

INVITATION TO QUOTE

Dear Sir/Madam,

1. You are invited to present your price quotation(s) for: **“New website for Tirana Bank**, as described below on point 5 (Details & Technical Specifications) and Annex B.
2. You can provide to us technical Offer and estimations cost for the mentioned services which will be subject of a separate review procedure and signature of the respective contract by parties included, for the best offer.
{Based on the "Invitation to Quote" you should present your offer, after you have read carefully each articles specified, as parts of your assessment}.

3. ADDRESS FOR QUOTATION

Your quotation(s) should be addressed in a closed envelope, superscribed “Quotation for Bid” and submitted to:

Procurement Unit

Tirana Bank, Head Office, “Ibrahim Rugova” Str.

Tirane, Albania

4. THE DEADLINE

The deadline for receipt your quotation (s) by the Purchaser at the address indicated above is:

13.11.2025

5. DETAILS & TECHNICAL SPECIFICATIONS

The new website must fulfill the following key business needs:

- **Enhanced User Experience:** Simple, clean navigation and responsive design across devices to support both tech-savvy and traditional users.
- **Lead Generation & Conversion:** Integration of lead forms, clear CTAs, and self- service options (e.g., apply for loans, open accounts) to boost product conversion rates.
- **Digital Banking Integration:** Seamless access to online banking, including secure login, biometric authentication, and interactive calculators.
- **Modern Brand Identity:** Visually reflect the bank’s innovation, reliability, and customer-first philosophy with a light, clean design and strategic use of brand colors.
- **Content Customization:** Serve both individual and business users through audience- and needs-based navigation and dynamic content delivery.
- **Performance & Security:** Fast load times, GDPR compliance, robust data security, and reliable uptime through cloud-based hosting.
- **Scalability & Control:** Use of a flexible CMS that enables internal teams to manage and update content efficiently, with defined access controls.

The primary objective of the project is to design and develop a modern, mobile-first website for Tirana Bank that reflects its brand identity, enhances user experience, and supports its strategic goal of becoming Albania’s leading retail bank.



The website must be designed with a Mobile-First philosophy, ensuring all features are usable and optimized primarily on smartphones, then adapted for desktop/tablet.

A. Functional requirements

- A.1. Language selection
- A.2. Search functionality
- A.3. Customer-centric navigation structure
- A.4. Guided Product Finder (Dynamic Search/Wizard):
- A.5. Customer Journey by Segments
- A.6. Smart Placement of Lead Generation Forms:
- A.7. Forms Integrated with internal systems (CRM/Telesales)
- A.8. Visibility of Action Buttons
- A.9. Website as Gateway to Satellite Platforms
- A.10. Dynamic Product Pages
- A.11. Loan/Deposit Comparison Tool
- A.12. Dedicated Business Section
- A.13. Contact Form for RM + Business Docs
- A.14. Careers section with job filters, CV upload, and employer branding content
- A.15. Live Chat & Smart Contact Page
- A.16. Dashboard of Leads per Product
- A.17. Explainer Videos
- A.18. Ready-made Templates
- A.19. Easy Content Management
- A.20. Sitemap Accessibility
- A.21. Assistive Technology & Accessibility Features
- A.22. Complaint Management, Customer Experience & Voice of Customer Space
- A.23. Website must have integrated analytics (Google Analytics 4, Meta Pixel, LinkedIn Insight Tag) and reporting dashboard.
- A.24. All pages must be optimized for search engines through structured metadata, schema markup, keywords, and page hierarchy.
- A.25. CMS must support differentiated roles: Admin (full access), Editor (content-only), Viewer (restricted).
- A.26. Nonfunctional requirements
 - A.26.1 Performance Requirements
 - A.26.2 Availability/Operational Requirements
 - A.26.3 Security Requirements
 - A.26.4 Portability Requirements
 - A.26.5 Interface Requirements
 - A.26.6 Legal and Compliance requirements

B. Technical requirements

- Please provide the technical architecture of the solution, including real time replication between primary and DR Site.
- The software should enable integration via APIs.
- The software must be compatible with all updates
- The software must ensure high availability and provide authentication methods
- The software should be available in 4 environments, i.e.
 - o Production environment, to be replicated in real time bases with DRS
 - o DRS environment
 - o Testing environment



- o Training environment
- The software should allow for integration with Active Directory.
- The software can be offered in cloud (SaaS) or on-prem.

In case the on-prem solution will be implemented, please state:

- o Requirements for servers
- o Requirements for real time replication of PR and DR
- o Requirements of operating systems and database

C. Security requirements:

Please fill the below questionnaire attached email:

- Information Security Technical Requirements 2025_New Website
- Third-Party Security Risk Assessment QuestionnaireTirana Bankform

D. Service Level Agreement (SLA) & Incident handling

Please provide:

- An example Service Level Agreement (SLA).
- Which service levels are available?
- Process of incident handling

E. Implementation

- Implementation Plan
- Detailed deliverables
- Custom Development

F. Demo presentation.

Demo: After the offer has been provided, all participants are required to provide a live demo presentation of their proposed solution.

