

DEF Compliance Sheet

Item	Compliance Yes/no/to be customized	Bidder comments	Section in Proposal
Lending and loans management			
<p>The proposed solution must automate all direct and indirect lending operations, that includes but not limited to:</p> <p>The ability to easily add new loans and credit services type to the system, and set the new services related conditions, and needed information such as (targeted categories, loan conditions, loan maximum limit, interest rate, loan Cure/Grace Period, payment period, donor etc...)</p>			
<p>The proposed solution must automate all direct and indirect lending operations, that includes but not limited to:</p> <p>The ability to add, modify, and delete any type of loans or credit services provided by DEF, currently DEF provides several credit services such as:</p> <ul style="list-style-type: none"> • New projects loans • Development loans for established projects • Entrepreneur projects loans • Woman empowerment loans • University students loans • Public transportation funding program • Poverty pockets residents empowerment 			

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<ul style="list-style-type: none"> • Funding micro-projects 			
<p>The proposed solution must provide friendly user interface for different machines (computers, laptops, tablets)</p>			
<p>The proposed solution must provide the capability to receive new loans applications and save it using friendly user interface, the screens must depend heavily on retrieving historical available data from solution database, and provide the user with selection options when possible through drop-down menus and any similar screen objects, to minimize end user manual typing and insertion operations.</p>			
<p>The proposed solution screens must provide controls and validation mechanisms on the fields level for all insertion screens, to minimize the human entry errors as much as possible</p>			
<p>The proposed solution must integrate with DEF's current document management system, to scan, attach and archive e-copy from all required documents and link it to the related loan (record).</p>			
<p>The proposed solution through workflow engine must provide the capability to define loan application path and steps, including but not limited to submission, receiving, reviewing, approval or rejection, taking</p>			

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<p>into-consideration DEF is utilizing committees to review applications, and several credit committees were formed based on board decisions, these committees are authorized to approve loans after studying each one.</p>			
<p>The proposed solution must provide the ability to manage and process loans application related evaluation studies in DEF's workflow</p>			
<p>The proposed solution must provide the capability to automate the process of saving, retrieving and processing committee's decisions, loan application procedures and any other credit services.</p>			
<p>The proposed solution must provide the capability to calculate loan value, Cure/Grace/Payment periods automatically</p>			
<p>The proposed solution must provide the capability to manage field visits in order to:</p> <ul style="list-style-type: none"> b. Automate the process of scheduling visits and arranging appointments c. Integrate with DEF fleet management system (نظام الحركة) to request cars/transportation according to visits scheduled within the system 			

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<p>d. Identify the location during the field visit using the GPS coordinates as reference to visited project address, to be utilized in the future in DEF GPS maps</p>			
<p>The proposed solution must provide the capability to route the loan applications to the appropriate employees based on approved authorities and responsibilities, with the ability to notify the employees regarding new applications through different types of alerts, in addition to the ability to define time controls and restitutions according to DEF policies and procedures.</p>			
<p>The proposed solution must provide the capability to define and manage loans/credit wallets, on both credit officer's level and directorate's levels.</p>			
<p>The proposed solution must provide the capability to check the borrower/sponsor credit history in addition to his/her credit current status, based on DEF historical data and/or any other partners available data</p>			
<p>The system must provide the capability to calculate forecasted lending</p>			

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<p>risks, based on the beneficiary provided data, and DEF historical data (if any), this should be done automatically and aligned with DEF related policies and procedures.</p>			
<p>The proposed solution must log all transaction, and at least record the transaction nature, user, date and time, in addition to any other available/required info</p>			
<p>The proposed solution must be connected to current 12 branches and 3 windows, in addition to provide the capability to add or cancel any</p>			
<p>The proposed solution must provide the capability to connect with DEF partners; in addition to government shared services, to integrate operations and facilitate data sharing, for example the borrower credit history check process, or integration with other MFIs (partners) to eliminate any lending redundancy, or connecting with civil status department to verify the borrower's info, in addition to the capability to export data from external files such as excel sheets provided by external partners.</p>			
<p>In case full integration with external partners system was not an option,</p>			

