

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.1 Functional Requirements					
4.1.1 General Requirements					
NTS-0411-001	The system shall be able to generate a unique transaction reference number for every financial and non-financial transaction.	Mandatory			
NTS-0411-002	The system shall have a standard and enhanced built-in calculator.	Mandatory			
NTS-0411-003	The system shall have a facility to compute for check digit of account number.	Mandatory			
NTS-0411-004	The system shall be able to validate the account number using account number algorithms for all transactions.	Mandatory			
4.1.2 Transaction Screen/User interface					
NTS-412-001	The system shall have a facility to allow the user to input account number and transaction details (including remarks) per applicable transaction type/request.	Mandatory			
NTS-412-002	The user shall be able to select the type of transaction code/description per applicable transaction type.	Mandatory			
NTS-412-003	The system shall have a facility to allow the user to search customer information / parameters based on user-defined criteria (e.g. account number, miscellaneous code).	Mandatory			
NTS-412-004	The system shall be able to display account /parameter information details based on the matched criteria (e.g. account number, card number, MDS account number, miscellaneous code, miscellaneous code description).	Mandatory			
NTS-412-005	The system shall be able to control/access menus/screens thru a keyboard (shortcuts/function keys).	Mandatory			
NTS-412-006	The user shall be able to enable / disable transaction confirmation message/s (e.g. per transaction type, role)	Recommended			
NTS-412-007	The system shall have a smart/suggestive search algorithm to display transaction types which were mostly utilize by the user.	Recommended			

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Transaction Dashboard					
NTS-412-008	The system shall be able to display the following information in the dashboard: • Name/ID of the user	Mandatory			
NTS-412-009	• Status of the system (e.g. online/offline)	Mandatory			
NTS-412-010	• Current system date and time	Mandatory			
NTS-412-011	• Unit/Department accessing the system	Mandatory			
NTS-412-012	• System/Software Version details	Mandatory			
NTS-412-013	• Total Cash, Total Deposits, Total Withdrawals, Total Debit, Total Credit, Total Check Encashment Amount and count within the day per user.	Mandatory			
NTS-412-014	The system shall be able to automatically update the information displayed in the dashboard.	Mandatory			
4.1.3 Centralized Setup Facility					
Centralized deployment, installation of software updates, fixes and patches					
NTS-413-001	The system shall have a centralized parameterized deployment facility to allow the user to send software updates and patches/fixes to branch terminals/servers to all or selectively.	Mandatory			
NTS-413-002	The system shall be able to update the branch terminals/ servers based on parameter set by the bank (e.g. date and time) to all or selectively.	Mandatory			
NTS-413-003	The system shall have a facility to allow the user to back-out/recall/reverse an on-going installation/deployment of patches/fixes to all or selectively.	Mandatory			
NTS-413-004	The system shall be able to notify the user of the status of software updates and patches/fixes installation/deployment.	Mandatory			
Centralized Business Parameter Setup					
NTS-413-005	The system shall have a centralized parameterized setup facility to allow the user to maintain (add, edit and delete) the following with search capability: • Bank Information (e.g. bank code, bank name, BRSTN) Note: All parameters and reports shall only be available, view and generated exclusively/separately for users of each bank	Mandatory			

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NTS-413-006	<ul style="list-style-type: none"> Branch Information (e.g. Bank code, Branch Code, Branch Name, Business Unit code, BRSTN, Branch Group, Clearing Account) 	Mandatory			
NTS-413-007	<ul style="list-style-type: none"> Branch Group Information (e.g. Bank code, branch group code, name, political region) 	Mandatory			
NTS-413-008	<ul style="list-style-type: none"> Terminal ID or equivalent 	Mandatory			
NTS-413-009	<ul style="list-style-type: none"> Foreign currency parameters (e.g. currency type, holding period, IB limits, Bookkeeper's limit, Supervisor's limit) 	Mandatory			
NTS-413-010	<ul style="list-style-type: none"> Account Type (e.g. Savings, Current, MDS, Cash Card) and validation 	Mandatory			
NTS-413-011	<ul style="list-style-type: none"> Check type (e.g. Regular On-Us, MDS, Manager's Check (MC), Gift Check (GC), local) 	Mandatory			
NTS-413-012	<ul style="list-style-type: none"> Check clearing cut-off time per clearing type (e.g. Regular On-Us, MDS, MC, GC, local) 	Mandatory			
NTS-413-013	<ul style="list-style-type: none"> Float Days (e.g. Dollar check = 10 days) 	Mandatory			
NTS-413-014	<ul style="list-style-type: none"> Branch closing cut-off time (e.g. per branch, bankwide) 	Mandatory			
NTS-413-015	<ul style="list-style-type: none"> Re-printing of validation receipt parameter (e.g. per transaction type) 	Mandatory			
NTS-413-016	Business parameters (e.g. per role, per transaction type, per currency type) <ul style="list-style-type: none"> Branch/Floorlimits (e.g. Teller = 100,000) 	Mandatory			
NTS-413-017	<ul style="list-style-type: none"> Transaction amount limits/threshold (e.g. withdrawal, deposit, Fund Transfer, Encashment, debit/credit, cash card) per currency type. 	Mandatory			
NTS-413-018	<ul style="list-style-type: none"> Service charges (e.g. service charge type/description, handling fee, per billers/merchants, per political region) 	Mandatory			
NTS-413-019	<ul style="list-style-type: none"> Override (Multiple or Single override for e.g. Interbranch/on-us withdrawals, Interbranch deposit, reversal, transaction amount limit/threshold, branch/floorlimits) 	Mandatory			
NTS-413-020	<ul style="list-style-type: none"> Electronic Money Transfer (EMT) information (e.g. branch, clearing account) 	Mandatory			

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Centralized Parameterized Payment Collection setup					
Agency Payment Collection					
NTS-413-021	The system shall have a centralized parameterized payment collection facility to allow the user to maintain (add, edit, delete) agency information (e.g. algorithm, agency code, agency name, clearing account number) with search capability.	Mandatory			
NTS-413-022	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit and delete) required fields per agency. e.g. <ul style="list-style-type: none"> • PHIC - (Agency Code, Clearing account number, payment mode, PIN/PEN, SPA) • BIR - (Agency Code, Clearing account number, payment mode, TIN, RDO, Form Type)... 	Mandatory			
NTS-413-023	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the required dropdown values of each applicable field e.g. <ul style="list-style-type: none"> • BIR – BIR Tax Type code, Tax Type Description • PHIC – Client Type (Individual, Government)... 	Mandatory			
NTS-413-024	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the input field attributes (e.g. data type, format type) per agency.	Mandatory			
NTS-413-025	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) payment period per agency (e.g. monthly, quarterly, yearly).	Mandatory			
Bills/Merchant Payment Collection (Proprietary and BancNet)					
NTS-413-026	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) merchants/billers information (e.g. algorithm, merchants/billers name, merchants/billers ID, clearing account number, merchant/biller type [Proprietary or BancNet]) with search capability.	Mandatory			
NTS-413-027	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit and delete) required fields per agency.	Mandatory			

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NTS-413-028	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the required dropdown values of each applicable field.	Mandatory			
NTS-413-029	The system shall have a centralized parameterized facility to allow the user to maintain (add, edit, delete) the input field attributes (e.g. data type, format type) per agency.	Mandatory			
Centralized Transaction and Miscellaneous Transaction Code Setup					
NTS-413-030	The system shall have a parameterized facility to allow the user to maintain (add, edit, delete) transaction code information per applicable transaction type with corresponding AMLA code with search capability. e.g. Credit Memo dropdown values – 2001 – S/A CM Bills Purchased 2002 – Salaries/Pension Credit... Debit Memo dropdown values – 1001 – Buy Foreign Exchange (Php) 1002 – Buy Foreign Exchange Using Other Currencies...	Mandatory			
NTS-413-031	The system shall have a parameterized facility to allow the user to maintain (add, edit, delete) miscellaneous code information (e.g. code, description).	Mandatory			
NTS-413-032	The system shall have a parameterized facility to maintain (add, edit, delete) AML covered transactions / threshold set by the bank per transaction type and amount (local and foreign currency).	Mandatory			
NTS-413-033	The system shall allow the user to enable/disable the input fields (e.g. representative's name, address, zip code, ID presented/number, remarks) based on the AML covered transaction amount / threshold set by the bank.	Mandatory			

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Centralized Setup Rules (business and/or validation)					
NTS-413-034	All existing set-up of parameters and rules (business and validation) shall not be deleted or overwritten during and after software updates and patches/fixes installation/deployment unless changes are part of the update/patch.	Mandatory			
NTS-413-035	The system shall only allow maintenance of parameters to authorized personnel.	Mandatory			
NTS-413-036	The system shall only allow addition of parameters (user, transaction and business) with no duplicate information on applicable field (e.g. transaction code, Branch ID, Agency ID, merchant/biller ID).	Mandatory			
NTS-413-037	The system shall only allow maintenance of parameters with complete and valid mandatory information.	Mandatory			
NTS-413-038	The system shall only allow deletion of parameters if there are no downstream records referencing the specified parameter.	Mandatory			
Centralized Parameterized Transaction Message Setup					
NTS-413-039	The system shall have a parameterized facility to allow the user to set-up and maintain specific message/s per transaction scenario.	Mandatory			
4.1.4 Financial Transactions					
4.1.4.1 General Requirements					
NTS-4141-001	The system shall be able to accept and process on-us and interbranch transactions (e.g. deposit, withdrawal, fund transfer, payment).	Mandatory			
NTS-4141-002	The system shall be able to accept and process on-us and interbank transactions (e.g. deposit, withdrawal, fund transfer, payment).	Mandatory			
NTS-4141-003	The system shall be able to automatically display the valid account type (e.g. SA, CA, CC) once the account number has been entered.	Mandatory			
NTS-4141-004	The system shall provide an option to allow the user to select if the transaction is with passbook or no passbook.	Mandatory			
NTS-4141-005	The system shall provide an option to allow the user to select the service charge type that will be imposed to each applicable transaction type.	Mandatory			
NTS-4141-006	The system shall be able to prompt a message whether a service charge will be imposed or waived (subject to override) for each applicable transaction type.	Mandatory			

