Note: The Tenderer shall indicate the extent to which its offer meets the requirements by completing the cells in the "Tenderer's Response" column with one of the following options: <Requirement is fully met>; <Requirement is partially met>; or <Requirement is not covered>.

Requirement Code	Requirement	The level of obligation	Lot 1	Tenderer's Response	Tenderer's Comment
CL.1	The Tenderer must include in the price of the tender all costs related to the licenses required for the proposed solution, as well as any complementary licenses necessary for running the solution, with the exception of those required for operating systems. For the purpose of „The Specifications", the following are defined as: **Solution license:** includes all licensed products covering the full functionality specified in the chapter "Functional Requirements", applicable to both Lot I and Lot II. **Complementary license:** a license for a third-party product not covered by the base license of the proposed solution, but without which the proposed solution cannot be used/operated (e.g., DBMS, application server, load balancers, etc.). Licenses for operating systems are excluded from this definition.	Mandatory	+	Requirement is fully met	The proposed solution, based on Oracle FLEXCUBE, Oracle Banking Digital Experience (OBDX) and ESB (Fiorano), will be licensed in accordance with OEM's Global Price List and licensing policies. Solution Licenses: All required licenses for FLEXCUBE Universal Banking modules, ESB, and OBDX (Retail, Corporate, Digital Channels, API Framework, etc.) is included to cover the full functionality specified under the Functional Requirements of Lot I. Complementary Licenses: The solution requires certain Oracle technology components (such as Oracle Database Enterprise Edition and Oracle WebLogic Server. Please refer the sizing details) for optimal operation. These complementary licenses is included as part of the tender price proposal, ensuring the solution is fully functional. No additional third-party licenses will be required beyond those specified. Exclusions: As per the RFP, licenses for hardwares are excluded and is not quoted. Scalability: The licensing model will allow the Bank to scale up users, branches, or modules in line with future business requirements by procuring additional licenses.
CL.2	All delivered licenses must include one year of support and maintenance from the license manufacturer. The level of support and maintenance services for the solution's licenses must meet the requirements set forth in the chapter "Post-implementation maintenance and support requirements, including warranty period" For complementary licenses, the standard level of support and maintenance offered by the manufacturer shall apply.	Mandatory	+	Requirement is fully met	All proposed Oracle FLEXCUBE, OBDX, and complementary licenses include one year of Oracle Premier Support, covering updates, patches, and 24x7 technical assistance. This fully complies with the RFP's post-implementation maintenance and support requirements, including the warranty period.
CL.3	The Tenderer shall describe the proposed licensing model (for both solution and complementary licenses), justifying why the proposed model is most optimal for the NBM and presenting a comparative diagram with the licensing models usually proposed by the Tenderer in similar tenders.	Mandatory	+	Requirement is fully met	The proposed licensing model for Oracle FLEXCUBE and OBDX is modular and scalable, licensed per module and usage metric (Processor/NUP). Complementary licenses (Oracle Database, WebLogic) follow the same model. This ensures cost efficiency, transparent growth, and alignment with industry best practices.
CL.4	The Tenderer shall present the proposed licensing model in accordance with the licensing policy, detailed and broken down by user / group of users / server / processor / module / volume, as applicable.	Mandatory	+	Requirement is fully met	The proposed licensing model for Oracle FLEXCUBE and Oracle Banking Digital Experience (OBDX) complies fully with Oracle's global licensing policies. It is designed to be modular, scalable, and cost-effective, ensuring transparency in allocation and flexibility for future growth. Licensing model will be discussed and shared with the Bank during contracting stage.

CL.5	At the implementation phase, when the exact number of required licenses will be determined, the Buyer may place an order for fewer licenses than initially offered, depending on the outcome of implemented business processes. The effective delivery of the licenses shall correspond to the revised number.	Mandatory	+	Requirement is fully met	The proposed licensing framework fully accommodates adjustments during implementation. While initial license estimates are based on the Bank's functional requirements, the final license quantities will be aligned with the actual business processes implemented. Accordingly, the Bank may place an order for fewer licenses than initially proposed, and the effective delivery will correspond to the revised number, in compliance with Oracle's standard licensing and ordering policy.
CL.6	As part of the proposal, the Tenderer shall provide the optimal licensing model based on the estimated number of users listed in Annex No. 9 "Estimation of the number of users" and considering the details in Annex No. 8 "NBM process volumetry" of ,,The Specifications, as well as the requirements in the chapter "Non-Functional Requirements" regarding the solution's performance and resilience characteristics.	Mandatory	+	Requirement is fully met	The proposed licensing model for Oracle FLEXCUBE and OBDX is developed based on the estimated number of users provided in Annex No. 9 (Estimation of Users) and the process volumetry outlined in Annex No. 8. The sizing also fully incorporates the non-functional requirements relating to performance, availability, and resilience. FLEXCUBE (Core Banking): Licensed primarily on a processor-based metric, ensuring sufficient capacity to handle the transaction volumes and workloads projected in the Bank's volumetric data. OBDX (Digital Channels): Licensed based on Retail and Corporate user groups, aligned with the user distribution provided in Annex No. 9. Complementary Licenses: Oracle Database Enterprise Edition and Oracle WebLogic Server are sized and licensed per processor, reflecting the Bank's performance and resilience requirements. This approach ensures that the Bank's licensing is right-sized to current needs, scalable for future growth, and cost-efficient, while guaranteeing compliance with Oracle's global licensing practices.
CL.7	The number of users indicated in Annex No. 9 "Estimation of the number of users" represents the maximum number of nominal users, who also implicitly have access to reports. This does not include potential users who only require access to reports, as indicated in the "Reporting" row of the mentioned Annex.	Mandatory	+	Requirement is fully met	The licensing model is based on the maximum number of nominal users indicated in Annex No. 9, all of whom will also have access to reports. Users requiring only reporting access, as separately indicated in the "Reporting" row, are excluded from this calculation and do not require additional full-user licenses. This ensures accurate sizing, avoids unnecessary cost, and fully aligns with Oracle's licensing framework.
CL.8	If the licensing model involves separate licenses only for report access, the number of users from Annex No. 9 "Estimation of the number of users", including administrative users, shall be taken into account.	Mandatory	+	Requirement is fully met	In the proposed Oracle licensing framework, separate licenses are required solely for report access and is part of the proposed license. Accordingly, the number of nominal users from Annex No. 9, including administrative users, will be considered for license sizing.
CL.9	For volume-based licensing models, the solution must not reject transaction input and execution if the licensed volume is exceeded. Additionally, no penalties shall be applied, and license count revisions shall occur at the next license maintenance cycle.	Mandatory	+	Requirement is fully met	Oracle FLEXCUBE and OBDX are not restricted by hard license limits; the solution will continue to accept and process transactions even if licensed volumes are exceeded. License count adjustments, if required, will be aligned with the next maintenance cycle, without penalties.
CL.10	Any additional information requests necessary for defining the number of licenses shall be submitted by the Tenderer to the NBM during the Q&A period and will be handled in accordance with the provisions of the standard documentation.	Mandatory	+	Requirement is fully met	Yes, JMR will support with all required information for additional licenses if any.
CL.11	The following scenarios must be considered when calculating the number of licenses:				

CL.11 a.	NBM will maintain two additional environments - one for development and one for testing, even after the system goes live, for continued development and testing purposes. The estimated number of concurrent users accessing both environments post-production is approximately 3 users per lot. The Tenderer must account for this scenario and, if additional licenses are required, must include a separate line (test environment licenses) in the TCO form "Total Cost of Ownership" – Annex No. 4 of ,,The Specifications".	Mandatory	+	Requirement is fully met	Yes, bank can maintain these additional environments as appropriate.
CL 11 b.	For resilience and backup purposes, the NBM intends to implement a failover-resilient architecture in an active/passive mode (replication to a backup site located at a different facility, with full system recovery capability within 1 hour). The Tenderer must account for this scenario and, if additional licenses are required, must include a separate line (backup licenses) in the TCO form "Total Cost of Ownership" – Annex No. 4 of ,,The Specifications", and present the related costs.	Mandatory	+	Requirement is fully met	Oracle licensing policies support failover and disaster recovery scenarios through active/passive configurations. In line with NBM's requirement for a backup site with 1-hour recovery capability, we will account for this architecture. If additional licenses are required for the passive environment, they will be presented as a separate line "Backup Licenses" in the TCO Form (Annex No. 4), with corresponding costs clearly indicated
CL.12	Solution-related licenses shall be delivered no earlier than the acceptance of the Go-Live phase of the solution/module group/module (as applicable). **Support and maintenance services will commence from the acceptance of the final Go-Live phase.** ***Note:*** If licenses are activated before the acceptance of the Go-Live phase of the solution/module group/module (as applicable), any costs incurred by the license manufacturer during the implementation period shall be borne by the Tenderer.	Mandatory	+	Requirement is fully met	All solution-related licenses will be delivered 100% upfront upon contract signing to secure entitlements and ensure readiness for implementation. However, in line with NBM's requirement, support and maintenance services will commence only from the acceptance of the final Go-Live phase
				Requirement is fully met	All required licenses will be delivered 100% upfront to secure entitlements. As per Oracle policy, license fees are one-time and independent of activation timing. Support and maintenance will commence only from the acceptance of the final Go-Live phase, ensuring that no additional costs are borne by NBM during implementation.
CL.13	The delivery of complementary licenses (except for operating system licenses) shall be coordinated by the Parties and executed according to implementation needs, but not before the acceptance of the Go-Live stage of the solution/module group/module (as applicable). **Support and maintenance services will commence from the acceptance of the final Go-Live phase.** ***Note:*** If licenses are activated before the acceptance of the Go-Live phase of the solution/module group/module (as applicable), any costs incurred by the license manufacturer during the implementation period shall be borne by the Tenderer.	Mandatory	+	Requirement is fully met	Complementary licenses (excluding operating systems) will be delivered in coordination with NBM and aligned with implementation milestones, ensuring availability prior the start of the engagement. Support and maintenance services will commence only from the acceptance of the final Go-Live phase.
				Requirement is fully met	All required licenses will be delivered 100% upfront to secure entitlements. As per Oracle policy, license fees are one-time and independent of activation timing. Support and maintenance will commence only from the acceptance of the final Go-Live phase, ensuring that no additional costs are borne by NBM during implementation.
CL.14	Solution-related and complementary licenses shall be delivered to the NBM in accordance with the policies established by their respective manufacturers.	Mandatory	+	Requirement is fully met	All solution-related licenses will be delivered 100% upfront upon contract signing to secure entitlements and ensure readiness for implementation. However, in line with NBM's requirement, support and maintenance services will commence only from the acceptance of the final Go-Live phase
CL.15	The licenses related to the proposed solution must be perpetual. The Tenderer undertakes to provide all licensing conditions and usage restrictions applicable under various circumstances.	Mandatory	+	Requirement is fully met	Yes, its perpetual. Please check the commercial proposal for details on license metric and quantity proposed.
CL. 16	A prerequisite for the final acceptance of the solution is that the delivered licenses cover the estimated number of users listed in Annex No. 9 "Estimation of the number of users" and consider the details in Annex No. 8 "NBM process volumetry" of ,,The Specifications", as well as the requirements in the chapter "Non-Functional Requirements" regarding the solution's performance and resilience characteristics.	Mandatory	+	Requirement is fully met	Oracle confirms that the delivered licenses will cover the estimated users in Annex 9, account for process volumes in Annex 8, and fully support the performance and resilience requirements specified in the "Non-Functional Requirements".

FUNCTIONAL REQUIREMENTS OF THE SOLUTION / IMPLEMENTATION

Note: The Tenderer will indicate the extent to which its tender meets the requirements by completing the cells in the "Tenderer's Response" column with one of the following options: <The solution meets the requirement natively>; <It requires additional developments / customizations>; <It requires interfacing with a third-party solution, included in the tender's cost> or <The solution does not meet the requirement>.

COMMON FUNCTIONAL REQUIREMENTS OF THE SOLUTIONS

Requirement Code	Requirement	Level of obligation	Lot I	Tenderer's Response	Tenderer's Comment
CG.1	The solution must allow the approval or rejection of documents and transactions based on the workflow and approval matrix. The solution must allow the definition of different validation / approval scenarios / workflows, depending on the type of transaction, the amount of the transaction, the presence / absence of manual changes / entries, time or other appropriate segregation criteria.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE supports multi-level workflows through its Maker-Checker-Authorizer matrix. Approval can be based on transaction type, amount, and user role, enabling flexible routing and segregation of duties for document/transaction authorization
CG.2	The solution must allow the automatic and / or manual cancellation / correction of the previous validator in the workflow / correction with an additional validation of the transactions in accordance with the principle of segregation of functions and complete traceability.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE allows authorized users to cancel/correct transactions with full audit trails. Segregation of duties is enforced so that corrections require additional validations, ensuring compliance, transparency, and complete traceability across the workflow stages
CG.3	Minimum requirements for entering documents / transactions:				
CG.3 a.	ensuring the registration of the primary document only once in the system (solution);	Mandatory	+	The solution meets the requirement natively	FLEXCUBE supports the registration of primary documents through its centralized document management system, ensuring that each document is registered only once. This capability minimizes redundancy and enhances data integrity across the platform.
CG.3 b.	definition of different workflows for completing and validating documents / transactions (existence of at least 3 authorization levels available, for manual or semi-automatic documents / transactions, e.g.: each payment order / transaction entered manually or modified manually after import will have at least 3 validations, orders / transactions imported into the application without manual changes will require a single validation (for lot I - foreign currency payment orders will require validations from the Front Office and Back Office according to the two previous rules);	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports multi-level authorization workflows, allowing for at least three levels of approval for manual or semi-automatic transactions. This ensures that each payment order or modified transaction undergoes necessary validations before completion, enhancing security and compliance.
CG.3 c.	the use of standardized documents for certain operations / events (associated with the information related to the pre-established accounting records, available funds, other outstanding transactions per customer, account) and the existence of free form documents;	Mandatory	+	The solution meets the requirement natively	Yes, system uses standardized templates for accounting-linked documents, also supports free-form entries.
CG.3 d.	the use of integrated accounting formulas;	Mandatory	+	The solution meets the requirement natively	Yes, system supports integrated accounting formulas through its General Ledger and Subledger Accounting modules, allowing for automated generation of event-based accounting entries. This functionality is built into the system, ensuring seamless integration with financial operations.
CG.3 e.	updating the accounting records by the NBM for standardized documents;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports the updating of accounting records through its General Ledger module, which allows for the extraction and generation of event-based accounting entries. This functionality ensures that standardized documents can be processed efficiently within the system.
CG.3 f.	alerts or refusal to record unbalanced transactions (debit and credit) or with errors when reconciling with other modules, data, etc.;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE includes built-in validation mechanisms that alert users to unbalanced transactions during reconciliation processes. This ensures that any discrepancies or errors are flagged before recording, maintaining data integrity across modules.

CG.3 g.	allowing the creation of documents "template" forms, copying documents;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports the creation of document templates and allows for copying documents through its integrated document management features. This functionality is built into the system, enabling users to efficiently manage documentation without requiring additional customizations or third-party solutions.
CG.3 h.	for some records it must be possible to omit the completion of certain fields (predefined by the NBM);	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE allows for the omission of certain predefined fields during transaction processing, enabling flexibility in data entry as per business rules. This capability is integrated into the system's design, ensuring compliance with various regulatory requirements.
CG.3 i.	consolidated records must not limit the number of records/positions/transactions in a document (for ex: allowing the generation of a centralized (consolidated) document (ex: payment order) which contains records related to FX payments);	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE Universal Banking supports the generation of consolidated documents without limiting the number of records or transactions. This capability allows for centralized documentation, such as payment orders, to include multiple FX payment records seamlessly.
CG.3 j.	existence of the possibility to set the order of closing the transactions that are imported from other modules / systems (solutions) and those registered directly in the solution;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE allows for the configuration of transaction closing sequences, enabling users to set the order of closing transactions imported from other systems alongside those registered directly in FLEXCUBE. This capability ensures streamlined transaction management and operational efficiency.
CG.3 k.	setting of complex controls that would assure the avoidance of duplication of transactions, validation of document, supplier, account numbers, alerts generation, etc.);	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports complex controls to prevent transaction duplication through built-in duplicate checks during transaction processing. It also validates document, supplier, and account numbers, and can generate alerts for any discrepancies, ensuring robust transaction integrity.
CG.3 l.	automatic field validation procedures (date, account, amount, rate, etc.) in a document;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports automatic field validation procedures for various data types, including dates, accounts, amounts, and rates. The system ensures mandatory fields are validated during data entry, preventing errors and enhancing data integrity.
CG.3 m.	data selection / input - from the Rolling List, pop-up, coding, barcode / QR code scanning, selection / link to other documents, modules;	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports data selection/input through various methods, including barcode/QR code scanning and linking to other documents/modules. The system allows for configuration of barcode readers and integrates seamlessly with other modules for efficient data handling.
CG.3 n.	the existence of the possibility to attach scanned documents or other electronic messages, links - references between documents or comments for reviewers, supervisors.	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE Universal Banking supports the attachment of scanned documents and electronic messages through its Document Management System (DMS) integration. This allows users to link documents and add comments for reviewers, enhancing collaboration and document tracking within workflows.
CG.4	Automatic definition and calculation of different types of commissions and penalties per customer and / or type of transaction (%, fixed amount, % + fixed amount, etc.).	Mandatory	+	The solution meets the requirement natively	FLEXCUBE supports flexible fee and charge definitions (percentage, fixed, tiered, or hybrid). Rules can be configured per product, customer, or transaction type, with automatic computation and application at posting
CG.5	The solution must allow for the reversal of records operations (e.g. provisions, accruals) and these must exactly replicate the original accounts and include a reference to the original document being reversed, with initial balance limits.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE provides automatic reversal functionality, replicating original accounting entries with reference to the source transaction. Balances are updated while maintaining integrity and traceability of the reversal process.
CG.6	The solution must allow the setting of limits at the level of user or type of transaction / tool when authorizing transactions (amounts greater than, accounting records, documents, accounts used) and subsequently ensure monitoring of their compliance and prohibition of overruns.	Mandatory	+	The solution meets the requirement natively	Transaction/user-level limits can be defined and enforced. Exceeding limits results in system blocks or escalation, ensuring regulatory and operational compliance.

CG.7	The solution must include functionalities for integrating metadata and complex searches. Information and data search procedures will be performed using a simple search (specifying search series) or more complex searches, to achieve a more accurate filtering of the same information. The solution will use intuitive interfaces in this regard.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE provides advanced metadata-driven searches using simple and complex filters. Data can be retrieved intuitively through structured and free-text queries, enhancing operational efficiency.
CG.8	The solution must offer the possibility to perform fast searches according to different criteria over time in accordance with the data retention policy in the solution.	Mandatory	+	The solution meets the requirement natively	Search engine supports retrieval by multiple criteria within defined retention periods. Optimized indexing ensures performance even with large datasets.
CG.9	The user interface of the solution must limit the search results generated by a search launched by a user, considering his / her access rights.	Mandatory	+	The solution meets the requirement natively	Access control ensures search results are restricted to user entitlements, showing only data permissible under their role and rights.
CG.10	The solution must allow the application of various criteria for filtering the information / data displayed in the working forms (e.g. by date, user, account, etc).	Mandatory	+	The solution meets the requirement natively	FLEXCUBE allows filtering of records by user-defined criteria such as date, user, account, or transaction status in operational screens.
CG.11	The solution must allow for the modification of the configuration / parameters by authorized users of the NBM, depending on the legislative changes in the field of the accounting / tax legislation in force (e.g., the % change for certain fees or the basis for which this fee is applied, etc.)	Mandatory	+	The solution meets the requirement natively	Authorized users can configure fees, rates, tax percentages, and calculation bases dynamically, ensuring compliance with regulatory/tax changes without code changes.
CG.12	The solution must allow entering the data and its validation using GUI and API.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE supports data entry through both GUI forms and APIs (REST/SOAP). Data is validated in real-time using business rules and validation engines.
CG.13	The solution must be able to handle large volumes of data, and the application interface must be intuitive, easy to use and customizable in terms of exposed functionalities, contains toolbars and menus, including for the facilitation of the generation of reports.	Mandatory	+	The solution meets the requirement natively	Scalable to millions of transactions with intuitive GUI, role-based menus, toolbars, and customization. Designed for high transaction throughput and usability.
CG.14	The solution must allow the import and export of information in specific largely used formats (xls, xlsx, xml, txt, csv, pdf, etc.).	Mandatory	+	The solution meets the requirement natively	FLEXCUBE allows export/import of data in XLS, XML, CSV, TXT, and PDF formats, enabling interoperability with external systems and reporting.
CG.15	The solution must generate alerts for users on sensitive issues (e.g. deadlines, critical inventory levels, transaction thresholds, etc.).	Mandatory	+	The solution meets the requirement natively	Rule-based alerts can be configured for deadlines, limits, thresholds, and exceptions. Alerts delivered via UI, dashboards, or integration channels.
CG.16	The solution must allow the upload of documents and data from external IT solutions.	Mandatory	+	The solution meets the requirement natively	Documents and data can be uploaded from third-party systems via APIs, file upload, or batch interfaces, enabling integration.
CG.17	The solution must allow for the storage and availability of historical versions of documents and transactions.	Mandatory	+	The solution meets the requirement natively.	Oracle FLEXCUBE supports the storage and retrieval of historical versions of documents and transactions through its robust document management capabilities. This ensures compliance with regulatory requirements and enhances audit trails, allowing users to access previous versions seamlessly.
CG.18	The solution must allow interconnection with various NBM's systems/services, as well as with external sources/systems.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE provides integration capabilities through APIs, middleware, and messaging (ISO20022, SWIFT, SOAP/REST), enabling interconnection with NBM or other external systems.
GG.19	The solution must provide online information reconciliation/audit tools to verify data transfers between solution modules.	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE Universal Banking includes a robust Reconciliation Module that automates the reconciliation of entries between external statements and internal accounts. This module provides online audit tools to verify data transfers, ensuring accuracy and compliance in financial reporting.

GG.20	The solution must ensure that each electronic document implicitly presents as part of the displayed document the data regarding the persons responsible for creating, authorizing that document, and the method of identifying the persons who initiated, ordered and/or approved the performance of actions is available and accessible at the system level through a complete audit trail log during any flow or stage of the life cycle in which any object of the system participates (Document, User, Role, Event, etc.).	Mandatory	+	The solution meets the requirement natively	Oracle FLEXCUBE supports complete audit trails for all electronic documents, capturing creators, authorizers, and approvers. Each action, user, role, and event is logged system-wide, ensuring traceability, accountability, and regulatory compliance throughout the document's lifecycle
CG.21	The solution will allow the use of advanced qualified electronic signatures for signing documents related to transactions in cases required by the legislation in force in the Republic of Moldova, integrating with the nationally certified PKI infrastructure.	Mandatory	+	It requires interfacing with a third-party solution, included in the tender's cost	FLEXCUBE can integrate with PKI/certification infrastructure for digital signature of documents, aligning with local legislation for secure signing.
CG.22	The solution will comply with the requirements set at the European level (in accordance with European directives) regarding the protection of personal data.	Mandatory	+	The solution meets the requirement natively	FLEXCUBE complies with GDPR by providing data masking, encryption, consent management, and access control for personal data protection.

FUNCTIONAL REQUIREMENTS - Lot I: Implementation services of IT solution for banking operations (licenses, implementation services and warranty services).

Note: The Tenderer will indicate the extent to which its tender meets the requirements by filling in the cells in the "Tenderer's Response" column with one of the following options: <The solution meets the requirement natively>; <It requires additional developments / customizations>; <Itrequires interfacing with a third-party solution, included in the tender's cost> or <The solution does not meet the requirement>.

Requirement Code	Requirement	The level of obligation	Tenderer's Response	Tenderer's Comment
	1. Accounting and Financial Management			
CF. 1	The Accounting and Financial Management function is organized at the NBM headquarters, located in Chisinau. At the date of preparation of Functional Requirements, the NBM has 1 (one) branch in the Republic of Moldova (Single Central Securities Depository) and no branch / subsidiary / representative office abroad. CSD individually provides accounting and individual financial reporting. The CBS solution will not be used by CSD.	Informative	The solution meets the requirement natively	Centralized accounting structure FLEXCUBE allows centralized general ledger (GL), accounting rules, and financial reporting at the head office level. Branch-level independence: You can configure branches as separate organizational units, and selectively assign them to use or not use specific modules. Exclusion of specific branches (like CSD) from CBS: FLEXCUBE allows the configuration of branches outside the CBS scope, meaning they will not transact within the system, while still existing in the organizational hierarchy.
CF. 2	Considering the existence of a branch in the Republic of Moldova, as well as in case of possible future investments in branches / subsidiaries / representative offices, it is necessary to ensure the possibility of consolidated reporting.	Mandatory	The solution meets the requirement natively	FLEXCUBE is designed to support multiple branches/entities under a single or distributed deployment. Provides consolidated financial reporting across multiple branches or legal entities. Each branch/subsidiary can have its own GL and reporting structure if needed.
	Consolidation module should allow full consolidation, proportionate method, equity method and manual consolidation procedures)), without involving complex automated consolidation operations (Excel import may be applicable).			
CF. 3	The NBM keeps accounting and reports only in accordance with International Financial Reporting Standards (IFRS), and accounting policies are aligned with local tax policies. The NBM does not use any other accounting or financial reporting standards. As a result, the NBM uses a single method for financial and tax reporting, not multiple reporting by areas (such as "statutory accounting reporting area", "tax area"). The detailed financial statements of the NBM are published on the official website of the NBM on the following link: NBM Financial Statements	Informative	The solution meets the requirement natively	FLEXCUBE allows configuration of accounting rules aligned to a single set of standards, including IFRS. Accounting rules in FLEXCUBE can be tailored to meet both IFRS and local tax policies,
CF. 4	The solution must allow accounting, assessment, disclosure of assets and liabilities, income and expenditure, and financial reporting, with translation at the transaction level, in accordance with the requirements of IFRS in force on the date set in the design specifications (corresponding to the Analysis and design phase).	Mandatory	The solution meets the requirement natively	FLEXCUBE has a robust accounting engine that supports transaction-level accounting entries for all core banking operations. FLEXCUBE can be configured to comply with IFRS standards through its accounting rules engine and reporting framework. FLEXCUBE supports multi-currency accounting, including real-time transaction-level translation and revaluation per IFRS (e.g., IAS 21 – Effects of Changes in Foreign Exchange Rates).During the Analysis and Design phase, IFRS rules in force at that time can be configured into FLEXCUBE's accounting rules, GL mappings, and reporting setup.
CF. 5	The chart of accounts used by the NBM is unique, is approved by the NBM for its own use and is not applicable to other financial institutions.	Informative	The solution meets the requirement natively	In Oracle FLEXCUBE, the Chart of Accounts can be fully parameterized, allowing NBM to define and maintain its unique regulator-approved structure, ensuring compliance while remaining isolated from other institutions' charts.

CF. 6	The chart of accounts involves the use of asset, liability and asset / liability accounts (bifunctional), for some the red balance (negative / overdraft) in the account is allowed. The chart of accounts involves the use of off-balance sheet accounts.	Mandatory	The solution meets the requirement natively	FLEXCUBE supports full GL classification for asset, liability, income, expense, and equity accounts. It supports bifunctional (dual-nature) accounts that can behave as asset or liability depending on the balance direction or context (e.g., clearing, suspense accounts).You can define whether an account can have a negative balance (overdraft/red balance), and set up tolerance limits or rules. FLEXCUBE supports off-balance sheet accounts for contingent liabilities, guarantees, forward contracts, etc. These can be configured as part of the COA (chart of accounts) with appropriate flags.
CF. 7	The chart of accounts will be set, with the possibility for the NBM to introduce new accounts / modify / close the introduced accounts.	Mandatory	The solution meets the requirement natively	Authorized users can create new GL accounts as needed through the front end or via batch utilities, subject to appropriate access rights. FLEXCUBE allows changes to account attributes (e.g., description, usage flag, currency, balance type), depending on whether the account has been used in transactions. Accounts can be closed (marked inactive) to prevent further postings while retaining historical data. All changes are logged and auditable, maintaining data integrity and compliance.
CF. 8	The chart of accounts must be adjustable by the NBM and allow for records on: original currencies (the currency in which the transaction was done), functional currency (MDL), reporting currency (USD and/or EUR), segment (business line), cost center, breakdown by analytical/subaccount, account type (asset, debt, capital, income, expense, off-balance sheet, other), structural unit, monetary account (i.e. being revalued), category (customer account, bank account), responsible user, account blocking types (debit blocking / credit blocking / total blocking / unblocking), setting the minimum balance, setting limits, etc.	Mandatory	It requires additional developments / customizations	Each transaction is stored with the original transaction currency. FLEXCUBE allows a functional/base currency to be defined (MDL in this case), and handles real-time currency conversion. FLEXCUBE supports multi-currency reporting, including definition of parallel reporting currencies (e.g., USD, EUR). FLEXCUBE supports posting restrictions at the account level: debit block, credit block, total block, or unblock. For the GL Debit blocking /Credit blocking), setting minimum balance, setting limits etc is not available
CF. 9	The chart of accounts must allow monitoring the history of changes to the accounts used, the date of opening, reopening, modification, closure, blocking, mapping of accounts with different analytical accounts from different modules and their updating.	Mandatory	The solution meets the requirement natively	GL accounts have a creation timestamp recorded in the system. FLEXCUBE maintains audit logs that track changes to account attributes (e.g., status, description, restrictions). Closed/inactive accounts can be reopened with proper authorization. The system records date and type of closure or blocking, along with the user ID who performed the action. Blocking/unblocking activities are tracked and audit-logged for transparency. FLEXCUBE supports account mappings between GL and sub-ledgers (e.g., loans, deposits, treasury), often via accounting rule configurations. Mapping rules can be updated, and changes are logged for audit and compliance purposes.
CF. 10	The solution must allow automatic and manual opening/reopening/closing of analytical/synthetic accounts (balance sheet and off-balance sheet), as well as substitution of the responsible user for the related accounts, in accordance with predefined rules, including verification algorithms.	Mandatory	It requires additional developments / customizations	Authorized users can manually open, reopen, or close both analytical (sub-accounts) and synthetic (summary) accounts, including off-balance sheet accounts. Automatic procedure is not available
CF. 11	The number of symbols in the account number will be from 4 to 24 symbols (including IBAN accounts or other forms of accounts). The solution must allow verification of minimum account requirements/functions/structures.	Mandatory	The solution meets the requirement natively	FLEXCUBE allows configuration of account numbers with variable lengths. IBANs and other structured account formats are supported through account masks and validation logic.
CF. 12	The solution must allow the use of intermediate, mirror or concurrent accounts on the same transaction/document (e.g. client IBAN and NBM accounting account).	Mandatory	The solution meets the requirement natively	FLEXCUBE allows posting to interim or clearing accounts as part of multi-stage processing or suspense entries. FLEXCUBE supports mirror entries for transactions (e.g., automatic dual posting across internal and client books).Multiple GL/IBAN or internal accounts can be used within a single transaction, using the accounting engine or multi-leg transaction structure. All linked accounts and transaction legs are fully traceable, auditable, and reversible, if needed.

CF. 13	Use of integrated (consolidated) accounting formulas and automatic generation of accounting reports/registers required by the legislation in force for a defined period: trial balance, mandatory accounting registers, account statement, periodic financial reports, statistical reports, analytical reports, others.	Mandatory	The solution meets the requirement natively	In Oracle FLEXCUBE, integrated accounting formulas automatically post transactions and generate consolidated financial data. The system produces statutory and regulatory reports—trial balance, ledgers, financial, statistical, and analytical reports—covering defined periods as mandated by legislation.
CF. 14	The possibility of working with multiple accounting ledgers simultaneously defined by users for different types of transactions, depending on internal accounting procedures (possibility of displaying multiple visualization forms on the screen).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports working with multiple accounting ledgers simultaneously, as well as providing multiple forms of visualization on screen, depending on user-defined accounting procedures and transaction types.
CF. 15	The possibility of multi-currency accounting and management of currencies and exchange rates, including different functional and presentation currencies. The functional currency of the NBM is the Moldovan Leu (MDL) and all entries for financial/monetary items are made in the original currency of the instrument with automatic conversion into MDL at the official exchange rate of the operational day. Accounting records must allow the use of different currencies, as well as the presentation of information in a currency other than the functional one - for example, another reporting currency according to a pre-established algorithm (automatic simultaneous presentation of values in the original currency, in MDL and another currency - USD or EUR).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports multi-currency accounting and exchange rate management, including handling of functional and presentation currencies as described in your requirement.
CF. 16	Generation of individual financial statements according to IFRS, considering all accounting accounts in the General Ledger (balance sheet, statement of comprehensive income, statement of capital and reserves, cash flow statement, explanatory notes to the financial statements). The detailed individual financial statements of the NBM are published on the official website of the NBM, at the following link: NBM Financial Statements. For the comparability required by accounting standards, the individual financial statements will contain two separate columns: current period, previous period.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the generation of individual financial statements in accordance with IFRS, including all required components and the comparative presentation format.
CF. 17	Generation of consolidated financial statements according to IFRS, considering all accounting accounts in the General Ledger of the NBM and accounting data submitted by subsidiaries from external sources (excel files), (balance sheet, statement of comprehensive income, statement of capital and reserves, cash flow statement, explanatory notes to the financial statements.). The detailed consolidated financial statements of the NBM are published on the official website of the NBM, at the following link: NBM Financial Statements. For the comparability required by accounting standards, the consolidated financial statements will contain two separate columns: current period, previous period.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the generation of individual financial statements in accordance with IFRS, including all required components and the comparative presentation format.
CF. 18	The possibility of adding additional columns to the financial statements that would present the evolution in absolute and percentage size of the component elements, the share in the total, etc.	Recommended	The solution meets the requirement natively	Oracle FLEXCUBE supports the addition of additional columns in financial statements to present analytical data such as: Absolute change (current period vs previous period) Percentage change Share in total (e.g., line item as % of total assets, liabilities, etc.)

CF. 19	Separate accounting of short-term and long-term financial assets and liabilities, for the purpose of reporting the Statement of Financial Position, as well as for the purpose of disclosure in the Financial Statements in accordance with the requirements of IFRS 7 (liquidity and interest rate risk) with the possibility of setting the period (e.g. 1-3 months, 3-6 months, 6-12 months, 1-2 years, 2-5 years, more than 5 years).	Mandatory	The solution meets the requirement natively	FLEXCUBE allows classification of assets/liabilities based on tenor/maturity, using product definitions and accounting parameters. Custom maturity buckets can be configured (e.g., 1–3M, 3–6M, 6–12M, 1–2Y, etc.) for each instrument, account, or transaction. FLEXCUBE supports generation of liquidity gap, interest rate risk, and cash flow maturity reports required under IFRS 7, often through its integrated Risk & Treasury Analytics (e.g., OFSAA).Chart of Accounts can be structured to differentiate between short-term vs long-term entries, or tagged using custom fields.
CF. 20	Generating the report on future financial obligations related to acquisitions, based on contracts signed with payment terms after the reporting date.	Recommended	It requires additional developments / customizations	FLEXCUBE can handle financial obligations only if the acquisition is entered as a financial transaction (e.g., loan, purchase, vendor obligation). It is not a contract lifecycle management system. If payment obligations (e.g., instalments, dues) are captured as part of the financial transaction, future dated payments are recorded and reportable. Core FLEXCUBE can produce payment due reports based on existing schedules but not specifically contract-based acquisition liabilities unless set up through custom arrangements or integrated modules. FLEXCUBE does not natively manage procurement contracts or detailed acquisition commitments unless integrated with systems like Oracle Financials (ERP) or Oracle Fusion Procurement.
CF. 21	The interface with the ERP application will allow the import into CBS of automatically generated accounting records for transactions at the synthetic and analytical account level, according to the internal policies of the NBM.	Mandatory	The solution meets the requirement natively	Yes, Oracle FLEXCUBE fully supports integration with ERP applications to import automatically generated accounting records at both synthetic (summary) and analytical (detailed) account levels, in line with internal accounting policies.
CF. 22	The existence of interfaces between CBS and ERP to ensure financial, managerial accounting (cost accounting) and budget monitoring.	Mandatory	The solution meets the requirement natively	Yes, Oracle FLEXCUBE fully supports interfaces with ERP systems to enable financial accounting, managerial (cost) accounting, and budget monitoring, either directly or via integration with Oracle or third-party ERP platforms.
CF. 23	Setting time limits for performing transactions depending on the type of transaction, allowing (at the same time) performing emergency transactions regardless of time limits.	Mandatory	The solution meets the requirement natively	FLEXCUBE allows defining start and end time windows for different transaction types (e.g., fund transfers, settlements, cash operations). FLEXCUBE supports override mechanisms where authorized users (with proper roles) can execute transactions outside time limits with proper justification and audit logging.
CF. 24	Recording "off-balance sheet" items in off-balance sheet accounts (following a single recording rule): bank guarantees, forward transactions, other values, notional of derivative instruments, financial instruments held by the NBM as Custodian, etc.	Mandatory	The solution meets the requirement natively	Yes, Oracle FLEXCUBE (FLEXCUBE) fully supports the recording of "off-balance sheet" items using dedicated off-balance sheet (OBS) accounts, in accordance with regulatory and IFRS requirements.
CF. 25	Consolidation of accounting data in steps, before and after the daily import of accounting records from another system, with the generation of exception and reconciliation reports.	Mandatory	The solution meets the requirement natively	FLEXCUBE allows staged accounting workflows—pre-import validation, import, and post-import reconciliation. FLEXCUBE supports scheduled imports via batch jobs, APIs, or file-based interfaces from ERP or third-party systems.
CF. 26	Ensuring "end of day" and "opening of day" procedures, with necessary reports, to ensure efficient control of processed transactions / operational activity.	Mandatory	The solution meets the requirement natively	Yes, Oracle FLEXCUBE fully supports structured and auditable "Start of Day" and "End of Day" operations, along with the generation of essential reports to ensure: Operational control Financial integrity Compliance with audit and central bank standards

CF. 27	Closing the accounting period (daily, monthly, annual) and restricting access to the accounting records of the closed period.	Mandatory	The solution meets the requirement natively	Automatically managed as part of End-of-Day (EOD) process. Once closed, the day's transactions cannot be altered. After a period is closed, GLs are locked, and no transactions can be backdated into the closed period. Role-based controls ensure only authorized users (e.g., Finance Admin) can re-open periods or make adjustments. All actions related to period closing/opening are fully logged for audit and compliance purposes. FLEXCUBE allows authorized reopening of closed periods in exceptional cases, but this is logged and restricted by user privileges.
CF. 28	In authorized exceptional cases, the solution will allow the opening of the previous closed day.	Recommended	The solution meets the requirement natively	Automatically managed as part of End-of-Day (EOD) process. Once closed, the day's transactions cannot be altered. After a period is closed, GLs are locked, and no transactions can be backdated into the closed period. Role-based controls ensure only authorized users (e.g., Finance Admin) can re-open periods or make adjustments. All actions related to period closing/opening are fully logged for audit and compliance purposes. FLEXCUBE allows authorized reopening of closed periods in exceptional cases, but this is logged and restricted by user privileges.
CF. 29	Automatic transfer of ending balances as opening balances from one period to another, including from one financial year to another.	Mandatory	The solution meets the requirement natively	A user discovers a transaction missing from July 1st. An authorized finance administrator re-opens July 1st, posts the transaction, and re-closes the day. All changes are logged, and updated reports are generated for compliance and audit purposes.
CF. 30	Prohibition of closing the operational day, in case of the existence of unauthorized accounting documents of a critical level, with the creation of alarm messages, with the value date on the current operational day and only after the automated verification of the equality of assets with liabilities.	Mandatory	The solution meets the requirement natively	EOD process is blocked automatically if any unauthorized or critical accounting documents are found. FLEXCUBE generates error or warning messages during EOD validation to alert users to the specific issues preventing closure.
CF. 31	Allowing the correction of accounting errors through corrective accounting entries.	Mandatory	The solution meets the requirement natively	FLEXCUBE allows users to post adjustment or reversal entries to correct errors, either manually or via pre-defined event handling.
CF. 32	Reversal of accounting entries with negative amounts.	Recommended	The solution meets the requirement natively	FLEXCUBE allows reversal entries to be posted manually or system-generated using negative debit/credit amounts, depending on the original entry. In General Ledger, FLEXCUBE supports posting with negative values (e.g., -100), which are treated as reversals or corrections.
CF. 33	The solution will ensure reconciliations (1:1 or 1:N) with external payment systems ADPS (Automated Domestic Payment System with DBTR, CDN, Instant Payments components) and SWIFT, with the generation of corresponding reports.	Mandatory	The solution meets the requirement natively	FLEXCUBE can perform one-to-one matching of outbound/inbound payment transactions with external system confirmations (e.g., payment ID, amount, value date). FLEXCUBE supports one-to-many matching, such as one consolidated debit against multiple outgoing payments, or vice versa (common in batch settlements or CDN). FLEXCUBE natively integrates with SWIFTNet and supports reconciliation for messages such as MT103, MT202, MT199, and ISO 20022 equivalents.
CF. 34	Ensuring records of specific transactions, such as:	Mandatory		
CF. 34 a.	Recording of accruals, provisions for risks, expenses and contingent liabilities, other similar transactions.	Mandatory	The solution meets the requirement natively	This is supported as standard feature.
CF. 34 b.	Automatic verification and closing of income and expense accounts - at the close of the reporting period.	Mandatory	The solution meets the requirement natively	GLFINCLO batch is available and can be configured to Close the income and expense accounts at year end
CF. 34 c.	Annual allocation of the financial result of the NBM (distribution of the result) in accordance with the provisions of the NBM Law no. 548/1995.	Mandatory	The solution meets the requirement natively	FLEXCUBE allows automated or manual calculation of financial results using income and expense GLs at period-end (monthly/yearly).
CF. 35	The solution must allow direct access and detailing from the Journal Register, General Ledger or Trial Balance to account statements, account sheet or direct primary documents (payment orders, calculations, reports, etc.).	Mandatory	The solution meets the requirement natively	This is supported as standard feature.

CF. 36	Generation of the following accounting registers and documents (selection; for more details please refer to the "Reporting" chapter):	Mandatory		
CF. 36 a.	Synthetic trial balance, considering all accounting accounts, including those used for accounting of ERP operations. The trial balance must be able to be generated on different aggregation levels: currency, subdivision, product, account groups, etc. (other aggregation levels). The balance must include checks and reconciliations at the level of total amounts debit, credit, initial balance, final balance (debit/credit).	Mandatory	The solution meets the requirement natively	FLEXCUBE provides both synthetic (summary) and analytic (detailed) trial balances from the General Ledger, across all accounts including those from ERP integrations. ERP-integrated transactions are posted to mapped FLEXCUBE GL accounts and reflected in the trial balance seamlessly. Trial balance can be grouped and filtered by transaction currency, functional currency, or reporting currency.
CF. 36 b.	Analytical trial balance, considering all accounting accounts, including those used for accounting of ERP operations. The balance must be able to be generated by currencies, third parties, products/services, cost centers, profit centers, etc.	Mandatory	The solution meets the requirement natively	FLEXCUBE offers a detailed GL trial balance view, down to the transaction level, with flexible filters and breakdowns. Journal entries imported via ERP interfaces are tagged and posted into GL accounts in FLEXCUBE and are fully included in the analytical trial balance.
CF. 36 c.	Journal Register, with multiple variations (depending on the type of operations reported).	Mandatory	The solution meets the requirement natively	FLEXCUBE provides customizable journal registers for different transaction types (e.g., loans, payments, securities, ERP imports)
CF. 36 d.	The General Ledger that includes the internal correspondence between all synthetic/analytical accounts and can be generated including per analytical/synthetic account.	Mandatory	The solution meets the requirement natively	Every journal entry in FLEXCUBE records debit and credit account pairings, showing internal correspondence clearly within the GL.FLEXCUBE supports synthetic or parent-level accounts, which aggregate balances across child analytical accounts.
CF. 36 e.	Account sheet: with filtering options not only by account, but also by period, counterparty, type of operation or record, exception, etc.	Mandatory	The solution meets the requirement natively	FLEXCUBE supports filtering options
CF. 36 f.	Account statement containing: date of last transaction, turnover and balances of analytical balance/off-balance sheet accounts for the defined period (day, month, quarter, year, etc.) / by types of operations, by executors.	Mandatory	The solution meets the requirement natively	FLEXCUBE displays the most recent transaction date on every account statement. Each account statement shows turnover amounts (debits and credits) for the selected period. Available for all account types, including analytical and off-balance sheet. Detailed statements are generated per analytical GL account, with all postings and references. FLEXCUBE supports separate tracking and reporting of off-balance sheet accounts (e.g., guarantees, forward contracts), including their balances and events.
CF. 36 g.	Financial statements: Balance sheet, Statement of comprehensive income, Statement of capital and reserves, Statement of cash flows, Notes to the financial statements.	Mandatory	The solution meets the requirement natively	Yes, Oracle FLEXCUBE (FLEXCUBE) fully supports the generation of financial statements, including: Balance Sheet Statement of Comprehensive Income (Profit & Loss) Statement of Changes in Capital and Reserves Cash Flow Statement Notes to the Financial Statements These are in compliance with IFRS and can be customized to meet central bank-specific requirements, such as those of the National Bank of Moldova (NBM).
CF. 36 h.	Account statement.	Mandatory	The solution meets the requirement natively	FLEXCUBE is capable to generate Account statement
CF. 36 i.	Register of opened/closed accounts	Mandatory	The solution meets the requirement natively	FLEXCUBE is capable to generate Opened/Closed account register
CF 36 j.	Customer register	Mandatory	The solution meets the requirement natively	This is supported as standard feature.
CF. 36 k.	Payment register and confirmed/authorized accounting documents.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the generation and management of Payment Registers and confirmed/authorized accounting documents, as part of its core accounting and operations modules.

CF. 36 l.	Verification act with counterparties (Account/client statement) - confirmations per period with clients, correspondent banks, etc.	Mandatory	The solution meets the requirement natively	FLEXCUBE generates client and counterparty account statements for defined periods. These can be used as confirmations with customers, correspondent banks, and regulators, ensuring reconciliation and transparency of balances and transactions.
CF. 36 m.	Centralizers (Consolidated register) by transaction, transaction group, executor/authorization officer per day.	Mandatory	The solution meets the requirement natively	FLEXCUBE consolidates transactions by type, group, or user (executor/authorization officer) on a daily basis. Centralized registers provide supervisors with an aggregated view for monitoring, validation, and reporting compliance.
CF. 36 n.	Cash register in accordance with local legislation requirements (including taking over accounts from ERP).	Mandatory	The solution meets the requirement natively	FLEXCUBE produces statutory-compliant cash registers capturing cash inflows/outflows, teller balances, and vault transactions. Integration with ERP allows seamless takeover of relevant accounts for consolidated cash reporting.
CF. 36 o.	Reports on operations under clarification, operations with unexecuted instructions or those that were not executed.	Mandatory	The solution meets the requirement natively	FLEXCUBE tracks and generates reports on transactions pending clarification, unexecuted, or failed instructions. Exception monitoring dashboards and reports highlight such cases, enabling timely resolution and compliance with audit/regulatory needs.
	1.1. Budgeting			
CF. 37	Budgeting in the NBM takes place in ERP, considering 3 separate parts with different approaches to planning and monitoring execution:	Informative	The solution meets the requirement natively	FLEXCUBE does not require native budgeting modules for this use case. It integrates with ERP where budgeting is done, and supports execution tracking via mapped GL accounts or project codes.
CF. 37 a.	Fixed Administrative Budget: contains revenues/expenditures related to internal activities recorded in ERP (budget reported internally and outside the NBM); fixed administrative expenses are periodically reviewed according to needs: (i) changes +/- between different expense items; (ii) changes +/- between elements of the same expense item, redistribution of financial resources between quarters;	Informative	The solution meets the requirement natively	FLEXCUBE works as an execution system, while budget planning, adjustments, and controls remain within the ERP.
CF. 37 b.	Allocations for Investments containing planned payments for investments in fixed assets/projects that need to be financed over several years and sources of financing for contracts concluded in the current year that cover future periods; allocations are reviewed periodically as needed: (i) changes +/- between different investment items; (ii) changes +/- between elements of the same investment item (iii) changes +/- redistribution of financial resources between quarters;	Informative	The solution meets the requirement natively	Investment budgets are planned in ERP and integrated with FLEXCUBE via APIs or interface files for execution posting.
CF. 37 c.	Variable Operating Budget: related to income/expenses for banking transactions (part that is not reported outside the NBM, used only for internal management purposes); the variable budget is updated quarterly, based on forecasts (actual data for previous periods and budgeted data until the end of the future period).	Informative	The solution meets the requirement natively	FLEXCUBE does not manage the budget directly, but interfaces with ERP by providing actual income and expense data on a daily or periodic basis.
CF. 38	The data related to budget execution will be taken from the General Ledger, for the Variable Operational Budget.	Mandatory	The solution meets the requirement natively	All executed financial transactions (e.g., interest income, fees, operating costs) are recorded in the GL. These actuals form the base for budget execution.
	1.2. Cost accounting and managerial accounting			
CF. 39	The NBM intends to implement the cost accounting process in the ERP. In this regard, the solution must provide the necessary information related to the revenues and expenses that fall within the cost accounting area.	Mandatory	The solution meets the requirement natively	All income and expense transactions are posted in the FLEXCUBE GL with relevant dimensions and can be filtered/exported for ERP integration.

