**Question 1: Owner of the Application license? Karandaaz or CDNS?**

Response: National Savings(CDNS) will be the owner of application license

**Question 2: Will there be any involvement of CDNS during evaluation of this RFP?**

Response: National Savings(CDNS) members will be part of the evaluation of this RfP

**Question 3: Project sign-offs will be issued by CDNS or Karandaaz?**

Response: Project will be jointly signed off by National Savings(CDNS) and Karandaaz

**Question 4: Contractual agreement? Tripartite or between two parties?**

Response: A tripartite agreement will be signed between National Savings(CDNS), Karandaaz and the finalized vendor in the subject RfP.

**Question 5: Support contract? Between CDNS directly? Solution provider to expect support calls from and support location?**

Response: Support contract will be part of the main contractual agreement (refer to point 4) to which National Savings (CDNS) will be a party. Solution provider should expect support calls from National Savings (CDNS). The main location of support / deployment is not finalized and will be in one of the data centers in Karachi, Lahore or Islamabad with DR in another location in one of these cities.

**Question 6: Contract tenure for the solution and service?**

Response: The tenure for the support and services will be either 3 years or 5 years and the vendors have been therefore requested to submit the TCO for both the terms.

**Question 7: Support contract will be tripartite or two parities between supplier and CDNS?**

Response: Support contract will be part of the main contractual agreement (refer to point 4) to which National Savings(CDNS) will be a party.

**Question 8: Heading 30: shall state the sum that Karandaaz Pakistan shall pay the contractor.  
Will Karandaaz Pakistan pay all the amount to Vendors or will vendors get partial amount from Karandaaz and partial from CDNS?**

Response: Karandaaz will be taking the responsibility of the Capex to the vendors for the implementation, integrations and testing of applications for go live. The annual support and maintenance cost will be borne by National Savings(CDNS). This would be discussed in detail and finalized in the agreement.

**Question 9: All prices inclusive of taxes: In case any tax rates increase in future during the 3 to 5 year maintenance period. Additional tax will be borne by client.**

Response: The vendor is required to clearly mention the before tax pricing and tax rates applied to reach a price inclusive of tax for capex. Support and maintenance cost of the should have the same break up. The payments will be made according to the applicable taxation laws.

**Question 10: Applicable support charges (for contract period) will be borne by Karandaaz?**

Response: Applicable support charges (for contract period) will be paid by CDNS as per the agreement signed between the parties (refer to point 4).

**Question 11: What is the readiness level of infrastructure, integration platforms for the middleware that you are looking to extend?**  
**If such is decided, kindly share the names.**

Response: The project is in progress and systems are being deployed in parallel and the vendor is required to account for contingencies for normal project delays. The following application and integrations are already mentioned in the RfP and the vendor should have the capability to manage with the ongoing projects.

Internal CDNS systems:  
1. CDNS Main application  
2. Mobile Application  
3. Internet/Online Transactional Platform (Similar to Internet banking platforms)  
4. CRM/IVR (Call Center, branches and operations)  
External Systems:  
1. 1Link  
2. Card Schemes (Paypak and international)  
3. SBP Core banking system & PRISM  
4. NADRA

**Question 12: Please specify if the proposed solution should be an on-premise solution or cloud based solution. Kindly confirm the installation location.**

Response: The solution will be hosted in a data center within Pakistan (Karachi, Lahore, Islamabad) in a virtualized environment. The location will be confirmed at a later stage.

**Question 13: Scope of RFP includes application part only. Pre-requisite Hardware, HSM, Software OS, DB etc. to be arranged and managed by end customer. Kindly confirm?**

Response: Scope of RfP requires the application and implementation of services as mandates for the RfP. The hardware and system software (OS and DB) needed to support the implementation needs to be provided as an optional component. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 14: Need more clarification on the statement: The support to be provided in security management of the financial switch and card management system through tools and interfaces to the client is part of the managed services required in the solution**

Response: The vendor needs to specify if the application and solution provides any tools and interfaces for the security management of the financial switch and card management systems. The vendor also needs to specify if it is included in the cost of the project.

**Question 15: On-Premises managed services to be made part of scope and costing to be added in proposal. Kindly confirm?**

Response: On premises managed services are not part of the mandatory requirement of the RfP. The vendors are required to provide the cost of on-premises managed services with a resident engineer separately which will be an optional component. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 16: Is resident engineer required? Does this need to be made part of scope?**

Response: The vendors are required to provide the cost of on-premises managed services with a resident engineer separately which will be an optional component. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 17: On-site travel expense need to be made part of proposal for implementation phase. Kindly confirm?**

Response: No travel or other project expenses will be separately paid and therefore any costs related to the project delivery needs to be made part of the financial proposal.

