**Requirement for Internet and Mobile Banking UX and UI Design**

**Objective:**

Cartu Bank JSC (hereinafter “The Bank”) aims to transform its digital experience for both corporate and retail clients by implementing world-class, user-centered digital journeys.   
The goal is to enhance the user experience (UX) and user interface (UI) design for brand new Internet and Mobile Banking platforms for Corporate and Retail users, ensuring they are intuitive, engaging, and reflective of the Bank’s brand identity.

**Scope of Work:**

The selected vendor will be responsible for providing comprehensive UX and UI design services for Internet and Mobile Banking platforms for Corporate and Retail users, which include but are not limited to the following:

**1. User Research and Strategy:**

* **Stakeholder Interviews**: Synchronize expectations and visions for the new digital experience and identify the brand identity.
* **User Research**: Conduct thorough research to understand user needs, behaviors, and pain points.
* **Personas and Journey Maps**: Develop user personas and journey maps to guide the design process.
* **Digital Strategy Alignment**: Align the digital strategy with the Bank’s overall business goals and vision.
* **Market Research**: Conduct contextual market research to provide insights on local and global trends, as well as user expectations.

**2. UX Design:**

* **User Flows**: Design intuitive and seamless user flows for both retail and corporate users.
* **Wireframes and Prototypes**: Create wireframes and prototypes for validation through usability testing.
* **Product Architecture**: Ensure the product architecture fits within the existing ecosystem and communicates JSC Cartu Bank’s brand identity.

**3. UI Design:**

* **Visual Design Concept**: Develop a visually appealing design concept that aligns with the Bank’s digital product values.
* **Low-Fidelity Mockups**: Design low-fidelity mockups for both the mobile app (iOS and Android) and Internet banking platform.
* **High-Fidelity Mockups**: Design high-fidelity mockups for both the mobile app (iOS and Android) and internet banking platform.
* **Consistent Visual Identity**: Create a consistent and engaging visual identity, incorporating state-of-the-art design trends.
* **Dark Mode**: Provide a dark mode option, well-tested for accessibility, and ensure the design files easily switch between color modes.

**4. Design Vision and System:**

* **Comprehensive Design System**: Provide a design vision and a comprehensive design system that includes Design Principles, all UI components, Visual Style Guide: Pattern Library, Design Tokens and Comprehensive Usage Instructions.
* **Scalability**: Ensure the design framework supports scalability for future development and enhancements, including efforts from the Bank's team.
* **Design Library**: Develop a design library and asset collection to maintain consistency as the product scales.

**5. Blueprints:**

* **Detailed Blueprints**: Develop blueprints of the mobile app and online banking platform based on user journey definitions and scenario prioritization.
* **Information Architecture**: Include detailed wireframes, information architecture, and user flow diagrams as part of the blueprint.

**6. Usability Testing:**

* **Usability Testing**: Conduct usability testing on wireframes and high-fidelity designs to validate the effectiveness of the UX/UI.
* **Design Iterations**: Iterate on designs based on feedback from usability tests to ensure optimal user experience.

**7. Implementation Support:**

* **Design Documentation**: Provide detailed design documentation and assets for developers with information regarding design tools and resources.
* **Ongoing Support**: Offer ongoing support and guidance during the development phase to ensure the design is implemented as intended.
* **Promotional Materials**: Assist in the creation of promotional materials and user guides as needed.

**8. Localization and Accessibility:**

* **Localization**: Ensure the designs are fully localized in both Georgian, English and Russian languages.

**Deliverables:**

* **User Research Report**: Comprehensive report including user personas and journey maps.
* **Wireframes and Prototypes**: Product Architecture, Wireframes and interactive prototypes for user flows for both retail and corporate users.
* **Usability Testing Reports**: Usability testing reports and design iterations
* **Design Documentation and Asset Library**: Detailed design documentation and an asset library.
* **Dark Mode Option**: Provide a dark mode option, well-tested for accessibility.
* **Design Vision and Concept**: Design vision and concept integrating the business mission, tone of voice, and user experience strategy.
* **Comprehensive Design System**: A comprehensive design system that includes all UI components, design patterns tailored for specific operating systems and detailed usage instructions.  
  This must be maintained in a central repository accessible to all relevant development teams and include documentation, code snippets, and usage examples.
* **Font and Number-Formatting Patterns:** Establish font and number-formatting patterns that are region-specific. Ensure these patterns are well-documented and integrated into the design system.
* **Blueprints**: Blueprints of the mobile app and online banking platform, including detailed wireframes, information architecture, and user flow diagrams.
* **High-Fidelity Mockups**: High-fidelity mockups for both the mobile app (iOS and Android) and internet banking platform.
* **UI Designs**: UI designs for both mobile and web platforms for Retail and Corporate Users.
* **Implementation Support**: Support and consultation during the implementation phase.

**Selection Criteria:**

* **Portfolio and References**: Portfolio, references, and experience.
* **Company Profile**: Company profile and total staff, Company’s financial condition
* **Team Personnel**: Implementation team personnel.
* **Project Approach**: Project approach, methodology and framework.
* **Awards and Certificates**: Awards and certificates.
* **Price:** Detailed price breakdown, including implementation fees and any other costs, broken down into each task slot.
* **Deliverables:** Deliverables content and number
* **Timeline**: Proposed timeline and deadlines.  
  **Payment Conditions**: Payment terms and conditions.