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NTS-4141-007	The system shall be able to display and print the customer's account details (including customer's name) before/after processing of transaction request.	Mandatory			
NTS-4141-008	The system shall be able to perform validations, depending on type of transaction being performed (e.g. algorithm, data/field attributes, hash totals of uploaded files, file structures, verification to interface systems).	Mandatory			
NTS-4141-009	The system shall be able to require user's confirmation prior to submission for authorization and processing of initiated transactions.	Mandatory			
NTS-4141-010	The system shall only process the transaction request upon confirmation of the user.	Mandatory			
NTS-4141-011	The system shall print processed / completed transactions containing the details of the transaction in the validation receipt.	Mandatory			
NTS-4141-012	The system shall be able to prompt an alert message for the following transactions (per transaction type) subject to override: <ul style="list-style-type: none"> • Transaction that had breached the AML covered transaction or based on the threshold set by the bank 	Mandatory			
NTS-4141-013	<ul style="list-style-type: none"> • Transaction that had breached the customer's expected monthly income/deposit 	Mandatory			
NTS-4141-014	The system shall have a facility to allow the user to input AML required information (e.g. representative's name, address, zipcode, ID presented/number, remarks) for AML covered transactions.	Mandatory			
NTS-4141-015	The system shall be able to handle real-time debit of transaction amount and service charge/s from the source account.	Mandatory			
NTS-4141-016	The system shall be able to allow the user to perform debiting of transaction amount and/or service charges for returned checks subject to override/s.	Mandatory			
NTS-4141-017	The system shall only allow the user to cancel applicable transaction request per transaction type for transactions not yet completed/processed.	Mandatory			

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NTS-4141-018	The system shall have a facility to allow the user to forward the transactions (individual or bulk) to host for processing. Note: Bulk/ multiple transactions shall be processed and forwarded to Host individually.	Mandatory			
Rules (business and/or validation)					
NTS-4141-019	The system shall be able to send the transaction amount and service charge message separately to the host.	Mandatory			
NTS-4141-020	The system shall not allow processing of transaction/s (e.g. fund transfer) if one or more account number is invalid.	Mandatory			
NTS-4141-021	The system shall only accept transactions with complete and valid transaction information/details (including date).	Mandatory			
NTS-4141-022	The system shall only allow processing of transaction/s with complete mandatory AML required information for AML covered transactions.	Mandatory			
NTS-4141-023	All uploaded/processed files (including batch files), totals, journal/transaction logs, and reports shall be exclusive to branch-owner / bank-owner of transactions.	Mandatory			
NTS-4141-024	The system shall not allow processing of transaction/s based on the defined parameters set by the Bank (e.g. Transaction is => Php 5 Billion)	Mandatory			
4.1.4.2 Transaction Supported					
NTS-4142-001	The system shall be able to accept and process the following transactions following the existing/new transaction codes: ▪ Deposit • Current Account	Mandatory			
NTS-4142-002	• Savings Account with Passbook	Mandatory			
NTS-4142-003	• Savings Account with No Passbook	Mandatory			
NTS-4142-004	▪ Withdrawal • Current Account	Mandatory			
NTS-4142-005	• Savings Account with Passbook	Mandatory			
NTS-4142-006	• Savings Account with No Passbook	Mandatory			
NTS-4142-007	▪ Check Encashment	Mandatory			
NTS-4142-008	▪ Debit Memo • Current Account	Mandatory			
NTS-4142-009	• Savings Account with Passbook	Mandatory			
NTS-4142-010	• Savings Account with no Passbook	Mandatory			

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NTS-4142-011	<ul style="list-style-type: none"> ▪ Credit Memo <ul style="list-style-type: none"> • Current Account 	Mandatory			
NTS-4142-012	<ul style="list-style-type: none"> • Savings Account with Passbook 	Mandatory			
NTS-4142-013	<ul style="list-style-type: none"> • Savings Account with no Passbook 	Mandatory			
NTS-4142-014	<ul style="list-style-type: none"> ▪ Fund Transfer (single and multiple, e.g. SA – SA, CA – CA, SA – CA, CA – SA, CC to CA/SA, CA/SA to CC) 	Mandatory			
NTS-4142-015	<ul style="list-style-type: none"> ▪ Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • Cash 	Mandatory			
NTS-4142-016	<ul style="list-style-type: none"> • On-us Check 	Mandatory			
NTS-4142-017	<ul style="list-style-type: none"> • Credit Memo <ul style="list-style-type: none"> o CA Transfer 	Mandatory			
NTS-4142-018	<ul style="list-style-type: none"> o SA Transfer 	Mandatory			
NTS-4142-019	<ul style="list-style-type: none"> ▪ Cash Card <ul style="list-style-type: none"> • Debit 	Mandatory			
NTS-4142-020	<ul style="list-style-type: none"> • Credit 	Mandatory			
NTS-4142-021	<ul style="list-style-type: none"> ▪ Miscellaneous Transactions 	Mandatory			
NTS-4142-022	<ul style="list-style-type: none"> ▪ Modified Disbursement Systems 	Mandatory			
NTS-4142-023	<ul style="list-style-type: none"> ▪ Regular Account Advice of Checks Issued and Cancelled 	Mandatory			
NTS-4142-024	<ul style="list-style-type: none"> ▪ Agrarian Reform Receivables / Farmers Advance Remittance 	Mandatory			
NTS-4142-025	<ul style="list-style-type: none"> ▪ Store and Forward 	Mandatory			
NTS-4142-026	<ul style="list-style-type: none"> ▪ Payment Collection 	Mandatory			
NTS-4142-027	<ul style="list-style-type: none"> ▪ Mass Credit and Debit 	Mandatory			
NTS-4142-028	<ul style="list-style-type: none"> ▪ Batch File Uploading 	Mandatory			
4.1.4.3 Deposit					
NTS-4143-001	The system shall be able to accept and process the following types of deposit transactions: <ul style="list-style-type: none"> • Cash 	Mandatory			
NTS-4143-002	<ul style="list-style-type: none"> • On-Us 	Mandatory			
NTS-4143-003	<ul style="list-style-type: none"> • Other Bank checks 	Mandatory			
NTS-4143-004	The system shall be able to accept and process the following currency types of deposit transactions: <ul style="list-style-type: none"> • Local currency 	Mandatory			
NTS-4143-005	<ul style="list-style-type: none"> • Foreign currency (e.g. dollar, yen) 	Mandatory			
NTS-4143-006	The system shall provide an option to allow the user to select a clearing type (e.g. on-us, local) per check deposit transaction.	Mandatory			
NTS-4143-007	The system shall be able to accept check deposit transactions beyond cut-off time subject to override.	Mandatory			

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NTS-4143-008	The system shall be able to allow the user to input additional check information (e.g. Check number, Drawee Bank, Account number, payee, remarks) for check deposit transactions.	Mandatory			
Overnight Check Deposit Transaction					
NTS-4143-009	The system shall be able to accept overnight check deposit transactions.	Mandatory			
NTS-4143-010	The system shall be able to accept and process single/multiple check deposit transactions.	Mandatory			
Interbranch Check Deposit Transaction					
NTS-4143-011	The system shall only accept Interbranch Check deposit transaction based on the parameter set by the bank (e.g. within 6 months) from the date of account opening. Note: The user can enable or disable this function.	Mandatory			
NTS-4143-012	The system shall be able to support foreign currency checks deposit transactions: • Passbook	Mandatory			
NTS-4143-013	• No passbook	Mandatory			
NTS-4143-014	The system shall be able to support demand draft checks deposit transactions: • Passbook	Mandatory			
NTS-4143-015	• No passbook				
NTS-4143-016	The system shall have a facility to input information for Outward Bills for Collection Letters (e.g. Account name, account number, amount, drawee bank).	Mandatory			
NTS-4143-017	The system shall be able to generate the following Outward Bills for Collection letters (e.g. out of town checks): • Cash Letter	Mandatory			
NTS-4143-018	• Collection Letter	Mandatory			
4.1.4.4 Withdrawal					
NTS-4144-001	The system shall be able to accept and process the following currency types of withdrawal transaction: • Local currency	Mandatory			
NTS-4144-002	• Foreign currency (e.g. dollar, yen)	Mandatory			
NTS-4144-003	The system shall be able to allow the user to input required withdrawal details (e.g. Account no., and amount).	Mandatory			

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4.1.4.5 Check Encashment					
Regular Check Encashment					
NTS-4145-001	The system shall have a facility to allow the user to input required information (e.g. payee, Drawee Bank) for Regular Check Encashment.	Mandatory			
Manager's Check Encashment					
NTS-4145-002	The system shall have a facility to allow the user to input required information (e.g. payee, Drawee Bank) for Manager's Check Encashment.	Mandatory			
NTS-4145-003	The system shall be able to automatically send the updated status (e.g. negotiated) to host.	Mandatory			
4.1.4.6 Credit Memo/Debit Memo					
NTS-4146-001	The system shall be able to accept and process the following types of credit memo/debit transactions: • Current Account	Mandatory			
NTS-4146-002	• Savings Account with Passbook	Mandatory			
NTS-4146-003	• Savings Account with no Passbook	Mandatory			
NTS-4146-004	The system shall be able to accept and process the following credit memo/debit memo transactions: • Local currency	Mandatory			
NTS-4146-005	• Foreign currency	Mandatory			
NTS-4146-006	• Returned checks	Mandatory			
NTS-4146-007	The system shall be able to accept and process back-dated transactions (e.g. returned checks) based on the parameter set by the bank (e.g. within 5 banking days).	Mandatory			
NTS-4146-008	The system shall be able to accept and process checks honoured next day.	Mandatory			
Returned Checks					
NTS-4146-009	The system shall be able to accept and process returned checks.	Mandatory			
NTS-4146-010	The system shall be able to accept and process individual returned checks.	Mandatory			
NTS-4146-011	The system shall be able to accept and process bulk returned checks.	Mandatory			
NTS-4146-012	The system shall have a facility to allow the user to forward the transactions (individual or bulk) to host for processing.	Mandatory			
NTS-4146-013	The system shall be able to display the status (e.g. successful, pending, on-going, rejected) of files being processed.	Mandatory			

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NTS-4146-014	The user shall be able to sort the list of checks per user-defined criteria (e.g. ascending/descending according to account number, check number, date)	Mandatory			
NTS-4146-015	The system shall have a facility to allow the user to view/display and print the list of checks with corresponding information per transaction type.	Mandatory			
VDICC/ICC Processing					
NTS-4146-016	The system shall have a facility to allow the user to input, store and maintain check details (e.g. account number, check number, amount).	Mandatory			
NTS-4146-017	The system shall be able to accept and process individual VDICC/ICC.	Mandatory			
NTS-4146-018	The system shall be able to accept and process bulk VDICC/ICC.	Mandatory			
NTS-4146-019	The system shall have a facility to allow the user to forward the transactions to host for processing:	Mandatory			