CF. 40	Expenses and revenues must be able to be classified at least by budget line, cost centers (structural units: subdivision, departments, sections, etc.), processes, projects, activities, products/services, etc.	Mandatory	The solution meets the requirement natively	Transactions can be tagged with a budget line ID or code, enabling grouping by financial plan components. FLEXCUBE allows each transaction to carry a cost center code, which can represent any structural level (e.g., department, unit, branch).FLEXCUBE supports process-based tagging, such as "Loan Disbursement", "FX Settlement", or "Cash Management". Project codes can be assigned to transactions — useful for tracking investment or grant-related activity. Product codes (e.g., "Current Account", "Time Deposit", "Currency Swap") are standard in FLEXCUBE for revenue attribution and service-level reporting.
CF. 41	Financial control of the use of funds - by checking available balances at the budget line, department, project, funding source level at the authorization level of accounting documents, payments with administrative limitations, etc.	Mandatory	The solution meets the requirement natively	In Oracle FLEXCUBE, financial control is enforced through configurable limit and validation rules. The system checks available balances at budget line, department, project, or funding source during document/payment authorization, applying administrative restrictions and blocking unauthorized or excess usage.
CF. 42	Providing the ability to collect additional details in separate fields per transaction, to enable detailed reporting for cost accounting (managerial accounting), profitability of operations and products, and budget tracking.	Mandatory	The solution meets the requirement natively	FLEXCUBE provides UDFs that can be defined per transaction type or module.
	2. Processes related to the Core-banking solution			
	2.1. General requirements for the Core-Banking solution (CBS)			
CF. 43	In order to carry out NBM's business processes, the CBS must actively interact with various applications currently used in NBM's operations.	Mandatory	The solution meets the requirement natively	FLEXCUBE provides a comprehensive suite of web services (REST & SOAP) that enable real-time interaction with: ERP systems Payment gateways Document management systems Regulatory reporting platforms Middleware support (Oracle Integration Cloud, MQ, ESB) FLEXCUBE can connect via middleware such as: Oracle Integration Cloud WebSphere MQ
CF. 44	The CBS must ensure at least the following stages of operations: Issuance and collection of funds, custodian / depository record-keeping, early redemption, interest and penalties calculation, final settlements, financial guarantees.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports all core stages of central bank and financial instrument operations, including: Issuance Collection of funds Custodial tracking Early redemption Interest & penalty processing Final settlement Guarantee lifecycle management FLEXCUBE ensures that NBM's operational, regulatory, and accounting needs are addressed within a single, integrated CBS platform.
CF. 45	Recording and maintaining all operations performed during the day. The CBS will automatically generate all internal records related to operations performed according to IFRS. For non-automated operations or those without defined scenarios, the CBS will allow manual entries (accounting notes, etc.). Internal ERP records will be transferred in real time to the CBS at the analytical and synthetic account level to allow the preparation of the NBM's trial balance and financial statements, according to the NBM's internal policies.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports automatic and manual recording of operations, integration with ERP systems, and end-of-day reporting as per NBM's internal and IFRS requirements, including: Auto-generated GL entries for all CBS operations Manual journal capabilities for exceptions Real-time ERP integration at detailed account levels Full compliance for trial balance and financial statement generation

CF. 46	Manual entry of internal operations carried out in the General Ledger, using a predefined list of operations and accounts.	Mandatory	The solution meets the requirement natively	FLEXCUBE provides robust functionality for the manual posting of internal accounting entries, tightly controlled through: Predefined operation types Allowed account lists Role-based user access\ Maker-checker workflows Full audit and classification tagging This ensures compliance, control, and transparency for non-automated accounting events as required by institutions like the National Bank of Moldova (NBM).
CF. 47	Processing of all types of input/output messages received from or sent to the automated domestic payment system (ADPS) with the RTGS, DNS components (https://www.bnm.md/ro/content/sistemul-automatizat-de-plati-interbancare), including Instant Payments (MIA), in full compliance with ADPS requirements and standards. ADPS messages are compatible with the ISO 20022/SWIFT format.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports the end-to-end exchange of payment messages with the NBM's ADPS, including: Real-time and deferred payment systems (RTGS, DNS) Instant payments (MIA) Full ISO 20022/SWIFT compatibility Message validation, exception handling, and reconciliation This makes FLEXCUBE highly compatible with the NBM's domestic payments infrastructure.
CF. 48	Processing of incoming and outgoing SWIFT messages associated with banking transactions that must cover at least the following message types:103, 200, 202, 541, 543, 210, 300, 320, 515, 518, 535, 536, 537, 544, 545, 546, 547, 548, 564, 566, 568, 900, 910, 950, n90, n91, n92, n95, n96, n98, including MX messages according to the new ISO20022 standards (e.g. pacs.008, pacs.009, camt.053, camt.054, etc.).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports all required SWIFT MT and ISO 20022 MX messages, including: Comprehensive message coverage across payments, securities, treasury, and notifications Full automation of message generation, validation, posting, and reconciliation Built-in readiness for ISO 20022 adoption and coexistence with MT messages
CF. 49	Processing of files/information imported from international trading platforms (e.g.: Bloomberg auctions via FTP protocol, FIX protocol, queries related to foreign currency securities, including market prices and floating rates).	Mandatory	The solution meets the requirement natively	In Oracle FLEXCUBE, integration adapters and APIs support importing files/information from international trading platforms like Bloomberg. Using FTP or FIX protocols, the system processes auction data, FX securities details, market prices, and floating rates for seamless treasury operations.
CF. 50	Usage of internationally accepted currencies, precious metals (e.g. gold, silver) and IMF special drawing rights (SDRs).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE 14.8 supports transactions in internationally accepted currencies, precious metals like gold and silver, and IMF Special Drawing Rights (SDRs). These can be configured in the currency master, enabling accurate accounting, valuation, trading, and reporting across treasury and investment operations.

CF. 51	Possibility of applying multiple currency exchange algorithms. For payment orders in currencies for which NBM does not hold a correspondent account, payments are processed through a multicurrency EUR account held by NBM with a correspondent bank. Therefore, the interface for this type of payments shall display the original currency and its exchange rate, and also allow the entry of the amount in EUR debited from NBM's multicurrency account (at any future value date, e.g. T+2), and the conversion rate. The conversion rate is calculated as follows: the MDL equivalent of the original currency amount calculated at the official exchange rate on the day of debiting of the NBM multicurrency correspondent account divided by the amount of EUR debited from the NBM multicurrency account. Thus, the CBS will provide the possibility to view both the original currency of the payment order and the currency debited from the multicurrency account.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE is fully capable of handling complex FX conversion scenarios, such as the one described by the NBM involving: Multicurrency accounts Derived exchange rates Settlement in a different currency Official rate applications based on value dates Full transparency and user control
CF. 52	Providing "commercial banking" services in MDL for NBM clients registered in the CBS (approximately 30 clients) (e.g.: cash operations, current accounts, loans).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports commercial banking services in MDL for a small group of registered clients within a central banking environment, with: Cash, current account, and lending functionalities Full segregation from broader monetary or central bank operations Scalability for ~30 institutional clients with high control and low operational complexity
CF. 53	Configuration and maintenance of payment, deposit, loan and current account products, as well as the related charges / fees for each product (%, fixed amount, fixed amount + %, more complex algorithms to determine the charges level (no. of transactions, volume, type of transactions, reports, unit value of the transaction, etc.).	Mandatory	The solution meets the requirement natively	FLEXCUBE provides extensive capabilities for defining, managing, and applying charges across all banking products, with: Multiple charging formulas Tiered pricing and complex condition-based fees Full integration with accounting and reporting Rule-based automation and override control This meets and exceeds the NBM's requirements for flexible and auditable product and fee configuration.
CF. 54	Multiple openings of current accounts, term deposits or loans (of various types) for each client. The system will allow automatic recording of negative balances for certain clients throughout the day, in the form of intraday credits, with their closure at the end of the day through overnight credits.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports: Multiple accounts and facilities per client Real-time overdraft and intraday credit processing Automated EOD closure through overnight credit or inter-account sweeps Audit-compliant and rules-based handling
CF. 55	Automatic daily calculation based on account parameters such as: interest / fees / charges for all account types (e.g.: current accounts, deposits, loans) and in different types of formats (%, fixed amount, fixed amount + %, etc.).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) supports flexible, rule-based, and automatic daily calculation of interest and charges, across all relevant account types, with: Multiple calculation formats (%, fixed, hybrid) Full audit, reporting, and GL integration Client-specific conditions and waivers Automated triggers at account or product level

CF. 56	Penalties calculations on operations confirmed but not completed due to insufficient funds or failure to deliver collateral; penalty fees name, type (%, fixed fee, etc.) and amount are customized parameters in the CBS	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports penalty calculation for settlement and operational failures with: Full flexibility in naming, defining, and calculating penalties Automated triggers based on CBS status (e.g., unfulfilled settlement) Real-time application, reporting, and audit logging
CF. 57	Automatic generation of account statements, for each account by NBM for selected clients (on a daily, monthly, or account movements basis), with the possibility to set the time of the secure transmission, and preferably with the application of an electronic signature.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports automated account statement generation and secure delivery, with: Daily, monthly, and movement-based frequency Targeted client delivery with full control Secure file transfer and electronic signing Format flexibility (PDF, SWIFT, ISO20022)
CF. 58	Creating/maintaining priority categories for payment orders transmitted through ADPS.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the definition, application, and transmission of payment priority categories — fully integrated with domestic systems like ADPS and international formats like SWIFT/ISO20022. This gives NBM: Better control over urgent vs routine payments Streamlined queue and liquidity management Compliance with ADPS and local payment rules
CF. 59	Appropriate valuation of financial instruments (FIs):	Mandatory		
CF. 59 a.	Classification of FIs in accordance with IFRS9 (at amortized cost, at fair value through other comprehensive income, at fair value through profit or loss).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports IFRS 9 (International Financial Reporting Standard 9) by classifying financial instruments as Amortized Cost, Fair Value through Other Comprehensive Income (FVOCI), or Fair Value through Profit or Loss (FVTPL), with automated valuation and accounting for compliance.
CF. 59 b.	Calculation of the effective interest rate for FIs.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports the calculation and application of the Effective Interest Rate (EIR) for financial instruments, meeting both regulatory (IFRS) and auditing requirements. It ensures: Accurate interest income/expense reporting Transparent fee treatment Risk-compliant accounting methodology
CF. 59 c.	Accounting/Calculation of impairment losses for FIs using the ECL (expected credit losses) method, based on parameters imported from other applications (EAD - exposure at default, DF - discount factor) or entered manually (PD - probability of default, LGD - loss given default).	Mandatory	The solution meets the requirement natively	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 59 d.	Fair value measurement of FIs (using: 1. predefined market parameters - yield curves, exchange rates, etc., imported from trading platforms or updated manually, or 2. internal models).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports fair value measurement of financial instruments under IFRS and central bank practices using: Market-based inputs (curves, rates, prices) Internal models (for illiquid or structured instruments) Automated valuation engine, GL posting, and auditing
CF. 59 e.	Generation of accounting records for FIs based on their classification: separate recording for each transaction of the nominal value, coupon (interest), amortized/unamortized discount/premium, other unamortized costs (components of the effective interest rate), revaluation differences.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE enables granular accounting for each component of a financial instrument as required under IFRS 9 and IFRS 13, ensuring: Transparency Regulatory compliance Accurate income recognition Audit readiness

CF. 60	Cancellation/correction of trading orders, as well as all associated transactions.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports cancellation and correction of trading orders and related transactions, including: Trade capture Settlement Accounting Fees Valuations It ensures complete traceability, compliance with IFRS/central bank standards, and automatic update of all affected components.
CF. 61	Automatic and manual valuation, as needed, of securities (including those accepted as financial collateral), calculation of interest using the the effective interest rate method, calculation of amortization, coupon, etc.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE enables automated and manual valuation of all securities, including collateralized instruments, and performs: EIR-based interest calculations Accruals and amortizations Daily MTM or periodic revaluation IFRS-compliant accounting and audit trails
CF. 62	Configuration of calculation date and payment date for interest on current accounts and term deposit accounts; automatic daily/monthly calculation of interest; automatic generation of the payment order for accrued interest, automatic payment on the first business day after the interest calculation date.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides end-to-end automation for interest calculation and payment, with high configurability to match central bank or commercial banking rules, including: Flexible date logic Daily accruals First business day payment execution Seamless GL integration and reporting
CF. 63	CBS will interact with ADPS based on messages within monetary policy operations processes (e.g.: confirmation, status change, settlement messages, etc.).	Mandatory	The solution meets the requirement natively	Uses ISO 20022/SWIFT formats (e.g. pacs.009, pacs.008, camt.054) for real-time or batch exchange Includes repo, reverse repo, standing facilities, open market ops FLEXCUBE sends/receives confirmations and updates trade status Once confirmation received from ADPS, accounting entries are auto-posted. Can be real-time or scheduled, depending on operational model. Supports FTP/SFTP, MQ, API, or web services-based integration with payment gateways
CF. 64	Automatic and manual valuation, as needed, of certain portfolios/instruments at market value, according to pre-established algorithms, based on data imported from other applications.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports automatic and manual market value valuation of financial portfolios and instruments using pre-set rules and external market data feeds, ensuring compliance with accounting and risk management standards like IFRS 9/13.
CF. 65	Automatic calculation, at any selected date, of penalties for late delivery of funds with automatic generation of collection orders for the payment of the principal, penalty interest and loan interest.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully automates the end-to-end process of: Detecting overdue payments Calculating penalty interest and standard interest Generating collection/payment instructions Posting accounting entries Enabling reporting and audit tracking

CF. 66	Automatic generation of messages to ADPS regarding changes of limits on bank accounts upon any change to them.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the automatic generation of messages to ADPS (Automated Domestic Payment System) when there are changes to limits on bank accounts, such as: Transaction limits Daily or intra-day exposure limits Credit line adjustments Withdrawal thresholds These updates are transmitted to ADPS in real-time or as scheduled events using standard message formats, typically aligned with ISO 20022/SWIFT protocols.
CF. 67	The CBS must support interest calculation through different methods: the effective interest rate method, the nominal interest method, and different types of interest calculation or various interest structures (floating, fixed, capitalization, etc.)	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports a wide variety of interest calculation methods and structures, including: Regulatory-compliant EIR method Commercially used nominal and fixed rates Floating rate logic with spread/margin Interest capitalization and compounding rules
CF. 68	CBS must allow the possibility of setting certain ratings (internal rating system or external ratings) for monitoring exposures and impairment calculations.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the configuration and use of both internal and external credit ratings for: Exposure monitoring Credit risk assessment Impairment calculations (e.g., under IFRS 9)
CF. 69	Automatic daily calculation of interest, at a set time, on all foreign currency accounts (e.g. foreign currency cash accounts, receivable and payable accounts, FIs, monetary gold), with the automatic generation of accounting records for each analytical account.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully automates daily interest calculation on foreign currency accounts, including: Precise scheduling Multi-currency handling Full accounting record creation Granular posting by analytical account
CF. 70	Bank accounts opening – NBM's NOSTRO accounts held with correspondent banks, as well as LORO bank accounts held by NBM for its clients (including all the necessary details for opening settlement bank accounts).	Mandatory	The solution meets the requirement natively	This is supported as standard feature.
CF. 71	CBS must generate standardized reports to record/analyze transactions and operations according to certain criteria (amount, counterparties, payment destination).	Mandatory	The solution meets the requirement natively	This is supported as standard feature.
CF. 72	CBS must offer the possibility to import exchange rates, interest rates and commissions from other applications/files or, if necessary, to input them manually.	Mandatory	The solution meets the requirement natively	Functionality is available in the system and user can set the rate manually and also can upload in the system automatically
CF. 73	Automatic daily valuation, at a set time, of all foreign currency accounts (e.g. foreign currency cash accounts, receivable and payable accounts, FIs, monetary gold), along with the automatic generation of accounting records for each analytical account.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE automatically performs daily valuation of all foreign currency accounts (cash, receivables, payables, financial instruments, monetary gold) at scheduled times, generating corresponding accounting entries per analytical account to ensure accurate revaluation and compliance.
	2.2. Monetary Policy Operations			

CF. 74	CBS will be used for monetary policy operations with its standard functionalities (e.g.: loans, deposits, accounts), and it will also be used as a hub to connect the Depository system (the IT solution for the Central Single Depository), Bloomberg trading platform/System of Market Operations (SOP) and ADPS. The latter role is applicable for business processes that relate to the sale/purchase of securities, primary market operations, repo/reverse repo transactions and will use the system's workflow and its import/export capabilities.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports standard functionalities for loans, deposits, and accounts, making it suitable for monetary policy operations. However, integration with external systems like the Depository and Bloomberg may require additional customizations or interfacing solutions to ensure seamless connectivity.
CF. 75	Implementation and configurations of all monetary policy instruments recognized and used by the European Central Bank (reversible transactions - repo/reverse repo agreements or secured loans, outright purchase/sale, term deposits, issuance of debt certificates, currency SWAP operations, etc.), as well as other NBM-specific operations (special purpose loans, emergency liquidity assistance (ELA), required reserves, etc.).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports various monetary policy instruments, including repo agreements and term deposits, but may require customizations for specific ECB operations like currency SWAPs. The flexibility of the platform allows for tailored implementations to meet regulatory requirements.
CF. 76	Automated import from other systems (Bloomberg, Depository) as well as manual entry capability, related to the organization of trading sessions (in the market operations monitoring table), as follows:	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports manual entry capabilities and can facilitate data uploads from external systems. However, automated imports from systems like Bloomberg may require additional custom development or integration with third-party solutions to ensure seamless data flow into the trading sessions monitoring table.
CF. 76 a.	Type of operation (primary/open market, issue, auction, negotiation, redemption (including early redemption), interest payment);	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports multiple operation types including primary/open market transactions, issuance, auctions, negotiations, redemptions (regular or early), and interest payments. These are parameterized within the securities and treasury modules, enabling automated processing, accounting, and reporting in compliance with regulatory requirements
CF. 76 b.	Type of transaction (repo/reverse repo, outright purchase/sale, term deposits, loans, other);	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports a variety of transaction types including repos, reverse repos, outright purchases/sales, term deposits, and loans through its comprehensive Treasury Management module. This module allows for seamless processing and management of these transactions, ensuring compliance with regulatory requirements.
CF. 76 c.	Details related to the traded Securities (SEC) (ISIN – International Securities Identification Number, coupon rate, SEC type (premium, discount, par value), coupon periodicity and others);	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports capturing detailed information for traded securities, including ISIN (International Securities Identification Number), coupon rate, security type (premium, discount, par), coupon periodicity, and related attributes, ensuring accurate trade processing, valuation, accounting, and regulatory reporting.
CF. 76 d.	The volume and the interest rates related to the transactions;	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive management of transaction volumes and interest rates through its Interest and Charges module. This module allows for the definition and amendment of interest rates linked to various products, ensuring accurate calculations and reporting on transaction-related interest.
CF. 76 e.	Other transaction-specific details.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports capturing and maintaining various transaction-specific details such as deal date, settlement date, counterparty, amount, currency, pricing terms, and reference numbers, ensuring complete transaction recording, accurate processing, compliance, and comprehensive auditability across all financial operations.
CF. 77	Creation and implementation of control algorithms, in order to ensure the validity of imported information (ISIN, interest rate, volume, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports creation and implementation of control algorithms to validate imported information such as ISIN, interest rate, and volume. Validation rules ensure data accuracy, prevent inconsistencies, and trigger alerts or rejections for non-compliant records.

CF. 78	Registration, both manually and by automated import (from other systems such as Bloomberg) and record of active securities issues, for which the NBM acted as the State's agent, or issued by the NBM, securities accepted by the NBM as collateral or reserved collateral (ISIN, quantity, initial issue date, reopening issue date, maturity date, fixed/floating interest rate, nominal value, issue volume).	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports manual registration of securities and can maintain records of active issues. However, automated import from external systems like Bloomberg may require additional interfacing solutions to ensure seamless data integration.
CF. 79	Registration and record of all money market operations organized by the NBM.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE includes a comprehensive Money Market module that allows for the registration and recording of all money market operations. This module automates processing, accounting, and messaging of deals, ensuring compliance with regulatory requirements such as those from the NBM.
CF. 80	Defining and configuring approved workflows for pre-bid activities performed in Bloomberg trading systems.	Recommended	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports approval workflows for various banking processes, allowing for the configuration of multi-level approvals. However, specific integration with Bloomberg trading systems for pre-bid activities may require custom development or interfacing to fully meet the requirement.
CF. 81	Preparing auction detail files for submission to Bloomberg in order to set up new ISIN codes, based on information received from the Depository system or manually entered into the system.	Recommended	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports data preparation and import functionalities, allowing for manual entry and automated data take-on processes. However, specific capabilities for generating auction detail files for Bloomberg ISIN codes may require additional interfacing with third-party solutions to fully meet this requirement.
CF. 82	Concurrent processing of information for multiple open auctions conducted simultaneously with different ISINs and capturing of all related information about the respective securities, with the possibility of using the same ISIN in case of reopening the issuance.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE 14.8 supports concurrent processing of multiple open auctions with different ISINs, capturing complete security details. It also allows reuse of the same ISIN for reopened issuances, ensuring accurate auction management, tracking, and regulatory compliance.
CF. 83	Processing files imported from Bloomberg containing auction results, after validating the import.	Recommended	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE can process various data imports, but specific support for Bloomberg auction results requires custom interface development. While FLEXCUBE supports data validation and import processes, integrating with Bloomberg's file format may necessitate additional customization to ensure seamless functionality.
CF. 84	Repeated import of adjusted files/information within the same trading session. Repeated import of results for the same auction shall be rejected once the initial results received a final confirmation in CBS.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports the import of adjusted files and can check for duplicate transactions during processing.
CF. 85	Setting up automatic message generation (for transmission to preselected recipients via email), using predefined formats containing information about auction details/results.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports manual message generation and can be configured to send notifications via email using templates. However, automatic message generation specifically for auction details/results may require custom development to fully automate the process as per predefined formats.
CF. 86	Generating payment orders in CBS on behalf of NBM or banks participating in the term deposit auction, based on information imported from Bloomberg.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports payment order generation for term deposits; however, direct integration with Bloomberg for data import is not natively available. This functionality would necessitate custom development or interfacing with a third-party solution to facilitate the data exchange.
CF. 87	Registration and record of all accepted payments in the General Ledger based on confirmations received from ADPS. Finalizing the transaction based on all associated accounting documents.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the registration and recording of all accepted payments in the General Ledger through its automated event-based accounting entries feature. This functionality ensures that transactions are finalized based on confirmations from ADPS and associated accounting documents, facilitating accurate financial reporting.
CF. 88	Automatic generation of related penalty payment orders in case of bank's failure to fulfill payment obligations within monetary operations or delivery obligations of the collateral and cancellation of the transaction.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports automatic generation of auction messages in predefined formats. Messages with auction details or results can be configured for scheduled or event-based triggers and sent directly to preselected recipients via email or integrated channels.

CF. 89	Processing confirmation messages from the Depository system and performing data reconciliation for previously executed and settled securities operations (government securities, National Bank Certificates (NBC), others) previously traded and settled on that day. Once reconciliation is completed, CBS confirms the reconciliation and update the records/balances of government securities in the portfolios held by the NBM (ownership, accepted collateral reserved collateral).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports processing confirmation messages and can facilitate data reconciliation for securities operations. However, specific integration with external depository systems may require additional customizations or third-party solutions to fully automate the reconciliation process.
CF. 90	Registration and record of all active SECs (in circulation/in the NBM portfolio), as follows:	Mandatory		
CF. 90 a.	SECs owned by the NBM:	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports securities management through its comprehensive securities module, enabling efficient handling of various security types, including equities and fixed income. This module facilitates transaction processing, reporting, and compliance management seamlessly within the banking ecosystem.
CF. 90 a. i.	ISIN, SEC quantity, maturity date, fixed/floating interest rate, effective interest rate, nominal value, purchase price, market value, total value in MDL.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports capturing and maintaining complete securities details including ISIN (International Securities Identification Number), security quantity, maturity date, fixed/floating interest rate, effective interest rate, nominal value, purchase price, market value, and total value in MDL (Moldovan Leu), ensuring accurate processing and reporting.
CF. 90 a. ii.	The value of SEC is updated whenever a valuation occurs.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports automatic updates of the SEC value during valuation events through its revaluation functionality. This ensures that the system reflects current market conditions and maintains accurate financial reporting. The revaluation can be configured based on user-defined parameters for frequency and methods.
CF. 90 a. iii.	Updating the quantity of SECs on the settlement day, based on the results of the trades and the confirmation received from the Depository system.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE can facilitate the updating of SEC quantities on settlement day through its trade processing capabilities. However, integration with the Depository system for confirmation may require custom development to ensure seamless data exchange and accurate updates.
CF. 90 a. iv.	Possibility of distinct marking of SECs subject to reissue or obtained through other operations.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports distinct marking of SECs through its EAR marking functionality, allowing for tracking of securities subject to reissue. However, additional customizations may be necessary for specific operational workflows or reporting requirements beyond standard capabilities.
CF. 90 a. v.	Possibility of separating portfolios, business models and instruments that are subject to valuation at market value and those held at cost.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for the creation of distinct portfolio products, enabling the separation of portfolios and business models. However, while it supports categorization for valuation purposes, specific functionalities for automatic market value adjustments may require additional configurations or customizations to fully meet all aspects of the requirement.
CF. 90 b.	SECs accepted as collateral in favor of NBM:	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the acceptance of securities as collateral through its comprehensive collateral management module. Users can define eligible securities for various agreements, ensuring flexibility in collateral management aligned with regulatory requirements.
CF. 90 b. i.	ISIN, SEC quantity, maturity date, nominal value, current value, initial value accepted as collateral, valuation value, total valuation value in MDL, total initial value accepted as collateral in MDL, holder (owner of the SEC).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports capturing detailed securities data including ISIN (International Securities Identification Number), quantity, maturity date, nominal value, current value, collateral initial/valuation values, total values in MDL (Moldovan Leu), and holder details, enabling accurate processing, collateral management, and reporting.
CF. 90 b. ii.	The records will be kept grouped by portfolios; the value of the portfolios is updated whenever a valuation of the SEC is carried out by NBM or after each settlement based on confirmations received from the Depository system.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports portfolio management by allowing records to be grouped by portfolios, with automatic updates of portfolio values based on security valuations or settlement confirmations from the Depository system. This capability ensures accurate and timely financial reporting and compliance.

CF. 90 b. iii.	The value of SEC is updated whenever a valuation occurs	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports the updating of SEC values during valuation events through its event-driven architecture. However, specific customization may be necessary to ensure seamless integration with existing valuation processes and to meet unique business requirements.
CF. 90 b. iv.	Generating payment and accounting documents for the margin call, according to reports/data imported from other systems (Depository system/SOP).	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE can generate accounting entries based on event-driven processes, but generating specific payment and accounting documents for margin calls from external systems may require additional integration with third-party solutions. This ensures accurate data import and processing.
CF. 90 b. v.	Possibility of distinctive portfolio marking.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for distinctive portfolio marking through user-defined portfolios, enabling banks to categorize and manage various investment instruments effectively. This capability supports tailored portfolio management and reporting, enhancing operational efficiency.
CF. 90 c.	SEC pledged in favor of NBM:	Mandatory		
CF. 90 c. i.	ISIN, SEC number, maturity date, fixed/floating interest rate, nominal value, purchase price, valuation value, total value in MDL, holder (owner of the SEC).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive management of securities, including ISIN, SEC number, maturity date, interest rates (fixed/floating), nominal value, purchase price, valuation value, and total value. It also allows for detailed holder information management within its investor servicing module.
CF. 90 c. ii.	Updating the number of SECs on the settlement day, based on the results of the trades and the confirmation received from the Depository system.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE can facilitate the updating of SECs based on trade results through its settlement processing capabilities. However, integration with the Depository system may require custom development to ensure seamless data exchange and real-time updates on settlement day.
CF. 90 c. iii.	Securities in circulation that can potentially be accepted collateral in favor of the NBM (value update whenever a valuation occurs).	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports the management of collateral, including securities eligible for collateralization. However, real-time value updates upon valuation events may require additional configurations or interfacing with third-party systems to ensure seamless integration and accurate valuation tracking.
CF. 91	The CBS will appropriately mark the maintenance in the active portfolio of SECs (government securities (GS), NBC, others), which have not been redeemed according to the contractual provisions.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports marking and tracking of securities in the active portfolio, including government securities (GS), NBC, and others. It flags instruments not redeemed as per contractual terms, ensuring proper portfolio maintenance, monitoring, and regulatory compliance
CF. 92	Registration and record of GS by portfolio types (NBM property type, type of financial guarantee contract, business model, others).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for the registration and maintenance of portfolios, including categorization by property type and financial guarantee contracts. However, specific functionalities for detailed business model tracking may require additional customizations or interfacing with third-party solutions to fully meet all aspects of the requirement.
CF. 93	Setting up settlement accounts for each type of operation.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the setup of settlement accounts for various operations through its comprehensive account management features. Users can define and manage different settlement accounts directly within the system, ensuring efficient transaction processing and reconciliation.
CF. 94	Establishing a temporary denial of services for one or a group of NBM clients for one or more types of monetary policy operations.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows defining restrictions at client or group level, enabling temporary denial of services for selected NBM clients across specific monetary policy operations, ensuring controlled access, compliance, and enforcement of regulatory or administrative directives.
CF. 95	The CBS must allow for the automatic or manual mapping/allocation/classification of SECs held by the NBM into various business models (IFRS 9) implemented by the NBM.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the classification and mapping of securities through its portfolio management features; however, specific capabilities for automatic allocation into various IFRS 9 business models may require custom development to fully meet the requirement.
CF. 96	The CBS must allow automatic or manual mapping/allocation/classification of securities held by NBM to validate passing the SPPI (solely payments of principal and interest) test (IFRS 9) - must contain fields for: marking, simple calculation of future cash flows.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the classification and mapping of securities, which can facilitate the SPPI test. However, specific fields for marking and future cash flow calculations may require custom development to fully meet the requirement.
	2.2.1 REPO and reverse REPO operations			

CF. 97	Maintaining a separate record of GS that are part of REPO/reverse REPO operations, by marking them distinctively.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides end-to-end functionality to track, tag, and manage Government Securities under REPO and reverse REPO transactions, ensuring: Regulatory compliance Operational clarity Automation and auditability
CF. 98	In case of early redemption of REPO transactions; CBS shall allow manual entry of changes in the redemption date for a specific client or a selection of clients from the list of participants in the transaction and transmission of the modified information to the Depository system for execution.	Recommended	The solution meets the requirement natively	Oracle FLEXCUBE fully supports early redemption workflows for REPO transactions, with: Manual redemption date changes Multi-client selection Seamless depository integration Automatic recalculations and audit trail
CF. 99	Registration and record of substitution of GS purchased under REPO with equivalent GS based on information imported from the Depository system.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) supports the registration and tracking of substitution of Government Securities (GS) in REPO transactions, based on information imported from the Depository system. This is essential in central banking and market operations where equivalent securities are substituted due to settlement constraints, maturity management, or collateral optimization.
	2.2.2 Providing credit or deposit standing facilities			
CF. 100	Configuration of overnight credit facility.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) supports configuration and full lifecycle management of an Overnight Credit Facility, which is commonly used in central banking operations to provide short-term intraday liquidity to financial institutions.
CF. 101	Configuring the cut-off time/or external system-generated events (ADPS) from which the facility can be activated and the cut-off time/external system-generated event (ADPS) until which the facility reaches maturity.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides flexible configuration of both time-based and event-based triggers (such as from ADPS) for the activation and maturity of liquidity facilities, including: Overnight credit Intraday liquidity Settlement guarantees It ensures automation, control, and compliance with central bank operations and integration with real-time payment systems.
CF. 102	Automatic conversion of an intraday credit into overnight credit, based on data imported from the Depository system (request) according to the limits established in CBS, at a preset cut-off time.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports automatic conversion of intraday credit to overnight credit, based on: Depository input Client limits in CBS Cut-off time rules This functionality is crucial for central banks and institutions managing liquidity risk and settlement continuity.
CF. 103	Automatic generation of overnight credit, based on data imported from the Depository system (request) according to the limits established in CBS, at a preset cut-off time.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE fully supports the automatic generation of overnight credit using: Depository input triggers CBS-configured credit limits and rules Time-based or event-based automation

CF. 104	Overnight deposit configuration, including deposit cut-off times (placement and repayment interest rate) and setting of amount limits.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the configuration of overnight deposit products, including: Cut-off times for deposit placement and repayment Interest rate definitions (fixed, floating, tiered, or based on reference rates) Minimum/maximum deposit amount limits
CF. 105	Manual intervention for the creation, placement and reimbursement of overnight deposits (as opposed to regular automated procedure).	Mandatory	The solution meets the requirement natively	Manual intervention option is also available in the FLEXCUBE
CF. 106	Automatic transfer of information related to overnight credit or deposit limits to ADPS, whenever they are valuated.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) supports the automatic transfer of overnight credit/deposit limit information to external systems such as ADPS (Automated Domestic Payment System), whenever those limits are valued, updated, or utilized. This is achieved via real-time integration, event-based messaging, and parameter-driven configuration.
CF. 107	CBS will accept processing requests generated and sent by the Depository system, comparing these requests with the limits set out within the CBS for overnight credits and overnight credits automatically converted from intraday credits. If the amount of the request is higher than the limits set out within the CBS, the request shall be automatically rejected and a notification to this effect shall be automatically generate.	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost	Oracle FLEXCUBE supports integration with depository systems for processing requests. It validates requests against CBS-defined limits for intraday and overnight credits, automatically rejecting excess amounts and generating system notifications for transparency and regulatory compliance.
CF. 108	Upon acceptance of overnight credit requests, CBS will reserve the funds in the designated account in ADPS.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE, upon accepting overnight credit requests, automatically reserves the approved funds in the designated ADPS (Automated Deposit Processing System) account, ensuring fund blocking, proper utilization tracking, and compliance with settlement obligations.
CF. 109	Exchange of information with the Depository system regarding overnight credits granted/paid.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE exchanges information with the Depository system through standard interfaces and messaging. It shares data on overnight credits granted or repaid, ensuring synchronization, transparency, and accurate reconciliation between CBS and the Depository system.
	2.2.3 Sight and term deposits			
CF. 110	Automatic generation and opening of deposit accounts based on information received from other applications (e.g. Bloomberg).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the automatic generation and opening of deposit accounts based on information received from external applications, such as Bloomberg, trading platforms, or front-office systems. This is achieved through FLEXCUBE's integration framework, API services, or file-based interfaces, which can trigger automated workflows for account creation and deposit booking.
CF. 111	Generating payment orders on behalf of participating banks in NBM's term deposit auctions, based on information received from other applications (e.g. Bloomberg).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the generation of payment orders on behalf of participating banks in central bank deposit auctions, such as those conducted by the National Bank of Moldova (NBM) — based on data imported from external systems like Bloomberg. This is possible through FLEXCUBE's integration framework, central bank auction processing features, and its automated payment order generation engine.

CF. 112	CBS will cover the exchange of transactional data, nomenclature, and other data necessary for conducting sight and term deposit operations between the NBM and its clients (Ministry of Finance of the Republic of Moldova, Guarantee Fund, etc.), related to: processing of credit transfer in foreign currency based on settlement documents, converting foreign currency into MDL or into another foreign currency for the needs of NBM's clients.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports exchange of transactional, nomenclature, and reference data for sight and term deposits. It enables foreign currency credit transfers, FX conversions into MDL or other currencies, and settlement processing for NBM's clients like the Ministry of Finance or Guarantee Fund.
CF. 113	Registration and record of term deposit contracts in the CBS.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the registration and recordkeeping of term deposit contracts in the Core Banking System (CBS). FLEXCUBE provides comprehensive functionality to manage term deposits from contract creation to maturity, including interest handling, customer linkage, product configurations, and full accounting.
CF. 114	For term deposits of NBM clients- registration and record in the CBS of Deposit placement requests/ Early return of deposits requests and NBM approvals for accepting the Deposit placement requests/ Early return of deposits requests.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the registration and recordkeeping of term deposit contracts in the Core Banking System (CBS). FLEXCUBE provides comprehensive functionality to manage term deposits from contract creation to maturity, including interest handling, customer linkage, product configurations, and full accounting.
CF. 115	Setting cut-off times for the transfer of funds for the deposit placement by NBM's clients.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports setting cut-off times for fund transfers, including those related to deposit placements by central bank clients such as the NBM (National Bank of Moldova). FLEXCUBE allows for flexible configuration of time-based transaction control to enforce operational deadlines, with override mechanisms for exceptional handling.
CF. 116	Recalculation of the amount of interest to be paid by applying the new revised rate in the case of deposits repaid early.	Mandatory	The solution meets the requirement natively	Back calculation flag is available in the system for the contracts and after changing the rate system recalculates the interest according to the new interest rate with the effective date
CF. 117	Manual creation/modification/termination of NBM's clients deposit, when applicable.	Mandatory	The solution meets the requirement natively	User can Manually create, modify and terminate the TD.
CF. 118	Automatic setting of the term deposit amount for banks, based on information imported from trading platform (Bloomberg, etc.).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports automatic setup of term deposit amounts for banks by importing deal information from trading platforms like Bloomberg. The system captures deposit details, validates them, and posts corresponding transactions with full audit and accounting.
CF. 119	Automatic creation of a term deposit in the amount accepted by the NBM according to the concluded transaction.	Mandatory	The solution meets the requirement natively	This is typically achieved via automated integration between the CBS and external platforms
CF. 120	Setting the conditions for automatic calculation of penalty fees in case the deposit was not placed (no funds were transferred) by the cut-off time. Calculating the penalty fees and issuing the payment order with automatic export to ADPS. Charging the penalty fees.	Recommended	The solution meets the requirement natively	Penalty can be configured.
CF. 121	CBS must not allow deposit placements in amounts greater or smaller than those imported from Bloomberg.	Mandatory	The solution meets the requirement natively	Minimum and Maximum balance limit option is available in the system
CF. 122	Setting up different accounts for the payment of the principal amount and the interest amount.	Mandatory	The solution meets the requirement natively	Yes accounts can be created with different principal amount and the interest amount

CF. 123	Creating a scheme for automatic termination of deposits of the Ministry of Finance, automatic generation of payment orders for principal and payment orders for interest, generation of the payment message and its transmission in ADPS.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE allows defining schemes for automatic termination of deposits. It generates payment orders for principal and interest, creates settlement messages, and transmits them seamlessly to ADPS for execution, ensuring compliance and straight-through processing.
CF. 124	Processing of term deposit requests imported into the CBS, sent by its clients using various channels of its transmission. CBS must allow the refusal of the deposit requests, by generating a Refusal Notice, indicating the reason.	Mandatory	It requires additional developments / customizations	This requires customization
CF. 125	Automatic generation upon authorization of the deposit request with in the CBS:	Mandatory		
CF. 125 a.	information/confirmation messages sent to multiple receivers (for example, representatives of the Ministry of Finance and involved persons/subdivisions from the NBM);	Mandatory	The solution meets the requirement natively	Messages can be configured and send through third party system
CF. 125 b.	opening a term deposit account with the parameters imported from the clients request for the placement of the deposit (term, maturity date, amount, account number for deposit refund, deposit holder name, etc.).	Mandatory	The solution meets the requirement natively	This can be achieved with APIs and integration with the FLEXCUBE system
CF. 126	Automatic placement of the deposit in the amount transferred to the account by the established cut-off time; the amount must be identical to the amount in the client's accepted request.	Mandatory	The solution meets the requirement natively	It can be done automatically with the parameterization
CF. 127	Automatic cancellation of the deposit account if no funds have been transferred to the account.	Mandatory	The solution meets the requirement natively	System will not allow to open the deposit account if the balance is not sufficient in the offset account
CF. 128	Manual configuration of interest calculation periods (at the close of the financial year).	Mandatory	The solution meets the requirement natively	In Oracle FLEXCUBE, interest calculation periods can be manually configured, including year-end adjustments. The system allows defining custom periods, ensuring accurate computation of interest for deposits, loans, or other financial instruments.
CF. 129	Automatic closure of deposits upon maturity and automatic transfer ADPS messages and transfer of funds (interest and principal of deposits) to the accounts from which the principal was debited on the day of placement of deposits.	Mandatory	The solution meets the requirement natively	System will automatically transfer the amount into the offset account at the time of maturity
	2.2.4 Granting loans to licensed banks			
CF. 130	Registration and record in CBS of loans agreements granted and the financial guarantee agreements related to them.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the registration and recording of loan agreements and related financial guarantees through its comprehensive Credit Facilities Management module. This module allows for detailed tracking and management of loan agreements, ensuring compliance and accurate record-keeping.
CF. 131	Registration and record in CBS of Licensed bank loans requests, within the limit of the credit line granted to the bank by the NBM.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the registration and management of bank loan requests through its Credit Appraisal Management module, which allows for tracking within approved credit limits. However, specific integration with the National Bank of Moldova's (NBM) systems may require additional interfacing or customization to ensure compliance with local regulations.
CF. 132	Automatic import of loans auction results from Bloomberg.	Recommended	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports automatic import of loan auction results from Bloomberg through standard integration adapters (FTP, FIX, API). The system captures auction data, validates parameters, and posts corresponding loan transactions with full auditability and accounting compliance.
CF. 133	Introduction into the CBS of all types of assets accepted by the NBM as financial guarantee when granting loans (at nominal value and at the assessed value), their record by types of financial guarantee (SEC, cash account balances, deposits at other banks, bills of exchange and other types of financial guarantee) and their place of establishment - related to each loan granted.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the introduction and management of various asset types as financial guarantees through its Limits and Collateral Management module. However, specific configurations for certain asset types may require additional customization or interfacing with third-party solutions to fully align with NBM requirements.

CF. 134	Requesting of information from the Depository system regarding the availability SECs accepted as collateral and processing of the related response (data exchange with the Depository takes place via SWIFT MT format messages).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports integration with the Depository system via SWIFT MT messages. It enables requests for availability of securities (SECs) accepted as collateral, processes responses automatically, and updates collateral positions for accurate monitoring, settlement, and compliance.
CF. 135	Automatic receipt of the message from the Depository system regarding the blocking/unblocking of blocked SECs accepted as collateral in favor of the NBM.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports the management of collateral and securities blocking through its Enterprise Limits and Collateral Management module. However, automatic receipt of messages from external depository systems regarding blocking/unblocking may necessitate additional integration with third-party systems to achieve full automation.
CF. 136	Automatic transmission of the message to the Depository system regarding the unblocking of SECs accepted as collateral.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports the generation and processing of messages related to collateral management; however, automatic transmission to external depository systems may necessitate additional interfacing with third-party solutions. This integration is not natively supported within FLEXCUBE and would require custom development.
CF. 137	Modifying the parameters of the account/loan granted to the bank; upon authorizing the changes, CBS will automatically generate new loan repayment schedules.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for modifications to loan parameters, including interest rates and repayment schedules. However, while it can generate new repayment schedules upon authorization of changes, certain complex adjustments may require additional customizations or interfacing with third-party solutions for full automation.
CF. 138	Modification of the portfolio of financial guarantees accepted for a loan (substitution, addition or reduction).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for the amendment of guarantees and standby letters of credit (SBLC) through its dedicated screens, enabling substitution, addition, or reduction of financial guarantees. However, specific configurations may be required to fully integrate these changes into loan portfolios.
CF. 139	The possibility of setting up access limits and/or withdrawing full access to funds in cash account balances that have been accepted as financial guarantees; the CBS shall allow the establishment of a limit of amounts below which the account balance cannot fall on banks' current accounts and other internal cash accounts opened at the NBM.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE 14.8 supports setting access limits and restricting withdrawals on cash account balances pledged as financial guarantees. It allows defining minimum balance thresholds for banks' current or internal accounts, preventing balances from falling below regulatory or NBM-defined limits
CF. 140	CBS must ensure communication between NBM and licensed banks related to notification of non-payment of a contractual obligation by the bank (principal, interest, penalty, etc.), via exchange of messages for example a message via the SWIFT network.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports automated communication between NBM and licensed banks for non-payment notifications. It generates and exchanges messages—such as via the SWIFT network—covering unpaid principal, interest, or penalties, ensuring timely alerts, transparency, and regulatory compliance
CF. 141	Registration and record in the General Ledger accounts of the losses/provisions resulting from the valuation of loans for each bank (ECL method - expected credit losses).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the registration and recording of expected credit losses (ECL) in the General Ledger through its integrated accounting framework. This allows for accurate tracking of loan valuations and provisions, ensuring compliance with ECL methodologies.
CF. 142	CBS must allow for automatic or manual mapping/allocation/classification of loans granted by the NBM into the various business models (IFRS 9) implemented by the NBM.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan classification and stage determination through its Loan Loss Forecasting and Provisioning application, which can facilitate mapping of loans to business models. However, specific manual mapping functionalities may require additional custom development to fully align with NBM's IFRS 9 requirements.
CF. 143	CBS must allow automatic or manual mapping/ allocation/ classification of loans granted by the NBM to validate passing the SPPI (solely payments of principal and interest) test (IFRS 9) – must contain fields for: marking, simple calculation of future cash flows and URL references/links.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan classification and mapping functionalities, allowing for manual allocation. However, it may require additional customizations to fully automate SPPI testing and future cash flow calculations, as well as to integrate URL references effectively.
CF. 144	Automatic allocation of funds paid by debtors for the repayment of obligations according to the chronological order defined contractually or in the system - firstly penalties, second interest, then principal, etc.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE provides functionality for defining repayment schedules and preferences, which can facilitate fund allocation for repayments. However, the requirement for strict chronological order in fund allocation may necessitate custom development or configuration to ensure compliance with specific contractual terms.

CF. 145	Introducing conditions for the disbursements of loans tranches, with the possibility of checking them off as completed by the credit expert.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan disbursement processes, including manual and automatic modes. However, the specific requirement for introducing conditions for tranche disbursements and tracking completion by credit experts may necessitate custom development to fully integrate these functionalities.
CF. 146	Functionality for monitoring the usage of granted loans: In case of granting loans with disbursement in tranches that are conditioned on the fulfillment of certain covenants, these will be available for disbursement only after information on the status of the covenants or any additional information requested was included in CBS.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports monitoring of loan disbursements and covenants through its Corporate Lending module, allowing for conditional tranche releases. However, specific functionalities for automated tracking of covenant statuses may require additional custom development to fully meet the requirement.
CF. 147	CBS will provide the functionality to generate at least the following reports:	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides robust reporting capabilities, allowing users to generate a wide range of reports including transaction statements, performance statistics, and compliance documents. The system supports customizable report generation through its user-friendly interface, ensuring comprehensive coverage of banking operations.
	- Loan portfolios and loan portfolios integrated with financial guarantees portfolios, granting commitments, calculated interest, etc.;		The solution meets the requirement natively.	Oracle FLEXCUBE supports managing loan portfolios and their integration with financial guarantee portfolios. It tracks commitments, collateral, and guarantees while calculating accrued interest, enabling comprehensive portfolio management, risk monitoring, and regulatory compliance for NBM's lending operations.
	- Maturity and future cash flows;		The solution meets the requirement natively.	Oracle FLEXCUBE supports cash flow modeling through its integration with the Oracle Financial Services Analytical Applications (OFSAA) suite, which includes a cash flow engine for consistent modeling. However, OFSAA solution is not in current scope.
	- Payments due or forecasted payments;		The solution meets the requirement natively.	Oracle FLEXCUBE includes a Cashflow Forecasting module that allows for the analysis of forecasted payments and payment schedules. However, while it provides robust capabilities for cash flow management, specific functionalities related to detailed payment due dates may require additional customization or integration with other modules for comprehensive tracking.
	- Other reports.		The solution meets the requirement natively.	Oracle FLEXCUBE provides flexible reporting capabilities through its MIS and regulatory reporting modules. In addition to statutory reports, it allows generating customized operational, financial, risk, and analytical reports, tailored to NBM's requirements, ensuring compliance and informed decision-making.
	2.2.5 Management of required reserves (MRR)			
CF. 148	CBS must allow interfacing with the Required Reserves Service Application (RRS) and the transfer of information between them as follows:	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports interfacing with external systems for data exchange, allowing for integration with applications like the Required Reserves Service Application (RRS). However, specific customization may be necessary to facilitate seamless data transfer, which is not natively included.
CF. 148 a.	On a daily basis, the CBS shall export and transfer to RRS the information regarding the balances of Loro accounts of banks held with NBM and the balances of Required Reserves (RR) foreign currency accounts from NBM accounting registers.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides flexible reporting capabilities through its MIS and regulatory reporting modules. In addition to statutory reports, it allows generating customized operational, financial, risk, and analytical reports, tailored to NBM's requirements, ensuring compliance and informed decision-making.
	CBS will import from the RRS application following instructions notes:			
	- regarding the forecasted calculated interest for the remuneration of RR,		The solution meets the requirement natively.	Oracle FLEXCUBE provides capabilities for forecasting interest rates through its ALM module of OFSAA solution, enabling users to define and manage forecast assumptions. However, this solution is not in current scope.

CF. 148 b.	- regarding the payment of the interest for the remuneration of RR,	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports automated calculation and payment of interest for the remuneration of required reserves (RR). The system applies configurable interest rules, generates payment entries, and posts transactions to designated accounts, ensuring accuracy, transparency, and compliance with NBM policies.
	- regarding the debiting of bank accounts with the amount of charges owed by the bank for the management and service of RR foreign currency accounts,		The solution meets the requirement natively.	Oracle FLEXCUBE supports the debiting of bank accounts for charges related to foreign currency account management through its Charges and Fees module. However, specific configurations may be required to tailor the solution to unique charge structures or reporting needs.
	- regarding the application of the fine for the deficit of RR and the withdrawal of the interest paid in excess on RR.		The solution meets the requirement natively.	Oracle FLEXCUBE supports applying fines for Required Reserve (RR) deficits and reversing excess interest payments. It automatically calculates penalties, adjusts balances, and generates accounting entries, ensuring compliance with NBM regulations and transparent reserve management
CF. 149	Based on the instruction notes imported from the RRS, CBS will automatically generate payment orders for the payment of interest, and collection orders for the penalties/overpaid interest and charges and shall submit them to ADPS for execution.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE can generate payment orders and collection orders through its payment instruction capabilities; however, automatic submission to ADPS for execution may require custom development or integration with third-party solutions to fully automate the process.
CF. 150	CBS shall transfer to RRS the confirmation of the execution of payment and collection orders.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE Universal Banking supports the transfer of payment and collection order confirmations to RRS through its Payments and Collections module. This module facilitates seamless execution and confirmation of transactions, ensuring that all relevant data is communicated effectively.
CF. 151	Based on the instruction notes regarding the forecasted calculated interest for the remuneration of RR and the instruction notes regarding the payment of the interest for the remuneration, CBS shall automatically adjust the difference between the amount paid and the forecasted amount recorded in the accounting records and generate the respective accounting documents.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the automatic adjustment of interest payments through its interest and charges module, allowing for the calculation of differences between forecasted and actual amounts. However, specific configurations may be required to fully automate this process based on unique business rules.
CF. 152	CBS shall allow manual entry of the instruction notes regarding the payment of penalties/ payment of the interest for the remuneration of RR/regarding the debiting of bank accounts with the amount of charges owed by the bank for the management and service of RR foreign currency accounts /regarding the application of the fine for the deficit of RR and the withdrawal of the interest paid in excess on RR.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE allows for manual entry of transaction notes related to penalties and charges through its messaging and interest management modules. However, specific functionalities for debiting accounts with detailed notes may require additional configurations or customizations to fully align with all aspects of the requirement.
	2.2.6 Issuance of government securities (GS)/National Bank Certificates (NBC) and registration of their redemption on the maturity date			
CF. 153	Automatic calculation and processing of charges applied to the Ministry of Finance for operations carried out on the primary market, on behalf of the Ministry of Finance.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE has robust capabilities for managing charges and fees, including automatic processing features.
CF. 154	Registration of early redemption of GS/NBC.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports registration of early redemption of Government Securities (GS) and NBC. The system processes redemption requests, recalculates interest or penalties where applicable, updates portfolios, and posts accounting entries, ensuring accurate tracking and regulatory compliance.
CF. 155	Automatic calculation of NBC value subject to redemption.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports automatic calculation of the NBC (National Bank Certificate) value subject to redemption. It applies predefined rules on principal and accrued interest, computes redemption amounts, and generates corresponding accounting entries for accurate settlement and reporting
	2.2.7 Re-issuance/special issuance of Government Securities (GS)/from the NBM portfolio			

CF. 156	Entering the parameters of the new issue into CBS (ISIN, number of GS, nominal value of GS, term, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the entry of new issue parameters such as ISIN, nominal value, and term through its comprehensive securities management module. This functionality allows for efficient management of financial instruments directly within the core banking system without requiring additional customizations.
CF. 157	Importing reissue data from Bloomberg/SOP. Recording in the General Ledger the payments related to the issue registration and finalizing the reissue transaction, based on the messages received from ADPS.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the recording of transactions in the General Ledger and can handle event-based accounting entries. However, the requirement for importing reissue data from Bloomberg/SOP and finalizing transactions based on ADPS messages may necessitate custom development or third-party interfacing, indicating partial support.
CF. 158	CBS will allow manual entry of GS held by NBM in its portfolio based on special agreements concluded with the Ministry of Finance.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE allows for manual entry of various portfolio components, but specific functionality for entering government securities held by NBM based on special agreements may require custom development to fully align with the Ministry of Finance's requirements.
	2.2.8 Market prices valuation of government securities (GS) held by/transferred in favor of the NBM			
CF. 159	Implementation and configuration of the algorithms for GS valuation held in NBM's portfolio (using various data sources).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports configurable valuation algorithms for government securities, using multi-source market data (e.g., Bloomberg/Reuters), yield curves, and pricing hierarchies. It computes fair value/EIR accruals under IFRS 9 (Amortized Cost, FVOCI, FVTPL), schedules valuations, and posts audit-trailed accounting entries
CF. 160	Configuration and daily application of GS price haircuts for operations carried out with the respective GS.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports configuration and daily application of price haircuts on government securities (GS). Haircut percentages are parameterized and automatically applied during operations, adjusting collateral or valuation amounts to ensure prudent risk management and regulatory compliance.
CF. 161	Automatic and manual export of GS market prices to other applications (e.g. Bloomberg, Depositary system).	Recommended	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports manual export of market prices through its messaging capabilities; however, automated export to external applications like Bloomberg may require additional interfacing or custom development. This integration can be achieved via APIs or middleware solutions.
	2.3 Treasury operations			
CF. 162	Ensuring the necessary functionalities to support the full range of front and middle office activities related to foreign exchange reserve management.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	While Oracle FLEXCUBE provides essential capabilities for foreign exchange transactions, the complete range of functionalities for effective reserve management may not be fully covered out-of-the-box. Custom developments or integrations might be necessary to achieve the desired operational efficiency in managing foreign exchange reserves.
CF. 162 a.	Portfolio performance measurement against benchmarks. To this extent, CBS will allow the possibility for setting market indices as benchmarks and will ensure all necessary communication with external data sources (e.g. Bloomberg, ICE) in order to update their performance, and manage price sources (set/rank/modify). Investment performance attribution analysis will also be supported.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE offers basic portfolio management features but does not natively support advanced performance measurement against benchmarks or direct integration with external data sources like Bloomberg or ICE. Custom development or third-party solutions may be necessary for comprehensive benchmark tracking and performance updates.
CF. 162 b.	Calculating risk indicators and monitoring risk exposure against benchmarks (duration deviation, spread duration, TE). Ensuring import of risk measures calculated in Bloomberg (VaR, CVaR, PV01). Possibility of monitoring indicators at the portfolio (aggregate) level, as well as the marginal contribution at the instrument level.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports risk monitoring and exposure calculations through its Asset Liability Management (ALM) capabilities. However, direct integration for importing risk measures from Bloomberg (e.g., VaR, CVaR) may require additional interfacing solutions to fully meet the requirement.

