The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)

ICIEC Takaful System

ESKA® Business Manager – CRM & IMS

Gap Scope Document

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ICIEC

Prepared By

ESKADENIA SOFTWARE

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Contents

Document History

Document Version	Date	Summary of Changes	By	Department
0.1	16.06.2019	Document Creation	Amer Kayyali	ESK/ES
0.2	17.07.2019	Document Update during ICIEC on-site visit	Amer Kayyali	ESK/ES
0.3	22.08.2019	Review & Approve	Mahmoud Issa	ESK/ES
0.4	29.08.2019	Review	Radwan Al-Jundi	ESK/INS
0.5	01.09.2019	Review	Laisan Mobaideen	ESK/INS
1	04.09.2019	Baseline	Laisan Mobaideen	ESK/INS
1.1	21.09.2019	Document Update (Include SoW points)	Amer Kayyali	ESK/ES
1.2	03.10.2019	Review	Laisan Mobaideen	ESK/INS
1.3	08.10.2019	Update	Amer Kayyali	ESK/ES
2	17.10.2019	Baseline	Laisan Mobaideen	ESK/INS
2.1	24.11.2019	Update according to ICIEC feedback	Amer Kayyali	ESK/ES
3	26.11.2019	Baseline	Laisan Mobaideen	ESK/INS

Scope

Identification

This document shall be referred to hereafter as the Gap Analysis of **ESKA® CRM** & **ESKA® IMS**.

Purpose

This document states The Islamic Corporation for the Insurance of Investment & Export Credit (ICIEC) requirements for professional services and identifies any functionality gaps between what is provided by ESKADENIA's **ESKA® CRM** & **ESKA® IMS** systems and ICIEC business needs.

Document Overview

This document divides the system into components; a categorization made solely for the readability of this document, which does not in any way reflect the actual modularity of the system.

Some of the requirements will be delivered through integration with Workflow, DMS, Credit insurance, Customer portal and Approval & notification systems.

Gap classification:

Fit: The feature/ function required already exist in ESKADENIA system and don't need development effort.

Gap: The feature/ function required needs development effort [design, coding, testing] from ESKADENIA side

Out of SoW scope: means the point is not mentioned under the agreement Statement of work SoW #1

Liability

Approval and validation personnel signing the different Modules and systems commit to the contents of this document as it is being the only collective reference for identified system gaps. Any further requirements shall be treated as a change request, and to be provided post project closure.

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ESK/ES-19:0021 Uen

1 Customer Relationship Management (CRM)

System\Module	CRM System
Date	28th April – 2nd May, 2019
Notes Taken by	Amer Kayyali
Notes Taken From	Yasser Alaqi Bessem Soua Mourad Ali Mizouri Huda Hafzah Sabah Al Harbi Zaid Hiyasat Ala'a Mustafa Dhirenda Das Reyaz Wani

1.1 CRM System Gaps

#	Sub-module/ page	Fit or Gap	Requirement	Note(s) / ICIEC Feedback
1	Account	Fit / Setup	Define the following classifications upon defining any new account: • Corporate • Commercial Bank • Investment Bank • Development Finance Institution (DFI) • Broker • Private Insurance Company • National Export Credit Agency (ECA) • Multilateral Insurer • Government/public entity • Other	Agreed
2	Business Cards	Note	The ability to integrate with Business Card reader in order to capture the information and to be directly fed into the system.	Cancelled
3	Summary	Gap	Add the following fields to the "Ongoing Lead" list: 1. Country. 2. Product.	Agreed
4	Summary	Gap	Ability to drill down from each record in the list to the related record on its respective page, so once the user selects a record from the ongoing leads to navigate the user to the opportunity itself with all details filled by default.	Agreed
5	Summary	Gap	Add the following fields to each section: **1. To Do List:** ▪ Account / Lead ▪ Contact Name ▪ Title (Subject) ▪ Date ▪ Time **2. Recently Contacted:**	Agreed