NTS-4146-020	<ul style="list-style-type: none"> Individual Bulk 	Mandatory			
NTS-4146-021	The system shall provide an option to allow the user to view/display and print report batch files, singly or selectively.	Mandatory			
NTS-4146-022	The system shall allow the user to perform the following subject to override:	Mandatory			
NTS-4146-023	<ul style="list-style-type: none"> Add files Delete uploaded files 	Mandatory			
NTS-4146-024	The system shall be able to display the status (e.g. successful, pending, on-going, rejected) of files being processed.	Mandatory			
4.1.4.7 Fund Transfer					
NTS-4147-001	The system shall have a facility to allow the user to input, and maintain (add, edit, delete) customer/account information for the following fund transfer transaction types:	Mandatory			
NTS-4147-002	<ul style="list-style-type: none"> Single debit from a source account – single credit to a destination account Single debit from a source account – multiple credits to destination accounts 	Mandatory			
NTS-4147-003	<ul style="list-style-type: none"> Multiple debits from a source accounts, single credit to destination account 	Mandatory			
NTS-4147-004	The system shall be able to accept and process single debit – single credit fund transfer transaction subject to override.	Mandatory			
NTS-4147-005	The system shall be able to accept and process single debit – multiple credit fund transfer transaction subject to override.	Mandatory			

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NTS-4147-006	The system shall be able to accept and process multiple debit – single credit fund transfer transaction subject to override.	Mandatory			
NTS-4147-007	The system shall have a facility to allow the user to view/display all fund transfer transactions made within the day (single or multiple).	Mandatory			
NTS-4147-008	The system shall have a facility to allow the user to search and select the appropriate transaction code/description (e.g. credit – 1001 SA CM Bills Purchase, debit – 1001 Buy FX, Sell FX) for each applicable fund transfer transaction being performed.	Mandatory			
NTS-4147-009	The system shall be able to link the debit and credit transaction requests for cross referencing.	Mandatory			
Rules (business and/or validation)					
NTS-4147-010	The system shall only allow processing of credit transaction request after successfully debiting the requested amount from the source account.	Mandatory			
NTS-4147-011	The system shall assign a unique transaction reference number per record for multiple transactions (i.e. single debit – multiple credit and multiple debit – single credit). Note: The reference number will be used as unique identifier during reversal. e.g. Source Account – 1001 Destination Account 1 – 1001001 Destination Account 2 – 1001002 Destination Account 3 - ...	Mandatory			
4.1.4.8 Fund Transfer via PesoNet					
NTS-4148-001	The system shall have a facility to allow the user to input, and maintain (add, edit, delete) transaction details (e.g. Beneficiary Name, Address, Telephone No., Account No. Email Address and Bank Name) for fund transfer transaction via PesoNet.	Mandatory			
NTS-4148-002	The system shall only accept and process fund transfer via PesoNet transactions thru debit from source account.	Mandatory			
NTS-4148-003	The system shall be able to allow the user to view/display and print the list and total number of fund transfer transactions for verification.	Mandatory			
4.1.4.9 Electronic Money Transfer					
NTS-4149-001	The system shall have a parameterized facility to allow the user to input, and maintain (add, edit, delete) transaction details.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-4149-002	The system shall be able to accept and process the following EMT transaction types: • Cash	Mandatory			
NTS-4149-003	• Check	Mandatory			
NTS-4149-004	• Debit from account	Mandatory			
NTS-4149-005	• Credit Memo	Mandatory			
NTS-4149-006	The system shall be able to allow the user to view/display and print the list and total number of electronic money transfer transactions for verification.	Mandatory			
NTS-4149-007	The system shall have facility to allow the user to view/display EMT transaction with the following status: • Claimed	Mandatory			
NTS-4149-008	• Pending/Unclaimed	Mandatory			
4.1.4.10 Cash Card					
NTS-41410-001	The system shall have a facility to allow the user to perform the following cash card transactions: • Inquire and view cash card cardholder information	Mandatory			
NTS-41410-002	• Inquire and view cash card balance	Mandatory			
NTS-41410-003	The system shall have a facility to accept and process real-time cash card credit (load cash) transactions.	Mandatory			
NTS-41410-004	The system shall have a facility to accept and process real-time cash card debit (withdraw cash) transactions.	Mandatory			
Cash Card Rules (business and/or validation)					
NTS-41410-005	The system shall be able to read and validate the following: • Cash card number	Mandatory			
NTS-41410-006	• Cash card status	Mandatory			
NTS-41410-007	• Cash card updated balance	Mandatory			
NTS-41410-008	The system shall be able to handle and display the validation result messages from IST.	Mandatory			
NTS-41410-009	The system shall be able to the user to print the validated transaction details in the validation receipt.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.1.4.11 Miscellaneous Transaction (local and foreign currency)					
NTS-41411-001	The system shall have a facility to allow the user to input required information for miscellaneous transaction (e.g. Manager's Check encashment, buy or sell of Foreign currency). Note: Required information (complete or lacking from OMCR)	Mandatory			
Miscellaneous Receipts					
NTS-41411-002	The system shall be able to accept and process cash payment.	Mandatory			
NTS-41411-003	The system shall be able to accept and process check payment (e.g. on-us, other bank, and MDS).	Mandatory			
Miscellaneous Disbursement					
NTS-41411-004	The system shall be able to accept and process cash disbursement transactions.	Mandatory			
4.1.4.12 Modified Disbursement System					
MDS NCA					
NTS-41412-001	The system shall have a facility to allow the user to input and maintain (add, edit, delete) NCA information.	Mandatory			
NTS-41412-002	The system shall have the facility to allow the user to upload the following:	Mandatory			
NTS-41412-003	<ul style="list-style-type: none"> • Single NCA batch file • Multiple NCA batch files 	Mandatory			
NTS-41412-004	The system shall have a facility to allow the user to view, display and print total amount and details of uploaded NCA batch files (e.g. Valid Records, Invalid Records, Total No. of records, Total NCA Amount, Hash Total).	Mandatory			
NTS-41412-005	The system shall have a facility to allow the user to view, display and print status (e.g. forwarded, not yet forwarded, rejected) of the uploaded file/s.	Mandatory			
NTS-41412-006	The system shall have a facility to allow the user to forward the following to host for processing subject to override:	Mandatory			
NTS-41412-007	<ul style="list-style-type: none"> • Single MDS NCA file • Multiple MDS NCA files 	Mandatory			
NTS-41412-008	The system shall be able to allow the user to view current and pending transactions to be processed for the day.	Mandatory			
NTS-41412-009	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
MDS ACIC					
NTS-41412-010	The system shall have a facility to allow the user to input and maintain (add, edit, delete) ACIC information.	Mandatory			
NTS-41412-011	The system shall have a facility to allow the user to upload the following: • Single ACIC file	Mandatory			
NTS-41412-012	• Multiple ACIC files	Mandatory			
NTS-41412-013	The system shall have a facility to allow the user to view, display, and print the total amount and details of uploaded ACIC batch files (e.g. Valid Records, Invalid Records, Total No. of records, Total ACIC Amount, Hash Total)	Mandatory			
NTS-41412-014	The system shall have a facility to allow the user to view, display, and print status (e.g. forwarded, not yet forwarded) of the uploaded file/s.	Mandatory			
NTS-41412-015	The system shall have a facility to allow the user to forward the following to host for processing subject to override: • Single ACIC file	Mandatory			
NTS-41412-016	• Multiple ACIC files	Mandatory			
NTS-41412-017	The system shall be able to allow the user to view current and pending transactions to be processed for the day	Mandatory			
NTS-41412-018	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory			
NTS-41412-019	The system shall have a facility to allow the user to view, display, and print status (e.g. forwarded, not yet forwarded) of the manually encoded details.	Mandatory			
Encashment of MDS Checks					
NTS-41412-020	The system shall be able to accept and process encashment of valid MDS checks with ACIC.	Mandatory			
NTS-41412-021	The system shall be able to accept and process continuous debiting of multiple checks.	Mandatory			
Rules (validation and/or business)					
MDS NCA/ACIC					
NTS-41412-022	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory			
NTS-41412-023	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41412-024	The system shall only allow processing of successfully validated hash totals.	Mandatory			
NTS-41412-025	The system shall not allow processing of: • Duplicate hand-off files	Mandatory			
NTS-41412-026	• Duplicate NCA number	Mandatory			
NTS-41412-027	• Invalid MDS Account number (e.g. valid MDS account format: 2XXX-9XXX-XX)	Mandatory			
NTS-41412-028	The system shall be able to allow the user to view current and pending transactions to be processed for the day.	Mandatory			
NTS-41412-029	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code).	Mandatory			
NTS-41412-030	The system shall be able to allow user to manually delete selected files.	Mandatory			
Encashment of MDS Checks					
NTS-41412-031	The system shall be able to perform verification of checks included in the ACIC forwarded during debiting of single and multiple checks transactions.	Mandatory			
MDS CM/DM					
NTS-41412-032	The system shall have a facility to allow the user to input and maintain (add, edit, delete) multiple credit transactions.	Mandatory			
NTS-41412-033	The system shall have a facility to allow the user to input and maintain (add, edit, delete) multiple debit transactions.	Mandatory			
NTS-41412-034	The system shall be able to process and accept the following: • Single debiting and crediting of MDS accounts	Mandatory			
NTS-41412-035	• Multiple debiting and crediting of MDS accounts	Mandatory			
NTS-41412-036	The system shall have a facility to allow the user to view/display, and print transaction details.	Mandatory			
4.1.4.13 Regular Account Advice of Checks Issued and Cancelled					
NTS-41413-001	The system shall have a facility to allow the user to upload the following from the bank's data-entry system: • Single Regular Account ACIC file	Mandatory			
NTS-41413-002	• Multiple Regular Account ACIC files	Mandatory			
NTS-41413-003	The system shall have a facility to allow the user to forward the following to host for processing subject to override: • Single ACIC file	Mandatory			
NTS-41413-004	• Multiple ACIC files	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41413-005	The system shall be able to allow the user to view the details and summary of uploaded files prior to forwarding.	Mandatory			
NTS-41413-006	The system shall have a facility to allow the user to view/display, and print status (e.g. forwarded, not yet forwarded) of the uploaded file/s.	Mandatory			
