OneSpan

ONESPAN INTELLIGENT ADAPTIVE AUTHENTICATION STARTER PACKAGE DETAILS

1) Project Parameters

Maximum Service Hours included in this Package	One Hundred and Eighty Two (182) hours
Expected Project Duration	Four (4) Months
Location of Professional Services	Remote

2) Governing Terms

The Professional Services are delivered pursuant to the Master Terms available for review at www.onespan.com/master-terms, including the Professional Services Schedule at https://www.onespan.com/professional-services (the "PS Schedule"), unless Customer has previously executed a written agreement for the sale of the Services, in which case such agreement shall control (the "Contract"). Terms not defined herein shall have the meaning given them in the Contract.

3) Assumptions and Pre-requisites

    a) This OneSpan Intelligent Adaptive Authentication Starter Package (the "Package") governs Supplier's provision of Professional Services to provide Customer with engineering guidance to integrate and configure the Intelligent Adaptive Authentication solution ("IAA") solution. Where a customer has requirements that exceed this Package a Tailored Services Statement of Work is required.

    b) The scope of this Package includes Customer onboarding to the OneSpan SaaS environment, solution workshop reviews and competency development, and engineering guidance during implementation, testing, and deployment of IAA integrated with one (1) retail electronic banking channel ("Target Channel") through one (1) of the following application interfaces:

        i) Web application

        ii) Mobile application

    c) The functionality to be included in the scope of this Package may include, but shall not exceed the following:

        i) Receiving authentication events and flows, and defining responses to the following six (6) event groups with one (1) type of banking transaction such as:

            (1) Event Groups:

                (a) Issuing authentication credentials and enabling logic

                (b) Login (entering mobile/web application, SSO/web portal)

                (c) Beneficiary management

                (d) Device management

                (e) Balance check

                (f) Change user password and contact information

            (2) Transaction

                (a) Transaction for funds transfer

        ii) Integrated Administrative Services Workflows

            (1) Create User

            (2) Assign authenticator

            (3) Deactivate/unassign authenticator

            (4) Reset User password

        iii) Integrated User Self-Management Services Workflows

            (1) Token activation

            (2) Self-Registration (activation)

            (3) Forgot password

        iv) Authentication and Signing Workflows

            (1) Authentication / multi factor authentication challenge

            (2) Bank transaction signing

            (3) Signature

        v) Integrated mobile user self-management services workflows will be implemented with one (1) or more of the following:

            (1) Online (specific to Mobile Security Suite ("MSS") tokens only) or offline (specific to hardware, Mobile Authenticator Studio ("MAS"), and MSS tokens) functionality

            (2) Push (specific to MSS and MAS)

            (3) Cronto Code

        vi) Adaptive authentication flows will include step-up authentication that can be implemented for any of the events and flows defined in Section 3(c)i above.

        vii) Standard, out-of-the-box, predefined rulesets, flows, reports, events, and views for the chosen Target Channel. Enhanced or non-standard (customized) rule set, reports, events, and views are not covered in the scope of this Package.

        viii) Engineering guidance to add preconfigured rulesets, flows, reports, and views can be provided in a

separate agreement. See Section 6 for additional exclusions to this package.

d) Packaged Services are performed remotely and during standard business hours of the Supplier office providing the Service ("Service Hours"), unless otherwise agreed in writing.

e) Supplier can perform services outside of "Service Hours" at an additional expense through a separate agreement.

f) Services can be provided on-site at Customer's location subject to an additional travel and lodging expense billed separately.

g) Customer must have valid licenses for OneSpan IAA.

h) New product features and customizations are not included in this Package (IAA product features can be reviewed in the product Documentation).

i) Customer will provide personnel for the Package that are experienced in development of JSON / JavaScript / HTML and other programming languages relevant for the integration of client device data collector CDDC

j) Customer will assign technical and business personnel responsible for the electronic banking platforms to describe how the parameters are to be passed between these platforms and the IAA solution.

k) Customer has thorough knowledge of the customer flows and journeys through its web and/or mobile banking solutions.

l) Customer server-side application(s) provides mandatory data fields for the events that will be elaborated as part of the designed solution.

m) Customer commits to dedicated project availability of the following profiles:
   i) Project Manager
   ii) Channel Manager Electronic Banking / Product Manager
   iii) Information Security team
   iv) Business Analyst (rule owner)
   v) Developers/Integrators/Electronic Banking vendor owner
   vi) Helpdesk Manager
   vii) Server Administrator/ Team members supporting other systems connected to IAA implementation

4) Services

a) Project kickoff conference call
   i) Supplier will conduct a project kickoff call to set objectives and explain project phases and scope.
   ii) Supplier will explain the project phases and scope.
   iii) Supplier will determine planning for Package Activities.