ESK/ES-19:0021 Uen

			▪ Account / Lead ▪ Contact Name ▪ Contact Date ▪ Title (Subject) ▪ Type of communication Rename "Campaign" to be "Campaign / Business Activities"	
6	Leads	Gap	Defining new prospect clients are allowed to all BDD, at the same time one member will review all these prospects and audit in order to be approved. At the same time whenever a new lead is being created and it's already exists, the system should prevent adding this new lead and to give a message to the user that this lead is already there and managed by the related Account Manager.	Approval System
7	Visit Log	Gap	Add additional field for "Notes" on the product list level.	Agreed
8	Opportunity	Gap	Upon flagging any lead as a "Hot Deal", to add a new text field called "Reason" to mention the reason behind flagging this lead as Hot. This field to be added to the notification that is sent to the Account Manager and his direct Manager.	Agreed
9	Opportunity	Gap	• Add a new field to the opportunity level called "Probability of Closure" with the following list of values: o 0 – 25 o 26 – 50 o 51 – 75 o 75 – 100 • Add a new report to list leads according to the "Probability of Closure" parameter.	Change the "Probability of Closure" field to contain the below values (Low, Medium and High) instead of number ranges.
10	Opportunity	Gap	In order to request a new quotation the cycle will start by filling the application manually in the CRM system or it will be filled online through portals. Regarding filling manual applications from the CRM system, the application details will be transferred to the Credit Insurance system in order to proceed with the underwriting activities.	The cycle will start by filling the applicant information in the CRM as prospect client) and after that the rest of application details will be filled in the Credit Insurance system. Applicant details will be retrieved automatically from the CRM in the Credit Insurance system.

11	Opportunity	Gap	Upon creating any new opportunity to define the source of this opportunity in case it has been referred from another "Zone", so the user will be able to mention the percentage to be allocated for himself and the rest percentage to be allocated to the original referral zone in order to be considered in the KPI's of both zones.	According to the last received comments from the Zone Managers, we will add the percentage as an optional field and can be updated at any time during the opportunity till the deal closes, after that no one can change it and will be kept as it is.
12	Opportunity	Gap	Add the "Zone" on the opportunity level as a list of values: 1. Head Quarter (HQ) 2. MENA (Dubai and Rabat Offices). 3. ASIA (Jakarta. Dhaka, Riyadh) 4. SSAE. (Istanbul, Dakar) Adding a new branch is available at any time from the system admin side.	Cancelled We can use the concept of Branches and in reporting we can group these branches by Zones.
13	Communication History	Fit / Setup	Change the Type of Communication to be defined as setup not fixed to the mentioned types (Meeting, Phone Call, etc.).	Agreed
14	Templates	Fit / Setup	Invitation Letter for Annual meeting to be sent directly from the system to the predefined contacts list. The same concept will be used for any templates of any type that needs to be shared and sent to the predefined contacts list.	Agreed
15	Templates	Gap	Ability to upload attachments to the template in order to be sent along with the email.	Agreed
16	DMS Integration	Fit / Note	All documents uploaded to the CRM system to be automatically archived in the DMS system.	Agreed
17	Telemarketing	Gap	Add the following fields to the search criteria in order to inquire about contacts in order to group them within the needed contact list: • Prefix / Title. • Business Sector. • Zone. **ICIEC Note**: Search by client name should provide all previous communication with a certain client, this is available in the system in the Accounts Management while here this point is just related to the telemarketing and mass emails or SMS.	Agreed
18	Sales Stages	Note	Add an extra step in the Sales stages for Legal Department; this stage should be after the quotation and before policy issuance. Once the opportunity reached this stage, a new	In case the current stage under Legal department