 **All above points from A to F are detailed as per Annex B**

 **Your technical offer should provide:**

- Presentation of system functionalities
- Presentation of system technical architecture
- Presentation of security features
- Delivery terms and Implementation plan
 - Project Plan and Methodology: Quality and clarity of proposed project plan, milestones, testing phases, and resource allocation.
 - Delivery timeline: Ability to meet Tirana Bank's project timeline (Go-Live by February 16th, 2026) and readiness to commit to milestones.
- Warranty and Service Level Agreement (SLA)
 - Post implementation warranty: Duration and scope of warranty period (bug fixing, maintenance, performance monitoring, content support)
- Vendor experience and reputation
 - Relevant Experience: Experience in developing Corporate/Banking websites or digital financial platforms of similar scale.
 - References & Portfolio Quality: Quality of pas work demonstrated via references or portfolio samples.



- List of Clients for respective similar services or equal to the one requested above.

Note: The customer will be granted the right to contact the provider's customer to take direct references.

- Functional Fit (Customer Centric Features). How well the proposed solution meets the business and functional requirements defined in the BRS Document (customer journeys, lead forms, calculators, SEO, accessibility, etc.)
- Creative Layout
 - Design Philosophy (Mobile-First Approach; Clean & Modern Aesthetic; Visual Hierarchy)
 - Layout Structure (header/footer, homepage, product pages)
 - Visual Elements (typography; color palette; imagery & icons)
 - Interactive Components (dynamic product finder; live chat widget; lead forms)
 - Ready-made templates for Product pages; Campaign landing pages; News & updates
- Technical architecture & CMS capabilities: Proposed CMS flexibility (modular structure, ease of content management, multilingual support, scalability, API Integrations, etc.)
- Security: Security mechanisms (SSL, HTTPS, data protection, user roles etc.)

6. PRICE

Your financial offer should provide:

- Pricing model

You should provide the financial offer for the following periods:

- 3 years
- 5 years

- Pricing terms

Provider policy on financial terms to be stated for the duration longer than the initial duration.

6.1 Implementation Services

YOU are required to quote for the following:

- Implementation Plan
- Detailed deliverables
- Custom Development
- Payment Terms

6.2 Licensing & Maintenance Model and related costs

- Licensing model & costs have to be provided, i.e. initial license vs. annual licensing model.
- In case providers offer both types of licensing models, both options are required to be provided, for further evaluation from the customer
- With reference to maintenance
 - In case licensing model includes also maintenance services, such needs to be clearly specified
 - In case maintenance is quoted separately, costs are required to be stated separately.
 - In case there are different levels of SLA, then do provide pricing model for each of them.
 - SLA terms for maintenance services to be included

6.3 Upgrades

- Providers have to state if upgrades are included in licensing and / or maintenance costs.
 - In case upgrades are priced separately, please provide:
 - Cost model and cost for the upgrade
 - Payment Terms



6.4 Additional changes / amendments

- Price per MD in case further changes / amendments will be required after the go live.

 Detailed Price requirements are given in Annex A and in section G of Annex B.

7. SERVICE DURATION:

- 3-4 months of development
- 2-year maintenance + 1 automatic renewal
- Hosting

8. DOCUMENTATIONS

The following documentations should be parts of your offer:

- Financial offer (including all requirement in Annex A and Annex B).
- Technical offer, including all requirement mentioned in point 5 above and Annex B
- Extract printed from e-albania of the Commercial Register from the within the last month
- Copy of the certificate of Registrations as a taxable person.
- CV of the Company, a general presentation of your company.
- “Third-Party Security Risk Assessment Questionnaire_Tirana Bank_form” questionnaire (to be completed by all tender’s participants)
- “Information Security Technical Requirements 2025_New Website” questionnaire (to be completed by all tender’s participants)
- Signed “Vigilance Form” attached (to be completed only from Albanian companies)

9. CONTACT

For further information you should contact at:

e-mail: procurement@tiranabank.al

10. In your attention: Payments to the winning company/ies for the procurement process will be done through Tirana Bank account and in the case that there is no chance to open an account at Tirana Bank, the transfer commissions will be charged to the company.

11. Please confirm in the above-mentioned email contact, that you receive this invitation of quote as well as your consent for participants in this procurement procedure.