**Question 18: Under submission guidelines for letter of participation, own context can be used. Kindly confirm?**

Response: No, context cannot be changed. However, required information to be added and proposal validity needs to be 180 days.

**Question 19: Annex A: Proposal submission form. Do bidder needs to sign and submit with response?**

Response: Yes, the bidder will need to sign and submit the proposal submission form with a validity of 180 days with the response

**Question 20: Heading Scope of Work - 1.b.ii: Is there any indicative list of PSO/PSP to scope the implementation – Can it be assumed that it means all licensed PSO at the time of award of contract.**

Response: It means all the licensed PSO at the time of award of contract.

**Question 21: Heading Scope of Work - 1.b.iv: Is there any indicative list of multiple external organizations to quantify scope of implementation effort?**

Response: The multiple external organizations as mentioned in 1.b.iv includes the following list of integrations:  
1. Agent networks (2 networks for the purpose of cost calculations)  
2. Banks (2 banks for the purpose of cost calculations)

**Question 22: Heading Scope of Work - 1.c.i: We can provide this service however This service is not provided by 1LINK.**

Response: The scope of work refers to off-us ATM transactions through 1link.

**Question 23: Heading Scope of Work - 1.c.ii: Is there any indication which payment scheme card is being considered by CDNS. Also, can we assume the connectivity to payment scheme will be via 1LINK.**

Response: The payment card scheme has not been finalized, however the connectivity could be through 1link as a co-badged service. However, the vendor must be prepared to integrate with one international payment scheme once finalized.

**Question 24: Heading Scope of Work - 1.c.iv: Is it ok to assume this is card based e-commerce?**

Response: Yes, this is card based e-commerce transactions

**Question 25: Heading Scope of Work - 1.d.i & ii: Is it safe to assume that all these payments will be through 1LINK Bill Payment service?**

Response: Yes, most of these payments could be through 1link Bill Payment Service. However, the scope of work includes one more bill payment aggregator other than 1link (in total 2 including 1link) and should be included in the cost.

**Question 26: Heading Scope of Work - 1.d.iii: Please describe the use case of non-card Merchant Payments? Who will be the acquirer in this case?**

Response: The non-card merchant payments include payments like airline tickets, daraz, school fees payments where online payments through mobile application or internet transactional platform are paid to the merchants for services or purchases.

**Question 27: Heading Scope of Work - 1.e.iii: Is there any indicative list of number of institutions with which integration is needed?**

Response: The integration requirement in scope with reference to the specific point mention (1.e.iii) is 1link and capability to integrate with more institutions when required.

**Question 28: Heading Scope of Work - 1.h.i: Settlement with external entities is always done on a Deferred basis. As of today, 1LINK does not support real-time settlement of funds. Kindly explain the requirement?**

Response: The requirement is for internal settlements to happen on a real-time basis and external payments will be offline as per current practice.

**Question 29: Heading Implementation of CMS - 2.a.v: It is not clear why other institution would want to connect to CDNS Card Management System? Open APIs are generally provided for exposing services that Institution wants other institutions to use. Can you describe a use case related to CMS?**

Response: Detailed use cases will be discussed at the time of finalization of functional specifications. The participating vendor just needs to define if they could provide Open APIs for use of different card management services or not.

**Question 30: Heading Implementation of CMS - 2.c.iv: Is it safe to assume that Card Production activities will be done by a separate vendor OR we need to provide any details regarding Physical card production also?**

Response: The card management system should provide the card personalization file / output for the card production activities. Card production activities are not part of the scope of the current RfP.

**Question 31: Heading Implementation of CMS - 2.f.v: Will the institution do in-house Pin Mailer Printing or generate Pins using IVR? Both options can be provided but at a time one option is used for a card product.**

Response: The client requires both the options to be available. We can always choose to have different products with different mechanism.

**Question 32: Heading Implementation of CMS - 2.j.iii & iv: Can we assume – Card Generation report means Card Number Generation.**  
**Card Embossing report will provide the number of cards exported in Physical embossing file. If Card production is carried out by another vendor then they will need to provide the actual production report.**

Response: Card generation reports means number of cards generated in a report.  
  
**Question 33: Heading Testing Requirement - 3.b: Kindly provide the link to updated published list of vendors approved by NTISB. There is no updated list available.**

Response: The security testing vendor needs to be ISO 27000 certified and should also have a clearance from security agencies to perform such testing for government entities. There is no updated published list available.

**Question 34: Heading Support & Services - 4.a.iv: Is the requirement for On-site or remote 24x7 support?**

Response: Yes, there is a requirement of remote 24x7 support for the application and its related operations.

