



## **ELECTRONIC KNOW YOUR CUSTOMER (eKYC)**

**(REF: AKPK/RFP21/JUL01)**

### **Request for Proposal**

**[RFP]**

**Issuer**

Agensi Kaunseling Dan Pengurusan Kredit (AKPK)  
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50250 Kuala Lumpur

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## 1. INTRODUCTION

AKPK is an agency set up by Bank Negara Malaysia with a mission to empower the community — households and small medium enterprises (SMEs) — to be financially resilient via customer-centric financial education, advisory and debt management services.

Since its establishment in 2006, AKPK has assisted more than 1.2 million individuals through its financial advisory services, where about 350,000 had participated in the Debt Management Programme (DMP). Meanwhile, about 7 million Malaysians have benefitted from AKPK's various financial education interventions.

In 2020, AKPK was given a new mandate to serve SMEs, including micro enterprises. This began with the extension of DMP to sole proprietors followed by the transfer of Small Debt Resolution Scheme (SDRS) from Bank Negara Malaysia. AKPK has also launched SME Help Desk to provide advisory and facilitate repayment assistance for SMEs with their banks.

Currently, all customers applying for AKPK services will be verified on premise at its 11 branches nationwide using a biometric fingerprint scanning device. With the prolonged pandemic and continuous enforcement of the Movement Control Order (MCO) since 2020, our customers' access to AKPK branches has been limited. Occasionally, the device was also unable to properly detect and read existing and new customers' MyKad or fingerprint which resulted in delays in processing.

Given the above pain points, AKPK is embarking to implement an eKYC system to improve our customers' experience via simple and remote verification, expedite our internal processing and at the same time, curb unauthorised 3rd party syndicate from profiteering from AKPK's potential customers wanting to enrol into the DMP.

The purpose of this Request for Proposal (RFP) is to provide bidders with the functional and technical requirements for the preparation and submission of the

supply, installation, implementation, customisation, interfacing, training and support services for AKPK eKYC solution.

This RFP document describes the project with its detailed scope and requirements outlined in Section 2 and Section 3. All vendors must respond to the requirements as outlined in this RFP for their proposals to be deemed compliant.

## 2. PROJECT IMPLEMENTATION REQUIREMENT

The following are the requirements for the Project Implementation:

1.	<b>Project Management</b>	<b>References (Page # of your proposal)</b>
	<p>The vendor is to implement the project by providing a project methodology including, but not limited to, the following:</p> <ol style="list-style-type: none"> <li>1) Project work plan and status which includes,               <ol style="list-style-type: none"> <li>a. overall timeline</li> <li>b. detailed timeline</li> <li>c. key milestones</li> <li>d. risk and mitigation plans</li> <li>e. key deliverables</li> <li>f. others</li> </ol> </li> <li>2) A complete project documentation.</li> <li>3) Vendor to establish the Vendor Project Management Team which consists of dedicated team members such as Project Manager, Assistant Project Manager, Project Management Office, Technical Lead, etc. to manage this project from initiation until project hand-over stage.</li> <li>4) Additionally, the Vendor Project Management Team will be tasked with meeting coordination - prepare and manage presentation slides, project meeting arrangement, Minutes of Meetings, etc..</li> <li>5) The Vendor Project Management Office (PMO) is also to be the centre of communications between the vendor and client.</li> <li>6) The Vendor Project Management Team must attend and participate actively in project meetings (AKPK Project Management Team and Project Steering Committee).</li> <li>7) Vendor Project Manager to jointly update and present the project status to AKPK stakeholders.</li> </ol>	