NTS-41413-007	The system shall have a facility to allow the user to view and display the total amount and details/summary of uploaded Regular Account ACIC batch files (e.g. check number, amount, payee, status)	Mandatory			
NTS-41413-008	The systems shall be able to view current and pending transactions to be processed for the day	Mandatory			
NTS-41413-009	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory			
NTS-41413-010	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory			
NTS-41413-011	The system shall be able to compare the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory			
Rules (validation and/or business)					
NTS-41413-012	The system shall only allow processing of successfully validated hash totals.	Mandatory			
NTS-41413-013	The system shall not allow processing of duplicate hand-off files.	Mandatory			
NTS-41413-014	The system shall only process regular account ACIC files upon successful verification of valid ACIC account and checks status.	Mandatory			
NTS-41413-015	The system shall be able to allow user to manually delete selected files.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.1.4.14 Agrarian Reform Receivables/Farmers Advance Remittance					
NTS-41414-001	The system shall have a facility to allow the user to input payment details for the following: • ARR	Mandatory			
NTS-41414-002	• FAR	Mandatory			
NTS-41414-003	The system shall be able to accept and process the following payment types of Agrarian Reform Receivables: • Cash	Mandatory			
NTS-41414-004	• Check	Mandatory			
NTS-41414-005	The system shall be able to accept process the following payment types of Farmers Advance Remittance: • Cash	Mandatory			
NTS-41414-006	• Check	Mandatory			
NTS-41414-007	The system shall be able to allow the user to view, print and download the list of ARR/FAR payment made within the day.	Mandatory			
NTS-41414-008	The system shall be able to allow the user to sort the list of ARR/FAR payment made within the day.	Mandatory			
ARR/FAR Rules (business and/or validation)					
NTS-41414-009	The system shall be able to validate the following prior to processing of payment: • ARR account number (ARR)	Mandatory			
NTS-41414-010	• Claim number and ARB number (FAR)	Mandatory			
4.1.4.15 Store and Forward Facility					
NTS-41415-001	The system shall be able to accept and process transactions during offline.	Mandatory			
NTS-41415-002	The system shall be able to generate Store and Forward (SF) files.	Mandatory			
NTS-41415-003	The system shall have a facility to display and print the list of transactions with details (e.g. Account Number, transaction description) from the SF files.	Mandatory			
NTS-41415-004	The system shall be able to send and process SF files once the branch is online for Own Branch Store and Forward.	Mandatory			
NTS-41415-005	The system shall be able to allow the offline branch to download and upload SF files for Interbranch Store and Forward.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41415-006	The system shall be able to send and process the uploaded SF files through other online branch for Interbranch Store and Forward.	Mandatory			
SF Rules (business and/or validation)					
NTS-41415-007	The system shall be able to automatically create an encrypted copy of user credentials locally per terminal Note: Only for Own Branch user's credentials (e.g. Intramuros Branch users is for Intramuros Branch only)	Mandatory			
NTS-41415-008	The system shall be able to process transactions (e.g. Deposit, Withdrawal, Encashment, Selected Billers) for Store and Forward facility.	Mandatory			
NTS-41415-009	The system shall be able to accommodate guest branch users without affecting the accommodating branch totals and reports.	Mandatory			
NTS-41415-010	The system shall be able to generate totals and reports done by guest branch in the accommodating branch.	Mandatory			
NTS-41415-011	The system shall be able to automatically clear all successful files forwarded to host on the next banking day. Note: Can be performed manually	Mandatory			
4.1.4.16 Payment Collection					
General Requirement					
NTS-41416-001	The system shall have a parameterized facility to allow the user to input payment transaction details.	Mandatory			
NTS-41416-002	The system shall be able to accept and process the following payment types: • Cash	Mandatory			
NTS-41416-003	• Check	Mandatory			
NTS-41416-004	• Debit from account	Mandatory			
NTS-41416-005	• Credit Memo	Mandatory			
NTS-41416-006	The system shall be capable to support payment collection thru Bar/QR code scanning.	Mandatory			
NTS-41416-007	The system shall be able to automatically populate the information from the Bar/QR code based on the available fields per agency.	Mandatory			
NTS-41416-008	The system shall have a parameterized facility to allow the user to enable or disable the Bar/QR code scanning facility.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
Agency Payment Collection					
NTS-41416-009	The system shall be able to accept, validate and process payments per defined agency.	Mandatory			
NTS-41416-010	The system shall perform required validation during processing of payment (e.g. PHIC – PIN/PEN)	Mandatory			
NTS-41416-011	The system shall allow the user to search and view an agency based on user-defined criteria.	Mandatory			
NTS-41416-012	The system shall be able to print details using the existing receipt layout/format of the agency (e.g. BIR, PNP, HDMF, PHIC)	Mandatory			
NTS-41416-013	The system shall be able to allow the user to view and print the list of payments (with payment information details made during the day with sorting.	Mandatory			
Biller/Merchant (Proprietary/BancNet) Payment Collection					
NTS-41416-014	The system shall be able to accept, validate and process payments per defined biller/merchant.	Mandatory			
NTS-41416-015	The system shall be able perform validation during processing of payment thru Biller Web-Service.	Mandatory			
NTS-41416-016	The system shall have a facility to allow the user to search and view billers/merchants based on the user-defined criteria.	Mandatory			
NTS-41416-017	The system shall have facility to allow the user to input payment information required per defined biller/merchant.	Mandatory			
NTS-41416-018	The system shall be able to print details of the payment in the existing receipt of the bank.	Mandatory			
NTS-41416-019	The system shall be able to allow the user to view and print the list of payments (with payment information details made during the day with sorting.	Mandatory			
Payment Collection Rules (Business and/or Validation)					
NTS-41416-020	The system shall only accept payments before the due date for billers/merchants. Note: Applicable to billers/merchants with due date validation in the algorithm.	Mandatory			
4.1.4.17 Mass Credit and Debit Facility					
NTS-41417-001	The system shall have an upload facility for mass credit and debit hand-off files from the bank's existing data-entry application (e.g. FCDU, CM/DM, payroll, LDDAP).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41417-002	The system shall be able to accept and process uploaded multiple files (e.g. 100 files).	Mandatory			
NTS-41417-003	The system shall have a facility shall be able to allow the user view and print the details of each uploaded file with search capability.	Mandatory			
NTS-41417-004	The system shall have a facility to allow the user to perform the following subject to override: • Add files	Mandatory			
NTS-41417-005	• Delete uploaded files	Mandatory			
NTS-41417-006	The system shall have a facility to allow the user to forward all uploaded files or selectively subject to override.	Mandatory			
NTS-41417-007	The system shall be able to process and validate a minimum of 10,000 records per file without affecting the tellering availability.	Mandatory			
NTS-41417-008	The system shall be able to forward to host the validated multiple files per transaction type.	Mandatory			
NTS-41417-009	The system shall be able to display status of the forwarded files (e.g. forwarded, not yet forwarded, rejected)	Mandatory			
NTS-41417-010	The system shall be able to display the status for each record per forwarded files (e.g. successful, rejected).	Mandatory			
NTS-41417-011	The system shall have a facility to allow the user to view processed files (e.g. by status, batch number, date, filename, agency code)	Mandatory			
NTS-41417-012	The system shall be able to log file name and batch number of processed/uploaded files.	Mandatory			
NTS-41417-013	The system shall have a parameterized facility to process encrypted files based on defined LANDBANK algorithm	Mandatory			
NTS-41417-014	The system shall have a parameterized facility to process decrypted files based on defined LANDBANK algorithm	Mandatory			
Mass Credit and Debit Facility Rules (business and/or validation)					
NTS-41417-015	The system shall be able to perform validation per uploaded file.	Mandatory			
NTS-41417-016	The system shall be able to perform automatic computation of hash totals per uploaded file.	Mandatory			
NTS-41417-017	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file from the data-entry systems.	Mandatory			
NTS-41417-018	The system shall only allow processing of hand-off files with successfully validated hash totals.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41417-019	The system shall not allow processing of duplicate hand-off files.	Mandatory			
NTS-41417-020	The system shall have a facility to allow the user to view and print the list or consolidated uploaded files selectively.	Mandatory			
NTS-41417-021	The system shall have a facility to allow the user to view and print details of the processed hand-off files per status type (e.g. all, successful, rejected).	Mandatory			
NTS-41417-022	The system shall have a facility to allow the user to sort the records of each file based on the user-defined criteria before printing (e.g. ascending/descending based on account type, time, date, status).	Mandatory			
NTS-41417-023	The system shall be able to automatically clear all successful files forwarded to host on the next banking day.	Mandatory			
NTS-41417-024	The system shall have a facility to allow the user to perform validation (file integrity and accuracy of hash totals) of uploaded file prior to processing.	Mandatory			
NTS-41417-025	The system shall be able to reject files that have failed the validation parameter. Note: Same file name and same hash totals for the day will be rejected.	Mandatory			
NTS-41417-026	The system shall be able to validate duplication of uploaded and processed hand-off files.	Mandatory			
NTS-41417-027	The system shall be able to continue processing of uploaded files once the connection has been established.	Mandatory			
NTS-41417-028	The system shall be able to log details of processed (successful/ unsuccessful) records in separate logs for tracing purposes.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.1.4.18 Batch File Uploading Facility (GSIS)					
NTS-41418-001	The system shall be able to provide an upload facility for GSIS transactions.	Mandatory			
NTS-41418-002	The system shall be able to create and maintain (e.g. add, edit, and delete) library for each loan product type for GSIS.	Mandatory			
NTS-41418-003	The system shall be able to provide a dropdown facility for each loan product type of uploaded GSIS files.	Mandatory			
NTS-41418-004	The system shall be able to accept and process (e.g. perform validation, debit, and credit) uploaded multiple files (e.g. 100 files).				
