Request for Information

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Crédit Agricole CIB

MAESTRO GFD Cockpit Project

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Reference : BPM042685

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1. Introduction

Your company has been requested to participate to an RFI with Crédit Agricole CIB because our preliminary analysis indicates that your offer may meet Crédit Agricole CIB's business needs & objectives. This request does not represent a binding decision to purchase or lease any of your company's solutions.

Responses to the Request For Information (RFI) will provide Crédit Agricole CIB with more detailed information to help further differentiate the solution to be designed and implemented within CACIB GFD. In addition to highlighting the best solution for Crédit Agricole CIB, this evaluation will increase Crédit Agricole CIB's confidence and understanding of the product that might be implemented, as well as the effort required to perform the implementation.

During the RFI phase, you will be requested to demonstrate how your solution can support Crédit Agricole CIB's business scenarios within the Crédit Agricole CIB technical environment.

The objectives of this phase are to:

- Get a clear view on the global possible solution to respond to the requirements expressed in this document and in the attached Excel template;
- Identify pre-requisites to be covered by CACIB to provide those services;
- Identify potential gaps and specific developments that will be required to offer the services to the corporate bank internal financing actors and clients;
- Identify possible scenario to offer the services;
- Understand how solution could be implemented within Crédit Agricole CIB's ecosystem, taking into account its long-term strategic objectives and operational constraints.

Documents to be provided are:
- Potential scenario to meet the requirements;
- Presentation and description of your solution ;
- Possible feedback on experience regarding the establishment of your solution;
- Any other document that might support or illustrate the respondent's ability to successfully carry out his mission.

Clear answers on all questions should be provided - Please refer to section 7 for this part.

The Request for Information (RFI) contains the following documents:
- **RFI Maestro GFD Cockpit:** The present document describing the functional and technical requirements of the project, defining the rules of the RFI that must be adhered to and the necessary information to allow you to formulate your offer.
- **Company and solution questionary:** Questionary to provide more information regarding the company, the solution in a commercial, technical and security aspects
- **ENG_Questionnaire for environmental assessment_Software :** CSR questionnary to provide with your commitment related to environment

These documents are inseparable and must be taken into account for the preparation of your answer.

2. Confidentiality

The information contained in this document and any other information verbally conveyed, includes confidential information of Crédit Agricole CIB and is provided for proposal purposes only. This information is not to be disclosed by you, nor is it to be used other than in conjunction with your response to this RFI without prior consent from Crédit Agricole CIB. Regarded and preserved as confidential, all proprietary information related to the business of Crédit Agricole CIB, its subsidiaries or affiliated companies, and its or their clients that may be obtained from any source as a result of this RFI. You shall not, without first obtaining written consent from Crédit Agricole CIB, disclose to any person, firm or enterprise, or use for its benefit, any information relating to pricing, methods, processes, financial data, lists, apparatus, statistics, programs, research, development of related information of Crédit Agricole CIB, its subsidiaries or affiliated companies, or its or their clients, concerning past, present or future business activities of said entities.

All responses to this RFI shall become the property of Crédit Agricole CIB.

Likewise, all materials contained within your formal proposal, as well as the materials and information distributed during the Provider presentations will be treated confidentially. This information will, however, be made available to all project team members to assist in the evaluation process.

3. Crédit Agricole CIB – Global Overview

3.1. Crédit Agricole CIB Profile

The Crédit Agricole Group is a leading partner of the French economy and one of the largest banking groups in Europe. It is also an international player (the world's twelfth-largest bank measured by Tier One Capital, The Banker, July 2019), with a global presence in 47 countries, and with strong positions in seven business lines: Crédit Agricole regional banks; LCL network; Specialised Financial Services; Asset Management; Insurance and Private banking; Corporate and Investment bank and International Retail banking.

Built on its strong cooperative and mutual roots, its 141,000 employees, the Crédit Agricole Group is a trustworthy and responsive financial institution serving 51 million customers, 10.1 million mutual shareholders and million individual shareholders.

Crédit Agricole CIB is the Corporate and Investment Banking (CACIB) arm of the Crédit Agricole Group. It was formed in May 2004, by the transfer of Crédit Lyonnais' Corporate and Investment Banking division to Crédit Agricole Indosuez. Crédit Agricole CIB benefits from the Crédit Agricole S.A. group's high rating and solid financial position and is a major player in the financial markets.

With over 11,500 employees in 37 countries, Crédit Agricole CIB provides its clients with a full range of products and services in structured finance, international trade and transaction banking, syndication, capital markets and investment banking, covering the main financial centres in the world. Crédit Agricole CIB has increased its ability to operate in the world's financial markets on behalf of large, medium and small corporations and financial institutions, thanks to a network of senior bankers around the world and a local presence that includes the network of Regional Banks and LCL branches.