**Question 35: What are the specific use cases of “merchant’s payments” that we need to incorporate for routing and processing with CDNS?  (implementation services point ‘d’)**

Response: The non-card merchant payments include payments like airline tickets, daraz, school fees payments where online payments through mobile application or internet banking are paid to the merchants for services or purchases.

**Question 36: Any specific details how “Purchase of CDNS instruments” can be manifested from front end channels (non CDNS customer purchasing CDNS policy through online channel? (implementation services point ‘f’)**

Response: Purchase of CDNS instruments will be digitized from the front-end channels (mobile application and internet transactional platform) for both existing customers of CDNS and non-CDNS customers. The detailed process will be discussed with the finalized vendor. The vendor is also expected to submit the processes after functional specification finalization.

**Question 37: Need clarity on real time settlement because as of today no real-time settlement takes place by 1link and MFS player?  (implementation services point ‘h’)**

Response: The requirement is for internal settlements on a real-time basis and external payments will be offline as per current practice.

**Question 38: What are the expected transaction load per month foreseeable for the next 3 years? and what is the expected max Transaction per second spikes anticipated?**

Response: The vendors are expected to provide the standard transaction load capacity assessments along with TPS capacity of the applications. The vendor can also create slabs based on processing power and infrastructure resources according to their application architecture.

**Question 39: Does customer intend to issue EMV cards? If yes then what are the specification that vendor need to follow for card perso system? Do we need to make Perso solution part of submission or will be arranged by Karandaaz/CDNS?**

Response: Yes, National Savings (CDNS) intends to issue EMV cards in the market. The card management system should provide the card personalization file /output for the card production activities. Card production activities are not part of the scope of the current RfP.

**Question 40: All the transaction related to POS is intended for issuance part meaning no POS  & Merchant acquiring network is required at this stage?**

Response: CDNS will not own an acquiring infrastructure for both ATM and POS for the scope of this project. However, the system should be able to provide the capability for acquiring modules to be added to the solution later when required.

**Question 41: Does Karandaaz refer to off-the shelf reporting and BI tools for creating customizable reporting & business rules?**

Response: Yes, vendor needs to suggest the possibilities for off-the shelf reporting and BI tools as part of the solution to provide customizable reporting and business rules. This is needed as a solution for National savings (CDNS).

**Question 42: Cryptographic hardware are off-the shelf system does vendor need to provide the HSM with application stack?**

Response: Yes, the vendor needs to provide the recommendation of HSM along with its cost for consideration of the client as part of the optional component. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 43: Compliance Matrix: Maintenance and Professional Services fee by Principal / Manufacturer (if any) are part of the cost of services in the proposal. It is assumed that procurement and maintenance of All the Hardware, Environment software (Operating System, Databases) will be client’s responsibility?**

Response: Hardware, System Software (OS and DB) are to be quoted by the vendor as part of the financial proposal. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 44: Compliance Matrix: Proposal should include three options for the security testing vendor to choose from for penetration testing / vulnerability assessment of the deployed systems. The bidder will include cost of PT/VA from these vendors in the proposal. The client will decide which vendor to choose from the three proposed choices**  
**If each bidder is getting PT/VA quotes from the same industry it will limit the bargaining power of bidders. Either the bidders can be asked to proposed a security vendor with its’ cost in the proposal OR propose the 3 names and let Karandaaz negotiate directly with security vendors or do a separate RFP which is generally done by Banks**.

Response: The challenge if any will be with all the ADC vendors.

Penetration Testing / Vulnerability Assessment costs are to be part of the total cost of implementation of the application. Karandaaz does not need to know the cost of each security testing vendor separately and will not negotiate with these security testing vendors directly.

We require the 3 names with the cost embedded in the financial proposal. The security testing vendor will be chosen by Karandaaz and will form part of the services of the ADC vendor.

**Question 45: Compliance Matrix: Solution to provide REST Based Open API(s) that enable end users to create additional services or to add additional delivery channels without requiring vendor's service**  
  
**Adding same services on additional delivery channels is understood. Can you describe what does creating additional services without requiring vendor service means?**

Response: Additional services of the same nature which does not require additional API parameters and also segregation of services such as funds transfers. P2P funds transfer API can be utilized in multiple use cases on the same delivery channel. The possibilities and details can be discussed after vendor finalization.

