

Contoso Investment Bank Berhad

CIBB · Corporate & Investment Banking

AlphaCloud Sdn Bhd

RFP Response — CIBB Core Banking Modernisation Programme

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Classification: CONFIDENTIAL — Evaluation Copy

EXECUTIVE SUMMARY

AlphaCloud Sdn Bhd is pleased to present our proposal for the CIBB Core Banking Modernisation Programme. Our solution is purpose-built for Malaysian licensed institutions under BNM FSA 2013 and delivers proven scalability for tier-2 Islamic and conventional banking operations.

SOLUTION OVERVIEW

Component	Proposed Solution	Notes
Core Banking	Proprietary CBS v8.5 / White-label partner	BNM compliant, MFRS 9 ready
Channels	Internet Banking, Mobile App, Open API (FAPI 2.0)	PCI-DSS Level 1
Analytics	Real-time dashboarding, Snowflake data lakehouse	Copilot integration ready
Hosting	Private cloud (MY DC), with DR in secondary DC	On-soil data residency
Integration	SWIFT gpi, PayNet DuitNow, BNM RENTAS	Live certified interfaces

PRICING SUMMARY

Item	Year 1 (RM)	Year 2 (RM)	Year 3 (RM)	3-yr Total (RM)
Implementation & Licensing	4,800,000	-	-	4,800,000
Annual Maintenance	—	720,000	720,000	1,440,000
Professional Services	850,000	425,000	—	1,275,000
TOTAL	5,650,000	1,145,000	720,000	7,515,000

EVALUATION SCORECARD

Criterion	Max	Score	Rationale
Technical Fit	25	22	Core feature coverage vs CIBB requirements
BNM Compliance	20	18	RMIT, PDPA, FSA 2013 compliance demonstrated
Delivery Capability	20	17	Team size, Malaysian reference clients
Commercial Value	20	16	TCO, flexibility, SLA penalties
Support & SLA	15	13	24x7 NOC, P1 response time, local support

TOTAL SCORE: 86/100

KEY STRENGTHS

- Strong Malaysian track record (3 tier-2 banks)
- Lowest 3-yr TCO
- FAPI 2.0 certified

AREAS OF CONCERN

- Limited Islamic banking module depth
- Year 2 team ramp-down risk