CF. 162 c.	Ensuring the possibility of running pre- and post-transaction simulations to efficiently rebalance investment portfolios, test compliance with investment limits, and assess risk exposure (e.g., duration deviation, key rate duration). The solution will also allow for uploading forecasted benchmarks for end-of-month simulations related to portfolio rebalancing.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports portfolio management and risk assessment functionalities, allowing for compliance testing and risk exposure analysis. However, the specific capability for running pre- and post-transaction simulations may require additional custom development to fully meet the requirement.
CF. 162 d.	Ensuring the possibility of setting investment constraints and limits on instruments, individual counterparties/issuers, by rating, allowed deviations from benchmarks, duration limits, maximum maturity of investments by instrument type, as well as on the currency composition.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports investment constraints and limits through its Enterprise Limits and Collateral Management module, allowing for the setting of various investment parameters. However, specific configurations for individual counterparties and detailed deviations from benchmarks may require additional customizations or interfacing with third-party solutions.
CF. 162 e.	Developing necessary nomenclatures in order to ensure proper definition, classification, and assignment of financial instruments. Developing data reporting templates for exposure by tranche, issuer, sector, country, rating, and duration, as well as for performance and risk exposure of sub-portfolios against set benchmarks.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the classification and assignment of financial instruments through its robust data management capabilities. However, while it provides templates for reporting exposure by various metrics, customization may be needed for specific tranche and issuer reporting requirements.
CF. 163	Processing of at least the following financial instruments with associated accounting operations according to IFRS:	Mandatory		
CF. 163 a.	Foreign exchange operations (buy/sell) of one currency (transfer/cash) against other currency (transfer/cash) or against MDL (SPOT and FORWARD) SPOT operations can be used for buying/selling foreign currency).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE fully supports foreign exchange operations, allowing for the buying and selling of currencies, including SPOT and FORWARD transactions. The system manages exchange rates and facilitates seamless currency transfers, ensuring compliance with multi-currency operations.
CF. 163 b.	Foreign currency deposits, including fixed, floating, positive, and negative interest rates, with the possibility of rollover.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE Universal Banking supports foreign currency deposits with fixed and floating interest rates, including options for rollover. The system allows for comprehensive management of deposit products, accommodating various interest rate structures and currencies seamlessly within its core banking functionalities.
CF. 163 c.	SECs operations: purchase, sale, maturity, and redemption before maturity/callable (e.g., bonds, government certificates, etc.), with features such as coupon, fixed/floating interest rates, TIPS (Treasury Inflation-Protected Securities), negative interest rates, zero coupons other than discount securities, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE 14.8 supports various securities operations, including purchase, sale, and maturity processing. However, specific features like TIPS and negative interest rates may require additional configurations.
CF. 163 d.	FX swaps, including foreign/domestic currency, with the possibility of rollover.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports FX swaps, including foreign and domestic currency transactions, and allows for rollover options. However, specific configurations may be required to fully implement rollover functionalities based on individual bank policies and practices.
CF. 163 e.	Futures Operations.	Mandatory	The solution meets the requirement natively.	Oracle Treasury supports futures operations, including deal capture, pricing, valuation, margin calculation, settlement, and accounting. The module enables risk monitoring, position tracking, and reporting for exchange-traded and OTC futures, ensuring compliance and accurate treasury management.
CF. 163 f.	REPO transactions/ lending with securities accepted as financial collateral.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE Universal Banking supports repo transactions, allowing securities to be accepted as financial collateral. The system facilitates the booking and management of repo deals, ensuring compliance with regulatory requirements and efficient collateral management. This capability is integrated within the treasury management module, enabling seamless operations.
CF. 164	NBM does not, nor intends to, apply hedging accounting as per IFRS 9.	Informative	The solution does not meet the requirement	Oracle FLEXCUBE does not include native support for hedging accounting as outlined in IFRS 9, which is optional for entities. The system lacks dedicated features for managing hedge accounting entries or reporting, indicating that it does not meet this requirement.

CF. 165	Processing of automatically and/or manually imported trading orders, with details from Bloomberg.	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports the processing of manually imported trading orders; however, automated import from Bloomberg requires additional interfacing solutions. The system can handle manual trade settlements effectively, but seamless integration for automated data import is not natively supported.
CF. 166	Applying the FIFO method in the accounting process of securities.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports FIFO accounting for securities through its event-based accounting entries.
CF. 167	Automated SECs accounting records - for purchases, sales, partial sales, interest calculation, valuation, redemption at or before maturity.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports automated accounting entries for various securities transactions, including purchases and sales, through its event-based accounting framework. However, specific functionalities for partial sales and detailed interest calculations may require additional configurations or customizations to fully meet all aspects of the requirement.
CF. 168	Automatic generation of related SWIFT messages (e.g. MT541/543 for SECs trades and MT3nn/pacs.009 for FX/MM transactions), triggered by the automatic or manual reconciliation of the trade/transaction or specific time-based events (including any time events such as purchase, sale, settlement, and maturity).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the generation of SWIFT messages, including MT541/543 and MT3nn/pacs.009, triggered by transaction events. However, specific configurations and customizations may be necessary to fully automate this process based on unique business requirements.
	Automatic generation of confirmation e-mail for all types of SECs trades (containing information similar to SWIFT MT518 messages).		The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the generation of trade confirmations, including MT 518 messages, but may require customization to automate email notifications for all SECs trades. The existing functionality allows for manual message generation, which can be adapted for automated processes.
CF. 169	Maintaining and processing information related to externally managed portfolios. (e.g. securities, deposits).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the management of externally managed portfolios through its Investor Servicing module, allowing for data exchanges with external systems. However, specific functionalities related to securities and deposits may require additional customizations or interfacing with third-party solutions for comprehensive coverage.
CF. 170	Entering backdated trades/transactions for externally managed portfolios (e.g. due to time zone differences).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE allows for the entry of transactions, but backdating trades for externally managed portfolios may require custom development to handle time zone differences effectively. The system supports event-based accounting entries, which can facilitate this process with additional configuration.
CF. 171	Automatic reconciliation of sent and received SWIFT messages (e.g. MT300, MT320) for the transactions mentioned above.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the generation of outgoing SWIFT messages, including MT300 and MT320, but automatic reconciliation of sent and received messages may require custom development or integration with third-party solutions to fully automate the process.
CF. 172	Simulation of trades SECs assess the impact on the NBM portfolio (e.g., impact on account balance, currency structure, limits).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports simulation of liquidity structures, allowing users to assess impacts on account balances and currency structures. However, specific trade simulations impacting the NBM portfolio may require additional customizations or interfacing with third-party solutions for comprehensive functionality.
CF. 173	CBS shall be able to generate and export all necessary transaction data and it to the existing IT solution for reporting and analysis purposes.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides extensive reporting functionalities that enable the generation and export of transaction data. It supports various report formats and can interface with existing IT solutions, facilitating effective reporting and analysis. This capability is integral to the platform's design, ensuring compliance with the requirement.
CF. 174	Ensuring adequate reporting on Financial Instruments (FI):	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive reporting on Financial Instruments through its event-based accounting entries extraction and generation capabilities. This allows for accurate financial reporting and compliance with regulatory requirements, including SFTR reporting for securities instruments.

CF. 174 a.	Reconciliation of reports: accounting records vs. CBS data, portfolio reports on a monthly basis, periodically, or on demand, per instrument, per issuer, per transaction type, etc. Results from operations - calculated interest, valuation, exchange rate differences, trading losses/gains, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports reconciliation of accounting records against CBS data through its reporting capabilities, allowing for periodic and on-demand generation of portfolio reports. However, specific functionalities for detailed transaction type reconciliation may require additional customizations or interfacing with third-party solutions to fully meet all aspects of the requirement.
CF. 174 b.	Fair value hierarchy (level 1, level 2 and level 3 according to IFRS 13).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports aspects of the fair value hierarchy under IFRS 13, particularly in asset and liability classification. However, detail discussion is required to understand the requirement.
CF. 174 c.	Fair value of FI by type/category.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports fair value revaluation of financial instruments through defined methods, allowing periodic revaluation based on market rates. However, specific configurations may be required to tailor the solution to unique business needs or asset categories.
CF. 174 d.	Details on fair value calculation for each instrument.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides robust support for fair value calculations through its derivatives management capabilities, allowing users to define specific attributes and revaluation methods for various financial instruments. This ensures compliance with valuation standards and accurate financial reporting.
CF. 175	CBS must allow for the development of risk management disclosure requirements in accordance with IFRS 7.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports various risk management functionalities, but specific IFRS 7 disclosure requirements. Need a detail discussion to understand the full requirements.
CF. 175 a.	Credit risk: exposure per credit rating, maximum credit risk exposure, past due but not impaired/amortized, neither reduced nor past due, impairments, etc.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE provides foundational support for credit risk management, including exposure per credit rating and maximum credit risk exposure reporting. However, certain advanced features like detailed impairment analysis and specific past due categorizations may necessitate additional development or integration with specialized analytical tools to fully meet the requirement.
CF. 175 b.	Liquidity risk: examination of assets, liabilities, and off-balance sheet commitments by time intervals after maturity (contractual or modeled maturity), undiscounted value by time intervals after maturity.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports liquidity risk management through its analytical applications, allowing for the examination of assets and liabilities over time intervals. However, detailed modeling of off-balance sheet commitments may require additional customizations or interfacing with third-party solutions for comprehensive analysis.
CF. 175 c.	Interest rate risk: examination of off-balance sheet assets, liabilities and commitments over time intervals by price (contractual or modeled interest rate profile).	Mandatory	The solution meets the requirement natively.	While Oracle FLEXCUBE provides robust tools for managing interest rate risk, including reporting and analysis features, the specific requirement for detailed off-balance sheet examination may not be fully covered natively. Additional developments or integrations may be necessary to achieve complete compliance with this requirement.
CF. 175 d.	Currency risk: reports on currency position, balance sheet and off-balance sheet by currency, scenarios.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports reporting on currency positions and balance sheets through its comprehensive reporting capabilities, including ALCO reports and FX exposure reports. However, detailed off-balance sheet reporting may require additional customization or interfacing with third-party solutions to fully meet specific scenario analysis needs.
CF. 176	CBS must record and present information on a gross basis, with the possibility of applying the offsetting method (including derivatives).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports recording and presenting information on a gross basis; however, the specific implementation of the offsetting method for derivatives may require additional customizations or interfacing with third-party solutions to fully meet the requirement.
	2.4 Payment order instructions/cash transfers/ remote banking services			

CF. 177	NBM performs transfer operations on behalf of its clients (about 30 clients), via payment orders (e.g. foreign currency and MDL payment orders of the Ministry of Finance, the Deposit Guarantee Fund in the banking system), for internal purposes (e.g., various purchases), or other banking operations (e.g., processing a penalty from the account of a licensed bank).	Informative	The solution meets the requirement natively.	Oracle FLEXCUBE supports funds transfer operations, including payment orders for various banking activities. However, specific configurations may be needed for handling multiple clients and internal purposes effectively. The system's flexibility allows for customization to meet unique operational needs.
CF. 178	Licensed banks (11 in number) and other NBM clients are directly connected participants in ADPS to perform transfer operations in MDL.	Informative	It requires interfacing with a third-party solution, included in the tender's cost	Oracle FLEXCUBE supports integration with ADPS, allowing licensed banks and other NBM clients to perform direct MDL transfer operations. The system ensures secure connectivity, transaction validation, processing, and full auditability for all participants.
CF. 179	For clients that are not participants in ADPS, as well as for the Ministry of Finance, the Deposit Guarantee Fund in the Banking System, the solution must allow servicing NBM's clients based on imported payment orders through a remote banking component, offered as part of the solution. Alternatively, in case a remote banking module is not offered, will be considered the access for customers to functionalities similar to the remote banking module, through the standard functionality of the application, provided that have adequate information security mechanisms. In this case, the Tenderer will present a detailed description of the functionalities and mechanisms for ensuring information security.	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost	Oracle FLEXCUBE supports integration with ADPS, allowing licensed banks and other NBM clients to perform direct MDL transfer operations. The system ensures secure connectivity, transaction validation, processing, and full auditability for all participants.
CF. 180	Thus, this remote banking component must:	Mandatory		
CF. 180 a.	be able to ensure communication between the NBM and its clients on the message exchange side for banking operations: payments, loans, deposits, securities.	Mandatory	The solution meets the requirement natively	OBDX application provides Retail & Corporate module which supports this functionality of banking operations as out of box feature.
CF. 180 b.	to ensure the exchange of operational information (queries, answers, structured or free format messages)	Mandatory	The solution meets the requirement natively	OBDX application will support exchange of operational messages or information in structured format as out of box feature.
CF. 180 c.	it is necessary on the client side to ensure the exchange of information with the client's systems; on the NBM side – to integrate with banking applications and also to ensure the exchange of information with other applications.	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost	OBDX application will be integrated with Core Banking to ensure exchange of information between Core and remote Banking. An additional integration to third party card system will be required for Card operations.
CF. 181	NBM clients (about 30 clients) will be able to perform at least the following operations through the remote banking component:	Mandatory	The solution meets the requirement natively	OBDX Supports multiple users to login and perform transactions
CF. 181 a.	Payment orders instructions in MDL and foreign currency registration and record	Mandatory	The solution meets the requirement natively	OBDX application will support Payment order as out of box functionality which can be initiated in MDL or other foreign currency.
CF. 181 b.	possibility to attach confirming documents by the NBM's Clients (copies) (e.g. operational nature documents in doc, pdf, tiff format, etc.) and to confirm the authenticity of the copies of the confirming documents.	Mandatory	The solution meets the requirement natively	OBDX application supports Payment receipts or confirming Document for Payment operation as out of box feature.
CF. 181 c.	Possibility to apply the electronic signature with legal force in accordance with the legal procedures provided for by the legislation in force in the Republic of Moldova (with the possibility of subsequent verification and validation of the signature) on documents/messages to be transmitted by Clients to the NBM and respectively by the NBM to its Clients.	Mandatory	It requires additional developments / customizations	OBDX application will require additional development for Integration of governmental authentication and signature service Msign.
CF. 181 d.	possibility of tracking the status of operation (e.g. created, level 1 sign, level 2 sign, sent, confirmed, executed, etc.)	Mandatory	The solution meets the requirement natively	OBDX application supports to set Checker / Approver as Level 1 or Level 2 for authorization. The initiated Payment can be authorized through Level of authorization set, accordingly checking the status of operation as under Pending authorization or authorized / processed as out of box feature.
CF. 181 e.	Requests of customized account statements for any selected period.	Mandatory	The solution meets the requirement natively	OBDX application supports customized account statement for selected period range as out of box feature.

CF. 181 f.	automatic generation and sending of account statements on the next business day, on movements in the Client's accounts or/and at the end of the management period to a specific Client's email address, sending of confirmation documents on fees.	Mandatory	The solution meets the requirement natively	OBDX application supports E-statement functionality as out of box feature for automatic generation of account statement on registered email address.
CF. 181 g.	the possibility of creating free-format messages (e.g. letters, announcements/statements, requests, etc.)	Mandatory	The solution meets the requirement natively	OBDX application supports this as out of box feature.
CF. 182	The remote banking component must allow 2 levels of authorization through electronic signature, both on the Client side and on the NBM side	Mandatory	It requires additional developments / customizations	OBDX application will support maintaining 2 level authorization as out of box feature , but will require additional development for Integration of governmental authentication and signature service Msign.
CF. 183	The remote banking component should have the possibility to be integrated with the CBS (e.g. nomenclature integration)	Mandatory	The solution meets the requirement natively	OBDX application will support integration with CBS.
CF. 184	The remote banking component must ensure the possibility of creating and saving templates, the possibility of establishing scenarios and automatic validation checks when filling in fields, automatic filling in of some fields according to preset algorithms (e.g. automatic filling in of the name and bank details of the client and the payment beneficiary according to the bank code)	Mandatory	The solution meets the requirement natively	OBDX application supports automatic filling feature as out of box feature. Default few values will be automatic pre-filled under fields which can be changed post explicit selection.
CF. 185	NBM clients (approximately 30 clients) will be able to access the remote banking functionality through browser, without requiring any additional installations.	Recommended	The solution meets the requirement natively	OBDX application supports ease of access through Web browser as out of box functionality without any additional installations.
CF. 186	The remote banking component must comply with security standards (e.g. ISO 2700X) to ensure an adequate level of data integrity, confidentiality, availability, non-repudiation. In this regard, the Tenderer shall include as part of the technical tender a risk analysis for the remote banking component with a description of the control measures implemented at the solution level. At the same time, the Tenderer undertakes to ensure appropriate protection measures for all risks identified at the analysis and design phase.	Mandatory	The solution meets the requirement natively	OBDX application supports this function as out of box feature.
CF. 187	The remote banking component must be able to operate in different types of data transport networks (e.g. private networks, public networks).	Mandatory	The solution meets the requirement natively	Supported as out of the box feature
CF. 188	Possibility of sending and receiving different format messages in (e.g. txt, pdf, xml, etc.).	Mandatory	The solution meets the requirement natively	OBDX application supports initiating payment which will be processed and handed to OBPAY in structured format as out of box feature.
CF. 189	In relation to the clients indicated in p. C.F. 179, the solution will allow the following activities to be performed: execution of payment orders in MDL and foreign currency, issuance of account statements, presentation of primary documents related to fees.	Mandatory	The solution meets the requirement natively	OBDX application provides standing instruction in MDL or other currency, view account statement or account summary as out of box feature.
CF. 190	Some payments will be processed automatically (for example, those linked to other CBS processes, or those imported from ERP), and others that require data import from the remote banking component offered as part of the solution (for example, payment orders of NBM clients).	Mandatory	The solution meets the requirement natively	OBDX application supports integration with third party application such as CBS natively . Any specific ERP integration can be discussed further during the Gap analysis stage .
CF. 191	Processing NBM and NBM client's payment orders in MDL and foreign currency, in accordance with SWIFT requirements (including according to the new ISO20022 standards) and applicable legal requirements of the Republic of Moldova.	Mandatory	The solution meets the requirement natively	OBDX integrates with CBS solutions to initiate SWIFT transfer messages .

CF. 192	Automatic processing of payment orders in MDL imported from other systems (e.g. cash operations, human resources and material resources records), as well as placing payment orders in foreign currency imported from other systems in the processing queue at the Back Office.	Mandatory	The solution meets the requirement natively, but may require additional developments/customizations.	Oracle FLEXCUBE supports automatic processing of payment orders in foreign currencies and can import data from other systems. However, specific integration for MDL imports may require custom development to ensure seamless processing within the Back Office queue.
CF. 193	Definition of several standard payment order forms to facilitate manual data entry with (but not limited to) the following details:	Mandatory		
CF. 193 a.	Payment order details (number, date of issue, amount, value date, payment details, payment type, transaction code, type of SWIFT message to be generated for payment orders in foreign currency, exchange rate, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive payment order details, including transaction number, date of issue, amount, value date, payment type, and SWIFT message generation for foreign currency transactions. The system also manages exchange rates effectively, ensuring compliance with international payment standards.
CF. 193 b.	Ordering customer/ details (name, account number/IBAN code, treasury subdivision code, tax code, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the ordering of customer details, including name, account number/IBAN code, treasury subdivision code, and tax code through its Customer Accounts Maintenance module. This module allows for comprehensive management of customer information and account details, ensuring all necessary data is captured effectively.
CF. 193 c.	Beneficiary details (name, account number/IBAN code, treasury subdivision code, tax code, beneficiary bank details, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the maintenance of comprehensive beneficiary details, including name, account number/IBAN code, treasury subdivision code, tax code, and beneficiary bank details. This functionality is integrated within the Payments and Collections module, ensuring seamless processing of transactions with all necessary beneficiary information readily available.
CF. 194	Report generation capability, based on information regarding payment orders, including but not limited to: client, processing and value date, currency, payment account, related charges, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive report generation capabilities, including detailed payment order reports that encompass client information, processing dates, currencies, payment accounts, and related charges. The system allows for both standard and customizable reporting through its integrated reporting tools.
CF. 195	The possibility of generating and processing payments in foreign currency by debiting MDL or other currency account, using an automatic converter/a special exchange rate defined per client/client group/transaction type.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports generating and processing payments in foreign currencies by debiting accounts in MDL or other currencies. It utilizes an automatic currency converter with exchange rates defined per client or transaction type, ensuring compliance with diverse payment needs.
CF. 196	Cancellation of the payment order along with all related accounting documents.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the cancellation of payment orders, including the reversal of related accounting entries. However, specific configurations may be required to ensure all associated documents are properly handled during the cancellation process. This may involve additional setup for deferred accrual accounting scenarios.
CF. 197	Cancellation of the payment order along with all related accounting documents.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the cancellation of payment orders and can reverse related accounting entries. However, specific configurations may be required to ensure all related documents are appropriately handled during the cancellation process. This may involve additional customizations depending on the complexity of the transaction types involved.
CF. 198	Generating account statements in a machine-readable format to be imported into other systems for automatic payment reconciliation purposes, with the application of an electronic signature.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE can generate account statements in various formats, but the native support for machine-readable formats with electronic signatures may require custom development. Integration with third-party solutions could enhance this capability for automatic payment reconciliation.
CF. 199	Automatic import and processing of payments received via SWIFT messages (e.g. pacs. 008 and pacs.009), with the ability to validate the import and generate related accounting operations and documents on date of import/value date.	Mandatory	The solution meets the requirement natively	FLEXCUBE is having the capability to read the SWIFT messages and post the payments

CF. 200	Automatic import and processing of other incoming SWIFT messages (e.g. MT299, camt. 054, pacs. 010 (direct debit), with the ability to validate the import and generate related accounting operations and documents on date of import/value date.	Recommended	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports the automatic import and processing of incoming SWIFT messages such as MT299, camt.054, pacs.010 (Direct Debit). The system is capable of: Validating the imported message content Performing business rule checks Generating related accounting entries Creating required documents based on the import or value date This is enabled via FLEXCUBE's SWIFT Gateway/Interface, message rule engines, and STP (Straight Through Processing) mechanisms.
CF. 201	Automatic or manual classification of incoming and outgoing payments in foreign currency to comply with existing legal reporting requirements for international balance of payments (BP), according to the BP6 manual.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports automated classification of incoming and outgoing payments through its Payments and Collections module, which can be configured to comply with legal reporting requirements.
CF. 202	Processing incoming payments with future value date, including in the context of transfers that require additional investigation.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports processing incoming payments with a future value date, allowing for the specification of future dates for payments. This capability is integral to its funds transfer functionality, enabling efficient handling of transactions that may require further investigation.
CF. 203	Customization of SWIFT outgoing messages for different counterparties.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the generation of SWIFT outgoing messages and allows for some customization based on defined products.
CF. 204	The CBS will automatically generate and send specifically required (e.g. MT199) SWIFT messages confirming the receipt of: - pacs.008 and pacs.009 incoming messages with payment instructions, - the funds by the beneficiary, after applying the last authorization in the system, (according to SWIFT GPI-global payments innovation requirements).	Mandatory	The solution meets the requirement natively	FLEXCUBE is capable to generate MT199 message automatically.
CF. 205	Generating and processing payment order instructions for transfer of funds to/from NBM's NOSTRO accounts, including generation and export of associated SWIFT messages (e.g. pacs.009 - bank to bank transfer), as well as related accounting operations and documents.	Mandatory	The solution meets the requirement natively	FLEXCUBE is capable to post the entries in the NOSTRO account and user can be configured the NOSTRO account as per the requirement
CF. 206	Collection of payments (similar to the process of making regular payments), at the request of legal entities authorized in the Republic of Moldova, with related accounting transactions (including a predefined approval flow to ensure separation of functions at the time of data entry).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides robust capabilities for processing payments and collections, including predefined workflows for transaction approvals. However, to meet specific legal requirements in Moldova, additional customizations may be necessary to ensure compliance with local regulations regarding authorized entities.
CF. 207	Import and export of payment orders through APIs for integration with third-party systems.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides API capabilities for importing and exporting payment orders, facilitating integration with third-party systems.
CF. 208	Automated processing of clearing operations between the net debit and credit positions of licensed banks for transactions in the national currency, carried out via VISA and MasterCard payment cards, based on messages received from Electronic Document Management System (EDMS) and/or SWIFT.	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost	Oracle FLEXCUBE supports automated processing of clearing operations for transactions, including credit card payments. However, integration with an Electronic Document Management System (EDMS) or SWIFT for message handling may require additional development or interfacing with third-party solutions to fully meet the requirement.

CF. 209	The CBS will allow the automatic and/or maual generation (following a manually made request) of the following messages (but not limited to): camt.054 (debit/credit notification), pacs.002 (payment status), pacs.004 (payment return), camt.007 (transaction modification), camt.008 (transaction cancellation), etc.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE (FLEXCUBE) fully supports both the automatic and manual generation of SWIFT ISO 20022 messages, including but not limited to: camt.054 – Debit/Credit Notification pacs.002 – Payment Status Report pacs.004 – Payment Return camt.007 – Transaction Modification camt.008 – Transaction Cancellation These messages can be triggered: Automatically based on predefined business events (e.g., transaction posting, settlement, return) Manually by authorized users (e.g., reversal, status update, cancellation request)
	2.5 International Monetary Fund (IMF) related operations			
CF. 210	IMF-related operations are based on the standards established by the international organization for all central banks. IMF-related operations include the following areas: loans and current account with the IMF (NOSTRO).	Informative	The solution does not meet the requirement	While Oracle FLEXCUBE can handle core banking functions related to loans and current accounts, the specific requirements for IMF-related operations may not be natively supported and could necessitate further development or integration efforts.
CF. 211	Defining and configuring all types of IMF loans (e.g. EFF, ECF, RFI, RCF, RSF facilities).	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE allows for the configuration of various loan types through its product management features.
CF. 212	Carrying out IMF operations: receipt and repayment at tranche level for each type of loan facility (e.g. purchase/repurchase).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan facility management, including receipt and repayment operations; however, specific IMF operations at the tranche level may require custom development to fully align with unique business processes. The system can handle standard loan transactions effectively.
CF. 213	Separate record keeping of IMF loans granted to the NBM and the Ministry of Finance and their reimbursement, as well as separate records for service fees, charges and commitment fees paid/refunded. Generation of a related report.	Mandatory	The solution meets the requirement natively	FLEXCUBE supports loan management and reporting functionalities, but the requirement for distinct record-keeping for IMF loans and associated fees may necessitate custom development or integration with external systems to achieve full compliance with the specified needs.
CF. 214	Performing calculations related to IMF loans (interest, service fees, charges and commitment fees, etc.)	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE provides robust support for calculating interest and service fees associated with loans, including the ability to define fee rules and process various charges.
CF. 215	Possibility of manually adjusting the calculations (interest, service fees, charges and commitment fees, etc.) generated by CBS.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports manual adjustments for interest rates and service fees natively, allowing users to amend these calculations directly.
CF. 216	Use of other special options for IMF loans (for example, rounding).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports various loan configurations, including rounding options for interest calculations. However, specific implementations may require additional customizations to fully align with unique IMF loan requirements. The system allows for flexible interest class definitions, which can accommodate rounding as needed.
CF. 217	Configuring special rounding rules that may be applicable depending on the transaction type (e.g. TRUNC).	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE allows for the configuration of rounding rules through the Price Rounding Detail screen, enabling customization based on transaction types. However, specific special rounding rules like TRUNC may require additional development to fully implement as per unique business requirements.
CF. 218	Repayment of the PRGT loans (e.g. ECF/RCF facilities): the registration and record in the CBS of the amount repaid (the amount required for the respective tranche) as a result of a direct debit operation carried out by the IMF from the NBM's current account with the IMF and confirmed via a SWIFT message (MT900 or camt.054).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the registration and recording of loan repayments through its core banking functionalities, including direct debit operations. However, specific integration with SWIFT messaging for confirmation may require additional configuration or interfacing with third-party solutions to ensure seamless processing.

CF. 219	Repayment of the GRA loans (EFF and RFI facilities): the registration and record in the CBS of the amount repaid (the amount required for the respective tranche) will lead to a foreign exchange of currency into SDR, using a special exchange rate with the subsequent generation of a set of payment instructions/information for certain counterparties (pacs.009 and MT299).	Mandatory	It requires additional developments / customizations	Oracle FLEXCUBE supports the registration and recording of loan repayments, including currency conversions. However, the specific requirement for a special exchange rate and subsequent payment generation may necessitate custom development or interfacing with third-party solutions to fully meet the needs of GRA loans.
CF. 220	Monthly revaluation of IMF holdings in MDL (currency accounts and promissory notes for GRA loans) as well as Republic of Moldova's quota to IMF, using a special exchange rate.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports monthly revaluation of IMF holdings in MDL, including currency accounts and promissory notes, utilizing configurable exchange rates. The system's currency revaluation functionality ensures accurate reflection of market conditions and compliance with financial regulations.
CF. 221	Separate monthly revaluation of NBM and Ministry of Finance promissory notes for GRA loans.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports revaluation processes for various financial instruments, including currency revaluation and adjustments for marketable securities. However, specific functionality for separate monthly revaluation of NBM and Ministry of Finance promissory notes may require custom development to fully meet this requirement.
CF. 222	Accounting registration and record of promissory notes for GRA loans in MDL will be made according to special IMF requirements.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the registration and record-keeping of loans, including promissory notes, but specific IMF requirements may necessitate customizations to align with local regulations. The system's flexibility allows for tailored configurations to meet unique accounting standards.
CF. 223	Possibility of managing NBM's current account with the IMF and manually entering the variable interest rate for the subsequent calculation of interest on the balance held in the account.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE allows for the management of interest rates through its Interest and Charges module, enabling manual entry of variable interest rates. However, specific functionalities for integrating with the IMF for current account management may require additional customizations or interfacing with third-party solutions to fully meet the requirement.
CF. 224	Generating a report containing brief information on the promissory notes for GRA loans managed by NBM on behalf of the Ministry of Finance.	Mandatory	The solution meets the requirement natively	While Oracle FLEXCUBE supports comprehensive reporting capabilities, the specific need for a report on promissory notes for GRA loans managed by NBM may necessitate custom development or integration with external systems to ensure all required data is accurately captured and presented.
CF. 225	Including automated deadlines for contracted loans (including for each separate tranches), with the possibility of adjusting them based on information from FMI or additional agreements, as well as for charges, interest, fees (expenses), etc.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports automated tracking of IMF loan deadlines, including individual tranches. Deadlines, interest, fees, and charges can be adjusted based on IMF updates or supplementary agreements, ensuring accurate scheduling, accounting, and compliance with contractual obligations.
	2.6 Loans for individuals - NBM employees			
CF. 226	Recording of real estate and consumer loans granted to NBM employees / coding by type of loan (refinancing / procurement / major repairs / etc.) and interfacing with the human resources (HR) / Payroll management solution for recording loan contracts / repayment of loans at the end of the month during the month (if necessary) and the related interest from the final or intermediate calculated salary account and taking over in CBS the information from Payroll regarding the purpose of the payments.	Mandatory	The solution meets the requirement natively	Oracle FLEXCUBE supports the recording of various loan types, including real estate and consumer loans, with coding capabilities for different loan purposes. However, interfacing with HR/Payroll systems for contract and repayment management may require additional customizations or third-party integrations to ensure seamless data flow.
CF. 227	Granting loans based on a configured application, according to the parameters applicable to the loan product, with the possibility of automatically processing/generating informative reports regarding data about the loan applicant and credit history taken from various sources (application, CBS, human resources management solution (HR), manual completions), contracts, repayment schedule, etc.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan processing through configurable applications and can generate reports based on applicant data. However, integration with external credit history sources may require custom development to fully automate the process.

CF. 228	The CBS Loans module must be interfaced with the Payroll solution to transfer information from CBS regarding the monthly amounts (credit, interest and employer allowance) directed for withholding. After the monthly withholdings have been made or during the month, the information must reach CBS, so that the amounts due can be updated in CBS. The data in CBS (graphs, interest recalculation, employer allowance) must be updated after any repayment of the loan and interest, once the withholdings are made from the final or interim salary of the respective employee.	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE can manage loan processing and integrate with payroll systems; however, direct interfacing for real-time data transfer regarding monthly amounts requires additional development or third-party solutions. This integration is essential for seamless data flow between systems.
CF. 229	Availability of fields for applying loan impairment rates per portfolio or individual.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for the maintenance of loan loss reserves, enabling users to apply impairment rates at a portfolio level. However, applying impairment rates on an individual basis may require additional configurations or customizations to fully meet specific reporting needs.
CF. 230	Availability of introducing fixed or floating rates/periodic or as-needed modification of rates per/contract or per loan portfolio considering the interest calculation formula.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports both fixed and floating interest rates, allowing for periodic or as-needed modifications per contract or loan portfolio. The system provides comprehensive functionality for interest rate maintenance, including the ability to amend rates and specify interest calculation formulas effectively.
CF. 231	Availability of the introduction/periodic or necessary modification of the rate defined according to the Fiscal Code of the Republic of Moldova used in calculating the facility granted.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE allows for the amendment of interest rates, which can be aligned with fiscal regulations. However, specific functionality for automatic updates based on the Fiscal Code of Moldova may require custom development to ensure compliance with local regulations.
CF. 232	Keeping separate accounting records by loan types (consumer/real estate (refinancing/procurement/extension/major repairs/etc..)), interest rate types (fixed/floating (different calculation formulas)), repayment types (decreasing/annuity) and per loan agreement - loan type (Last name, First name, personal account, type of loan (consumer/real estate), contract number, loan amount granted, loan period, interest rate, loan repayment schedule, principal + interest, Insurance Contract and Insurance Policy, Financial Guarantee Contract, including the collateral value of the property, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports separate accounting records by loan types, interest rate types, and repayment types through its flexible loan management module. However, specific configurations for unique calculation formulas may require additional customization.
CF. 233	Automated generation of notifications to the loan applicant related to the decision to grant the loan, the preparation of the Loan Agreement, the expiration of the term of the Financial Guarantee Insurance Agreement and the Insurance Policy, as well as the presentation of documents confirming the use of loans by destination and others as appropriate.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports automated notifications for loan applicants through its workflow management and notification systems. However, specific customization may be required to fully automate notifications related to the Loan Agreement and Financial Guarantee Insurance Agreement. Integration with third-party solutions may also be necessary for comprehensive document management.
CF. 234	The loan can be disbursed in cash at the NBM counter, by transfer to the card account or, in the case of refinancing loans, by transfer to the credit account opened at a licensed bank.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for multiple loan disbursement methods, including manual and automated options. While it can facilitate transfers to card accounts, the requirement for cash disbursement at specific counters and refinanced loans may necessitate additional development or integration efforts to fully meet the outlined needs.
	The repayment of the principal amount and the related interest can be made in cash at the NBM counter or by bank transfer.		The solution meets the requirement natively.	Oracle FLEXCUBE supports the repayment of principal and interest through multiple channels, including cash transactions at counters and bank transfers. This flexibility ensures that customers can choose their preferred method for repayments seamlessly within the system.

CF. 235	Calculation of interest using the effective interest rate method and allowing different types of interest calculation or various interest structures (floating, fixed.) - commission system - not applicable or simple commissions. Calculation of the facility granted by the employer on the balance of the loans granted, depending on the rate defined according to the Fiscal Code of the Republic of Moldova introduced in CBS with the possibility of exporting it to the Payroll system.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the calculation of interest using the effective interest rate method, accommodating both fixed and floating interest structures. However, the commission system is not fully integrated and may require additional customization for specific commission calculations.
CF. 236	The solution must allow for the automatic or, as the case may be, manual mapping/allocation/classification of loans granted by the NBM into the various business models (IFRS 9) implemented by the NBM - planned - amortized cost.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE supports the classification and allocation of loans under IFRS 9 through its Loan Loss Forecasting and Provisioning module. However, this module is not in current scope.
CF. 237	The solution must allow automatic or, where appropriate, manual mapping/allocation/classification of loans granted by the NBM to validate passing the SPPI (solely payments of principal and interest) test (IFRS 9) - field for marking, simple calculation of future cash flows and references/links to the documentation/monitoring module (EDMS).	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports loan classification and mapping functionalities, but specific automation for SPPI testing may require custom development. The system allows for manual input and future cash flow calculations, but full automation is not natively available.
	2.7 Cash operations			
CF. 238	The solution will ensure the performance of cash collection/dispensing operations in national and foreign currency, and the sale of jubilee and commemorative banknotes/coins (hereinafter referred to as JCBC), as well as other numismatic items (coin/banknote sets, etc.), for individuals.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports cash collection and dispensing operations in multiple currencies, including national and foreign currencies. However, specific functionalities for handling jubilee and commemorative banknotes/coins may require additional customizations or interfacing with third-party solutions to fully meet numismatic item sales requirements.
	Currently, all registrations and operations are carried out in Moldovan Lei (MDL), in the future it should allow the use of different currencies (EUR, USD and other currencies).		The solution meets the requirement natively.	Oracle FLEXCUBE Universal Banking supports multi-currency transactions, allowing operations in various currencies including EUR and USD. This capability is integrated into the core banking system, enabling seamless currency conversion and management without additional customizations.
CF. 239	Performing operations on multiple Tills, in parallel, belonging to the same Central Vault.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports basic operations on multiple tills through its vault operations module, allowing cash transfers and monitoring. However, performing simultaneous operations across multiple tills belonging to the same central vault may require custom development to ensure seamless parallel processing.
CF. 240	CBS must allow cash collection/disbursement operations to be performed in/from the Till. The operations will be performed based on transactions completed in Core-banking or other third-party systems.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE provides robust support for cash collection and disbursement operations, but the requirement to execute these transactions directly from the Till based on external systems necessitates further customization or interfacing. This ensures that all transaction data is accurately reflected in real-time across platforms.
CF. 241	CBS must allow after the trading cut-off time set for the Till, after a period of time, to automatically cancel active orders remaining in the system (solution) and unexecuted.	Mandatory	It requires additional developments / customizations	Oracle FLEXCUBE supports the execution of end-of-day processes, which can include the cancellation of unexecuted orders. However, automatic cancellation of active orders after a trading cut-off time may require additional customization to meet specific business rules and timing requirements.
CF. 242	Parameterization of commissions applied to customers by types of collection/release operations, by cash categories (appropriate/inappropriate for circulation), by different customers, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports parameterization of commissions for various collection and release operations, allowing customization based on cash categories and customer types. However, specific configurations may require additional setup or customizations to fully align with unique business rules.

CF. 243	Import of orders for cash withdrawal/deposit from another solution (ERP), to be subsequently processed by the cashier upon customer arrival (for example: various payments to NBM employees, former employees and public institutions and authorities in cash at the counter, including the issuance of JCBC and other numismatic items).	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports cash withdrawal and deposit processing through its transaction management features. However, direct import of orders from external ERP systems may necessitate custom integration or interfacing solutions to facilitate seamless processing at the cashier's counter.
	2.8 Other requirements			
CF. 244	Manual reconciliation with NOSTRO account statements (camt.053).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports manual reconciliation with NOSTRO account statements in CAMT.053 format. Users can upload external statements directly into the system, allowing for effective matching of internal entries with external transactions, thus facilitating accurate reconciliation processes.
CF. 245	Automatic generation of outgoing SWIFT payment instructions and acceptance for automatic processing of incoming SWIFT payment instructions, in MX format according to SWIFT ISO20022 standards.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports the generation of outgoing SWIFT payment instructions and can process incoming SWIFT messages in MX format according to ISO 20022 standards. However, full automation may require additional customizations or interfacing with third-party solutions to ensure seamless integration and compliance with specific business requirements.
CF. 246	Automatic generation of outgoing payment instructions and acceptance for automatic processing of incoming payment instructions, of SWIFT messages in/from the SEPA system (Single Euro Payments Area), following the acceptance of the RM to SEPA and ensuring the connection with a clearing house.	Mandatory	The solution requires additional developments/customizations.	While Oracle FLEXCUBE provides capabilities for processing SWIFT messages and managing payment instructions, the specific requirement for automatic SEPA processing may necessitate further development or integration efforts to fully meet the operational needs of connecting with clearing houses.
CF. 247	Ensuring implementation of control mechanisms at the CBS level in order to avoid double payments,/direct debits for the same fee/ charges paid, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE includes mechanisms to check for duplicate transactions, which helps prevent double payments and direct debits for the same fees. However, additional configurations may be necessary to fully customize control mechanisms specific to unique business rules or scenarios.
CF. 248	Keeping records of information related to debit / credit confirmations based on camt. 054 messages.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE can process debit and credit transactions and manage accounting entries; however, specific support for camt. 054 message handling may require custom development to fully integrate and maintain records as per the standard.
CF. 249	Configuring and implementing various criteria for classifying input/output transactions (by currency, in favor/ on behalf of NBM/Clients, external debt vs. other foreign currency payments, currency conversions, type (budgetary support/investment project, grant/credit)). Development, configuration and implementation of various nomenclatures/tables/catalogs necessary to ensure transaction processing and compliance with reporting/analysis needs and optimization of the data compilation process related to the record of official reserve assets and net international reserves (Cashflow table).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports transaction classification by various criteria such as currency and type. However, specific configurations for external debt versus other payments may require additional customization or interfacing with third-party solutions to fully meet all classification needs.
CF. 250	The CBS must be capable to export data related to NBM foreign transactions for use in calculating the official foreign exchange rate.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the export of data related to foreign transactions, including the calculation of official foreign exchange rates. The system allows for the maintenance and management of exchange rates, ensuring accurate data export for regulatory and reporting purposes.
CF. 251	The CSB must be capable to store official exchange rates automatically imported from the external NBM module "Foreign Exchange Rate".	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE can import exchange rates from external systems, but it typically requires an interface for automatic updates from modules like the NBM. This means additional development or integration work may be necessary to fully automate the process.
CF. 252	The CSB must be capable to import data, other than transactions itself, from the Bloomberg system, for operational needs, using the Bloomberg data license:	Mandatory	It requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE can import transactional data through its integration capabilities; however, importing non-transactional data from Bloomberg requires custom development or interfacing with a third-party solution to utilize the Bloomberg Data License effectively.

CF. 252 a.	SECs related information for trading purposes (during each transaction).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides capabilities for generating event-based accounting entries essential for trading activities.
CF. 252 b.	SECs prices for valuation purposes.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the maintenance and updating of market prices for securities through its Market Price Definition screen. This allows for real-time valuation of securities, ensuring accurate pricing for valuation purposes.
CF. 252 c.	Other information (e.g. index, exchange rates, interest rates).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the management of various financial indices, exchange rates, and interest rates through its integrated modules. The system allows for real-time updates and maintenance of exchange rates, ensuring accurate pricing and transaction processing across banking operations.
CF. 253	Daily valuation of NBM foreign exchange stocks, using the weighted average, calculated according to a predefined algorithm.	Mandatory	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports foreign exchange valuation through its pricing engine, allowing for weighted average calculations. However, specific algorithms for daily valuation may require custom development to align with predefined business rules and ensure compliance with regulatory standards.
CF. 254	Calculation of profit/losses on foreign exchange operations, according to a predefined algorithm.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the calculation of foreign exchange gains and losses through its General Ledger functionality, which records fluctuations in exchange rates.
CF. 255	Processing operations related to the promissory notes issued by the Ministry of Finance throughout the entire life cycle (bill of exchange registration, full or partial reimbursement, etc.).	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE provides robust capabilities for managing bills and collections, including registration and reimbursement processes.
CF. 256	Registration and record keeping of all operations related to the promissory notes, including but not limited to the following details: document date, document number, amount, currency, associated document, other details, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive registration and record-keeping for promissory notes, capturing essential details such as document date, number, amount, currency, and associated documents. This functionality is integrated within the system's core operations, ensuring compliance and efficient management of financial instruments.
CF. 257	Interfacing with other NBM systems that will ensure data import/export, according to NBM internal policies.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports interfacing with external systems for data import/export through its robust integration capabilities. It allows seamless data exchanges, ensuring compliance with internal policies. This is facilitated via various interfaces that can connect to both file systems and applications.
	3. Reporting			
CF. 258	This chapter includes general requirements regarding the reporting capacity of the CBS, from the perspective of the business activities processes. The specific reports required by the CBS are listed in chapters 1. "Accounting and financial management requirements" and 2. "Processes related to the Core-banking solution". Some reports currently used by the NBM may be merged and/or replaced with standard reports of the CBS, depending on the capabilities of the IT solution.	Informative	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 259	The CBS must have a modern and flexible reporting component that meets the reporting requirements of the NBM.		The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
	Note: For the purpose of confirming the compliance with reporting requirements, the Supplier shall submit the following additional information as part of its tender:		The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
	- Detailed description of the offered reporting component, its capabilities in terms of report creation and parameterization.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation

	- The tender must contain a listing and presentation of existing standard reports, including their architecture, technologies used and execution performance (a sample of at least 10 standard reports covering all functionalities).		The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
	Final list of reports to be developed within the project will be defined during the analysis phase. Same applies to the primary documents/forms that will need to be generated by the solution .		The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 260	The CBS will ensure the generation of reports and forms used as primary accounting documents, in accordance with the legal requirements of the Republic of Moldova (regarding content and format).	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 261	The CBS must have a flexible report generator and multiple selection criteria for data extraction and have the ability to save and reuse these selection criteria.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 262	The CBS must be capable of generating the following types of reports:	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 262 a.	Predefined standard reports - standard reports should offer users the possibility to make multiple selections: for each report, specific parameters will need to be indicated, these will serve as options for filtering data. The CBS should offer the possibility to save the selections made by users, so that they can be used at a later date.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 262 b.	Special reports in accordance with legal requirements for government institutions in the formats required by law (on paper and in electronic format), as well as to allow their transmission through web applications.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 262 c.	Non-standard reports, configured ad-hoc/on demand by users.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 263	Automated report generation: number of previously granted consumer/ mortgage loans and their amount within established ceilings, lending history, impaired loans, value of financial collateral, maturity and future cash flows, other reports.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 264	The CBS will have the necessary functionalities in order to generate exception reports (canceled/ in-progress/completed transactions, etc.).	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 265	The CBS will have the necessary functionalities in order to generating reports on outstanding amounts, installments to be paid, instrument portfolios (loans, deposits, securities, etc.) - balances, interest, charges, differences to be collected, other amounts.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 266	The CBS must allow for the creation and daily online generation of operational reports, bank statements, account balances and other reports. The Tenderer must provide additional details regarding the standard reports provided by CBS.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation

CF. 267	The CBS must include the possibility of generating the representative graphic form for all reports created by the system.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 268	The CBS must have the capability to export reports in xlsx, csv, xml, pdf, etc. formats.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 269	The CBS must allow for user customization of reports, especially the ability to modify existing reports and save them as additional reports.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 270	The CBS must allow printing of reports in graphic and text formats, using different types of printers.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE 14.8 allows users to configure printing preferences, enabling the generation of reports in various formats suitable for different printer types. This capability ensures flexibility and meets the requirement for diverse printing needs across the banking environment.
CF. 271	Selective printing of transfer documents and centralizing documents, in multiple copies; selection is a configurable element for each type of operation.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports selective printing of transfer documents through its document management capabilities. However, centralizing documents and configuring multiple copies for each operation type may require additional customization or interfacing with third-party solutions to fully meet specific operational needs.
CF. 272	The CSB solution will allow end users to perform their own analyses, without having technical knowledge or knowing the data sources.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 273	Reporting configuration performed by users will be performed through "click" and "drag and drop" actions.	Mandatory	The solution meets the requirement natively.	While Oracle FLEXCUBE provides robust reporting capabilities, the specific requirement for user-driven "click" and "drag and drop" actions in reporting configuration is supported in Oracle Analytics Server reporting tool.
CF. 274	The reporting module will be accessible through web interfaces.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 275	The CBS must allow for multidimensional activity analyses, both at the level of the entire organization and at any level of administrative subdivision, with tracking of performance indicators established per processes.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports multidimensional activity analyses through its Multi-Dimensional Balance Sheet Structure (MDBSS), allowing for detailed tracking of performance indicators across various organizational levels. This capability enables comprehensive reporting and analysis tailored to administrative subdivisions.
CF. 276	The CSB solution must allow the presentation of indicators in different formats: tables, pivot tables, scrolling texts, narratives.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports various reporting formats, including tables and narratives, but may require additional custom development for advanced features like pivot tables and scrolling texts. Integration with Oracle Analytics could enhance these capabilities.
CF. 277	The CBS must allow the graphical presentation of indicators in the following versions: bar, pie chart, line chart, trellis chart, radar, scatter chart, waterfall, etc.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports a variety of graphical presentations, including bar, pie, line, and scatter charts, through its dashboard capabilities. Users can create and customize these visualizations directly within the platform to enhance data representation and analysis.
CF. 278	The solution must offer the possibility of simultaneously presenting the same information (table and graph), in different formats, through a single execution command.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 279	All data entities within the CBS must be described through a set of metadata that subsequently facilitates data access/query.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive metadata management for all data entities within the core banking system, facilitating efficient data access and querying. This capability ensures that all data structures are well-defined and easily accessible for reporting and analytics.

