can show/hide accounts in omnichannel system 4- Customer can select one account as favorite account

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
E-KYC Update	KYC means “Know Your Customer”. It is a process by which banks obtain information about the identity and address of the customers. This process helps to ensure that banks' services are not misused.		1- The customer can fill his KYC form through the app. 2- The customer can view his old KYC form through the app, and review / update his details. 3- Customer can upload recent National ID scan both side if needed 4- Bank to confirm with CBE on acceptable authentication method (standard Biometric and/or OTP) • APIs need from backend systems to handle these functions
	provides a mechanism to verify identity of customer through an online electronic KYC service. The e-KYC service should provide an authenticated instant verification of identity.	this will significantly lower the cost of paper-based verification and KYC.	
	UPDATE USER INFORMATION AND DATA IN DIFFERENT BANK SYSTEM		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Admin Portal	check the different requests, transactions or preferences maintained by client.		1- Admin System will contain all implemented functions control parameters or management screen detailed under each feature (for example any feature that mention "N" as parameter is controlled from Admin systems) • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Ability to add/modify/delete branches and ATM by admins		1- Admin can control ATM/Branch Locations • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Find Us	ATM / Branch locations	Ability to search for branch services, Ex. digital Stores'	1- Digital store will be added existing Banki Module • Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	real-time notification when searching for ATM in case it is down or out of cash.		1- The customer can view the ATM status while searching for it. (API needed to get ALL ATMs instant Status to show to customer on map in Details screen)
Password maintenance	track if the new created password is matching the rules as user types		1- To implement feature as customer types in password the rules will be implemented in front end logic to do instant validation on rules
Customized themes	Different themes per customer segment	this should also include ability to bank admin to choose create a new theme color	1- eBSEG will provide two main Segments in scope: a. Normal Customer Theme (standard Bank Colors – Light background) b. "Banque Privée" Customer (Red Bank Colors) 2- For each of the 2 segments eBSEG Scope will provide a. Light Theme (Segment standard Bank Colors – Light background) b. Dark Theme (Segment standard Bank Colors in reverse – Dark background) The admin user can 1- See List of defined segments 2- Define new Segment and indicate its backend identifier 3- For each Segment admin can a. Select theme from themes list for its Light and Dark Themes 4- List existing themes and their CSS file(s) 5- Create/Edit existing theme CSS file(s)

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to user to change the platform Theme		1- The customer can have options to choose the app theme and he can select one of them to the app appearance. 2- In case of iOS App, customers can choose option to follow OS Theme (Light or Dark) in which case the app will use the Light or Dark theme according to iOS user selection
Report a problem	add report button in all error messages		1- When customer faces an error screen a report button will be found which directs the customer to complain form with the error details captured.
Bilingual	App available in Arabic/English	Customer Select the preferred Language after login	1- All Customer functionality is provided in English and Arabic 2- Admin systems are provided in English only
Reminders	set reminders on different features	user can set the display of the reminder in his desired screen	1- Customer can create a generic reminder at a date/time 2- When date/time is reached a push notification message is sent to customer with the reminder text he entered • This requirement needs eBSEG eMessaging platform as pre-requisite

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Digital Queueing	Integration with smart digital queuing	o Select services o Redirect to lowest time to serve to avoid long queues in selected zone o Redirect to other digital channels according to selected services	eBSEG Digital Branch System offers several modules including: 1- Customer can through the Branch Module Sort branches by a. Nearest 5 Branch with Least No of Customers in Normal Branch Queue for a selected service (Casher, Customer Service …etc.) b. Customer can then go to this branch normally and get his normal queue ticket from inside branch 2- Customer can select any branch from branch module and check Digital Queue Length for a selected Service (Casher, Detailed Service List …etc.) a. Customer will be advised if this Service he selected can be fulfilled from other channels (Omnichannel, IVR, ATM, Call Centers) b. Customer also can book a digital Queue Ticket for the service he selected c. Customer should check drive time to branch • This system can be implemented in two options: 1- Option 1 (Quoted for): Integrated with Branch existing Queueing System where all core function of queuing is provided from existing queue system and Omnichannel mainly act as front end 2- Option 2 (Can be Quoted for upon detailed scoping and sizing): Stand Alone with eBSEG providing all core functions standalone from any existing queueing system for Digital queues Only