Sincerely
TIRANA BANK



ANNEX A- FINANCIAL OFFER

The financial offer should be provided for the following periods:

- 3 years
- 5 years

Provider policy on financial terms to be stated for the duration longer than the initial duration

NO	Description	Define Unit	3-year duration		5 years duration		-Payment terms: Days after invoice issued -Invoicing: upfront or not annually or monthly or other
1	Implementation services						
1.1	Implementation services						
2	Licensing & Maintenance		initial license	annual licensing	initial license	annual licensing	
2.1	Licensing model & costs -Licensing model & costs have to be provided, i.e. initial license vs. annual licensing model -In case providers offer both types of licensing models, both options are required to be provided, for further evaluation from the customer						
2.2	Maintenance costs -In case licensing model includes also maintenance services, such needs to be clearly specified -In case maintenance is quoted separately, costs are required to be stated separately. -In case there are different levels of SLA, then do provide pricing model for each of them.						
3	Upgrades						
3.1	Cost model and cost for the upgrade						
4	Additional changes / amendments						
4.1	Price per MD in case further changes / amendments will be required after the go live.	MD					
5	SAAS Solution (in case provider offers SAAS solution)						
5.1	Licensing/Maintenance/SLA cost						
5.2	Infrastructure hosting/upgrade/maintenance cost						
6	Training / academy						
6.1	Training / academy						
Total Value including VAT							

Prices should include all taxes and expenses: VAT.

Terms of payments: Tirana Bank standard payment terms 30 days after delivery of service and invoice issuance. Invoice to be issued after service is delivered and accepted.

Note for foreign companies for Withholding tax: In case exist the Double taxation Agreement between Albania and your Company's country for avoidance of double taxation, your Company will fulfill and duly sign Tax residence certificate for the year (i.e.2025) and the Claims for double taxation avoidance for the invoices paid. Please note that If you do not agree for application of double taxation treatment, withholding tax will be applied at the standard rate of 15% on every payment (will be deducted from the amount stated in the invoice).

CPI rules. Please define CPI after contract duration



ANNEX B REQUIREMENTS

A. FUNCTIONAL REQUIREMENTS

The purpose of this project is to design and deliver a modern, customer-centric corporate website for Tirana Bank that addresses current limitations of the existing platform and aligns with the bank's strategic vision for digital transformation.

A.1. Language Selection

As a customer, I want the website to provide me with the option to select a preferred language from a predefined list of supported languages.

Elaboration of the requirement:

- The primary language of the website will be the Albanian language
- The predefined list of supported languages with list only 2 languages: Albanian and English.
- The language selection option must be easily accessible (e.g. in the header, footer or a dedicated menu)
- Once selected, all user facing text, labels, navigation menus, messages and content shall be displayed in the chosen language
- The language switch shall not affect the user's current page context (e.g. if a user is on the "Contact Us" page, switching the language should reload the same page in the selected language)

Business Rules/ Validation rules:

- A visible and functional language selector is present on all web pages
- Switching the language updates all content to the selected language without breaking the layout
- Default language loads correctly when no selection is made.

Specification of exceptional scenarios:

- If no language is selected, the website shall default to the primary language (Albanian language).

A.2. Search functionality

As a customer, I want the website to provide me with a search box that enables me to quickly locate content, services and information across the site.

Elaboration of the requirement:

- The search box must be visible and accessible from all main pages of the website (e.g. header or a prominent section)
- The search functionality shall allow users to enter free text keywords and retrieve relevant results
- Search results shall include, but not be limited to:
 - Products and services (e.g. loans, credit cards)
 - Help/FAQ articles
 - Branch and ATM information
 - Regulatory and compliance related information (e.g. terms & conditions, disclosures)
- The search box shall support predictive text or auto-suggestions to guide users towards common queries
- The search box shall function in all supported languages of the website.

Business Rules/ Validation rules:

- A functional search box is present and accessible in all main pages
- Entering a keyword retrieves relevant and complete search results



- Search results are displayed in a structured format with clear titles and links
- Predictive text and suggestion features work correctly
- The search works consistently across supported languages

A.3. Customer-Centric Navigation

As a customer, I want the website structure to be based on my needs (e.g., opening an account, applying for a loan, finding a branch) so that I can easily find the right product or service without navigating complex menus.

Elaboration of the requirement:

- Navigation menus are structured by customer needs (Accounts, Loans, Cards, Business, etc.) not by bank departments.
- Each menu option leads to a clear landing page with tailored content.
- Submenus allow drill-down by product type or customer type (e.g., Student Loan vs. Mortgage Loan).
- Navigation adapts for Retail, SME, and Corporate customer journeys.

Business Rules/ Validation rules:

- Content and menu hierarchy must be consistent across all devices.
- CMS must allow Marketing to add, remove, or reorder navigation elements without IT or developers' intervention.

Specification of exceptional scenarios:

- If customer segment data is unavailable, default navigation structure should display all categories.

A.4. Guided Product Finder (Dynamic Search/Wizard)

As a visitor, I want to answer a few simple questions about my goal (e.g., buy a home, renovate, buy a car, quick cash) so the website can recommend the most suitable product (e.g., overdraft, credit card, consumer loan, mortgage) and let me apply or request a call.

As a Bank Manager, I want the collected answers to be automatically stored in the CRM so that we can follow up and convert qualified leads.