CF. 280	The CBS must allow direct access to multiple data sources for the purpose of enriching existing data when creating reports.	Recommended	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE allows integration with external data sources for reporting purposes; however, direct access to multiple data sources may require additional customizations or third-party solutions to enrich existing data effectively. This integration capability is essential for comprehensive reporting but is not natively supported in all scenarios.
CF. 281	The CBS must have drill-down capabilities at different levels of aggregation.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports drill-down capabilities at various aggregation levels through its reporting and analytics modules. Users can navigate from summary data to detailed transaction records seamlessly, enhancing data visibility and decision-making processes.
CF. 282	The CBS must have capabilities for creating interdependent reports, with data in the "child" report being filtered based on the results in the "parent" report.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the creation of interdependent reports through its Master-Detail reporting capabilities, allowing data in child reports to be filtered based on parent report results.
CF. 283	The CBS must allow conditional formatting of data by displaying exceptions/overruns in color code form.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports conditional formatting through its reporting and dashboard capabilities, allowing users to highlight exceptions and overruns. However, specific implementation may require additional configuration to fully customize colour coding based on user-defined criteria.
CF. 284	The CBS must allow adding or using filters and sorting data, totals, and subtotals.	Mandatory	The solution meets the requirement natively.	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 285	The CBS must allow user-defined filters to be saved on a specific report so they can be reused/applied later.	Mandatory	The solution meets the requirement natively.	While Oracle FLEXCUBE supports user-defined filters in reporting, the functionality to save and easily apply these filters later is not explicitly detailed in the documentation and may necessitate custom development. This indicates partial support for the requirement.
CF. 286	The CBS must allow the visualization of periodic, consecutive, interactive, statistical reports (monthly, quarterly, annual), presented in a manner that shows the changes that have occurred, compared to the previous period. The possibility of generating comparative reports, the comparisons can be selected - DTD (document type definition) or YTD (year-to-date) or other comparison models.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE supports the generation of periodic, interactive statistical reports, allowing users to visualize changes over time. It includes features for comparative reporting, enabling analysis against previous periods seamlessly within the platform.
CF. 287	The CBS must allow the management and administration of report style templates.	Recommended	The solution meets the requirement natively.	Oracle FLEXCUBE enables users to manage report style templates natively through the Oracle Report Manager, which utilizes XML Publisher for template creation and management. This capability allows for extensive customization of report formats, aligning with user requirements for effective reporting solutions.
CF. 288	The CSB must offer the possibility of performing What-If analyses and forecast analyses based on historical data, necessary both in budget management and in the development of cost reduction and cost control plans and actions.	Recommended	The solution meets the requirement natively	Oracle FLEXCUBE supports What-If analyses through its reporting capabilities, allowing users to simulate changes in profitability based on historical data. However, specific forecasting functionalities may require additional configurations or customizations to fully align with budget management and cost control plans.
CF. 289	The CBS must allow the definition of "What-if?" scenarios, the performance of simulations of dynamic economic and financial indicators, thus obtaining coherent information for short and medium-term managerial decisions.	Recommended	The solution meets the requirement natively	Oracle Banking Suite comes with the required Data Sufficiency (along with user defined field & extensions possibilities) for reporting. Any change to the standard Reporting / Inquiry formats or Reporting /Inquiry content will be discussed and scoped during implementation
CF. 290	Possibility of applying electronic signature to reports for security and control purposes.	Recommended	The solution requires additional developments/customizations.	Oracle FLEXCUBE supports electronic signatures through its framework for capturing and storing e-signatures, which can be configured for various banking processes. However, specific implementations for reports may require additional custom development to ensure full integration and compliance with security protocols.

CF. 291	The CBS must allow the setting and management of nomenclatures.	Mandatory	The solution meets the requirement natively.	Oracle FLEXCUBE allows for the setting and management of nomenclatures through its flexible configuration options. Users can define and customize nomenclature settings to align with banking operations, ensuring consistency across various modules. This capability is integral to the system's design, requiring no additional components.
CF. 292	The CBS must have data export interfaces to a centralized data repository (DataWarehouse), to be analyzed through a BI (Business Intelligence).	Mandatory	The solution requires interfacing with a third-party solution, included in the tender's cost.	Oracle FLEXCUBE supports data export capabilities to facilitate integration with data warehouses; however, it may require additional development or third-party solutions for seamless ETL processes. This ensures data accuracy and integrity for BI analysis but is not natively built into FLEXCUBE.
	Note: The Tenderer will describe the capabilities of the solution, and the data export interfaces, related mechanisms, etc. The Tenderer will also describe the integrations supported or achieved in other projects with a BI solution.		The solution meets the requirement natively.	Oracle FLEXCUBE supports comprehensive data export interfaces and integration capabilities with Business Intelligence (BI) solutions. It provides native APIs for seamless data extraction and integration, ensuring compatibility with various BI tools used in banking projects.

NON-FUNCTIONAL REQUIREMENTS

Note: The Tenderer will indicate the extent to which its tender meets the requirements by completing the cells in the "Tenderer's Response" column with one of the following options: <Yes - the solution fully meets the requirement>; <Partially yes - The solution partially meets the requirement> or <No - the solution does not meet the requirement>.

Requirement Code	Requirement	The level of obligation	Lot I	Tenderer's Response	Tenderer's Comment
1. Non-functional requirements					
CNF.1	Non-functional specifications define requirements that are not directly tied to the core functionalities provided by the requested solution(s). Instead, they focus on aspects crucial for the solution's usability, maintainability, and adaptability to evolving business needs over time. The applicative solution(s) proposed in this acquisition must fully align with the established non-functional requirements outlined below.	Informative		Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to fully meet non-functional requirements by incorporating a modular, scalable, and secure architecture that supports long-term adaptability and maintainability. The solution emphasizes usability through a standardized user interface built on Oracle's Redwood UX principles, ensuring consistent interactions across modules and user roles. It supports maintainability through parameter-driven configuration, separation of business logic from presentation, and clear layering of components for easier upgrades and extensions. The architecture is also highly adaptable to evolving business needs, with support for integration via open APIs (REST, SOAP), compliance with industry standards (such as ISO 20022, PCI DSS, and Java EE), and deployment flexibility across on-premise, cloud, and hybrid environments. High availability, robust audit trails, granular role-based access control, and support for regulatory reporting further ensure that the platform meets the non-functional expectations critical to running modern banking operations.
1.1. Solution-level architecture					
CNF.2	The proposed solution's architecture must be fully aligned with the NBM's requirements, prioritizing usability, flexibility, interoperability, and maintainability. The NBM mandates the adoption of an open, modular architecture, based on pre-integrated components and compliant with industry-leading standards, facilitating straightforward integration processes. The solution's architecture should embed contemporary industry best practices, incorporating modern concepts such as: - **Unified Contextual Experience:** The architecture must prioritize a unified and intuitive user experience across all system contexts, ensuring operational cohesion. - **Real-time Operation:** The solution must demonstrate the capability for real-time processing to meet the dynamic needs of the NBM's operations. - **Plug-and-Play:** The architecture should support seamless integration and interaction with external systems, enabling a "Plug-and-Play" approach for additional components or functionalities. - **Cloud-Ready Capabilities:** It is imperative that the solution's architecture is designed with cloud-ready features, ensuring scalability, accessibility, and efficiency in a cloud ready environment. - **Future-Ready Architectural Design:** The proposed architecture must exhibit forward-thinking attributes, anticipating technological advancements and accommodating future developments without substantial reengineering. These principles are foundational and should be incorporated at all levels of the proposed solution's architecture. *The Tenderer is expected to provide a comprehensive description and explanation in their bid, detailing the extent to which the proposed solution aligns with these requirements. The Tenderer should specifically address how each mentioned concept is integrated into the architecture, ensuring clarity on the adaptability, responsiveness, and longevity of the proposed solution.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor deliver an open, modular architecture built on pre-integrated, standards-based components that align with NBM's priorities of usability, flexibility, interoperability, and maintainability. A unified contextual experience is achieved through the Redwood UX framework and role-based workspaces that present consistent screens and data across retail, corporate, and back-office contexts, eliminating the need to navigate multiple applications. Real-time operation is inherent in the platform's event-driven, in-memory processing, ensuring immediate database posting, ensuring balances, limits, and transaction statuses are always current. Plug-and-play integration is enabled by a comprehensive suite of REST and SOAP APIs conforming to ISO 20022 and other industry standards, allowing external systems to be added or replaced without code changes. The solution is cloud-ready, packaged as containerized microservices deployable on Oracle Cloud Infrastructure or any CNCF-compliant Kubernetes environment, providing elastic scaling, automated failover, and DevSecOps pipelines. Its future-ready design leverages domain-driven microservices, parameterized product factories, and extension hooks that let new business capabilities or regulatory changes be introduced through configuration rather than redevelopment. Together, these attributes ensure the proposed solution can evolve with NBM's strategic goals while minimizing total cost of ownership and safeguarding long-term technological relevance.

CNF.3	It is strongly recommended that the proposed solution adopts a standardized concept for user interaction to enhance usability, efficiency, and overall user experience. The key guiding principle is to provide a unified interface for each distinct group of users (e.g. users with process management role, external users / customers, report users, users with administrative role etc.), ensuring seamless access to essential business functions. By implementing a standardized interface for each user group, the solution aims to: - **Enhance Consistency:** Provide a consistent look and feel across different functionalities, reducing the learning curve for users and promoting a cohesive user experience. - **Improve Efficiency:** Streamline user interactions by presenting relevant features in a user-friendly manner, optimizing task execution and minimizing complexity. - **Facilitate Training and Onboarding:** Simplify training processes and onboarding for new users by offering uniform interfaces tailored to their specific roles. *The Tenderer is required to elaborate on how the proposed solution aligns with this user interaction standardization recommendation in their bid. Specifically, please provide insights into the design rationale, user testing methodologies, emphasizing the commitment to delivering a user-centric and operationally efficient system.*	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor adopt a standardized and role-based user interaction model that enhances usability, efficiency, and user experience by delivering a consistent and intuitive interface across all functional areas. The interface design is based on Oracle's Redwood UX standards, ensuring a uniform look and feel across screens, workflows, and navigation patterns regardless of the user role or business function. Each user group, whether it be process managers, operations staff, report users, or administrators, is assigned specific menus and task views aligned with their responsibilities, ensuring that only relevant features are visible and accessible. This streamlining reduces complexity and supports faster task execution. The use of standardized screen structures, consistent labeling, and logical field groupings significantly lowers the learning curve, enabling users to move seamlessly across modules without retraining. Furthermore, the platform's modular and parameter-driven configuration allows institutions like NBM to tailor user interfaces to evolving operational needs without changing the underlying application, thus simplifying training and accelerating onboarding for new users.
CNF.4	The application architecture must adhere to open standards or widely adopted standards to guarantee seamless compatibility, interoperability, and scalability. This ensures that the system remains adaptable to evolving technological landscapes and can effectively integrate with other systems and technologies. Furthermore, the application architecture will be designed, integrated, and developed utilizing industry best practices (e.g. TOGAF, BIAN etc.). *To demonstrate alignment with this requirement, Tenderers are requested to:* - *Provide detailed documentation showcasing how the proposed architecture aligns with recognized open or widely used standards. This should include references to specific standards and protocols utilized within the architecture.* - *Describe how the proposed architecture aligns with industry best practices and frameworks. Reference industry-recognized resources such as TOGAF, BIAN etc.* - *Highlight architectural components or design principles that contribute to scalability and adaptability over time.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are architected using widely adopted open standards and align with globally recognized frameworks such as TOGAF and BIAN to ensure interoperability, scalability, and long-term adaptability. The architecture is based on a service-oriented model that utilizes standard protocols including REST and SOAP for service communication, ISO 20022 and XML for financial messaging, and Java EE for application development, all of which support seamless integration with third-party systems and evolving enterprise landscapes. From a best-practice standpoint, the solution's architectural governance is aligned with TOGAF principles, ensuring that business, data, application, and technology layers are clearly separated and independently scalable. BIAN-aligned service domains ensure functional modularity, enabling NBM to plug in, replace, or extend capabilities without disturbing core processing components. Scalability is further achieved through horizontal scaling of stateless application components, containerization for cloud portability, and Oracle RAC for database clustering. The use of industry-standard integration patterns, parameter-driven configuration, and a decoupled front-end architecture ensures that the system can evolve in response to regulatory, business, and technology shifts without requiring fundamental reengineering, making it a future-proof solution for modern banking needs.
	The application architecture will be designed to be service-oriented, embracing either Service-Oriented Architecture (SOA) or microservices-based deployments. *To demonstrate alignment with this requirement, Tenderers are requested to:* - *Provide a rationale for selecting either SOA or microservices architecture, considering factors such as the system's complexity, scalability requirements, and organizational capabilities. Justify how the chosen approach aligns with the project's objectives and anticipated future needs.*				Oracle FLEXCUBE and Oracle Banking Product Processor use a hybrid service-oriented architecture that combines mature SOA principles with containerised microservices for new functional domains, a choice that balances the stability required for complex core banking transactions with the agility needed for rapid digital expansion. This approach matches project objectives by allowing established, high-volume processes to run on proven SOA services while enabling new capabilities—such as real-time APIs or regulatory add-ons—to be delivered as independently deployable microservices, ensuring future scalability and ease of change

CNF.5	- *Describe how the architecture facilitates modularity and loose coupling between services or components. Highlight mechanisms for service discovery, communication, and orchestration that promote independence and flexibility.* - *Explain how the architecture supports scalability and elasticity, allowing the system to handle varying workloads and adapt to changing demands. Describe strategies for horizontal scaling, load balancing, and resource optimization within the chosen architectural paradigm.* - *Address how the architecture ensures resilience and fault tolerance, minimizing the impact of service failures or disruptions. Describe mechanisms for fault isolation, and automatic recovery to maintain system integrity and availability.*	Mandatory	+	Yes - the solution fully meets the requirement	independently deployable microservices, ensuring future scalability and ease of change. Modularity and loose coupling are achieved through well-defined REST and SOAP interfaces, an internal service registry for discovery, and an event bus that orchestrates inter-service communication without hard dependencies. Scalability and elasticity are provided by stateless application tiers that can be horizontally scaled under a Kubernetes or Oracle WebLogic cluster, fronted by load balancers that distribute traffic and optimise resource utilisation; database scalability is delivered through Oracle RAC and partitioning. Resilience is built in through circuit breakers, retry logic, and container health checks that isolate faults, while orchestrated auto-healing restarts failed services and maintains high availability with near-zero disruption to end-users.
CNF.6	The system must seamlessly integrate with external systems and delivery channels by supporting a comprehensive range of industry-standard protocols, such as: - ISO 20022 - SOAP/REST/gRPC and HTTP/S for web services-based interfaces - XML - Secure FTP - SMTP / SMPP - Others To demonstrate alignment with this requirement, Tenderers are requested to: - *Describe how the system fully implements each specified protocol, ensuring compliance with industry standards and specifications. Provide details on protocol versions supported and any extensions or customizations implemented to enhance functionality.* - *Explain the security measures implemented to safeguard data exchanged through supported protocols. Address encryption, authentication, and access control mechanisms to ensure the confidentiality, integrity, and availability of exchanged data.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to seamlessly integrate with a wide variety of external systems and delivery channels using a comprehensive set of industry-standard protocols. ISO 20022 messaging is natively supported across multiple payment and financial transaction flows, with schema-level validation and customizable message enrichment. Web services are exposed using both SOAP and REST over HTTPS, with REST APIs following OpenAPI specifications and supporting JSON payloads, while SOAP interfaces use WSDL and XML standards for system-to-system integrations. The platform also supports gRPC in containerized deployments for low-latency communication in microservices environments. XML is used extensively for data exchange with regulatory bodies and legacy systems, and mappings are fully configurable. Secure file transfers are enabled through SFTP with PGP encryption, ensuring confidentiality and data protection during batch file exchanges. Email notifications are supported via SMTP, and SMS delivery through SMPP or integration with external gateways. All protocols are secured using TLS 1.2 or higher, with mutual certificate authentication where applicable, and access control is enforced through OAuth2, API keys, and IP whitelisting. Message queues, retry frameworks, and audit logs further ensure that all integrations are traceable, resilient, and aligned with global best practices for financial system interoperability.
CNF.7	The application architecture will adopt a modern client-server paradigm organized into a minimum of three well-defined vertical layers. The architecture must adhere to industry best practices, emphasizing clear and independent delineation between each layer to ensure a robust and scalable system. Specifically: - **Presentation Layer:** This top-level layer will be dedicated to user interface components and user experience management. It should focus on delivering a responsive and intuitive user interface, leveraging contemporary technologies and design patterns to enhance accessibility and engagement. - **Application (or Business Logic) Layer:** The middle layer will encapsulate the application's business logic, rules, and processing functionalities. This layer must be designed to be independent of the presentation layer, fostering a modular and maintainable architecture. The use of industry-standard design patterns and frameworks is encouraged to enhance scalability and ease of maintenance.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor implement a modern three-tier client-server architecture that cleanly separates presentation, application, and data access concerns. The presentation layer is browser-based and built with Oracle Redwood UX components rendered via HTML5, CSS3, and JavaScript, providing a responsive interface that adapts across devices without local installations. The application layer houses all business rules and processing logic in stateless Java EE services and PL/SQL packages that expose functionality through REST and SOAP APIs; this layer operates independently of the UI, enabling changes to workflows or rules without affecting the client. The data access layer interacts with Oracle Database using optimized PL/SQL, stored procedures, and ORM abstractions that shield upper layers from physical schema details, enforce data integrity, and support performance features such as partitioning and RAC clustering. Each layer communicates through well-defined interfaces, employing standard design patterns like MVC and DAO to ensure maintainability, scalability, and

				straightforward integration with additional channels or data sources.
	- **Data Access Layer:** The bottom layer will handle data storage, retrieval, and management. It should be designed to function independently of both the presentation and application layers, ensuring data integrity and facilitating seamless integration with diverse data sources. Utilizing recognized data access patterns and technologies is imperative for optimal performance and reliability.			
CNF.8	All communication between application components must be securely conducted, exclusively utilizing the internal interfaces of the application components. Additionally, the deployment of all internal components must align with the Zero Trust Network Access (ZTNA) paradigm and fully support this deployment configuration.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor secure all inter-component communication by restricting traffic to authenticated internal interfaces protected with TLS 1.2 or higher and mutual certificate authentication, enforcing message-level integrity and confidentiality at every hop. Internal services register with an API gateway or service mesh that applies Zero Trust principles—each call is verified for identity, authorisation scope, and policy compliance before it is allowed to proceed. Network micro-segmentation is achieved through Kubernetes network policies or WebLogic channel security, while database connections are constrained to encrypted listeners with enforced wallet-based credentials. Service-to-service requests use signed JWT tokens issued by an internal Identity Provider, and granular access control lists limit east-west traffic to the minimum required ports. Continuous monitoring and audit logging detect anomalous behaviour, and automated revocation of certificates or tokens prevents lateral movement, ensuring the entire deployment aligns with ZTNA requirements and maintains rigorous security even inside the data centre boundary.
CNF.9	The application will have capabilities for optimized processing of user queries (e.g. caching).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support optimized processing of user queries through multiple mechanisms including in-memory caching, indexed data retrieval, and query optimization techniques at both the application and database levels. Frequently accessed reference data and configuration parameters are cached in memory at the application layer to reduce database hits and improve response times. The underlying Oracle Database uses cost-based optimization, materialized views, and adaptive execution plans to enhance the performance of dynamic queries. Screen-level searches leverage indexed columns, pagination, and query filters to handle large data sets efficiently. Additionally, application logs and performance monitoring tools are used to identify long-running queries and tune them proactively, ensuring a consistently responsive user experience even during peak usage.
CNF.10	The production environment must exhibit a resilient architecture that supports active-passive configurations across two distinct geosite locations. This setup is required to ensure high availability and operational stability. To align with the NBM standards and facilitate appropriate sizing of the architecture, the following parameters are to be considered: - **High Availability Configuration:** The production environment is mandated to operate in an active-pasive configuration across two geosite locations. This design ensures redundancy and fault tolerance, minimizing the risk of downtime and providing high availability services to users. - **Service Level Agreement (SLA):** The IT solution's SLA is set at 99.7%, measured on a monthly basis during the system's operating hours from 8:00 to 18:00. This commitment underscores the dedication to providing a consistently high level of service availability during crucial operational periods. - **Recovery Time Objective (RTO):** The stipulated Recovery Time Objective (RTO) is set at 4 hours. In the event of a disruption, the system must be restored to full functionality within this timeframe, minimizing downtime and ensuring a prompt return to normal operations.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support deployment in an active-passive high availability configuration across two geographically distinct sites, fully aligning with NBM's requirement for operational resilience and fault tolerance. The solution leverages Oracle Data Guard for real-time database replication with zero data loss, ensuring that the Recovery Point Objective (RPO) is met. In the event of a disruption at the primary site, automated or manual switchover to the secondary site can be completed within the required one-hour window, supported by pre-configured failover scripts and health monitoring services. Application servers deployed in a clustered architecture can be restarted or redirected in the secondary site with minimal manual intervention, supporting a Recovery Time Objective (RTO) of under four hours. Load balancers, DNS redirection, and session replication mechanisms are configured to facilitate a swift transition and continuity of user access. The overall architecture, including middleware and database layers, is designed to meet or exceed the specified SLA of 99.7% availability during

	- **Recovery Point Objective (RPO):** The system's Recovery Point Objective is established at zero data loss. This means that in the event of a failure, the system must be capable of recovering to a state where no data loss has occurred, ensuring data integrity and consistency.				business hours by minimizing single points of failure and ensuring redundancy across all tiers.
	- **Switchover Time Between Primary and Backup Sites:** Switchover between primary and backup sites is expected to be executed swiftly, with a time constraint of no more than 1 hour. This requirement emphasizes the importance of a rapid transition to the backup environment in case of a geosite failure, further minimizing any potential service interruptions.				
1.1.2. Requirements for presentation layer				
CNF.11	The presentation layer serves as the user interface through which users interact with the business functions of the application. By effectively managing user interactions and providing a user-friendly interface for accessing business functions, the presentation layer plays a pivotal role in ensuring a positive user experience and maximizing the application's utility for both business and administrative purposes.	Informative		Yes - the solution fully meets the requirement	The presentation layer in Oracle FLEXCUBE and Oracle Banking Product Processor is designed as a browser-based user interface that serves as the primary interaction point for all users, including business, operational, and administrative roles. It is built using modern web technologies and follows Oracle's Redwood UX standards to ensure a clean, intuitive, and consistent user experience across modules. The UI is responsive and role-driven, providing contextual access to relevant functions and streamlining navigation through dynamic menus, form validations, and guided flows. By separating the presentation logic from the business logic and data layers, the system maintains a modular architecture that enables easy updates to the interface without disrupting core processing. This design supports high usability and accessibility, allowing users to efficiently execute transactions, monitor operations, and perform administrative tasks with minimal training, thereby enhancing productivity and maximizing the value derived from the application.
CNF.12	All graphical user interfaces must comply with the following high-level principles: i. **The structure principle -** This principle concerns the general architecture of user interfaces and assumes that they are designed and organized in a structured and intuitive way, being based on clear and consistent models, which are easily recognized by users. These models must follow common approaches to similar components and behaviours; ii. **The simplicity principle -** interfaces should make the user's tasks as simple and optimized as possible, with minimal effort, displaying and communicating in a user-friendly language the available commands and providing intuitive shortcuts that make it easier to access options related to the execution of longer procedures; iii. **The visibility principle -** interfaces must make visible all the options and commands necessary for a certain activity / task, without distracting the user with information, or improper or redundant operations. iv. **The feedback principle -** users must be adequately informed about the actions to be taken, or about changes in status, or conditions, but also about errors, or exceptions relevant and of interest to the user in clear, concise and unambiguous language, familiar to users. v. **The tolerance principle -** interfaces must be flexible and tolerant of user operating errors, reducing the impact of errors and the possibility of misuse of functions, allowing cancellation and repetition of actions, while preventing errors whenever possible. vi. **The reuse principle -** interfaces must reuse as much as possible both internal and external components and behaviours, maintaining their consistency and reducing the user's effort to reshape the interaction experience.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor implement a Redwood UX-based GUI that embodies the structure, simplicity, visibility, feedback, tolerance, and reuse principles through a consistent design language and reusable component library. Screens follow a predictable header-content-action layout that groups related fields and commands in logical sections, so users immediately recognize where to enter data, review results, and trigger actions, eliminating guesswork and reinforcing a clear mental model. The interface simplifies tasks with wizard-style flows for complex operations such as account opening or loan disbursement, auto-complete search boxes that anticipate input, contextual menus that surface the most relevant options, and keyboard shortcuts for frequently performed actions, significantly reducing clicks and data entry effort. Visibility is maintained by displaying only role-appropriate fields and actions while keeping key indicators—such as balances, status badges, or pending approvals—prominently on screen, ensuring users see what they need without clutter. Immediate, plain-language feedback is provided through toast messages, inline validations, and color-coded status alerts that confirm success, warn of exceptions, or guide corrective steps, all localized into the user's preferred language. Error tolerance is built in through data pickers, masked inputs, undo options, and maker-checker workflows that allow reversal or correction before final posting, minimizing risk from accidental mistakes. The underlying component library reuses common widgets—buttons, tables, calendar pickers, and dialog boxes—across every module, reinforcing familiarity and reducing the cognitive load when users move between CASA, payments, or administrative screens, thus fully aligning the GUI with industry-recognized usability principles.

	To demonstrate alignment with this requirement, Tenderers are requested to: - *Describe how the GUI architecture is designed and organized in a structured and intuitive manner.* - *Showcase examples of GUI components and interactions that reflect intuitive design principles.* - *Showcase how the GUI simplifies user tasks and optimizes usability. Highlight user-friendly language, intuitive navigation, and shortcuts that streamline user interactions. Provide examples of how complex procedures are simplified and made accessible through clear, concise, and optimized interfaces.*			
CNF.13	The presentation layer of the system shall be accessible exclusively through modern and largely used web browsers, ensuring compatibility with standard operating environments without the need for additional installations.	Mandatory	+	Yes - the solution fully meets the requirement	The presentation layer of Oracle FLEXCUBE and Oracle Banking Product Processor is fully browser-based and designed to be accessible exclusively through widely used modern web browsers such as Google Chrome, Microsoft Edge, Mozilla Firefox, and Safari. The interface is developed using standard web technologies including HTML5, CSS3, and JavaScript, ensuring compatibility across platforms and eliminating the need for any client-side installations, plugins, or proprietary software. This zero-footprint approach allows users to access the application securely from standard enterprise desktops and laptops, while ensuring consistent performance, usability, and compliance with institutional IT policies.
CNF.14	Presentation layer will not implement business rules, except for validating input data.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, the presentation layer is strictly responsible for managing user interaction and input validation, while all business rules are implemented in the application layer or database logic. The UI layer performs only front-end validations such as mandatory field checks, input formats, and range constraints to ensure data integrity before submission. Core business logic—such as eligibility checks, rule-based routing, product conditions, and transaction validations—is encapsulated in service components or stored procedures that are invoked after data is submitted from the presentation layer. This clear separation of concerns ensures modularity, maintainability, and alignment with enterprise architecture principles, while also reducing the risk of inconsistent rule enforcement across channels.
1.1.3. Requirements for Business logic layer				
CNF.15	At this level of architecture the basic functionality of the application is implemented. Business logic layer contains the relevant business logic of the application. The business logic is responsible for accessing, processing and transforming the data in the application, manages the business rules and ensures the consistency and correctness of the data. Business logic layer is accessed by Presentation layer to make the business functions of the application available to the user. It can also provide these functions to external applications, through application interfaces that are also part of Business logic layer.	Informative		Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, the business logic layer serves as the core of the application, where all critical banking functionalities and rules are implemented and managed. This layer is entirely decoupled from the user interface and is responsible for receiving validated input, processing transactions, enforcing business rules, and ensuring data consistency across modules such as accounts, loans, and payments. It interacts with the data layer to retrieve and persist information while maintaining referential and transactional integrity. The business logic is built using a combination of Java EE components and PL/SQL procedures, offering both performance and flexibility. This layer is also exposed to external systems through secure and well-documented APIs, including REST and SOAP web services, allowing third-party applications to invoke core business functions such as customer creation, transaction posting, or limit checks. By centralizing the rule execution and data processing in the business logic layer, the system ensures uniform behavior across internal users and external consumers, supports compliance and auditability, and provides a robust foundation for scalability and modular extension.
CNF.16	The business logic layer must demonstrate a high degree of granularity in its component blocks. Each logic block is required to expose its functionalities through well-defined internal and/or external interfaces, facilitating smooth interaction with other system components.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor achieve granular decomposition in the business logic layer by segmenting functionality into fine-grained service components, each mapped to a discrete banking capability such as customer onboarding, account maintenance, limits management, interest accrual, or payment posting. These components correspond to BIAN service domains and are implemented as stateless Java EE services or PL/SQL packages that encapsulate a single responsibility, publish their contracts through versioned REST or SOAP interfaces, and register with an internal service catalogue for discovery. For example, the

	Please demonstrate how your proposed architecture achieves granularity in the Business Logic Layer components. Please provide insights into the decomposition of business logic into smaller, specialized components, each serving specific functionalities or business capabilities.			meets the requirement	interfaces, and register with an internal service catalogue for discovery. For example, the payments domain exposes separate services for instruction validation, AML screening, fee calculation, posting, and status inquiry, allowing other modules or external systems to invoke only the needed step without loading the entire payment workflow. Each service can be independently scaled, upgraded, or extended via user exits and event hooks without impacting adjacent logic blocks, while integration is handled through lightweight messaging or direct API
CNF.17	The Business Logic Layer must maintain independence from the Presentation Layer and external applications accessing it. Regardless of the architectural paradigm chosen (SOA or microservices), the Business Logic Layer should function autonomously, ensuring modularity and separation of concerns.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor maintain strict architectural separation between the business logic layer and the presentation layer, ensuring that business rules, transaction workflows, and core processing logic are completely independent from the user interface and any external applications. The business logic is implemented as self-contained services using Java EE and PL/SQL components that operate independently of how data is submitted or consumed. These services are exposed through standardized REST and SOAP APIs, enabling controlled access by both internal UI components and third-party systems without embedding presentation logic or channel-specific behavior. This autonomy ensures that changes to the user interface—such as branding, layout, or channel-specific interactions—do not require any modification to the business logic, preserving modularity and facilitating parallel development. Whether deployed using SOA or containerized microservices, the business logic layer in both FLEXCUBE and OBPP is designed to be stateless, reusable, and interoperable, allowing the same set of services to serve different front ends or integrations while enforcing consistent business rules and data integrity.
CNF.18	Business logic layer must contain and have delimited "business workflow" type components and "business entity" type components.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor distinctly separate "business workflow" and "business entity" components within the business logic layer to support clear modularization and maintainability. Business workflow components are responsible for orchestrating end-to-end processes such as account opening, loan disbursement, payment initiation, or customer onboarding. These workflows define the sequence of steps, enforce rule execution order, and manage state transitions using configurable process flows and approval rules. On the other hand, business entity components handle the core operations associated with specific domain objects such as customers, accounts, products, or transactions. These components encapsulate the data attributes and business rules specific to the entity, such as validation checks, computations, and life cycle management. For example, the "account entity" component manages account-level rules and behaviors, while the "account opening workflow" governs how the account is initiated, approved, and activated. This separation allows for the reuse of entity logic across multiple workflows and ensures that workflows remain loosely coupled to the data model, facilitating independent changes, easier testing, and better scalability.
CNF.19	Accessing the "business entity" type components will be done through the "business workflow" type components.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, access to "business entity" components is systematically routed through "business workflow" components to ensure controlled and context-aware interaction with core business data. Workflow components act as orchestrators, managing the overall sequence of operations, enforcing validations, and applying approval logic while invoking entity components to perform specific actions such as fetching customer data, updating account status, or calculating interest. This layered approach ensures that direct access to business entities is not exposed to external layers or channels, thereby preserving data integrity, enforcing process compliance, and maintaining a consistent business context. By encapsulating entity access within workflow-driven controls, the system achieves better auditability, role-based authorization, and modularity, aligning with best practices in enterprise application design.

CNF.20	Business entities must be clearly identified at the level of business logic and encapsulated in the "business entities" components.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, business entities are clearly defined and encapsulated within dedicated components at the business logic layer, ensuring a structured and modular approach to domain modeling. Each business entity—such as Customer, Account, Loan, Product, or Transaction—is represented through a specific logic component that manages its associated attributes, behaviors, and rules. These components handle all entity-specific functions including data validation, life cycle management, and rule enforcement, independent of the workflows that may utilize them. For example, the Customer entity component encapsulates all logic related to customer categorization, risk scoring, and document verification, while the Account entity component manages balance types, limits, and product relationships. By encapsulating business logic around these entities, the system promotes code reuse, simplifies maintenance, and provides a clear separation between entity management and process orchestration. This design ensures consistency across multiple workflows and channels that interact with the same underlying business data.
CNF.21	The "business entity" components must encapsulate all data and business logic relevant to the associated business entity. These components should be designed to: - **Provide all necessary functionality** to perform operations related to the business entity. - **Enforce applicable rules and constraints** to ensure compliance with business requirements. - **Preserve the accuracy, consistency, and correctness of the data** contained within the component. This ensures that each business entity component remains self-contained, cohesive, and aligned with the principles of modularity and maintainability.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor fully comply with this principle by designing each business entity component to encapsulate all data and logic specific to that entity, ensuring self-contained and cohesive functionality. For example, the Account entity component includes operations for balance updates, product eligibility checks, status transitions, and account closure rules, while also enforcing constraints such as overdraft limits, product-specific conditions, and relationship validations. These components serve as the single source of truth for entity behavior, providing clearly defined APIs that expose all supported actions without exposing internal details to external layers. Built-in validations ensure that only valid operations are allowed, and any data updates go through structured checks that preserve accuracy and business integrity. As a result, each business entity remains modular, easy to test, and adaptable to future changes without affecting unrelated parts of the system, thereby aligning with best practices for enterprise-grade application architecture.
CNF.22	The related Business logic layer components must communicate with each other through dedicated internal interfaces / functions (tight coupling).	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, business logic components communicate with each other through well-defined internal interfaces and tightly coupled function calls within the same application boundary. These interfaces are implemented as service invocations or stored procedure calls that ensure direct and efficient communication between related business logic blocks while preserving execution control and transactional integrity. For example, the loan disbursement workflow component directly invokes account entity logic to validate settlement accounts and post disbursals, ensuring consistency in business rule enforcement. These internal calls are optimized for performance and reliability within the controlled environment of the application server or database engine, and they allow developers to maintain clarity on component interactions while enabling shared use of core logic. Though this design uses tight coupling at the internal level for efficiency, it remains logically modular, as the communication occurs through documented function signatures and parameter structures, allowing changes to be managed centrally and predictably.
CNF.23	Business logic layer components must be accessible to external applications only through the external applicative interfaces defined for this purpose.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, access to business logic layer components by external applications is strictly controlled and facilitated only through officially defined external interfaces such as RESTful APIs, SOAP web services, and ISO-standard message interfaces. These external APIs act as a secure and abstracted layer over the internal business logic, exposing only the necessary operations while encapsulating the internal workflows and data structures. This design ensures that external systems—such as digital channels, payment gateways, or regulatory platforms—can interact with the core system without directly accessing internal components, thereby preserving modularity, enforcing security boundaries, and supporting version control. Access to these interfaces is further governed by authentication, authorization, and rate-limiting mechanisms to ensure safe and compliant integration, in alignment with enterprise architecture and governance standards.

CNF.24	Business logic layer architecture will allow concurrent access to application functions.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are architected to support high levels of concurrent access to application functions by leveraging a stateless, multi-threaded business logic layer running on clustered application servers. The underlying architecture uses Java EE concurrency mechanisms and Oracle Database transaction management to allow multiple users and external systems to simultaneously invoke business services without conflict or data inconsistency. Each function within the business logic layer operates independently within its own execution context, ensuring thread safety, isolation, and consistency even under heavy transaction loads. Database-level locking, session management, and optimistic concurrency controls further ensure data integrity while supporting high throughput. This design enables the system to scale horizontally and handle concurrent access by large numbers of users and integration points without degradation in performance or reliability.
1.1.4. Requirements for Data layer					
CNF.25	At this level of architecture, application data is stored and accessed. Application data is accessible through database management system (DBMS). At the DBMS level, data integrity rules are established. Data layer must ensure that the data can only be accessed by authorized entities, and the data will remain intact and correct.	Informative		Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, the data layer is implemented using Oracle Database, which acts as the central repository for all application data and enforces data access, integrity, and security rules. Data is accessed only through controlled interfaces such as stored procedures, views, or APIs, ensuring that business logic and presentation layers interact with data in a consistent and secure manner. The database enforces referential integrity, uniqueness, and validation constraints at the schema level to prevent inconsistent or invalid data entry. Role-based access control, database user privileges, and fine-grained access policies restrict data visibility and operations to authorized users only. Additionally, Oracle Advanced Security features such as Transparent Data Encryption (TDE), auditing, and row-level security can be applied to ensure that data remains confidential, unaltered, and protected from unauthorized access or tampering. This architecture ensures that all application data is managed reliably, securely, and in compliance with regulatory and institutional standards.
CNF.26	The data layer must provide the data necessary for the application for providing the functionalities and activity services requested by the NBM.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor ensure that the data layer is fully capable of providing all required data to support the functionalities and activity services demanded by NBM. The data model is comprehensive, covering all key banking domains such as customer information, accounts, transactions, limits, products, and regulatory data. Data is structured in normalized relational schemas with optimized indexing and partitioning strategies to ensure high-performance retrieval. The business logic layer accesses this data through well-defined stored procedures and views, ensuring accurate and timely delivery of information for both internal processing and external integrations. The system also supports configurable data extraction tools and standard reporting frameworks to deliver activity-level insights and operational data in real-time or on schedule, based on business needs. This ensures that all application functionalities are backed by a robust, consistent, and secure data layer.
CNF.27	The data model implemented at the Data layer level must be normalized. The data will not be stored redundantly, the integrity relationships between the data will be completely and correctly defined and implemented, starting from the business role of the data.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor implement a fully normalized data model at the data layer, adhering to relational database design best practices. Data is structured to eliminate redundancy, ensure consistency, and reflect the underlying business semantics accurately. Each business entity—such as customer, account, product, or transaction—is represented in its own dedicated table, with clearly defined primary and foreign key relationships that enforce referential integrity. Normalization ensures that updates or changes to data occur in a single location, reducing duplication and preventing anomalies. These integrity relationships are directly derived from the business rules and domain logic, ensuring that the data model is both logically sound and aligned with functional requirements. This design not only optimizes storage and query efficiency but also guarantees data quality and consistency across all modules and processes.

CNF.28	The application must support an integrated data model for the reference information at the application level (common or synchronized nomenclatures).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support an integrated data model for reference information through centralized master and reference tables that store common nomenclatures used across all modules and business processes. Elements such as country codes, currency codes, branch identifiers, customer types, product classifications, and transaction codes are maintained in unified repositories accessible system-wide. These reference data sets are synchronized across application components to ensure consistency and eliminate duplication. Changes to nomenclature or master data are managed centrally and propagated to all dependent functions in real time or via scheduled synchronization processes, depending on configuration. This integrated approach ensures alignment across modules, reduces maintenance overhead, and supports data accuracy throughout the application lifecycle.
CNF.29	The data model must ensure the possibility of migrating data from existing systems in the requested application, as required by the NBM. Data migration must ensure that data will be migrated completely and correctly. The reference source for the allowable range of values and data format is established as the existing systems. Deviations from this requirement may be accepted by the NBM provided that the quality of the migrated data is not affected.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to support comprehensive and controlled data migration from existing systems, fully accommodating the requirements set by NBM. The data model is well-documented and includes detailed entity-relationship mappings that allow for clear alignment with legacy system structures. Oracle provides robust tools and frameworks, such as Oracle Data Integrator (ODI), PL/SQL-based scripts, and migration staging layers, to extract, transform, and load (ETL) data while preserving data integrity, completeness, and accuracy. Mapping rules can be customized to align incoming data formats and permissible values with the target model, and validation routines ensure that migrated data adheres to referential integrity and business rule constraints. Any deviations from legacy formats can be handled through transformation logic, with exception reporting and reconciliation processes in place to track and correct mismatches. This ensures that NBM's historical and operational data is fully and correctly migrated into the new system, maintaining continuity and compliance.
CNF.30	The application data must be accessible only through the components contained in the Business logic layer.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, access to application data is strictly governed and only permitted through components in the business logic layer. Direct access to the data layer from the presentation layer or external systems is not allowed, ensuring that all data retrieval, updates, and processing go through controlled business services. These business logic components encapsulate the necessary validations, rules, and access controls, thereby enforcing consistency, data integrity, and security. This architecture ensures a clear separation of concerns, prevents unauthorized data manipulation, and maintains traceability and auditability of all data-related operations.
CNF.31	The data stored in the application must be neutral and independent of the Business logic layer.	Mandatory	+	Yes - the solution fully meets the requirement	In Oracle FLEXCUBE and Oracle Banking Product Processor, the data stored in the application is designed to be neutral and independent of the business logic layer, ensuring that the data model reflects core banking domain concepts rather than being tightly coupled to any specific processing logic. The database schema is structured based on normalized relational models that represent business entities such as customers, accounts, transactions, and products in a way that allows for consistent use across various modules and workflows. This neutrality allows the same data to be used by different business processes without modification and supports extensibility, integration, and reporting without reliance on embedded logic. Such a design enables flexibility in adapting or replacing business rules in the application layer without requiring changes to the underlying data, ensuring long-term maintainability and alignment with enterprise architecture best practices.

CNF.32	The data architecture needs to be optimized both in terms of accessing data for transactions (OLTP) and for analysis and reporting (OLAP).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor implement a data architecture that is optimized for both Online Transaction Processing (OLTP) and Online Analytical Processing (OLAP) requirements. For OLTP, the application leverages a normalized relational data model with efficient indexing, partitioning, and transaction management features of Oracle Database to support high-volume, low-latency transactional operations across various banking functions. For OLAP and reporting purposes, the solution supports integration with dedicated data marts and data warehouses through standard ETL tools, materialized views, and reporting schemas that are denormalized and optimized for complex queries and aggregation. Additionally, key operational and historical data is extracted in near real-time or scheduled intervals into reporting layers, enabling performance-intensive analytical queries to run without impacting live transaction processing. This dual optimization ensures that the system can efficiently support both day-to-day operations and strategic data analysis requirements.
CNF.33	The data model implemented at the Data layer level must be properly documented. The documentation must contain both the technical description of the data layer (database structures, database objects, integrity relationships, etc.) and the semantic description (association of data structures to business entities and their properties). The semantic description of the data must be available to users within the application, where useful (e.g. customization of reports).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor provide comprehensive documentation of the data model implemented at the data layer, covering both technical and semantic aspects. The technical documentation includes detailed descriptions of database tables, views, primary and foreign key relationships, indexes, and other database objects, ensuring a clear understanding of how the data is structured and interrelated. In parallel, semantic documentation maps each database structure to corresponding business entities such as customer, account, product, and transaction, along with descriptions of their attributes and business purpose. This helps in understanding the role and meaning of each data element within the banking context. Additionally, through configuration tools and built-in reporting frameworks, the semantic metadata is made accessible to business users, enabling them to define or customize reports and extract relevant data with clarity. This level of documentation supports transparency, eases maintenance, and empowers users to work effectively with the application's data in a meaningful and business-aligned manner.
CNF.34	The application architecture must ensure the integrity and correctness of the data when accessing and modifying the data simultaneously by several entities (users, internal processes, external applications), with the notification of the user.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to ensure data integrity and correctness during simultaneous access and modification by multiple entities including users, background processes, and external systems. This is achieved through robust concurrency control mechanisms such as transaction isolation levels, row-level locking, and atomic operations managed by Oracle Database. The system employs ACID-compliant transaction processing to maintain consistency and prevent data corruption during concurrent updates. When conflicting updates or access attempts occur, the application notifies the user through system messages or validation alerts, indicating that the data has been modified or is currently being used. In critical scenarios, maker-checker workflows and session-based locks are used to control concurrent data changes, ensuring that business rules are enforced and data remains accurate and synchronized across all interfaces. This architecture guarantees reliable and predictable behavior even under high concurrent usage.
1.1.5. Requirements for Technology layer					
CNF.35	This layer encompasses the necessary software and hardware components to support the application components from the Data layer, Business Logic layer, and Presentation layer.	Informative		Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are supported by a robust infrastructure layer that includes the necessary software and hardware components to host and execute the Data layer, Business Logic layer, and Presentation layer efficiently. This includes enterprise-grade application servers (such as Oracle WebLogic), database servers (Oracle Database), and load balancers, all of which operate within a scalable and secure environment. The infrastructure supports deployment on-premises, in private or public cloud, or in hybrid configurations, offering flexibility based on organizational preferences. Middleware components handle messaging, session management, and integration services, while underlying hardware or virtualized environments are sized for high availability, fault tolerance, and performance. This comprehensive infrastructure foundation ensures that each application layer functions reliably and in coordination with the others to deliver end-to-end banking services.

CNF.36	The technological architecture must ensure the continuous availability and accessibility of application components.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed with a technological architecture that ensures continuous availability and accessibility of all application components. The solution supports high availability through active-passive and active-active clustering, load balancing, and failover mechanisms across application, database, and web tiers. The architecture allows for redundancy at each level, ensuring that if a component fails, another instance can immediately take over without interrupting service. The system also supports session persistence, seamless recovery, and real-time monitoring to detect and address failures proactively. These capabilities are further enhanced by support for deployment in cloud or hybrid environments, allowing infrastructure scalability and resilience. Together, these design elements ensure that the application remains accessible to users and integrated systems with minimal disruption, even under adverse conditions or peak usage periods.
CNF.37	The technological architecture of the application must have a high level of resistance to failures, not to contain single points of failure (SPOF) at the component level (e.g. microservices, redundant components, balancing etc.).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are architected to achieve high fault tolerance and eliminate single points of failure (SPOF) at the component level. The solution supports a distributed deployment model with redundancy across all critical layers—including database, application servers, and web components—using clustering, load balancing, and active-passive or active-active configurations. Each service component, can be deployed in multiple instances behind load balancers to ensure continuous availability. Oracle Database supports Real Application Clusters (RAC) for database-level fault tolerance, while application services run on clustered middleware platforms such as Oracle WebLogic with automatic failover and session replication. Network components and integration touchpoints can also be configured with redundancy. This architecture ensures that no single component failure can disrupt end-to-end service delivery, thereby maintaining system stability, resilience, and high availability under all operational scenarios.
CNF.38	The technological architecture must ensure the rational and balanced use of processing resources.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are built on a scalable, multi-tiered architecture that ensures rational and balanced use of processing resources across application, database, and web layers. The system uses load balancing mechanisms to distribute user requests and processing workloads evenly across multiple application server instances, preventing bottlenecks and ensuring optimal performance. Background jobs and batch processing are scheduled and managed in a way that minimizes impact on real-time transactions, while the database layer utilizes indexing, partitioning, and query optimization techniques to efficiently handle large volumes of data. Resource usage is continuously monitored, and system components can be scaled vertically or horizontally based on performance metrics and business needs. This balanced resource utilization not only enhances response times and system throughput but also improves cost-efficiency and infrastructure sustainability.
1.2. Technological platform					
CNF.39	Technological platform consists of all soft and hard components needed to ensure the operating environment in which the application will run. Technological platform includes: development platforms and programming languages in which the application code is developed, database management services, operating systems based on which they can run the application components, special system software needed to be installed for the correct running of application, the hardware platform on which the application components can run, etc.	Informative	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor run on a comprehensive technological platform that includes all necessary software and hardware components to ensure a stable and optimized operating environment. The applications are primarily developed using Java EE and PL/SQL, and run on Oracle WebLogic Server or equivalent Java application servers. The backend relies on Oracle Database, which provides advanced data management, security, and performance features. The solution is compatible with leading operating systems such as Oracle Linux, Red Hat Enterprise Linux, and Windows Server. Any required middleware components, including messaging systems and schedulers, are included as part of the solution stack or supported through integration. The platform is flexible enough to be deployed on physical hardware, virtualized environments, or cloud infrastructure (private, public, or hybrid), ensuring adaptability to different IT strategies. This end-to-end platform coverage ensures that all components—from development to execution—are aligned, tested, and optimized for reliable, secure, and scalable performance.

| CNF.40 | The application should possess minimal dependence on the underlying technology platform to ensure scalability, flexibility, and ease of maintenance. | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE and Oracle Banking Product Processor are designed with minimal dependence on the underlying technology platform, ensuring scalability, flexibility, and ease of maintenance. The applications follow open standards and modular architecture principles, enabling deployment across various operating systems, databases (primarily Oracle), and middleware stacks without requiring significant customization. Business logic is decoupled from infrastructure components, allowing seamless scalability through horizontal and vertical scaling, whether on-premise or in cloud environments. The use of Java EE standards, RESTful APIs, and XML/JSON messaging ensures platform independence and facilitates integration with diverse systems. Additionally, configuration-driven design and parameterization allow changes in behavior without altering the core codebase, simplifying upgrades and maintenance. This abstraction from platform-specific dependencies supports long-term adaptability and aligns with enterprise IT governance practices. |

1.2.1. General requirements

CNF.41	The platform technologies present in the application architecture must be open technologies (without proprietary technologies of the supplier), or widely used technologies. *Please provide complete information on the technological platforms supported by the proposed solution.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are built using open and widely adopted technologies that ensure long-term viability, interoperability, and ease of integration. The core application is developed using standard Java EE technologies, which are open and widely supported across platforms and vendors. The business logic and database interactions leverage PL/SQL and Oracle Database, a globally established and enterprise-proven RDBMS technology. Middleware components such as Oracle WebLogic Server and RESTful/SOAP APIs are based on open industry standards like HTTP/S, XML, JSON, and WSDL, allowing integration with third-party
CNF.42	Application components should be hardware-agnostic, capable of running on x86 processors.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are fully hardware-agnostic and are designed to run efficiently on industry-standard x86 processor architectures
CNF.43	The application architecture must be tailored for optimal performance in cloud computing environments (at least PaaS). Key characteristics of a system designed for implementation in private clouds include considerations for latency, resilience to component failures, efficient parallelization, and optimization of resource utilization. *To demonstrate alignment with this requirement, Tenderers are requested to:* - *Showcase how the application architecture is optimized for cloud computing environments, particularly private clouds.* - *Provide evidence of how the architecture addresses the unique challenges and opportunities presented by cloud computing, ensuring the application's readiness for deployment in private cloud environments.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are architected to operate optimally in cloud computing environments, including private cloud and Platform-as-a-Service (PaaS) models. The applications support containerized deployments using Docker and orchestration through Kubernetes, enabling efficient resource utilization, automated scaling, and resilience. The architecture supports microservices and modular components that can be independently deployed and scaled, allowing for better fault isolation and parallel processing of transactions and services. Built-in support for stateless session handling, load balancing, and clustering ensures high availability and low latency in distributed environments. Moreover, the applications leverage cloud-native features such as dynamic provisioning, monitoring, and centralized logging through tools like Prometheus and ELK stack when deployed in private clouds. Oracle's cloud readiness certification and successful deployments on Oracle Cloud Infrastructure (OCI), as well as private clouds like VMware and OpenStack, demonstrate the system's maturity and adaptability in cloud environments. This ensures that the solution meets the performance, scalability, and reliability
CNF.44	The technologies present at the level of the technology platform must be homogeneous (minimum number of different technologies, e.g. different operating systems for middleware and database).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support a homogeneous technology stack that minimizes the use of disparate technologies, ensuring operational simplicity, easier maintenance, and streamlined support. The solution is typically deployed on Oracle Linux or Red Hat Enterprise Linux for both the middleware and database layers, promoting uniformity in system administration and patch management. The middleware (such as Oracle WebLogic Server) and the database (Oracle Database) are part of the Oracle ecosystem, designed to work seamlessly together, offering optimized performance, integrated security, and coordinated support. This homogeneous approach reduces integration complexity, enhances system stability, and enables more efficient use of IT resources, aligning well with enterprise architecture policies that favor consistency and standardization across the technology platform.

