

SL	Feature	Feature Type	Status (Tick any one)			Please provide your Status in detail
			YES	NO	PARTIAL	
1	The proposed Digital Banking solution should support facilities like P2P, P2B, B2P etc., fund transfer across Banks as well as intra bank, BEFTN, Mobile/Internet recharge, Utility Bill Payments, Ticket (Movie, Air, Railway etc.) Booking, M-commerce, Card/Account to Card/Account Payments, and implement necessary integration with NPSB and other payment aggregators for these services.	Functional				
2	It should run on all types of handsets/Tablets/Smart phones; existing as well as new handsets coming in the market.	Functional				
3	The proposed Digital Banking solution must have interface with Bank's Core banking application i.e. FloraBank, ATM Switch/any other middleware of the Bank/web services/ APIs. The required customization at CBS/Switch end shall be done by the Vendor.	Functional				
4	Bidder will be responsible for supply, installation and end to end implementation of Digital Banking Solution, including customization, documentation, training to bank officials, etc.	Functional				
5	The bidder should provide mobile application which must support all major operating system and handset viz Android, iOS, Windows with below versions. For mobile application, the below is applicable (i) Android 4.0 and above, (ii) iOS 6.0 and above, (iii) Windows 7.0 and above. Also, there should be provision for compatibility with new OS versions coming in the market.	Functional				
6	The proposed solution should work on multi-layered architecture (Application server, Operating System, Database).	Functional				
7	User Registration	Functional				Example: User can be registered using mobile wallet application.
8	Digitization of Banking Cards	Functional				Example: The platform can digitize existing banking cards (debit, credit).
9	Digitization of Bank Accounts	Functional				Example: The platform can digitize existing bank accounts.
10	Digitization of mobile financial service (MFS) account	Functional				Example: The platform can digitize existing mobile financial service (MFS) account.
11	Flexible PIN management policy	Functional				Example: A single PIN can be assigned for all the downloaded cards.
12	Auto login	Functional				Example: If enabled after a successful login, user does not need to input the password every time s/he logs in the wallet.
13	In-store purchase using NFC	Functional				





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14	In-store purchase using QR code	Functional				
15	In-store purchase using barcode	Functional				
16	In-app purchase	Functional				
17	Online Payment in web portal	Functional				
18	Mobile banking features	Functional				
19	In-store NFC payment without internet connection	Functional				
20	In-store QR code payment without internet connection	Functional				
21	In-store barcode payment without internet connection	Functional				
22	User lifecycle management	Functional				
23	User-wise service lifecycle and device management	Functional				
24	Multiple Wallet Service Provider support	Functional				
25	Lightweight instant push messaging	Functional				
26	Company management	Functional				
27	Role-based user access control	Functional				
28	Audit tracking	Functional				
29	Custom report generation	Functional				
30	Customizable to integrate different HSMs	Functional				
31	Support for multi-category token requestor (Bank/Merchant/etc.)	Functional				
32	Customizable to integrate with different payment processors	Functional				
33	Tracking customer payment trend	Functional				
34	Interface to call center	Functional				
35	Secure encrypted storage in mobile	Security				
36	Secure key storage in mobile	Security				
37	Security keyboard	Security				
38	Anti-virus	Security				
39	Rooted device check	Security				
40	Device fingerprinting	Security				
41	Wallet PIN	Security				
42	Transaction PIN	Security				
43	Token-based secure payment to any merchant site from any browser	Security				
44	SMS-based verification	Security				
45	PKI certificate generation and authentication	Security				
46	Custom verification with service provider	Security				
47	Secure encrypted communication with mobile wallet	Security				



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48	(Re/De)-Tokenization	Security				
49	Digital key generation for HCE security	Security				
50	Replacement of digital keys for HCE security	Security				
51	Cryptogram validation	Security				
52	Fraud management for PIN, crypto, token validation	Security				
53	Supports ISO 8583	Security				
54	Compliance with PCI-DSS	Security				
55	Supports crypto operations through HSM	Security				
56	Certificate generation and profiles management	Security				
57	Support secure online payment through encoded EMV data	Security				
58	EMV compliant NFC payment	Compatibility				
59	EMVco. specified QR code	Compatibility				
60	Certification compliance with payment networks	Compatibility				