Elaboration of the requirement:

Scenario - oriented

- **Scenario - Retail loan intent (car purchase):**
 - Given a user selects "I want a loan" → "Buy a car"
 - When they choose amount "€10–20k" and tenure "3–5 years"
 - Then the wizard recommends "Auto Loan" + secondary options (Credit Card if < €5k, Overdraft if short-term) and shows CTAs "Apply Now" and "Request a Call", and pre-populates the lead form with the selected options.
- **Scenario - Home purchase:**
 - Given a user selects "Buy a home", chooses "€50–150k" and "15–25 years",
 - When they finish the flow,
 - Then the wizard recommends "Mortgage Loan" with LTV and fixed/floating info, links to calculator, and offers CTAs.
- **Scenario - Small business working capital:**
 - Given a user selects "I am a Small Business", "Need working capital",
 - When they pick amount "€20–50k" and term "6–12 months",



- Then the wizard recommends “Business Overdraft / Short-Term SME Loan”, shows required docs checklist, and CTAs.
- **Scenario - Quick purchases (<€5k):**
 - Given “Quick purchase”, amount “€1–5k”, term “≤12 months”,
 - Then recommend “Credit Card” or “Consumer Loan (small ticket)” and show pros/cons.

Rule – Oriented

- 3–6 guided questions max; each answer narrows the options.
- Supported intents: Home, Car, Renovation, Quick purchase, Debt consolidation, Education, Travel, Business working capital, Equipment purchase.
- Branches by segment: Retail, Small Business, SME, Corporate (light path for Corporate → RM contact).
- Amount bands (example): €1–5k, €5–10k, €10–20k, €20–50k, €50–150k, >€150k (configurable in CMS).
- Tenure bands: ≤12m, 13–36m, 37–60m, 61–120m, 121–300m (configurable).
- Output shows Primary recommendation + up to 2 alternatives, each with: short description, key eligibility highlights, link to calculator, CTA(s).
- CTAs lead to Apply/Lead form with pre-filled fields (intent, amount, tenure, segment).
- All logic (rules/thresholds, labels) manageable in CMS without code.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Segment (Retail/SME/Corp)	Mandatory	Dropdown
2	Intent (Home/Car/...)	Mandatory	Dropdown
3	Amount Band	Mandatory	Dropdown
4	Tenure Band	Mandatory	Dropdown
5	Recommended Product	Mandatory	Text
6	Full Name	Optional	Text
7	Phone Number	Optional	Text
8	Email	Optional	Text
9	Consent	Mandatory	Checkbox

Business Rules/ Validation rules:

- Integration with CRM must be real time or close to real time
- Consent required before sending to CRM/Telesales (GDPR).
- If user skips contact details, show product result anyway; only submit to CRM if contact is provided.
- Mapping table from (Segment × Intent × Amount × Tenure) → Product is single source of truth in CMS.
- Track funnel analytics: start rate, completion rate, drop-off step, recommendations shown, CTA clicks, leads created.

Specification of exceptional scenarios:

- CRM unavailable → queue lead locally, show “We received your request” with reference ID. Lead will be stored for 6 months, and the period should be configurable by bank admin.
- No product matches rule set → show appointment with RM + general contact options.
- User abandons flow → do not store PII; store only anonymous analytics event.

A.5. Customer Journey by Segments

As a customer (Retail, Small Business, SME, or Corporate), I want a personalized journey that highlights the



products and services relevant to me so that I don't have to browse through irrelevant information or through customer segmentation.

Elaboration of the requirement:

Scenario - oriented

- **Scenario: Retail customer searching for a loan.**
 - Given a retail visitor is browsing,
 - When they select "Loans"
 - Then they see loan types relevant to individuals (personal, mortgage, credit card loans).
- **Scenario: Small Business customer browsing.**
 - Given a small business visitor is browsing,
 - When they select "Loans" or "Business Accounts,"
 - Then they see simplified solutions tailored to micro & small businesses (e.g., overdrafts, simple business accounts, small working capital loans).
- **Scenario: SME customer browsing.**
 - Given a SME visitor selects "Business Banking,"
 - When they browse "Loans,"
 - Then they see SME loan types (working capital, equipment financing).
- **Scenario: Corporate customer browsing.**
 - Given a Corporate visitor,
 - When they enter "Corporate Services,"
 - Then they see tailored content for trade finance, large-scale credit, treasury services.

Business Rules/ Validation rules:

- Each customer segment (Retail, Small Business, SME, Corporate) must map to a dedicated landing page.
- CMS must allow segmentation-specific content to be updated separately.

Specification of exceptional scenarios:

- A visitor does not self-identify as a segment → default "All Customers" page should be shown.

A.6. Smart Placement of Lead Generation Forms

As a prospective customer, I want lead generation forms to be easily accessible on product pages so that I can request more information or apply without navigating elsewhere.

Elaboration of the requirement:

Rule-oriented

- Lead generation forms appear on every product page (Loans, Deposits, Cards, Business Products).
- Forms capture customer name, contact details, product of interest.
- A confirmation message is displayed upon submission.
- Forms route data automatically to CRM or Telesales system.
- Forms are mobile-friendly and support autofill.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Full Name	Mandatory	Text
2	Phone Number	Mandatory	Numeric/Text
3	Email Address	Optional	Text
4	Product Selected	Mandatory	Dropdown
5	Additional Notes	Optional	Text

Business Rules/ Validation rules:

- Phone number format validation (country code + number).