**Question 46: Compliance Matrix: It is assumed that CDNS will provide the Email service and SMS Service required for delivery of alerts**

Response: Yes, CDNS will provide the email and SMS service required for delivery of alerts

**Question 47: Compliance Matrix: It is assumed that procurement of all the tools and software required for automation of backup and Replication of data to DR Site will be arranged by the client?**

Response: Yes, Tools and software for automation of backup and replication of data will be arranged by the client

**Question 48: Compliance Matrix: All remote administration tools used for connectivity between the applications should be proven software.**  
**Please explain what does it mean by “Proven Software”?**

Response: Proven Software refers to tools that are tried and tested in similar deployments and production environments and have worked well for the clients

**Question 49: Compliance Matrix: There must be appropriate segregation, both technically and procedurally, between the development/maintenance, acceptance testing and production environments.**  
**This seems to be the responsibility of CDNS Infrastructure team – Our software will support this segregation.**

Response: The physical segregation and availability between environments will be managed by the National savings (CDNS) infrastructure team or the data center staff. Only the confirmation that the software will support technically and procedurally the management of these environments will also be responsibility of implementing vendor.

**Question 50: Compliance Matrix: Vendor to provide support to ensure that the information processing and storage facilities that support these information systems must be securely housed, with protection from unauthorized physical access and environmental hazards.  
  
The primary responsibility for protection from unauthorized physical access etc. will be that of Infrastructure service provider. Please elicit what sort of support is meant here?**

Response: The physical infrastructure and its accesses will be managed by the National Savings (CDNS) infrastructure team. The system needs to provide and identify intrusions activities and generate alerts incase the physical security is penetrated through internal and external entities.  
  
Also the roles and access privileges if breached by the authorized users of the systems need to be promptly notified through checks within the application.

**Question 51: Compliance Matrix: The application must use the following relevant algorithms for its cryptographic functions: Symmetric algorithms (Triple DES, AES, or RC4), Asymmetric algorithms (RSA or DSA), and Hash functions (SHA-1). Please specify the cryptographic functions used for both the symmetric and asymmetric algorithms**  
**It is assumed that CDNS will take responsibility to ensure that the other integration parties will comply with these standards as well.**

Response: Yes, it will be the responsibility of all the technical teams of different integration parties to ensure the same.   
  
Since the financial switch will be a central system talking to all internal and external systems, its finalized vendor needs to ensure compliance by other players in coordination with National Savings (CDNS) team and consultants.

**Question 52: Compliance Matrix: Authorization and Routing: System allows acquirer side authorization   
  
Please explain this requirement?**

Response: The authorizations to the acquiring networks (ATM and POS), even though an external entity connected with the financial switch should be managed through the integration.

**Question 53: Compliance Matrix: System to Operate as a full authorization engine supporting negative, positive, online, offline, stand-in, etc.  
  
What does Offline or Stand-In Authorization mean in this context?**

Response: Offline authorization are taken in the case of card not present transactions which will be only allowed in case of prior approvals  
  
Stand-in authorizations would be based on standing instructions of the customers on the channels for a certain periodic payment.

**Question 54: Please clarify whether Switch & Card Management System will be implemented onsite at Karandaaz Data Center or this RFP is for Software as Service model.**

Response: The RFP of the switch and card management system is for the licensing model. The application license for the instance deployed for CDNS will be owned by CDNS. The application can be hosted on premises or in a data center within Pakistan which will be decided by CDNS.

**Question 55: What managed services shall be included in the proposal?**

Response: The managed services should include end to end support for technical operations, maintenance, release and patch management and all levels of support services for the application of switch and card management system.

**Question 56: What is the scope of the change requested foreseen for the 1st year of operation?**

Response: The change requests foreseen in the 1st year are mainly related to any compliance requirement by relevant authorities, reporting requirements or any mandatory requirement in the scope of work for managing operations unforeseen at the deployment stage. Any changes requiring new service development not in the scope of the RFP can be considered separately.

**Question 57: Though item 26 (page 12) refers to US dollars proposals, we can only quote in USD and our invoices will be in USD only. Please clarify whether we can quote in USD.**

Response: Any quotes received in USD dollars as per point 26 of the RFP will be converted into PKR for consideration as per rules set out in the RfP. The agreement will be fixed in PKR. Payments accordingly will only be made in PKR therefore the invoices would need to be raised in PKR as per agreement terms.

**Question 58: “Penetration testing / vulnerability assessment from independent security testing vendor should be part of the proposal” – Is it a mandatory requirement?**

Response: Yes, it is a mandatory requirement

**Question 59: “Ownership/Control of Work and Product/Publication: The ownership of all copyright and other intellectual property rights in respect of… software… developed in connection with this Contract will exclusively vest in and remain with Karandaaz which shall have all proprietary rights therein, notwithstanding that the Contractor or its employees may be the author of the intellectual property.” – is it a mandatory requirement?**

Response: This should be proposed by the vendor and will be discussed at the time of the contract.