CNF.45	The application must support the creation, modification, processing, storage and access of textual data in Unicode format.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor fully support the creation, modification, processing, storage, and access of textual data in Unicode format. The underlying Oracle Database is configured with Unicode character sets such as AL32UTF8, ensuring that all application data, including multilingual textual content, is handled accurately and consistently. This allows seamless processing of customer names, addresses, product descriptions, and other textual fields in multiple languages and scripts. The user interface and integration layers also support Unicode, enabling end-to-end data exchange without character corruption or data loss. This capability ensures compliance with internationalization standards and supports global deployments across diverse linguistic environments.
1.2.2. Presentation layer					
CNF.46	The application must be accessible to any authorised user, using the standard computing resources available at workplace (desktop stations, virtual desktop / VDI, laptops, printers).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to be accessible to any authorized user through standard workplace computing resources such as desktop stations, virtual desktops (VDI), laptops, and connected peripherals like printers. The application is browser-based and does not require any client-side installation, making it compatible with standard operating systems and enterprise IT environments. Authorized users can securely access the system via supported web browsers over intranet or VPN connections, ensuring flexibility and ease of access from various endpoints. Print functionalities for reports, statements, and transaction confirmations are supported through native browser print capabilities and integrated reporting tools, allowing seamless use of locally or network-connected printers. This ensures that users can interact with the application using existing infrastructure without the need for specialized hardware or software.
CNF.47	The application will have capabilities to allow access to certain functions (e.g. authorization actions, or accessing operational dashboards and reports) from mobile devices.	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor provide capabilities to allow access to selected functions such as authorization actions, operational dashboards, and reports from mobile devices. While the core application is primarily accessed via desktop browsers, it includes responsive web design for specific screens and functions, allowing them to adapt to smaller form factors like tablets and smartphones. Role-based access control ensures that only authorized users can perform critical actions such as approvals or view sensitive reports from mobile environments. Additionally, integration with mobile device management (MDM) solutions and support for secure mobile connectivity protocols ensures that mobile access remains compliant with enterprise security policies. This flexibility enhances operational efficiency by enabling key decision-makers to act on essential tasks even when away from their primary workstations.Oracle FLEXCUBE and Oracle Banking Product Processor provide capabilities to allow access to selected functions such as authorization actions, operational dashboards, and reports from mobile devices. While the core application is primarily accessed via desktop browsers, it includes responsive web design for specific screens and functions, allowing them to adapt to smaller form factors like tablets and smartphones.
CNF.48	All views and reports in the application must be able to be printed on the indicated page format. The application must automatically size the output documents to fit the format indicated by the user (e.g. A2/3/4, portrait / landscape, etc.).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support printing of all views and reports in user-specified formats such as A2, A3, A4 in both portrait and landscape orientations. The application auto-adjusts layout and scaling to fit the selected paper size, ensuring proper formatting and readability without manual intervention.
CNF.49	The client application must be able to run in Windows 10/11 operating environments and newer.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are web-based applications accessible via modern browsers, and are fully compatible with Windows 10, Windows 11, and newer operating environments without requiring local installation or customization.
1.2.3. Business logic layer					
CNF.50	The components constituting the Business logic layer must be developed using modern, widely used developing frameworks and programming languages at the moment.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor components in the Business Logic Layer are developed using modern, widely adopted technologies such as Java EE for business services and PL/SQL for database logic. These technologies are industry-standard, platform-independent, and supported by a large developer ecosystem, ensuring long-term maintainability, scalability, and ease of integration with other enterprise systems.

CNF.51	The technologies present at this layer must allow the integration of the components that are or will be developed by the NBM through the interfaces provided.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support integration with externally developed components through well-defined, standards-based interfaces at the Business Logic Layer. The technologies used—such as RESTful and SOAP web services, JMS, and message queues—ensure that components developed by NBM can interact with the system securely and efficiently. These interfaces are extensible, documented, and designed to support modular integration without impacting core functionality.
1.2.4. Data layer					
CNF.52	The application must be compatible with the latest Long Releases of the following types of databases: Oracle, or MS SQL. <hr> However, consideration will be given to other database management systems if the Tenderer can sufficiently demonstrate their suitability, including any relative benefits, such as financial advantages, that justify their utilization.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are fully compatible with the latest Long-Term Release versions of Oracle Database, which is the preferred and natively supported database platform for these applications. The solution leverages advanced Oracle Database features for performance, security, and scalability. MS SQL Server is not a supported database for these applications. The use of Oracle Database ensures deep integration, optimal performance, and vendor-aligned support, making it the most suitable and proven choice for deployment.
CNF.53	All functional features of the application (OLTP) will be implemented on a single database management platform.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor implement all functional features (OLTP) on a single Oracle Database platform. This centralized data architecture ensures data consistency, simplifies management, enhances performance, and supports ACID-compliant transaction processing across all business modules without the need for multiple database platforms.
1.2.5. Technology layer					
CNF.54	All application components, including middleware and databases, must be capable of operating in a fully virtualized environment. Compatibility with the VMware hypervisor and support for the x86 platform with either Linux or Windows Server operating systems are essential. Furthermore, the supported versions of these operating systems must be maintained by their providers as part of the last two major releases.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are fully compatible with virtualized environments and operate seamlessly on VMware hypervisors. All application components—including middleware and Oracle Database—can be deployed on x86-based infrastructure running either Linux (e.g., Oracle Linux, RHEL) or Windows Server, provided they are among the last two major supported releases. This ensures compliance with modern IT infrastructure standards, enabling flexibility, scalability, and efficient resource utilization in virtualized data centers.
CNF.55	Only standard equipment will be required to run the application, available to be freely purchased on the market by the NBM.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to run on standard, commercially available hardware and software components. The solution does not require any proprietary or specialized hardware, allowing NBM to procure infrastructure—such as x86 servers, storage systems, and networking equipment—from any preferred vendor. This ensures flexibility, vendor independence, and cost-effectiveness in infrastructure procurement.
CNF.56	The Tenderer must include in its proposal comprehensive details about the recommended infrastructure platform, ensuring it is appropriately dimensioned to meet the requirements specified in this Technical Specification and the specific needs of the NBM. If the bid is successful, the proposed infrastructure dimensioning will form the basis for further refinement and deployment during the application's implementation phase.	Mandatory	+	Yes - the solution fully meets the requirement	Its provided in the technical proposal
CNF.57	The Tenderer will propose the technological platform related to the application based on all available information regarding volume, performance, and other relevant factors (presenting all the available alternatives), and the NBM will review the alternatives and make the final decision on the final configuration.	Mandatory	+	Yes - the solution fully meets the requirement	reference sizing is provided in the technical proposal
1.3. Interoperability requirements					
CNF.58	Interoperability is defined as the application's ability to communicate effectively with other systems.	Informative	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are built with high interoperability capabilities, enabling seamless communication with other systems through open standards and well-defined integration interfaces. The solution supports RESTful and SOAP web services, ISO 20022 messaging, XML/JSON data formats, and secure file-based protocols such as SFTP, allowing smooth integration with internal and external applications, third-party services, and national or international payment systems.

CNF.59	In order to support the business processes of the NBM, the requested application must be integrated with other existing applications within the organization, as well as with the IT solutions requested in other lots of this tender procedure.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed for easy integration with existing applications and third-party IT solutions through a comprehensive set of open APIs and industry-standard protocols. The solution supports integration via REST/SOAP web services, message queues, ISO 20022, and file-based interfaces (e.g., SFTP/XML), enabling interoperability with systems already in use at NBM as well as with other solutions procured through this tender. This ensures that end-to-end business processes can operate seamlessly across heterogeneous environments.
1.3.1. Requirements for Enterprise Service Bus component					
CNF.60	As an integral part of the proposed solution, the Tenderer is required to propose and deliver an Enterprise Service Bus (ESB) middleware component. This ESB will serve as a centralized integration platform for all applications and components required under other lots in this tender procedure. In a further perspective it must be capable of being scaled and spanned across the entire organization, facilitating seamless communication and data exchange among all applications operated within the NBM.	Mandatory	+	Yes - the solution fully meets the requirement	Based on these requirements, Fiorano ESB along with Fiorano APIM is well-suited for this solution, offering robust integration capabilities and API management to meet both current and future scalability needs.
CNF.61	This component must be capable to serve as an organization-wide integration platform, facilitating the exchange of data and functionalities among disparate systems. Among key capabilities and features to be delivered as part of this component include:	Mandatory	+	Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Integration Capability: The ESB must possess robust integration capabilities, enabling it to seamlessly connect with other IT systems within the NBM;			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Standardized Approach: Integration with other systems should adhere to standardized approaches and protocols to ensure compatibility and interoperability across different platforms and technologies;			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Ease of Management: The ESB should offer intuitive tools and interfaces for managing integration processes, allowing trained specialists to configure and manage integration workflows without requiring deep technical expertise;			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Flexibility: It should allow for flexible configuration and customization of integration processes to accommodate evolving business requirements and changing technological landscapes.			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Scalability and Reliability: The ESB must be scalable to handle increasing data volumes and transaction loads over time, while ensuring high availability and reliability to support critical business operations.			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Monitoring and Alerting: It should provide comprehensive monitoring capabilities to track the performance and health of integration processes, with the ability to generate alerts in case of any issues or deviations from predefined thresholds.			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Interoperability Standards: The ESB must adhere to industry-standard interoperability protocols and specifications to enable seamless communication and data exchange with external systems and services. The ESB must support open interoperability standards such as WSDL, WS-*, XML, REST, SOAP, UDDI, HTTPS etc. to facilitate seamless communication and data exchange with external applications and services.			Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.

					Yes - the solution fully meets the requirement	Fiorano ESB and Fiorano API Management fully meet all the functional, technical, and operational requirements as outlined, including security, scalability, standards compliance, and ease of management.
	Security: Robust security mechanisms should be in place to ensure the confidentiality, integrity, and authenticity of data exchanged through the ESB, including encryption, authentication, and access control measures. *Please provide detailed description and documentation outlining the ESB's core features.*					
CNF.62	The ESB should support service orchestration capabilities to enable the coordination and automation of complex business processes and workflows spanning multiple systems and services. Workflow modeling tools and visual editors should be provided to design, simulate, and execute business processes and service compositions.	Mandatory		+	Yes - the solution fully meets the requirement	Fiorano ESB includes advanced service orchestration capabilities through its Fiorano Orchestration Studio, a drag-and-drop visual editor that allows users to: Design integration and business workflows visually Model end-to-end service compositions Simulate message flows before deployment Define conditional logic, transformation, branching, retries, and error handling Integrate human tasks into workflows if needed Deploy workflows directly from the design tool with minimal code These features enable both technical and functional users to rapidly build and maintain cross-system business processes.
CNF.63	Modeling / managing rules at the process level must be done in an intuitive way (using tools and visual forms). Thus, the management of the rules at process level must be possible to be performed directly by the trained specialists.	Mandatory		+	Yes - the solution fully meets the requirement	Fiorano ESB provides an intuitive, graphical development environment (Fiorano Studio) where business rules and process conditions can be modeled directly within orchestration flows using: Drag-and-drop tools for process logic, branching, loops, and conditions Rule-based decision elements (e.g., If-Then-Else, switches, filters) Parameter configuration via forms (no coding required) Support for dynamic expressions and external rule inputs Real-time validation and simulation for rule testing before deployment This enables functional/business users (with training) to manage and modify business processes independently, improving agility and reducing reliance on developers for routine rule updates.
CNF.64	The process-level modeling / management functionality must ensure that the effort required to change the rules, use templates, versioning and monitoring the implementation of process-level rules is minimized.	Mandatory		+	Yes - the solution fully meets the requirement	Fiorano ESB is designed to streamline rule and process management with the following key capabilities: Low-Effort Rule Changes: Rules and logic can be modified through visual editors using simple forms and drag-and-drop components, eliminating the need for code-level changes. Template Reuse: Reusable process templates can be created and applied across different workflows, reducing duplication and standardizing rule design. Version Control: Fiorano includes built-in versioning and rollback for all integration flows and rule sets. Each deployment is version-tagged for easy auditability and change management. Monitoring and Audit Trails: The platform provides detailed real-time monitoring of rule execution, outcomes, and process behavior via dashboards. It also logs all changes for traceability and supports alerting on deviations or failures.

CNF.65	The ESB must provide functionality for monitoring processes and events. Monitoring system activities, processes and rules will ensure visibility on the correctness and integrity of data flows between different applicative systems.	Mandatory	+	Yes - the solution fully meets the requirement	Real-time dashboards, transaction tracking, audit logs, and flow-level monitoring.
CNF.66	The ESB must provide messaging-like functionality for managing alerts, messages, and other communications necessary for proper management of interoperability between solutions.	Mandatory	+	Yes - the solution fully meets the requirement	Messaging engine supports alerts, retry logic, exception notifications, and system messages.
CNF.67	The ESB's communications management module must allow the definition of system-level events and the attachment of a communication scenario to each event. Depending on the event, different types of messages will be generated, such as confirmation, alert, error, status change, monitoring, etc.	Mandatory	+	Yes - the solution fully meets the requirement	Event-driven architecture allows event-message mapping (e.g., alerts, confirmations).
CNF.68	Messages must be received and sent through inbound and outbound interfaces. Interfaces must provide capabilities for interpreting and manipulating messages such as: encoding and decoding, message validation schemes, grouping and disassembling messages, single-sign-on capabilities, encryption and decryption, application and validation of digital signatures, etc.	Mandatory	+	Yes - the solution fully meets the requirement	Built-in adapters for REST/SOAP/JMS/FTP, plus support for validation, encryption, SSO, and transformation.
CNF.69	The ESB's messaging subsystem must offer the possibility of integration with the Beneficiary's e-mail services.	Mandatory	+	Yes - the solution fully meets the requirement	SMTP/IMAP connectors for sending messages, alerts, and exceptions via email.
CNF.70	The ESB should include performance optimization features such as message caching, content-based routing, message filtering, and load balancing to enhance throughput and minimize latency. It should support horizontal and vertical scaling strategies to distribute workloads across multiple nodes and optimize resource utilization.	Mandatory	+	Yes - the solution fully meets the requirement	Message caching, content-based routing, parallel processing, clustering, horizontal/vertical scaling.
CNF.71	The ESB should facilitate compliance with regulatory requirements, industry standards, and organizational policies related to data privacy, security, and governance.	Mandatory	+	Yes - the solution fully meets the requirement	TLS/SSL, OAuth2, API keys, RBAC, WS-Security, audit trails; compliant with GDPR, ISO 27001.
CNF.72	The ESB should support governance frameworks for managing service lifecycles, versioning, dependency management, and service-level agreements (SLAs).	Mandatory	+	Yes - the solution fully meets the requirement	Includes version control, SLA tracking, rollback features, dependency maps, and policy enforcement.
1.3.2. Integration with other systems					
CNF.73	The solution will be able to be easily integrated with the data bus component, Enterprise Service Bus (which will be delivered as part of the CBS solution from lot I), with native support for open integration standards according to the principles and concepts of Service Oriented Architecture (SOA) and Event Driven Architecture (EDA). Please describe the mechanisms supported by the solution for integration with ESB and with other systems. Please provide your vision on how to optimally approach the integration with the solution within the other lot and with the external systems requested as part of this tender procedure.	Mandatory	+	Yes - the solution fully meets the requirement	Fiorano ESB natively supports SOA and EDA. It offers adapters, APIs, and protocol bridges (REST, SOAP, JMS, FTP, etc.) for seamless integration with CBS, internal, and external systems, using industry-standard practices.
CNF.74	The Tenderer must ensure interfacing with all the necessary interfaces through the integration component (Enterprise Service Bus).	Mandatory	+	Yes - the solution fully meets the requirement	Fiorano ensures end-to-end integration through its ESB by enabling adapters, mediation, transformation, and orchestration flows for all required systems.
CNF.75	All application interfaces must be based on open standards. Exceptions may be "required interface" interfaces, which will be adapted to the specifics of the interfaces available on the NBM applications side.	Mandatory	+	Yes - the solution fully meets the requirement	Supports all open standards (SOAP, REST, HTTPS, JSON, XML, JMS, etc.). Also allows customization for specific legacy or proprietary interfaces.
CNF.76	All interfaces of the provided application will be able to interact with external applications both in real time and offline.	Mandatory	+	Yes - the solution fully meets the requirement	Supports both synchronous (real-time) and asynchronous (offline) communication models, including queue-based messaging, scheduled polling, and triggers.

CNF.77	The interfaces of the provided application will allow loose coupling with external applications (communication based on messages).	Mandatory	+	Yes - the solution fully meets the requirement	Fiorano supports loosely coupled, message-based architecture via asynchronous messaging queues, topics, and event triggers.
CNF.78	The application will have standard interfaces for accessing all key business functions of the application (e.g. generating documents, generating transactions, accessing information about business entities stored within the application). The respective interfaces must allow the management of the business entities with the application of all the relevant business rules and with the use of all the characteristics related to the business entities.	Mandatory	+	Yes - the solution fully meets the requirement	Business functions can be exposed as secure, reusable services via the ESB. Supports rule enforcement through workflow orchestration and service governance.
CNF.79	The application will have standard interfaces for data export within Data Warehouse tools.	Mandatory	+	Yes - the solution fully meets the requirement	Supports data export via FTP, JDBC, REST APIs, and scheduled jobs. Integrates with common ETL and DWH tools using open formats.
CNF.80	The solution will have convenient tools for the administrator to manage, control and monitor all external interfaces of the application.	Mandatory	+	Yes - the solution fully meets the requirement	Fiorano Studio and Dashboard provide visual tools for monitoring, flow control, error tracking, and administrative functions.
CNF.81	All application interfaces must be properly documented (e.g. with the Web Services Description Language application).	Mandatory	+	Yes - the solution fully meets the requirement	Auto-generates WSDL, Swagger/OpenAPI specs, and interface documentation for all published services and APIs.
CNF.82	The application will be able to create email messages according to predefined forms and send them to the recipients indicated via the e-mail server set in the application configurations.	Mandatory	+	Yes - the solution fully meets the requirement	SMTP integration is available to send rule-based or event-triggered emails. Supports templates, attachments, and recipient configuration.
1.4. Requirements for performance					
CNF.83	The application must efficiently process transactions performed by the NBM in accordance with the volumes and nature of NBM activity, meeting established performance requirements.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are built to handle high-volume, mission-critical transaction processing environments typical of central banking operations. The solution is architected on a high-performance, scalable platform that supports multi-threaded processing, database optimization techniques (such as partitioning and indexing), and asynchronous job handling to ensure throughput and responsiveness. Performance tuning parameters can be adjusted to meet NBM-specific transaction volumes, and the solution has been benchmarked in large-scale deployments across global financial institutions to meet stringent SLAs for response time, batch processing, and concurrent user loads.
1.4.1. General performance requirements					
CNF.84	The concurrent running of the internal processes of the application will not have an impact on the overall performance of the application. Otherwise, the Tenderer will include in the application administration and operation guides information on the processes that may impact the performance of the application and its recommendations on the concurrent running of these processes (e.g. it is not recommended to run the process X to generate daily reports, simultaneously with the process Y to re-evaluate the securities).	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed to support concurrent execution of internal processes without degrading overall system performance. The solution uses a robust job scheduling and process orchestration framework that prioritizes critical transactions and optimizes resource utilization. For processes with high compute or I/O demands—such as EOD, report generation, or revaluation
CNF.85	Generating reports and accessing information for business analysis purposes must not affect the operational performance of the application in terms of transaction processing. Otherwise, in the application documentation will be identified the reports with significant impact on performance and formulated the recommendations of the selected Tenderer on the generation of those reports, so as not to impact the performance property of the application.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed with architectural separation between transactional and analytical workloads to ensure that business reporting does not interfere with core transaction processing. Standard reports are generated using optimized SQL queries and scheduled batch jobs that can be configured to run during off-peak hours. For resource-intensive or ad hoc reports, Oracle provides guidelines in the product documentation identifying such reports and offering best practices—such as using read-only replicas, dedicated reporting schemas, or materialized views—to isolate reporting workloads. These recommendations help maintain optimal transaction performance while enabling robust business analysis.
CNF.86	The solution must retain all transactional and historical data for a minimum period of five years without compromising its performance.	Mandatory	+	Yes - the solution fully meets the requirement	

CNF.87	Tenderers must specify minimum guaranteed performance values for the application, considering the recommended technological platform.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor, when deployed on a recommended enterprise-grade technological platform (e.g. Oracle Database 19c, WebLogic Application Server, Linux/Unix OS on x86 architecture), can guarantee the following minimum performance benchmarks under normal load conditions: * Transaction response time: ≤ 2 seconds for 95% of online transactions * Batch processing throughput: ≥ 100,000 records per hour for standard end-of-day processes * Concurrent user support: ≥ 500 simultaneous users without performance degradation * Report generation time: ≤ 5 seconds for standard reports with typical data volume * System uptime: ≥ 99.7% availability, aligned with High Availability configuration These values are indicative and will be validated and tuned based on the final infrastructure sizing, actual transaction volumes, and integration landscape defined by NBM. Detailed performance tuning and SLA commitments will be outlined in the technical design and deployment plan.
1.4.2. Specific performance requirements					
CNF.88	The average response time for standard online transactions performed via the graphical interface by users or external services (e.g., balance inquiries, payment authorization and processing, recent transaction consultations, and account-related operations) must not exceed 2 seconds in at least 95% of cases, measured under normal operating conditions. This excludes periods when batch processes (such as EOD/EOM/EOY) are running or when complex reports are being generated. *The Tenderer shall present the technical solutions adopted to meet this requirement, and compliance will be validated through specific tests agreed upon between the Tenderer and the Beneficiary.*	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are engineered to deliver sub-2 second response times for standard online transactions under normal operating conditions, meeting the required 95% performance threshold. This is achieved through several key architectural and technical measures: 1. Optimized Application Code and Queries– Core online transactions like balance inquiry, payments, and transaction lookups are handled using pre-compiled PL/SQL packages and parameterized queries to minimize database round-trips and reduce execution time. 2. In-Memory Caching and Connection Pooling– Frequently accessed static data is cached, and application servers use connection pooling to maintain low-latency DB access. 3.Horizontal and Vertical Scalability– The application supports load balancing across multiple app server instances, and can scale vertically with multi-threaded processing on modern x86 systems.
CNF.89	The application will have the ability to process transactions both in real time and batch.	Mandatory	+	Yes - the solution fully meets the requirement	
1.5. Requirements for flexibility					
CNF.90	The application must possess the capability to adapt to evolving business needs over time.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.91	It is preferable that the adaptation in time to the new business needs be possible through configuration adjustments in the application (versus changes in the code), thus minimizing the adjustment costs on the NBM side. *Please provide tangible evidence and examples highlighting the application's configuration options and flexibility for configuration-based adaptations.*	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed with a high degree of configurability, enabling adaptation to new business requirements through parameter-driven setups rather than code-level changes. This flexibility reduces the total cost of ownership and enhances agility in responding to regulatory, product, or process changes together with ODT and extensibility provide low code no code approach to accomodation evolving needs. Examples of configuration-based adaptability include:

| CNF.92 | The application will allow the customization of user views and forms. Also, the application will allow the creation of new user forms for accessing the business logic of the application. | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE offers comprehensive capabilities for customizing user views and creating new forms through its **Oracle Development Tool (ODT)** and extensibility framework. ODT enables banks like NBM to tailor UI components without altering the core product code. Users can modify existing screens to adjust field behavior (visibility, validation, mandatory status), re-label UI elements, and add new fields—all via metadata-driven configurations.

For more advanced customization, new forms can be created using the extensibility framework provided by FLEXCUBE. These new forms can be linked to existing business logic or invoke custom business components developed using the same extensibility standards. This approach ensures that enhancements remain upgrade-safe and maintainable.

Additionally, user-specific views and access controls can be configured at the role level to ensure that each user group interacts with screens relevant to their function. These capabilities significantly reduce development effort, promote agility, and align well with NBM's need for flexible, configuration-driven adaptations. |
| --- | --- | --- | --- | --- | --- |
| CNF.93 | The application will allow the customization of existing reports (e.g. data set adjustment, formatting). | Mandatory | + | Yes - the solution fully meets the requirement | The solution provides all the data that is needed by Oracle Analytics Server for any report gentertaion |
| CNF.94 | The application will allow the definition of user reports (e.g. definition of data set, report format, definition of calculated fields). | Mandatory | + | Yes - the solution fully meets the requirement | It can be done together with Oracle Analytic Server |
| CNF.95 | The application should offer configuration options for automatically generating reports triggered by specific events or scheduled intervals. The generated reports can be stored in the application or sent to the email addresses and / or set users. | Mandatory | + | Yes - the solution fully meets the requirement | Oracle Analytic Server provides these capabilities |
| CNF.96 | The application will allow to define and customize the business entities stored in the application (e.g. defining new properties). | Recommended | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and customizing business entities using its extensibility framework and Oracle Development Tool (ODT). New properties can be added to entities through metadata-driven configurations at the UI, database, and service levels—without modifying core code—ensuring upgrade safety and flexibility. |
| CNF.97 | The application will allow to define and customize the business rules implemented within the application. | Recommended | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and customizing business entities using its extensibility framework and Oracle Development Tool (ODT). New properties can be added to entities through metadata-driven configurations at the UI, database, and service levels—without modifying core code—ensuring upgrade safety and flexibility. |
| CNF.98 | The application will allow to define and customize business flows (e.g. consecutive operations, status transformations for the characteristics of business entities, documents and records generated, notifications, roles involved and allowed operations, etc.). | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and customizing business entities using its extensibility framework and Oracle Development Tool (ODT). New properties can be added to entities through metadata-driven configurations at the UI, database, and service levels—without modifying core code—ensuring upgrade safety and flexibility. |
| CNF.99 | The application will allow to define and manage the normative reference information used within the application. The data source for the reference information can be internal or external (e.g. external database, external web service, external file). | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and managing reference information through centralized parameter tables and master data setups. It supports integration with external sources such as databases, web services, or flat files to fetch or synchronize reference data using standard adapters and APIs. This enables seamless management of normative data from both internal and external systems. |
| CNF.100 | The application will allow to define and customize the external interfaces of the application (e.g. setting accessible business functions, setting the format for input / output data, setting communication protocols, settings for access control, etc.). | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and managing reference information through centralized parameter tables and master data setups. It supports integration with external sources such as databases, web services, or flat files to fetch or synchronize reference data using standard adapters and APIs. This enables seamless management of normative data from both internal and external systems. |
| CNF.101 | All application configurations must be able to be performed in convenient user interfaces for application administrators. | Mandatory | + | Yes - the solution fully meets the requirement | Oracle FLEXCUBE allows defining and managing reference information through centralized parameter tables and master data setups. It supports integration with external sources such as databases, web services, or flat files to fetch or synchronize reference data using standard adapters and APIs. This enables seamless management of normative data from both internal and external systems. |

CNF.102	The application must allow the development of new components by the NBM, based on the methodology and rules provided by the selected Tenderer. These components will have access to the functions and public properties of the application components, including the ability to inherit existing functions.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE supports the development of new components by clients like NBM through its extensibility framework and published APIs. The framework allows custom components to access public functions and properties of existing application components, and supports inheritance and reuse of standard logic. Oracle provides methodology, guidelines, and tools (like ODT) to ensure custom developments remain upgrade-safe and fully integrated.
CNF.103	The development, maintenance, and extension of the solution shall not be subject to commercial or technical restrictions that would limit NBM's ability to conduct internal developments or outsource development to third parties, provided that the explicitly defined methodological and technical framework established by the Tenderer is strictly followed. To this end, the Tenderer shall detail and provide the complete methodology and mandatory rules applicable to future developments, including the agreed software development methodology, mandatory coding/naming conventions, architectural principles, required integration and quality control procedures, as well as the tools and technical conditions necessary to ensure the seamless and efficient integration of new developments with the delivered application. The provider shall not impose indirect conditions (such as special licensing, mandatory approvals, or the obligatory involvement of its own personnel) that would effectively restrict NBM's ability to carry out additional developments independently or in collaboration with third parties. All technical and methodological requirements must be sufficiently clear and transparent to ensure the quality, compatibility, and interoperability of all future developments.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor support an open extensibility framework that allows NBM or any qualified third-party developer to build, maintain, or extend application components without hidden commercial or technical restrictions, provided they follow the published methodology and toolset. Oracle supplies detailed developer guides that cover software development lifecycle steps, coding and naming conventions, architectural principles, interface standards, security policies, test harness requirements, and continuous integration procedures, all of which are aligned with industry best practices and fully documented in the Oracle Development Tool (ODT) and FLEXCUBE Extensibility Framework manuals. These materials include guidance on using metadata-driven configurations, user exits, event hooks, and API consumption, ensuring new code remains upgrade-safe and interoperable with the core system. Licensing for custom extensions is limited to standard development and runtime licenses already included in the enterprise agreement; there is no mandatory Oracle involvement or proprietary approval process. As long as NBM or its chosen partners adhere to the supplied guidelines, they can independently develop and deploy new modules, interfaces, or UI screens, integrate them via standard APIs, and promote them through established testing and release pipelines without any vendor-imposed constraints.
1.6. Requirements for maintainability					
CNF.104	The proposed solution must be designed to facilitate efficient maintenance, ensuring streamlined operations and minimizing complexity. It must adhere to the following essential criteria:	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor are designed with modular, layered architecture that separates presentation, business logic, and data access layers, thereby simplifying maintenance and reducing complexity. The solution leverages metadata-driven configuration and parameterization, which allows many changes to be managed without altering core code. Standardized development practices, reuse of common components, centralized logging, automated diagnostics, and audit trails further enhance maintainability. The system supports hot deployment for certain configurations, built-in versioning of changes, and rollback capabilities to minimize downtime during updates. Oracle also provides detailed documentation, administrative tools, and health check utilities that support proactive monitoring and maintenance, ensuring efficient and reliable operations with minimal manual intervention.
CNF.104 a.	The solution must operate on a uniform technological platform, encompassing a single database management system to centralize data management and a unified hardware and software infrastructure to reduce compatibility issues and simplify maintenance;	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE is designed to run on a unified technology stack, using a single supported RDBMS like Oracle Database for centralized data management. It ensures consistency across environments by supporting a standardized software and hardware infrastructure, typically based on Linux or Windows Server on x86 platforms. This uniformity reduces compatibility risks and simplifies system administration and maintenance.
CNF.104 b.	All application modules within the proposed solution must be sourced from a single software supplier.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.104 c.	All application modules included in the solution must utilize a single development environment. This standardization simplifies development, testing, and deployment processes, reducing potential integration issues and improving maintainability.	Recommended	+	Yes - the solution fully meets the requirement	

ID	Requirement			Compliance	Response
CNF.104 d.	The solution must incorporate robust mechanisms for identifying, tracking, and resolving operational issues. These mechanisms should include real-time monitoring tools, automated alerts for anomalies, and diagnostic tools for root cause analysis, ensuring minimal downtime and efficient issue resolution.	Mandatory	+	Yes - the solution fully meets the requirement	Observability is achieved through Oracle Enterprise Manager Console for monitoring and automating alerts regarding components of the solution
CNF.105	To ensure the application remains available and accessible to business users at the agreed service levels, it must support continuous monitoring and proactive maintenance. The solution must include the following capabilities:	Mandatory	+	Yes - the solution fully meets the requirement	Once the system is in production , Incident management service is delivered based on agreed SLA
CNF.105 a.	**Proactive Problem Identification**: The application must enable early detection of potential issues across all components, minimizing downtime and operational disruptions.	Mandatory		Yes - the solution fully meets the requirement	Our Managed Service include intrinsically proactive issue identification and resolution
CNF.105 b.	**Preventive Maintenance**: The system should facilitate preventive measures to address identified risks, ensuring consistent performance and reliability (e.g. Automated Performance Threshold Alerts, Scheduled Data Cleanup and Archiving, Disk Space Monitoring and Preemptive Cleanup, Backup Verification etc.);	Mandatory		Yes - the solution fully meets the requirement	As part of post-production services, Oracle FLEXCUBE implementations typically include preventive maintenance activities to ensure ongoing system health and reliability. These services involve configuring automated performance threshold alerts, setting up scheduled data purging and archival routines, monitoring disk space utilization with preemptive cleanup actions, and conducting regular backup verification and restore tests. System performance reviews and environment audits are also carried out periodically to proactively identify and mitigate risks, ensuring stable and consistent operations.
CNF.105 c.	**Comprehensive Monitoring**: Real-time monitoring tools must be provided to oversee the health, performance, and utilization of all application components, including infrastructure, business logic, and data layers;	Mandatory		Yes - the solution fully meets the requirement	Observability is achieved through Oracle Enterprise Manager Console for monitoring and automating alerts regarding components of the solution
CNF.105 d.	**Ease of Maintenance**: Operational maintenance tasks must be streamlined, allowing administrators to quickly address performance bottlenecks, implement fixes, and perform routine updates with minimal effort;	Mandatory		Yes - the solution fully meets the requirement	FLEXCUBE App -Oracle Enterprise Manager, FLEXCUBE Utilities, AppDynamics ESB - Oracle Enterprise Manager, OSB Console, ELK Stack Oracle DB -AWR/ASH, OEM Infra -Zabbix, Nagios, Prometheus
CNF.106	The solution must include monitoring mechanisms for key components, such as the business logic and data layers, to track operational load and performance levels. (e.g. business logic layer components, data layer).	Mandatory	+	Yes - the solution fully meets the requirement	FLEXCUBE App -Oracle Enterprise Manager, FLEXCUBE Utilities, AppDynamics ESB - Oracle Enterprise Manager, OSB Console, ELK Stack Oracle DB -AWR/ASH, OEM Infra -Zabbix, Nagios, Prometheus
CNF.107	The solution must provide self-diagnostic tools for monitoring the status of internal components and generate appropriate notifications.	Mandatory	+	Yes - the solution fully meets the requirement	
	These notifications must include actionable insights to address the issue promptly.				
CNF.108	All errors and exceptions encountered during application operation must be logged and managed in accordance with the defined "Exception Handling" requirements. This includes centralized logging, categorization of errors by severity, and automated escalation processes for critical issues.	Mandatory	+	Yes - the solution fully meets the requirement	This is part of Ops , where tool used by the bank for incident management can be used.
CNF.109	The documentation provided with the application must also contain detailed technical documentation related to all components of the application, including: technical architecture of the application, installation guides, configuration and operational maintenance of all application components, guides for developers (within the components allowed for internal development on the NBM). The technical documentation must guide the NBM how to install, integrate and maintain operationally components developed by the NBM.	Mandatory	+	Yes - the solution fully meets the requirement	This is fullfilled as part of deliverables generated at different stage of implementation
	The application architecture must enable the NBM to implement application-level changes with minimal complexity. The architecture should ensure that the scope of affected components is minimal and that impacted components are clearly identifiable for targeted testing and validation.				Oracle FLEXCUBE is built on modular, layered architecture and metadata-driven configuration, so most changes can be isolated to specific components and migrated with minimal impact. Design principles include separation of presentation, business logic, and data layers, parameter tables for product behaviour, user-exit hooks for point customisation, and service wrappers that expose

CNF.110	*The Tenderers must demonstrate alignment with this requirement by providing:* - *A detailed description of the architectural design principles and methodologies employed to minimize the complexity of application-level changes.* *Examples of different categories of customizations supported by the solution, including scenarios involving integration, user interface updates, and data schema modifications.* - *A functional prototype or simulation that demonstrates the complete process of customization, testing, and publishing/migration of a change. The prototype or simulation must highlight the tools, workflows, and mechanisms employed to identify, implement, and validate the changes.*	Mandatory	+	Yes - the solution fully meets the requirement	integration points without altering core code; dependency tracking in the Oracle Development Tool clearly identifies which objects are affected by a change, allowing targeted unit and regression tests. Typical customisation categories include: adding a new REST endpoint that reuses existing business services while requiring only a service definition file and security mapping; updating the user interface through ODT by adding a new field and label to an existing form without touching backend logic; and extending the data schema by introducing a user-defined field stored in a FLEXCUBE extension table, automatically reflected in screens and reports via metadata. During implementation a sandbox environment, ODT workspace, and FLEXCUBE transport utilities are used to build the change, run automated validation scripts, and package the artefacts into a deployment bundle; migration to UAT and then production is performed with version-controlled patch files, and the impact report generated by the transport utility lists exactly which objects require retesting, demonstrating how the architecture supports low-complexity, traceable change management.
CNF.111	The application will allow to define and run scheduled tasks for operational maintenance activities (e.g. archiving historical data).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.112	The application architecture must support seamless implementation of new versions delivered by the supplier without disrupting existing customizations, NBM-implemented components, or interfaces with external applications.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.113	To ensure continuity of support, there must be at least two alternative providers capable of delivering maintenance and development services for the provided application. At least one of these providers must be located in Western, Central, or Eastern Europe. Each provider must have a minimum of two certified specialists for the offered solution, and no specialist may be listed by more than one provider.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.114	The solution must be designed for easy portability from the production environment to other operating environments, such as testing and development environments and vice versa. The accompanying documentation must provide a step-by-step guide to the portability process, detailing all required configurations, dependencies, and procedures to ensure efficient and error-free transitions.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.115	The application must include mechanisms to generate automatic notifications to the software manufacturer in case of critical errors. These notifications must provide sufficient detail to enable rapid identification and resolution of root causes.	Recommended	+	Yes - the solution fully meets the requirement	This is through Software manufacturer support portal where incident are logged.
1.7. Requirements towards scalability				

CNF.116	During the use of application, the number of transactions processed may increase or decrease significantly from one period to another. In order to have a rational use of processing resources, the application required by the NBM must be easily scalable (up and down).	Mandatory	+	Yes - the solution fully meets the requirement	To ensure rational use of processing resources amid fluctuating transaction volumes, the proposed application—based on Oracle Flexcube and Oracle Banking Processors—is designed for seamless scalability. Leveraging Oracle WebLogic's clustering and load balancing capabilities, the system can dynamically scale up or down based on demand. Oracle Database, with Real Application Clusters (RAC), ensures high availability and performance under varying loads. This architecture supports both horizontal and vertical scaling, enabling cost-effective resource utilization while maintaining operational efficiency and compliance.
CNF.117	The application will allow to increase the processing capacity without interrupting their operation. For this purpose, the application will support the horizontal expansion of the processing capacity (e.g. upgrading the hard infrastructure, adding new servers for the application servers and performing load balancing).	Mandatory	+	Yes - the solution fully meets the requirement	The proposed application, built on Oracle Banking Product Processor's microservices architecture, is designed to support horizontal scalability and uninterrupted operations. Each business capability is delivered as an independent microservice, allowing granular scaling of specific components based on transaction load. The application runs on Oracle WebLogic and integrates with Oracle Database (RAC), enabling seamless addition of new servers and infrastructure upgrades. Through load balancing and clustering, workloads are distributed across multiple application nodes, ensuring high availability and fault tolerance. Microservices also facilitate containerized deployment, allowing dynamic resource allocation and rapid scaling using orchestration tools like Kubernetes. This architecture ensures that processing capacity can be increased or decreased without downtime, supporting NBM's need for rational and resilient resource utilization.
CNF.118	The application must include features for automatic load distribution and dynamic scaling of critical components. This capability must support both upward and downward scaling based on real-time demand and ensure optimal performance for latency-sensitive operations.	Recommended	+	Yes - the solution fully meets the requirement	The application runs on Oracle WebLogic and integrates with Oracle Database (RAC), enabling seamless addition of new servers and infrastructure upgrades. Through load balancing and clustering, workloads are distributed across multiple application nodes, ensuring high availability and fault tolerance.
1.8. Requirements for usability					
CNF.119	The application must be designed with user-friendliness and intuitiveness as primary goals. Training time for end-users must be minimized through an intuitive interface and easy-to-understand workflows. Users should have access to comprehensive support information and guidance at all times to ensure correct usage	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.120	All business functions accessible to application users must be accessed through graphical user interfaces.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.121	The application documentation must contain complete, detailed and updated guides for all user groups.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.122	Application users will have access to context-sensitive help in all application interfaces.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.123	When defining and customizing reports, users must have access to the application's data dictionary to understand the data structures and relationships.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.124	Users must be able to access all authorized functions through a unified graphical interface, ensuring streamlined navigation and task execution.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.125	The application must feature user interfaces that are intuitive, visually appealing, and ergonomically designed for both business users and administrative roles.	Mandatory	+	Yes - the solution fully meets the requirement	

CNF.126	The application must allow users to save their work and operations mid-process, either automatically or upon user request, to prevent data loss and facilitate task continuity.	Mandatory	+	Partially yes - The solution partially meets the requirement	
CNF.127	All user interfaces must be in Romanian and English languages.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.128	The translation must ensure uniform use of specific terms used in the application (e.g. Delete = Eliminare) across all interfaces.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.129	User interfaces must follow a consistent graphical design style, with uniform use of graphical elements and text across the application to enhance usability and reduce cognitive load for users.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.130	The application must allow users to customize their workspace, including features such as adding menu items to favorites, displaying recent accesses, and saving parameterized searches.	Recommended	+	Yes - the solution fully meets the requirement	
CNF.131	The user interfaces will allow simple navigation through the application forms, by using complementary mechanisms (e.g. mouse and / or keyboard and / or special functions).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.132	The application must generate notifications to alert users about actions that require their attention, such as transaction authorizations or pending approvals.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.133	Notifications generated by the application must include actionable information, such as direct links or automatic opening of relevant forms, to expedite user actions.	Mandatory	+	Partially yes - The solution partially meets the requirement	
CNF.134	The application must provide a centralized dashboard to display all user-specific actions and tasks requiring attention, offering a holistic view for efficient task management.	Mandatory	+	Partially yes - The solution partially meets the requirement	
1.9. Requirements for information security					
CNF.135	The proposed application must include robust controls to manage and mitigate information security risks inherent to its use. Security measures must align with NBM-approved security policies and industry standards, ensuring comprehensive prevention, detection, and response capabilities for a broad spectrum of security threats.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.136	The application must employ a multi-layered security architecture that integrates seamlessly into the NBM's information security management framework, which is based on the ISO 27000 family of standards. This layered approach must address security at the application, network, and infrastructure levels. *Please provide detailed description outlining the security architecture of the proposed application, highlighting how different security layers are integrated into the application to protect against unauthorized access, data breaches, and other security risks. If possible, please submit a detailed checklist, or matrix outlining how each security requirement specified in the ISO 27000 standards is addressed and implemented within the proposed application.*	Mandatory	+	Yes - the solution fully meets the requirement	Multi-Layered Security Architecture Aligned with ISO 27000 The proposed application employs a multi-layered security architecture that integrates seamlessly into NBM's Information Security Management Framework, based on the ISO 27000 family of standards. Leveraging the capabilities of Oracle Banking Product Processor's microservices architecture, the solution ensures security across all layers: - Application Layer: Implements role-based access control (RBAC), secure APIs, data encryption, and audit logging to protect sensitive operations and customer data. - Network Layer: Utilizes secure communication protocols (TLS/SSL), firewalls, intrusion detection/prevention systems (IDS/IPS), and network segmentation to safeguard data in transit. - Infrastructure Layer: Deployed on hardened servers with patch management, endpoint protection, and virtualization/container security. Integration with Oracle WebLogic and Oracle DB ensures secure session management and data integrity.
	The security subsystem of the proposed solution must achieve the following critical objectives: - ***Confidentiality, Integrity, and Authenticity*** : Ensuring that information remains secure during processing, storage, or transmission, and maintaining non-repudiation for transmitted data.				Confidentiality, Integrity, and Authenticity: Data is encrypted during transmission and at rest using industry-standard protocols (e.g., TLS, AES). Digital signatures and secure APIs ensure authenticity and non-repudiation. Access Control: Fine-grained access controls are enforced at both the application and service levels, preventing unauthorised access to sensitive data and system resources.

CNF.137	- **Access Control** : Preventing unauthorized access to data and providing fine-grained access controls for system resources. - **Role-Based Access** : Enabling differentiated access levels (viewing, printing, copying, modifying, etc.) based on user roles. - **Critical Activity Monitoring** : Logging and monitoring of critical system-level activities with real-time alerts for anomalies. - **Data Protection** : Preventing the loss, unauthorized modification, or misuse of information stored or processed within the application.	Mandatory	+	Yes - the solution fully meets the requirement	levels, preventing unauthorized access to sensitive data and system resources. Role-Based Access: The system supports differentiated access levels (view, modify, print, copy, etc.) based on user roles, ensuring that users interact only with data and functions relevant to their responsibilities. Critical Activity Monitoring: All critical system-level activities are logged and monitored in real time. Integrated alerting mechanisms notify administrators of anomalies or potential security breaches. Data Protection: Robust data protection mechanisms prevent unauthorized modification, loss, or misuse of information. This includes backup and recovery strategies, secure storage, and audit trails.
1.9.1. Security architecture					
CNF.138	The application architecture must be developed using a "Secure by Design" methodology. This approach ensures that security considerations are integrated at every stage of the development lifecycle, minimizing vulnerabilities and enhancing resilience against threats.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.139	The security architecture of the application must be thoroughly documented. This documentation should provide a clear and comprehensive explanation of the implemented security model, its components, and the interrelations between them. The documentation must explicitly describe the security model, outlining the purpose and role of each security component in protecting the system. This includes mechanisms for authentication, authorization, encryption, auditing, and intrusion detection.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.140	The application documentation will contain the specifications regarding the network placement of the application components and the recommendations of the selected Tenderer regarding the network access rules necessary to be set by the NBM for secure access to all application components (e.g. communication matrix between services).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.141	All system processes related to the application components must adhere to the principle of least privilege, running only with the minimum access rights necessary to perform their tasks.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.142	All access credentials used by the application must be fully configurable through administrative interfaces. The application must not include any hard-coded credentials in its code or configuration files.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.143	The application must prevent the storage of open access credentials in its components, including databases, configuration files, or logs. All sensitive credentials must be securely encrypted and managed using established security practices.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.144	The application must offer the possibility to flexibly configure its policies regarding the flows of electronic documents and ensure the legal requirements regarding the electronic documents, by offering a mechanism of application / verification of the advanced qualified electronic signature, in accordance with the applicable legislation of the Republic of Moldova.	Mandatory	+	No - the solution does not meet the requirement	
CNF.145	All external interfaces of the application will be accessed with the application of secure authentification methods (e.g. X.509 certificates).	Mandatory	+	Yes - the solution fully meets the requirement	
1.9.2. Identification and Authentification Requirements					

CNF.146	The application must integrate with the centralized authentication mechanism of the NBM, based on Microsoft Active Directory, using the LDAP protocol. It must support the following features: - Importing user profiles and attributes (e.g., ID, name, surname, email) from the directory service. - Allowing administrators to select users from the directory service when creating new accounts.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.147	The application must support multifactor authentication (MFA) for user access.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.148	Passwords must be securely stored within the application using industry-standard encryption and protection techniques to prevent interception, deduction, or recovery.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.149	The application must support the enforcement of password usage policies, either through integration with the centralized NBM authentication system or independently for non-integrated users. This includes: - Password complexity requirements. - Mandatory password changes and expiration policies. - Prevention of password reuse. - Configurable limits for failed authentication attempts. - A dictionary of forbidden passwords. - User notifications regarding password expiration.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.150	The application must allow administrators to configure differentiated password policies for specific user groups.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.151	For users not integrated with the centralized authentication mechanism, the application must: - Allow password changes via the user interface. - Support blocking, deactivating, or suspending user accounts at the application level.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.152	The application must provide session management controls, including: - Configuring the maximum number of simultaneous sessions per user. - Setting session expiration times for inactivity. - Mechanisms to prevent unauthorized access to active sessions.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.153	The solution must support integration with internal IAM systems using internationally recognized open-standard protocols such as SAML 2.0, OAuth 2.0, and LDAP. It must enable the implementation of modern MFA methods, including but not limited to user credentials and passwords, digital certificates (X.509), dynamic one-time passwords (OTP/TOTP), hardware/software tokens, and other equivalent secure authentication methods. Additionally, the solution must explicitly support (at implementation) integration with the national authentication and qualified electronic signature service (Mpass – mpass.gov.md) using the SAML 2.0 protocol. *The Tenderer shall provide a detailed description of the proposed technical solution, ensuring that authentication mechanisms can be extended and adapted in the future to meet BNM's internal requirements and align with the evolution of international technologies and standards in this domain.*	Mandatory	+	Yes - the solution fully meets the requirement	The proposed solution, built on Oracle Banking Product Processor and Oracle FLEXCUBE, supports integration with internal Identity and Access Management (IAM) systems using internationally recognized open-standard protocols, including: SAML 2.0 for federated identity and single sign-on (SSO) OAuth 2.0 for secure delegated access LDAP for centralized user directory and authentication The system also enables implementation of modern Multi-Factor Authentication (MFA) methods, including: User credentials and passwords X.509 digital certificates Dynamic OTP/TOTP Hardware/software tokens Other secure authentication mechanisms Additionally, the solution explicitly supports integration with Mpass (mpass.gov.md)—the national authentication and qualified electronic signature service—using the SAML 2.0 protocol. This ensures compliance with national digital identity standards and enhances trust and security

CNF.154	The application must support Single Sign-On (SSO) mechanisms using Kerberos.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor can be integrated with Kerberos-based authentication through Oracle WebLogic Server, which supports SPNEGO (Simple and Protected GSSAPI Negotiation Mechanism)—a key protocol for enabling Kerberos SSO in web applications
1.9.3. Authorization					
CNF.155	The application must provide granular management of access rights for all application objects and associated operations. This includes managing rights for business entities, their properties, forms, menus, reports, and CRUD operations (Create, Read, Update, Delete).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.156	The authorization model must follow the principle of "default deny," meaning all actions are prohibited unless explicitly permitted.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.157	The application must support the creation of user groups and roles and the assignment of users to these groups and roles.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.158	The application must allow: - Granting access rights at the level of individual users, user groups, and roles. - Defining groups that can include subgroups or roles. - Associating a user with multiple groups and roles, with cumulative access rights derived from all associations.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.159	The application will allow granting access rights based on business rules (e.g. modifying the document only if the user is the author, or if the operation is done within a certain time frame).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.160	The application will allow the temporary delegation of the rights held by one user to another user. The delegation may be made by keeping or suspending the rights held by the user to whom the rights are delegated.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.161	The application should support segregation of administrative duties, such as requiring one administrator to modify settings and another to confirm the changes.	Recommended	+	Yes - the solution fully meets the requirement	
CNF.162	The application must provide views and reports on existing access rights. These reports should be customizable at least based on the following parameters: - User Information: o Individual user ID. o User group(s) or role(s) assigned to the user. o Current status of the user (e.g., active, suspended, deactivated). o The date and time when the user was granted access to specific resources or operations. o History of access rights changes for the user, including timestamps and the administrators who made the changes. - Access Rights Context: o Business entities to which access has been granted. o Properties of the business entities for which access is allowed. o The specific operations allowed (e.g., create, read, update, delete). - Advanced Options: o Access rights granted by specific administrators or based on defined business rules. o Resources or operations assigned to groups or roles but not directly to individual users. o Delegation records, specifying delegated access rights, delegating users, recipients, and the duration of delegation.	Mandatory	+	Partially yes - The solution partially meets the requirement	All this information is tracked by the system, so using Analytical tool like Oracle Analytical Server , this report can be construed.

	o Inactive or expired access rights, including reasons for revocation or expiration (e.g., policy change, role reassignment).				
	o Anomalous or conflicting access rights (e.g., overlapping roles with conflicting permissions).				
	- Customizable Report Outputs:				
	o Ability to filter, sort, and export data in various formats (e.g., CSV, PDF).				
	o Visual representations (e.g., charts, graphs) of access rights by user group, business entity, or allowed operations.				
1.9.4. Input and output data validation					
CNF.163	The application must implement robust mechanisms to validate and sanitize all input data, including: - User-provided input (e.g., form submissions, uploaded files). - Inputs from external applications or interfaces. - Input validation techniques, such as pattern matching, or schema validation, to prevent unauthorized manipulation of data. - Logging of rejected or invalid inputs for auditing purposes, including timestamps, the source of the input, and details about the invalid data.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.164	The interfaces with SWIFT must comply with the minimum-security requirements defined in the "Customer Security Program" document. This includes at least: - Implementing the secure mechanism provided by SWIFT, such as the LAU mechanism (HMAC-SHA256), to ensure the integrity and authenticity of input and output data. - Logging all data exchange activities with SWIFT, including timestamps, source, destination, and security validations performed.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Payments comply with SWIFT's Customer Security Programme (CSP) by supporting secure integration mechanisms, including the implementation of the Local Authentication Unit (LAU) using HMAC-SHA256 to ensure data integrity and authenticity in SWIFT message exchanges. Additionally, all data exchanges with SWIFT interfaces are logged comprehensively, capturing timestamps, source and destination system IDs, message types, and results of security validations, thereby aligning with SWIFT CSP audit and traceability requirements.
CNF.165	The application must perform complete and independent data validation at all levels to ensure data integrity, completeness, and correctness: - *Presentation Layer:* Validating user inputs on the client side (e.g., using front-end validation techniques) while ensuring no reliance solely on client-side validation. - *Business Logic Layer:* Validating business rules, workflows, and logic to ensure compliance with requirements. - *Data Layer:* Validating database constraints, relationships, and data formats to detect corruption or anomalies. Mechanisms must log detected validation errors, their sources, and the corrective actions taken for audit purposes.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.166	All information displayed within the application must comply with the NBM's information security policies and include: - Security markings based on a predefined classifier established within the application. - Configurable visibility rules for security markings, based on user roles or permissions. - Audit trails for changes made to the security marking policies or classifiers.	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking solutions support enforcement of information security policies by allowing configuration of data classification schemes and associating security markings at the screen or data field level. Visibility of these markings can be controlled using role-based access controls (RBAC), ensuring that only authorized users can view or act on classified information. The system also maintains detailed audit trails for any changes made to security classifications or related visibility configurations, ensuring traceability and compliance with internal information governance policies such as those mandated by NBM.
CNF.167	Confidential data must never be stored or accessed insecurely within the application. This includes: - Prohibiting storage of sensitive data in unprotected locations such as log files, caching mechanisms, or temporary files. - Logging instances where attempts to access confidential data fail, including the user, timestamp, and reason for failure.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking applications are designed with stringent data security principles. Sensitive data is never stored in unprotected locations such as log files, caches, or temporary directories. The platform enforces encryption at rest and in transit using industry-standard protocols like AES and TLS. Failed access attempts to confidential data are logged with detailed metadata including user ID, timestamp, and reason for denial. Additionally, the solution supports secure deletion practices to ensure that confidential data is wiped cleanly from storage

	- Enforcing encryption for all stored sensitive data and secure wiping techniques for deleted confidential data.				when deleted, aligning with best practices and regulatory standards.
CNF.168	The application must provide additional protection mechanisms for highly confidential data, including: - Masked display of sensitive data (e.g., showing only partial information like "****1234"). - Encryption of highly confidential data both in transit and at rest, using industry-standard encryption algorithms (e.g., AES-256). - Requiring repeated or stronger authentication methods (e.g., multi-factor authentication) for accessing or modifying highly confidential data. - Logging access to highly confidential data, including user identity, operation performed, timestamp, and justification for access.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking solutions provide multiple layers of protection for highly confidential data. Sensitive fields can be masked on the user interface, displaying only partial values (e.g., "****1234") based on user roles. Data is encrypted both at rest and in transit using industry-standard algorithms such as AES-256 and TLS. Access to highly confidential data can be restricted using strong authentication mechanisms, including optional integration with multi-factor authentication solutions. Every access or modification attempt is logged with full audit details including user ID, action taken, timestamp, and purpose, ensuring transparency and compliance with stringent data protection policies.
CNF.169	The application must implement routine procedures for verifying and detecting possible corruption of data integrity relationships, including: - Integrity checks using cryptographic methods (e.g., hash-based checksums) to detect unauthorized modifications. - Scheduled audits of data integrity relationships, including database constraints, dependencies, and foreign key relationships. - Logging detected anomalies, corrective actions taken, and the administrators involved in the process.	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE supports data integrity through a combination of cryptographic and relational mechanisms. Hash-based checks and validation routines can be configured to detect unauthorized modifications at the data layer. The system enforces referential integrity using foreign key constraints and dependency rules across business entities. Periodic integrity audits can be scheduled through database jobs and tools, and any anomalies are captured in system logs with audit trails documenting corrective actions and the administrators involved. This ensures end-to-end traceability and maintains the sanctity of data relationships across the application.
1.9.5. Auditing and security monitoring					
CNF.170	The application must include auditing components that collect, manage, and centrally store auditing records at the application level. The system must ensure high availability and fault tolerance for the auditing components.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.171	The auditing component must allow granular configuration of auditing policies, enabling customization at various levels such as: - User groups, individual users, or roles. - Specific objects or business entities. - Events and event types. - Time intervals or specific time frames for monitoring activities.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.172	Auditing policies must be configurable at the level of: - **Objects or Business Entities:** Tracking interactions with critical application objects or sensitive entities. - **Events:** Recording actions such as login attempts, data modifications, access to confidential information, and security policy changes.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking Product Processor provide configurable audit logging capabilities that allow audit policies to be defined at both object/business entity and event levels. Auditing can be enabled for specific tables, screens, or business functions to track interactions with sensitive or high-risk entities. Event-based auditing covers login/logout attempts, CRUD operations on critical data, access to restricted fields, and changes to user roles or security policies. The audit logs capture essential metadata such as user ID, timestamp, operation type, and terminal details, supporting compliance and traceability requirements.
CNF.173	The application must allow defining specific characteristics of events to be recorded, such as: - Activities within a particular time interval. - Events involving certain property values or changes in those values. - User-initiated or system-generated actions tied to specific business entities or rules.	Recommended	+	Yes - the solution fully meets the requirement	
CNF.174	The auditing component must support the logging of any event occurring at any object or business entity level within the application, ensuring no gaps in audit coverage.	Mandatory	+	Yes - the solution fully meets the requirement	
	Each auditing record must contain at least the following information: - **Timestamp:** Exact time and date of the event, synchronized with the system clock.				