- Email validation for format correctness.
- No form should allow empty submission for mandatory fields.

Specification of exceptional scenarios:

- CRM or Telesales system is temporarily down → forms must store leads locally until connection is restored.
- Customer cancels midway → partially filled data is not stored for privacy reasons.

A.7. Forms Integrated with CRM/Telesales

As a bank, I want all lead generation forms on the website to be integrated directly with the CRM and Telesales systems so that customer requests are captured, tracked, and followed up in real-time.

Elaboration of the requirement:

Rule-oriented

- Form data must be automatically pushed to CRM in real-time.
- Telesales team must receive an alert/notification for each submitted lead.
- Duplicate submissions should be flagged automatically.
- Failed submissions must be logged and retried.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Full Name	Mandatory	Text
2	Phone Number	Mandatory	Numeric/Text
3	Email Address	Optional	Text
4	Product Selected	Mandatory	Dropdown
5	Submission Date	Mandatory	Timestamp

Business Rules/ Validation rules:

- CRM integration must follow GDPR requirements (consent checkbox).
- Leads should be assigned automatically based on product type (e.g., loans → lending team).

Specification of exceptional scenarios:

- CRM unavailable → store lead data locally and sync later.
- Customer fails to tick consent checkbox → form cannot be submitted → disclaimer to customer to fill the checkbox.

A.8. Visibility of Action Buttons

As a customer, I want clear and visible “Apply Now” or “Request a Meeting/Call” buttons on each product page so that I can take immediate action without scrolling or searching.

Elaboration of the requirement:

Rule-oriented

- Buttons must be placed in a consistent location across all product pages.
- Buttons must be styled using brand colors and responsive design.
- Buttons must redirect to the correct form or scheduling tool.
- Hover and click states must be visually distinct.

Business Rules/ Validation rules:

- Buttons must be trackable in analytics for click-through rate.
- Each button must support different CTAs depending on product (e.g., “Apply Now” for loans, “Request a Call” for corporate).

Specification of exceptional scenarios:



- If backend form service is unavailable, display message: “Service temporarily unavailable. Please try again later.”

A.9. Website as Gateway to Satellite Platforms

As a customer, I want the website to guide me seamlessly to satellite digital platforms (e.g., Digital Onboarding, End-to-End Digital Lending, Internet Banking) so that I can access advanced tools without confusion.

Elaboration of the requirement:

Scenario - oriented

- **Scenario: Retail customer clicking “Open Account.”**
 - Given the customer selects “Open Account,”
 - When they click “Apply Now,”
 - Then they are redirected to the Digital Onboarding platform.
- **Scenario: SME customer applying for a loan.**
 - Given the customer selects “Business Loan,”
 - When they click “Apply Online,”
 - Then they are redirected to the End-to-End Digital Lending platform.
- **Scenario: Customer accessing Internet Banking.**
 - Given the customer clicks “Login,”
 - Then they are redirected securely to the online banking platform.

Business Rules/ Validation rules:

- All redirections must be secure (HTTPS).
- External platform URLs must be configurable in CMS.
- Error messages must be displayed if external service is unavailable.

Specification of exceptional scenarios:

- External platform down → display fallback message: “Service currently unavailable. Please visit later or contact customer support.”

A.10. Dynamic Product Pages

As a customer, I want each product page to display dynamic and interactive content (images, benefits, conditions, calculators) so that I can easily understand and evaluate the product.

Elaboration of the requirement:

Rule-oriented

- Each product page includes: key visual, 3–5 benefits, terms & conditions, calculator (loan/deposit).
- Each product page must include a limited calculator specific to that product (e.g., loan installment calculator, deposit interest calculator), allowing customers to see approximate values based on the amount and terms.
- Content updates possible through CMS.
- Pages must support embedded CTAs (“Apply Now”).
- All product pages must be mobile responsive.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Product Name	Mandatory	Text
2	Interest Rate	Mandatory	Numeric/Text
3	Loan Term	Optional	Numeric
4	Description	Optional	Text

Business Rules/ Validation rules:



- Interest rate and calculation logic must be configurable in the CMS to reflect current offers.
- Calculator results should be approximate only, with disclaimer texts like “Indicative values. Final terms provided by the Bank”
- Loan term cannot exceed max policy (e.g., 360 months for mortgage).

Specification of exceptional scenarios:

- Calculator service not available → static interest rate table displayed.

A.11. Loan/Deposit Comparison Tool

As a customer, I want to compare loans or deposits side-by-side so that I can choose the option that fits me best.

Elaboration of the requirement:

Rule-oriented

- Tool must allow selection of at least 3 products at once.
- Display key parameters: interest rate, tenure, fees, minimum deposit/loan amount.
- Highlight differences visually (colors, icons).
- Results printable/exportable as PDF.