A CUSTOMER-FOCUSED RETAIL BANKING MODEL

Thanks to its universal customer-focused retail banking model - based on the cooperation between its retail banks and their related business lines - Crédit Agricole Group supports the projects of its customers in France and around the world: insurance, real estate, payments, asset management, leasing and factoring, consumer finance, corporate and investment banking.

Crédit Agricole also stands out for its **dynamic, innovative corporate social responsibility policy**:

1. Signature of the United Nations Global Compact
2. Adoption of the Equator Principles by Crédit Agricole Corporate and Investment Bank
3. Signature of the Principles for Responsible Investment by Amundi and Crédit Agricole Assurances
4. Inclusion in the Vigeo-NYSE Euronext extra-financial indices

On the occasion of the COP22 climate talks, Crédit Agricole Group reasserts its commitment to a leadership role in green finance. Concrete achievements demonstrate the progress the Group has made since its formal announcement during the COP21 conference that it would support energy transition toward a low-carbon economy.

A SOLID PARTNER WITH STRONG RESULTS AND CREDIT RATINGS

The Crédit Agricole Group is a solid partner with strong financial results and credit ratings:

	Crédit Agricole Group[1]	Crédit Agricole SA	Crédit Agricole CIB
Key figures (FY 2018)			
Net income - Group share	EUR 6 849 million	EUR 4 405 million	EUR 1 479 million
Shareholder's equity - Group share	EUR 106,7 billion	EUR 58,8 billion	EUR 20,3 billion
Fully-loaded CET1 Ratio	15,0 %	11,5 %	11,5 %
Phased-in CET1 Ratio	15,0 %	11,5 %	11,5 %
Leverage Ratio[2]	5,6 %	4,2%	3,43%

1   *Crédit Agricole S.A. and Caisses Régionales (Regional Banks) for 100%*
2   *According to Delegated Act methodology*

3.2. Loanscape Program

The Loanscape program aims at providing an **integrated**, **modular** and **event-based** ecosystem for Loans, **from Origination to Book** (Finance & Risks) : Opportunities management, integrated Credit granting process, Distribution tools, Agency & Middle Office tools, Back-Office tool…

It consists in optimizing the processes with a **worldwide vision**, by implementing interconnected and innovative solutions based on a **shared data approach.**

As part of the Loanscape program a new project called Maestro was launched in July 2025 to meet the requirements of the business lines within Global Financing Division (GFD), alongside CLF, ERA, ITB, DAR, DAS and FCS :

- Corporate & Leveraged Finance

- International Trade & Transaction Banking

- Energy & Real Assets

- Distribution & Asset Rotation

The philosophy of the project is summarised in the next section.

3.3. Maestro project

A solution to palliate the "scattered tools syndrome" has been raised by Origination, Distribution & Middle Office teams, in charge of Loans, Trade Finance and Cash management, also known as Global Financing Division within CACIB.

Maestro is a two streams project :

- GFD Cockpit

- GFD Datahub

This document addresses specifically the GFD Cockpit stream.

Project objectives:

- Converge data universes: create a **comprehensive access to client**, **portfolio, sector** and **transaction** data to fasten reconciliation

- **Improve and fasten** the origination, distribution & servicing as well as transverse functions **processes** all along the value chain

- Implement **Collaborative workflow**: enable logical and structured communication and workflow between different bank actors as well as external ones.

- Enhance **user experience**: provide faster, harmonized navigation enabling a logical experience to access transactions, sectors and clients' information

- **Ensure compliance and historization**: support end users to meet regulatory requirements and facilitate access to historical information

- Provide an **evolutive and flexible solution** in order to fit to specific and heterogeneous practices, and to be able to implement AI features

Solution expectations:

- A unique entry point (SSO) to the users' ecosystems with a seamless and logic user experiences

- Digitized business data flow (internal & external) and processes to boost efficiencies (e.g. easier reporting, digitized grids, etc.)

- Assisted follow-up and execution of actions (no double capture, document management tool, AI, etc.)

- Fastened & automated interactions between Origination Front Office, Distribution and Financing & Client Services (e.g. data flows from Front Office to Middle Office).

4. RFI Guidelines

4.1. Preliminary remarks

This RFI is not an offer to contract. It represents a definition of specific requirements and an invitation to submit a proposal addressing such requirements. Issuance of this RFI, your preparation and submission of a response and the subsequent receipt and evaluation of your response by Crédit Agricole CIB does not commit Crédit Agricole CIB to award a contract to any Provider, even if the requirements in the RFI are met. Only the execution of a written contract will obligate Crédit Agricole CIB in accordance with the terms and conditions contained in such a contract.

