

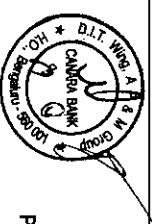
Pre-Bid Queries and Replies for RFP-28-2017-18 Dated 18-01-2018 for Selection of vendor for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution

Sl. No.	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	28	16. Earnest Money Deposit (EMD)/Bank Guarantee in Lieu Of EMD:	16.1. The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs. 50,00,000/- (Rupees Fifty Lakhs Only) by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru and should be kept along with the Part-A - Conformity to Eligibility Criteria.	Request Bank to change it to : The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs. 20,00,000/- (Rupees Twenty Lakhs Only) by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favour of Canara Bank, payable at Bengaluru and should be kept along with Part A - Conformity of Eligibility Criteria.	Bidder has to comply with the RFP Terms.
2	46	47. Payment Terms:	47.1. Payment schedule will be as under: 20% - On delivery of all Hardware & Software items on production of relevant documents. 10% - On delivery of Solution to UAT (User Acceptance Test) and on submission of Invoice. 20% - After pilot implementation of the solution integrating e-channels as per timelines. 40% - After roll out of entire solution integrating all the channels and products as per timelines. 10% - After completion of warranty period of Three Years or submission of PBG of 10% of Total Cost of Ownership.	1. Request bank to change the payment terms to the below - 60% - On delivery of all Hardware & Software items on production of relevant documents. 10% - On delivery of Solution to UAT (User Acceptance Test) and on submission of Invoice. 10% - After pilot implementation of the solution integrating e-channels as per timelines. 20% - After roll out of entire solution integrating all the channels and products as per timelines. 2. Request Bank to remove this 10% Advance warranty BG as 10% PBG is already asked for the warranty/performance.	Bidder has to comply with the RFP Terms.
3	65	Annexure-3 Eligibility Criteria Declaration Criteria no. d	Eligibility Criteria: The Bidder should have positive Net Worth as on 31/03/2017. Documents to be submitted: The Bidder must produce a certificate from the Company's Chartered Accountant to this effect.	Request Bank to change it to : The bidder should have positive net worth as on 30/09/2017.	Bidder has to comply with the RFP Terms.



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4	66 Annexure-3 Eligibility Criteria Declaration Criteria no. f	<u>Eligibility Criteria:</u> The Proposed Solution should have been implemented/under implementation in atleast one Scheduled Commercial Bank in India or abroad having customer base of 2 Crores or above with a minimum Business volume of Rs 4 Lakhs Crores, having experience in implementation in the four Basic channels- Core Banking, ATM, Mobile Banking & Internet Banking. <u>Documents to be submitted:</u> Purchase Order/Reference letter from the Concerned Bank to be submitted.	Request Bank to change it to : The proposed Solution should be implemented/under implementation in at least one Scheduled Commercial bank in India or Abroad having customer base of 2 Crores or above with minimum Business Volume of Rs. 1 Lakhs Crores, having experience in implementation in the four Basic channels - Core Banking, ATM, Mobile Banking & Internet Banking.	Bidder has to comply with the RFP Terms.
5	40 41. Security Deposit / Performance Bank Guarantee:	41.2. If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% (Plus GST) for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% (Plus GST) of the total order value (Exclusive of Taxes).	Request Bank to change the clause : If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% (Plus GST) for each completed calendar week of delay or part thereof on the value of the order (Exclusive of Taxes) will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 2% Plus GST) of the total order value (Exclusive of Taxes).	Bidder has to comply with the RFP Terms.
6	41 42. Delivery, Installation, Integration and Commissioning:	<u>42.2. Delivery Schedule are as follows:</u> 42.2.1. Supply of Hardware and Software items: Within 4 weeks from the date of acceptance of Purchase Order for Non-Road permit Locations and 5 weeks for Road permit Locations.	Request Bank to change the clause : Supply of Hardware and Software items within 7 Weeks from the acceptance of Purchase Order for Non-Road Permit Locations and 8 Weeks for Road Permit Locations.	<u>RFP Clause is modified as under:</u> <u>"42.2. Delivery Schedule are as follows:</u> 42.2.1. Supply of Hardware and Software items: Within 6 weeks from the date of acceptance of Purchase Order for Non-Road permit Locations and 7 weeks for Road permit Locations."
7	41 42. Delivery, Installation, Integration and Commissioning:	<u>42.3. Installation Schedule:</u> 42.3.1. Installation, Commissioning of Hardware Appliance: The successful bidder should ensure installation, configuration, Integration and commissioning of the delivered Hardware Appliance at the bank branch/office within 2 weeks from the date of delivery of all the materials for each ordered locations.	Request Bank to change the clause :The successful Bidder should ensure installation, Configuration, Integration, and commissioning of the delivered Hardware Appliance at the bank branch/office within 4 Weeks from the delivery of the materials for each ordered locations.	Bidder has to comply with the RFP Terms.