CNF.175	- **Subject of the Event:** User ID or system process that triggered the event. - **Affected Business Object or Entity:** Clearly identify the resource or data impacted. - **Event Description:** The nature of the event (e.g., data access, modification, deletion). - **Source Identification:** IP address or other relevant identifiers to trace the origin of the event. - **Additional Context (if applicable):** Such as session ID or associated workflows for comprehensive traceability.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.176	Auditing records will not contain confidential business information (e.g. passwords entered in failed attempts).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.177	Errors that may occur when fixing auditing records should not affect the normal operation of the application.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.178	The auditing component must rely on the system clock of the underlying operating system and include mechanisms to handle time zone differences, daylight saving time adjustments, and clock synchronization (e.g., via NTP).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.179	The auditing component must include an archiving mechanism to manage historical auditing records, which should be configurable with options for: - Frequency of archiving (e.g., daily, weekly). - Age of data to be archived. - Archiving format (e.g., CSV, JSON, XML). - Storage destination (e.g., local storage, remote servers).	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.180	The application must be able to automatically generate notifications for responsible personnel upon detecting specific security events, based on customizable thresholds or configurations. Notifications should include: - Event details (e.g., type, timestamp, source). - Recommended actions, where applicable. - Configurable channels for delivery (e.g., email, SMS, dashboard alerts).	Recommended	+	Partially yes - The solution partially meets the requirement	Oracle FLEXCUBE and Oracle Banking solutions support security event monitoring and alerting through their native monitoring framework and integration with external tools like Oracle Enterprise Manager and SIEM(Security Information and Event Management) platforms. The system can be configured to detect predefined security events—such as unauthorized access attempts, data breaches, or policy violations—and automatically trigger notifications to designated personnel. These alerts can include detailed metadata like event type, timestamp, and source. Delivery channels are configurable and may include email, SMS (via integration), or real-time dashboard alerts within the administrative UI, ensuring timely response and compliance with organizational security policies.
CNF.181	The auditing component must support integration with Security Information and Event Management (SIEM) solutions using open standards (e.g., Syslog, dblink). Integration must include: - Secure transmission of auditing records to external systems. - Compatibility with common logging protocols and formats. - Real-time or batch transfer options.	Mandatory	+	Yes - the solution fully meets the requirement	Yes, it can be integrated with SIEM tools
CNF.182	The application will allow to set historical versions of the data, which will be considered particularly sensitive.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE supports historical data versioning for sensitive data through its audit trail and change history frameworks. For particularly sensitive information, FLEXCUBE allows configuration of data retention policies and maintains historical snapshots tied to key business events (e.g., KYC updates, credit decisions, limit changes). These versions are stored securely with metadata like timestamp, user ID, and reason code, and access to historical versions is governed by strict role-based access controls. This ensures full traceability and compliance with regulatory expectations around sensitive data handling.
CNF.183	The solution must provide user-friendly tools for managing and analyzing auditing records, including: - Filtering and querying records by any field (e.g., user, timestamp, event type). - Exporting logs in common formats (e.g., CSV, PDF). - Importing historical auditing archives for occasional analysis activities.	Recommended	+	Partially yes - The solution partially meets the requirement	Oracle Flexcube Audit Information needs to be integrated with Oracle Audit Vault or SIEM tool for generating analysis on the audit data.

CNF.184	The application must implement secure mechanisms to ensure the integrity of auditing records, such as access controls to restrict who can view or modify audit logs.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking applications implement secure mechanisms to preserve the integrity of audit logs. Access to audit records is strictly controlled through role-based access control (RBAC), ensuring that only authorized personnel (e.g., auditors, super admins) can view audit trails. Modification of audit records is technically restricted—logs are written in append-only mode in system-maintained tables like `AUDIT_LOG`, with no update/delete rights even for privileged users. Database-level security, such as Oracle DB Vault or Transparent Data Encryption (TDE), further ensures that audit data cannot be tampered with. Additionally, access to these logs is itself audited, providing traceability of who viewed audit data, when, and for what purpose. These controls collectively ensure the confidentiality, integrity, and non-repudiation of audit records.
1.9.6. Exception handling					
CNF.185	The application must handle all errors and exceptions that arise during its operation. Exception handling mechanisms should ensure: - Detection of system crashes or instability. - Logging of all relevant details for diagnostics. - Activating fallback mechanisms to maintain user experience where possible (e.g. avoiding sudden interruptions or confusing error messages).	Mandatory	+	Yes - the solution fully meets the requirement	Application-level exceptions: Input validation failures. Business rule violations (e.g., insufficient funds). API errors with retry logic. Workflow errors with status updates and escalation. Controlled fallbacks: Displaying meaningful error messages to users (not raw stack traces).
CNF.186	The application must centrally record all exceptions and errors, storing them in a secure, centralized logging repository. The logging system must: - Include detailed information such as timestamps, user ID (if applicable), affected modules, and a description of the error. - Support filtering and querying to facilitate diagnostics. - Ensure logs are protected against unauthorized access or tampering.	Mandatory	+	Partially yes - The solution partially meets the requirement	Oracle FLEXCUBE provides centralized exception and error logging capabilities via its core infrastructure and logging framework. All exceptions and system-level errors are captured with detailed metadata including timestamps, user IDs (where applicable), affected modules, and descriptive error messages. These logs are typically stored in a secure, centralized repository (such as database tables or application logs) with access restricted through role-based security controls. FLEXCUBE's diagnostic logging can be configured for verbosity and includes filtering and querying capabilities via tools such as Oracle Enterprise Manager or external log aggregators like ELK Stack or Splunk. This setup ensures logs are both auditable and protected from unauthorized access or tampering, supporting compliance and operational resilience.
CNF.187	When an error occurs, the application must display a generic and user-friendly error message. The error message must: - Avoid revealing sensitive system details. - Include an error code and a unique error identifier for troubleshooting. - Offer guidance to the user, such as suggesting possible corrective actions or directing them to support channels.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.188	The application must centrally record all exceptions and errors, storing them in a secure, centralized logging repository. The logging system must: - Include detailed information such as timestamps, user ID (if applicable), affected modules, and a description of the error. - Support filtering and querying to facilitate diagnostics. - Ensure logs are protected against unauthorized access or tampering.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE provides centralized exception and error logging capabilities via its core infrastructure and logging framework. All exceptions and system-level errors are captured with detailed metadata including timestamps, user IDs (where applicable), affected modules, and descriptive error messages. These logs are typically stored in a secure, centralized repository (such as database tables or application logs) with access restricted through role-based security controls. FLEXCUBE's diagnostic logging can be configured for verbosity and includes filtering and querying capabilities via tools such as Oracle Enterprise Manager or external log aggregators like ELK Stack or Splunk. This setup ensures logs are both auditable and protected from unauthorized access or tampering, supporting compliance and operational resilience.
CNF.189	The application must have the capability to automatically notify responsible parties (e.g., system administrators, support teams, or the software manufacturer) in the event of specific critical errors. Notifications should: - Be customizable based on error severity, frequency, or affected modules. - Include detailed diagnostic information, such as error codes, timestamps, and affected systems. - Be sent via configurable channels (e.g., email, SMS, or integration with incident management platforms).	Recommended	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE supports automated notification mechanisms for critical system errors through its integration with monitoring and alerting tools like Oracle Enterprise Manager, SNMP traps, or third-party solutions such as Splunk, Prometheus, or ServiceNow. These tools can be configured to detect specific error conditions based on severity, frequency, or affected components and generate alerts in real-time. Notifications include detailed diagnostic data such as error codes, timestamps, user context (if applicable), and impacted modules. Alerts can be routed via email, SMS, or integrated with ITSM platforms for ticket generation and escalation, ensuring timely action by responsible stakeholders.
	The application must include tools for performing backup operations and managing historical backups. These tools should:				Oracle FLEXCUBE supports backup and historical backup management through Oracle-native

CNF.190	- Support automated scheduling of backups with configurable frequency. - Ensure secure storage of backups, including encryption and access control. - Provide mechanisms for verifying backup integrity and completeness. - Support versioning and retention policies for historical backups. - Include monitoring and notification features for backup failures.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE supports backup and historical backup management through Oracle-native tools like Oracle Recovery Manager (RMAN) and Data Pump, integrated into the underlying Oracle Database platform. These tools allow for automated scheduling of full and incremental backups, with encryption and role-based access control to protect sensitive data. Backup integrity is verified using checksum validation during the backup process, and retention policies can be configured based on business needs. Additionally, Oracle Enterprise Manager or third-party tools like Veeam or Commvault can be integrated to monitor backup operations, provide alert notifications on failure, and manage backup versioning and storage optimization
CNF.191	The application must implement robust mechanisms to maintain data integrity during component failures. These mechanisms should: - Prevent data corruption or loss during power outages, crashes, or unexpected shutdowns. - Use transactional processing to ensure atomicity, consistency, isolation, and durability (ACID). - Include real-time monitoring and alerting for potential data integrity issues.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE, built on the robust Oracle Database platform, ensures data integrity during component failures through several mechanisms. It leverages ACID-compliant transactional processing, which guarantees that database operations are atomic, consistent, isolated, and durable—even in the event of unexpected crashes or power failures. Redo logs and undo segments help recover committed transactions and roll back incomplete ones. Additionally, Oracle Data Guard or Flashback technologies can be used to restore data to a consistent state. FLEXCUBE can be integrated with Oracle Enterprise Manager or third-party tools to enable real-time monitoring and alerting for potential data integrity violations, ensuring quick detection and response to issues.
CNF.192	The application must provide mechanisms to enable the rapid restoration of availability and accessibility following continuity incidents. These mechanisms should: - Include detailed disaster recovery procedures integrated within the solution. - Support data recovery from backups with minimal downtime. - Ensure compatibility with failover systems for high availability. - Include capabilities for periodic testing of recovery procedures to ensure readiness.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking suite offer built-in mechanisms to support rapid restoration of availability and accessibility in the event of continuity incidents. These include well-documented disaster recovery procedures that align with industry best practices, along with compatibility for deployment across high-availability infrastructures using active-passive or active-active configurations. The application supports swift data recovery from secure backups with minimal downtime and includes provisions for periodic testing of disaster recovery processes to validate readiness and ensure business continuity. Integration with failover and replication technologies further enhances system resilience.
CNF.193	The application architecture must be designed to be resilient to component failures and eliminate single points of failure (SPOF). Resilience should include: - Redundancy for critical components (e.g., database, application server). - Load balancing to distribute workloads and mitigate performance bottlenecks. - Automatic failover mechanisms to ensure continuity of service during failures. - Scalability to handle unexpected increases in load without failure.	Mandatory	+	Yes - the solution fully meets the requirement	Oracle FLEXCUBE and Oracle Banking applications are architected to ensure high resilience and eliminate single points of failure. The architecture includes built-in redundancy for critical components such as databases and application servers, with clustering and replication supported for continuous availability. Load balancing mechanisms are used to efficiently distribute workloads across servers, preventing performance degradation. Automatic failover features ensure uninterrupted service during component failures, and the solution is horizontally scalable to accommodate increased load or transaction volumes, thereby maintaining stability and performance under stress.
CNF.194	The application must allow integration with monitoring tools such as SIEMs.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.195	The requested solution must deliver a service level availability of at least 99.7%, calculated over a monthly reporting period.	Mandatory	+	Yes - the solution fully meets the requirement	
1.11. Requirements for Source Codes					
CNF.196	The Tenderer must guarantee the availability of the Source Codes for the application included in the proposed solution (including third-party components) in cases where the software supplier is unable to maintain the application (e.g., liquidation, bankruptcy, reorganization). This must be achieved through the following: - An escrow protection agreement with a reputable and mutually agreed-upon escrow agent. - The agreement must be activated upon the Buyer's request (at NBM's discretion) after the final acceptance of the solution.	Mandatory	+	No - the solution does not meet the requirement	Oracle does not enter into individual Escrow Agreements with its customers or offer escrow benefits to customers. However, we have an established escrow account for our software source code. Software source code is deposited as new major versions are released. We maintain source code for all major or minor releases of all products in escrow. The Escrow Agreement is confidential information, and not available for release to customers.

	- The Source Codes must be submitted within 30 working days unless otherwise agreed upon by the Parties. - The escrow agreement must cover a minimum period of five (5) years. - The Source Codes must include all necessary documentation and dependencies to enable independent maintenance and further development.			confidential information, and not available for release to customers.
CNF.197	The selected Tenderer must provide the NBM with all Source Codes which were custom developed as part of the project. The delivery must meet the following criteria: - Source Codes must be complete, with no obfuscated or missing components. - All related libraries, dependencies, and build instructions must be included to ensure full functionality and maintainability. - Updates and patches must also be shared promptly as they are developed during the contract period.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.198	The Source Code delivered by the developers must adhere to best practices for maintainable software development, including: - Clear and consistent structure for easy navigation and understanding. - Comprehensive inline comments explaining functionality, logic, and complex code sections. - Meaningful and self-explanatory variable, function, and class names. - Modular design principles to support future scalability and modification. - Compliance with industry standards or specific coding guidelines agreed upon with the Buyer (e.g., ISO/IEC 25010 or similar). - The Source Code must pass quality assurance checks, including static code analysis and unit testing, before delivery.	Mandatory	+	Yes - the solution fully meets the requirement	
CNF.199	The authenticity and integrity of all files containing the Source Codes must be verified and guaranteed by the Contractor through: - Digital signatures to confirm the Source Codes' origin and integrity. - Timestamping of the digital signature to ensure traceability. - Encryption of the Source Code files during transmission and storage to prevent unauthorized access. - Documentation of verification steps and logs to support audits or legal disputes if required.	Mandatory	+	Yes - the solution fully meets the requirement	

IMPLEMENTATION REQUIREMENTS

Note: The Tenderer shall indicate to what extent its tender meets the requirements by filling in the cells in the "Tenderer's Response" column with one of the following options: <Yes - Tenderer's approach corresponds to the NBM requirement or approach>; <Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach> or <No - Tenderer's approach does not cover the NBM requirement>.

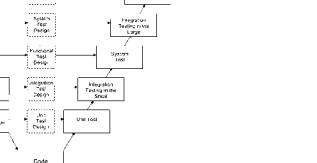| Requirement Code	Requirement	Level of Obligation	Lot I	Tenderer's Response	Tenderer's Comment
1. General Requirements					
CI. 1	Given that within this project (tender procedures) the implementation, in distinct lots, of 2 IT solutions follows (lot I - IT solution for banking operations, lot II - IT solution for enterprise resource management), the initiation of the project will be preceded by a project planning phase, in which the implementation strategy will be coordinated and assumed by all Parties involved. The implementation strategy will include the vision on the sequentially of the implementation of IT solutions, including integration aspects, and will be aligned with the company's risk profile. It is worth mentioning that depending on the implementation strategy, in order to ensure an efficient implementation (synchronization of dependencies related to the implementation of the two lots), the NBM reserves the right to postpone the implementation of any offered lot, with a total term of up to 3 months.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR, as the implementer for Lot I (IT solution for banking operations), will initiate the project with a structured planning phase to define and align the implementation strategy with all Parties involved. Our focus will remain on ensuring a seamless and efficient delivery of Lot I, incorporating integration considerations where applicable, while acknowledging that Lot II lies outside our current scope. We will fully comply with NBM's directives regarding scheduling and dependencies, ensuring risk-aligned execution and readiness to accommodate any adjustments required for successful implementation.
CI. 2	The Tenderer must indicate in its tender the vision on the implementation strategy of the offered solution, including in relation to the solution in the other lot.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's vision for the implementation strategy of Lot I (IT solution for banking operations) is to deliver a phased, risk-aligned approach, starting with a detailed project planning phase to ensure clarity, alignment, and readiness across all stakeholders. While our current scope
CI. 3	The Core-banking system provider, being also the provider of the integration component (Enterprise Service Bus), will have the role of coordinator of the process of ensuring the interoperability of the system.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As the Core Banking System provider and owner of the integration component (Enterprise Service Bus), JMR will act as the coordinator for ensuring interoperability. We will define integration standards, manage dependencies, and oversee seamless communication
CI. 4	The Tenderer must consider and address the major project risks in its implementation strategy. The Tenderer will pay the greatest attention in this direction to the measures taken to manage in the most efficient way possible	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will consider and address major project risks in its implementation strategy, with particular focus on efficiently managing any gaps between NBM's expectations and the solutions offered. JMR will adopt a highly interactive approach
CI. 5	The Tenderer, if necessary, during the transition period until the implementation of the ERP for the purpose of accounting on the internal resources side, balances, daily turnovers will be taken over from Va-bank	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges the need for continuity during the transition period until the ERP solution is implemented. For Lot I, we will ensure that accounting-related information, including balances and daily turnovers, is reliably taken from Va-bank, the current Core Banking
CI. 6	The Tenderer must provide support at the Beneficiary's headquarters immediately after launch, as part of the services related to the experimental run period, unless otherwise agreed by the Parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR Infotech commits to providing on-site support at the Beneficiary's headquarters immediately after the launch of Lot I for a month and continue supporting from offshore, as part of the experimental run period. Our expert team will work closely with the Beneficiary to
2. Milestones and Deliverables					
CI. 7	If necessary, to implement the project efficiently, the Beneficiary has the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR fully respects the Beneficiary's right to involve, at its own expense, a management
CI. 8	Except for the planning phase, the project phases mentioned below are indicative, each provider having the right to adapt the phases according to the methodology of its own project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges that, except for the planning phase, the project phases are indicative. We will adapt these phases in line with our proven implementation methodology, ensuring they remain fully aligned with the Beneficiary's objectives, requirements, and overall project
CI. 9	The services mentioned represent a necessary minimum to be performed at stage level and will also be adapted depending on the methodology and tender of the providers.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that the services outlined will be treated as the necessary minimum to be performed at each stage. These will be further enhanced and adapted based on our implementation methodology and tender approach to ensure comprehensive delivery.
CI. 10	The Tenderer will clearly specify the approach, phases, deliverables and proposed methodology, and their description will be contained in the technical tender.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will clearly outline the implementation approach, project phases, key deliverables, and proposed methodology in the technical tender. Each element will be described in detail to ensure transparency, alignment with objectives, and clarity for the Beneficiary.
CI. 11	For each proposed phase, the Tenderer will describe the objectives, the main activities to be carried out, the specific tools and methods used to achieve them and will provide examples of deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide a detailed description for each proposed phase in the technical tender, outlining the objectives, main activities, specific tools and methods applied, and examples of deliverables. This structured approach will ensure clarity, transparency, and alignment with
2.1 Project planning and initiation phase					
2.1.1 Phase objectives					
CI. 12	The purpose of the planning and initiation phase is:	Mandatory	+		
	- to align the implementation strategies related to the lots in this tender procedure;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR recognizes that the purpose of the planning and initiation phase is to align the implementation strategies related to the lots under this tender. For Lot I, we will actively coordinate with the Beneficiary and relevant stakeholders to ensure synchronization with the broader program objectives, while maintaining focus on seamless execution of the Core Banking solution.

	- to identify and mitigate risks, especially related to interdependencies, related to the project implementation and the integration of IT solutions;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMRunderstands that a key purpose of the planning and initiation phase is to identify and mitigate risks, particularly those arising from interdependencies in project implementation and IT solution integration. For Lot I, we will establish a structured risk management framework, conduct dependency mapping, and design mitigation measures to ensure smooth integration with other solutions while safeguarding timelines and objectives.
	- to determine the option regarding the implementation of the General Ledger.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges that another purpose of the planning and initiation phase is to determine the option for the implementation of the General Ledger. For Lot I, we will collaborate closely with the Beneficiary to assess requirements, integration touchpoints, and future ERP considerations, ensuring the chosen approach for the General Ledger aligns with both current operational needs and long-term strategic objectives.
Cl. 13	Also during this phase, the project management plan (Project Initiation Documents) will be updated, according to the requirements set out in the section "Project Management Requirements".	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that during the planning and initiation phase, the Project Management Plan (Project Initiation Documents) will be updated in line with the requirements specified under the "Project Management Requirements" section. This will ensure consistency, clarity of responsibilities, and effective governance for the successful execution of Lot I.
2.1.2. Main activities					
Cl. 14	Analysis of the strategies/proposals received from the Tenderer(s), as part of	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR acknowledges that an essential activity during the planning and initiation phase is the
Cl. 15	Development of the general project implementation plan, considering the interdependencies between the 2 lots and the time needed to be allocated for the review and acceptance of the deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR Infotech will contribute to the development of the general project implementation plan, ensuring Lot I activities are clearly defined while considering interdependencies with Lot II. The plan will incorporate realistic timelines, including adequate timeframes for review and
Cl. 16	Development of implementation plans for the solutions in each lot, synchronized with the general implementation plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare a detailed implementation plan for Lot I, fully synchronized with the general implementation plan. This plan will outline objectives, activities, milestones, and deliverables, ensuring alignment with inter-lot dependencies and seamless coordination with the
Cl. 17	Identification of major risks and dependencies regarding the implementation schedule of the solutions in the 2 lots.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will actively support the identification of major risks and dependencies affecting the implementation schedule of both lots, with specific focus on Lot I. We will map interdependencies, assess their potential impact, and propose mitigation strategies to ensure
Cl. 18	Identification of the most optimal approach to the implementation of the General Ledger.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will work closely with the Beneficiary to identify the most optimal approach for implementing the General Ledger within Lot I. This will include evaluating options such as leveraging the Core Banking GL, aligning with future ERP integration, and ensuring
Cl. 19	If the Tenderer uses the Agile methodology as a project implementation method, it will consider that the implementation of modules/module groups will be based on the principle of delivery in a set of no more than 3 functional	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that, for LOT 1, if the Agile methodology is applied for project implementation, the delivery of modules or groups of modules will follow the principle of releasing in sets, with each set comprising no more than three functional modules or groups of functional
Cl. 20	Updating the project management plan, according to the requirements set out in the section "Project Management Requirements".	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that the project management plan for LOT 1 will be updated in accordance with the requirements outlined in the "Project Management Requirements" section.
2.1.3. Deliverables					
Cl. 21	Project implementation strategy, coordinated and agreed by all Parties	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR will provide a project implementation strategy for LOT 1 that will be coordinated with,
Cl. 22	General project implementation plan (implementation of the two solutions), coordinated and agreed by all Parties involved.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare the general project implementation plan for LOT 1, which will be coordinated with, and agreed upon by, all Parties involved.
Cl. 23	IT solution implementation plan for each of the 2 lots.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide the IT solution implementation plan specifically for LOT 1, detailing the phased approach, timelines, and deliverables relevant to this lot.
Cl. 24	Updated project management plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide an updated project management plan for LOT 1, reflecting all requirements, timelines, and coordination mechanisms relevant to the scope of this lot.
2.2. Analysis and design phase					
2.2.1. Phase objectives					
Cl. 25	The purpose of the analysis and design phase is to:	Mandatory	+		
	- clearly define the functional perimeter of the solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that, for LOT 1, the purpose of the Analysis and Design phase is to clearly define the functional perimeter of the solution, ensuring it fully aligns with the Bank's requirements and operational objectives.
	- demonstrate the functional capabilities of the solution on pre-configured processes according to a model as close as possible to that of the Beneficiary and the initial familiarization of key users with the functionalities and			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will use the Analysis and Design phase to demonstrate the solution's functional capabilities on pre-configured processes aligned as closely as possible with the Bank's model. This phase will also provide initial familiarization for key users with the solution's features
	- identify the differences between the NBM requirements and the capabilities of the solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that during the analysis and design phase under Lot 1, our focus will be to identify and document the differences between NBM's requirements and the standard capabilities of the proposed solution. These gaps will then be reviewed jointly with NBM to
	- review and have a common understanding of the technical and activity requirements necessary to be implemented in order to provide a solution that meets the NBM expectations;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the analysis and design phase will be used to review and establish a common understanding with NBM on the technical and activity requirements to be implemented. This will ensure that the proposed solution is fully aligned with NBM's

	- define the design and settings of the solution proposed for implementation.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the analysis and design phase will define the detailed design and parameter settings of the proposed solution. This will ensure that the system configuration is tailored to NBM's requirements and is ready for effective implementation.
CI. 26	During this phase, the selected Tenderer will translate the functional requirements into a functional design and prepare the necessary environment for the development/configuration of the solution. At the same	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, this phase will translate NBM's functional requirements into a functional design and set up the necessary environment for development/configuration. A preconfigured environment, closely reflecting NBM's model, will also be established to
CI. 27	At the same time, within this phase, the selected Tenderer will develop the technical specifications and requirements for the integration of the offered solution with the IT solutions operated by the NBM, as well as with the IT	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, this phase will include developing the technical specifications and requirements for integrating the solution with NBM's existing IT systems and with the solution from the other lot, taking into account the approved implementation strategy.
CI. 28	Also, the Supplier will consider as part of the tender, the analysis of reporting needs as well as the subsequent configuration of a minimum number of 75 customized reports for each lot, in addition to those offered as standard by	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the analysis of reporting needs will be carried out and 75 customized reports will be configured. Each report will represent a distinct set of data with relevant filtering and visualization options as required by NBM.
CI. 29	The activities within this phase will be carried out in the most interactive way possible, through interviews, demo presentations, workshops with the NBM's operational and technical staff, analysis of relevant detailed	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the activities in this phase will be conducted interactively through interviews, workshops, demo presentations, and analysis of relevant documentation with NBM's teams. JMR will apply a structured methodology supported by industry-standard
2.2.2. Main activities					
CI. 30	Installation of the demonstration environment with preconfigured processes according to a model as close as possible to that of the Beneficiary.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a demonstration environment will be installed with preconfigured processes closely aligned to NBM's model, enabling effective validation of the solution's functional capabilities.
CI. 31	Review/analysis of the activity requirements to map (intercorrelate) with the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the activity requirements will be reviewed and mapped to the
CI. 32	Taking into account the limitations of the current systems to be replaced (as the scope of this acquisition), it is important to note that the automation solutions that have been implemented for parts of the process/subprocess	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the current data flows, including those managed through the EDMS, will be reviewed and analyzed to create a complete end-to-end view of the processes to be automated. The proposed solution will be designed to incorporate these subprocesses,
CI. 33	Review/analysis of reporting requirements and relevant reporting processes.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the reporting requirements and related reporting processes will be reviewed and analyzed to ensure comprehensive coverage and alignment with NBM's needs.
CI. 34	Analysis of information on users and roles.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, information on users and roles will be analyzed to define appropriate access rights, role structures, and security parameters in alignment with NBM's requirements.
CI. 35	Establishing and coordinating with the Beneficiary, the final configuration and specification, including the architecture diagrams of the hardware and software infrastructure related to the solution.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the final configuration and specifications, including hardware and software architecture diagrams, will be established in coordination with NBM to ensure full alignment with the solution requirements.
CI. 36	Defining and developing the design model that would satisfy the submitted requirements, taking into account the constraints imposed by the functional and technical requirements.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a design model will be defined and developed to meet the submitted requirements while fully considering the functional and technical constraints specified by NBM.
CI. 37	Establishing relevant configuration parameters and their characteristics.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the relevant configuration parameters and their characteristics will be established to ensure the solution is accurately tailored to NBM's requirements.
CI. 38	Identifying, reviewing and confirming the sources, categories and data sets to be migrated to cover the Beneficiary's business needs. Reviewing the necessary changes to be made to the solution's data model. Translating the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the sources, categories, and data sets to be migrated will be identified, reviewed, and confirmed to meet NBM's business needs. Necessary changes to the solution's data model will be analyzed, translated into logical and physical data models,
CI. 39	Definition of specifications for customization, configuration and integration with other applications.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the specifications for customization, configuration, and integration with other applications will be defined to ensure the solution meets NBM's functional and technical requirements.
CI. 40	Development of the strategy and action plan for the integration of the offered solution with the IT solutions operated by the NBM, as well as with the IT solution within the other lot in this tender procedure.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a strategy and action plan will be developed for integrating the proposed solution with NBM's existing IT systems and with the solution from the other lot, ensuring a seamless and coordinated implementation.
CI. 41	Development of the solution architecture document.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a comprehensive solution architecture document will be developed, detailing the design, components, and integration of the proposed solution in alignment with NBM's requirements.
CI. 42	Development of test specifications.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, test specifications will be developed to define the scope, objectives, and criteria for validating the solution's functionality and performance in line with NBM's requirements.
2.2.3. Deliverables					
CI. 43	The technical and business analysis document, which will describe in detail the business requirements for each business process, the source of these requirements, how these requirements will be met (e.g., by the solution	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the technical and business analysis document will be prepared and shared as a formal deliverable, detailing business requirements, their sources, how they are addressed by the solution, identified gaps, and proposed solutions.
CI. 44	The deliverable will be prepared using the language specific to the business area, and details regarding the type and nature of the solution applied for each requirement will be presented in a descriptive format.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverable will be prepared using the language specific to the business area, with details of the solution applied for each requirement presented in a clear, descriptive format.
CI. 45	The selected Tenderer will provide a first version of the gap analysis	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, a first version of the gap analysis document will be provided,
CI. 46	Detailed functional and design specifications for the identified gaps.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, detailed functional and design specifications will be prepared for each identified gap to ensure clear guidance for implementation and alignment with NBM's requirements.

CI. 47	The solution configuration/setting document, which will detail the setup parameters for the future solution, will include at least information on the design parameterization forms (field name, field description, configured	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution configuration document will be prepared as a deliverable, detailing the setup parameters, including design parameterization forms with field names, descriptions, and configured values.
CI. 48	The solution architecture document, which will cover both technical and functional aspects. From a technical point of view, the deliverable will document the solution architecture (application, data model, interfaces,	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CI. 48 a.	solution overview (diagrams that provide an overview of the target solution architecture (To Be) accompanied by a narrative description);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be prepared as a deliverable, covering both technical and functional aspects. It will include the solution overview with diagrams of the target architecture (To Be) accompanied by narrative
CI. 48 b.	future architecture (will describe how architectural components such as the rules engine, web services, etc. will respond to new requirements related to the solution architecture);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be prepared and shared as a deliverable, covering both current and future architecture, including how components like the rules engine and web services will respond to new requirements.
CI. 48 c.	interfaces (name of the system that will be integrated with the solution, type of interface (e.g. provider, consumer, symmetric), solution and impact of interface outage);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will include, as a deliverable, details of all interfaces, specifying the system name, type of interface (e.g., provider, consumer, symmetric), and the solution and impact in case of interface outage.
CI. 48 d.	transition planning from current to future architecture (transition requirements covering interfaces, data conversion, organizational changes, documentation, recovery plan);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be provided as a deliverable and will include transition planning from the current to the future architecture, covering interfaces, data conversion, organizational changes, documentation, and the
CI.48 e.	solution architecture attributes (software and hardware technologies, services, components, portability, capacity, availability and reliability, scalability);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be delivered as a formal deliverable and will include solution architecture attributes, covering software and hardware technologies, services, components, portability, capacity, availability and reliability,
CI. 48 f.	business continuity and disaster recovery plan - BCDRP (specifying the architectural attributes needed to meet the solution requirements for BCDRP);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the business continuity and disaster recovery plan (BCDRP) will be prepared and shared as a deliverable, specifying the architectural attributes required to meet the solution's BCDRP requirements.
CI. 48 g.	solution architecture (common services, component models, interaction diagrams);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be provided as a deliverable, including common services, component models, and interaction diagrams.
CI. 48 h.	data architecture (context diagrams, logical data model);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be delivered as a formal deliverable and will include the data architecture, covering context diagrams and the logical data model.
CI. 48 i.	security architecture (overview of the security solution).			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be provided as a deliverable and will include the security architecture, presenting an overview of the security solution.
CI. 49	Documents with technical specifications related to the integration mechanisms with the IT solution from the other lot as well as with the solutions used at the moment by the NBM.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, documents detailing the technical specifications for integration with both the IT solution from the other lot and NBM's existing solutions will be prepared and shared as formal deliverables.
CI. 50	The document related to the data mapping, which will document the data mapping between the old systems and the future solution, as well as the conversion rules, succession requirements, in relation to the transition of the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a data mapping document will be prepared and shared as a deliverable, detailing the mapping between the old systems and the future solution, conversion rules, succession requirements, transition from current to future architecture,
2.2.4. Acceptance criteria					
CI.51	The acceptance criteria will be reviewed and coordinated with the NBM at the beginning of the initiation phase. The criteria mentioned below are	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the acceptance criteria will be reviewed and coordinated with NBM at the start of the initiation phase.
CI.52	The deliverables related to the analysis and design phase are submitted to the NBM according to the detailed project plan of the phase.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all deliverables related to the analysis and design phase will be submitted to NBM in accordance with the detailed project plan for the phase.
CI.53	The NBM has no objections regarding the integrity and correctness of the document, in accordance with the agreed quality and other criteria.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be submitted to NBM, and acceptance will be based on NBM's acknowledgment of the document's integrity and correctness in accordance with the agreed quality and other criteria.
CI.54	The deliverables meet the expectations and requirements of the NBM - in	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the deliverables will be prepared to fully meet NBM's
CI.55	The deliverables are aligned with the internal standards of the selected Tenderer and with best practices.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be aligned with JMR's internal standards and industry best practices.
CI.56	The deliverables are easy to use and understand by the intended beneficiaries.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be prepared to ensure they are clear, user-friendly, and easily understood by the intended beneficiaries.
CI.57	The deliverables are aligned with the quality standards agreed between the NBM and the selected Tenderer.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be prepared in full alignment with the quality standards agreed between NBM and JMR.
CI.58	The NBM accepts the technical and business requirements.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the technical and business requirements will be submitted for NBM's review and acceptance.
CI.59	The deliverables, including the acceptance documents for the analysis and design phase, are approved by the Parties. For the review and coordination of the deliverables, including the acceptance documents, the Tenderer will	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all deliverables, including the acceptance documents for the analysis and design phase, will be submitted for approval by both Parties. A review and coordination period of 15–25 working days will be allocated to NBM, and this validation
2.3. Construction phase					

2.3.1. Phase objectives					
CI.60	The purpose of the construction phase is to translate functional requirements into solution functionalities by applying solutions agreed upon in the analysis and design phase.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the purpose of the construction phase is to translate the functional requirements into solution functionalities, implementing the solutions agreed upon during the analysis and design phase.
CI.61	In order to address risks of non-alignment with the Beneficiary's expectations in a timely and cost-effective manner, the Supplier will attempt to organize solution construction activities in incremental iterations that can be	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, solution construction activities will be organized in incremental iterations, allowing early demonstrations to NBM to obtain timely feedback and address any misalignments efficiently and cost-effectively.
CI.62	It is very important that this phase is strongly integrated with the Quality	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the construction phase will be closely integrated with Quality
CI.63	At the same time, the Tenderer will take into account that this phase will be	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the construction phase will be executed with full
2.3.2. Main activities					
CI.64	Installation of production, testing, development and training environments (OS/DB/apps).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, production, testing, development, and training environments—including OS, database, and applications—will be installed as part of the construction phase.
CI.65	Implementation of customizations, integration and configuration of the offered solution in accordance with the deliverable specifications accepted at the design phase.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, customizations, integration, and configuration of the offered solution will be implemented in accordance with the specifications approved during the design phase.
CI.66	Organization of meetings to present incremental customizations to the Beneficiary, in order to validate the feasibility of technical solutions in relation to the Beneficiary's expectations and the project objectives. The	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, meetings will be organized to present incremental customizations to NBM, allowing validation of technical solutions against the Beneficiary's expectations and project objectives. The frequency of these meetings will be agreed mutually
CI.67	If this is difficult to achieve, the Tenderer may consider alternative solutions,	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, if early validation of incremental customizations is not
CI.68	In this context, the Tenderer will describe and argue its own approach to managing the Beneficiary's expectations in the most efficient way possible.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, JMR will outline and justify its approach to managing NBM's expectations efficiently, ensuring clear communication, timely feedback, and alignment with project objectives throughout the construction phase.
CI.69	Ensuring the necessary support for data migration by providing the services and performing the activities described in the chapter "Data Migration Requirements".	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, necessary support for data migration will be provided, including all services and activities outlined in the "Data Migration Requirements" section.
CI.70	Importing data sets prepared by the NBM from the systems in operation.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, data sets prepared by NBM from the current systems will be imported into the new solution as part of the construction phase.
CI.71	Preparing all back-up and restoration procedures, maintenance and monitoring, data archiving, etc. On the operational maintenance side, the Tenderer will ensure the preparation and documentation of the application's	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all backup and restoration procedures, maintenance, monitoring, and data archiving will be prepared. JMR will document operational monitoring parameters and procedures and provide the necessary support for configuring the system
CI.72	Updating and detailing the solution architecture documentation as appropriate.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture documentation will be updated and detailed as necessary to reflect the implemented configurations, customizations, and integrations.
CI.73	The Tenderer will describe the methodology and tools used for the construction phase and provide examples of deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, JMR will describe the methodology and tools applied during the construction phase and provide examples of the deliverables produced.
CI.74	At the end of the phase, the Tenderer will organize a demonstration session on the development and testing environment, confirming that the requirements and objectives of the construction phase are met in accordance	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, at the end of the construction phase, a demonstration session will be organized on the development and testing environments to confirm that all requirements and objectives have been met according to the specifications from the analysis
2.3.3. Deliverables					
CI.75	The customized solution, configured and installed on:	Mandatory	+		
CI.75 a.	Test and development environment;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will be delivered, configured, and installed in the Test and development environment.
CI.75 b.	Training environment.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will also be delivered, configured, and installed in the training environment.
CI.76	The customized solution, which will meet the requirements agreed in the	Mandatory	+		
CI.76 a.	Functional requirements provided in the analysis and design document;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will be delivered to meet the requirements agreed, including the functional requirements specified in the analysis and design document.
CI.76 b.	Reports provided in the analysis document;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will include the reports specified in the analysis and design document.
CI.76 c.	Interfaces provided in the analysis document;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will include the interfaces specified in the analysis and design document.
CI. 76 d.	Security (user rights, back-up);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will include security features, covering user rights and backup configurations.
CI. 76 e.	Operational monitoring (configuration of monitoring parameters, SLA templates, notifications, procedures, etc.);			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the customized solution will include operational monitoring, covering configuration of monitoring parameters, SLA templates, notifications, procedures, and related components.

CI. 76 f.	NBM data migrated and loaded into the solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, NBM's data will be migrated and loaded into the customized solution.
CI.76 g.	Documentation submitted at the request of NBM.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all documentation requested by NBM will be prepared and submitted as part of the deliverables.
CI.77	The document on the solution architecture, updated as appropriate.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution architecture document will be updated as appropriate and submitted as a deliverable.
CI.78	The updated transition plan (as appropriate) and the resumption plan for the launch into production.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the updated transition plan and the resumption plan for the production launch will be prepared and submitted as deliverables, as appropriate.
CI.79	The demonstration session and the self-assessment report on the implementation of the Beneficiary's requirements.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a demonstration session and a self-assessment report on the implementation of NBM's requirements will be conducted and submitted as deliverables.
2.3.4. Acceptance criteria					
CI.80	The acceptance criteria will be reviewed and agreed with the NBM at the initiation phase. The criteria mentioned below are minimum and will not be subject to elimination.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the acceptance criteria will be reviewed and agreed with NBM at the initiation phase.
CI.81	The deliverables are submitted to the NBM according to the project plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all deliverables will be submitted to NBM in accordance with the project plan.
CI.82	The NBM has no objections to the integrity and correctness of the document.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be submitted to NBM, and acceptance will be based on NBM's acknowledgment of the documents' integrity and correctness.
CI.83	The deliverables meet the expectations and requirements of the NBM – in	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the deliverables will meet NBM's expectations and
CI.84	The functionality of the solution meets the requirements set out in p.2 of the chapter "Implementation Requirements", Phases and Deliverables, Construction Phase, Deliverables, as demonstrated by the Tenderer on the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the functionality of the solution will meet the requirements outlined for the Construction Phase, as demonstrated on NBM's test and development environment.
CI.85	The deliverables are aligned with the selected Tenderer's internal standards and best practices.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be aligned with JMR's internal standards and industry best practices.
CI.86	The deliverables are intuitive, easy to use and understand by the intended beneficiaries.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be intuitive, user-friendly, and easily understood by the intended beneficiaries.
CI.87	The deliverables are aligned with the quality standards agreed between the NBM and the selected Tenderer.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the deliverables will be fully aligned with the quality standards agreed between NBM and JMR.
CI.88	An act of acceptance will be signed by both parties on the previously agreed date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, an act of acceptance will be signed by both Parties on the agreed date.
2.4. Testing phase					
2.4.1. Phase objectives					
CI.89	The purpose of the testing phase is to test the quality of all functional and technical elements related to the solution. During this phase, the selected Tenderer will establish the testing method and will develop and prepare	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	Under LOT 1, JMR will support System Integration Testing (SIT) and User Acceptance Testing (UAT) by guiding users, maintaining incident logs, ensuring timely defect resolution, and reporting progress. Preparation of test plans, test design, test cases, and test data will be
CI.90	This phase will be organized into 3 sub-phases:	Mandatory	+		
	- Testing planning and preparation phase			No - Tenderer's approach does not cover the NBM	Under LOT 1, preparation of test plans, test design, test cases, and test data falls under
	- Testing phase on the Supplier's side			Partially Yes - Tenderer's approach partially	JMR will provide support during System Integration Testing (SIT) by guiding users on
	- UAT testing phase on the Beneficiary's side, which will last until all the objectives of the testing phase are achieved, but not less than 30 working days.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support the Bank throughout UAT (minimum 30 working days), by assisting users during execution, maintaining and tracking incidents, and reporting on the progress of defects and resolutions until closure.
CI.91	Given the objectives pursued regarding the high quality of the deliverables transmitted to the Beneficiary, the initiation of the UAT testing phase by the Beneficiary will be conditioned by the validation by the Beneficiary of the	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	Under LOT 1, JMR will support the Bank during SIT and UAT phases. Preparation of the Test Report on the Supplier's side is under NBM's scope. JMR's role will begin once the Beneficiary validates this report, focusing on guiding users, incident management, defect resolution, and
CI.92	The Beneficiary aims to obtain qualitative deliverables, which correspond to the quality standards assumed by the selected Tenderer. In this regard, the selected Tenderer must ensure a mature quality assurance and review	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	Under LOT 1, JMR will support SIT and UAT phases through user guidance, incident tracking, defect resolution, and reporting. Quality assurance processes, including preparation of test plans, design, cases, data, and reviews prior to UAT initiation, fall under NBM's scope.
CI.93	At the same time, the selected Tenderer must be aware that during the UAT testing phase, if the test results are unsatisfactory (high rate of "failed" tests, more than 3 failed test scenarios per solution module), the entire module will	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	Under LOT 1, JMR will support the Bank during UAT by guiding users, maintaining incident logs, resolving defects, and reporting progress. In case of failed scenarios requiring retesting, JMR will continue to provide the same level of support until successful completion and
CI.94	This phase will be executed ensuring the interconnection aspects (e.g. interfaces).	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	Under LOT 1, JMR will support SIT and UAT execution, including scenarios involving interconnection aspects such as interfaces. Our role will be to guide users, maintain incident logs, ensure timely defect resolution, and report progress, while test planning, design, and

CI.95	The Tenderer will include all these aspects in the technical tender (detailing the proposed approach and testing methodology), in accordance with the testing principles described below. The proposed testing method will be	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support Bank in preparing the proposed approach and testing methodology in line with the principles defined, to be validated with NBM at project initiation.
CI.96	The Tenderer will provide an automated testing solution and, where appropriate, will develop test scripts for testing non-functional requirements (e.g. for performance testing, stress testing, etc.).	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will actively support SIT and UAT execution. While JMR also has proven capability and in-house tools for automation and non-functional testing, these are not part of the current engagement scope. These aspects will be managed by NBM,
2.4.2. Main activities					
CI.97	Testing shall be performed in accordance with ISO/IEC/IEEE 29119-1:2022, or similar methodologies, and the test activities covered shall include: test planning, test specifications, test execution, recording results, verification to	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support SIT and UAT execution, focusing on guiding users, maintaining incident logs, ensuring defect resolution, and reporting progress. Test planning, test specifications, and related activities as per ISO/IEC/IEEE 29119-1:2022 will
CI.98	All tests to be performed shall be properly planned before being executed. A High-Level Test Plan (HLTP) shall be created, which shall comply with the guidelines defined in IEEE-829 – 2008 or similar - Standard for Test	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support SIT and UAT execution by guiding users, managing incidents, ensuring defect resolution, and reporting progress. Preparation of the High-Level Test Plan (HLTP) in line with IEEE-829:2008, including scope, approach, resources,
CI.99	Test Specifications will be developed which are detailed descriptions of the tests to be performed and are developed based on HLTP. These should include specifications of the test data to be used, the actual test measures,	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support SIT and UAT execution by guiding users, maintaining incident logs, and reporting progress. Development of test specifications, preparation of test data, creation of test scripts, and related approvals remain under NBM's
CI.100	Activities which will include validating the test environment.	Mandatory	+	Partially Yes - Tenderer's approach partially	As part of LOT 1 implementation, JMR will support SIT and UAT execution by guiding users,
CI.101	Activities that are used to determine when testing is complete. Test results are compared to the exit criteria described in the test specification to determine whether testing can be considered complete.	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support SIT and UAT by guiding users, tracking incidents, resolving defects, and reporting progress. Defining exit criteria, comparing results against them, and formally determining completion of testing are under NBM's responsibility
CI.102		Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will provide support for the activities depicted in the picture, including guiding users, maintaining incident logs, ensuring timely defect resolution, and reporting progress. Preparation of test plans, scripts, and related documentation remains under NBM's responsibility.
CI.103	Unit testing will be performed by the selected Tenderer's developers. This testing will be performed directly at the code level and will focus on the ability of individual components of a solution to function as intended.	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will perform unit testing, ensuring that individual components of the solution function as intended. This includes executing tests, documenting results, identifying defects, and supporting their resolution to ensure readiness for subsequent SIT and UAT phases.
CI.104	Integrity testing will cover components that are assembled into sub-systems and the sub-systems are linked to form complete systems. This type of testing will be performed by the selected Tenderer's team.	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support integrity testing by assisting the Tenderer's team, guiding users on execution, maintaining incident logs, ensuring timely defect resolution, and reporting progress, while the primary responsibility for performing the
CI.105	Systemic testing will cover testing activities to determine whether the solution meets the specified requirements. This will be sub-divided into	Mandatory	+		
CI.105 a.	Functional testing ensures that the solution works in the way the Beneficiary's business requires it, while being in accordance with the business process design for which it was created.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support SIT and UAT to verify alignment with business processes
CI.105 b.	Non-functional testing ensures that the solution works at a predefined quality level. The following set of tests will be performed:			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will assist in monitoring non-functional aspects during UAT, while NBM manages detailed testing.
CI.105 b. i.	Load capacity - testing to ensure that the solution can operate with large volumes of users and data in accordance with the specifications.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support observation and reporting of load-related issues.
CI.105 b. ii.	Performance and response times - performance testing verifies the performance and response times of a system (solution) against a number of expected users and transactions, evaluated based on expected performance			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will track and report performance observations during UAT.
CI.105 b. iii.	Stress - the same as performance testing, but the limits of a system (solution) are identified by increasing the frequency of transactions, the number of users and the volume of data flowing through the system, until any further			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support monitoring and reporting stress-related findings.
CI.105 b. iv.	Security - ensures that data security (confidentiality, integrity, availability, non-repudiation) is ensured in accordance with established requirements, and security assurance mechanisms work as expected.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support NBM in identifying and reporting security issues.
CI.105 b. v.	Usability - testing that determines whether users are satisfied with the system (solution), includes screen mockups and reports, and establishes the degree of usefulness in the operation of day-to-day processes.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will assist users in testing usability and provide guidance during UAT.
CI.105 b. vi.	Storage - ensures that the database associated with the solution is capable of adequately managing the expected volume of data once the solution is launched into production, allowing for archiving of the expected frequency			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support monitoring database behavior during UAT execution.