NTS-41418-005	The system shall be able to process and validate uploaded multiple records (e.g. 5,000; 10,000) per file without affecting the tellering system availability.	Mandatory			
NTS-41418-006	The system shall be able to allow the user to view and print the details of each uploaded file.	Mandatory			
NTS-41418-007	The system shall be able to generate validated hand-off files for forwarding to host.	Mandatory			
NTS-41418-008	The system shall have a facility to allow the user to forward uploaded/validated files, singly or selectively subject to override.	Mandatory			
NTS-41418-009	The system shall be able to display status of the forwarded files (e.g. forwarded, not yet forwarded, rejected)	Mandatory			
NTS-41418-010	The system shall be able to allow the user to view the status for each record per forwarded files (e.g. successful, rejected) with search capability.	Mandatory			
NTS-41418-011	The system shall be able to generate a response file for the processed transactions per uploaded file. (e.g. GSIS ConsoMMDDYY)	Mandatory			
NTS-41418-012	The system shall be able to allow the user to download the response files of the processed transactions.	Mandatory			
Batch File Uploading Facility Rules (business)					
NTS-41418-013	The system shall be able to perform validation against processed records in the library of uploaded GSIS files.	Mandatory			
NTS-41418-014	The system shall only accept and process records not yet uploaded in the GSIS library.	Mandatory			
NTS-41418-015	The system shall be able to validate the uploaded files (e.g. hash total, amounts, number of records).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41418-016	The system shall be able to perform automatic computation of hash totals on the uploaded file.	Mandatory			
NTS-41418-017	The system shall be able to match/validate the computed hash total on the uploaded file against hash total of the generated hand-off file.	Mandatory			
NTS-41418-018	The system shall only allow processing of validated hand-off files (e.g. hash totals, file name, check digit).	Mandatory			
NTS-41418-019	The system shall be able to allow the user to select the status type to be printed (e.g. all, successful, rejected) e.g. 200 records uploaded for forwarding: After processing, 100 already uploaded in the library (rejected) 100 successfully forwarded	Mandatory			
NTS-41418-020	The system shall be able to continue processing of uploaded files once the connection has been established.	Mandatory			
4.1.4.19 Reversal Handling					
General Requirements					
NTS-41419-001	The system shall be able to allow the user to perform real-time reversal of transaction amount and/or service charges per transaction type subject to override.	Mandatory			
NTS-41419-002	The system shall only allow reversal of transaction/s made within the day.	Mandatory			
NTS-41419-003	The system shall be able to allow the user to reverse a single transaction real-time subject to override.	Mandatory			
NTS-41419-004	The system shall be able to allow the user to reverse a multiple transactions real-time subject to override.	Mandatory			
Reversal Rules (business and/or validation)					
NTS-41419-005	The system shall not process transaction if the reversal will result in negative balance of the account.	Mandatory			
Reversal of Deposit Transactions					
NTS-41419-006	The system shall be able to allow single override for multiple check deposit reversal on a single account.	Mandatory			
NTS-41419-007	The system shall only allow reversal of overnight transactions within the day subject to override.	Mandatory			
Reversal of Fund Transfer Transactions					
NTS-41419-008	The system shall have a facility to allow the user to reverse a transaction (single or all records).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
Reversal of MDS Transactions					
NTS-41419-009	The system shall be able to allow the user to perform reversal of processed multiple check transactions subject to override, singly or selectively.	Mandatory			
Reversal of Store and Forward (SF)					
NTS-41419-010	The system shall be able to reverse selected transactions in the forwarded SF file.	Mandatory			
4.1.4.20 Non-Financial Transactions Supported					
NTS-41420-001	The system shall have a facility to allow the user to perform the following transactions: • Balance Inquiry (e.g. CASA, MDS, FCDU)	Mandatory			
NTS-41420-002	• Account Transaction of the day	Mandatory			
NTS-41420-003	• User's Activity/Transaction of the day	Mandatory			
NTS-41420-004	The system shall be able to display account information details (e.g. account balance, account status, date of opening) during balance inquiry.	Mandatory			
NTS-41420-005	The system shall be able to allow the user to search and display all transaction/s of account for the day.	Mandatory			
NTS-41420-006	The system shall be able to display and print the user's activity/transaction of the day segregated by transaction type with search capability.	Mandatory			
4.1.4.21 Override Handling					
NTS-41421-001	The system shall have an override facility to allow the user to perform: • Local override	Mandatory			
NTS-41421-002	• Remote override Note: The user shall be able to enable or disable the remote override function.	Mandatory			
NTS-41421-003	The system shall be able to support multiple overrides based on account status (e.g. Activation of Dormant Account Status).	Mandatory			
NTS-41421-004	The system shall be able to send/receive and display the override prompt message showing all transactions to be authorized (including teller information and transaction details for remote override).	Mandatory			
NTS-41421-005	The system shall be able to send notification message to the teller terminal from the remote override terminal for remote override.	Mandatory			
NTS-41421-006	The system shall be able to allow the user to view all pending transactions for override.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41421-007	The system shall be able to require an override for transactions that had breached the transaction amount threshold based on the parameter set by the bank.	Mandatory			
NTS-41421-008	The system shall be able to send audio notification to the terminal of the overriding terminal.	Recommended			
Override Function Rules (validation and/or business)					
NTS-41421-009	The system shall be able to prompt a confirmation message containing all transaction details to be authorized before overriding a transaction.	Mandatory			
NTS-41421-010	The system shall have a facility to allow the user to perform single override to a single transaction.	Mandatory			
NTS-41421-011	The system shall be able to display the list of exceptions/tagging (including description) on an account prior to override.	Mandatory			
NTS-41421-012	The system shall be able to support single override for multiple exceptions/tagging in a single account.	Mandatory			
NTS-41421-013	The system shall only allow overriding of transaction/s within the same branch / bank.	Mandatory			
NTS-41421-014	The system shall be able to allow the user to accommodate (accept and send to host for processing) other transaction/s pending approval of override. Note: all transactions that require override shall be queued to the user's terminal.	Mandatory			
4.1.4.22 Validation Receipt and Passbook Printing (local & foreign)					
NTS-41422-001	The system shall have a centralized parameterized facility to allow the user to create and customize/change receipt/validation format/layout per transaction type.	Mandatory			
Validation/Receipt printing					
NTS-41422-002	The system shall be able to allow the user to print the transaction/validation receipts based on the following bank's existing receipt format/layout: <ul style="list-style-type: none"> Transaction Slip (e.g. withdrawal, deposit, CM/DM, Check Encashment, Cash Card) for local and foreign currency 	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41422-003	<ul style="list-style-type: none"> Payment collection receipt (e.g. Agency, Merchant) 	Mandatory			
NTS-41422-004	<ul style="list-style-type: none"> Order of Payment Receipt/Official Receipt 	Mandatory			
NTS-41422-005	<ul style="list-style-type: none"> Payment Acceptance Order receipt 	Mandatory			
NTS-41422-006	<ul style="list-style-type: none"> Application to Sell/Purchase receipt 	Mandatory			
NTS-41422-007	The system shall be able to display transaction information and print transaction/validation receipt for every successful transaction per transaction type (e.g. deposit [cash/check], withdrawal, fund transfer, payment)	Mandatory			
NTS-41422-008	The system shall be able to include the customer name and User ID in printing the transaction/validation receipt.	Mandatory			
NTS-41422-009	The system shall be able to provide an option to the user whether transaction/validation receipt will be re-printed, subject to override.	Mandatory			
NTS-41422-010	<p>The system shall be able to support detachable receipts.</p> <p>Note: The printing of validation details shall be on both end of the receipt.</p>	Recommended			
NTS-41422-011	The system shall be able to support sending of transaction/ validation receipt thru email.	Recommended			
NTS-41422-012	The system shall be able to provide an option for the user to input, edit, and print the breakdown of bills for deposit and withdrawal transactions.	Mandatory			
Passbook printing					
NTS-41422-013	The system shall be able to print and update account and transaction details in the passbook.	Mandatory			
NTS-41422-014	The system shall be able to allow the user to input the passbook line number during passbook transaction and updates printing.	Mandatory			
NTS-41422-015	The system shall be able to print and update passbook cover (e.g. account number, name/s, and address)	Mandatory			
Receipt/Passbook Validation and Printing Rules (business and/or validation)					
NTS-41422-016	<p>The system shall be able to follow the Optical Character Recognition (OCR) requirements:</p> <ul style="list-style-type: none"> Increase spacing between validated fields (at least 3 spaces) Alignment and font settings should be uniform for all types of printers No hyphen (-) between account numbers Bigger spacing between validation lines 	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41422-017	The system shall not include the account balance during reprinting of transaction/validation receipt.	Mandatory			
4.1.4.23 Transaction Reconciliation (local and foreign)					
NTS-41423-001	The system shall have a facility to allow the user to input beginning balance or Personal Inventory of Cash and Other Securities (PICOS) of the day.	Mandatory			
NTS-41423-002	The system shall have a facility to allow the user to input cash transfers for the day.	Mandatory			
NTS-41423-003	The system shall be able to automatically compute the following per user role/branch: <ul style="list-style-type: none"> • Daily net cash 	Mandatory			
NTS-41423-004	<ul style="list-style-type: none"> • Cash-In 	Mandatory			
NTS-41423-005	<ul style="list-style-type: none"> • Cash-Out 	Mandatory			
NTS-41423-006	The system shall have a facility to allow the user to consolidate all transactions for the day per user role/branch subject to override. Note: End of day processing to consolidate and verify transactions within the day.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41423-007	The system shall have a facility to allow an authorized user to view/display users that did not perform end-of-day processing of the day.	Mandatory			