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8	44	45. Penalties/Liquidated Damages:	45.1. Penalties/Liquidated damages for delay in Delivery of Hardware and Solution/Software would be as under: 45.1.3. However, the total Penalty/LD to be recovered under clause 45.1.1 & 45.4.2 shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes).	Request Bank to change the penalty clause : However, the total Penalty/LD to be recovered under above clauses 45.1.1, and 45.4.2 shall be restricted to 5% (Plus GST) of the total value of the order (exclusive of Taxes).	Bidder has to comply with the RFP Terms.
9	44	45. Penalties/Liquidated Damages:	45.3. Penalties/Liquidated damages for onsite resources: In case the resources goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Resident resource charges payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 50% of the total charges payable for Resident Resource charges for that quarter.	Request Bank to change the penalty clause : In case the resources goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular month. The Bank shall also impose a penalty of 0.5% of the Resident resource charges payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 10% of the total charges payable for Resident Resource charges for that quarter.	Bidder has to comply with the RFP Terms.
10	45	45. Penalties/Liquidated Damages:	45.5. Penalties/Liquidated Damages for delay in Implementation, Integration and Commissioning: 45.5.4. However, the total Penalty/LD to be recovered under the above clauses 45.5.1, 45.5.2 and 47.5.3 shall be restricted to 10% (Plus GST) of the total value of the order (exclusive of Taxes).	Request Bank to change the penalty clause : However, the total Penalty/LD to be recovered under above clauses 45.5.1, and 45.5.2 and 47.5.3 shall be restricted to 5% (Plus GST) of the total value of the order (exclusive of Taxes).	Bidder has to comply with the RFP Terms.
11	45	45. Penalties/Liquidated Damages:	45.4. Penalties/Liquidated damages for not maintaining uptime: 45.4.2. The maximum penalty levied as per above clause (45.4.1) shall not be more than the 25% (Plus GST) of AMC amount payable (exclusive of Taxes) for one Year.	Request Bank to change the penalty clause : The maximum penalty Levied as per above clause (47.3.1) shall not be more than the 10% (Plus GST) of AMC amount payable(exclusive of Taxes) for one Year.	Bidder has to comply with the RFP Terms.



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12	45	45. Penalties/Liquidated Damages:	45.4. Penalties/Liquidated damages for not maintaining uptime: 45.4.3. If monthly uptime is less than 95%, the Bank shall levy penalty as above and shall have full right to terminate the contract under this RFP or AMC, if contracted. The right of termination shall be in addition to the penalty. The above penalty shall be deducted from any payments due to the bidder (including AMC payments).	Request Bank to change the penalty clause restricted to either put the penalty or termination of the contract and not both.	Bidder has to comply with the RFP Terms.
13	10	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.1. CBS	What kind of CBS fraud is meant here?	The solution should be capable to monitor transactions happening through Branch Channel in Core Banking Solution (CBS)
14	11	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.14. Cash Management System	Is it only for ATM?	All cash management System related applications/products.
15	11	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.15. Financial inclusion	What kind of fraud is meant here?	The solution should monitor Transactions happening through all Financial Inclusion channels.
16	11	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.16. Forex	What kind of fraud is meant here?	The solution should monitor Transactions happening through all Foreign Exchange related products/applications
17	11	9. Scope of Work:	9.1.5. FRM solution will include all types of deposits, loans & advances prevalent in banking system.	Could you please provide examples of kind of fraud for each of this category	The past scenarios will be shared with the selected bidder.
18	14	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.38. The Proposed solution should be able to integrate with Event, SLEM, Syslog Management tool and ITSM tool.	Request the bank to specify the level of integration required.	FRM solution/servers has to be integrated with these tools for monitoring the servers



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19	65	Annexure-3 Eligibility Criteria Declaration Criteria no. c	Eligibility Criteria: The Turnover of the Bidder should be minimum Rs. 100 Crores each year during last 3 financial years (i.e. 2014-15, 2015-16 and 2016-17). Documents to be submitted: 1. Audited balance Sheet for last Three (3) Financial Years (i.e. 2014-15, 2015-16 and 2016-17). 2. Chartered Accountant Certificate to this effect.	We request the Bank to reduce the turnover criteria to Rs.30crores each year	Bidder has to comply with the RFP Terms.
20	66	Annexure-3 Eligibility Criteria Declaration Criteria no. h	Eligibility Criteria: The proposed solution should be a part of Chartis RiskTech Quadrants® for enterprise fraud technology Solutions, for the year 2017. Documents to be submitted: Published reports/ Certificate from concerned authority/organization.	BPC Banking Technologies is one of the leading service providers in the e payments industry. BPC owns the SmartVista suite of products which comprises of end to end solution to the retail payments industry. We have 200+ customers in 70+ countries. One of our flagship products namely SmartGuard is a realtime online fraud management solution. We have been placed in the positive quadrant by Gartner. Also, our Fraud solution has been rated highly by the industry leading entities like CEB Tower group and Ovum Group. We can share the reports with the Bank. We have live sites wherein the transactions is much higher than the numbers specified in the RFP. We request the Bank to remove the Clause "The OEM of proposed EFRM Solution should be listed in Chartis RiskTech Quadrant® for enterprise fraud technology Solutions 2017. This will help more proven global vendors to participate in this RFP and the Bank will get an exposure to the latest technology	Bidder has to comply with the RFP Terms.
21	2	Bid Details in Brief Serial no. 7	Last Date of Submission of Bids -8/02/2018 Thursday upto 3:00pm	We request the Bank to extend the submission date by 3 weeks as it is comprehensive RFP and we will need more time to work with our partners to submit a complete solution.	Kindly refer the amendment-1