ESK/ES-19:0021 Uen

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			ticket should be created automatically by the system and to be assigned to the legal department (Same as the system do for Quotation and Policy issuance).	there should be a manual escalation (outside the system or by creating a manual ticket and escalate it)
19	Targets	Gap	• Ability to setup the target to be per the following: o Premium. o Business Insured. o Number of NBI's (Issued and it's not necessary to be approved). o Number of Applications. o Number of new clients approached. • The effect of this target setup to be reflected on the summary screen and report.	Agreed
20	Summary Page	Gap	In case the logged in user to the CRM system is the manager, the "Summary" page shall present the top 10 activities per each Account Manager without the need to select one account manager each time in order to check his logged activities in the system.	Agreed
21	Reassignment	Gap	In case ICIEC needs to reassign an account from account manager to another, all outstanding activities on the calendar to be reassigned to the new account manager in order to follow up on them by the new assigned account manager.	Agreed
22	Collection Notification	Gap	Once payment has been collected in the financial system, the related account manager to be notified about this collection. The Account Manager will always have the option to check and view the client Statement of Account.	Agreed
23	Notifications	Gap	All notification emails that are being sent to the customers to be archived in the system as attachments (The same email to be saved as an attachment to the account profile).	Agreed
24	Notification Emails	Gap	All emails sent from the system to mention the sender email address (that is already configured in the system) as BCC in order to be archived in the exchange server.	Agreed
25	Sales Report	Gap	Add a new report to show the weekly sales report according to the template provided by ICIEC. According to the last visit agreement, Account Managers will use the Summary/Dashboard screen to report their weekly activities instead of the provided sales report, this summary page includes the following: • To Do List. • Ongoing Lead / Opportunities.	Agreed

LSK/ES-19:0021 Uen

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			• Recently contacted leads/accounts. • Achievement versus Target.	

26	TOR	Gap	• Terms of Reference (TOR) is a form that will be filled before any mission and will be created using the Workflow system and it needs to be approved by the CEO.
			• TOR form will have a flag to mention whether it's business development mission or non-business development mission, in case it's a business mission this workflow form will be integrated with the CRM system otherwise there will be no integration.
			• The TOR form will contain the following:
			  o **Mission Profile:**
			    ▪ TOR No.
			    ▪ Mission Description.
			    ▪ Mission dates period (From & To Dates).
			    ▪ Location.
			  o **Mission Members (List):**
			    ▪ To mention all members that will be responsible for this mission.
			  o **Terms of Reference (List):**
			    ▪ Prospect customer name (this field will read from the CRM system).
			    ▪ Background on the relationship
			    ▪ Expected Deliverables.
			    ▪ Visit date (within the master mission period)
			• The CEO will be part of this workflow process and he will be able to mention all his comments, these comments will be reflected to the CRM on the campaign level.
			• The TOR will be approved by the CEO.
			• Once the TOR is approved, this should be integrated with the CRM system by creating the following:
			  o Add new meeting / event under the communication history section for each prospect or actual client.
			  o This event to be added to the calendar of each member of the mission members.
			• Any opportunity created should be linked by the TOR (Campaign).
			• Generate the TOR report from the system according to the template ICIEC provided.
				Integration with Workflow system
				
				Visit date to be mentioned only in back to office report (BTOR), accordingly there will be no event to be created in the calendar for each visit.
				
				In BTOR rest and detailed information will be added there.

27	BTOR	Gap	• After completing the visit "Back To Office Report" (BTOR) needs to be processed in the system as the below details. • This report will be also a Workflow form that will contain the following: o TOR Reference No (This will be used as a campaign no).	Integration with Workflow system Agreed

LSK/LS-19:0021 Uen

			o Once the TOR Reference No is filled all the TOR information should be retrieved. o The user will fill **"Major Deliverables"** manually in the form per each visit, these deliverables just to be bullet points not paragraphs. • The details that are mentioned on each visit will be stored in the CRM system as a record in the communication history under each customer profile. • Generate the BTOR report from the system according to the template ICIEC provided.	
28	Actions	Note	All actions that need to be done between departments will be managed through JIRA nothing will be managed from the CRM system.	Not Applicable All BDD mentioned that no need for this type of integration, if this integration is still needed, we need to clarify more details since it's not part of the SOW #1
29	Communication History	Gap	Ability to add communication logs even without having an opportunity and this detail to be shown on the summary page (to be on the account / lead level not opportunity).	
30	Label Names	Fit / Setup	Rename the following labels: • "GWP" to be "Premium" • "Quotation" to be "NBI" • "Campaign" to be "Campaign / Business Activities"	