However, your response constitutes an offer to do business with Crédit Agricole CIB and it will remain valid for a period of one year from the response due date. Should a contract be awarded, Crédit Agricole CIB may, at its option, incorporate all or any part of the response to this RFI in the contract.

4.2. RFI & project schedule

Step	Time frame
Issuance of RFI	**01 August 2025**
RFI Consultation confirmation	**08 August 2025**
Questions from respondents (deadline)	**22 August 2025**
CA CIB answers	26 August 2025
RFI Proposals submission deadline	**08 September 2025**
Presentation by respondents : **(1h30 duration dedicated to cover : global presentation / solution demonstration + Q&A)** (i) Shorlited Tenderers will receive a short notice. Please anticipate and lock all of the session so the slots can be kept. (ii) We strongly advise you to prepare the materials and the demonstration as soon as you submit your offer or even before. (iii) The shortlisted Ternderer will prepare the demonstration to cover CACIB business needs expressed in this requirements document.	**15 September 2025 (Paris Time):** - 10h-11h30 - 14h-15h30 **16 September 2025:** - 14h-15h30 - 16h-17h30

Responses received after the required date will not be considered unless the project team determines that there is no adverse impact on the project, and it is in Crédit Agricole CIB' best interest.

Warning: the assessment of the considered solutions will require an in-depth assessment by Crédit Agricole CIB teams requiring a high involvement of the Provider's staff as well (Step "Presentation by respondents").

4.3. Submission instructions

The respondent must demonstrate its capacity to respond CACIB needs and requirements described in this RFI.

It must attach to its response all the documents requested in the present consultation instructions and all the documents that it considers necessary to demonstrate that its offer presents all the guarantees to ensure a satisfactory level of service.

Each document part of the offer should be written legibly, **in English**.

The respondent should be able to justify the powers of this legal representative on Crédit Agricole CIB's request.

Your response must be accompanied with all the following documents:
- Your documented proposal, presenting your response to this RFI;
  - And any complementary documentation (including implementation services/offer …)
- Company and solution questionnaire - Cockpit fulfilled with its 5 tabs
  - Answering Guidance
  - Commercial information
  - Functional Information
  - Technical Information
- Commercial Proposal RFP Maestro GFD Cockpit project

For the purpose of the evaluation, completeness and responsiveness of your answers will directly affect the ability of the project team to determine whether your proposed solution will actually fully meet the requirements of Crédit Agricole CIB. Therefore, your response should be as concise as possible, whilst providing all information necessary to understand the feature or procedure being described.

You are required to submit your response through **EASY portal**.

4.4. Evaluation criteria

Factors used in evaluating the RFI include, but are not limited to, the following criteria:

1) **Ability to describe your offer clearly**

   - Being able to provide a clear view of the scenario / solution for Crédit Agricole CIB with different levels of details

2) **Ability to explain technical and implementation requirements**

   - *Technology and flexibility* – The positioning of the solution with regards to state-of-the-art technologies and the capacity to evolve smoothly in a most flexible way. This includes roll-out flexibility on a worldwide scale and an ability to rapidly adapt to regulatory evolutions and market practices changes.

3) Experience and references

- *Provider Experience* – The depth of experience of the Provider with enterprises and environments similar to Crédit Agricole CIB.

- *References* – References of customers who have installed the Provider's solution / requirements will be considered in evaluating the responses. The similarity of the customers' operations and installation to that proposed to Crédit Agricole CIB Group (i.e. similar challenges, same product version) will be key factors in this process.

4) CSR assessment:

Today Crédit Agricole wishes to strengthen and to professionalize the assessment CSR of his suppliers. Crédit Agricole chose EcoVadis to realize these assessments. Hence Crédit Agricole procurement will assess your company via EcoVadis within the context of this RFI.

In case your company does not subscribe to EcoVadis, you will receive an invitation to do so. Please find attached some explanatory documentation and Crédit Agricole letter to explain the approach.

RSE EcoVadis
letter_ENG.pdf

EcoVadis_Brochure_
Template_ENG.pdf

As a complement to the ECOVADIS assessment, Crédit Agricole CIB wishes to know your general environmental involvement applied to the context of this RFI.

ENG Questionnaire
for environmental a:

For the purpose of the evaluation, completeness and responsiveness of your answers will directly affect the ability of the project team to determine whether your proposed solution will actually fully meet the requirements of Crédit Agricole CIB. Therefore, your response should be as concise as possible, whilst providing all information necessary to understand the feature or procedure being described.