2.	<p><b>Implementation</b></p> <ol style="list-style-type: none"> <li>1) Update on progress – This report should provide the following details: <ul style="list-style-type: none"> <li>• Project progress</li> <li>• Immediate update to AKPK on the current status should any issues arise.</li> </ul> </li> <li>2) Planned timelines <ul style="list-style-type: none"> <li>• Tasks completed during the week</li> <li>• Issues and concerns</li> <li>• Current period's accomplishment</li> <li>• Pending action items from previous period</li> </ul> </li> <li>3) Reporting period <ul style="list-style-type: none"> <li>• Next steps</li> <li>• Interventions required</li> </ul> </li> <li>4) User Acceptance Test <ul style="list-style-type: none"> <li>• Conduct tests (hardware [if required], software UAT, etc.) with test plans devised by the vendor and appropriately carry out the measures to meet with the set standards.</li> </ul> </li> <li>5) Plan, configure and deploy the solution in <b>AKPK Non-Production (Testing &amp; Development), Production Data Centre (DC-Hot) and Data Recovery Centre (DRC-Cold).</b></li> </ol>	
3.	<p><b>Training</b></p> <p>Vendor shall provide training, user manuals and training videos for all system users, including the administrator, within the delivery timeframe as below;</p> <ol style="list-style-type: none"> <li>1) Transfer of Technology (ToT) – User Training <ul style="list-style-type: none"> <li>• To provide a hands-on training to develop the understanding of proposed solution to 50 users with a maximum of 25 users per session.</li> </ul> </li> <li>2) Transfer of Technology (ToT) – Administrator Training <ul style="list-style-type: none"> <li>• To provide an administration training to a maximum of 5 users.</li> <li>• To conduct training to an identified group of end-users. The vendor should apply the Train-the-Trainer approach using various medium of communications and training tools.</li> </ul> </li> <li>3) Prepare detailed training manuals / presentations containing appropriate flowcharts, etc. for the end-users training that is to be conducted at locations specified by AKPK.</li> </ol>	

4.	<p><b>Product Warranty</b></p> <ol style="list-style-type: none"> <li>1) The solution should not be end-of-life for the next five (5) years.</li> <li>2) The solution should come with a three (3) months warranty period upon Go-live date, to cover the support and fixes.</li> <li>3) All Software warranty and maintenance cost will commence from the Go-Live date and not from the purchase date.</li> </ol>	
5.	<p><b>Post Implementation Review (PIR) / Change Management awareness</b></p> <ol style="list-style-type: none"> <li>1) Provide handholding services to help build AKPK's capability in using the solution for <b>three (3) months upon Go-live.</b></li> <li>2) Prepare all operating manuals, user manuals, system manuals, IT security manuals etc. as required.</li> <li>3) Upon completion and satisfaction of PIR, the vendor shall prepare the handover to AKPK.</li> </ol>	
6.	<p><b>Support and Maintenance</b></p> <ol style="list-style-type: none"> <li>1) The <b>three (3) years support maintenance shall kick start</b> upon completion of PIR and project closure, where the vendor should conduct a Preventive Maintenance on the solution yearly thereafter within the maintenance period.</li> <li>2) Before the expiry of the three (3) years maintenance, the renewal should be arranged and reviewed <b>six (6) months in advance</b> prior to the expiration.</li> <li>3) The vendor will prepare the Maintenance Agreement, with the clauses agreed upon by both AKPK and vendor.</li> </ol>	
7.	<p><b>Timeline</b> The project is expected to Go-Live within <b>five (5) months.</b></p>	

### 3. SOLUTION REQUIREMENT

The following are the requirements for the Deliverables:

1	<p><b>electronic Know Your Customers' (eKYC)</b></p> <ol style="list-style-type: none"> <li>1) The vendor must have experience in implementing a safe and secure application of eKYC technology in the financial sector.</li> <li>2) The eKYC solution must be able to perform and verify the authenticity of the ID card (ID Verification) in the absence of data sources and through image analysis.</li> <li>3) Able to extract information capture from the customer's ID such as (name, address, MYKAD ID number, MYTENTERA ID number).</li> <li>4) Able to authenticate new customers for on-boarding (using biometric authentication)</li> <li>5) Include a database of Fraud Watch list for fraudulent / fake IDs / logs face of each customer and flags fraudsters using different IDs.</li> <li>6) Support full set of functionalities (ID, identity, liveness detection) on web and mobile web.</li> <li>7) The vendor must be able to support &amp; provide the REST APIs for both iOS &amp; Android channels.</li> <li>8) The vendor must be able to support &amp; provide the Mobile SDK for both iOS &amp; Android channels.</li> <li>9) Perform Photo ID Image Quality Check before submission to minimize number of times users need to perform the verification.</li> <li>10)The eKYC solution must be compliant and vendor to submit a copy of the latest certification for the following credentials for Liveness Test:             <ol style="list-style-type: none"> <li>a. ISO 30107-3 certified</li> <li>b. ISO 27001</li> <li>c. NIST Certified Anti-Spoofing</li> <li>d. PCI DSS -Level 1</li> </ol> </li> <li>11)The time taken to complete an eKYC verification process must be within the average of 90 seconds &amp; maximum of 310 seconds.</li> <li>12)The vendor must be able to return at least 20 types of "Error Return" codes to assist the client in decision making. Vendor to list the "Error Return" codes provided by the eKYC system.</li> </ol>	<p><b>References</b> <b>(Page # of your proposal)</b></p>
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- 13)The eKYC solution must be able to give a "Definitive Yes/No Decision" - Having a definitive answer directly translates to the ability to immediately accept or deny a customer without prolonged manual verification.
- 14)"Maybes" result in prolonged on-boarding time, user friction and ultimately drop offs
- 15)The eKYC solution must be able to provide a report for each transaction (details for every verification)
- 16)The eKYC solution must be able to provide a report for each rejection.
- 17)The eKYC solution is preferably an Industry Recognize Solution Provider by BNM
- 18)False Acceptance Rate (FAR) to be specified and copy of report to BNM to be submitted
- 19)False Rejection Rate (FRR) to be specified and copy of report to BNM to be submitted
- 20)Reporting to BNM (following accordance to BNM rules & compliance policy)
- 21)The eKYC solution must possess integration capabilities and form part of the current AKPK's systems.
- 22)The eKYC solution shall ensure and be able to demonstrate that appropriate measures for the identification and verification of a customer's identity through eKYC are secure and effective continuously.
- 23)The eKYC solution shall adopt an appropriate combination of authentication factors when establishing measures to verify the identity of a customer through eKYC. The strength and combination of the authentication factors shall be commensurate to the risks associated with inaccurate identification for a particular product or service.
- 24)The eKYC solution should have regard to the three basic authentication factors, namely, something the customer possesses (e.g. identity card, registered mobile number), something the customer knows (e.g. PIN, personal information) and something the customer is (e.g. biometric characteristics).
- 25)The eKYC solution in identifying and verifying a customer's identity through eKYC as required by the policy document on Anti-Money Laundering (AML)/ Countering Financing of Terrorism (CFT) and Targeted Financial Sanctions (TFS) for Financial

Institutions, may undertake measures including, but are not limited to, the following-

- a. verifying the customer against a government issued ID by utilising biometric technology;
- b. ensuring that the government issued ID used to support eKYC customer verification is authentic by utilising appropriate fraud detection mechanisms; and/or
- c. ensuring the customer is a live subject and not an impersonator (e.g. through use of photos, videos, facial masks) by utilising liveness detection.

26)The eKYC solution may utilise artificial intelligence, machine learning or other forms of predictive algorithms to ensure accurate identification and verification. This may result in automation of the decision-making process for customer identification and verification, thus reducing the need for human intervention.

27)The eKYC solution where the decision to verify a customer's identity through eKYC is automated with the use of artificial intelligence, machine learning or other forms of predictive algorithms, whether in whole or in part, shall ensure that the eKYC solution is capable of accurately distinguishing between genuine and non-genuine cases of customer identification and verification.