ESK/ES-19:0021 Uer

1.2 Credit Insurance Integration

#	Sub-module/ page	Fit or Gap	Requirement	Note(s)
1	Documents	Gap	All attachments uploaded on the lead and opportunity level to be transferred via the application for the underwriting department to help in generating the quotation. BDD department will be responsible for issuing the quotation through the Credit Insurance system.	Agreed
2	Policies	Fit / Setup	Rename "Interest" to be "Risk".	Agreed
3	Policies	Gap	Upon selecting one policy for any customer, the system should show list of buyers with the related declarations.	Agreed
4	NPL	Gap	Add a new section to list all NPL's containing (As a new tab): • NPL No. • Buyer Name • Currency • Loss Amount • Buyer Country • Limit Approved • Reason for Nonpayment • Action to be Taken by Policyholder • Status **Note**: Any converted NPL to claim will not be listed in this list and will just appear in the claims list.	Agreed
5	Claims	Gap	Claim List: • Claim No. • NPL No. • Buyer Name • Currency • Loss Amount • Loss Date • Status • Committee Decision	Agreed
5	Notification	Gap	Once any new Notification of Probable Loss (NPL) has been received, the Account Manager should be directly notified using the configured notification process within the notification system.	Agreed
6	Customer Portal	Gap	After filling the application by the customer, to have the option to print the application in order to be signed by the client afterwards to upload it back to the system.	Agreed
7	NPL Committee	Gap	The NPL Committee, once they receive any NPL, they need to mention their feedback on each claim in order to be part of the claim process, also the legal department should share their input. The related Account Manager should be	To show list of documents that have been uploaded on the claim level that are related to NPL,

ESK/ES-19:0021 Uen

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			informed about the committee actions and recommendations and to be able to view it from the CRM side.	and once the status is updated from the claim side the Account Manager will be notified.
8	Insurance Integration Tab	Gap	To add a new section for applications in order to view which NBI's have been converted to application.	Agreed
9	Quotation For Renewal	Fit / Note	For policies that are about to expire, the option to issue a new quotation for renewal will be used to issue a new quotation according to the system current behavior along with the automatic generated ticket.	Cancelled To be done from Credit Insurance
10	Policy	Gap	To define the account manager on the policy level, since the account manager will not be considered as a salesman (since ICIEC don't give commission to the account manager on each policy issuance). Handling should be different than the current way in the CRM system.	Agreed

1.3 Customer Portal Integration

#	Sub-module/ page	Fit or Gap	Requirement	Note(s)
1	Customer Portal	Gap	Once any new prospect customer registered online, the lead will be created automatically in the CRM system and according to the Zone, this lead will be assigned to the related account manager (per zone).	Agreed
2	Customer Portal / Notification	Gap	Upon receiving any new lead, the system needs to send an automatic notification to the assigned account manager according to the point above.	Agreed

2 Incident Management System (IMS)

2.1 IMS System Gaps

#	Sub-module/ page	Fit or Gap	Requirement	Note(s)
1	DMS Integration	Fit / Note	All documents uploaded to the IMS system to be automatically archived in the DMS system.	Agreed
2	Emails Integration	Gap	In case the client replies to a specific email (that is configured in the system), to have the ability to store the received email on the CRM account history and attachments section.	Agreed
3	Escalation	Gap	Escalation matrix will be defined per product and classification as setup, but in case the ticket has been reassigned from one classification to another, ICIEC needs the Service Level Agreement (SLA) to be reset according to the new classification escalation matrix.	Manual escalation to take place instead of automatic as it will handled case by case

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2.2 Credit Insurance Integration

#	Sub-module/ page	Fit or Gap	Requirement	Note(s)
1	Wording	Gap	Upon working on the wording of the policy, the legal department should be involved in this cycle, so we need to generate a ticket in the IMS system and to be assigned to the legal department and once they mentioned their input on the wording and approve it, the policy can be issued. **ICIEC Note:** We should segregate from standard policy wording and new policy wording. Standard policies should be automatically approved without legal intervention.	Same as point no. 1.1.16