4.5. Questions & answers

By default, this reference is to be reported in the subject of all your e-mails linked to this RFI:
RFI - BPM042685 - MAESTRO GFD Cockpit Project 2025

Tenderers may submit questions related to the RFI in accordance with schedule given in section 4.2 using the excel spreadsheet : **Question Answer grid**

Respondents can request further information in case of urgency if needed. Any communication about this RFI should be submitted by EASY portal email to: "**All stakeholders"**

These requests shall specify the RFI's reference and shall be received at the latest according to the schedule defined in section 4.2. Crédit Agricole CIB will only answer submitted written questions and reserves the right to share the answers to the questions with all respondents to the RFI (in an anonymous way).

All the elements supplied by the respondents within this RFI will be acknowledged.

5. Project description

5.1. Context and objectives

The GFD Cockpit can be defined as a **user interface offering a personalized user experience** and an **intuitive user journey**.

The user experience will be personalized through:
- Distinct user journeys to meet specific process needs for specific actors
- Customizable user preferences (workspace customization, widget positioning, user defined widget content, links between widgets, etc.)
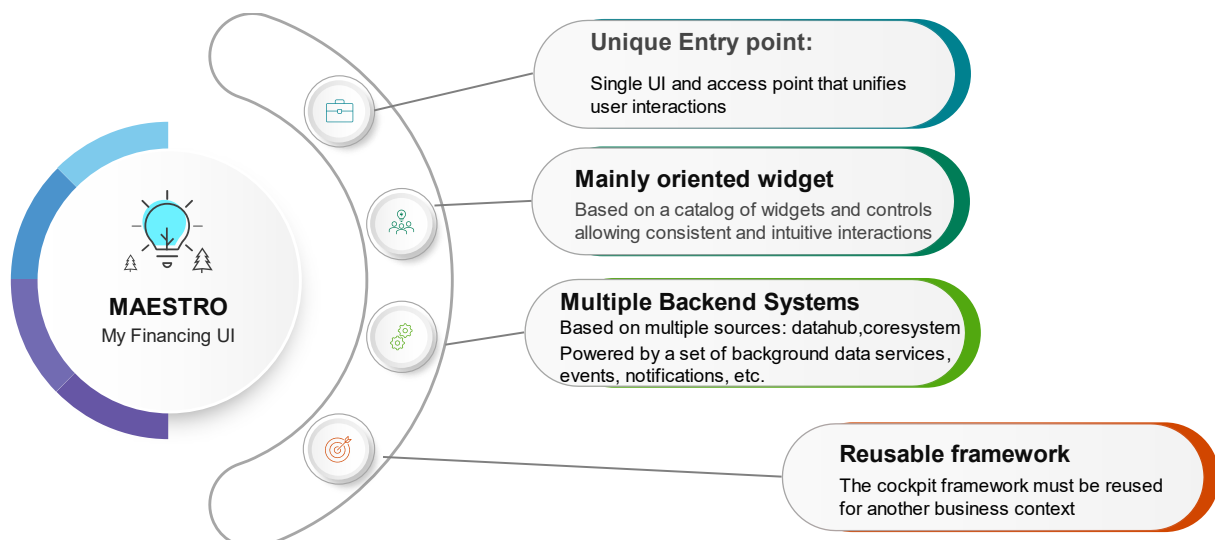
The GFD Cockpit must be highly usable and provide an **excellent user experience** both on **web browsers** but also on **mobile applications** such as mobile phones and tablets.

The long-term objective is to **cover all CACIB's front and middle office operational processes** (e.g. Credit Process, Waiver follow up, Primary and Secondary Distribution), as well as onboarding all actors within **origination, distribution and ATM** (Agency & Transaction Management) teams within the GFD Cockpit. The GFD Cockpit has the ambition of becoming the one stop shop for GFD process execution, monitoring, reporting and data capture at all levels within the GFD organization.
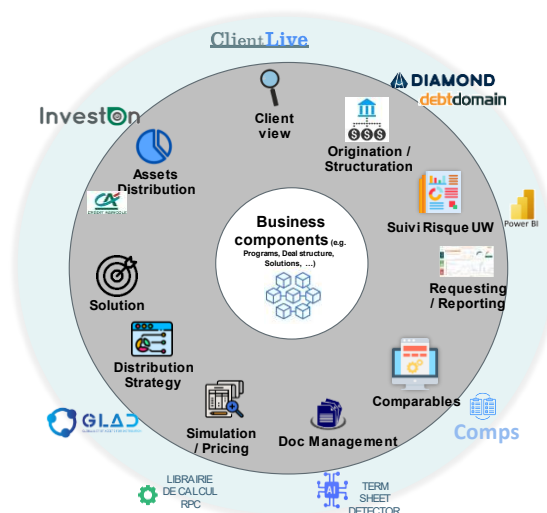
Over time the GFD Cockpit will need to manage a **progressive onboarding of different user populations and front / middle office processes**. This requires a **modular set up** centred around a **widget-based system architecture** that is explored in greater detail in the next section.