Business Rules/ Validation rules:

- Comparison can only be done between products of the same category (loan vs loan, deposit vs deposit).

Specification of exceptional scenarios:

- If fewer than 2 products available, comparison tool disabled.

A.12. Explainer Videos

As a customer, I want to see short explainer videos in FAQ sections so that I can understand banking processes more easily.

Elaboration of the requirement:

Rule-oriented

- Each FAQ category supports video embedding.
- Videos should be hosted on secure platforms (YouTube private link or internal server).
- Video player responsive and mobile friendly

Business Rules/ Validation rules:

- Videos must not autoplay with sound.
- Subtitles mandatory in Albanian and English

Specification of exceptional scenarios:

- If video not available, show static FAQ text only.

A.13. Dedicated Business Section

As a business customer, I want a dedicated section that addresses my needs (accounts, loans, merchant services) so that I don't mix with retail content.

Elaboration of the requirement:

Scenario - oriented

- Given a business visitor selects “Business Banking,”
- When they browse,
- Then they see only business products and services.

Business Rules/ Validation rules:



- Business landing page must be separate from retail navigation.
- Content tailored by SME vs Corporate categories.

Specification of exceptional scenarios:

- If visitor misroutes (retail browsing corporate page) → system suggests correct section.

A.14. Contact Form for RM + Business Docs

As a business customer, I want to request contact with a Relationship Manager and access document templates so that I can prepare in advance.

Elaboration of the requirement:

Rule-oriented

- Form captures: company name, contact person, contact details, product of interest.
- Downloadable templates visible (loan application checklist, KYC docs).
- Form routes to CRM/assigned RM.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Company Name	Mandatory	Text
2	Contact Person	Mandatory	Text
3	Phone Number	Mandatory	Numeric/Text
4	Email Address	Optional	Text
5	Product of Interest	Mandatory	Dropdown
6	Submission Date	Mandatory	Timestamp

Business Rules/ Validation rules:

- Mandatory fields: Company Name, Contact Person, Contact Number.
- Only PDF templates allowed for download.

Specification of exceptional scenarios:

- If RM unavailable, form auto-assigns lead to next available officer.

A.15. Careers Page

As a job seeker, I want a careers page with filters and CV upload so that I can easily apply for open positions.

Elaboration of the requirement:

Rule-oriented

- Page lists all active positions with filters (location, department, type).
- Upload CV and cover letter.
- Confirmation email sent after submission.

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Applicant Name	Mandatory	Text
2	Email	Mandatory	Text
3	CV Upload	Mandatory	File (PDF/DOC)

Business Rules/ Validation rules:

- File size max 5MB.
- Only PDF/DOC formats accepted.

Specification of exceptional scenarios:



- If applicant applies to multiple jobs → each application stored separately.

A.16. Live Chat & Smart Contact Page

As a customer, I want to contact the bank instantly through Live Chat or find branch/ATM information via a Smart Contact page.

Elaboration of the requirement:

Rule-oriented

- Live Chat widget available across all pages.
- Smart Contact Page: branch/ATM locator with filters (cash-in, currency exchange, working hours).
- Contact form linked to CRM.

Business Rules/ Validation rules:

- Chat conversations stored securely.
- Locator updated automatically via API.

Specification of exceptional scenarios:

- Live Chat offline → fallback to “Leave a message” form.

A.17. Dashboard of Leads per Product

As a manager, I want a dashboard showing leads generated by product so that I can measure campaign performance.

Elaboration of the requirement:

Rule-oriented

- Dashboard displays leads by product category (Loans, Cards, Deposits).
- Data updated daily.
- Export options (Excel, PDF).

Metadata:

No.	Field Name	Mandatory/Optional	Data type
1	Product Category	Mandatory	Dropdown
2	Lead Count	Mandatory	Numeric
3	Date Generated	Mandatory	Timestamp
4	Assigned User	Optional	Text
5	Status (Open/Closed)	Mandatory	Dropdown

Business Rules/ Validation rules:

- Only authorized staff may access dashboard.
- Data anonymized if exported.

Specification of exceptional scenarios:

- If CRM sync fails, display message “Data unavailable – please check later.”

A.18. Ready-made Templates

As a content manager, I want to use templates to create product pages so that I can quickly launch new campaigns.

Elaboration of the requirement:

Rule-oriented

- CMS provides product page templates with predefined layouts.
- User can edit text, images, CTAs without coding.



Business Rules/ Validation rules:

- Templates must follow brand guidelines.

Specification of exceptional scenarios:

- Template corrupted → fallback to default blank page.

A.19. Easy Content Management

As a Marketing team member, I want to update website content without technical skills so that I can maintain product pages and campaigns efficiently.

Elaboration of the requirement:

Rule-oriented

- CMS must allow editing of text, images, forms, and menus.
- Changes must be previewable before publishing.
- Publishing rights managed by role-based permissions.

Business Rules/ Validation rules:

- Editors cannot overwrite Admin-level changes.

Specification of exceptional scenarios:

- If CMS unavailable → temporary maintenance page displayed.