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<p>the solution must provide standard data import and export tools from text or excel sheets files</p>			
<p>The proposed solution must provide the capability to manage agreements through inserting, processing, searching for, retrieve and browse agreements easily and in timely manner, in addition to the capability of managing amendments and annexes.</p>			
<p>The proposed solution must provide the capability to manage, process and monitor all sponsors information and procedures, according to DEF's policies and procedures</p>			
<p>The proposed solution must provide the capability to manage sponsors based on their classification and type of guarantees, with the capability to define different types of sponsors and guarantees within the system.</p>			
<p>The proposed solution must provide the capability to manage funded projects through inserting, updating, saving, retrieving projects information, in addition to generating reports and statistics according to the procedure workflow that may include payments visits, and following funded projects .</p>			

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<p>The proposed solution must provide the capability to manage loans payments with full integration with financial module(s).</p>			
<p>The proposed solution must provide the capability of normal and advanced search, and full text retrieval through saved documents, in addition to browsing loans and loans applications information.</p>			
<p>The proposed solution must provide the capability to generate different types of statistics, based on user's authorities and depending on available loans and applications information.</p>			
<p>The proposed solution must provide the capability to manage and process group loans</p>			
<p>The proposed solution must provide the capability to manage and process loan rescheduling, and agreements amendments through the system</p>			
<p>The proposed solution must provide the capability for direct printing based on pre-defined templates, and not limited to printing contracts, agreements, studies, reports, payment receipt and order, cheque etc...</p>			
<p>The proposed solution must provide the capability to manage users authorities on different levels such as lending process, records, fields, with the capability to define approval and rejection authorities, in an</p>			

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integrated manner with DEF's workflow, and based on DEF's policies and procedures			
The proposed solution must provide analytical tools to analyze borrowers and sponsors trends			
The proposed solution must provide the capability to assess and manage lending risks			
The winning bidder must perform historical data migration from old databases to new system database			
The proposed solution is expected to provide the ability to manage the relations with customers, borrowers and sponsors.			
Follow-up and collection			
The proposed solution must provide the capability to manage different loans types and credit products collection, and manage follow-up wallets and collection easily, and through one comprehensive module/component integrated with all other DEF's systems			
The proposed solution must provide the capability to define and manage wallets according to standards and good practices, and in alignment with DEF's policies and needs			
The proposed solution must automate follow-up and collection			

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<p>procedures, starting with identifying nonperforming loans and notifying the related officer automatically to take action according to DEF's policies and procedures such as communication, alert, and transfer to governor etc..</p>			
<p>The proposed solution must provide the capability to define follow-up and collection wallets based on good practices and DEF's policies and procedures.</p>			
<p>The proposed solution must provide the capability to supervisors/managers to follow-up collection officer wallet(s) based on authorities, and follow-up loans that was routed to officer and any measurement related to these loans</p>			
<p>The proposed solution must provide the capability to search for loans easily and in timely manner, with focus on due payments reports</p>			
<p>The proposed solution must provide the capability to search for nonperforming loans, and late payments easily and in timely manner, with the option to browse all according to priority, including generating statistical reports</p>			
<p>The proposed solution must provide the capability to generate</p>			

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<p>statistical reports regarding due and actual payment according to different criteria (wallet, loan type, project, size etc..)</p>			
<p>The proposed solution must provide the capability to perform all nonperforming loans calculations such as amount needed for rescheduling, or full payment</p>			
<p>The proposed solution must provide the capability to browse loan status and all actions related to borrower/sponsor till date</p>			
<p>The proposed solution must provide the capability to automate the workflow procedures related to follow-up and collection, with the capability for e-notification for related officer to take the needed action if pre-defined conditions are met based on DEF's policies and procedures, so the officer can take the needed action within identified time frame.</p>			
<p>The proposed solution must provide the capability to perform e-escalation and notify the related manager/supervisor according to workflow about follow-up and collection officer in case of any delays in taking needed actions based on DEF's policies and procedures. In</p>			