5.2. Overall business objectives

Overall objective is to build a widget-based platform integrating with Crédit Agricole CIB internal systems for all Origination and Distribution processes as defined in "RFI scope" section bellow.

MAESTRO
My Financing UI

Unique Entry point:
Single UI and access point that unifies user interactions

Mainly oriented widget
Based on a catalog of widgets and controls allowing consistent and intuitive interactions

Multiple Backend Systems
Based on multiple sources: datahub,coresystem
Powered by a set of background data services, events, notifications, etc.

Reusable framework
The cockpit framework must be reused for another business context

Origination & Distribution Scope:

Above provides an illustration of required integrations expected within the GFD Cockpit

What is a Widget-Based System?

A widget is a **modular, self-contained UI component** that performs a **specific function** or displays a **particular type of data**. It can be interactive (for example form fields, buttons, dropdowns) or informational (for example charts, tables, KPIs).

Widgets are designed to be reusable, configurable, and composable, making them ideal **building blocks for dynamic and user-tailored interfaces**.

A widget-based system architecture is a system where the entire user interface and functional logic is built from a collection of **independent but interoperable** widgets.

Each widget focuses on a single responsibility, like capturing loan data, visualizing exposure by region, or generating a risk report, and users can **configure or arrange widgets based on their role or workflow needs**.

What are the Main Functions of a Widget-Based System?

The table below illustrates **the main functions of a widget-based system works**:

Layer	Role of Widgets	Example Widgets
Data Capture	Enables user input and data entry into structured forms or free-form fields.	Loan Application Form, Deal Entry, Compliance Checklist
Data Visualization/Reporting	Translates backend data into meaningful graphics, tables or dashboards. Presents formatted outputs for review, export, analysis or regulatory submission.	Credit Exposure Chart, Loan Pipeline by Status, Loan Portfolio by Risk Indicators, Covenant Breach Report, Client Profile PDF, Portfolio Risk/Stress Summary, Unrated Clients
System Integration	Connects and synchronizes with other systems and services.	CRM Feed Widget, API Monitor, Document Management, Market Data Ticker

What are the Benefits of a Widget-Based System?

The **benefits** of such a system are summarised below:

Benefit	Description
Modularity	Widgets can be developed, tested, and deployed independently.
Flexibility	Users can personalize their dashboard or workspace by selecting relevant widgets.
Reusability	The same widget can be reused in different contexts (for example client view, portfolio view).
Scalability	New functionality can be added by plugging in new widgets without impacting other parts of the application.
Role-Based Customization	Origination, syndication, and middle office teams can have dashboards tailored to their tasks using the same widget library.

Example: Widget-Based Loan Management Platform
To put this into context we could imagine a widget-based loan management platform as described below (purely for illustrative purposes) where the user journey is a series of webpages composed of widgets:

- **Homepage/Dashboard**: Composed of widgets such as:
  - o "Active Deals by Status" chart
  - o "Upcoming Credit Approvals" timeline

- **Deal Page**:
  - o Widgets: Deal Summary, Syndication Status, Loan Document Viewer, Approval Workflow Tracker

- **Analytics Page**:
  - o Widgets: Portfolio Risk Heatmap, Regional Exposure Summary, Top Clients by Fee Chart, Top RWA Movers

- **Forms and Data Entry**:
  - o Widgets: New Mandate Entry Form, Contact Role Assignment, BOM Input Sheet, Credit Application Form

Widget-Based System Summary
A widget-based architecture allows a system to be more **agile, user-friendly, and scalable**. By treating each functional block (data capture, visualization, reporting) as a discrete widget, the system becomes **modular, customizable, and easy to extend** to meet complex GFD business needs across front and middle office teams.

5.3. RFI scope

Functional and regional scope

The project scope applies to all CACIB geographies and all entities within Crédit Agricole CIB (CACIB) (worldwide). The solution covers all front and middle offices processes for the Financing activities of GFD (described above). The solution will also cover multi-currency management by virtue of the use of the application across different regions.