NTS-41423-008	The system shall have a facility to perform force end-of-day processing using officer ID.	Mandatory			
Rules (business and/or validation)					
NTS-41423-009	All transaction totals shall be cleared the next day excluding overnight transactions. Note: The user shall have an option to clear all transaction totals manually.	Mandatory			
Weekend/Holiday Transactions rules					
NTS-41423-010	The system shall be able to accept and process transactions during weekends and/or holidays.	Mandatory			
NTS-41423-011	The system shall be able to include weekend and/or holiday transactions in the next banking day.	Mandatory			
4.1.4.24 User Enrolment Request Facility					
NTS-41424-001	The system shall be able to provide a user enrolment request facility.	Mandatory			
NTS-41424-002	The system shall be able to allow the user to select the type of enrolment request (e.g. addition, deletion, update).	Mandatory			
NTS-41424-003	The system shall be able to allow the user to input and maintain (add, edit, delete) employee details to be enrolled in the system (e.g. ID number, name, role, date requested, branch).	Mandatory			
NTS-41424-004	The system shall have a facility to allow the user to search, display, sort, and download the list of requests (e.g. per type of request, ID number, name, role, date requested, branch).	Mandatory			
NTS-41424-005	The system shall have a facility to allow the user to view and print all pending, approved/closed requests or selectively.	Mandatory			
NTS-41424-006	The system shall have a facility to allow the user to reject the request from the requesting branch/personnel with appropriate remarks.	Mandatory			
NTS-41424-007	The system shall have a facility to allow the user to return the request from the requesting branch/personnel with appropriate remarks.	Mandatory			
NTS-41424-008	The system shall allow the requesting branch/personnel to cancel or edit the request.	Mandatory			
NTS-41424-009	The system shall allow the requesting branch/personnel to re-submit updated/edited requests.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-41424-010	The system shall have a facility to allow the user to generate, view, download (e.g. Excel or PDF), and print all requests for all and per request type or selectively.	Mandatory			
NTS-41424-011	The system shall be able to log, store, download (e.g. Excel or PDF), and print all user activities.	Mandatory			
User Enrolment Request Facility Rules (business and/or validation)					
NTS-41424-012	The system shall not allow enrolment of duplicated User ID numbers.	Mandatory			
NTS-41424-013	The system shall have a maker-checker function that allows levels of checking/ approving with corresponding remarks (e.g. Branch Head as the Maker – Application Admin as the approver).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.1.4.25 Error Handling					
NTS-41425-001	The system shall be able to display corresponding transaction error message/s to properly inform and notify the system users. Note: Transaction error should have a code and description for easier handling.	Mandatory			
NTS-41425-002	The system shall be able to categorize/classify error encountered in the error message/s (e.g. OMCR cannot connect to host).	Mandatory			
Non-functional Requirements					
4.2 Interface/Usability Requirements					
General Requirement					
NTS-42-001	The system shall be Application Programming Interface (API) development-ready.	Mandatory			
NTS-42-002	The system shall be able to support TCP/IP connection.	Mandatory			
NTS-42-003	The system shall be able to accept, process and validate hand-off files based on required format/validation rules.	Mandatory			
NTS-42-004	The system shall be able to generate hand-off/dump files in the required format for other systems (e.g. Data Warehouse). Note: The generated applicable hand-off file/s shall include all transactions with corresponding AML transaction fields/code.	Mandatory			
NTS-42-005	The system shall be able to interface with the following systems: • ARR/FAR	Mandatory			
NTS-42-006	• Biller Web-Service	Mandatory			
NTS-42-007	• Information Switching Technology (Cash Card)	Mandatory			
NTS-42-008	• Modified Disbursement System (MDS)	Mandatory			
NTS-42-009	• Online Manager's Check Register (OMCR)	Mandatory			
NTS-42-010	• Online Collection System	Mandatory			
NTS-42-011	• PESONet	Mandatory			
NTS-42-012	• Queuing System (Digital On-Boarding System)	Mandatory			
NTS-42-013	• Regular ACIC Facility (ACR)	Mandatory			
NTS-42-014	• Systematics	Mandatory			
ARR/FAR					
NTS-42-015	The system shall be able to send, process and respond request to/from ARR/FAR (e.g. posting of payment).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
Billers/Merchant Payment Collection (Proprietary/BancNet)					
NTS-42-016	The system shall be able to send, process, and respond transaction request/s to/from the Biller Web Service.	Mandatory			
NTS-42-017	The system shall be able to interface with Biller Web-service to validate reference/subscriber number (i.e. check digit algorithm).	Mandatory			
Information Switching Technology (IST)– Cash Card					
NTS-42-018	The system shall be able to send, process, and respond all cash card related transaction/s to/from the IST.	Mandatory			
NTS-42-019	The system shall be able to display/prompt exception messages all cash card-related transactions from IST.	Mandatory			
Fund Transfer via PESONET					
NTS-42-020	The system shall be able to generate handoff file for batch processing including transaction details required (e.g. Beneficiary Name, Address, Telephone No., Account No. Email Address and Bank Name).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
MDS					
NTS-42-021	The system shall be able to send, process, and respond transaction request/s to/from the MDS.	Mandatory			
NTS-42-022	The system shall be able to display/prompt exception messages from MDS.	Mandatory			
Online Manager's Check Register (OMCR)					
NTS-42-023	The system shall be able to send, process and respond request to/from OMCR (e.g. status change).	Mandatory			
Online Collection System					
NTS-42-024	The system shall be able to send, process, and respond transaction request/s to/from Online Collection System.	Mandatory			
Queuing System (Digital On-Boarding System)					
Customer Inquiry					
NTS-42-025	The system shall be able to send, process, and respond transaction request/s to/from DOBS.	Recommended			
NTS-42-026	The system shall be able to support display customer information (e.g. name, specimen signature image, customer's picture, expected monthly deposit) from DOBS.	Recommended			
Queuing System					
NTS-42-027	The system shall be able to send, process, and respond transaction request/s to/from the Queuing System.	Mandatory			
NTS-42-028	The system shall be able to display all transaction requests including transaction details (e.g. completed, pending) from the Queuing System.	Mandatory			
NTS-42-029	The system shall be able to display the appropriate transaction details upon selecting a particular transaction reference number.	Mandatory			
Regular Account ACIC					
NTS-42-030	The system shall be able to send, process and respond request to/from Regular ACIC Facility (e.g. status change).	Mandatory			
Systematics					
NTS-42-031	The system shall be able to update online files real-time.	Mandatory			
NTS-42-032	The system shall be able to send, process and respond request to/from the host in required message format.	Mandatory			
NTS-42-033	The system shall be able to support display of text/information (e.g. specific special instruction, tagging) from the host.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.3 Performance Requirements					
NTS-43-001	The system shall be able to support multiple concurrent log-in and access without system slow down.	Mandatory			
NTS-43-002	The system shall be able to support multiple simultaneous transactions at a given time without system slow down.	Mandatory			
NTS-43-003	The system shall have a facility to back-up the system files without downtime.	Mandatory			
NTS-43-004	The system shall have a facility to archive and restore historical data/transaction/journal logs based on the parameter set by the bank (e.g. 5 years).	Mandatory			
NTS-43-005	The system shall be capable of database mirroring.	Mandatory			
NTS-43-006	The system shall be able to process transactions within 10-15 seconds response time.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.4 Operational Requirements					
NTS-44-001	The system shall comply with the existing IT hardware, database (i.e. Oracle, DB2, SQL server) and operating systems architecture of the Bank. (e.g. AIX, LINUX, Windows)	Mandatory			
NTS-44-002	The system shall comply with the Bank's existing security infrastructure (e.g. LDAP) and baseline security standards (OS and databases).	Mandatory			
NTS-44-003	The system shall be web-based enabled.	Mandatory			
NTS-44-004	The system shall be able to process transaction via API	Mandatory			
NTS-44-005	The system shall be able to support local and central server-based implementation.	Mandatory			
NTS-44-006	The system shall be able to run in Windows 10 or higher (64bit).	Mandatory			
NTS-44-007	The system shall be able to run on any types of browsers and with their latest versions available in the market (e.g. Google Chrome, Internet Explorer, Mozilla Firefox, Edge)	Mandatory			
NTS-44-008	The system shall be able to establish persistent connection with the host during downtime.	Mandatory			
NTS-44-009	The system shall be able to process/complete the pending transactions successfully once the connection has been established.	Mandatory			
NTS-44-010	The system shall be able to support latest Secure Socket Layer (SSL) protection.	Mandatory			
Printer Model Supported					
NTS-44-011	The system shall have a facility to allow the user to set-up/configure printers.	Mandatory			
NTS-44-012	The system shall be able to support the existing passbook printer models of the bank.	Mandatory			
NTS-44-013	The system shall be able to support the latest printer models available in the market.	Mandatory			
Access Control					
NTS-44-014	The system shall have a facility to allow the user to limit the menu/screen access (buttons/keyboard functions/reports) based on security access matrix; disable or show only the menu necessary to perform functions.	Mandatory			
NTS-44-015	The system shall have a parameterized facility to allow the user to enable/disable the viewing of transactions and reports per defined branch/bank.	Mandatory			
NTS-44-016	The system shall be able to allow the user to enable/disable the availability of the remarks field in the transaction.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.5 Reportorial Requirements (Local and Foreign Currency)					
NTS-45-001	The system shall provide a report generation module/reporting module that will enable the user to generate and print ad hoc report on demand.	Mandatory			
NTS-45-002	The user shall be able to view and print the list of all financial and non-financial transactions per transaction type (e.g. Deposit, Withdrawal, Fund Transfer, Bills Payment) with search capability (e.g. <u>account number</u> , <u>status</u> , <u>name</u>).	Mandatory			