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22	10	9. Scope of Work:	Scope of Work	The bank has some 8 overseas branches across APAC, Africa, Europe. Would the fraud solution be required to cover these branches or transactions with/from these branches? Or is the scope of the fraud solution restricted only to the India operations? If the solution needs to be implemented in other countries like Africa, would the regulatory requirements of the local regulator be applicable?	Yes. The selected bidder to comply with all regulatory guidelines applicable to respective countries
23	10	9. Scope of Work:	Scope of Work	Is there an existing cyber security system at the bank which is sought to be leveraged or integrated with the channel fraud risk functionality of the proposed solution?	Bank will indicate the system /application / solution to be integrated in the propose FRM solution based on the need
24	74	Annexure-10 Technical Specification for Enterprise Fraud Risk Management Solution	Fraud Topologies & Analytics Capabilities	For the fraud topologies and analytics functionalities, can the fraud solution leverage the internal fraud risk and loss data in order to be able to undertake historical, behavioral and pattern analysis? How many years of historical data on fraud loss is available to be used for the implementation?	The same will be shared to selected bidder
25	74	Annexure-10 Technical Specification for Enterprise Fraud Risk Management Solution	Detection & Rule Engine	Does the Bank intend to leverage any relevant and effective pre-configured rules from the current fraud systems (eg. Infrasoft fraud solution) at the bank into the new proposed platform?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need
26	74	Annexure-10 Technical Specification for Enterprise Fraud Risk Management Solution	Data Management & Quality	Can the bank advise on the data adequacy, integrity and need for data validations with respect to data migration from the current fraud system?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling migration of unstructured data.
27	10	9. Scope of Work:	Scope of Work	Are there any fraud risk scoring models, policies, strategies in use at the bank which is sought to be desired as part of the implementation and may require customisation in the proposed solution?	The same will be shared with the selected bidder



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28	Annexure 10 - FRM technical requirements	Annexure 10	Data Management & Quality			Is there a specific external data source which the bank is looking on to leverage over here? Like the RBI Central Fraud Registry or the SFD database and early warning signal system?	Bank will indicate the system / application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration of external data source
29	Annexure 10 - FRM technical requirements	Annexure 10	Analytics Capabilities			For text analytics, including retrieving social media content, and related social media metadata, we assume the bank is looking to leverage its corporate social media presence, sites and compatible CRM (customer relationship management) solutions to work with the fraud solution. Please confirm.	The proposed solution should have the capability to perform analytics over social media content and related social media meta data
30	10; 11; 12; 13	9. Scope of Work:				9.1.26. The proposed solution should be able to integrate with banks existing authentication SMS OTP and ZFA infrastructure for stronger authentication. The Solution should integrate with Bank's existing Active Directory and Biometric Authentication & other existing authentication/authorization system, if any. Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost.	With respect to ability for "solution should support wide range of ZFA techniques including SMS/Email OTP, software tokens, hardware tokens, transaction signing tokens, PKI certificates", which are the preferred two factor authentication that the bank may want to implement in the system on priority?
31	74	Annexure-10	Technical Specification for Enterprise Fraud Risk Management Solution			For the multiple fraud analytics models required, is the bank looking towards backtesting of selected models to validate their best fit for use in the solution or any other form of model validation/solution fitment before implementation?	The proposed solution should have the capability to bring in industry best detection & rule engine & scoring methodologies
32	74	Annexure-10	Fraud Topologies			For the treasury operations fraud risk, is there a current trade monitoring or trade surveillance solution in place which is sought to be leveraged or supplemented by the proposed solution?	Bank will indicate the system / application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration of internal / external data source
			Technical Specification for Enterprise Fraud Risk Management Solution				



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33	74	Annexure-10 Technical Specification for Enterprise Fraud Risk Management Solution	Fraud Topologies	Is there a current fraud solution in place for mortgages, loans and credit cards which is sought to be replaced or leveraged in some manner to integrate with the proposed solution?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration of internal / external data source
34	10	Clause No 9.1	Scope of Work	Also is there a need to cover transactions with the subsidiaries of the banks in financial services business like Canbank Securities Ltd/Gilt Securities Trading Corporation Ltd (for internet trading) and the depository function?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration of internal / external data source
35	10	8. Requirement Details:	Requirement Details	For the requirement to cover all changes in the comprehensive warranty of 3 years + 2 years AMC, is there a functionality requirement roadmap that can be shared to better understand the planned future solution requirements?	The same will be shared with the selected bidder
36	10	Clause No 9.1	Scope of Work	We assume the fraud risk solutions are intended for only registered users with the channels i.e. KYC verified bank customers. Please confirm.	Fraud risk solution are intended for all types of transactions irrespective of any exemptions
37	10; 11; 12; 13	Clause No 9.1	Scope of Work	We assume the solution would also need to cover the CanMWallet solution of the bank and the different type of wallets and online payment modes besides UPI. Please confirm?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration of internal / external data source
38	NA	NA	General	The technical requirements document, that has been provided with the RFP, focuses mostly on product capabilities. Is there a detailed business requirements document which could be shared with the vendors so as to understand, analyse and estimate the solution implementation requirements effectively and efficiently?	Bidder has to comply with the RFP Terms.
39	74	Annexure-10 Technical Specification for Enterprise Fraud Risk Management Solution	Data Management & Quality	Would the Bank require to migrate historical data, alerts and cases from the current fraud solutions to the new solution?	Bank will indicate the system /application / solution to be integrated in the proposed FRM solution based on the need. Bidder should be capable of handling interfacing/integration/migration of internal / external data source