**Question 60: Ref: “Integrate with external ATM networks and payments switch like 1Link and PSO/PSP licensed entities against their standard specifications” - Please specify the full list of ATM networks which requires integration and types of integrations (online/file/both)**

Response: The ATM network can be 1link as the only ATM aggregator having majority banks connected. The integration with 1link is mainly online. However, the system should provide for both.

**Question 61: Ref: “Integration with NADRA” - Please specify the integration scheme. Does it include both online and file exchange?**

Response: The integration with NADRA is through their standard APIs which is mainly online. The system should provide option for file exchange protocols to cater to any future needs.

**Question 62: Please describe the integration scheme with CDNS, integration type (online/file/both), and the list of operations.**

Response: The list of operations is already defined in detail in the scope of work. The integration is mainly online but may have some offline processes such as exchange of embossing file for card production etc.

**Question 63: Please describe the following transaction: Encashment of CDNS customers**

Response: National savings (CDNS) instruments such as digital certificates and prize bonds can be encashed into its savings accounts through an electronic request from ADCs like mobile application and internet banking to its main application.

**Question 64: Please describe the following transaction: Transfer of CDNS instruments**

Response: National savings (CDNS) instruments such as digital certificates and prize bonds can be transferred from one customer profile to another customer profile through an electronic request from ADCs like mobile application and internet banking to its main application.

**Question 65: Please describe the following transaction: Purchase of CDNS instruments**

Response: National savings (CDNS) instruments such as digital certificates and prize bonds can be purchased from its own savings and through external bank accounts through an electronic request to its main application from ADCs like mobile application and internet banking.

**Question 66: Please provide the full list of national and international payment schemes that are planned to be integrated with the platform**

Response:

* Paypak
* 1Link
* UPI
* Mastercard
* VISA
* JCB

However, CDNS will choose the payment schemes to go with internationally between UPI, VISA, Mastercard, JCB or even a co-badge option with a local scheme.

**Question 67: Please provide following volumes:**

* **ATMs**
* **POS**
* **Debit cards**
* **Credit cards**
* **Issuing transactions**
* **Acquiring transactions**
* **Peak transactions**
* **Accounts**
* **Expected transactions per month**
* **Etc**

Response: Transactional volumes for CDNS are currently around 150,000 transactions per day currently, based on a 6-hour working day. The total units issued (number of instruments and accounts) are more than 7 Million. However, there are no forecasts generated for future loads. The vendors are required to quote their system capacities and capability for consideration of the client as mentioned in response to Question 38.

**Question 68: Who will be the end user, CDNS or Karandaaz?**

Response: End user will be National savings (CDNS)

**Question 69: Application & Platform Licenses will be on CDNS name OR Karandaaz name?**

Responses: The application and platform will be licensed to CDNS

**Question 70: Kindly fill the list of systems which will integrate with Payment Switch along with the protocol description:**

|  |  |  |  |
| --- | --- | --- | --- |
| **System Description** | **Name of the system** | **Integration Mechanism** | **Message Format** |
| Core banking - CDNS Application | CDNS | Web-services | Rest or SOAP |
| Internet Transaction Channel | ? | ? | ? |
| Mobile Application | ? | ? | ? |
| CRM Application | ? | ? | ? |
| Integration with NADRA ( for Biometric validation) | ? | ? | ? |
| Integration with Bill Payment Systems / Aggregator (1-Link UBPS, Telenor Bank, NADRA etc.) | ? | ? | ? |
| SMS | ? | ? | ? |
| Email | ? | ? | ? |

Response: The systems are not in place and therefore the details cannot be provided. The vendors need to prepare for different type of integrations as new systems are procured. The project will need to create standardization to an extent around the switch. However, the vendor and platform needs to have the capability to perform integration with different mechanisms and formats.

**Question 71: Kindly provide a benchmarking for expected number of users (branch, back office, CRM users)**

Response: National Savings has 376 branches, with a staff of around 3,000 individuals. There are no back- office users of similar systems at this time as there are no digitalized operations. The vendors should evaluate the future capacity requirements based on the number of customers of CDNS, branches according to market research.

**Question 72: Financial Proposal Checklist: It is mentioned that Vendor will provide List of hardware and system software in the form of separate BOQ with itemized costs. So, will the hardware and system software mentioned in the BOQ will be provided by Vendor as a TCO or by Karandaaz? Please provide details**

Response: The vendor needs to provide the hardware and system software required to deploy and use the application for the switch and card management platform. They also need to provide the cost as an optional component in case it is asked to be supplied by the vendor. The procurement team will decide based on the proposal, the procurement of optional component later.

