

# Contoso Investment Bank Berhad

*CIBB · Corporate & Investment Banking*

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## ConsultaSoft

*RFP Response — CIBB Core Banking Modernisation Programme*

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Classification: CONFIDENTIAL — Evaluation Copy

## EXECUTIVE SUMMARY

ConsultaSoft 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	4,100,000	-	-	4,100,000
Annual Maintenance	—	850,000	850,000	1,700,000
Professional Services	780,000	390,000	—	1,170,000
TOTAL	4,880,000	1,240,000	850,000	6,970,000

## EVALUATION SCORECARD

Criterion	Max	Score	Rationale
Technical Fit	25	18	Core feature coverage vs CIBB requirements
BNM Compliance	20	16	RMiT, PDPA, FSA 2013 compliance demonstrated
Delivery Capability	20	15	Team size, Malaysian reference clients
Commercial Value	20	18	TCO, flexibility, SLA penalties
Support & SLA	15	11	24x7 NOC, P1 response time, local support

**TOTAL SCORE: 78/100**

### KEY STRENGTHS

- Lowest implementation cost
- Strong BI/analytics layer

### AREAS OF CONCERN

- Core banking from white-label partner (risk)
- Smaller support team