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40	14	9. Scope of Work:	<p>9.2. Server Hardware, Operating System, Database and other Infrastructure:</p> <p>9.2.1. The Bidder shall supply enterprise class of high available, modular and scalable Server & storage with Licensed Software (Non-OEM) for the required Transactions of 500 TPS and should be scalable upto 1000 TPS during the Contract period.</p>	<p>(1) Please clarify if the bidder can propose Open Standard Compute Infrastructure which is of enterprise class, high available, modular and scalable platform ?</p> <p>(2) Please clarify if the bidder is expected to propose an Enterprise Class Monolithic Storage Platform for this requirement ?</p>	Bidder has to comply with the RFP Terms.	
41	14	9. Scope of Work:	<p>9.2. Server Hardware, Operating System, Database and other Infrastructure:</p> <p>9.2.3. The bidder must provide solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the recovery time objective when the DC is down and the vendor has to provide onsite support for Bank's DR drill activities whenever conducted / bank requires.</p>	<p>Please clarify if the bidder has to proposed 100% of the DC Production Infrastructure Capacity in the DRC too ?</p>	<p>Yes. DC and DR production Infrastructure should be similar</p>	
42	85	Appendix-B	<p>Instructions to be noted while preparing/submitting Part B-Technical Proposal</p> <p>Point no. 10</p>	<p>The Bidder to submit a certificate / letter from OEM that the proposed Fraud Risk Management Solution, OS, any other related hardware, software and the solution offered by the bidder to the bank are correct, viable, technically feasible for the Implementation and the solution will work without any hassles in all the locations</p>	<p>Mostly, OEMs do not provide a certificate / letter certifying a solution. However, they would provide certificate / letter stating the their products would meet the features / technical criteria mentioned in the RFP. Please clarify if the bidder is still required to provide a certificate / letter certifying the proposed solution ?</p>	Bidder has to comply with the RFP Terms.
43	2	Bid Details in Brief	<p>Last Date of Submission of Bids -8/02/2018</p> <p>Thursday upto 3:00pm</p>	<p>Serial no. 7</p>	<p>Since this a large scale RFP , we request Bank to extend Bid Submission date by minimum 2 weeks.</p>	Kindly refer the amendment-1



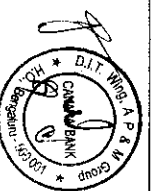
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44	39	27. Evaluation of Bid:	27.2. Part A-Confirmity to Eligibility Criteria:	It is not clear that whether the evaluation is T1L1 or L1. In clause 27 it is said that it will be T1(60%)L1(40%) while in clause 37 award of contract it is specified that contract will be awarded to L1 bidder. Kindly clarify.	RFP clause is modified as under: 37.1. The Bidder who is T1L1 as per clause no. 27 will be referred to as the selected bidder and Bank will notify the name of the selected bidder by display in the Notice Board of the Bank. 37.2. The contract shall, be awarded and the order shall be placed on selected T1L1 Bidder. Bank may release the order either in Full or in part or place more than one order towards the contract based on project plan."
45	10	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to,	This clause results in unlimited scope for the bidder. Bidder can not anticipate the effort and cost involved in integration with channels which are not mentioned here and results in financial burden in future. Requesting bank to limit the number of channel and products which need to be integrated with FRM solution.	Bidder has to comply with the RFP Terms.
46	10	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to,	Requesting Bank to provide the separate list of channels which require fraud prevention (Online Mode) and fraud monitoring (Off-line Mode).	Bidder has to comply with the RFP Terms.
47	11	9. Scope of Work:	9.1.6. The proposed solution should be implemented at Bank's premise in High Availability mode.	Is high availability required at both DC & DR? Kindly confirm.	Yes. DC and DR set up should be similar
48	12	9. Scope of Work:	9.1.15. Proposed software should support open modular architecture providing following broad level capabilities but not limited to : 9.1.15.9. Forensic Support	Normally forensic resources are available with auditing/ consulting organizations and not with System Integrators or EFRM Solution OEMs. Our understanding is that, solution should be able to provide with required information for Forensic investigation to the bank's forensic investigation team. Kindly confirm if understanding is correct.	Yes. The solution should support and provide all required information to conduct forensic audit



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49	12	9. Scope of Work:	9.1.17. The proposed solution should be data-driven and must incorporate the predictive analytics capabilities such as usage of decision trees, logistic regression, neural networks, support vector machine (SVM), one-class SVM, clustering, association rule mining etc., besides descriptive analytics. Thus, the tool should yield predictions even if a particular type of fraud has not occurred so far in the Bank.	Kindly confirm that bank is open to open source technologies and tools for predictive analytics.	Bidder has to comply with the RFP Terms.
50	12	9. Scope of Work:	9.1.21. The solution must support collecting and designing the knowledge base of customer, user patterns and behavior with assistance from the Bank. Vendor will be responsible for using the historical information available with the bank transaction data of various applications (Internet Banking, Mobile Banking, UPI, Debit Cards, Credit Cards, CBS, etc) and existing Proactive Risk Monitoring solution.	Requesting bank to clarify on the historical data. Duration from when the data is stored or will be provided to vendor for analysis. Please provide the size of historical data.	Details will be shared with the selected Bidder.
51	13	9. Scope of Work:	9.1.26. The proposed solution should be able to integrate with banks existing authentication SMS OTP and 2FA infrastructure for stronger authentication. The Solution should integrate with Bank's existing Active Directory and Biometric Authentication & other existing authentication/authorization system, if any. Bidder has also to integrate any authentication/authorization system which may be procured by the bank in future during the contract period without any additional cost.	Requesting bank to consider any future integration requirement which are not in defined in this RFP as a change request / mutually agreed terms. It is not possible for the vendor to anticipate the cost for future requirement. Provisioning integration cost for future requirement may also lead to increase in project value.	Bidder has to comply with the RFP Terms.
52	14	9. Scope of Work:	9.1.31. Load testing and performance testing should be conducted pre and post deployment of the solution and the report has to be submitted to the bank.	Kindly confirm that load testing and performance testing for the proposed EFRM solution will be conducted by the bank and bidder has to provide necessary support to the bank for conducting Loan and performance tests.	Load testing and performance testing should be conducted by the bidder, pre and post deployment of the solution and the report has to be submitted to the bank.
53	14	9. Scope of Work:	9.1.32. The proposed solution should support the existing customer base /transaction base on each of the channel including CBS and must support scalability to add additional future growth without the need to discard the earlier set-up.	Requesting bank to provide details of customer statistics, average and peak transaction volume observed in each hour, day, month and year. This would help us to size hardware appropriately.	Details are furnished in an annexure