Scope of needs:

Business needs

Display business data, interact with and within business processes

- Be fed by bank's systems (external systems e.g. Debt Domain, legacy e.g. CLS, Optimall, ATM) and to send updates to them
- Adopt different points of view:
    - Client/Counterparty knowledge & relationship management
    - Pipeline: Transaction / Opportunity (not booked)
    - Portfolio: Deal (booked)
- Integrate in-house calculation tools as sand box, related to transactions
- Create/manage business process workflow or integrate an external workflow engine
    - Generate, schedule and assign tasks
    - Send / receive notifications
- In particular, integrate Credit Process within Opportunity Mgmt (ex: CREW, KYC,…)
- Post-closing deal follow-up (KYC, refinancing, waiver, …)
- Display news feed

Leverage on enablers

- Build analytics/visuals/kpi with exposed data
- EDM (including electronic signature, doc generation, sharing, …)
- AI
- Manage useful links

Portal needs

Eased data manipulation

- Ability to drill down and up on any data when applicable
- Data tables: Sort/filter/search + columns re-arranging
- Export, print and reporting

Customizable

- Per persona
- Take into account bank's users rights
- Highly parametrable to allow several users typologies (FO, ATM, Transverse)

Well designed

- Easy to use, designed iteratively
- Compatible with all standard web browsers
- Responsive on mobile devices
- Remote access
- Ability to integrate new functions/widgets in the future

Secure

- Secured access
- Ability to connect via SSO
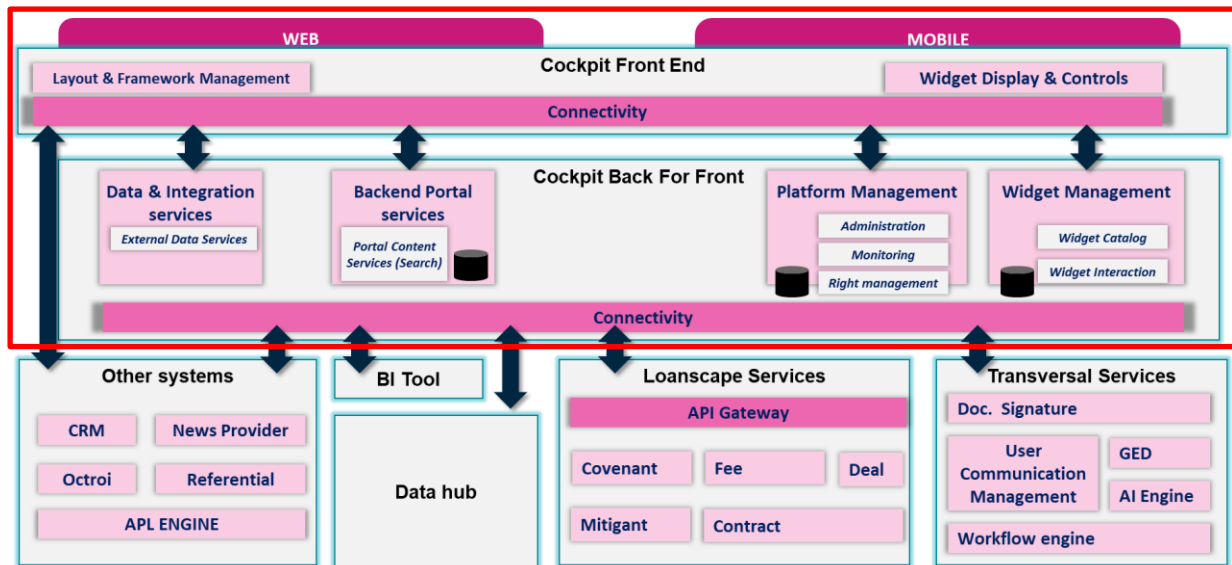- Audit trail/monitoring of accesses and actions