**Question 73: In the RFP Section 24. Evaluation of Technical Proposal, please elaborate what is expected from Vendor in ' Firm's strategy and performance in innovation?**

Response: The vendor needs to provide their strategy as an organization including their future roadmap and also highlight their performance in innovation (if any) in the last couple of years.

**Question 74: Ref: “Scope of Work: Card management system (including Card Management Suite that should be an end-to-end card life-cycle management solution for debit cards)”**

**From this point it is assumed that Card Management Suite is required to produce Debit Cards only for National Savings customer(s) only to allow them to make card based transactions such as Withdrawal, Utility Payments etc. Please elaborate other use cases (if any)**

Response: The uses cases have already been provided in the scope of work of the RfP

**Question 75: Ref: “Implementation of Financial Switch: II. Integrate with external ATM networks and payments switch like 1Link and PSO/PSP licensed entities against their standard specifications”**

**From this point it is assumed that since National Savings does not have their own ATM Network, therefore integration will be required with ATM networks / payment switch like 1-LINK, NADRA etc. Please elaborate PSO /PSP licensed entities use case when integrated with Financial Switch? Also, is only capability required at this point for integration with external systems and only integration is required initially with 1-LINK country switch? Please confirm.**

Response: The main integration with external networks in this regard is with 1link and NADRA. There are PSO/PSP entities available in Pakistan which could offer use cases not in scope at this time

**Question 76: Please confirm if integration is required with all listed systems (CDNS main application, internet transactional channel, mobile application, card management system and CRM application) in initial phase or only with CDNS application? Also please confirm if all listed systems are currently in place at National Savings? If Yes, then please provide details such as 'Name of the system' and 'Integration Mechanism' etc.**

Response: All systems listed in the RfP are to be integrated in the first phase. The systems are not in place and therefore the details cannot be provided. The vendors need to prepare for different type of integrations as new systems are procured. The project will need to create standardization to an extent around the switch. However, the vendor and platform needs to have the capability to perform integration with different mechanisms and formats

**Question 77: Please provide details on the integration required with multiple external organizations link bank / microfinance institutions. What is the role of external organizations in this financial switch implementation? Please provide use case / scope of integration with external organizations at National Savings?**

Response: The external organizations like agent networks could provide services of cash-in and cash-out for National savings or purchase of National Savings instruments from their counters.

**Question 78: From the scope we assume that National Savings wishes to produce cards for both local and international payment card schemes such as Pay Pak, VISA etc. All Issuing transactions from International ATM / POS network will come via VISA / Master Card etc. via 1-LINK network (i.e. 1-LINK Pay Pak, 1-LINK VISA etc.) Please confirm. Also confirm the Debit Card type that National Savings plans to launch in initial phase such as Pay Pak etc?**

Response: The understanding is correct. However, card scheme is not yet finalized and will be discussed at a later stage

**Question 79: We assume the listed non-card based transactions (utility bill payments, mobile top ups and merchant payments) will come from IB and Mobile banking channel (if any) with National Savings? Also are these channels currently in place at National Savings OR will National Savings come up with a different RFP for procurement of these?**

**Also, we assume following transactions here: (bill inquiry, bill payment, prepaid mobile topup, cash in – from any one merchant network, and cash out – from any one merchant network)**

Response: The assumption is correct and the channels are not currently in place. They will come as a result of a subsequent RfP.

**Question 80: Please provide list of branches of National Savings where Funds Transfer is required? Also, please provide sample use case of External Funds Transfer such as IBFT ( i.e. where Direct Integration is mentioned with any financial institution)?**

Response: The funds transfer will happen from centralized interfaces and not at separate branches.

The direct integration will be done in cases of cash-in and cash-outs especially with MFI having agent networks

**Question 81: Please provide list of CDNS instruments. Also, a use case for Encashment, Transfer and Purchase of CDNS instruments through the Financial Switch.**

Response: List of CDNS instruments is available on National Savings website: http://savings.gov.pk/

Encashment: CDNS instruments can be encashed into its savings accounts through an electronic request to it main application from ADCs as already explained earlier in responses.

Transfer: CDNS instruments can be transferred from one customer profile to another customer profile through an electronic request to its main application from ADCs as already explained earlier in responses.

Purchase: CDNS instruments can be purchased from its own savings and through external bank accounts through an electronic request to its main application from ADCs as already explained earlier in responses.

**Question 82: It is assumed that all Settlement entries will be managed through a Settlement Engine in the form of Files, Imports / Exports etc. Please elaborate further.**

Response: The settlement entries internally within CDNS main application needs to be managed through real time credits. The settlement entries for external entities will be offline as per current standard practices with the external entities.