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54	14	9. Scope of Work:	9.1.33. The bidder must take into account the current transaction base and concurrency of the channels and size the hardware at the commencement of the project itself and ensure that the resource utilization is always within 50% at any point of time considering the projection provided by the Bank for 5 years.	Low hardware utilization would require increased hardware sizing hence higher TCO. Industry standard is 70%. Requesting bank to reconsider resource utilization requirement.	Bidder has to comply with the RFP Terms.
55	14	9. Scope of Work:	9.1.34. The recommended hardware and software should support the initial and incremental EFRM solution requirements for the contract period.	Kindly confirm that by initial and incremental EFRM solution requirements, bank means that solution should be able to support current and incremental transaction and customer volume.	Bidder has to comply with the RFP Terms.
56	14	9. Scope of Work:	9.1.37. The solution shall facilitate any forensic/other investigations, as and when required by the bank.	Our understanding of this requirement is that, the proposed solution should be able to provide necessary information required Forensic / other investigation purposes and not actually perform Forensic investigation. Kindly confirm.	Yes. The solution should support and provide all required information to conduct forensic audit
57	14	9. Scope of Work:	<u>9.2. Server Hardware, Operating System, Database and other Infrastructure:</u> 9.2.1. The Bidder shall supply enterprise class of high available, modular and scalable Server & storage with Licensed Software (Non-OEM) for the required Transactions of 500 TPS and should be scalable upto 1000 TPS during the Contract period.	Requesting bank to provide the number of customers, accounts and transaction volumes for each channel in scope so bidder can arrive at a TPS hence size appropriate hardware.	Details are furnished in an annexure
58	14	9. Scope of Work:	<u>9.2. Server Hardware, Operating System, Database and other Infrastructure:</u> 9.2.3. The bidder must provide solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the recovery time objective when the DC is down and the vendor has to provide onsite support for Bank's DR drill activities whenever conducted / bank requires.	Mentioned RPO and RTO of 15 mins and 30 mins respectively can be achieved only with a combination of DC along with a Near DC and DR, which would increase hardware sizing and hence higher TCO. The industry standard for any EFRM solution is 30 minutes RPO and 120 minutes RTO which can be achieved with only DC and DR. Requesting the bank to kindly consider 30 mins RPO and 120 mins RTO.	Bidder has to comply with the RFP Terms.



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59	14	9. Scope of Work:	<p>9.2. Server Hardware, Operating System, Database and other Infrastructure:</p> <p>9.2.3. The bidder must provide solution for replication of the data between DC and DRC and vice-versa. The recovery point objective should not exceed 15 minutes and recovery time objective should not exceed 30 minutes. This apart, they must furnish the details of procedure for bringing up the DRC within the recovery time objective when the DC is down and the vendor has to provide onsite support for Bank's DR drill activities whenever conducted / bank requires.</p>	<p>Requesting bank to provide the number of DR drills conducted each year.</p> <p>The solution should support to conduct unlimited DR and DC switch over / switch back activity of the Bank without any restriction</p>
60	14	9. Scope of Work:	<p>9.2.6. The Bidder shall provide all the required Hardware & Software Licenses to achieve the Intent of RFP. The licenses for the proposed EFRM solution should be enterprise unlimited licenses covering all the channels (present and future), Banking products, overseas operations including subsidiaries. There should be no restriction on the license in terms of no. of users, no. of transactions, no. of channels, no. of Banking products, no. of branches and asset size of bank.</p>	<p>Please confirm if for foreign branches data is managed at primary data center located in India and no separate installation of the proposed EFRM solution is required at each foreign location.</p> <p>If Yes, kindly confirm that the solution can be deployed using logical instances where single production instance of the HW is utilized to manage foreign branch operations, however cases / alerts pertaining to each overseas subsidiary will be filtered and separate user access for each foreign territory can be given.</p>
61	14	9. Scope of Work:	<p>9.2.6. The Bidder shall provide all the required Hardware & Software Licenses to achieve the Intent of RFP. The licenses for the proposed EFRM solution should be enterprise unlimited licenses covering all the channels (present and future), Banking products, overseas operations including subsidiaries. There should be no restriction on the license in terms of no. of users, no. of transactions, no. of channels, no. of Banking products, no. of branches and asset size of bank.</p>	<p>Requesting bank to provide details on overseas branches, i.e.</p> <ol style="list-style-type: none"> 1. No of countries 2. No of Accounts / Customer for each country 3. No of Branches in each country 4. Channels to be covered in each country 5. Transaction volumes of each country <p>Details will be shared with the selected Bidder.</p>