CI. 105 b. vii.	Volume - testing that subjects the system (solution) to a large volume of data to ensure that it manages such a volume without having any unacceptable impact on the performance of the system (solution).			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support observation and reporting of volume-related issues.
CI. 105 b. viii.	Installation - testing that ensures that the system (solution) can be installed according to its specifications on all permitted platforms/environments.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will assist in verifying installation procedures as part of UAT support.
CI. 105 b. ix.	Documentation - verifies that the system (solution) documentation matches the existing software, including training and support documents.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support reviewing documentation against system functionality during UAT.
CI. 105 b. x.	Restoration and continuity assurance - checks the procedures to restore the system (solution) after a failure.			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support testing restoration procedures and track related issues.
CI.106	The developer (selected Tenderer) is responsible for properly documenting the testing process and for providing for each system test scenario (solution), the logs and the results obtained, as a prerequisite for the acceptance	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support review and execution of UAT while NBM manages official documentation.
CI.107	Integration testing will be performed to identify defects in the interfaces and in the interaction between the integrated components. This will be performed after the functional system testing and before the acceptance	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support monitoring and reporting issues during integration testing.
CI.108	Acceptance testing will represent the final validation phase in the software development life cycle (SDLC). NBM, with the support of the selected Tenderer, will perform this activity, and the main objective is to ensure that	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support NBM during acceptance testing by guiding users, tracking defects, and providing progress updates, while NBM retains overall responsibility for executing tests based on user requirements and determining whether the
CI.109	The Developer (Selected Tenderer) will support NBM's efforts in User Acceptance Testing (UAT) to help identify issues and communicate them to the relevant team(s) for resolution. The Developer's (Selected Tenderer)	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support NBM during UAT by identifying issues, communicating them to the relevant teams, and acting as first-line support through its business analysts to assist in resolving system and other related issues.
CI.110	Re-testing involves repeating a failed test after a remedial measure has been applied to ensure that it has been successfully implemented. All failed tests will be formally re-tested and approved by the test manager.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will support re-testing failed scenarios and report outcomes during UAT.
CI.111	Regression testing will be performed to ensure that the remedial measures applied have not had any negative effects on the unmodified part of the solution and that the modified solution still meets the original requirements.	Mandatory	+	Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	JMR will support regression testing to confirm stability of modified solutions.
CI.112	The selected Tenderer will provide the necessary services for all testing levels described above and also services that will cover at least:	Mandatory	+		
CI.112 a.	Development of UAT documentation/detailed test scenarios to be reviewed by the NBM and the management consulting service provider (as applicable). After validation of the test scenarios by the NBM, these documents can be			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will develop UAT documentation and support their review with NBM and the management consulting service provider. Test Plan, Design, Test Cases, and Test Data preparation will be carried out by NBM, while JMR will guide users and
CI.112 b.	Agreement on acceptance criteria and test strategy;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the agreement on acceptance criteria and test strategy by providing guidance during discussions, maintaining records of decisions, and ensuring that these criteria are applied during SIT and UAT execution.
CI.112 c.	Execution of acceptance testing;			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support the execution of acceptance testing by guiding users, monitoring test progress, maintaining incident logs, ensuring timely defect resolution, and reporting outcomes to facilitate the successful completion of SIT and UAT.
CI.112 d.	Documentation of test results;			Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach	As part of LOT 1 implementation, JMR will support the documentation of test results by maintaining incident logs, recording outcomes during SIT and UAT, tracking defect resolution, and providing progress reports to ensure transparency and accuracy of the testing process.
CI.112 e.	Agreement on the list of issues by category;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the agreement on the list of issues by category by tracking defects, maintaining incident logs, providing reports on their status, and assisting the Beneficiary in reviewing and categorizing issues during SIT and UAT.
CI.112 f.	Agreement on the action plan for resolving the issues.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the agreement on the action plan for resolving issues by maintaining incident logs, tracking defect resolution, providing progress reports, and assisting the Beneficiary in coordinating and implementing the agreed corrective
CI.113	The selected Tenderer will describe the methodology and tools used for the testing phase and provide examples of deliverables.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will describe the testing methodology and tools to be used during the testing phase. JMR will also provide examples of deliverables and support the Beneficiary in understanding and executing the test activities, while tracking defects and
2.4.3. Deliverables					
CI.114	Acceptance test plan agreed and approved by both parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the execution and review of the acceptance test plan by guiding users, tracking defects, and reporting progress, while the final agreement and approval of the test plan will be completed by both parties.
CI.115	UAT documentation/detailed scenarios and test scripts agreed and approved by both parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the execution of UAT by guiding users, maintaining incident logs, and reporting progress. The preparation, agreement, and approval of detailed UAT scenarios and test scripts will be completed by both parties.
CI.116	Documents regarding the test results on the Beneficiary side.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the documentation of test results on the Beneficiary side by maintaining incident logs, tracking defects, and reporting progress, while the final compilation, review, and approval of the test result documents remain under the
2.4.4. Acceptance criteria.					

CI.117	All tests shall be completed without deficiencies classified as severity level 1 or 2. The severity of the identified issues shall be defined according to the criteria below:	Mandatory	+		

No.	Severity	Description			
1	Critical (fatal problem)	Basic system functions fail completely and consistently, or are missing. Complete and continuous failure of the system to function.	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support SIT and UAT by guiding users, tracking and reporting defects, and ensuring timely resolution of issues. Severity 1 and 2 defects, representing critical system failures, will be addressed promptly to ensure testing progresses
2	High (serious	A vital or critical functionality for the	Yes - Tenderer's approach corresponds to the NBM	As part of LOT 1 implementation, JMR will support SIT and UAT by guiding users, tracking
3	Medium (general problem)	An important functionality, but not considered critical, or vital to the operation of the system for its intended purposes, is	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support SIT and UAT by guiding users, tracking incidents, and reporting progress. Non-critical defects affecting important functionality will be logged, monitored, and communicated for resolution, while prioritization and final
4	Low(minor problem)	Some non-essential functions are missing or fail. The system works properly, but there are aesthetic issues. Some functions work but not entirely correctly.	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support SIT and UAT by guiding users, tracking incidents, and reporting progress. Non-essential or minor functional and aesthetic issues will be logged and communicated, while resolution and prioritization of these low-impact defects remain under NBM's responsibility.

CI.118	Issues with severity levels 1 and 2 require immediate resolution, and the testing process will be continued in Mandatory mode.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support SIT and UAT by ensuring that issues with severity levels 1 and 2 are logged, tracked, and promptly communicated for immediate resolution, while continuing the testing process in mandatory mode.
CI.119	The testing process will consist of several testing cycles, as necessary, until issues with severity levels 1 and 2 are completely eliminated. After defects with severity levels 1 or 2 are eliminated, the NBM testing team will decide whether to restart the testing cycle or continue.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support multiple testing cycles during SIT and UAT, ensuring that severity 1 and 2 issues are logged, tracked, and resolved. JMR will continue to provide guidance and reporting while the NBM testing team decides on restarting or continuing the testing cycles.
CI.120	The number of outstanding defects is below an acceptable upper limit (to be approved before the acceptance phase), or the defects are minor.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support SIT and UAT by tracking and reporting defects, ensuring timely resolution of critical issues, and providing guidance on minor defects, while the determination of acceptable defect limits for acceptance remains under
CI.121	Acceptance report agreed and approved by both parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the preparation and review of the acceptance report during SIT and UAT by providing defect logs, progress updates, and guidance, while the final agreement and approval of the report will be completed by both parties.
CI.122	The deliverables, including acceptance documents for the testing phase, are approved by the parties. For the review and coordination of the deliverables, including acceptance documents, the Tenderer will allocate a period of 15 -	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	As part of LOT 1 implementation, JMR will support the review and coordination of deliverables, including acceptance documents, by providing defect logs, progress updates, and guidance to the Beneficiary. The 15–25 working day validation period will be accounted

2.5. Training

2.5.1. Phase objectives

CI.123	The purpose of the training phase is to acquire the necessary skills to operate, administer, diagnose and adjust (customize) the solution according to the needs of the NBM.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the purpose of the training phase is to enable NBM staff to acquire the required skills to operate, administer, diagnose, and adjust (customize) the solution in line with NBM's needs.
CI.124	The approach for the training requested by the NBM is to provide training to all end users, solution administrators, database administrators and developers. The training sessions will include theoretical and practical	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the training approach will cover all end users, solution administrators, database administrators, and developers, combining both theoretical and practical sessions. NBM reserves the right to request knowledge testing for specific modules,
CI.125	The selected Tenderer is also informed that the NBM will request feedback from the NBM training participants after the training. In case the feedback provided is not acceptable, the NBM reserves the right to request the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will ensure that training feedback is collected from NBM participants using questionnaires prepared by JMR. Should the feedback be deemed unsatisfactory, NBM reserves the right to request replacement of the trainer and repetition
CI.126	The provision of training services may take place after the end of the construction phase, but no later than the beginning of the testing phase.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will provide the required training services after the completion of the construction phase and no later than the start of the testing phase, ensuring that all NBM users and administrators are adequately prepared to effectively

2.5.2. Logistical aspects

CI.127	The training facilities are provided by the NBM: training office/PC with internet connection/technical environment for training.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will conduct all training sessions using the training facilities provided by NBM, including training office space, PCs with internet connectivity, and the necessary technical training environment.
CI.128	At least half of the total number of hours related to the training sessions,	Mandatory		Yes - Tenderer's approach corresponds to the NBM	We confirm that for Lot 1, JMR will ensure that at least 50% of the agreed total training hours

2.5.3. Main activities

CI.129	Defining and agreeing with the NBM on a training plan/program and curriculum.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will work closely with the NBM to define and agree on a detailed training plan, program, and curriculum. This will cover all relevant user groups (end users, administrators, developers, and database administrators) and will be aligned with the
CI.130	Defining the structure of the training sessions.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will define the structure of the training sessions in consultation with the NBM, ensuring an appropriate balance between theoretical instruction and hands-on practical exercises. The structure will be tailored to the specific needs of
CI.131	Confirming the list of participants for each training session.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will work with the NBM to confirm the list of participants for each training session, ensuring the right target groups (end users, administrators, DBAs, developers) are included in alignment with the agreed training plan and curriculum.

CI.132	Conducting user training in Romanian or English.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will conduct all user training sessions in English, ensuring clarity and consistency in delivery across various users.
CI.133	Conducting training for administrators (special users).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	We confirm that under Lot 1, JMR will conduct dedicated training sessions for administrators
CI.134	Conducting training for developers.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR will conduct training sessions for developers, focusing on solution customization, extensions, integration points, and relevant development tools, enabling the NBM's technical team to independently maintain and enhance the solution.
CI.135	Assessing the knowledge of the training participants.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will support the assessment of knowledge of training participants by preparing appropriate questionnaires and evaluation methods for the agreed modules, ensuring that participants have effectively understood and can apply the training
CI.136	Assessing the satisfaction of the participants.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	We confirm that under Lot 1, JMR will conduct participant satisfaction assessments by
CI.137	The Tenderer will describe the methodology and tools used for the training phase and provide examples of deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will describe in detail the training methodology and tools to be applied during the training phase, ensuring alignment with NBM's requirements. The methodology will combine theoretical sessions with hands-on exercises on the configured
CI.138	The Tenderer will present in the technical tender the proposed plans/programs for each module of the solution and also for the training of key users. In addition to the plan/programs, the Tenderer will mention the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, JMR will present in the technical tender the proposed training plans/programs for each module of the solution as well as for the training of key users. Each plan/program will clearly outline the objectives, scope, content, methodology, and expected
2.5.4. Deliverables					
CI.139	Training plan/program and curriculum.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables for the training phase will include the Training Plan/Program and the Training Curriculum, detailing the structure, content, target participants, and schedule for all training sessions.
CI.140	Training documentation by category.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables will include training documentation organized by category, covering materials for end users, administrators, database administrators, and developers, including manuals, presentations, user guides, and practical exercises.
CI.141	Knowledge testing questionnaires.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables will include knowledge testing questionnaires prepared for the modules where NBM requests assessment of training participants' understanding and skills.
CI.142	Satisfaction assessment questionnaires.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables will include satisfaction assessment questionnaires to collect feedback from training participants and evaluate the effectiveness of the sessions.
CI.143	Training quality assessment results.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables will include training quality assessment results, summarizing participant feedback, knowledge test outcomes, and overall evaluation of the training effectiveness.
CI.144	Participant satisfaction survey results.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the deliverables will include the participant satisfaction survey results, providing insights into the trainees' feedback on the training sessions and identifying areas for improvement.
2.5.5. Acceptance criteria					
CI.145	The training sessions have been organized.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	We confirm that under Lot 1, the acceptance criteria include verification that all training
CI.146	The feedback from the trained NBM employees is positive.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that the feedback from the trained NBM employees is positive, demonstrating that the training objectives have been effectively met.
CI.147	The knowledge testing questionnaires demonstrate that the NBM employees possess an acceptable level of knowledge.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that the knowledge testing questionnaires show NBM employees have achieved an acceptable level of knowledge in line with the training objectives.
CI.148	The NBM has no objections to the integrity and correctness of the training materials.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that NBM has no objections regarding the integrity and correctness of the training materials provided.
CI.149	The deliverables meet the NBM's expectations and requirements – in terms of clarity, level of detail, structure, content, etc.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that the deliverables meet NBM's expectations and requirements in terms of clarity, level of detail, structure, and content.
CI.150	The deliverables are aligned with the selected Tenderer's internal standards and best practices.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that the deliverables are aligned with JMR's internal standards and industry best practices.
CI.151	The deliverables are easy to use and understand by the intended beneficiaries.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance criteria include that the deliverables are intuitive, user-friendly, and easily understood by the intended beneficiaries.
CI.152	The deliverables are aligned with the quality standards agreed between the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	We confirm that under Lot 1, the acceptance criteria include that the deliverables are fully
CI.153	Acceptance report agreed and approved by both parties on the previously agreed date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance report will be prepared and agreed and approved by both Parties on the previously agreed date.
2.6. Preparing for Go-Live					
2.6.1. Phase objectives					
CI.154	The purpose of the preparing for Go-live phase is to facilitate the decision-making process regarding the release of the solution into production.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the purpose of the Preparing for Go-Live phase is to support and facilitate the decision-making process for the release of the solution into production.

CI.155	The solution acceptance process is structured in 2 levels, as follows:	Mandatory	+		
CI.155a.	Acceptance of the solution for release (prepare for release phase). In order to make a positive decision, the "release" criteria below will be taken into account.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the acceptance of the solution for release during the Preparing for Go-Live phase will be based on the evaluation of the established release criteria, which will guide the decision to move the solution into production.
CI.155 b.	Final acceptance of the solution after the experimental exploitation phase (soak). This phase will aim to eliminate severity 3 and 4 defects and will also serve as a basis for demonstrating the robustness of the solution in daily			Yes - Tenderer's approach corresponds to the NBM requirement or approach	We confirm that under Lot 1, the final acceptance of the solution will occur after the experimental exploitation (soak) phase, which will focus on resolving severity 3 and 4 defects and demonstrate the solution's robustness in daily operations.
2.6.2. Main activities					
CI.156	Review and assess readiness from multiple perspectives:	Mandatory	+		
CI.156 a.	IT criteria for determining readiness for release:				
CI.156 a. i.	solution for production fully delivered and functional;			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the solution will be fully delivered, configured, and validated
CI.156 a. ii.	configuration document and design specifications (database model description) written and submitted to the future Service Manager of the solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the configuration document and design specifications, including the database model description, will be prepared and formally submitted to the future Service Manager of the solution for reference and operational use.
CI.156 a. iii.	user manual and administrator manual for the delivered solution are delivered;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, comprehensive user and administrator manuals for the delivered solution will be prepared and submitted to the NBM to support effective operation and administration.
CI.156 a. iv.	maintenance procedures have been approved;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, detailed maintenance procedures will be prepared, reviewed, and submitted to the NBM, ensuring approval before the solution is released into production.
CI.156 a. v.	back-up procedures have been agreed, documented and tested;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, back-up procedures will be defined, documented, and tested in coordination with NBM, with full agreement reached before production release.
CI.156 a. vi.	technical training has been provided;			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, comprehensive technical training will be delivered to NBM's
CI.156 a. vii.	no critical defects have been identified after the transition to the production environment, unless they are known and approved by the beneficiary;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, no critical defects will remain after transition to the production environment, except those explicitly known, documented, and formally approved by NBM.
CI.157 b.	Business criteria for determining readiness for launch:	Mandatory	+		
CI.157 b. i.	all necessary functionalities are implemented within the solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	Under Lot 1, JMR will ensure that all necessary functionalities are fully implemented in the solution before launch, meeting the agreed requirements of the NBM.
CI.157 b. ii.	no defects of severity levels 1 and 2 have been identified;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, no severity 1 or 2 defects will remain unresolved prior to launch, ensuring solution stability and compliance with NBM's requirements.
CI.157 b. iii.	reports execute and generate the correct result;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all reports will be validated to ensure they execute correctly and generate accurate results in line with NBM's requirements.
CI.157 b. iv.	in case of solution failure, data will not be lost;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, robust backup, recovery, and failover mechanisms will be implemented to ensure no data is lost in case of solution failure.
CI.157 b. v.	data is completely and correctly migrated to the new solution;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all required data will be fully and accurately migrated to the new solution, ensuring completeness, correctness, and alignment with NBM's business needs.
CI.157 b. vi.	interfacing is executed correctly;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all defined interfaces will be correctly implemented, tested, and validated to ensure accurate and reliable data exchange with NBM's systems.
CI.157 b. vii.	mechanisms for user assistance are available;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, user assistance mechanisms—including help documentation, user guides, and support channels—will be available to ensure effective solution usage.
CI.157 b. viii.	user rights implemented according to requirements;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, user rights and access controls will be implemented strictly in line with NBM's requirements, ensuring security and proper role-based access.
CI.157 b. ix.	user training has been carried out.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, comprehensive user training will be carried out to ensure that all designated NBM staff can effectively operate and manage the solution.
CI.158	The plan for remediation of identified defects is developed (the list of defects may only contain defects with severity levels 3 and 4).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a detailed defect remediation plan will be developed for all identified issues, limited to severity levels 3 and 4, with timelines and responsibilities clearly defined.

CI.159	The Tenderer shall describe the methodology and tools used for the launch preparation phase and shall present examples of deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will apply a structured methodology for the launch preparation phase under Lot 1, combining risk-based readiness assessment, controlled transition planning, and validation of technical and business criteria. Key tools will include project tracking systems, defect
2.6.3. Deliverables					
CI.160	The IT solution, ready for launch (the solution has been installed on the production environment, testing has been performed and no severity 1 and 2 defects have been identified).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the IT solution will be fully prepared for launch, installed on the production environment, thoroughly tested, and validated to ensure that no severity 1 or 2 defects remain prior to go-live.
CI.161	Defect remediation plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a Defect Remediation Plan will be prepared, covering all identified defects of severities, with defined actions, responsibilities, and timelines to ensure resolution before final acceptance.
CI.162	Self-assessment report on how the functional and technical requirements are addressed prepared by the selected Tenderer (this document will include at least the following information: requirement identifier, solutions associated	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a Self-Assessment Report will be prepared, detailing how each functional and technical requirement is addressed. The report will include, at minimum, the requirement identifier, the solutions associated with the requirement, and the
2.6.4. Acceptance criteria					
CI.163	All criteria mentioned above (as evaluation activities) will have the status of "success".	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all evaluation activities and criteria specified for the launch preparation phase will be met, achieving a status of "success" prior to go-live.
CI.164	The remediation plan is defined and agreed upon by both parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the defect remediation plan will be defined in detail and formally agreed upon with NBM before the solution is released into production.
CI.165	The self-assessment report of the selected Tenderer demonstrates that all functional and technical requirements have been fully delivered.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the self-assessment report will demonstrate that all functional and technical requirements have been fully delivered and addressed in the implemented solution.
CI.166	An acceptance report is signed by both parties on the previously agreed date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, an acceptance report will be prepared and signed by both
2.7. Experimental exploitation period (soak)					
2.7.1. Phase objectives					
CI.167	The purpose of the experimental exploitation phase is to extensively test the behavior of the solution in daily activity, to determine whether the solution meets the required capacity and stability qualities.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the objective of the experimental exploitation (soak) phase will be met by extensively testing the solution in daily operations to verify that it satisfies the required capacity, stability, and performance criteria before final acceptance.
CI.168	During this phase, the NBM will develop its own self-assessment report	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, during the experimental exploitation (soak) phase, NBM will
CI.169	In case significant differences are found (between the assessment carried out by the NBM and that carried out by the selected Tenderer), the NBM reserves the right to ask the selected Tenderer to ensure, or improve, the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, if significant differences are identified between NBM's assessment and JMR's self-assessment, JMR will take all necessary actions to ensure or improve the coverage of the affected business and technical requirements as requested by
2.7.2. Main activities					
CI.170	Providing on-site support throughout the entire pilot phase to fix defects and performance issues: log file inspection and analysis/problem prevention/general solution optimization.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, on-site support will be provided throughout the entire pilot phase to address defects and performance issues, including log file inspection, analysis, problem prevention, and general solution optimization.
CI.171	For defects identified during the pilot phase, a remediation plan will be agreed upon.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, for any defects identified during the pilot phase, a remediation plan will be developed in coordination with NBM and formally agreed upon before implementation.
CI.172	Elimination of defects identified according to the remediation plan approved	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, all defects identified in the Go-Live remediation plan and
CI.173	Providing assistance (help desk support) for end users to perform	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, help desk support will be provided to assist end users in
CI.174	Assistance for active monitoring of solution parameters.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, support will be provided for active monitoring of solution parameters, ensuring system performance, stability, and timely detection of potential issues.
CI.175	The soak phase for each solution starts the day after the completion of the Go live phase and lasts at least 3 months.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the soak phase will commence the day after the Go-Live phase and will continue for a minimum duration of three months to thoroughly validate solution stability and performance.
CI.176	The Tenderer will describe the methodology and tools used for the experimental exploitation phase and will present examples of deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a structured methodology will be applied for the experimental exploitation (soak) phase, combining daily operations testing, performance monitoring, defect tracking, and issue resolution. Key tools will include monitoring
2.7.3. Deliverables					
CI.177	Remediation plan fully executed and all defects removed, according to acceptance criteria.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the remediation plan will be fully executed, and all identified defects will be resolved in accordance with the agreed acceptance criteria.
CI.178	Reports on the status of the remediation plan for defects that occurred up to, or during the experimental run period (weekly reports).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, weekly reports will be provided on the status of the remediation plan, detailing the progress in resolving defects identified up to and during the experimental exploitation (soak) period.
2.7.4. Acceptance criteria					
CI.179	All defects included in the remediation plans have been fully resolved in accordance with the Parties' agreement and the acceptance criteria.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all defects included in the remediation plans will be fully resolved in accordance with the agreement between the Parties and the established acceptance criteria.
CI.180	No major defects were identified during the experimental run period.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, no major defects will remain unresolved or be identified during the experimental exploitation (soak) period.

CI.181	No discrepancies were identified between the NBM's self-assessment report and that of the selected Tenderer. If discrepancies were identified, they are to be resolved by the final acceptance of the experimental run period.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, no discrepancies are expected between NBM's self-assessment report and JMR's report. Any discrepancies identified will be fully resolved as part of the final acceptance of the experimental exploitation (soak) period.
CI.182	The end-of-day/monthly process is functioning correctly and the reports generate complete and accurate data sets.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the end-of-day and end-of-month processes will function correctly, and all reports will generate complete and accurate data sets in line with NBM requirements.
CI.183	An acceptance report will be signed by both parties on the date previously	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, an acceptance report will be prepared and signed by both
2.8. Final acceptance					
2.8.1. Phase objectives					
CI.184	The purpose of the final acceptance phase is to formalize the complete	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the purpose of the final acceptance phase is to formalize the
CI.185	Such acceptance will be signed after the official closure of the experimental run period of the solution.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the final acceptance will be signed after the official closure of the experimental exploitation (soak) period, once all functionality, documentation, and services have been validated.
2.8.2. Main activities					
CI.186	Review and evaluation of the criteria defined below for the final acceptance of the delivered product/software.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the final acceptance of the delivered solution will be based on a thorough review and evaluation of the predefined criteria, ensuring that all functional, technical, and operational requirements are fully met.
CI.187	During the final acceptance of the solution, the interfacing components will also be taken into account. With the final acceptance, the guarantee for the solution will be activated.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the final acceptance will include verification of all interfacing components, and upon signing, the solution warranty will be activated in accordance with the agreed terms.
CI.188	The list of criteria for the final acceptance of the solution is mentioned below. NBM and the selected Tenderer will jointly adjust and detail the acceptance criteria at the initial phase of the project:	Mandatory	+		
CI.188 a.	The documentation/deliverables for the analysis and design phase have been			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, all documentation/deliverables for the analysis and design
CI.188 b.	The documentation/deliverables for the construction phase have been			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, all documentation/deliverables for the construction phase will
CI.188 c.	The documentation/deliverables for the testing phase have been presented and accepted by NBM;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all documentation/deliverables for the Testing phase will be fully met, ensuring that the deliverables are complete, compliant with requirements, and approved by NBM.
CI.188 d.	The documentation/deliverables for the experimental run phase have been presented and accepted by NBM;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all documentation/deliverables for the experimental run phase will be fully met, ensuring that the deliverables are complete, compliant with requirements, and approved by NBM.
CI.188 e.	The documentation/deliverables for the training phase have been presented			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, all documentation/deliverables for the Training phase will be
CI.188 f.	The documentation/deliverables provided in the chapter "Solution Integration" have been presented and accepted;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all documentation/deliverables provided in solution integration will be fully delivered, compliant with requirements, and approved by NBM.
CI.188 g.	All the documentation and deliverables mentioned are updated and fully presented by the selected Tenderer;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all documentation/deliverables mentioned will be fully delivered.
CI.188 h.	The services included in the tender have been fully executed by the selected Tenderer;			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all services included in the tender will be fully executed in accordance with the agreed scope and requirements.
CI.188 i.	The solution interfaces function according to the requirements of the specifications.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all solution interfaces will be implemented and function in full compliance with the requirements specified in the tender documents.
2.8.3. Deliverables					
CI.189	List of criteria reviewed and agreed by both parties	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a list of criteria will be prepared and formally reviewed and agreed upon by both Parties to serve as the basis for final acceptance of the solution.
2.8.4. Acceptance criteria					
CI.190	All acceptance criteria have been met.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all acceptance criteria will be fully met, ensuring the solution, services, and deliverables comply with NBM's requirements and are ready for final approval.
CI.191	An acceptance report is signed by both parties on the previously agreed date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, an acceptance report will be prepared and signed by both Parties on the previously agreed date, formally concluding the final acceptance phase.
2.9. Solutions integration					
2.9.1. Phase objectives					
CI.192	The purpose of the integration phase of CBS solution with ERP solution is to ensure interoperability between the 2 solutions as well as with other third-party solutions, in accordance with the established objectives and	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, it will execute the integration phase to ensure seamless interoperability between the CBS solution and the ERP solution, as well as with any relevant third-party systems, fully meeting the objectives and requirements defined by NBM.
CI.193	This phase will be carried out with the involvement of the 3 parties: the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	
CI.194	This phase will include all the work to finalize the interfaces, the integration between the 2 solutions as well as with third-party solutions through the integration component (ESB), the definition of processes, events, rules, etc.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	Fiorano ESB supports full interface finalization, multi-system integration, and orchestration of business processes, events, and rules through visual tools. Includes real-time testing, simulation, and flow validation features to support interoperability testing and acceptance
CI.195	The integration phase can be carried out in several sub-phases that will be	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the integration phase will be conducted with the active

CI.196	This phase must be considered independent of the other phases, so as not to restrict the normal course of the implementation project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the integration phase will be executed as an independent phase, ensuring it does not restrict or delay the normal progress of the overall implementation project.
2.9.2. Main activities					
CI.197	Development, coordination and approval of the integration plan between the	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, it will develop, coordinate, and obtain approval for the
CI.198	Execution of work on the creation and putting into operation of interfaces,	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, it will execute all tasks related to the creation and activation
CI.199	Development of the interoperability test plan and scenarios.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, it will develop a comprehensive interoperability test plan and scenarios to validate the correct functioning of interfaces and seamless data exchange between the CBS solution, ERP solution, and relevant third-party systems.
CI.200	Testing and acceptance of the interoperability between the solutions.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, it will perform testing and acceptance of the interoperability between the CBS solution, ERP solution, and any relevant third-party systems to ensure seamless integration and compliance with NBM's requirements.
2.9.3. Deliverables					
CI.201	Solution integration plan developed and approved.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the solution integration plan will be fully developed, reviewed, and approved in coordination with NBM and the ERP solution provider.
CI.202	Interfaces developed and documented.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all interfaces will be fully developed and documented in accordance with the integration plan and NBM requirements.
CI.203	Interoperability testing plan developed and approved.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the interoperability testing plan will be fully developed and
CI.204	Documents on testing results.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, documents detailing the results of interoperability testing will be prepared and submitted, demonstrating that all interfaces function correctly and meet NBM's requirements.
CI.205	Act of acceptance of testing work to ensure interoperability between the solutions.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, an act of acceptance will be prepared and signed by all Parties to formally confirm the successful completion of testing and the interoperability between the CBS solution, ERP solution, and relevant third-party systems.
2.9.4. Acceptance criteria					
CI.206	All activities and deliverables mentioned above will be successfully completed.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, all activities and deliverables related to the integration phase will be successfully completed, meeting the agreed objectives and requirements of NBM.
CI.207	The acceptance act is signed by all parties on the previously agreed date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the acceptance act for the integration phase will be prepared
2.10. Documentation regarding the software solution					
CI.208	User instructions and user guide: this document will provide sufficient details, easy to understand by end users regarding transactions, functionalities and operations. The document will describe the steps and	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the User Instructions and User Guide will be provided in English. The guide will provide clear, detailed, and easy-to-understand information for end users on transactions, functionalities, and operations, including step-by-step instructions,
CI.209	Instructions related to the operation of the solution - work instructions:	Mandatory	+		
CI. 209 a.	Maintenance instructions/guide for troubleshooting management services: this document will include all known errors and associated solutions and should provide sufficient technical details in order to correct any errors. The			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, a Maintenance Instructions/Guide for Troubleshooting and Management Services will be provided. The guide will include all known errors with associated solutions and provide sufficient technical details for error correction. JMR will also
CI. 209 b.	Installation instructions, including those that will cover solution and database level changes. The document will include installation requirements, installation steps and configuration parameters for NBM, post-installation			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, Installation Instructions will be provided, covering both solution and database-level changes. The document will include installation requirements, step-by-step installation procedures, configuration parameters for NBM, post-installation
CI. 209 c.	System (solution) administrator documentation will include roles, tasks (e.g.,			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, the System (Solution) Administrator Documentation will be
CI. 209 d.	Solution development documentation (including terms and methodology for NBM to customize the solution).			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the Solution Development Documentation will be provided. This will include the terms, methodology, and guidelines enabling NBM to customize and extend the solution independently while maintaining compliance with established standards.
CI.209 e.	Backup and recovery procedures and related documentation.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, backup and recovery procedures will be provided along with the related documentation, detailing the steps, configurations, and guidelines necessary to ensure data integrity and system recoverability.
CI. 209 f.	Archiving and search procedures and related documentation.			Yes - Tenderer's approach corresponds to the NBM	JMR confirms that under Lot 1, archiving and search procedures will be provided along with
CI. 209 g.	Security documentation that will include access control, user management, monitoring and auditing, security reports.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, security documentation will be provided, covering access control, user management, monitoring and auditing procedures, and security reporting to ensure the solution meets NBM's security requirements.
CI. 209 h.	Documentation regarding the solution configuration - custom installation guide (if this information is not contained in point CI. 209.b above).			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, documentation on solution configuration will be provided, including a custom installation guide if the information is not already covered in the previously delivered installation instructions.
CI. 210	Commented source code for all developments carried out during the project, as well as for the system (solution), if applicable.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, the commented source code for all developments carried out during the project, as well as for the system (solution) itself, will be provided, ensuring clarity and maintainability for future use and customization by NBM.
CI. 211	Documentation related to end-user training and technical training - support materials for end-user training and technical training.			Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR confirms that under Lot 1, documentation related to end-user and technical training will be provided, including support materials designed to assist in both end-user and technical training sessions.
2.11. The language in which the deliverables will be presented					

| CI.212 | Project results: user manual, interfaces and general documentation for end users, technical documentation related to the solution must be provided in Romanian or English. | Mandatory | + | Yes - Tenderer's approach corresponds to the NBM requirement or approach | JMR confirms that under Lot 1, all project results—including the user manual, interfaces documentation, general end-user documentation, and technical documentation—will be provided in English. |

PROJECT MANAGEMENT REQUIREMENTS

Note: The Tenderer shall indicate to what extent its tender meets the requirements by filling in the cells in the "Tenderer's Response" column with one of the following options: <Yes - Tenderer's approach corresponds to the NBM requirement or approach>; <Partially Yes - Tenderer's approach partially corresponds to the NBM requirement/approach> or <No - Tenderer's approach does not cover the NBM requirement>.

Requirement Code	Requirement	Level of obligation	Lot I	Tenderer's Response	Tenderer's Comment
	1. General project management requirements				
CMP.1	The purpose of project management is to ensure the necessary organizational and management capabilities for the project to successfully achieve the set objectives. During the project life cycle, effective planning and allocation of resources, control of progress during each phase, monitoring and evaluation of the quality of deliverables, etc. must be ensured.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	Project management will ensure structured governance through steering committee oversight, dedicated workstreams for core and digital banking, resource planning, progress monitoring, risk mitigation, quality assurance, and change control, ensuring timely, compliant, and high-quality delivery of NBM's objectives. Please refer section 6 for high level project governance structure.
CMP.2	The beneficiary is responsible for all procedural and administrative aspects related to the launch, contracting and financial management of the project (including payments) related to the project implementation and technical implementation activities.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	NBM, as the beneficiary, will retain responsibility for all procedural, contractual, and financial aspects, including approvals, payments, and overall oversight, while JMR ensures technical implementation, project execution, and compliance with agreed deliverables.
CMP.3	A well-known project management methodology, standards (e.g. PRINCE2, PMBOK, etc.) or an internally developed methodology based on these standards or methodologies will be used for the implementation of the project and will be specifically designated.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	The project will be executed using a structured project management methodology aligned with globally recognized standards. JMR's internally adapted methodology, based on these standards, will govern planning, execution, monitoring, and control throughout the implementation.
CMP.4	In order to organize the project, the Tenderer will appoint a Project Manager who will manage the project team.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will appoint a dedicated Project Manager responsible for leading and coordinating the project team, ensuring alignment with NBM's objectives, timely delivery, risk mitigation, and effective communication throughout the core and digital banking implementation.
CMP.5	A detailed project organization chart covering the main roles specified in Annex no. 7 "Qualification Requirements Form" to the Tender Notice and potential additional roles identified by the Tenderer will be provided as part of the tender. The Tenderer must describe the main responsibilities for each role. The members of the Steering Committee, the Project Management team, the functional teams, the technical experts, the support team, etc. will be clearly identified in the project organization chart.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide a detailed project organization chart covering all roles in Annex 7 and any additional roles deemed necessary. Responsibilities for each role, including Steering Committee, Project Management, functional, technical, and support teams, will be clearly defined.

CMP.6	The Tenderer's project manager has the authority and responsibility to coordinate the IT solution implementation project, so that the project objectives stipulated in Annex no. 5 "Requirements" of ,,The Specifications" are achieved. In this regard, he must understand the philosophy of the Transform NBM project and ensure alignment with it throughout the entire process of implementing the IT solution(s). His main responsibility is to ensure that all requested deliverables are submitted on time, meet the established acceptance criteria and comply with the established quality standards.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Project Manager will have full authority and responsibility to coordinate the IT solution implementation, ensuring alignment with the Transform NBM project philosophy. He will oversee timely delivery of all deliverables, meeting acceptance criteria and established quality standards.
CMP.7	The project manager will ensure adequate management of project risks, progress and deliverables control at each phase of the project. Control of the interdependencies between the project components will also be provided to minimize any risk of stagnation.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	The Project Manager will oversee effective risk management, monitor progress, and control deliverables at each project phase. Interdependencies between project components will be actively managed to ensure seamless execution and minimize the risk of delays or stagnation.
CMP.8	The project manager will ensure effective communication within the project, through weekly activity reports to the Beneficiary's project manager and monthly/or as needed to the Beneficiary's Coordination and Steering Committee, including reporting at the end of the phase. At the same time, the Tenderer must ensure an adequate level of transparency in the project management, by adequately documenting all aspects of project management.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	The Project Manager will ensure effective communication through weekly reports to NBM's Project Manager and monthly or ad-hoc updates to the Coordination and Steering Committee. All project management activities will be transparently documented to maintain full accountability.
CMP.9	The Tenderer's Project Manager has the authority and responsibility to manage the day-to-day activities of the project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Project Manager will have full authority and responsibility to manage all day-to-day project activities, ensuring coordination across teams, timely progress, adherence to quality standards, and alignment with NBM's strategic objectives.
CMP.10	The Beneficiary's Project Manager is responsible for organizing the Beneficiary's resources so that they are useful to the project and available as needed to fulfill the project plan. The Beneficiary's Project Manager provides a formal interface for communicating day-to-day issues and reporting on project progress between the Tenderer's Project Manager and the Beneficiary.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	NBM's Project Manager will organize and make available the Beneficiary's resources as needed, serving as the formal interface with JMR's Project Manager for day-to-day issue resolution and progress reporting throughout the project.
CMP.11	The Tenderer may also appoint Team Leaders, who will act as intermediaries in the communication and control process. The Beneficiary will appoint one or more members of these teams formed by the Tenderer. This will facilitate communication between the parties and minimize formal points of contact between the teams. The main responsibility of a Team Leader is to ensure the delivery of the deliverables under the conditions established by the Tenderer's Project Manager.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR may appoint Team Leaders to act as intermediaries for communication and control. NBM may assign representatives to these teams. Team Leaders will ensure timely delivery of all assigned deliverables under the supervision of JMR's Project Manager.

CMP.12	The Tenderer is obliged to ensure the timely resolution of identified issues related to its direct responsibility and to include in its tender a description of the escalation/resolution mechanism for identified issues.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will ensure timely resolution of all issues under its responsibility. A structured escalation and resolution mechanism will be implemented, detailing roles, response times, and reporting procedures to guarantee effective issue management throughout the project.
CMP.13	In the event that the Tenderer is represented by an association, or the Tenderer has a subcontractor for the project, the role and responsibilities of the associated member/subcontractor and their interaction with the Project Manager shall be clearly described.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	In cases involving an association or subcontractor, JMR will clearly define the roles and responsibilities of each member, including their interaction with the Project Manager, ensuring coordinated execution, accountability, and seamless integration within the overall project governance framework.
2.	2. Activities and deliverable requirements				
CMP.14	Main activities:				
CMP.14 a.	Develop an initial project management plan covering at least the following initial elements: project plan (phases, duration, responsibilities, resources, etc.), organizational chart, roles, quality management plan, risk management plan, resource management plan, change management plan, communication plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will develop an initial Project Management Plan covering project phases, duration, responsibilities, resources, organizational chart, roles, and plans for quality, risk, resource, change, and communication management, ensuring structured governance and effective execution throughout the implementation.
CMP.14 b.	Adjust the initial project management plan, in coordination with the NBM.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will review and adjust the initial Project Management Plan in close coordination with NBM, ensuring alignment with the Bank's priorities, requirements, and governance processes throughout the core and digital banking implementation.
CMP.14 c.	Adjust the project management plan as necessary throughout the project duration, in coordination with the NBM.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will continuously review and update the Project Management Plan throughout the project, in close coordination with NBM, to ensure alignment with evolving priorities, risks, and governance requirements during the core and digital banking implementation.
CMP.14 d.	Organize the kick-off meeting and other project meetings (e.g., Steering Committee meetings, etc.) together with the NBM.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will organize the project kick-off and subsequent meetings, including Steering Committee sessions, in close coordination with NBM, ensuring effective communication, alignment on objectives, and structured progress tracking throughout the core and digital banking implementation.
CMP.14 e.	Execute and monitor the project and submit a weekly project report in the format agreed by the parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will execute and monitor all project activities, ensuring progress against the plan, and will submit weekly project reports in the mutually agreed format to NBM, providing transparency and timely updates throughout the implementation.

CMP.14 f.	Close major project phases and submit acceptance documents in the draft version to the NBM before official acceptance.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will formally close each major project phase and submit draft acceptance documents to NBM prior to official approval, ensuring completeness, accuracy, and alignment with agreed deliverables and quality standards throughout the implementation.
CMP.14 g.	Prepare and submit the final phase report.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare and submit the final phase report to NBM, summarizing project outcomes, deliverables, lessons learned, and compliance with agreed quality and acceptance criteria.
CMP.14 h.	Presentation and preparation of the Progress Report on a monthly or as needed basis to the Beneficiary's Steering Committee.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare and present monthly or ad-hoc Progress Reports to NBM's Steering Committee, providing updates on project status, risks, milestones, and deliverables, ensuring informed decision-making and effective project governance.
CMP.15	Deliverables:				
CMP.15 a.	Initial Project Management Plan. Detailed requirements for the project management plan are presented in the subchapter "Project Management Plan Requirements" (below).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will develop an initial Project Management Plan covering project phases, duration, responsibilities, resources, organizational chart, roles, and plans for quality, risk, resource, change, and communication management, ensuring structured governance and effective execution throughout the implementation.
CMP.15 b.	Updated Project Management Plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will develop an initial Project Management Plan covering project phases, duration, responsibilities, resources, organizational chart, roles, and plans for quality, risk, resource, change, and communication management, ensuring structured governance and effective execution throughout the implementation.
CMP.15 c.	Supporting presentation for the kick-off meeting and other project management meetings, such as those of the Steering Committee.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare and provide supporting presentations for the project kick-off and other management meetings, including Steering Committee sessions, ensuring clear communication of objectives, progress, risks, and key decisions throughout the implementation.
CMP.15 d.	Weekly reports will include at least the following: date, reporting period, status of the implementation schedule, activities performed, deliverables completed, problems and risks identified, deliverables to be completed during the next reporting period, change requests and their impact analysis, "to do" list. Accordingly, weekly reporting will represent, in fact, a report on the status of the project (including decisions to be taken at the project management level and/or at the level of the Steering Committee).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's weekly reports will cover the reporting period, implementation schedule status, completed activities and deliverables, identified issues and risks, upcoming deliverables, change requests with impact analysis, and action items, providing a comprehensive project status overview for management and the Steering Committee.

CMP.15 e.	Monthly or as needed progress reports to the Steering Committee must reflect an overview of the project status at the time of reporting, completed phases, deliverables achieved, next project activities, deviations and deviations from the project plan, risks, problems and their remediation measures, change requests (if any) and other elements relevant to the beneficiaries of this report. Progress reports with a monthly frequency or as needed to the Steering Committee will be presented in the format agreed with the Beneficiary (usually in PPT format).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare and present monthly or ad-hoc progress reports to NBM's Steering Committee, summarizing project status, completed phases, achieved deliverables, upcoming activities, deviations, risks, issues with remediation, and change requests, in the agreed format (typically PPT).
CMP.15 f.	The end-of-phase reports must include the following: overview of the completed phase, overview of the project plan for the next period, deviations and deviations from the project plan, accepted deliverables, risk analysis, status of project issues and remedial measures, project quality register. The end-of-phase reports will be presented in the format agreed with the Beneficiary.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare end-of-phase reports for NBM, detailing completed phase overview, upcoming project plan, deviations, accepted deliverables, risk analysis, status of issues with remedial actions, and the project quality register, in the format agreed with the Beneficiary.
CMP.15 g.	Exception reports must contain the following information: description of the causes of deviations, impact of these deviations, options for solving the problems and their impact on the overall tolerances of the project, the option recommended by the Tenderer's Project Manager.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare exception reports detailing the causes and impact of deviations, possible remediation options with their effect on overall project tolerances, and the recommendation of JMR's Project Manager, ensuring informed decision-making and timely resolution of issues.
CMP.15 h.	The Tenderer must include in its tender the models for each of the deliverables mentioned in the "Deliverables" section above.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will include in its tender the templates and models for all deliverables listed in the "Deliverables" section, ensuring clarity, standardization, and alignment with NBM's expectations and project governance requirements.
CMP.16	Acceptance criteria:				
CMP.16 a.	The deliverables are submitted to the NBM according to the agreed terms.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will submit all project deliverables to NBM in accordance with the agreed terms, ensuring timely delivery, compliance with quality standards, and alignment with the project plan and governance framework.
CMP.16 b.	The NBM has no objections regarding the integrity and correctness of the document prepared in accordance with the quality criteria and other agreed criteria.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will ensure that all documents are prepared in accordance with the agreed quality criteria and standards, and will submit them for NBM's review, ensuring integrity, correctness, and compliance with project requirements.
3. Project management plan requirements					

CMP.17	The Tenderer shall submit, as part of its tender, the initial version of the Initial Project Management Plan which shall also reflect the minimum terms set by the Beneficiary for the different phases of project implementation (e.g. the minimum term of 10 working days for acceptance of a deliverable, unless otherwise agreed by the Parties). The content of this document shall be as follows:	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will submit, as part of its tender, the initial version of the Project Management Plan, reflecting NBM's minimum phase terms and including an introduction covering the project context, objectives, scope, and high-level implementation approach.
CMP.17 a.	**Introduction – project context**	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b.	**Project description:**	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b. i.	Project objectives	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's initial Project Management Plan will include the project description, objectives, scope (in-scope and out-of-scope areas), methodology and tools, team composition including subcontracting, expected deliverables, constraints, and key success factors to ensure structured and successful project execution.
CMP.17 b. ii.	Areas within and outside the project scope	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b. iii.	General approach (methodology and tools used, own team and subcontracting, etc.)	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b. iv.	Project deliverables and other expected results	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b. v.	Constraints	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 b. vi.	Key success factors	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 c.	**Project organization chart - organizational structure and description of roles and responsibilities**	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's initial Project Management Plan will include a detailed project organization chart, clearly illustrating the organizational structure and defining roles and responsibilities for the Steering Committee, Project Management team, functional and technical teams, and support staff.
CMP.17 d.	**Activity breakdown**	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's initial Project Management Plan will include a detailed activity breakdown, outlining project phases, tasks, durations, dependencies, responsible teams, and milestones to ensure clear planning, tracking, and accountability throughout the implementation.
CMP.17 e.	**Description of the main deliverables, which will include:**				

CMP.17 e. i.	the name of the deliverable and/or its code, the purpose, content, format and presentation method, the deliverable owner, the quality criteria for the deliverable and the way in which the quality will be tested by the quality owner, the resources necessary for testing the quality of the deliverable.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's initial Project Management Plan will describe all main deliverables, including name/code, purpose, content, format, presentation method, owner, quality criteria, testing approach by the quality owner, and resources required to ensure deliverable quality and compliance
CMP.17 e. ii.	The quality criteria presented will contain measurable characteristics and will not be ambiguous.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will define quality criteria for all deliverables with clear, measurable characteristics, ensuring they are unambiguous and verifiable, enabling objective assessment and compliance with NBM's standards throughout the project.
CMP.17 e. iii.	The following will be considered as criteria for approving the deliverables:	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will ensure that all deliverables are approved based on compliance with established requirements, alignment with project objectives, and, where applicable, achievement of defined performance indicators, guaranteeing quality and relevance to NBM's expectations.
CMP.17 e. iv.	Compliance with the requirements established for the deliverable.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 e. v.	The extent to which it meets the project objectives.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 e. vi.	Performance indicators, as appropriate.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 f.	**Project plan:**				
CMP.17 f. i.	The initial project plan will list the most important phases and work packages, major activities, start and finish dates, duration, milestones, including responsibilities, interdependencies, external dependencies, and the critical path. The project plan must take into account the completion date of the phases stipulated in chap. "Implementation Requirements", Phases and Deliverables.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's initial project plan will outline key phases, work packages, major activities, milestones, start and finish dates, responsibilities, interdependencies, external dependencies, and the critical path, ensuring alignment with the completion dates defined in the "Implementation Requirements".
CMP.17 f. ii.	If the Tenderer will subcontract any activities to obtain deliverables, it will present the work packages related to these activities. The structure of a work package will include: date, responsible, description of the work package, quality control methods to be applied, level of resources to be allocated, start and finish dates, constraints, reporting method. The work packages will be signed by both the subcontractor and the Tenderer.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	If subcontracting is required, JMR will present the related work packages, detailing dates, responsibilities, descriptions, quality control methods, resource allocation, start/finish dates, constraints, and reporting. All work packages will be formally signed by both JMR and the subcontractor.