NTS-45-003	The system shall have a facility to generate report based on user-defined criteria (e.g. overridden <u>transaction</u> , <u>amount range</u> , <u>User ID</u>)	Mandatory			
NTS-45-004	The reports shall be downloadable in required format (e.g. PDF, Excel, CSV) subject to override.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
Centralized deployment/installation of software updates/fixes/patches					
NTS-45-005	The user shall be able to view and generate installation status report of all software updates/fixes/patches (e.g. installation completed, installation pending/on-going, installation problem) segregated per branches group.	Mandatory			
Centralized Business Parameter Setup					
NTS-45-006	The user shall be able to view, download, and print consolidated defined business parameters (filtered per user role/ID).	Mandatory			
Centralized Parameterized Payment Collection Setup					
NTS-45-007	The user shall be able to view and print consolidated/summary of defined payment collection parameters for the following (filtered per user role/ID): • Agency	Mandatory			
NTS-45-008	• Bills Payment (Proprietary and BancNet)	Mandatory			
Centralized Transaction/Miscellaneous Code Setup					
NTS-45-009	The user shall be able to view and print consolidated/summary of defined transaction/miscellaneous code parameters (filtered per user role/ID).	Mandatory			
Transactions					
NTS-45-010	The system shall have a parameterized facility to allow the user to view and print all transactions per day (e.g. filtered per user role, transaction type, per branch, specified amount).	Mandatory			
NTS-45-011	The system shall have a facility to allow the user to view and print the following reports (e.g. filtered per user role, transaction type, per branch, specified amount) segregated per transaction type (e.g. Regular On-Us, MDS, MC, GC) – see attached sample report layout: • User Transaction Totals Report (Annex A of the BRD & RCF Annexes)	Mandatory			
NTS-45-012	• Consolidated Transaction Totals Report (Annex B of the BRD & RCF Annexes)	Mandatory			
NTS-45-013	• Branch Totals Report (Annex C of the BRD & RCF Annexes)	Mandatory			
NTS-45-014	• Cash-In-Vault Summary Report- All Currency (Annexes D.1 to D.6 of the BRD & RCF Annexes)	Mandatory			
NTS-45-015	• List of Overridden Transactions (Annex E of the BRD & RCF Annexes)	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-45-016	<ul style="list-style-type: none"> List of Batch Credit and Debit (successful and unsuccessful) Transactions. (Annex F of the BRD & RCF Annexes) 	Mandatory			
NTS-45-017	<ul style="list-style-type: none"> Payment Collection Totals Report (Annex G of the BRD & RCF Annexes) 	Mandatory			
NTS-45-018	<ul style="list-style-type: none"> Daily Consolidated/Summary Payment Collection Totals (Annex G of the BRD & RCF Annexes) 	Mandatory			
NTS-45-019	<ul style="list-style-type: none"> Service Charge Collection (Annex H of the BRD & RCF Annexes) 	Mandatory			
NTS-45-020	<ul style="list-style-type: none"> List of EMT transactions (Annex I of the BRD & RCF Annexes) 	Mandatory			
NTS-45-021	<ul style="list-style-type: none"> EMT Totals Report (Annex J of the BRD & RCF Annexes) 	Mandatory			
NTS-45-022	<ul style="list-style-type: none"> Cash Card Debit and Credit Transactions (Annex K of the BRD & RCF Annexes) 	Mandatory			
Miscellaneous Transaction					
NTS-45-023	The user shall be able to view, print, and download summary of miscellaneous transactions (with total count and amounts per transaction code).	Mandatory			
NTS-45-024	The system shall only generate and print report miscellaneous transaction codes with values.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
MDS NCA Transaction Reports					
NTS-45-025	The user shall be able to generate, display, print and download report containing the summary and details of forwarded MDS NCA files (e.g. NCA number, MDS account number, issue date, time, amount, User ID, status/remarks).	Mandatory			
MDS ACIC Reports					
NTS-45-026	The user shall be able to generate, display, print and download report containing the summary and details of forwarded ACIC files (e.g. check number, amount, status/remarks).	Mandatory			
Regular ACIC Reports					
NTS-45-027	The user shall be able to generate, display, print and download report containing the summary and details of Regular Account ACIC (e.g. check number, amount, status, payee).	Mandatory			
MDS CM/DM					
NTS-45-028	The user shall be able to generate, display, print and download MDS CM/DM reports.	Mandatory			
Manager's Check Report					
NTS-45-029	The user shall be able to generate report of negotiated manager's check within the day.	Mandatory			
Bills Payment Report					
NTS-45-030	The user shall be able to generate, display, print and download bills payment report per merchant/biller performed in a day (with total count and amount).	Mandatory			
NTS-45-031	The user shall be able to consolidate, print and download bills payment report segregated per user and merchant/biller as to proprietary and BancNet (with total count and amount).	Mandatory			
NTS-45-032	The user shall be able to generate and print report billers/merchants with values.	Mandatory			
Pesonet Reports					
NTS-45-033	The user shall be able to generate, display, print and download all fund transfer transaction via PesoNet.	Mandatory			
Payment collection					
NTS-45-034	The user shall be able to view and print a summary/list of all transactions with search criteria (e.g. per date range, user ID, transaction amount, overridden transactions, monetary/non-monetary)	Mandatory			
NTS-45-035	The user shall be able to generate, print and download report per payment collection and per agency	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-45-036	The user shall be able to generate, print and download payment collection report per merchant/biller.	Mandatory			
Mass Credit and Debit Facility					
NTS-45-037	The user shall be able to generate summary report per agency or institution with total number of record and/or amount (e.g. successful, rejected, reject reason, total successful, total reject)	Mandatory			
Batch file uploading facility (for GSIS)					
NTS-45-038	The user shall be able to generate the following reports (e.g. successful, rejected, reject reason, total successful, total reject): <ul style="list-style-type: none"> Summary of Processed/Unprocessed Bank Files 	Mandatory			
NTS-45-039	<ul style="list-style-type: none"> Unmatched Accounts Report 	Mandatory			
NTS-45-040	<ul style="list-style-type: none"> Validation report -<loan product type> 	Mandatory			
NTS-45-041	<ul style="list-style-type: none"> Validation Summary 	Mandatory			
NTS-45-042	<ul style="list-style-type: none"> Exception Report-<loan product type> 	Mandatory			
NTS-45-043	<ul style="list-style-type: none"> Exception Summary 	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
User Enrolment Request Facility					
NTS-45-044	The user shall be able to generate and print summary of all request (addition, deletion, update) per user.	Mandatory			
NTS-45-045	The user shall be able to generate list of enrolled users (all users, per unit/department/per role).	Mandatory			
NTS-45-046	The user shall be able to generate list for access violations	Mandatory			
4.6 Maintainability Requirements					
NTS-46-001	The system shall be able to provide a version control system/application.	Mandatory			
NTS-46-002	The system shall have a facility to display/view any revisions or enhancements made on the software or any applicable modules or components of the system.	Mandatory			
NTS-46-003	The system shall have a parameterized facility to allow the user to define data retention (e.g. files, logs, tables, databases).	Mandatory			
Transaction/Miscellaneous Codes					
NTS-46-004	The system shall have a facility to add and maintain new transaction and miscellaneous codes with transaction information as an additional to the bank's existing transaction codes.	Mandatory			
NTS-46-005	The system shall have a parameterized facility to allow the user to add and maintain transactions which includes processing, logging, security access and reporting.	Mandatory			
NTS-46-006	The system shall have a parameterized facility to allow the user to add and maintain input fields for each transaction type which includes processing, logging, security access and reporting.	Mandatory			
NTS-46-007	The system shall have a parameterized facility to allow the user to edit input field attributes (e.g. data type, format type) for each transaction type.	Mandatory			
Transaction Journal/Logs					
NTS-46-008	The system shall be able to log and store transaction journal/logs based on the parameter set by the bank.	Mandatory			
NTS-46-009	The system must have a facility to back-up transaction journal/logs based on parameter set by the bank.	Mandatory			
NTS-46-010	The system shall automatically purge all transaction journal/logs based on the parameter set by the bank.	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-46-011	<p>The system shall be able to generate the following in encrypted and uneditable/protected form:</p> <ul style="list-style-type: none"> • Transaction Journal/Logs (e.g. CASA, Cash Card, ARR/FAR, MDS) <p>Note: Transaction journal/logs shall be separated for CASA, Cash Card, ARR/FAR, MDS, etc.</p>	Mandatory			
NTS-46-012	<ul style="list-style-type: none"> • System Configuration Journal to track any changes made on the configuration parameters within the system 	Mandatory			
NTS-46-013	<ul style="list-style-type: none"> • Configuration files (e.g. connection parameters, IP Addresses, system credentials) 	Mandatory			
NTS-46-014	The system shall include the account name in the transaction journal/logs and validation receipt.	Mandatory			
NTS-46-015	The system configurations stored in data tables/databases/files should be encrypted.	Mandatory			
NTS-46-016	<p>The system shall have a facility to allow the user to view/display, sort, print and download the transaction journal/logs based on user-defined criteria (e.g. per user role, per transaction type, per branch, per date range, amount).</p> <p>Note: Shall be available during online or offline</p>	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
Performance Monitoring Tool					
NTS-46-017	The system shall have a facility to log all application errors (e.g. database error, connectivity error).	Mandatory			
NTS-46-018	The system shall have a facility for the user to view/display application error (e.g. database error, connectivity error) logs.	Mandatory			
NTS-46-019	The system shall have a facility to monitor system usability/ availability (no. of people currently connected to the system, no. of successful transaction per min/ hour/ for the day, no. of failed transaction per min/hour/day).	Mandatory			
NTS-46-020	<p>The system shall have a facility to log/trace who send the last message from what/ who (IP/ terminal/ID) and what was the reply of the system interface (e.g. ST/API, IM/API ---- Network/RM, any problem that maybe encountered by the system)</p> <p>e.g.</p> <ul style="list-style-type: none"> Failed to connect to DB, DB is locked. Successful logon to IM/ST/RM Info messages received from IM/ST/RM (e.g. IP 192.168.1.001, Trace No. 999x, expected messages from IP 192.168.1.999 failed, transaction time out) <p>Note: The user can enable or disable the tool for logging/tracing of transactions.</p>	Mandatory			