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62	15	9. Scope of Work:	<p>9.2.7. The selected bidder should provide sizing of the hardware, Operating Systems, standard middleware if any, RDBMS licenses if any required for the implementation of the solution for both the locations Primary Site (DC) and DR. Bidder will provide all the required hardware and OS. The bidder has to keep into account the year on year anticipated growth in the customer base while giving the sizing of the hardware and software/application. The bidder will also be responsible for any Upgradation/maintenance/patch management for delivered hardware/software during contract period.</p>	<p>Has bank signed up for EULA for any RDBMS or OS? If yes, please provide details of such components. Can it be utilized for this project implementation? Kindly confirm.</p> <p>RFP Clause is modified as under "9.2.7. The selected bidder should provide sizing of the hardware, Operating Systems, standard middleware, if any, required for the implementation of the solution for both the locations Primary Site (DC) and DR. As Bank is having ULA agreement with Oracle, Bidder need not quote for oracle Database licenses. However, if the solution is not compatible with Oracle Database, Bidder has to quote for the Database Licenses also as a part of EFRM solution. Bidder will provide all the required hardware and OS. The bidder has to keep into account the year on year anticipated growth in the customer base while giving the sizing of the hardware and software/application. The bidder will also be responsible for any Upgradation/maintenance/patch management for delivered hardware/software during contract period."</p>
63	15	9. Scope of Work:	<p>9.2.8. The selected bidder should setup an UAT environment at Bank's DC. The UAT Environment will be used as Pre-Production environment by the bank and it should be sized as 40% of the production server.</p>	<p>Sizing UAT at 40% of the production capacity increases the overall cost of the project. Requesting bank to reduce it to 20% of the production capacity covering UAT, Training and Development.</p> <p>Bidder to comply with RFP terms</p>
64	15	9. Scope of Work:	<p>9.2.10. The proposed solution should provide web based scenario authoring tool to configure new fraud schemes as and when required.</p>	<p>From this requirement, is the bank looking for an inbuilt tool with easy to use GUI, where bank users with very minimal programming knowledge can easily create scenarios, test run the created scenarios, fine tune the scenario and deploy them into production without any help from the EFRM solution vendor?</p> <p>Bidder has to comply with the RFP Terms.</p>



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65	16	9. Scope of Work:	9.4. Facility Management and Service Requirement:	Requesting bank to provide the following details 1. Number of Shifts and Hours per shift 2. No. of L1 resource at DC per shift 3. No of L2 resource at DC per shift 4. No of L3 resource at DC per shift 5. No. of L1 resource at DR per shift 6. No of L2 resource at DR per shift 7. No of L3 resource at DR per shift	As per RFP clause 49
66	19	9. Scope of Work:	9.4. Facility Management and Service Requirement: 9.4.5. Scope of Services: 9.4.5.2. Software Maintenance and Support Services during Warranty:	We understand bank is looking to implement the latest version of the proposed EFRM solution available as part of this RFP implementation scope. Requesting bank to kindly get an undertaking letter from all EFRM solution OEMs to ensure only the latest version is offered to the bank for this RFP.	Bidder has to comply with the RFP Terms.
67	17	9. Scope of Work:	9.4. Facility Management and Service Requirement: 9.4.4. Services to be provided: 9.4.4.2. The Facilities Management services would at least include: Handling of alerts or fraud cases	Handling of alerts or fraud cases is usually done by bank's internal team and not by the FM resources provided by the vendor. Requesting bank to kindly remove this clause.	Clause removed
68	19	9. Scope of Work:	9.4. Facility Management and Service Requirement: 9.4.5. Scope of Services: 9.4.5.2. Software Maintenance and Support Services during Warranty: • No customization and subsequent implementation charges will be payable by the Bank for enhancements, modifications and upgrades.	Requesting bank to exclude sub-sequent customizations from the scope. Additional customizations can be done as per bank's requirements at preferential price which will be mutually agreed.	Bidder has to comply with the RFP Terms.
69	21	9. Scope of Work:	9.4.5.6. Application Management: 9.4.5.6.1. The Bidder should be able to provide Application Management services to manage software applications of the Bank. Deliverables for Application support should include:	Kindly confirm this requirement is pertaining to the proposed EFRM application only and not for other banking applications.	Requirement is pertaining to EFRM solution only



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70	41	42. Delivery, Installation, Integration and Commissioning:	<u>42.2. Delivery Schedule are as follows:</u> 42.2.1. Supply of Hardware and Software items: Within 4 weeks from the date of acceptance of Purchase Order for Non-Road permit Locations and 5 weeks for Road permit Locations.	Requesting bank to kindly given minimum of 8 weeks for delivery of hardware form the date of Purchase Order.	RFP Clause is modified as under: "42.2. Delivery Schedule are as follows: 42.2.1. Supply of Hardware and Software items: Within 6 weeks from the date of acceptance of Purchase Order for Non-Road permit Locations and 7 weeks for Road permit Locations."
71	41	42. Delivery, Installation, Integration and Commissioning:	<u>42.3. Installation Schedule:</u> 42.3.3. Project Implementation Timelines: 42.3.3.1. Supply, Installation, Implementation and Integration of Solution should be completed within 9 Months from the date of acceptance of the Purchase Order.	Considering the extensive scope of this project, requesting bank to kindly extend the implementation timelines to minimum 15 months.	Bidder has to comply with the RFP Terms.
72	42	42. Delivery, Installation, Integration and Commissioning:	<u>42.3. Installation Schedule:</u> 42.3.3. Project Implementation Timelines: 42.3.3.3. T denotes the date of release of the PO to the bidder, for example: T+3 represents that the solution needs to be implemented within 3 months of the release of the PO.	The scope of the RFP is extensive and the timelines given are very aggressive. Project of this scale requires a minimum of 15 Months for completion. Hence requesting bank to kindly consider the following revised timelines Phase I (User Acceptance Test) - T+8 Phase II (Pilot Implementation) - T+12 Phase III (Go-Live) - T+15	Bidder has to comply with the RFP Terms.
73	43	44. Uptime:	44.6. Contracted hours of a month = No. of days in that month X 24 Hours.	Requesting bank to kindly consider the following suggestion while calculating "Contracted hours of a month". Contracted hours of a month = (No. of days in that month X 24 Hours) - Planned Downtime	Bidder has to comply with the RFP Terms.