**Question 83: The Financial Switch provides Open API's like webservices etc. to allow integration. However, please elaborate the use case of institutions? What will be the role of institutions in this Financial Switch?**

Response: The open API's required to integrate with external organizations/institutions like agent networks could provide services of cash-in and cash-out for National savings or purchase of National Savings instruments from their counters. We need the API's for similar integrations. Detailed use cases will be worked out at the FS stage.

**Question 84: The Card Management system supports issuance of both MagStrip and EMV cards? However, for MagStrip cards integration will be required with a Card Printer like Zebra Card Printer etc.**

**Also, will National Savings arrange the Card Perso Vendor for EMV (i.e. CHIP cards)? Please confirm as the system will only generate a Card Embossing file while printing will be done by Card Perso Vendor.**

Response: The card management system needs to be able to provide both, however the implementation for CDNS is for EMV cards. The card personalization services will also be procured separately.

**Question 85: Please confirm if Relationship limits refer to Supplementary Card limits etc?**

Response: The relationship limits refer to overall limits on a profile of the customer regardless of different products he might have under the same profile.

**Question 86: Does National Bank currently have ADC channels like IVR, Mobile App or will these be added later on in the system.**

Response: National Savings does not have existing ADC channels. Yes, they are being added in the same phase through subsequent RfPs.

**Question 87: Does National Saving already have an HSM in place OR is it also required as part of the offering? HSM Supported are Thales/ SafetNet**

Response: HSM are not in place currently. The vendor is supposed to provide the HSM recommendation in the BOQ with cost as an optional component. The procurement team will decide later regarding the procurement of optional components.

**Question 88: It is assumed that we have to offer a Penetration Testing / Vulnerability assessment vendor as part of the offering? Please confirm**

Response: Yes. Penetration testing / vulnerability assessment are part of the vendor offering.

**Question 89: Please confirm no. of users in the Active / Active model distributed in Production Site and DR Site. Also it is assumed that all connectivity between the two sites will be provided by National Savings / Karandaaz team.**

Response: The number of users will be confirmed at a later stage. The assumption for connectivity between the two sites will be provided by the client.

**Question 90: For Account Opening through Digital Services following ADC channels are in scope like Call Center, IB, Mobile. Does the bank have all these channels in place, confirm.**

Response: National Savings does not have existing ADC channels. Yes, they are being added in the same phase through subsequent RfPs.

**Question 91: Ref: “Financial Transactions: Merchant payments”. Assuming Cash In and Cash Out transactions.**

Response: No. It refers to online merchant payments such as airline tickets, Daraz or school fees etc. through ADCs.

**Question 92: Ref: “System to Operate as a full authorization engine supporting negative, positive, online, offline, stand-in, etc.”. Supported. Please confirm if offline i.e. STIP Processing and Stand- In transactions are in scope now or only capability is required at this point.**

Response: Yes, stand-in instructions are in scope and are to be provided to the customers.

**Question 93: The Financial Switch supports both integration with a Fraud Detection System and also has Flag Ship product for Fraud Detection.**

Response: This should be highlighted in the proposal. Additional information could be provided in the proposal.

**Question 94: System is capable to offer a Bill Payment System module. It is assumed that only capability is required at this point? Please confirm.**

Response: Yes. Only Bill Payment System module capability is required at this point.

**Question 95: System is capable to offer a Ticket Management system through a specialized module of CRM. However, it is assumed that only capability is required at this stage. Please confirm**

Response: Yes. Only Ticket Management System module capability is required at this time.

**Question 96: If National Savings does not have their own ATM / POS network then why an ATM / POS and Merchant management module is required with financial switch? Please elaborate**

Response: CDNS does not require this at this time. However, the system should have the capability for future addition of ATM/POS and merchant management module.

**Question 97: Please confirm if a CRM product is required as part of Financial Switch to support the listed transactions like Card Block / Unblock at this point?**

Response: External CRM module is not a requirement. The CRM module required for the listed transaction in the RfP should be part of the offering of the CMS for basic card management support.

**Question 98: Please indicate how many number of employees brief bios and details are required or should suffice this requirement**

Response: It is not about the number of bios of individuals in the RfP. The organization needs to demonstrate its strength and capability to deploy a team which is able to deliver and support this project

**Question 99: Does financial and technical proposal both needs to be password protected or only financial proposal should be password protected and how Karandaaz team will inquire about the password via email, phone call?**

Response: The copies submitted through the email should be password protected. Procurement team at Karandaaz will coordinate for the passwords through separate thread.