As-is GFD Cockpit high level functional architecture:
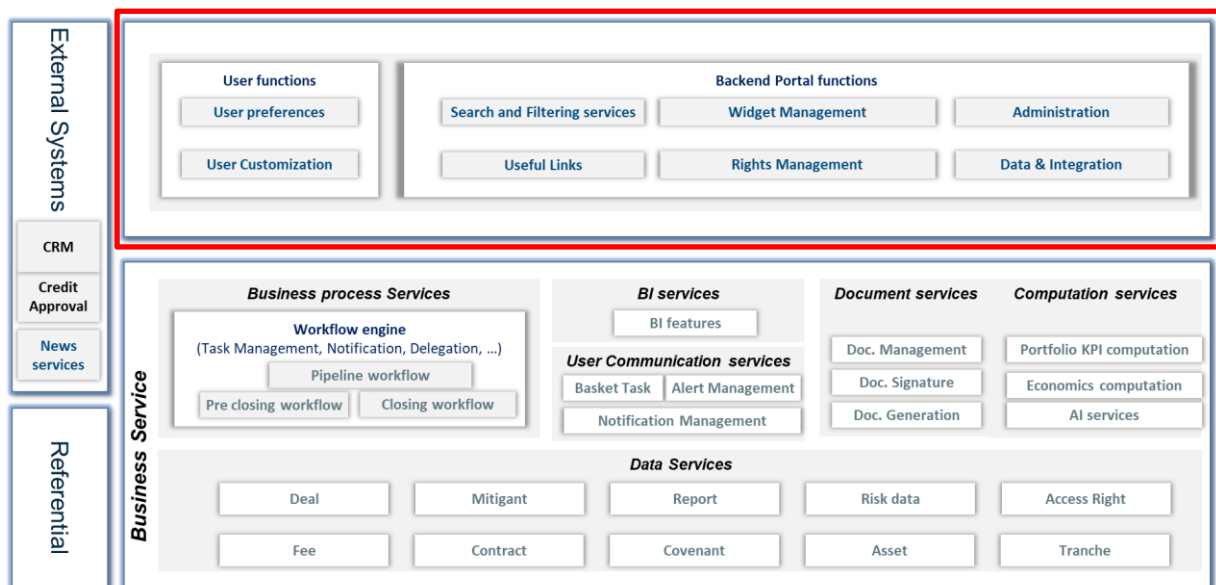
Envisioned Scope of the solution

The following schema represents a high-level logical architecture describing the functional scope that will be subject to adaptation depending on the target "GFD cockpit" solution:

Envisioned Scope of the solution

6. Functional requirements

Crédit Agricole CIB is looking for a very detailed view of the **solution** for MAESTRO GFD Cockpit application.

All requirements are detailed in the attached spreadsheet of this RFI. Please refer to "**Company and solution questionnaire - Cockpit**" excel spreadsheet, in "**Functional Information**" tab, for functional requirements.

Macro Functions Description:

Portal functions	▪ Set of functionalities proposed by a BIT Tool to analyze, explore portfolio and transaction data
Reporting & Analysis services	▪ Dedicated functions that manage portal and widget's function (user preferences, widget framework, administration, …)
Document Services	▪ Set of Functions to access, generate and sign and document
Computation functions	▪ Set of Services for computing metrics or KPI over the portfolio and Transaction
User Communication Services	▪ Set of services that manages the communication between backend services and the user. It includes Alerts, Task list and Notifications.
Business Process Services	▪ Set of services exposed by workflow engines
Data Services	▪ Basics Data services exposed by the backend (deals, mitigants, …)

7. IT requirements

7.1. IT prerequisites

In terms of IT, Crédit Agricole CIB has identified the following key requirements for the external solution. The solution that CACIB will select should be able to meet all of these requirements.

1) Capacity to align with business requirements

The selected solution must fully support current and future business needs. As these needs are bound to change with time, the solution must be scalable and able to evolve with minimal reinvestments to support new business needs.

2) State of the art security

The selected solution must be able adapt to comply with Crédit Agricole CIB APIs identification protocols and authentication standards. Special attention will be given to Identity and access management.

The solution will protect data confidentiality including sensitive data masking, allow single sign on, provide automated penetration tests, and allow IT teams to provide support with a restrictive access to production environment. The security modules used in the solution will be state of the art and certified by local and French regulators. The solution should also offer a comprehensive audit trail.

3) Cost efficiency

The selected solution must improve IT costs efficiency at Crédit Agricole CIB by reducing the number of running applications and operating on a single instance, multiple entities architecture (one solution able to handle local specificities of multiple entities, such as currency or date formats, and not one solution developed per entity). However, for regulatory reasons a set-up with several physical databases, synchronized with each other, might be necessary.

4) Fast development, integration and delivery

Modularity and widget-based approach is a key requirement for the selected solution. The solution must support state of the art CI/CD standards and be able to integrate with Crédit Agricole CIB backend systems. Solution Integration can support wide range of connectors to internal or external solutions of Crédit Agricole CIB, such as internal applications, BPM or Design Systems. The solution is expected to provide modular, technology agnostic and simple integration approach within CACIB internal IT ecosystem. It will support automated tests during the development and delivery phases. The capacity to handle an internal canonical format is a must. Versions must be backward compatible.
"Time to market" is a key attention point.

5) Zero down time (24/7 availability)

The selected solution must be able to work on a zero down time basis. This includes both planned system maintenance and unexpected system failures. A business continuity plan for payment processing is critical.