Redundancy Tool					
NTS-46-021	The system shall provide a facility to allow the user to add/delete/reallocate resources e.g. available IP, Session, pool into without affecting performance of the online terminals.	Mandatory			
File Segmentation					
NTS-46-022	The system shall be able to process transactions using segmented files for faster transaction processing.	Mandatory			
Trace/Log Options					
NTS-46-023	<p>The system shall have a facility for trace/log options:</p> <ul style="list-style-type: none"> Start Trace 	Mandatory			
NTS-46-024	<ul style="list-style-type: none"> Stop Trace 	Mandatory			
NTS-46-025	<p>The system shall have a facility to allow the user to view/display the following:</p> <ul style="list-style-type: none"> All trace data 	Mandatory			
NTS-46-026	<ul style="list-style-type: none"> All log data 	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
File Encryption/Decryption Facility					
NTS-46-027	The system shall provide a file encryption facility.	Mandatory			
NTS-46-028	The system shall provide a file decryption facility.	Mandatory			
4.7 Portability Requirements					
NTS-47-001	The system shall be adaptable to changes in LBP IT architecture, hardware, software and database platforms	Mandatory			
NTS-47-002	The system shall be scalable to accommodate multiple users at any given time.	Mandatory			
NTS-47-003	The system must handle the unexpected volume of transactions for the next five (5) years.	Mandatory			
NTS-47-004	The system shall provide a conversion/migration facility (e.g. conversion programs, reports).	Mandatory			
4.8 Security Requirements					
4.8.1 Confidentiality Requirements					
NTS-481-001	A valid user ID and at least one of the following authentication methods is needed in order to gain system access: <ul style="list-style-type: none"> • Something the user knows, such as a password • Something the user has, such as a token device or a smart card • Something the user is, such as a biometric 	Mandatory			
NTS-481-002	The User ID shall be unique.	Mandatory			
NTS-481-003	The User ID shall accept alphabetic, numeric or alphanumeric characters (shall not be case-sensitive).	Mandatory			
NTS-481-004	The password shall be a combination of alphabetic and numeric characters except when input device is limited to a numeric keypad	Mandatory			
NTS-481-005	The password shall be case-sensitive	Mandatory			
NTS-481-006	The password shall be different from user ID	Mandatory			
NTS-481-007	The password shall not be readable when entered, displayed and stored	Mandatory			
NTS-481-008	The password shall require to be changed at initial logon and after resetting by an administrator	Mandatory			
NTS-481-009	The user shall have a facility to change own password when desired	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-481-010	The system shall have fields for setting the necessary parameters concerning the following user ID, password (if used for authentication) and logon properties/controls. An admin user shall be able to set and modify the needed values.	Mandatory			
NTS-481-011	<ul style="list-style-type: none"> The user ID shall be a minimum of 4 characters 	Mandatory			
NTS-481-012	<ul style="list-style-type: none"> The user ID shall be automatically locked after three consecutive unsuccessful logon attempts (e.g., disable in status); set by the Bank. Locked out ID needs to be lifted by an administrator/authorized user to make the ID usable again. 	Mandatory			
NTS-481-013	<ul style="list-style-type: none"> Re-logon is required if session is inactive for more than 15 minutes <p>Note: Re-logon can be done either at the terminal/machine, or at the application level.</p>	Mandatory			
NTS-481-014	<ul style="list-style-type: none"> The password shall have a minimum length of 6 characters 	Mandatory			
NTS-481-015	<ul style="list-style-type: none"> The password shall expire and need to be changed by the user in 90 days from the date of last change 	Mandatory			
NTS-481-016	<ul style="list-style-type: none"> The password shall be different from the last password 	Mandatory			
NTS-481-017	The changing of default/super ID password must not affect system operations.	Mandatory			
NTS-481-018	The system shall have an access control system that is set to "deny all" unless specifically allowed. An administrator shall grant access based on user function/role.	Mandatory			
NTS-481-019	<p>The system shall have facility for the following security administration functions:</p> <ul style="list-style-type: none"> Set and modify values assigned to ID, password and logon properties/controls (as identified above) 	Mandatory			
NTS-481-020	<ul style="list-style-type: none"> Addition, modification and deletion of User Role/Group. <p>The User Role or Group refers to a collection of permissions to view/update/delete transactions and reports</p> <p>Note: The role of the user ID shall be able to be identified in all reports and logs (e.g. Application Administrator, Security Administrator, System Administrator, and business users – Teller, Bookkeeper).</p>	Mandatory			
NTS-481-021	<ul style="list-style-type: none"> Addition, assignment to a User Role/Group and deletion of user 	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
NTS-481-022	<ul style="list-style-type: none"> Modification of user record (e.g., Name or assigned User Role/ Group) 	Mandatory			
NTS-481-023	<ul style="list-style-type: none"> Search/query/find – to facilitate locating specific user ID or User Profile/Group 	Mandatory			
NTS-481-024	<ul style="list-style-type: none"> Resetting of user password 	Mandatory			
NTS-481-025	<ul style="list-style-type: none"> Unlocking of User ID (can be assign to Branch Head) 	Mandatory			
NTS-481-026	<ul style="list-style-type: none"> Manual deactivation of user ID 	Recommended			
NTS-481-027	Generate List of System Users (all and per User Unit/Department/ Location) with the following details: <ul style="list-style-type: none"> User ID 	Mandatory			
NTS-481-028	<ul style="list-style-type: none"> User Name 	Mandatory			
NTS-481-029	<ul style="list-style-type: none"> User Role/Group 	Mandatory			
NTS-481-030	<ul style="list-style-type: none"> User Unit/Location 	Mandatory			
NTS-481-031	<ul style="list-style-type: none"> Status 	Mandatory			
NTS-481-032	<ul style="list-style-type: none"> Date of Last Logon 	Mandatory			
NTS-481-033	<ul style="list-style-type: none"> Manual for security administration 	Mandatory			
4.8.2 Integrity Requirements					
NTS-482-001	The system shall implement encryption/decryption technologies that are appropriate with the data being processed (e.g. SHA256, 3DES, AES256)	Mandatory			
NTS-482-002	The system shall ensure integrity of all data (e.g., monetary transactions, reports, hand-off files).	Mandatory			
NTS-482-003	The system shall pass the vulnerability assessment of the Bank.	Mandatory			
NTS-482-004	The vendor must address findings in the vulnerability report provided by the Bank.	Mandatory			
NTS-482-005	The Bank shall be provided with the following documentations before implementation: <ul style="list-style-type: none"> System backup 	Mandatory			
NTS-482-006	<ul style="list-style-type: none"> Database backup 	Mandatory			
NTS-482-007	<ul style="list-style-type: none"> Disaster recovery 	Mandatory			
NTS-482-008	<ul style="list-style-type: none"> Implementation procedures 	Mandatory			
4.8.3 Availability Requirements					
NTS-483-001	The system shall be available except during system and database backup/maintenance.	Mandatory			
NTS-483-002	The system shall be able to allow the user to trigger/set the system in online/offline mode.	Mandatory			
NTS-483-003	The system shall be able to accept and store transactions during offline status (Store and Forward).	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.9 Audit Requirements					
NTS-49-001	The system shall be able to log all users (i.e., Application Administration, Security Administrator, System Administrator, and business users) activities and information such as but not limited to the following: • Date and time of User log-in and log-off	Mandatory			
NTS-49-002	• User ID and name	Mandatory			
NTS-49-003	• Date and time of activity done in the system	Mandatory			
NTS-49-004	• Description of the activity done in the system (e.g., change of password, enrollment of users)	Mandatory			
NTS-49-005	• Terminal ID/IP Address/Computer Name (whichever is applicable)	Mandatory			
NTS-49-006	• Value before	Mandatory			
NTS-49-007	• Value after	Mandatory			
NTS-49-008	• Remarks/status (e.g., successful/failed login, locked ID)	Mandatory			
NTS-49-009	The system shall be able to view/display, print and download audit trail report based on the range of the selected data.	Mandatory			
NTS-49-010	The system shall be able to log transactions, meaning all successful, cancelled and rejected transactions shall be accounted for.	Mandatory			
NTS-49-011	The system shall have the facility to store and retrieve Audit Trail data of all user activities	Mandatory			
4.10 Legal Requirements					
NTS-410-001	The service provider shall comply with RA 9184 otherwise known as the "Government Procurement Act of 2003".	Mandatory			

REQUIREMENT NUMBER	REQUIREMENT STATEMENT	PRIORITY	PERCENTAGE COMPLIANCE	CUSTOMIZATION ESTIMATES EFFORT (MAN-DAYS)	REMARKS
4.11 Miscellaneous Requirements					
NTS-411-001	The Bank must be provided with a Conceptual Systems Design (CSD) or its equivalent document <u>for the customized functionalities.</u>	Mandatory			
NTS-411-002	The Bank must be provided with a Technical Requirements Specification (TRS) or its equivalent <u>document.</u>	Mandatory			
NTS-411-003	The Bank must be provided with a Technical Implementation Plan (TIP) or its equivalent <u>document.</u>	Mandatory			
NTS-411-004	The vendor must comply with the Bank's <u>Requirements Tracking Matrix (RTM).</u>	Mandatory			
NTS-411-005	<p>The following documentations/manuals shall be provided by the vendor to continue maintainability of the system. Examples:</p> <ul style="list-style-type: none"> • Server Hardware/ Software Installation Procedures • Applicable administration/ housekeeping routines • Problem Management Procedures, including documentation on System Errors, Messages and Codes (e.g., Quick Fix/Troubleshooting Guide) • Technical/System Manual • Data Flow Diagrams (e.g. Level 1 and 2) • User and Security Administration • Operating Procedures • User's Manual • Quick Reference Guide 	Mandatory			
NTS-411-006	The Bank shall be provided with an Application Maintenance Manual (AMM) or equivalent	Mandatory			
NTS-411-007	The Bank must be provided with an Integration <u>Testing Certification or its equivalent.</u>	Mandatory			
NTS-411-008	The Bank must be provided with a System Testing Certification (Backup and Recovery Testing, Stress Testing) <u>or its equivalent.</u>	Mandatory			
NTS-411-009	The Bank must be provided with a Service Level Agreement (SLA) or its equivalent <u>document.</u>	Mandatory			
NTS-411-010	All software used for the implementation of the system must be provided with genuine installation media with version.	Mandatory			