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<p>addition to issuing reports with all loans that were not followed up</p>			
<p>The proposed solution must provide the capability to notify borrower/sponsor regarding due or late payment through SMS and/or email using pre-defined templates</p>			
<p>The proposed solution must provide the tools to integrate or link with banks to stop manual work on checking and data entry for borrowers payments transactions exported from banks by papers, text files, or excel sheets</p>			
<p>The e-integration with banks must be comprehensive and the winning bidder solution must provide the tools to receive and verify data automatically to eliminate human errors</p>			
<p>In case full linking to banks or some banks for any reason, the winning bidder solution must provide the tools for data import and export based on standards and good practices</p>			
<p>The proposed solution must provide the capability to generate field visits schedules automatically based on loans dates and DEF's follow-up policies, and notify the related officer automatically regarding the needed visits a head of the actual visit date</p>			
<p>The proposed solution must provide the capability to enter, process,</p>			

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save and retrieve visits related info and results			
The proposed solution must provide the capability for users to document comments and recommendations about any actions related to loans through the workflow and based on DEF's policies and procedures, with the ability to browse these easily according to user authorities.			
The proposed solution must provide the capability to define rules for transferring nonperforming loans from follow-up wallet to legal affairs wallet, and transfer any loan that meets such conditions automatically			
The proposed solution must provide the capability to manage, browse and analyze DEF's cash flow			
The proposed solution must provide the capability to manage work load from loans number and size and help in distributing these over available officers			
The proposed solution must provide the capability to manage loans rescheduling process, and agreements amendments according to DEF's policies and procedures loans			
The proposed solution must provide the capability to calculate late payments fines, and nonperforming loans accumulated interest			

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automatically based on DEF's policies and procedures and according to signed agreements			
The proposed solution must provide the capability to manage seizure of assets decisions(تعميم قرارات الحجز)			
The proposed solution must provide the capability to manage release letters management (كف الطلب عن مقترض او كفيل)			
The proposed solution must provide the capability to manage salary transfer process (تحويل راتب مقترض او كفيل)			
The proposed solution must provide the capability to manage all cheques related procedures according to DEF's policies			
The proposed solution must provide the capability to manage different loans types and credit products collection, and manage follow-up wallets and collection easily, and through one comprehensive module/component integrated with all other DEF's systems			
Legal Affairs			
The proposed solution must provide the capability to transfer files from follow-up/collecting wallet to legal affairs wallet as soon as the required conditions are met			
The proposed solution must provide the capability to manage DEF's cases			

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<p>(إدارة الدعاوى) through entering case information, save info, search for case, retrieve case info, and amend case info.</p>			
<p>The proposed solution must provide the capability to manage DEF's lawyers info. Through entering lawyer information, save info, search for lawyer, retrieve lawyer info, amend lawyer info, and link each lawyer to the cases that he/she is presenting DEF in.</p>			
<p>The proposed solution must provide the capability to manage DEF's cases (إدارة الدعاوى) through entering case information, save info, search for case, retrieve case info, and amend case info.</p>			
<p>For lawyers to login and browse their DEF cases and related information, with monitoring and entry screens with limited access authorities</p>			
<p>The proposed solution must provide the capability to follow-up all lawyers cases and check cases status in front of courts</p>			
<p>The proposed solution must provide the capability to integrate with ministry of justice (MoJ) systems ¹, in order to facilitate case follow-up process</p>			
<p>The proposed solution must provide the capability to calculate lawyer's fees based on DEF formula and policies, so fees can calculated</p>			

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automatically based on approved controls by DEF			
The proposed solution must provide the capability to manage legal consultation process, through saving and archiving consultation in structured manner to facilitate the search, retrieve and browse process			
Financial Affairs			
The winning bidder solution must provide the capability to manage financial resources			
The winning bidder solution must provide the capability to manage all accounting procedures and records			
The winning bidder solution must provide the capability to manage DEF's internal accounts with flexible and dynamic chart of account.			
The winning bidder solution must provide the capability to manage DEF's banks accounts			
The winning bidder solution must provide the tools to import banks data using pre-defined templates and bank settlements			
The winning bidder solution must provide the tools to import partners data using pre-defined templates			
The winning bidder solution must provide the capability to manage loans			

