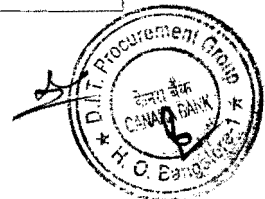
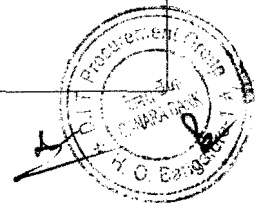


RFP-21/11-12 : Pre-bid queries for Risk Based Authentication Solution

S No	RFP Reference	Contents	Query	Our Reply
1	Page number 3 of 46	The proposed solution should encompass installation, integration and customization with the existing (Retail and Corporate Net Banking, ATM transactions, Mobile Banking, Card transactions) and future applications of the Bank.	Our proposed solution is designed to support Retail and Corporate Net Banking, ATM transactions, Mobile Banking, Card transactions. Kindly let us know the exact details about the future applications being considered by the bank. We will be able to provide technical and commercial efforts for supporting the bank's future requirements only after knowing more about these applications. If these details are not available, we suggest that the following text "and future applications of the Bank." be removed.	The Bank is introducing Payment Gateway Solution. EOI No.4/2011-12 dt.06.09.2011 already floated which may be referred for further details.
2	Instructions Point 17 Page No 7 of 46	The Bidder/s desirous of offering the Bank two or more alternatives of Risk Based Authentication Solution meeting the tender specifications should submit separate Offer/Bid for each alternative. Each alternative Offer /Bid should be complete in all respects and should not make cross-reference to details given in other offer/alternative. Every such alternative Offer should accompany separate EMD.	Can a bidder introduce a new solution to offer risk based authentication to the bank that was not shared during the expression of interest (EOI) stage earlier? Will the bank permit such a deviation and re-qualify a new solution against eligibility criteria provided in the EOI?	Bidder cannot introduce a new solution. Shall not be permitted.




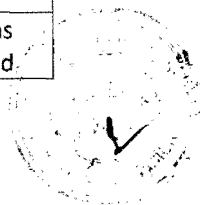
3	Page No 10 of 46	<p>5.1.2. The Delivery & Installation of Hardware (including OS) and Application Software and any other related software at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai shall be completed within a period of 6 Weeks from the date of acceptance of order.</p> <p>5.1.3. Once the requisite hardware & software are ready at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai the selected bidder shall undertake the implementation of the said project and prove that the solution is working effectively and to the satisfaction of Bank. It is to be ensured by the bidder that the normal functioning of the branches / offices are not affected during the implementation by taking all necessary precautions. The entire Implementation of the Solution shall be completed within a period of 4 Weeks from the date of installation of hardware & software at Data Centre at Bangalore and Disaster Recovery Centre at Mumbai.</p> <p>5.1.4. The entire project i.e., implementation of Risk Based Authentication Solution is to be made operational within a period of 10 Weeks from the date of acceptance of the order.</p>	<p>What is the expected delivery and completion schedule? Is it 10 weeks or 16 weeks?</p> <p>A time period of 4 weeks for implementation is extremely aggressive and difficult to meet, taking into consideration, the customization required, the dependency on third parties and vendors (for Banking applications, ATM vendors etc) for code changes and extensive testing involved.</p> <p>We request the bank to kindly consider the timelines proposed by us in our detailed project plan as part of the technical bid.</p>	<p>The entire project i.e., implementation of Risk Based Authentication Solution is to be made operational within a period of 14 Weeks(ie, Six weeks for delivery and installation of Hardware & Software and 8 Weeks for implementation of the solution) from the date of acceptance of Purchase Order.</p>
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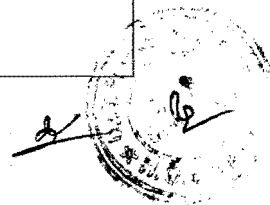
		<p>6. LIQUIDATED DAMAGES The successful bidder should ensure delivery & installation of required hardware & software and implementation of the Solution as specified in the Scope of Work at DC Bangalore and DRC Mumbai within Sixteen Weeks (ie., Eight Weeks for delivery & installation of hardware & Software and Eight Weeks for implementation of the Solution) from the date of acceptance of purchase order.</p>		<p>Please read the clause as follow:</p> <p>“The successful bidder should ensure delivery & installation of required hardware & Software and implementation of the solution as specified in the Scope of Work, at DC Bangalore and DRC Mumbai within 14 Weeks (ie, 6 weeks for delivery and installation of Hardware & Software and 8 Weeks for implementation of the solution) from the date of acceptance of Purchase Order.”</p>
4	<p>Page No 12 of 46</p> <p>Annexure J - Page No 41 of 46</p>	<p>7.1. One or more qualified engineers to be stationed at DC situated at HO Bangalore for smooth implementation of the Project. The bidder should specify the number of support engineers required / to be stationed at DC location during the period of Warranty and AMC Period, if contracted.</p> <p>7.2. The Services of the engineer should be available from morning 8 am to till 10 pm in the night on all the Bank working days at DC situated at HO Bangalore, during the entire project implementation period and during warranty/AMC, if contracted i.e, for a period of 6 years after signing off the Project. The bidder should also depute their engineers for trouble shooting at DRC during the entire project implementation period and during warranty/AMC, if contracted ie, for a</p>	<p>Can the bank confirm the exact service window required? There appears to be ambiguity in the onsite service windows mentioned in the RFP.</p>	<p>Terms & Conditions, clause 7 of 7.1 and 7.2 RFP shall be read as</p> <p>7.1. One or more qualified engineers to be stationed at DC situated at HO Bangalore for smooth implementation of the Project. The bidder should specify the number of support engineers required to be stationed at DC location during the period of Warranty and AMC Period, if contracted.</p> <p>7.2. “The Services of the engineer should be available 24 * 7 onsite to the Bank for all activities listed under Technical Table on all the 365 days at DC situated at HO Bangalore, during the entire project implementation period and during warranty/AMC, if contracted i.e, for a period of 6 years after signing off the Project.</p> <p>The bidder should also depute their</p>

Handwritten signature and a circular official stamp.

