

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

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. 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).	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.
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 and may require customizations. This needs to be discussed during inception phase.
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 and may require customizations. This needs to be discussed during inception phase.
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	The solution meets the requirement natively	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 (proposed as part of Lot 2).
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. Oracle ERP is proposed as part of Lot II.
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. Oracle ERP is proposed as part of Lot II.
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. Oracle ERP is proposed as part of Lot II.
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. Oracle ERP is proposed as part of Lot II.
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. Oracle ERP is proposed as part of Lot II.
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	<p>FLEXCUBE provides robust functionality for the manual posting of internal accounting entries, tightly controlled through:</p> <ul style="list-style-type: none"> Predefined operation types Allowed account lists Role-based user access\ Maker-checker workflows Full audit and classification tagging <p>This ensures compliance, control, and transparency for non-automated accounting events as required by institutions like the National Bank of Moldova (NBM).</p>
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	<p>Oracle FLEXCUBE fully supports the end-to-end exchange of payment messages with the NBM's ADPS, including:</p> <ul style="list-style-type: none"> Real-time and deferred payment systems (RTGS, DNS) Instant payments (MIA) Full ISO 20022/SWIFT compatibility Message validation, exception handling, and reconciliation <p>This makes FLEXCUBE highly compatible with the NBM's domestic payments infrastructure.</p>
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	<p>Oracle FLEXCUBE fully supports all required SWIFT MT and ISO 20022 MX messages, including:</p> <ul style="list-style-type: none"> 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	<p>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.</p>
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	<p>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.</p>

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	<p>Oracle FLEXCUBE fully supports cancellation and correction of trading orders and related transactions, including:</p> <ul style="list-style-type: none"> Trade capture Settlement Accounting Fees Valuations <p>It ensures complete traceability, compliance with IFRS/central bank standards, and automatic update of all affected components.</p>
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	<p>Oracle FLEXCUBE enables automated and manual valuation of all securities, including collateralized instruments, and performs:</p> <ul style="list-style-type: none"> 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	<p>Oracle FLEXCUBE provides end-to-end automation for interest calculation and payment, with high configurability to match central bank or commercial banking rules, including:</p> <ul style="list-style-type: none"> 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	<p>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</p>
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	<p>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.</p>
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	<p>Oracle FLEXCUBE fully automates the end-to-end process of:</p> <ul style="list-style-type: none"> 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	<p>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:</p> <ul style="list-style-type: none"> Transaction limits Daily or intra-day exposure limits Credit line adjustments Withdrawal thresholds <p>These updates are transmitted to ADPS in real-time or as scheduled events using standard message formats, typically aligned with ISO 20022/SWIFT protocols.</p>
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	<p>Oracle FLEXCUBE fully supports a wide variety of interest calculation methods and structures, including:</p> <ul style="list-style-type: none"> 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	<p>Oracle FLEXCUBE (FLEXCUBE) fully supports the configuration and use of both internal and external credit ratings for:</p> <ul style="list-style-type: none"> 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	<p>Oracle FLEXCUBE fully automates daily interest calculation on foreign currency accounts, including:</p> <ul style="list-style-type: none"> 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	Yes, system supports configuration of Penalty.
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, Depository 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 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	The solution meets the requirement natively	OBDX application will be integrated with Core Banking to ensure exchange of information between Core and remote Banking.
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 International 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 and Service deployed within Fiorano can be published for remote banking consumption.
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 fe 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 Oracle Banking payments 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	<p>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:</p> <p>Validating the imported message content Performing business rule checks Generating related accounting entries Creating required documents based on the import or value date</p> <p>This is enabled via FLEXCUBE's SWIFT Gateway/Interface, message rule engines, and STP (Straight Through Processing) mechanisms.</p>
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:	Mandatory	The solution meets the requirement natively	FLEXCUBE is capable to generate MT199 message automatically.
	- 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).			
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 manual 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	<p>Oracle FLEXCUBE (FLEXCUBE) fully supports both the automatic and manual generation of SWIFT ISO 20022 messages, including but not limited to:</p> <p>camt.054 – Debit/Credit Notification pacs.002 – Payment Status Report pacs.004 – Payment Return camt.007 – Transaction Modification camt.008 – Transaction Cancellation</p> <p>These messages can be triggered:</p> <p>Automatically based on predefined business events (e.g., transaction posting, settlement, return)</p> <p>Manually by authorized users (e.g., reversal, status update, cancellation request)</p>
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.	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
	<i>Note: For the purpose of confirming the compliance with reporting requirements, the Supplier shall submit the following additional information as part of its tender:</i>		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
	<i>- Detailed description of the offered reporting component, its capabilities in terms of report creation and parameterization.</i>		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

	<p>- 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).</p> <p>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 .</p>		<p>The solution meets the requirement natively.</p> <p>The solution meets the requirement natively.</p>	<p>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</p> <p>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</p>
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.
	<i>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.</i>		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.