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portfolio and loans accounts			
The winning bidder solution must provide the capability to manage loans account and generate due payments reports automatically			
The winning bidder solution must provide the capability to manage accounts related to loans rescheduling and early settlement			
The winning bidder solution must provide the capability to manage loans and grants from external resources			
The winning bidder solution must provide the capability to manage loans payments and borrowers payments and revenue			
The winning bidder solution must provide the capability to manage sponsor guarantees (الكفالات) and link it to related loans			
The financial system/module must fully integrate with other lending and collection systems			
The financial system/module must fully integrate with DEF's current document management and archiving system			
The winning bidder solution must provide the capability to manage expenses			
The winning bidder solution must provide the capability to manage fixed			

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assets			
The winning bidder solution must provide the capability to generate standard and customized financial reports and financial statements.			
The winning bidder solution must provide the capability to develop and manage budgets at the level of programs and governorates			
The winning bidder solution must provide the capability to manage employees' salaries and financial compensation procedures			
All financial system/module procedures must meet Jordanian and international standards			
Human Resources and Supportive systems			
The winning bidder solution must provide the capability to manage human resources operations according to DEF's policies			
The winning bidder solution must provide the capability to manage recruitment operations according to DEF's policies			
The winning bidder solution must provide the capability to manage employees information and files			
The winning bidder solution must provide the capability to manage employees evaluation and link it to training planning			
The winning bidder solution must provide the capability to manage			

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training process			
The winning bidder solution must provide the capability to manage employees affairs and services			
The winning bidder solution must provide the capability to manage employees attendance and integrate with DEF's fingerprint system			
The winning bidder solution must provide the capability to manage employees salaries and compensation and fully integrate with financial system			
The winning bidder solution must provide the capability to integrate with workflow engine and automate employees services such as vacations and leaves requests automatically			
Data and Content			
The proposed solution must provide the capability to capture, process, save and retrieve data and documents through integration with DEF's current document management system			
The winning bidder solution must provide the capability to search database easily			
The winning bidder solution must provide tools for data backup and			

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restoration tests			
The winning bidder solution must provide disaster recovery management			
The winning bidder solution must provide the capability to integrate with scanners, printers and any other related peripherals			
The winning bidder solution must migrate historical DEF's data from old systems to new solutions database			
General Requirements			
The proposed solution must be based on standard technologies			
The proposed solution must provide high availability			
The proposed solution must provide the ability to connect all DEF branches and windows			
The proposed solution must provide must provide one data repository and ensures there are no duplication in records			
The proposed solution must provide the capability to save, retrieve, browse, update, and delete data according to laws, regulations and authorities			

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<p>The proposed solution must provide the flexibility for future expansion in number of users and data size</p>			
<p>DEF's business model and standard operating procedures are the reference in defining workflow routes and controls</p>			
<p>When designing screens manual (free text) entry should be minimum, and maximize the use of drop down menus and check boxes etc...</p>			
<p>When designing database the winning bidder must take into-consideration the unification of pre-defined variables such as (academic level, civil status, governorates, gender etc...) and minimize the data entry person personal diligence/judgment</p>			
<p>The winning bidder solution must provide the capability to import and export data from excel sheets and text files</p>			
<p>The winning bidder solution must enable user to log their comments/recommendation according to their authorities using text areas (such as comments on loans applications)</p>			
<p>The winning bidder solution must enable single sign on for all systems/applications</p>			
<p>The winning bidder solution must provide the capability to define users</p>			

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and group of users and assign them authorities base on comprehensive authorities matrix			
The winning bidder solution must enable assigning authorities on different levels that may include, groups, users, data and functions			
The winning bidder solution must provide security and protection tools			
The winning bidder solution must design standard reports, and provide the capability to design and generate customized reports easily			
The winning bidder solution must provide to print reports or generate them as e-copy in PDF format			
The winning bidder must provide comprehensive training and knowledge transfer regarding the new solution to DEF's system supervisors			
The winning bidder must provide comprehensive training and knowledge transfer regarding the new solution to DEF's system end users			
The winning bidder must provide comprehensive new solution management and user manuals (in Arabic and English)			
The winning bidder must develop and implement comprehensive			

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knowledge management and change management plan			
The new database represents the repository to store DEF's data and all other related information necessary to provide the target operations according to this RFP requirement.			
<p>The solution should provide the end user interface, it should manage different system users, examples:</p> <ul style="list-style-type: none"> - DEF employees - Applicants/beneficiaries - Partners - Any others 			