74	66	Annexure-3 Eligibility Criteria Declaration Criteria no. g	<p><u>Eligibility Criteria:</u> The Bidder should have implemented/under implementation the FRM Solution in atleast one Scheduled Commercial Bank in India or abroad having customer base of 2 Crores or above with a minimum Business volume of Rs 4 Lakhs Crores, having experience in implementation in the four Basic channels- Core Banking, ATM, Mobile Banking & Internet Banking. <u>Documents to be submitted:</u> Bidder has to provide order copy / reference letter in their name from Concerned Bank.</p>	Requesting bank to change this clause as below, because most of the EFRM implementations are carried out by the OEMs directly and System integrators may not have implementation experience in all the four basic channels mentioned. "The Bidder /OEM should have implemented/under implementation the FRM Solution in at least one Scheduled Commercial Bank in India or abroad having customer base of 2 Crores or above with a minimum Business volume of Rs 4 Lakhs Crores, having experience in implementation in the four Basic channels- Core Banking, ATM, Mobile Banking & Internet Banking"					Bidder has to comply with the RFP Terms.
75	45	45. Penalties/Liquidated Damages:	<p><u>45.4. Penalties/Liquidated damages for not maintaining uptime:</u> 45.4.2. The maximum penalty levied as per above clause (45.4.1) shall not be more than the 25% (Plus GST) of AMC amount payable (exclusive of Taxes) for one Year.</p>	Requesting bank to restrict the overall penalty to 10% of the contract value and change the penalty clause as below "The maximum penalty levied as per above clause (45.4.1) shall not be more than the 10% (Plus GST) of AMC amount payable (exclusive of Taxes) for one Year."					Bidder has to comply with the RFP Terms.



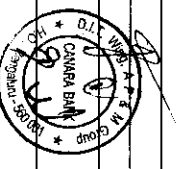
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76	46	47. Payment Terms:	<p>47.1. Payment schedule will be as under:</p> <p>20% - On delivery of all Hardware & Software items on production of relevant documents. 10% - On delivery of Solution to UAT (User Acceptance Test) and on submission of Invoice. 20% - After pilot implementation of the solution integrating e-channels as per timelines. 40% - After roll out of entire solution integrating all the channels and products as per timelines. 10% - After completion of warranty period of Three Years or submission of PBG of 10% of Total Cost of Ownership.</p>	<p>Requesting bank to provide separate payment terms for HW and EFRM application.</p> <p>HW & Infra Software Payment Term</p> <p>On Delivery of HW & Infra Software - 50% of the HW & Infra Software cost On Installation of HW & Infra Software - 40% of the HW & Infra Software cost On completion of Warranty - 10% of the HW & Infra Software cost</p> <p>EFRM Application Payment Terms</p> <p>On Delivery of EFRM Licenses - 50% of the EFRM License Cost On completion of Phase-I (User Acceptance Test (UAT)) - 20% of EFRM Solution Cost (License + Implementation) On completion of Phase-II (Pilot Implementation) - 10% of EFRM Solution Cost (License + Implementation) On complete implementation of the Solution and Go-Live-Phase-III - 10% of EFRM Solution Cost (License + Implementation) On completion of Warranty - 10% of EFRM Solution Cost (License + Implementation)</p>	Bidder has to comply with the RFP Terms.
77	32	27. Evaluation of Bid:	<p>27.7. Commercial Bid evaluation will be done based on weightage of 40%.</p>	<p>Requesting bank to consider the following "Commercial Bid Evaluation will be done on weightage of 50%"</p>	Bidder has to comply with the RFP Terms.
78	48	49	<p>Onsite Resources:</p>	<p>Kindly confirm that Onsite resources are required only at bank's DC.</p>	Onsite resource may be required at DC or the work location specified by the Bank.
79	NA	NA	<p>Additional</p>	<p>Requesting the bank to provide the response for below requirements which will help us size the appropriate hardware.</p>	No query . It is only an information . The details are furnished in the annexure
80	10	9. Scope of Work:	<p>9.1. The broad scope of this RFP is:</p> <p>9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.1. CBS</p>	<p>Core Banking System (CBS) (for current year)</p> <p>Core Banking System Name and Vendor Total Number of Customers Total Number of Accounts Total Number of Branches Total Number of core banking transactions in a day, month and year</p>	<p>Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure</p>



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				Hourly max Transactions (Max Txns. observed in an hour on any day last year) Expected YoY Transaction growth % TPS that core banking system is sized for average TPS for core banking transactions Peak tps for core banking transactions Peak Concurrent user logins Average Concurrent user logins Internet Banking (for current year) Internet Banking Solution Vendor name Total number of Internet Banking users Total transactions volume per day, month and year Average TPS of all Internet Banking transactions Peak TPS of all Internet Banking transactions	Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure
81	10	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.2. Internet Banking	Hourly max Transactions (Max Txns. observed in an hour on any day last year) Expected YoY Transaction growth % Expected YoY Customer growth % Mobile Banking (for current year) Mobile Banking Solution Vendor name Total number of Mobile Banking users Total transactions volume per day, month and year Average TPS of all Mobile Banking transactions Peak TPS of all Mobile Banking transactions	Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure
82	11	9. Scope of Work:	9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.3. Mobile Banking/Mobile based banking channels	Hourly max Transactions (Max Txns. observed in an hour on any day last year) Expected YoY Transaction growth % Expected YoY Customer growth % Debit Cards (for current year) debit card switch name Total number of Debit cards Total transactions volume per day, month and year Average TPS of all debit card transactions Peak TPS of all debit card transactions Hourly max Transactions (Max Txns. observed in an hour on any day last year)	Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure Details as per annexure
83	11	NA	Debit Cards		