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
E-statement	register and view statements	o Registration (or unregister) o Management o View o Download in PDF format	• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Dynamic statement navigation and search and download		1- The function will allow the customer after seeing his account transaction list using provided filters provided in this function to be able to download the transaction list (not stmt) in PDF or CSV format
E-Banking Registration & Authentication	Self-registration	Full enrolment with T&C acceptance (logs)	• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Biometrics login	*Quick login (fingerprint and face recognition). *tablets & mobiles	• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	Forgot credentials	ability to restore username or reset password	• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Change username		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
Tutorial	tutorial screen can include videos	• User Guide/ FAQ • How to series • Security tips	• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	To have a summarized position for the customer accounts		1- The system provides widget/page to show summarized position
User Dashboard/Reports	Refer to Dashboard requirements in this same workbook		
	To have a reports section for the customer inquiries/requirements/transactions…etc.		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Design	Responsive, Gamification, Customized layout on events (same as Google on birthdays)	Compatible with all browsers	eBSEG provides two major options: 1- Option 1: To use the standard application (preexisting) UX with a customized UI/Branding to match Bank brand and minor change a. Pros: i. Faster implementation ii. Less testing needed / Less issues expected iii. Lower Cost iv. Minor customization b. Cons: i. Less flexibility of UX Change 2- Option 2: To use a fully custom (non-existing) UX /UI a. Pros: i. Highest uniqueness ii. High flexibility of UX Change iii. Major customization b. Cons: i. More testing needed / More issues expected ii. Higher Cost iii. Longer Time to implement
	Customized layout on special events (same as Google on birthdays)		1- On first customer login on or after his birthday for N Days the system will show a fireworks animation for celebrate his birthday then everything will show normally

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Chat	To have the chat bot which interact with the customer's inquires automatically	integrate Chabot with all API	1- Omnichannel will add support for Facebook Messenger plugin to integrate with Facebook messenger chat bot 2- This requires the 3rd party chat bot to implement Facebook messenger
Technical	Third Parties integration		
	Integration with Google analytics and GTM		1- System will allow Google Tag Manager integration 2- System will allow Google Analytics integration which will allow bank to see a more detailed customer flow analytics
	Integration with Facebook pixels	track banki installation from Facebook ads	1- System will allow Facebook pixel integration
	End to end Loyalty system integration		• Feature/Function will reuse existing integration and its UX (May be Journey as well) will be revised as part of the revamp process according to the UX/UI chosen for the Revamp
	instant feedback to customers to their requests received through any API		1- Response time is 95% controlled by the speed and response of back-end systems fulfilling the request. Bank team to ensure backend systems are optimized and respond in short response time
	Link External accounts (API open banking)		1- System is ready for Open API Banking 2- Upon CBE confirmation on what standard should be applied for Egypt Open API Banking eBSEG will be able to quote/scope for this requirement

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Compatible with all browsers		1- System will be tested for the following browsers a. Chrome b. Firefox c. Edge d. Apple Safari
	UAT automation tool		1- It is optional to implement automated test cases for each release after it goes live … 2- This effort will be used in regression testing of upcoming release 3- The cost of such implementation will be quoted for with every release
Acquisition Module	Online Acquisition (loan, deposit simulators)	apply for the bank's different services with the ability to define the targeting criteria	eBSEG Digital Banking Platform has a powerful Digital Sales/Acquisition & Onboarding platform with the following general capabilities: • Study can Compare: 1- Show Product Categories (for example Cards, Loans...etc.) 2- Show Products under each Category 3- Product should eb grouped by "Product Types" which basically same attributes 4- Admin system can define Product Types, Products belonging to Product Type, Categories and Products under each Category 5- Customer can compare Products defined from the same type based on their same attributes
	Applications for service/products Lead Generation		
	admin Portal to define new Item (offers, products) to be displayed in the offers page		

	Cross sell the different banking products to existing customers	example: cross sell insurance policies	• Simulate/calculate: 1- Customer can use product type calculator 2- Ready Calculators cover: a. Fixed interest calculations b. Decreasing interest calculations 3- Provide Payment schedule for Decreasing interest calculations • Apply for product: 1- eForms Builder System that allows creation of forms from admin system 2- Forms system is intelligent to fill (and allow or block editing of auto filled data or hide auto filled fields such as Customer Name, National ID …etc.)) if the customer is an existing customer (i.e., post login apply) 3- Admin screen is provided for bank team to create simple non-integrated forms (i.e., forms that have no logic or data connected to customer profile such as to select account or card or similar) 4- Other complex forms with integration and similar will required eBSEG implementation team to handle and will be quoted for when needed • Upload needed Documents 1- eBSEG Digital Banking Platform has a secure file upload subsystem that is used in Digital Sales and on boarding and can be used for other uses 2- Admin defines the standard needed documents per product or product type • Verifications Module 1- Admin system to provide Human based verification request form and uploaded documents for accurateness and clarity on 2- Admin can also add any additional documents on ad-hoc bases for any received requests according to need where customer will be notified by email to upload the newly requested document(s) 3- Custom integration with i-Score or other automated checking systems can be implemented and quoted for when detailed are defined • Two-way chat:

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
			1- Digital Sales Platform allows admin team to send and receive message with client over secure messaging inside the channel (with a notification to customer on email about having a secure response that needs his checking so that he opens the channel and checks the response) • Fulfillment: 1- Custom integration can be implemented to fulfil the request or add it to internal work flow fulfillment system if it exists (quotation to be provided according to details) 2- In case Product/form is marked as needing ink signatures or Uploaded document required delivery of originals either for new or existing customer (admin controls these settings) it is optional to implement the single branch visit system which requirement the eBSEG Digital Branch Appointment Module a. In such an integrated mode with eBSEG Digital Branch Appointment Module the customer is able to select a branch and empty appointment slot for his selected service b. When customers goes to branch at his appointment time branch team can access admin system for his appointment and print all the eForms he needs to sign and see all the eDocuments he provided and ask to see the originals of these documents c. The result of the visit should be marked in the system so that further fulfilment steps are taken from the system if any

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Digital onboarding	"Digital onboarding" usually refers to new to bank customers who are digitally on boarded, ("" refers to)		Refer to previous comment

Digital Sales	push offers to certain segments, certain CIFs, certain groups, etc.		Regarding pushing offers to customers in general there are at least two options to implement and can only be sizing and quoted for when detailed analysis is done for them eBSEG eMessaging Platform: Bank team through eMessaging admin system are able to do the following and this option requires eBSEG eMessaging Platform: a. Create a Campaign/Batch i. Campaign can target General or specific Customers ii. In case of targeting specific customers, bank team is required to upload a CSV file with CIF and other Data related to the customer (any data separated by comma) such as customer name, Values, product name …etc. iii. Bank team can offline create/get this CSV based on any backend queries on any condition they need iv. Admin team can optionally specify campaign is about a single product ID (as defined in Digital Sales Products) which is logical in general Campaigns v. For targeting specific customers case the CSV can optionally contain Product ID per customer for targeting b. Campaign/Batch can target all implemented channels (according to purchased license) from: i. SMS ii. iOS Notification iii. Android Notification iv. Email v. Secure Mailbox vi. Omnichannel After Login Popup vii. Facebook Messenger viii. WhatsApp ix. Web Desktop Notification (without even opening the omnichannel) c. Define body of Batch and any ither channel support attributes such as image for push notification (based on support of each channel)

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
			d. Approve Campaign/Batch e. Campaign/Batch are sent to channels

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	equipping customers with more banking products		Target will be achieved with above engine
Campaigns/Offers /Product and services	To support creating campaigns/offers for certain customers based on some criteria and to show the matching products and services for each customer		Check answer in Digital Sales
Interactions using mobile devices	Specifying some actions to be taken through mobile application only		1- It is logical that some functions/features to be available only on mobile device such as biometric authentication for example
Wearables integration	to integrate with smart watches		Repeated: Please refer to Apple watch scope above

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
Mutual Funds and securities	view Mutual Funds		1- Customer can view owned Mutual Funds
	buy and sell MFs and T-BILLS		1- Customer can buy/sell MF and T-Bills
Service requests	send offline requests		This function required eBSEG eForm Engine to be purchased The customer can apply for services or products offline and fill all required data to submit the request.
	Allow the customer to check the status of his requests		The customer can view a list of his requests with its status.
	Book an appointment with RM		eBSEG Digital Branch System: Appointment Sub System Module 1- Customer or non-Customer can book appointments based selected service and on Time slots and 2- Branch admin system is provided for Branch team to handle these appointments and be ready for it 3- Also, this can be integrated with Digital On boarding to handle single branch visit requirement for ink signature of documents of first-time customers (checked details with under Digital Sales requirements) (cost of this is covered under Digital Sales)

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	send notifications for our customers from the online banking Admin		This option requires implementation of eBSEG eMessaging Solution
Email Alerts	Possibility to send Notifications for the financial transactions		This option requires implementation of eBSEG eMessaging Solution
	Possibility to send Notifications for the Non-financial transactions		This option requires implementation of eBSEG eMessaging Solution
	The possibility to send the notification to the customer on his email address or the mobile phone		This option requires implementation of eBSEG eMessaging Solution
	Possibility to have a specific roles in order to send them specific notifications		This option requires implementation of eBSEG eMessaging Solution
	Possibility to tailor the message content according to the bank needs		This option requires implementation of eBSEG eMessaging Solution
	I-Score report		This option requires implementation of eBSEG eMessaging Solution