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2.3 Customer Portal Integration

#	Sub-module/ page	Fit or Gap	Requirement	Note(s)
1	Ticket	Gap	Once a new lead has been created through the Customer Portal, the system needs to create an automatic ticket for this lead and to be assigned to the related regional manager (According to the zone) so the whole communication will be controlled using this ticket At the same time, the client will be able to send his/her notes, comments and feedback using the same ticket under the IMS system directly.	Related to point 1.3.1

3 Reference To The Statement of Work # 1

#	SoW Section	SoW Requirement	ESKA Comments
1	Reference to Section 3.3.5 Marketing (CRM)	Ability to capture new relations and to register new clients in the pipeline and transfer potential clients to Policyholders after materialization.	Any new prospect client will be defined in the CRM system and it will be assigned to the related Account Manager, once the lead is won the prospect client will be converted to a financial customer (policyholder). At the creation level, the system will validate whether this client or prospect has been defined before and an alert message will be populated to mention that this prospect is already defined before and managed by the related account manager. This validation will help in avoiding the duplication of customers or prospects.
2		Ability to report business activities such as meetings, conference calls ...etc.	All communication activities with customers or prospect clients should be recorded by the account managers. Regarding upcoming meetings and appointments will be synched with Microsoft Outlook and notifications will be available for end users. Reporting these activities is available in the system and can be extracted per account manager or per client.
3		Ability to capture and halt all type of business dealing with a certain client	From the financial system, we can flag any customer as "Black List" mentioning the black list reason. The system will prevent any transaction for these customers from all systems.
4		Holding details/ information of any specific client	All prospect clients information will be captured in the CRM system, regarding existing clients the information will be transferred to the financial system to be centralized in the receivables module and all details that will be updated in the CRM system will be transferred to the receivables module (and vice versa).
5		Ability to distinguish between type of clients, i.e. direct clients, broker/ Agent controlled clients and VIPs	Classifying clients can be done within the receivables module under the financial system to distinguish between the customer types (Customers, VIP Customers, Agents, Brokers, etc.) in addition to manage the portfolio of any agent or broker with their clients. The same approach is available for the payable entities to define Insurance Companies, Reinsurance companies, etc.
6		Ability to give details of clients, their business, premium and overall results. Position of the client's payments, discounts, claims etc.	Client statement of account can be generated and printed directly from the CRM system according to each account manager privilege and for his own clients without referring back to the finance department.
7		Broker / Agent monitoring for	Monitoring for Agents and Brokers along with their

		performance as well as payments etc.	portfolio will be managed from the Accounts Payable module under the financial system to follow up on their outstanding premiums, collections and commissions.
8		Ability to monitor performance of producers in terms of production and claims by line of business	Producers or brokers' statements and related commissions can be generated from the financial system and can be shown per line of business and product.
9		The solution should be able to maintain clients contact details and have capability to produce mass mailing (all forms e.g., email, SMS, postal mail and any other forms of contacts) using client's details	In the CRM system, defining contact list is the way to handle mass emails or SMS according to the needed criteria according to the available information within the CRM system. In addition to that, the system provides the ability to import an excel sheet of contacts from outside the system to send them mass emails as well.
10		Ability to generate statistical reports on division/staff performance and provide output analysis.	Such statistical reports can be generated either from the CRM or Credit Insurance technical system depending on the needed output.

4 APPROVALS

ESKADENIA Project Manager	ICIEC Project Manager
Name : Ms. Laisan Mobaideen Date : 04.12.2019 Signature :_______________	Name : Mr. Mohamad El-Sayed Date : 04/12/2019 Signature :_______________
ESKADENIA Product Manager	
Name : Mr. Amer Kayyali Date : 4/12/2019 Signature :_______________	4/12/2019 4/12/2019 04.12.19

ESK/ES-19:0021 Uen