A.20. Sitemap Accessibility

As a customer, I want to have access to a sitemap from every page so that I can quickly understand the full structure of the website and easily navigate to the section I need.

As a search Engine (Google), I want a structured sitemap so that I can index the website correctly and improve visibility in search results.

Elaboration of the requirement:

Rule-oriented

- Sitemap link must be present in the footer of every page.
- Sitemap page must display the full hierarchical structure of the website (homepage→categories→subcategories→product pages)
- Sitemap must be auto-generated and updated when new pages are added or removed through the CMS.

To be able to be read from the search engines the sitemap should be available as (e.g., /sitemap.xml) for SEO indexing.

Business Rules/ Validation rules:

- Sitemap must follow Google Search Console standards for the Sitemaps.
- Every new product or campaign page created through the CMS must be included automatically in both the HTML and XML sitemap.

Specification of exceptional scenarios:

- If the sitemap fails to load, a message should be displayed; “We are updating our website structure. Please try again later”

A.21. Assistive Technology & Accessibility Features

As a user with visual or accessibility challenges, I want the website to offer adaptive features (text to speech, font resizing, contrast modes, etc.) so that I can access banking information and service equally.

Elaboration of the requirement:

Rule-oriented



- The website must comply with accessibility standards.
- Users must be able to switch between Light Mode and Dark Mode.
- Text must be resizable (e.g., 3 levels of font size adjustment) without breaking layout
- Include Text-to-Speech functionality for key content areas (product description, calculators, forms, FAQs)
- Provide High Contrast mode (Black/Yellow or White/Black) for visually impaired users.
- Images and icons must include ALT Text.
- Navigation must be possible by keyboard only (Tab, Enter, Space)
- Forms must include clear labels and error messages that are screen-reader friendly.

Business Rules/ Validation rules:

- Accessibility features must be available on both desktop and mobile.
- Accessibility settings (font size, theme mode) must persist per session.
- Night/Light mode toggle should be available on every page (header and footer)
- Text to Speech should respect GDPR consent, i.e., it should not store or transmit personal data.

Specification of exceptional scenarios:

- If the Text-to-Speech service is unavailable, show a message “Audio reading temporarily unavailable. Please try again later”
- If the Dark Mode toggle fails, system should revert to default Light Mode.

A.22. Complaint Management, Customer Experience & Voice of Customer Space

Creation of an integrated space on the bank’s website for Complaint Management, Customer Experience, and Voice of Customer designed to improve transparency, responsiveness, and insight into customer sentiment.

Elaboration of the requirement:

- Complaint submission form with mandatory fields and mobile/desktop optimization.
- Real-time integration with internal systems via secure API for automatic case creation and status updates.
- Continuous measurement of customer satisfaction through NPS, CSAT, and CES across digital and physical journeys.
- VoC hub to collect, classify, and analyze feedback from multiple channels including surveys, forms, and social media.

Business Rules/ Validation rules:

- Mandatory fields: name, contact, category, description, date, consent checkbox.
- Automated complaint categorization by product, urgency, channel, and responsible unit.
- SLA-based notification rules and real-time status updates.
- Data validation and storage aligned with GDPR and internal compliance policies.

Specification of exceptional scenarios:

- System downtime: activate buffer queue and retry mechanism.
- Negative feedback: auto-escalated and assigned for resolution within 48 hours.
- Incomplete submissions: reminders sent; case marked as pending.
- API failure: alerts triggered and logged for audit tracking.

A.23. Website must have integrated analytics (Google Analytics 4, Meta Pixel, LinkedIn Insight Tag) and reporting dashboard.

A.24. All pages must be optimized for search engines through structured metadata, schema markup,



keywords, and page hierarchy.

A.25. CMS must support differentiated roles: Admin (full access), Editor (content-only), Viewer (restricted).

A.26. Nonfunctional requirements

A.26.1 Performance Requirements

- The website must be designed with a Mobile-First philosophy, ensuring all features are usable and optimized primarily on smartphones, then adapted for desktop/tablet.
- All pages must be optimized for search engines through structured metadata, schema markup, keywords, and page hierarchy.
- **Response Time:** Website must load within **< 2 seconds** on standard broadband/mobile internet connections.

A.26.2 Availability/Operational Requirements

- **Operational Hours:** The database should be accessible and available 24/7 without interruption. The system downtime must not exceed 20 minutes within any 24 hour period. Scheduled maintenance shall not exceed 4 hours per month and must occur outside business hours.
- **Disaster Recovery:** The solution must include a robust disaster recovery plan with failover capabilities and data replication to ensure business continuity. Providers should outline the RTO (Recovery Time Objective) and RPO (Recovery Point Objective) in their proposals.
- **Analytics Integration:** The website must integrate with Google Analytics 4, Meta Pixel, and optionally LinkedIn Insight Tag for campaign tracking.