6) High reliability

The selected solution will be reliable and facilitate the work of internal IT teams by providing real-time controls and alerts to prevent system failure. The failure of a single component should not require the whole system to be restarted.

7) High scalability and performance

The selected solution should also be able to support and adapt to volumes of Crédit Agricole CIB users.

8) Simplicity, evolutions & upgrades

The solution must demonstrate its simplicity of use, evolution and integration.

Please note that depending on the answers received via the RFI, especially with regards to the technical aspects, we could consider the possibility to submit a more detailed IT questionnaire with additional questions.

Additional requirements are detailed in the attached spreadsheet of this RFI. Please refer to "**Company and solution questionnaire - Cockpit**" document, in "**Technical Information**" tab, for technical requirements.

8. Commercial Information questionnaire

Please complete the "Commercial Information" tab of **Company and solution questionnaire – Cockpit** excel spreadsheet to provide general information about your company and your solution.

Please pay attention to the following points:

Company information

- Please reply to all of the questions, even if you have worked with Crédit Agricole CIB previously.

- Please provide at least three references. These references should be current clients of yours, and should be willing to be contacted by Crédit Agricole CIB to provide feedback on your solution.

- Please indicate if you intend to work with one or more partners / subcontractors on this project.

- As previously stated, the data you provide in the questionnaire will be treated confidentially.

Solution information

- If your solution is composed of several modules including some optional modules, this should appear clearly in this section. You can also use this question to recommend to Crédit Agricole CIB additional modules that are not part of the RFI scope at this time but could become relevant at a later stage.

- Detail product roadmap is expected in your answer to this section.

- Implementation offer (Service / support) is expected to be clarified and associated to costs to provide a clear idea on associated cost. Please provide :
  - Costs for different duration scenario and explicit rather this cost are included with the license costs or in addition;
    - If an assistance can be provided with no additional cost please clarify the scope and conditions.
  - If support is provided by the vendor itself or partners.

9. Pricing & costing

9.1. Guidelines for pricing & costing

In order for Crédit Agricole CIB to evaluate your commercial offer, please provide the following elements.

- **Financial estimate**, structured as such:

  - For Implementation:

  Implementation offer : Detail the implementation service (rather included in the licenses costs or in addition) with different scenarios:

    - Customize for CACIB (from your understanding of our context and need)
    - General offer : The duration is to be decided / indicated by the Tenderer
        - Scenario A : Short duration
        - Scenario B : Average duration
        - Scenario C : Long project duration

      If an assistance can be provided with no additional cost please clarify the scope and conditions.

    - If support is provided by the vendor itself or partners.

  - For license fees estimates:
- List all the product(s) / software component(s) required to cover the requirements
- Please specify which licensing model(s) is/are available to Crédit Agricole CIB:
    - Perpetual licensing fees
    - Annual licensing fee
    - X-year licensing fee
- If you offer multiple licensing models, please provide Crédit Agricole CIB (worldwide) with a financial proposal for each of the licensing model.
- Please specify if your license price is flexible (by module).
- Please specify if non-production environments are included in your pricing.
- For each product / software component:
    - **Detail all the potential licensing limitations with an explicit definition of the "metric(s)" applicable(s)** (by user, by country, volume-based…) and with an example of application (any limitation not expressly written in your proposal will not be applicable later in the process of selection),
    - Specify the **standard list-price for each metric applicable** for this component,
    - Indicate your **price flexibility for variations on your given metrics** (i.e. how your prices will evolve if the project needs to be scaled up or down on your pricing metrics)

  - For maintenance fees estimates:
- Please specify if your maintenance costs are flexible (by module).
- Please detail your billing principles for maintenance fees.

        o   <u>For service fees estimates:</u>

- Please specify your training costs, specific development costs, compliance changes costs and any other service fees that might be applicable in the context of this project.
- Please detail your billing principles for service fees.

In addition, your financial proposal should:

- List a price proposal (cost + detailed workload) for specific enhancements / developments you identified according to our requirements
- Use the discounted daily rates applicable for CRÉDIT AGRICOLE CIB for Professional Services per profile and trainings

All prices should be provided excluded VAT, in EUR.

The estimate pricing you quote for your(s) product(s) and services must be directly related to your response to functional and technical Requirements set out in this document. We will assume that your financial estimate is fully inclusive. If the financial estimate is not fully inclusive, please highlight the missing elements.

10.Contact information

All the relevant contact information for the RFI process is included in the sections 4.3 and 4.5 of this document. Please make sure to include all of the listed Crédit Agricole CIB representatives in your communications.