		<p>period of 6 years after signing off the Project. Bank also has the right to advise the engineer concerned to stay overtime, if their services are warranted.</p> <p>The Vendor should provide 24 * 7 onsite support to the Bank for all activities listed under Technical Table.</p>		<p>engineers for trouble shooting at DRC during the entire project implementation period and during warranty/AMC, if contracted ie, for a period of 6 years after signing off the Project. Bank also has the right to advise the engineer concerned to stay overtime, if their services are warranted.</p> <p>The Vendor should provide 24 * 7 onsite support to the Bank for all activities listed under Technical Table.</p>
5	Section 10 Page No 14 of 46	10.2.3. 30% of the total invoice value of all the ordered Hardware (including OS) and Software (including application software to Data Centre at Bangalore and DRC at Mumbai locations) shall be paid after completion of Implementation and User Acceptance Test Sign off of the Project. The bidder has to submit relevant certificates for having completed the Implementation & UAT, while claiming payments.	<p>Can the bank provide a detailed test plan and signoff criteria which will be the basis for successful completion of UAT from our end?</p> <p>If this is not possible, we assume that the bank will accept the UAT plan and success criteria provided by us during the project implementation for signoff.</p>	<p>It is the responsibility of the Bidder to give test plan in commensuration with the RFP terms.</p> <p>Please refer General conditions on page 43 to 45 of RFP.</p>
6	Annexure-E Point No.1 Page No. 26 of 46	The Bidder should provide required customization for integration with the bank systems and it is vendors responsibility to arrange for the same	<p>Understanding is "Bank will interface and engage with the various OLB/ATM/Card Software vendors to incorporate the AA API in desired locations. API/Web services and relevant documentation will be provided by the bidder/OEM". Please clarify.</p>	Interface & Integration services shall be provided by the Bidder and Bank will assist to get the necessary formats.
7	Annexure E Point 13 Page No 27 of 46	The risk based engine should be able to correlate transactions across all the channels integrated in a real time basis and prevent cross channel fraud.	Please confirm if our understanding is correct that Cross channel fraud will be through a single risk engine itself?	The proposed solution should provide the requirement as per the RFP.
8	Annexure E Point 19	A unique risk score should be produced for each activity based on a specific	Risk score calculation is based on multiple parameters, Such parameters cannot be	The Clause is changed and to be read as "A unique risk score should be produced.

	Page No 28 of 46	model used to automatically weigh each indicator's risk probability. The final risk score should be comprised of combining a short and long-term influenced score and a manually influenced risk score used to combat emerging threats.	controlled / influenced manually. So "Manually influenced risk " should be removed	for each activity based on a specific model used to automatically weigh each indicator's risk probability. The final risk score should be comprised of combining a short and long-term influenced score".
9	Annexure E, Point 28, Page No 29 of 46	The mule account details should be available as a service from the OEM / Bidder	For security reasons Mule account details will not be shared in clear text format, will be provided as hash values to the bank's risk engine. Risk engine will be able to hash compare to color the transaction to mule accounts	Bidder to comply with RFP terms.
10	Annexure J, Point 15, Page No 42 of 46	Internet banking/Debit card holder etc no of users as on 31.08.2011 have been shared along with approx 30% per annum growth rate	While submitting the commercial offer, is the user base to be considered as on 31.08.2011 only or also factoring additional users forecasted over next few years. Please clarify	Hardware to be provided by the bidder should be able to accommodate future requirement for the contracted period.
11	Annexure J – Scope of Work- Page No 43 of 46	Other Conditions: 4. Solution should be able to control the security features of all desktops. 5. The administrator should be able to select one or more software signatures to be used for scanning a target computer or a group of computers. 6. The proposed solution should provide the capability to generate reports of the non-compliant issues and recommend corrective actions. 7. The proposed solution should provide facility to administrator to easily customize reports or create new reports and view all history reports. The administrator should be able to generate reports on daily, weekly, monthly, quarterly, yearly basis. 8. Dashboard should be provided in multiple ways like executives view,	Are these requirements pertaining to RBA solution? Please confirm.	Para number 1 to 8 under " Other Conditions " clause on page 43 of 46 are not applicable and shall be treated as deleted. Para 9.2 & 9.3 under "Security Policy" clause on Page 43 of 46 are not applicable and shall be treated as deleted. Please Refer Point No 9 for reports and Point No 10 in page 41 for security policy of the bank.



		<p>administrators view, guest view, Audit view, less privilege users view, etc. and the bidder should provide the dashboard with role based permission.</p> <p>9. Security Policy.</p> <p>9.2. In case , the proposed solution do not comply with the policy, the access should be denied as Non-Compliance and a remediation process should be defined for them so that they can remediate themselves to the correct posture and then gain connection to the corporate network resources.</p> <p>9.3. Deliver the hardware, software for the policy compliance and enforcement solution and all the other related equipments and software as required by the solution</p>		
12	NA	NA	<p>Will Canara bank provide accommodation to the implementation team for the duration of the project?</p> <p>Or will the out of pocket expenses be reimbursable to us at actual upon submitting bills?</p>	NO
13	NA	NA	<p>Since the Solution is quite complex, we request the bank to consider postponing the submission date to 21st October 2011.</p>	Bidder to comply with the RFP terms.

DATE : 13.10.2011

BANGALORE


DEPUTY GENERAL MANAGER