A.26.3 Security Requirements

- **Data Security:** All customer data must be encrypted at rest and in transit, using AES-256 encryption or higher. The system must comply with GDPR and other relevant data protection regulations. Website must operate over HTTPS with an active SSL certificate to ensure encrypted data transfer.
- **Access Control:** Implement role-based access control (RBAC) with multi-factor authentication (MFA) for all users. Providers should specify the protocols used for authentication and access management.
- **Audit Trails:** The system must log all user activities, including access, modifications, and transactions. Logs should be immutable and stored for a minimum of 7 years to comply with regulatory requirements.

A.26.4 Portability Requirements

- **System Portability:** The website solution must be deployable across different hardware environments with minimal modification. It should be compatible with both on-premises and cloud-based infrastructure.
- The website must be accessible and responsive across all screen sizes (desktop, tablet, mobile) and browsers (Chrome, Safari, Edge, Firefox).
- **Data Portability:** The system should support seamless data migration between platforms, with support for standard formats like XML, JSON, and CSV.

A.26.5 Interface Requirements

- **User Interface (UI):** The agent interface must be user-friendly and support quick navigation between tasks/contacts. It should integrate seamlessly with existing bank's systems.
- **Integration with Existing Systems:** The solution must integrate with the bank's core systems, including CRM, core banking system, digital onboarding, lending platform. Providers should detail the integration points and technologies supported.

A.26.6 Legal and Compliance requirements



- **Regulatory Compliance:** The contact center must comply with all relevant banking regulations, including GDPR, PCI DSS, and any local regulations applicable to the bank's operations.
- **Data Protection:** The system must include features to ensure compliance with data protection laws, including customer consent management, data anonymization, and the right to be forgotten.

B. TECHNICAL REQUIREMENTS

- Please provide the technical architecture of the solution, including real time replication between primary and DR Site.
- The software should enable integration via APIs. Please state all API technology which is supported from the software, i.e. REST API, SOAP API, etc, and its standard API catalogue.
- The software must be compatible with all updates according to the latest security standards and provide support for the latest operating systems and databases. Please provide a list of operating systems and databases.
- The software must ensure high availability and provide authentication methods according to the latest standards.
- The software should be available in 4 environments, i.e.
 - Production environment, to be replicated in real time bases with DRS.
 - DRS environment
 - Testing environment
 - Training environment
- The software should allow for integration with Active Directory.
- The software can be offered in cloud (SaaS) or on premise. In case the on prem solution will be implemented, please state:
 - Requirements for servers
 - Requirements for real time replication of PR and DR
 - Requirements of operating systems and database

C. SECURITY REQUIREMENTS:

Please fill:

- "Information Security Technical Requirements" questionnaire.
- Third-Party Security Risk Assessment Questionnaire Tirana Bank form.

D. SERVICE LEVEL AGREEMENT (SLA) & Incident handling.

- An example of Service Level Agreement (SLA).
- Which service levels are available? Describe those in detail, especially regarding the availability of company customer support (Mo - So, bank holidays, weekends, etc.) and how customer support can be reached (email, mobile, etc.).
- Please describe the process of incident handling, dedicated portal for reporting, time frames of resolution, etc.

E. IMPLEMENTATION

- Implementation Plan
- Detailed deliverables
- Custom Development

F. DEMO PRESENTATION

All participants are required to provide a live demo presentation of their proposed solution.



G. PRICE

Providers are required to provide:

- Pricing model
- Pricing terms

G.1 Implementation Services

Providers are required to quote for the following:

- o Implementation Services
- o Payment Terms

G.2 Licensing & Maintenance Model and related costs

- Licensing model & costs have to be provided, i.e. initial license vs. annual licensing model.
- In case providers offer both types of licensing models, both options are required to be provided, for further evaluation from the customer
- With reference to maintenance
 - o In case licensing model includes also maintenance services, such needs to be clearly specified
 - o In case maintenance is quoted separately, costs are required to be stated separately.
 - o In case there are different levels of SLA, then do provide pricing model for each of them.
 - o SLA terms for maintenance services to be included
- Payment terms

G.3 Upgrades

Providers have to state if upgrades are included in licensing and / or maintenance costs.

In case upgrades are priced separately, please provide:

- Cost model and cost for the upgrade
- Payment Terms

G.4 Additional changes / amendments

Price per MD in case further changes / amendments will be required after the go live.

H. SERVICE DURATION:

- 3-4 months of development
- 2-year maintenance + 1 automatic renewal
- Hosting

I. YOUR OFFER SHOULD CONTAIN:

- Financial offer
 - o Financial offer will be provided for the following periods
 - 3 years
 - 5 years

Note: Provider policy on financial terms to be stated for the duration longer than the initial duration

- Technical offer:
 - o Presentation of system functionalities
 - o Presentation of system technical architecture
 - o Presentation of security features
 - o Implementation plan
- Service Level Agreement (SLA)



- Delivery terms
- Warranty
- Payment terms related to service delivery.
- List of Clients for respective similar services or equal to the one requested above

Note: The customer will be granted the right to contact the provider's customer to take direct references.