CMP.17 f. iii.	The project plan will clearly reflect the total planned duration for the implementation of the solution. The project plan will also include activities for reviewing and coordinating the deliverables and acceptance documents by the parties (Tenderer and Beneficiary) with the allocation of the necessary terms (time). For the review/coordination of the deliverables by the Beneficiary, a term of at least 10 working days will be assigned, from the date of their submission, unless otherwise agreed by the Parties. The Tenderer will examine and consider the observations/proposals for modification of the deliverables submitted by the Beneficiary, and will deliver the modified version to the Beneficiary within 5 working days from the date of their receipt, unless the Parties agree otherwise. The Tenderer will take these terms into account when preparing the Project Plan. Exceptions to this term are the deliverables and acceptance documents for the analysis and design and testing phases, for which the Tenderer will allocate, on the part of the Beneficiary, periods ranging from a minimum of 15 - 25 working days, unless otherwise agreed by the Parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's project plan will reflect the total implementation duration, including activities for review and coordination of deliverables and acceptance documents. Beneficiary review periods and Tenderer response times will be incorporated per agreed terms, with extended timelines for analysis, design, and testing phases.
CMP.17 f. iv.	The working assumptions that represented the basis for the development of the initial plan will be presented. Given the complexity and long duration of the project, the months of July and August will be considered as a vacation period for the NBM team. At the same time, the project plan will be prepared according to the calendar of the Republic of Moldova, taking into account official holidays.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will present the working assumptions underlying the initial project plan. The plan will consider NBM vacation periods (July–August) and the Republic of Moldova's official holidays, ensuring realistic scheduling and alignment with project timelines.
CMP.17 f. v.	The Tenderer will present the tolerances for the general project plan and for each of the important phases. The Tenderer will present the method by which the Project Manager will ensure the control of tolerances at each phase and the procedure that will be applied when these tolerances are exceeded. For this project, cost tolerances are not allowed, the project budget being a fixed one.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will define tolerances for the overall project plan and each key phase. The Project Manager will monitor and control these tolerances and follow established procedures if exceeded. Cost tolerances are not applicable, as the budget is fixed.
CMP.17 f. vi.	For the implementation of the solution, the time tolerances per lot will constitute an additional 60 working days, distributed equally in 30 working days for both the Tenderer and the Beneficiary (unless the Parties have agreed otherwise regarding their distribution). The time tolerances at the activity level will be distributed as necessary during the implementation by mutual agreement of the Parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges a total time tolerance of 60 working days per lot, equally allocated as 30 days for JMR and 30 days for NBM, with activity-level tolerances to be mutually agreed and applied as needed during implementation.

CMP.17 f. vii.	If a phase is finished later due to the time tolerance, the next phase may be started later due to this tolerance, but the time tolerances for the entire implementation period cannot exceed 60 working days per project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will manage phase schedules considering the allowed time tolerances. Delays in one phase may shift the start of subsequent phases, ensuring that the total time tolerance for the entire implementation does not exceed 60 working days.
CMP.17 f. viii.	In order to ensure efficient implementation (synchronization of dependencies related to the implementation of the two lots), the contracting authority reserves the right to postpone the implementation of any offered lot, with a total term of up to 3 months.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges that NBM may postpone the implementation of any lot by up to three months to synchronize dependencies between lots. The project plan, cost and schedule will be adjusted accordingly to maintain alignment and delivery efficiency.
CMP.17 f. ix.	The project plan will contain the Gantt chart. During the project, the Project Manager must use a dedicated project management software/tool that will be indicated in the tender.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's project plan will include a Gantt chart. Throughout the project, the Project Manager will use the dedicated project management tool specified in the tender to monitor, track, and report progress effectively.
CMP.17 f. x.	Detailed project plans will be developed for each phase throughout the contract execution period.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will develop detailed project plans for each phase throughout the contract execution, ensuring clear scheduling, resource allocation, risk management, and alignment with NBM's objectives and project governance framework.
CMP.17 g.	**Quality management plan**				
CMP.17 g. i.	The quality management plan shall include:				
CMP.17 g. i.i.	Responsibilities for quality assurance.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Quality Management Plan will define responsibilities for quality assurance, reference applicable standards, identify key assessment criteria, describe control and audit methods for project management and technical deliverables, and include additional quality assurance tools to ensure compliance and high-quality outcomes.
CMP.17 g. i.ii.	References to standards to be met	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 g. i.iii.	Identification of key quality assessment criteria to be met.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 g. i.iv.	Control and audit methods used to attest the quality of project management deliverables and for specialized, technical deliverables	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 g. i.v.	Other quality assurance tools.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 g. ii.	In order to record the quality controls to be performed on the deliverables, the Tenderer shall maintain a Quality Register, which shall contain the following: the deliverable, the quality verification method, the verification results, the corrective actions, the planned and actual approval date.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will maintain a Quality Register to record all quality controls on deliverables, including deliverable details, verification methods, results, corrective actions, and planned versus actual approval dates, ensuring traceability and compliance with agreed standards.
CMP.17 h.	**Resource management plan**				

CMP.17 h. i.	The resource management plan will include for each proposed activity the amount of resources to be allocated by the Tenderer, on-site and remotely, as well as the number of people by category to be allocated to the project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Resource Management Plan will specify, for each activity, the resources to be allocated on-site and remotely, including the number of personnel by category, ensuring adequate staffing and optimal utilization throughout the project.
CMP.17 h. ii.	The resource allocation plan will detail the reserve component mentioned in Annex no. 5 of ,,The Specifications", point 1.2.4 "Requirements for the financial tender".	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Resource Allocation Plan will include the reserve component specified in Annex 5, point 1.2.4 of The Specifications, ensuring availability of additional resources as required to maintain project continuity and meet NBM's objectives.
CMP.17 h. iii.	The resource management plan will include for each proposed activity the resources necessary to be allocated by the Beneficiary, describing the functions and responsibilities of each member of the Beneficiary's team and the estimated workload for each task, for each category of personnel.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Resource Management Plan will outline the resources to be provided by NBM for each activity, detailing team members' roles, responsibilities, and estimated workload per task and personnel category, ensuring effective coordination and alignment with project execution.
CMP.17 i.	**Risk management plan:**				
CMP.17 i. i.	The Risk Management Plan will describe the risk management processes, risk management strategies, risk management responsibilities and specific procedures for identifying, reporting, escalating risks, etc.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Risk Management Plan will define risk management processes, strategies, and responsibilities, including procedures for identifying, reporting, monitoring, and escalating risks, ensuring proactive mitigation and continuous oversight throughout the core and digital banking implementation.
CMP.17 i. ii.	The Tenderer will present the Initial Risk Register, as part of the Project Management Plan. The Risk Register will be completed with the specific risks of the project and will contain for each identified risk, at least the following information: risk (identification) code, risk type, identification date, last review date, risk description, probability, impact, severity, countermeasures, risk owner, risk status (e.g. open, closed). The Risk Register will structure the identified risks based on categories, e.g. Project Management/ Resources/ etc. and also by project phases, e.g. Analysis/ Design/ etc.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will include the Initial Risk Register within the Project Management Plan, detailing all project-specific risks with identification code, type, dates, description, probability, impact, severity, countermeasures, owner, status, structured by risk category and project phase.
CMP.17 j.	**Change management plan**				

CMP.17 j. i.	The change management plan will address situations that may arise as a result of the change of the scope, including its expansion using the resources reserved for this purpose according to the requirements of Annex no. 5 of this Tender Document, point 1.2.4 "Requirements for the financial tender", p.5, or when the Tenderer proposes solutions for individual requirements that the NBM does not consider satisfactory. Any such reservation of the NBM shall be announced to the Tenderer and shall be subject to the governance and escalation process in accordance with the change control rules. To this end:	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Change Management Plan will address scope changes, including use of reserved resources per Annex 5, and situations where proposed solutions are not accepted by NBM, following defined governance, escalation, and change control procedures to ensure controlled and transparent management.
CMP.17 j. ii.	The Tenderer must present a change process map and also describe the process - the phases, the roles involved and the templates to be used, including the mechanism for identifying/monitoring/reporting/approving/rejecting change requests, the responsibilities and the escalation procedure.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide a change process map and describe the full process, detailing phases, roles, templates, procedures for identifying, monitoring, reporting, approving or rejecting change requests, responsibilities, and the escalation mechanism, ensuring transparent and controlled change management
CMP.17 j. iii.	The Tenderer must include an impact analysis in the change process.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will include a detailed impact analysis within the change management process, assessing the effects of proposed changes on schedule, resources, deliverables, and project objectives to support informed decision-making
CMP.17 j. iv.	The Tenderer must provide an example of a change request register.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide an example of a Change Request Register as part of the tender, illustrating the tracking, status, impact assessment, approvals, and escalation of proposed changes throughout the project.
CMP.17 k.	**Communication plan**				
CMP.17 k. i.	The communication plan refers to the interactions between the Beneficiary's Project Manager, the Tenderer's Project Manager and other involved parties.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Communication Plan will define structured interactions between NBM's Project Manager, JMR's Project Manager, and all other stakeholders, ensuring timely information exchange, coordination, and effective decision-making throughout the core and digital banking implementation.
CMP.17 k. ii.	The communication plan will include:				
CMP.17 k. ii.i.	identification of the parties involved	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 k. ii.ii.	the information needed for each group of parties involved	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR's Communication Plan will identify all parties

CMP.17 k. ii.iii.	the source of information	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	involved, the information required for each group, information sources, communication frequency, content, and responsibilities for preparation and dissemination, ensuring structured, transparent, and timely communication throughout the project.
CMP.17 k. ii.iv.	the frequency of communication	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 k. ii.v.	the content of the communication	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 k. ii.vi.	who is responsible for developing and sending the communications.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	
CMP.17 l.	**Project Control and Monitoring Mechanism**				
CMP.17 l. i.	Description of how project monitoring and control will be carried out throughout the project duration (e.g. Reporting Mechanisms - weekly reporting, monthly/as needed reporting, end-of-phase reporting, exceptional reporting).	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will implement comprehensive project monitoring and control throughout the project, using weekly reports, monthly or ad-hoc progress reports, end-of-phase reports, and exception reports to track status, identify risks, and enable timely decision-making by NBM and project management.
CMP.17 l. ii.	Description of the weekly/monthly or as needed/end-of-phase reporting model.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will implement a structured reporting model, including weekly reports on activities and deliverables, monthly or ad-hoc reports for the Steering Committee, and end-of-phase reports, ensuring transparency, progress tracking, and informed decision-making throughout the project.
CMP.17 l. iii.	Procedure for managing project deviations and exceptions.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will implement a formal procedure to manage project deviations and exceptions, including identification, documentation, impact analysis, corrective actions, approval, and escalation, ensuring timely resolution and minimal impact on project objectives and schedule.
CMP.17 l. iv.	Emergency response plan.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will develop an Emergency Response Plan to address unforeseen events, ensuring rapid identification, assessment, mitigation, and communication of emergencies to maintain project continuity and safeguard NBM's objectives
CMP.17 m.	**Approval Plan,** which will present in a condensed form each type of deliverable and the method of its approval.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare an Approval Plan summarizing each deliverable type, the corresponding approval method, responsible parties, and timelines, ensuring clarity, traceability, and timely acceptance of all project outputs by NBM.

CMP.17 n.	**Project Library** – description of how the documents and deliverables related to the project will be stored, found and retrieved.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will implement a Project Library to store, organize, and manage all project documents and deliverables, ensuring easy search, retrieval, version control, and secure access for both JMR and NBM throughout the project lifecycle.
CMP.17 o.	**Phase Plan -** The Tenderer will present, as part of its tender, the Phase Plan corresponding to the first phase of the project (the one subsequent to the initiation of the project). The plan will have the same similar composition as the Project Plan, but will present at a much more detailed level the aspects corresponding to the first Phase of the Project.	Mandatory	+	Yes - Tenderer's approach corresponds to the NBM requirement or approach	JMR will submit a detailed Phase Plan for the first project phase, following the structure of the overall Project Plan, providing in-depth scheduling, resource allocation, activities, milestones, responsibilities, and interdependencies specific to this initial phase.

DATA MIGRATION REQUIREMENTS

Note: The Tenderer shall indicate the extent to which its tender meets the requirements by completing the cells in the "Tenderer's Response" column with one of the following options: <Yes – The Tenderer's approach corresponds to the NBM requirement or approach>; <Partially Yes – The Tenderer's approach partially corresponds to the NBM requirement/approach>; <No – The Tenderer's approach does not cover the NBM requirement>.

Requirement Code	Requirement	The level of obligation	Lot I	Tenderer's Response	Tenderer's Comment
1.	**Generic data migration requirements**				
CDM.1	The business need of NBM is that the new solution to be implemented must contain data currently stored in the NBM systems that will be replaced by it. To meet the business needs for data migration, the following objectives must be ensured by the data migration exercises to be carried out in the context of implementing the new IT solution:	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	A macro-level approach is outlined in Section 5 of the Technical Proposal; however, a detailed approach will be prepared during the project's inception phase, in consultation with the Bank, and will serve as the baseline for the entire project.
CDM.1 a.	Completeness – all data selected for migration must be migrated fully and accurately. Data integrity and integrity relationships must not be affected;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will ensure complete, timely, efficient, and secure data migration using proven methodologies, tools, and expertise, without impacting business continuity or compromising data integrity.
CDM.1 b.	Timeliness – data migration must be performed quickly, with minimal impact on the continuity of business processes;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.1 c.	Efficiency – the data migration for NBM will entail costs, which may be significant. The most cost-effective procedure must be identified and selected. The costs borne by NBM for data migration must not exceed the value of the data for business purposes;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.1 d.	Security – data migration must not compromise data security. Data migration procedures must prevent data leakage and unauthorized access;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.2	The role of the selected Tenderer in the data migration process, including the methods, tools, and experience held for this purpose, is considered by NBM to be of utmost importance.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
2. Specific Requirements for Data Migration					
CDM.3	The Tenderer shall include in its proposal detailed information regarding the approach, method, and tools proposed for data migration, according to the requirements of ,,The Specifications".	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will present a detailed data migration approach, methodology, and tools during the inception phase, and will collaborate with NBM in the Analysis and Design phase to define data categories, structures, and exceptions in line with
CDM.4	The parties shall agree on the categories and structure of the data sets to be migrated, in order to meet the business needs of the Beneficiary, during the Analysis and Design phase.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	business needs.

					business needs.
CDM.5	Data will be migrated in the format in which they currently exist in NBM's systems (e.g., range of acceptable values, length). Exceptions will be proposed by the selected Tenderer and accepted only with NBM's approval.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.6	In the data migration process, the selected Tenderer shall be responsible for:				
CDM.6 a.	Defining the methodology applied for data migration;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR shall define the data migration methodology, develop detailed migration plans, provide the required software tools, and establish and implement quality rules for data preparation and migration.
CDM.6 b.	Developing detailed data migration plans;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.6 c.	Providing the software tools to be used for data migration;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.6 d.	Establishing quality rules for the preparation of data sets for migration and implementing them in the tools used in the process;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CDM.6 e.	Mapping the data structure from NBM's applications to the data structure in the new solution (NBM will provide information on the data structure of NBM's applications);	Mandatory	+	No – The Tenderer's approach does not cover the NBM requirement	The Bank shall be responsible for exporting data from the legacy system into the migration templates provided by JMR during the data migration process.
CDM.6 f.	Defining the data reconciliation criteria;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will define reconciliation criteria to ensure migrated data is complete and accurate
CDM.6 g.	Participating in data cleansing and enrichment activities;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will participating in data cleansing and enrichment activities in collaboration with NBM
CDM.6 h.	Verifying and validating the quality of the data sets for import;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, JMR along with Bank will verify and validate the quality of data sets prior to import
CDM.6 i.	Importing the data into the new solution;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, JMR will be mporting data into the new solution using proven migration tools.
CDM.6 j.	Identifying exceptions and errors during data import.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, JMR will identifying and resolving exceptions and errors encountered during import
CDM.7	The Tenderer shall propose to NBM a data migration methodology. The methodology shall include at least the following elements:				
CDM.7 a.	Methods / approaches of data extraction from current systems (e.g., file format of exported data, method of import into the applications used for data cleansing and enrichment);	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	A macro-level approach is outlined in Section 5 of the Technical Proposal; however, a detailed approach will be prepared during the project's inception phase, in consultation with the Bank, and will serve as the baseline for the entire project.

CDM.7 b.	Methods / approaches of mapping the data structures;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, this will be done in consultation with Bank.
CDM.7 c.	Methods / approaches of cleansing and ensuring the quality of the data;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, this will be done in consultation with Bank.
CDM.7 d.	Methods / approaches of completing the data types or attributes required by the new solution and which are missing in the current systems;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, this will be done in consultation with Bank.
CDM.7 e.	Methods / approaches of data import;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, this will be done in consultation with Bank.
CDM.7 f.	Methods / approaches of reconciling the migrated data;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Yes, this will be done in consultation with Bank.
CDM.7 g.	Recovery plan for each key phase in the migration process. The plan must be applicable in case the migration fails and must ensure cost-effective resumption of the process from the last feasible phase. It must also take into account the need to avoid disrupting business processes;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will design and implement a comprehensive recovery plan for each key phase of the migration process. The plan will ensure that, in the event of any failure, migration can be resumed cost-effectively from the last successful checkpoint without the need to restart the entire process. Recovery procedures will be aligned with best practices to maintain data integrity and minimize risk. Importantly, the plan will be structured to avoid any disruption to ongoing business processes at NBM.
CDM.7 h.	Go-live plan (specifying what, who, when, how, and where actions will be taken to ensure the necessary data is available at the time the solution is launched in production);	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will prepare a detailed Go-Live plan covering the 'what, who, when, how, and where' of all activities required for a smooth transition to production. This plan will specify responsibilities, timelines, and procedures to ensure readiness across all stakeholders. Data migration and validation activities will be carefully scheduled so that accurate and complete data is available at the time of launch. The Go-Live plan will also incorporate risk mitigation measures to minimize disruption to business operations.

CDM.8	The Tenderer shall prepare and propose to NBM the detailed data migration plans. The detailed plans must be aligned with the implementation plan of the solution.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR shall prepare and submit to NBM detailed data migration plans, fully aligned with the overall implementation plan of the solution. The plans will cover all migration phases, including data extraction, transformation, cleansing, validation, loading, and reconciliation. Each phase will include defined roles, responsibilities, timelines, and checkpoints to ensure accuracy and control. By aligning migration activities with the solution implementation milestones, JMR will ensure a smooth transition with minimal risk and no disruption to business processes.
CDM.9	The Tenderer shall provide specialized ETL (Extract Transform Load) software tools to be used in the data migration process. The Tenderer shall provide complete documentation for the use of such tools and shall train NBM's responsible personnel in their use.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR shall use datamizure software tool to support the data migration process. This tool will be used to automate extraction from legacy systems, apply transformation and cleansing rules, and securely load data into the new solution. JMR will deliver complete documentation covering installation, configuration, and usage of the tool, ensuring transparency and maintainability. In addition, JMR will train NBM's designated personnel in the effective use of these tools to build internal capability for ongoing support.
CDM.10	All activities related to data migration will be carried out in environments controlled by NBM, located within NBM's local network. The data shall never leave the NBM information system.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR fully acknowledges and will comply with NBM's requirement that all data migration activities be executed exclusively within environments controlled by NBM and located in its local network. Under no circumstances will data be transferred outside NBM's information system. All processes, including extraction, transformation, loading, and reconciliation, will be performed on-site in secured environments provided by NBM. This approach ensures complete data security, confidentiality, and compliance with the Bank's policies.

| CDM.11 | During the data migration process, the selected Tenderer commits to adhering to the security policies and standards approved and enforced by NBM. Accordingly, each member of the project team involved in the data migration process shall sign a Confidentiality Commitment in accordance with the model in Annex no. 10 of the Contract. | Mandatory | + | Yes – The Tenderer's approach corresponds to the NBM requirement or approach | JMR commits to fully adhering to all security policies and standards approved and enforced by NBM during the data migration process. Every project team member involved in data migration will sign a Confidentiality Commitment in line with the model provided in Annex no. 10 of the Contract. These measures will ensure strict compliance with NBM's governance requirements and safeguard sensitive information. JMR will also enforce internal controls and monitoring to guarantee that confidentiality is maintained throughout the project lifecycle. |

POST-IMPLEMENTATION MAINTENANCE AND SUPPORT REQUIREMENTS, INCLUDING THE WARRANTY PERIOD

Note: The Tenderer shall indicate the extent to which their tender meets the requirements by completing the cells in the "Tenderer's Response" column with one of the following options: <Yes – The Tenderer's approach meets the NBM requirement or approach>; <Partially Yes – the Tenderer's approach partially corresponds to the NBM requirement/approach >; or <No – the Tenderer's approach does not cover the NBM requirement >.

Requirem ent Code	Requirement	The level of obligation	Lot I	Tenderer's Response	Tenderer's Comment
	1. Requirements for maintenance and post-implementation support				
CP.1	The purpose of post-implementation support and maintenance services is				
CP.1 a.	The functionality provided by the solution shall be aligned over time with NBM's evolving business needs;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	The proposed solution is highly configurable and scalable, allowing new products, channels, and services to be introduced seamlessly. JMR will ensure continuous alignment through upgrades, enhancements, and periodic reviews to support NBM's evolving regulatory, business, and strategic needs.
CP.1 b.	Incidents and issues identified during the use of the solution shall be addressed and resolved in a timely manner, with minimal impact on NBM's operations;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide SLA-driven incident and problem management with defined response and resolution times. Our dedicated support team ensures quick root cause analysis, proactive monitoring, and minimal disruption to operations, maintaining business continuity and system stability for NBM
CP.1 c.	Difficulties in using the solution shall be correctly and promptly overcome, without affecting the functioning of the solution;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR provides comprehensive user and technical support, ensuring any operational difficulties are promptly resolved through guided assistance, corrective measures, and preventive monitoring. Our approach guarantees uninterrupted system functionality, minimizing disruptions and ensuring seamless usage of FLEXCUBE, OBDX, and Fiorano.
CP.2	To achieve these objectives, the post-implementation support and maintenance services are to be delivered by the selected Tenderer in accordance with the requirements set forth in ,,The Specifications".	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR shall provide post-implementation support and maintenance fully aligned with the specifications. Our SLA-driven framework, proactive monitoring, and structured governance ensure compliance, timely service delivery, and sustained alignment with NBM's operational, technical, and regulatory requirements.
CP.3	Maintenance and post-implementation support services shall be managed				

CP.3 a.	Support and maintenance of product software licenses shall be managed based on the standard license maintenance agreement concluded by NBM directly with the license producer;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges that product software license support will be managed directly between NBM and Oracle under the standard license maintenance agreement. JMR will fully coordinate with Oracle to ensure seamless integration of services with NBM's licensing framework.
CP.3 b.	Support and development services – include warranty services for all implementation services (customizations, developments) delivered as part of the procurement contract, which shall be managed in accordance with the requirements set forth herein.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide one year warranty support for all customizations and developments delivered under the contract. Services will be managed per agreed requirements, ensuring timely defect resolution, stability, and performance of delivered functionalities during the defined warranty period.
CP.4	The Tenderer must describe the activities they will perform to meet these requirements. The Tenderer shall present information on how they intend to deliver the requested services at the required level, as well as information regarding their technical, organizational, and competency capacities confirming their ability to provide the services at the required level.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver services through a structured support model, leveraging certified experts in FLEXCUBE, OBDX, and Fiorano. With proven methodologies, global delivery capabilities, and SLA-driven governance, we ensure reliable, timely, and high-quality services matching NBM's required standards.
CP.5	NBM expects the tender for post-implementation support and maintenance services to be based on best practices in project and IT service management (e.g., ISO 9001, 20000, 27001, ITIL).	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR's support and maintenance framework is aligned with global best practices, including ITIL-based service management and ISO-certified quality, security, and service standards. This ensures structured, secure, and efficient delivery of post-implementation services tailored to NBM's requirements.
1.1 General Requirements					
CP.6	As part of the initial contract for solution delivery and implementation, the selected Tenderer shall provide a post-implementation warranty that includes support, maintenance, and development services for the delivered solution (excluding support and maintenance for licenses) for a period of 12 months from the date of final acceptance.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide a comprehensive 12-month post-implementation warranty from final acceptance, covering support, maintenance of the solution. This excludes license maintenance, which remains with Oracle, ensuring stability, reliability, and timely resolution of issues during the warranty period.
CP.7	After the warranty period expires, the Beneficiary may request the extension of service provision. The selected Tenderer commits to continue providing the services for the requested period under the conditions outlined in ,,The Specifications" and the Tenderer's submitted tender (e.g., service levels, service pricing).	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR commits to extending support and maintenance services beyond the warranty period, under agreed SLAs and pricing. Such extensions will be provided at an additional cost, ensuring continuity, stability, and high-quality service delivery as per NBM's requirements.
1.2 Service Requirements					
1.2.1 General Aspects					

CP.8	Support services during the warranty period are provided by the selected Tenderer to resolve incidents related to the use of the solution, solve issues identified in the use of the solution, and to ensure the correct and efficient use of the solution by NBM.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide comprehensive warranty-period support, including incident resolution, issue correction, and guided assistance to NBM users. Our approach ensures stability, efficiency, and correct utilization of FLEXCUBE, OBDX, and Fiorano, maintaining seamless operations and user confidence during the warranty period.
CP.9	A solution-related incident is any event that has affected or could have affected the normal operation of the solution.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR acknowledges this definition and will treat any event impacting or potentially impacting normal system operations as an incident. Our incident management process ensures prompt detection, prioritization, and resolution to safeguard uninterrupted functioning of FLEXCUBE, OBDX, and Fiorano.
CP.10	An application-related problem is a root cause that has led or may lead to the occurrence of an incident.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR recognizes application-related problems as root causes of incidents and applies structured problem management practices. We focus on root cause analysis, corrective actions, and preventive measures to eliminate recurrence, ensuring stable and reliable operations for NBM's solution landscape.
CP.11	A consultancy request is a request from NBM to the selected Tenderer for advisory support in using, configuring, and maintaining the solution.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will address consultancy requests by providing expert advisory services on solution usage, configuration, and maintenance. Our consultants ensure NBM receives timely guidance, best practices, and knowledge transfer, enabling efficient system utilization and sustainable operational excellence.
CP.12	Support services are intended to ensure the continued operation of the solution at quality parameters required by NBM.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide structured support services to maintain the solution's performance, availability, and reliability in line with NBM's quality requirements. Proactive monitoring, incident resolution, and preventive measures ensure uninterrupted, high-quality operations of FLEXCUBE, OBDX, and Fiorano.
CP.13	Quality parameters for the operation of the solution include:				
CP.13 a.	Availability – the ability of the solution and its components to receive requests from authorized entities and respond in a timely manner;	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR ensures the solution meets NBM's quality parameters through proactive monitoring, performance tuning, secure configurations, and user guidance. Availability, usability, performance, and security are continuously maintained to deliver reliable, efficient, and protected operations across FLEXCUBE, OBDX, and Fiorano.
CP.13 b.	Usability – the ability of the solution to function correctly, delivering the expected services to users and authorized entities;	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.13 c.	Performance – the ability of the solution to respond to legitimate requests at defined performance levels;	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

CP.13 d.	Security – the solution's ability to ensure confidentiality, integrity, and availability of the information stored within it.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
1.2.2 Specific Requirements for Support Services					
CP.14	This section defines the requirements for support services as per the	Informative			
CP.15	The selected Tenderer shall provide support to NBM in resolving solution-related incidents, regardless of the underlying cause (e.g., solution errors, system software issues, external application problems). Depending on each case, the selected Tenderer may take the following actions:	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.15 a.	Receive from NBM the incident details and context of occurrence;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.15 b.	Locate the incident and identify immediate actions to reduce its impact;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.15 c.	Identify the root cause and determine the necessary actions to eliminate the incident;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide comprehensive incident support, including receiving details, assessing impact, identifying root causes, guiding NBM in corrective actions, documenting resolution rationale, and managing related problems. This ensures timely resolution, minimized impact, and prevention of recurrence for all solution-related incidents.
CP.15 d.	Guide NBM in undertaking actions to reduce the impact and resolve the incident within the agreed timeframe;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.15 e.	Provide NBM with detailed information regarding the cause, the rationale for undertaken actions, and planned actions to prevent recurrence of similar incidents;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.15 f.	Assess the need to register a new problem related to the solution. If registered, the Tenderer will manage it in accordance with support service requirements for problem resolution.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.16	The selected Tenderer shall provide support services for resolving				
CP.16 a.	Receive and collect information related to the problem: symptoms, effects, specific conditions;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.16 b.	Analyze and localize the problem at the solution component level. Identify interdependencies contributing to or affected by the issue;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide structured problem management, including information gathering, root cause analysis, mitigation guidance, and implementation of configuration or solution-level changes. Regular communication ensures NBM is informed of progress, and all solutions are delivered timely within agreed maintenance service parameters.
CP.16 c.	Identify temporary solutions to mitigate the effects of the problem and guide NBM in applying them;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.16 d.	Identify solutions to the problem. Maintain regular communication with NBM regarding progress made;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.16 e.	If solutions involve configuration-level changes, guide NBM in implementing them;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.16 f.	If solutions involve solution-level modifications, the Tenderer will develop and implement them as part of maintenance services within the agreed timeframe.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.17	The selected Tenderer shall provide advisory support services to NBM in				

CP.17 a.	Receive the consultancy request from NBM along with context information;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide advisory support by receiving consultancy requests, validating proposed solutions in controlled test environments, and delivering clear, actionable guidance to NBM. This ensures accurate, efficient use of FLEXCUBE, OBDX, and Fiorano while supporting informed operational decisions.
CP.17 b.	Identify and validate the solutions in the Tenderer's testing environments;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.17 c.	Provide complete and correct responses regarding the actions NBM should take when using the solution, as per the consultancy request.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
1.2.3 Maintenance Services					
CP.18	Maintenance services shall be provided by the selected Tenderer to ensure the solution remains at optimal operational parameters over time. For this purpose, the Tenderer shall deliver updates, modifications, and new versions of the solution.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide proactive maintenance services to ensure optimal solution performance. This includes delivering updates, enhancements, configuration changes, and new versions of FLEXCUBE, OBDX, and Fiorano, maintaining stability, performance, and alignment with NBM's evolving operational and business requirements.
CP.19	Solution updates are modifications initiated by the Tenderer and delivered to NBM to improve performance, resolve known issues, errors, and vulnerabilities.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver solution updates proactively to enhance performance, correct known issues, and address errors or vulnerabilities. Updates are rigorously tested to ensure reliability, security, and uninterrupted operations of FLEXCUBE, OBDX, and Fiorano for NBM.
CP.20	New releases are software packages of the solution provided by the Tenderer to NBM containing all previously implemented modifications. They may also include additional updates, modifications, or new components not present in the prior version.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide new releases that consolidate all prior modifications and may include additional updates or new components. Each release is tested and documented to ensure seamless deployment, enhanced functionality, and continued optimal performance of FLEXCUBE, OBDX, and Fiorano for NBM.
CP.21	As part of the maintenance contract, the Supplier undertakes to ensure, within new versions, including updates of functionalities, compliance with the requirements set at the European level (in accordance with European directives) regarding the protection of personal data.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR ensures all new versions and functionality updates comply with European data protection regulations. Our maintenance approach incorporates secure development practices, data privacy controls, and validation to safeguard personal data within FLEXCUBE, OBDX, and Fiorano.
CP.22	The selected Tenderer shall provide services for updating the solution and delivering new versions. For this purpose, the selected Tenderer shall prepare software packages and the related documentation for updates and new versions. The implementation of all updates and new versions shall be carried out in accordance with the requirements set out in point 1.5 "Change Management."	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver solution updates and new versions with complete software packages and documentation. All implementations follow defined Change Management processes, ensuring controlled deployment, minimal disruption, and compliance with NBM's operational, technical, and governance requirements.
1.2.4 Development Services					

CP.23	Development services are provided by the selected Tenderer upon request from the NBM in order to align the solution with the NBM's changing business needs.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide on-demand development services to adapt FLEXCUBE, OBDX, and Fiorano to NBM's evolving business requirements. This includes enhancements, customizations, and new functionalities, delivered following agreed timelines, quality standards, price, and Change Management procedures.
CP.24	A request for modification/development is a request from the NBM to the selected Tenderer for obtaining changes in the solution's functionalities or for the delivery of new functionalities. A request from the NBM shall be considered a modification / development only if the requested functionality is not provided by the solution or is provided differently than what the NBM requests. This category does not include requests for correcting existing functionalities that have issues (as defined above).	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will process NBM's modification or development requests for new or altered functionalities not currently supported. Each request will be assessed, designed, and implemented following Change Management procedures, ensuring alignment with NBM's requirements while excluding defect corrections.
CP.25	As part of the change request and development services of the solution, the selected Tenderer shall carry out:	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will manage change requests by receiving detailed functional specifications, preparing and validating technical designs with NBM, and implementing required modifications or developments at the solution component level, ensuring accuracy, quality, and alignment with NBM's operational and business needs.
CP.25 a.	Reception of the change request including the description of the related functional specifications;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.25 b.	Drafting the technical design for the request and coordinating it with the NBM;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.25 c.	Performing the modifications and developments at the level of the solution components.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.26	The implementation of modifications and developments at the solution level will be carried out according to the requirements set below in point 1.5 "Change Management."	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will implement all solution-level modifications and developments following the defined Change Management process. This ensures controlled deployment, risk mitigation, proper documentation, and alignment with NBM's operational, technical, and governance standards.
CP.27	The Tenderer shall describe in its tender the proposed model for managing change requests and the methods applied to estimate the effort (man-hours) and prices for the Beneficiary. The information included in the tender must be sufficient to ensure that the relationship between the NBM and the selected Tenderer in the delivery service process will be transparent and fair.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR proposes a structured Change Request model with defined workflows, effort estimation based on man-hours, and transparent pricing. All estimates and approvals are documented, ensuring a fair, auditable, and collaborative process between NBM and JMR for service delivery.
1.3 Service Level Requirements					

CP.28	The post-implementation support and maintenance service levels define the parameters under which these services must be delivered by the selected Tenderer.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver post-implementation support and maintenance in strict accordance with defined service levels, ensuring timely response, resolution, and continuous system availability. SLAs cover performance, availability, usability, and security to meet NBM's operational and quality requirements.
1.3.1 Support Services					
CP.29	The parameters characterizing the support service level are:	Informative			
CP.29 a.	Response Time (RT) – the time within which the selected Tenderer will respond to a support request, diagnose the issue, and determine the actions necessary to resolve it;	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.29 b.	Resolution Time (RS) – the objective time within which the selected Tenderer is expected to take all actions within its area of responsibility to fully resolve the NBM's request.	Informative	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

NBM's support and maintenance requests are classified according to their importance for NBM. The importance is assessed based on the impact (actual or potential) of the event that triggered the request on the quality parameters of the solution's operation (see definitions above). Requests

Classification	Impact on application operational quality parameters				
				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
Critical	Availability: the application is unavailable for all or most business users. Important transactions must be processed as soon as possible (within hours).			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	Usability: key business functions are unusable. No alternative procedures or functionalities exist.			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	Performance: response time to user queries renders the application practically unusable.			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	Security: major risks to the confidentiality, integrity, or availability of information.			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

CP.30	High	Availability: the application is unavailable to a significant number of users. Important transactions and operations must be processed by the next day.		Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver support based on defined Response and Resolution Times, prioritizing requests according to their impact on solution quality. Our SLA-driven approach ensures timely diagnosis, corrective actions, and resolution, maintaining high availability, performance, usability, and security for NBM. Please refer section 5 for SLA details.
		Usability: key business functions are usable only in a limited way.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Performance: response time significantly affects key business processes.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Security: high risks to confidentiality, integrity, or availability of information.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	Medium	Availability: the application is unavailable to a portion of users. Important transactions and operations must be processed within three days.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Usability: business functionality is usable but limited.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Performance: response time moderately affects business processes.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Security: risks to confidentiality, integrity, or availability of information.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
		Availability: the application is unavailable for a limited number of users. No critical transactions or operations are pending for the next three days.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

	Low	Usability: minor impact on functionality. Alternative procedures or functionalities exist.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach
		Performance: response time is slower than usual but does not affect business operations.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach
		Security: minor risks to confidentiality, integrity, or availability of information.				Yes – The Tenderer's approach corresponds to the NBM requirement or approach
CP.31	When placing a support or maintenance request, NBM will assign a classification and include brief justification. NBM may reclassify submitted requests depending on changes in the request context.		Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will accept NBM's initial request classification and justification, while supporting any subsequent reclassification as business context evolves. This flexible approach ensures accurate prioritization, efficient resource allocation, and timely resolution aligned with the solution's operational quality parameters.
CP.32	The selected Tenderer will provide support services on working days according to Moldovan legislation, between 08:00 – 18:00.		Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver dedicated support services on all official Moldovan working days, between 08:00–18:00, ensuring timely response and resolution of incidents, problems, and consultancy requests in line with NBM's operational and business requirements.
CP.32 a.	The indicative level of support services provided by the selected Tenderer must meet the following requirements: NBM Request Classification / Response Time (RT) / Resolution Time (RS) Critical** / 60 min / 4 hours High** / 3 hours / 1 day Medium*** / 24 h / 3 days Low*** / 3 days / Best effort*		Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

Detailed CP.32 a. table:

NBM Request Classification	Response Time (RT)	Resolution Time (RS)
*Critical**	60 min	4 hours
*High**	3 hours	1 day
*Medium***	24 h	3 days
*Low***	3 days	Best effort*

Corresponding evaluation cells for CP.32 a.:
- Yes – The Tenderer's approach corresponds to the NBM requirement or approach
- Yes – The Tenderer's approach corresponds to the NBM requirement or approach
- Yes – The Tenderer's approach corresponds to the NBM requirement or approach
- Yes – The Tenderer's approach corresponds to the NBM requirement or approach
- Yes – The Tenderer's approach corresponds to the NBM requirement or approach

	NBM Request Classification	Response Time (RT)	Resolution Time (RS)				
CP.32 b.				Mandatory	-		JMR will deliver support based on defined Response and Resolution Times, prioritizing requests according to their impact on solution quality. Our SLA-driven approach ensures timely diagnosis, corrective actions, and resolution, maintaining high availability, performance, usability, and security for NBM. Please refer section 5 for SLA details.
	*Critical**	2 hours	6 hours			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	*High**	4 hours	1 day			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	*Medium***	48 hours	5 days			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
	*Low***	3 days	Best effort*			Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.32 c.	The selected Tenderer will make every effort to resolve the request as quickly as possible under normal operating conditions. The resolution deadline will be communicated and accepted by NBM. Any subsequent changes to the deadline will require NBM's approval. If the Tenderer fails to meet the predefined resolution time during the post-implementation warranty period, they will incur a penalty of 0.1% of the value of the maintenance and support services for the reported period for each hour of delay for Critical and High priority incidents. For Medium and Low priority incidents, delays during the post-implementation warranty period will incur a penalty of 0.1% per day of delay of the value of the maintenance and support services for the reported period.			Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach / Yes – The Tenderer's approach corresponds to the NBM requirement or approach / Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

1.3.2   Maintenance Services

CP.33	The selected Tenderer shall apply a policy of non-obligation for implementing new solution versions. This policy will allow NBM to implement new versions at its discretion, but no more frequently than once every three years.			Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR respects NBM's discretion in adopting new solution versions, applying a non-obligation policy. NBM may implement upgrades as desired, not more often than once every three years, ensuring flexibility while maintaining solution stability and compliance.
CP.34	The selected Tenderer shall communicate to the NBM its schedule for updates and new version releases. For updates, the selected Tenderer shall notify the NBM at least one month in advance. For new versions, the selected Tenderer shall notify the NBM at least 6 months in advance.			Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will share a clear release schedule with NBM, notifying at least one month in advance for updates and six months for new versions, ensuring adequate planning, testing, and controlled implementation aligned with NBM's operations.

1.3.3   Development Services

CP.35	The level of development services offered by the selected Tenderer shall meet the following requirements:			Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.35 a.	The selected Tenderer shall provide budget estimates and the solution concept within a maximum of 10 working days, unless otherwise agreed by the Parties.			Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

CP.35 b.	The selected Tenderer shall deliver the solution within the agreed timeframe with the NBM, applying the "best effort" principle.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR commits to delivering development services per NBM's priorities, providing estimates within 10 days, honoring agreed timelines, and handling urgent cases within 7 days. Penalties for delays during warranty will apply, ensuring accountability and service quality.
CP.35 c.	The selected Tenderer shall allow the NBM to set priorities for change requests and to subsequently revise them. Revising the request priorities may entail the revision of delivery deadlines by the selected Tenderer.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.36	The selected Tenderer shall treat development requests from the NBM as a priority, ensuring the delivery of the requested solution within a maximum of 7 working days from the moment the solution and costs are agreed upon by the Parties, in critical and urgent cases.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.37	If the Tenderer, during the post-implementation warranty period, registers delays compared to the predefined timeline for development services, they shall pay a penalty of 0.1% of the value of the change/development request for each day of delay for services performed based on critical or...	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
1.4 Requirements for Support Service Management					
CP.38	It is recommended that the provision of services by the selected Tenderer to the NBM be carried out in accordance with ISO 20000 standards and the ITIL v4.0 framework. The selected Tenderer must be capable of interacting with the Beneficiary according to established best practices. They must also have internal processes and capabilities to operate in line with the aforementioned practices.	Recommended	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will deliver services aligned with ISO 20000 and ITIL v4.0 frameworks, ensuring structured processes, transparency, and best-practice governance. Our internal capabilities support seamless interaction with NBM, enabling efficient, reliable, and compliant service management.
CP.39	Support services will be provided under a Service Level Agreement, which will be annexed to the Contract signed between the Parties. The agreement shall establish the level of post-implementation support and maintenance services, based on the requirements included in ,,The Specifications".	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will formalize support services through a detailed SLA annexed to the Contract, defining service levels, response/resolution times, and performance standards, fully aligned with "The Specifications" to ensure transparency, accountability, and measurable post-implementation service quality.
CP.40	The selected Tenderer shall have a Customer Support Center to which all requests from the Beneficiary will be directed. The working hours and organization of the Support Center must ensure the provision of post-implementation support and maintenance services at the level specified in this document.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR operates a dedicated Customer Support Center, serving as the single point of contact for NBM's requests. Its structured organization and working hours ensure timely, SLA-compliant delivery of post-implementation support and maintenance services.
CP.41	The Support Center must be reachable at least via the following methods: email, phone, web, etc.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR's Support Center ensures multi-channel accessibility, allowing NBM to raise requests via email, phone, and a secure web-based ticketing portal. This flexibility guarantees quick access, efficient tracking, and timely resolution of support and maintenance requests.
CP.42	The selected Tenderer must demonstrate timely access of the Support Center to specialists certified by the vendors of the provided application solution.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR guarantees timely access to vendor-certified specialists in FLEXCUBE, OBDX, and Fiorano through our Support Center, ensuring expert resolution, compliance with vendor standards, and delivery of high-quality post-implementation support aligned with NBM's needs.

CP.43	Support services will be provided remotely. If necessary, the Tenderer's specialists shall travel to the NBM headquarters.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR/Oracle will primarily deliver support services remotely for efficiency and timely resolution. Where on-site intervention is essential, certified specialists will promptly travel to NBM's headquarters, ensuring seamless continuity of operations and effective incident or problem resolution.
CP.44	For the provision of post-implementation support and maintenance services, the selected Tenderer shall provide the NBM with a ticketing platform accessible via the Internet. The platform shall be appropriately secured. All interactions between the selected Tenderer and the NBM in the context of support and maintenance services shall be carried out through this platform.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide NBM with a secure, web-based ticketing platform as the central hub for all support and maintenance interactions, ensuring traceability, accountability, data protection, and efficient management of requests from initiation to resolution.
CP.45	The selected Tenderer shall monitor the quality of post-implementation support and maintenance services and shall act upon deviations to prevent them.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will continuously monitor service quality against defined SLAs, using proactive controls and reporting tools. Any deviations will trigger corrective actions, ensuring sustained compliance, improved performance, and uninterrupted support for NBM's operational requirements.
CP.46	The selected Tenderer shall present monthly reports to the NBM regarding the services provided and their levels. The reports shall also contain information on actions taken or planned to improve service quality.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide NBM with detailed monthly reports covering delivered services, SLA performance, and incident/problem statistics. Reports will also highlight corrective measures and planned improvements, ensuring transparency, accountability, and continuous enhancement of service quality.
CP.47	The selected Tenderer shall present to the NBM, quarterly, the service acceptance document for post-implementation support and maintenance. The acceptance document shall include the volume and value of the services provided and be accompanied by the relevant performance report.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will submit quarterly service acceptance documents to NBM, detailing service volume, value, and SLA compliance. Each submission will include a comprehensive performance report, ensuring transparency, validation, and mutual agreement on delivered support and maintenance services.
CP.48	Payment for post-implementation support and maintenance services shall be made quarterly, after service delivery, based on the acceptance document and the report on services provided.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR agrees to quarterly post-implementation support and maintenance payments, processed after service delivery. Payments will be based on NBM's acceptance document and accompanying performance report, ensuring transparency, accountability, and alignment of compensation with verified service outcomes.
1.5 Change Management					

CP.49	All changes to the solution arising from the provision of post-implementation support and maintenance services shall be managed in accordance with a mature change management process.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will apply a mature, change management process to govern all post-implementation modifications. This ensures risk assessment, stakeholder approval, controlled deployment, and full traceability, safeguarding NBM's operations while maintaining solution stability and compliance.
CP.50	In its tender, the Tenderer shall include information regarding the proposed approach for change management at the solution level.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will outline a structured change management approach in its tender, detailing request intake, impact assessment, approval workflows, testing, and controlled deployment, ensuring transparency, minimal disruption, and alignment of solution changes with NBM's business priorities.
CP.51	The Tenderer shall propose to the NBM the change management procedure for the solution. The procedure shall be coordinated with and accepted by the NBM.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will propose a comprehensive change management procedure aligned with ITIL best practices. This procedure will be jointly reviewed, coordinated, and formally accepted by NBM, ensuring mutual agreement, governance, and transparency for all solution changes.
CP.52	The change management procedure must include at least the following activities under the Tenderer's responsibility:	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 a.	Testing the changes in the Tenderer's testing environment;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 b.	Preparing the implementation plan for the changes;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 c.	Preparing the rollback plan in case of failed changes;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will execute a robust change management process, including pre-testing, implementation and rollback planning, comprehensive documentation, digital signature–secured package delivery, and immediate error correction. Updated user/technical documentation will be provided to NBM, ensuring transparency, reliability, and compliance.
CP.52 d.	Preparing the technical documentation related to the changes, including: purpose of the changes, affected components, implementation guide, rollback guide, and change follow-up guide;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 e.	Preparing detailed technical documentation related to the changes. The documentation shall include a description of the changes, affected components, installation instructions, rollback plan in case of failure, and follow-up procedures to ensure correct implementation;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 f.	Updating the user and technical documentation of the solution and transmitting it to the NBM;	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.52 g.	Providing the software packages related to the changes. This includes the delivery of files containing the source code for the changes. The authenticity and integrity of the software packages and source code must be ensured by applying the selected Tenderer's digital signature (code	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	

CP.52 h.	Immediate reaction in case of errors detected in the implemented changes and correction thereof as soon as possible.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
1.6 Quality Assurance Requirements					
CP.53	The quality of post-implementation support and maintenance services directly impacts the quality of the NBM's use of the solution. The Tenderer must demonstrate that these services will be provided at the required levels.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR ensures high-quality post-implementation support and maintenance by adhering to defined SLAs, and certified expertise. Continuous monitoring, reporting, and proactive issue resolution guarantee NBM achieves optimal solution performance, usability, and reliability.
CP.54	The Tenderer shall present a quality assurance plan for post-implementation support and maintenance services. The plan shall include service performance indicators, risks that may impact performance indicators, preventive actions implemented to manage risks, and measures to mitigate residual risks. The plan must be accepted by the NBM. The quality plan shall be reviewed by the selected Tenderer at least annually, or in cases where significant deviations in service delivery are identified.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will provide a comprehensive quality assurance plan for post-implementation support, covering KPIs, risk assessment, preventive actions, and mitigation measures. The plan will be jointly accepted by NBM and reviewed annually or upon significant deviations to ensure service excellence.
CP.55	The Tenderer shall include in the proposal information regarding its approach to the quality assurance plan for post-implementation support and maintenance services.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR's proposal details a structured quality assurance approach for post-implementation support, including defined KPIs, risk assessment, preventive and corrective measures, reporting, and review processes, ensuring high-quality, reliable, and continuously improving service delivery for NBM.
CP.56	It is recommended that the Selected Tenderer have established annual audits of its capability to provide post-implementation support and maintenance services at the agreed level. In such cases, audits must be performed by entities independent from the Selected Tenderer, and the audit methodology applied should be aligned with best practices in the field (e.g., ITIL, ISACA standards, etc.). It is recommended that the audit reports be presented to the NBM, together with action plans for addressing the deficiencies identified by the auditor.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will conduct annual independent audits of post-implementation support and maintenance services, following best practices. Audit reports, along with action plans to address any deficiencies, will be shared with NBM to ensure transparency, accountability, and continuous improvement.
1.7 Contract conclusion					
CP.57	If the parties decide not to extend the contract for post-implementation support and maintenance services, the activity of the NBM must not be affected. The NBM must have the option to contract another provider or to take over the support and maintenance of the solution internally.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR ensures a smooth transition if the contract is not extended, providing knowledge transfer, documentation, and support handover. This allows NBM to continue operations seamlessly, whether with a new provider or through internal support, without service disruption.
CP.58	If the termination of the contract for post-implementation support and maintenance services is anticipated, the provider must ensure at least the following:	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.58 a.	All source code related to the solution shall be transferred, as part of an "escrow" protection agreement, to a recognized escrow agent selected and agreed upon by both the Buyer and the Provider, at the request of the Buyer (issued at the Buyer's discretion, after final acceptance of the	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	Oracle does not enter into individual Escrow Agreements with its customers or offer escrow benefits to customers. However, we have an established escrow

CP.58 b.	All solution-related documentation is updated and delivered to the NBM.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	account for our software source code. Software source code is deposited as new major versions are released. We maintain source code for all major or minor releases of all products in escrow. The Escrow Agreement is confidential information, and not available for release to customers.
CP.58 c.	All records related to NBM's requests handled by the provider (incidents, problems, consultancy, modifications, developments, etc.) are to be exported in a common format (e.g., CSV, XLS) and delivered to the NBM.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.58 d.	The provider shall retain, for a period of one calendar year, all records generated during the provision of services, including source codes and associated documentation.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	
CP.59	For a period of one calendar year after the expiration of the support contract, the provider shall be willing to cooperate with third parties authorized by the NBM to provide post-implementation support and maintenance services to the NBM. For this purpose, the provider shall ensure at least the provision of any information it holds that could help improve the services.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will conduct a structured knowledge transfer to NBM and its authorized third-party support providers prior to contract expiration. This ensures all relevant information, documentation, and insights are shared, enabling continuity, efficiency, and quality of post-implementation support and maintenance services.
CP.60	The Tenderer shall include in its tender information regarding the proposed approach for the termination of post-implementation support and maintenance services, taking into account the NBM's requirements and needs.	Mandatory	+	Yes – The Tenderer's approach corresponds to the NBM requirement or approach	JMR will outline a comprehensive termination approach in its tender, covering knowledge transfer, updated documentation, export of service records, and cooperation with authorized third parties. This ensures NBM's operational continuity and smooth transition to alternative support arrangements.