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		products, applications and channels like, but not limited to, 9.1.3.13. Swift & other Remittances	Average TPS of all Remittances transactions	Details as per annexure
		9.1. The broad scope of this RFP is:	Peak TPS of all Remittances Transactions	Details as per annexure
		9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.14. Cash Management System	Expected YoY Transaction growth %	Details as per annexure
			Cash Management	Details as per annexure
			Total number of Cash Management System users	Details as per annexure
			Total transactions volume per day, month and year	Details as per annexure
			Average TPS of all loan transactions	Details as per annexure
			Peak TPS of all loan transactions	Details as per annexure
			Expected YoY Transaction growth %	Details as per annexure
			Cheque Processing	Details as per annexure
			Total transactions volume per day, month and year	Details as per annexure
			Average TPS of all Cheque Processing transactions	Details as per annexure
			Peak TPS observed at Cheque Processing System	Details as per annexure
			Hourly max Transactions (Max Txns. observed in an hour on any day last year)	Details as per annexure
			Expected YoY Transaction growth %	Details as per annexure
			ECS	Details as per annexure
			Total transactions volume per day, month and year	Details as per annexure
			Average TPS of all ECS transactions	Details as per annexure
			Peak TPS observed at ECS System	Details as per annexure
			Hourly max Transactions (Max Txns. observed in an hour on any day last year)	Details as per annexure
			Expected YoY Transaction growth %	Details as per annexure
			Total number of Fraud system user access required for centralized investigation team?	Details will be shared with the selected Bidder.
			Is DR to be sized at 100% capacity of DC?	Yes. DC and DR set up should be similar
			Not relevant for FRM. use case. Hence, request to delete this item.	Bidder to comply with applicable clauses
94	11	9. Scope of Work: 9.1. The broad scope of this RFP is: 9.1.3. The selected vendor should provide FRM Solution (Fraud Risk Management Solution) for all products, applications and channels like, but not limited to, 9.1.3.14. Cash Management System		
95	11	NA Cheque Processing		
96	11	NA ECS		
97	NA	NA Additional		
98	NA	NA Additional		
99	74	Annexure-10 Additional Capabilities		
		Technical Specification for Enterprise Fraud Risk Management Solution Point no. 16, 17, 18, 19, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 74, 77, 78, 80, 81, 82, 83, 84, 85, 86, 87, 88, 90, 91, 93, 94, 96, 98, 99, 101, 102, 104, 105, 116		



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100	74	Annexure-10	Analytical Capabilities	Request bank to delete this item.	Bidder to comply with the RFP terms
			112. The solution must provide a GUI driven modeling component to enable both analytics team and business analysts easily interpret the data mining process. The users should be able to develop analytical models without having to manually code.	Fraud detection models are continuously updated using new machine learning techniques/packages. These packages are released by community members in platforms using Python/R. This will allow multiple other vendors to participate. GUI based tool cannot keep in pace with releasing new algorithm as compared to R/Python community.	
101	74	Annexure-10	Scoring	Not relevant for FRM use case. Hence, request to delete this item.	Bidder to comply with the RFP terms
			Technical Specification for Enterprise Fraud Risk Management Solution		
102	74	Annexure-10	Data Management & Quality	Dedup solution is usually available as a separate solution and not part of Fraud Management suite. Hence, request bank to delete this item.	Bidder to comply with the RFP terms
			Technical Specification for Enterprise Fraud Risk Management Solution		
103	74	Annexure-10	Data Management & Quality	India specific data libraries are still at early stage and it is difficult to find any third party vendor who currently support the same. Hence, request bank to delete this item.	Bidder to comply with the RFP terms
			Technical Specification for Enterprise Fraud Risk Management Solution		
104	74	Annexure-10	Data Management & Quality	Request bank to remove logic for names, address as this data standardization is still at early stage.	Bidder to comply with the RFP terms
			Technical Specification for Enterprise Fraud Risk Management Solution		
105	74	Annexure-10	BI & Reporting	FRM solution comes with built-in reports and dashboards. Request bank to delete this item.	Clauses removed
			Technical Specification for Enterprise Fraud Risk Management Solution		



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106	33	27. Evaluation of Bid:	<p><u>27.11. Technical Evaluation of Bidders:</u> 27.11.1. Bidder will be evaluated technically on the basis of marks obtained in Technical Scoring Chart as mentioned as mentioned below.</p>	<p>Requesting bank to kindly change the scoring criteria as below.</p> <p># Technical Evaluation of Bidders: 1. Functional & Technical features evaluation of SOLUTION - 50 Marks 2. Demonstration - 15 Marks 3. Solution Architecture & Adherence - 10 Marks 4. Proposed Solution Presentation & Approach - 10 Marks 5. No of live clients in India and Site Visit - 15 Marks Total Marks - 100</p>	Bidder has to comply with the RFP Terms.
107	12	9. Scope of Work:	<p>9.1.15. Proposed software should support open modular architecture providing following broad level capabilities but not limited to : 9.1.15.9. Forensic Support</p>	<p>Please clarify what is expected as part of this scope. Is it about providing data required for fraud management including for audits</p>	The bidder must provide necessary support for any Forensic audit done by Bank or third party and provide the necessary data.
108	9	4. Objective:	<p>4.3. Proposed Fraud Monitoring Solution must have the capability to authenticate/decline/challenge a transaction based on customer risk category.</p>	<p>Please clarify if advanced authentication solution is to be proposed or bank's existing authentication solution will be used. Standalone FRMS solution can generate risk scores which can be categorised as transaction approval/challenge/decline but authentication will have to be done by separate adaptive authentication solution. requirements listed in sec 4.5 are typically met by adaptive authentication solutions.</p>	Bidder has to comply with the RFP Terms.
109	10	8. Requirement Details:	<p>8.3. All the Hardware / Software ordered for Supply, Installation, Integration, Implementation and Support for Enterprise Fraud Risk Management Solution should have Comprehensive Onsite Warranty of 3 years & AMC of 2 Years (if contracted).</p>	<p>Warranties are as per OEM policies in this regard please</p>	Bidder has to comply with the RFP Terms.