b) IAA solution walkthrough session
   i) Supplier will conduct IAA solution walkthrough session(s) covering:
      (1) Overall solution introduction
      (2) Data mapping and solution walkthrough
      (3) Architecture template walkthrough
      (4) Predefined event flows for Target Channel
      (5) Cloud environment onboarding
      (6) Supplier will deliver the IAA solution walkthrough documentation ("IAA Solution Walkthrough Document")

c) Flow response definition workshops
   i) Supplier will conduct a session to introduce Customer to the flow responses and step-up authentication options that can be defined for the prescribed IAA events and workflows and respond to Customer questions.
   ii) Supplier will conduct a session with the customer to define the Customer's response selections.
   iii) Supplier will document the defined responses and step-up authentication decisions in a "Functional Solution Definition Document" and deliver it to the Customer.

d) IAA environment setup and configuration
   i) Supplier will:
      (1) provide assistance to the Customer in generating security certificates necessary to gain access to the IAA staging ("Staging") and production ("PROD") environments.
      (2) work with the Customer so that Customer can access and administer their new Staging and PROD cloud environments.

e) IAA competency development instruction
   i) Supplier will provide a walkthrough of the OneSpan Community Portal IAA Sandbox / Development ("DEV") environment configuration and support.
   ii) Supplier will provide IAA WebAdmin competency development instructions to the Customer including:
      (1) User management
      (2) Token management
      (3) Basic troubleshooting
   iii) Supplier will provide IAA API integration competency development instruction to the Customer.
   iv) Supplier will provide engineering guidance to the Customer in support of their effort to:
      (1) Test IAA REST integration
      (2) Support integration of CDDC and the MSS Orchestration SDK
      (3) Test event mapping and business flows
      (4) Test data input and data mapping

f) IAA event and data mapping
   i) Supplier will work with Customer to map the events and date from their retail platform to the IAA solution.

g) IAA rule configuration
    i) Supplier will work with Customer to configure the predefined rulesets, flows, reports, events, and views to be configured for their integrated IAA solution.
h) IAA installation, configuration, and engineering guidance in Staging Environment.
    i) Supplier will provide engineering guidance to the Customer in support of their effort to:
        (1) Integrate with the IAA REST API.
        (2) Integrate with the CDDC.
        (3) Configure transaction mapping and business flows.
        (4) Input and map data.
        (5) Configure rules, reports, workflows, and screens for out of the box setup
i) IAA installation, configuration, and engineering guidance in PROD environment
    i) Supplier will provide engineering guidance to the Customer in support of their effort to:
        (1) Setup and configure the PROD environment (based on UAT).
        (2) Export UAT configuration (rules, reports, alerts, and views) and import into the PROD environment in preparation for go-live.
        (3) Pre-go-live integration testing.
        (4) Cleanup system for go-live.
        (5) Provide go-live support.

5) Project Deliverables

Deliverable #	Deliverable Description
0001	IAA Solution Walkthrough Document.
0002	Onboard two (2) IAA cloud environments (Staging and PROD)
0003	Functional Solution Definition Document
0004	IAA competency development materials
0005	Verification of IAA operation in PROD

6) Exclusions

a) Services not specifically identified in this OneSpan Professional Services Package
b) Installation, configuration, backup, management or development on any 3rd party software or hardware (such as operating systems, databases, network settings, backup systems, monitoring solution, Active Directory or other Windows Services, load balancers, server hardware, firewall)
c) Custom development by OneSpan.
d) Any Professional Services not Implementation for additional application(s) and additional channel(s)
e) The Target Channel is retail banking. (Corporate banking to be ordered separately. Excluded are SWIFT, Card (not) Present, TPP/Open API)
f) Enhanced or non-standard rule set, non-standard reports or non-standard views
g) Non-standard data model for application nor customized data model for channel
h) Customized AWS data protection to allow relying parties to specify their own keys for encryption of data at rest. OneSpan can implement this through an optional Bring-Your-Own-Key (BYOK) option (available in a separate agreement)
i) Setup, configuration or deployment of two factor authentication using mobile, hardware or SMS (available under a separate agreement)
j) Non-standard machine learning. Implementation for scoring events and transactions since this requires a tailor-made machine learning model
k) Mobile banking application development
l) Changes to workflows/outbound APIs
m) Training or guidance on MSS SDK integration (available under a separate agreement)
n) Recurring consulting as applicable for customized rule set, customized reports, customized views or in-depth threat and fraud analysis (available under a separate agreement)
o) Configuration of the solution for fraud prevention
p) Fraud management training
q) Multiple applications, technologies and/or vendors that would require a multi-tenant solution.
r) Migration from any platform to the TID Platform.
s) Authentication to IAA through Active Directory. expressly addressed in this Package.
t) Operating System not supported by latest OneSpan Authentication Server.