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	car license renewal letter		This option requires implementation of eBSEG eMessaging Solution
Design	Mobile Responsive		All new designs are Responsive for 3 sizes (Mobile, Tablet, Desktop)
	Visually-appealing & user-friendly design		All efforts will be made to provide the most visually appealing, user friendly UX /UI
	special focus on UX design identifying and solving user problems		
	special focus on UI design creating intuitive, aesthetically-pleasing, interactive interfaces		
PFM	Expenses auto categorizing		1- Credit card Transactions can be auto classified based on Merchant Category
	Tracking (Current month, 3 months, 6 months)		1- The customer can view a chart that displays the customers expanses categorized 2- The customer can choose to view the expenses chart for current month, 3 months, 6 months.
	Forecast balance at end of month		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Graphical representation		
	Alerts (pre-set limits)		1- The customer can set a limit for each category and to be alerted at certain limits. 2- Alerts will be shown when access the PFM module
	Digital financial advisor– Tips (where to save money, due payments alerts in case expenses are high to avoid insufficient funds, better money management...)		1- Bank through admin system can define short Text Tips that would should at random during access to PFM related widgets
	classify transactions according to spending category	ex.: While customer is checking Statement transactions for Accts or Cards, Customer can classify each transaction to belong to spending category.	1- In Account Transaction page and card transaction and card unbilled transaction page Transaction category will be shows and customer can define the category or change it from an admin predefined category list
	Allow the customer to compare specific transaction class cross months with max of 6 months backward.		1- The customer can view a bar chart for a selected category expense for the last 6 months.

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Customer can view Pie chart in a selected month indicating his different spending category Values		1- The customer can view a pie chart for a different category expense for a selected month.
Contactless services NFC	enable & disable of the service		1- eBSEG can provide Apple Pay wallet integration which can easily add Bank cards to Apple Pay Wallet 2- Apple pay wallet provides NFC payment 3- Apple must launch Apple Pay in Egypt for this option to work 4- Other options can be studied if needed 5- Quotation and scope can be provided when needed
	Ability to use the mobile device as a contactless payment device via Tokenization		
E-documents	attaching, uploading, sharing dox etc.		eBSEG Digital Banking Platform has a secure file upload subsystem that is used in Digital Sales and on boarding and can be used for other uses (check details under Digital Sales)
loans	cross sell loans with instant reply, smooth loan calculator, push preapproved loans to certain segments		This is provided as part of Digital Sales

Feature	Feature Details/Description	CAE Comment	eBSEG Approach

Touchless ATM	cash out from ATM without touching the ATM		• Card less Cash Module 1- bank customer after login can add beneficiaries of type Card Less cash using their Mobile number which in case of mobile can be imported from Mobile Contacts. 2- After securely adding a new beneficiary, customer is able to make transfer from Account or card to this this Card Less Cash Benf. 3- Bank admin can control transaction max limit or daily max limit or both for such transfers. 4- The Benf. receives an SMS with a cash code with instructions to use it at the bank ATM and also a link to bank mobile app for download for better experience of getting such transfer on the app itself and allowing him to find nearest ATM that support this service 5- When benf. goes to any bank ATM he is required to choose from the ATM main interface card less cash which launches the Omnichannel Widgets responsible for the Card Less cash 6- Omnichannel Widget on ATM will ask him to enter his mobile number and Cash Code then upon entering the cash code the Omnichannel system will verify the entered data with the Omni Channel system Card Less cash module 7- Upon valid confirmation this module will call the ATM cash module which is to be provided by ATM Vendor (or ATM Switch) to dispense the required cash (this last part required ATM Vendor involvement to provide the cash dispensing API) • Requires integration & cooperation with ATM Vendor for cash dispensing part which will be delivered by ATM Vendor

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
open banking	link external bank accounts, cards		Repeated: 1- System is ready for Open API Banking 2- Upon CBE confirmation on what standard should be applied for Egypt Open API Banking eBSEG will be able to quote/scope for this requirement
Limits	Ability to set a cumulative trx, daily and/or monthly limit for retail users		Repeated: 1- The customer can view the daily limits screen that shows the different limits and their current utilization
	ability to set FCY limits & restrictions		Repeated: 1- The customer can view the daily limits screen that shows the different limits and their current utilization

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to view audit logs for the maintenances and transactions carried out by bank admin and retail users		1- System already has all needed Audit Logs in current implementation 2- If any further reports or log data is needed eBSEG can study and quote for them as needed

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
System/Bank Administration	Ability to search audit records by selecting specific maintenance and/or transactions		
	Ability to search audit records for a specific date and time range		

Feature	Feature Details/Description	CAE Comment	eBSEG Approach
	Ability to view audit logs for Last Successful /Failed Login through for retail users any API		