**Question 100: All pages of the proposal can be initialled easily, however is it compulsory to print every single page on letterhead since few documents like tax certificate, audited balance sheet are already available in printed format and will be difficult to align with the letterhead format. And also we create our technical proposals with our official logo incorporated at header so once they are printed our logo is visible on every page, do we still require to print proposal pages on the letterhead or we could just initial it and submit it. Or we can also stamp it with our official company stamp, please clarify**

Response: The proposal submission needs to comply with the requirements spelt out in point 15 of the RfP

**Question 101: Do we have to submit technical proposal with reference to RFP's point 10 technical proposal with full checklist or just technical proposal with solution document will suffice and please clarify if technical proposal submission via email also required every pages initialed by an authorize person because this would mean that we would have scanned every single page.**

Response: Email does not require signature and therefore does need to be scanned. Please note that the technical proposal needs to comply with the full checklist with the self-evaluation of the compliance matrix and comments to link it with the proposal.

**Question 102: Please specify if we can submit financials in USD or financial proposal should be submitted in PKR currency as point 11 and 26 of RFP contradicts with each other.**

Response: All payments will be made in PKR. For bids received in USD the conversion will be applied as per process defined in the RfP and PKR value will be considered as the bid value.

**Question 103: Please confirm if Proposal Submission Form is required to be submitted with the technical proposal and if its required then kindly specify if it should be submitted on company letter head or non-judicial stamp paper.**

Response: The proposal submission form is required to be submitted with the technical proposal should be on the company letter head.

**Question 104: Need a clarity on proposed solution's model. Is this tender for "In-house Model" or "SaaS Model"**

Response: The deployment of the application is through an in-house model.

**Question 105: Ref: “Core Switching system and card management system to be compatible with virtualized environment”. What is meant by Virtualized environment?**

Response: Applications are hosted in a data center in Pakistan in a virtualized environment instead of physical hardware.

**Question 106: Ref: “Core Switching system and card management system should support multiple databases”. Please clarify .Is it Multiple databases from DR perspective**

Response: Database architecture should be supported by database software such as Oracle, DB2 and SQL etc

**Question 107: Ref: “System should support OTP based PIN generation without having a dependency on IVR”. Please elaborate the scenario**

Response: Transactions that are verified through PIN can be verified either through fixed PINs and one time PIN. The system should provide the facility to have alternate options to verify PIN based transactions other than fixed PIN generation through the IVR.

**Question 108: Ref: “stationary file generation”. Please elaborate requirement**

Response: Stationary file provides customers address and other card tracking details to be printed on the card mailers for delivery of debit cards

**Question 109: Ref: “Routing of card based transactions -:Mini Statements”. Please confirm if Mini statement is allowed on local switch 1Link ATM.**

Response: This will be requested to 1link, however will be implemented only if possible in the local switch

**Question 110: Ref: “The system must enforce the two people [dual control] rule and/or segregation of duties for manual/offline transactions/activities. Proposal should include the list of such activities and transactions”. Need clarity**

Response: The system should provide a 4-eye principle in case of any activity on the system which requires manual, offline intervention

**Question 111: Ref: “Important input to the system to require up to two levels of authority. Also mention the list of activities where 4-eye principle is implemented.” Need clarity on this principle**

Response: The system should provide a 4-eye principle in case of any activity on the system which requires manual, offline intervention/activity

**Question 112: Ref: “The vendor must define the minimum key length used for symmetric algorithms in the response. The vendor must define the minimum key length used for asymmetric algorithms in the response. When using RSA to protect the secrecy of cryptographic keys, the minimum key length must be defined by the vendor in the response. When origin authentication must have the property of non-repudiation, an asymmetric algorithm must be used.” Need clarity**

Response: The encryption methodology used by the platform needs to be defined for all activities which require encryption. Including but not limited to generation, validation and storage of PIN through HSM. The other use case will be communication between systems through a web/IPsec connection which should also be encrypted and requires the system to have the capability for which this needs to be defined.

**Question 113: Ref: “If the application requires the use of digital certificates, the certificate(s) must have been acquired and/or approved from a bank approved Certificate Authority.” Need clarity**

Response: The sequence of activities should always be data authentication first and then encryption in cases like generation of an encrypted embossing file.

*Notes:*

* *Any responses (which are not queries) to the requirements mentioned in the RfP will not be validated at this point. Similarly, eligibility of any entity will not be evaluated before submission of the technical proposal. Therefore, we have not responded to such responses / comments, which would need to be added in the technical proposal for proper evaluation*
* *It is also clarified that the vendor should be able to submit a proposed process documents after functional specifications finalization with the selected vendor*
* *In reference to the compliance matrix requirement highlighted in the checklist (section 10 of RfP – Documents comprising the proposal), it is required that the vendor will conduct a self-assessment against the compliance matrix and submit the completed compliance matrix sheet along with the proposal and other required documents in the checklist*