28)In ensuring accuracy of the eKYC solution, the vendor shall propose steps to minimise the overall False Acceptance Rates (FAR), defined as:-

$$\frac{\text{No. of False Positives}}{\text{No. of False Positives} + \text{No of True Negatives}} \times 100$$

29)In measuring and assessing the FAR, the eKYC solution must comply with the considerations and requirements listed in Electronic Know-Your-Customer (eKYC) (BNM/RH/PD 030-10 BNM Issued on 30 June 2020)

30)The eKYC solution may also perform eKYC where identification and verification is conducted solely by a human representative. This includes cases where the decision to verify a customer is conducted by an AKPK representative or intermediary, with the assistance of electronic means such as video calls using mobile devices.



	<p>31)The eKYC solution in contrast with eKYC solutions under items 26 to 30 that utilise both machine and human capabilities, eKYC performed solely by a human representative through electronic means may involve a lower level of identity assurance due to sensory input limitations and thus may not be suitable for all circumstances.</p> <p>32)Where the decision to verify a customer’s identity through eKYC is conducted solely by a human representative, solutions shall give due regard to situations where there is potential for higher risk of misidentification and establish necessary safeguards to address this risk.</p> <p>33)In monitoring the effectiveness and accuracy of eKYC solutions utilising artificial intelligence, machine learning or other forms of predictive algorithms, solutions shall maintain a monthly record of the performance of the eKYC solution in accordance with the reporting requirement and templates as stipulated by BNM.</p> <p>34)The eKYC solution must meet all the requirements including reporting requirements as stipulated in BNM eKYC policy document.</p> <p>35)Fraud Detection Mechanism - as a prevention of identity fraud. Vendor must be able to extract and compare names and addresses from secondary documents such as utility bills and bank statements if this information is available.</p> <p>36)100% Accuracy - the system must be able to deliver 100% extraction accuracy even though documents are crumpled.</p> <p>37)Must be able to apply adaptive learning approach where the solution is able to learn from every user authentication. This means any new 3D face map is compared to not only the original face map but also to all subsequent face maps to improve authentication accuracy and reliability.</p> <p>38)Multiple Documents - the system must be able to supports multi-document verification and can be customised to AKPK business requirements.</p>	
2	<p><b>Intuitive User Onboarding - Customer Experience</b></p> <p>1) Must have the expertise to provide Interactive UI/UX design - support multi languages (especially English / Bahasa Melayu)</p>	

	<ol style="list-style-type: none"> <li>2) Must have the expertise to provide eKYC validation for individuals, Sole Proprietors and SMEs.</li> <li>3) The UI/UX design must comply to AKPK Corporate Branding &amp; Colour Scheme.</li> <li>4) Must have the expertise to provide Visual guidance introduction for first time verification exercise, with defined process flow for usage of menu options and services. The demo should be process specific.</li> <li>5) The vendor is preferably able to propose a user journey diagram using a Digital Design Platform tool.</li> </ol>	
3	<p><b>Login &amp; User ID Authentication</b></p> <ol style="list-style-type: none"> <li>1) Must be able to support single sign-on for web &amp; mobile</li> <li>2) User ID &amp; password creation must be integrated with AKPK's Current ID Management Platform</li> <li>3) Every login / access transaction performed in the application environment must be captured in audit trail &amp; reporting</li> <li>4) The system must be able to change registered user device ID when they change to a new password.</li> </ol>	
4	<p><b>Single Customer View &amp; Analytics Dashboard</b></p> <ol style="list-style-type: none"> <li>1) Must be able to provide eKYC Interactive Dashboard for user to view the following analytics, among others; <ol style="list-style-type: none"> <li>a. Summary Details</li> <li>b. Summary Exception</li> <li>c. Summary Failed</li> <li>d. Any other analytics information required / requested by AKPK</li> </ol> </li> <li>2) Must have the expertise to provide Real-time report extraction for management update</li> <li>3) The eKYC solution must be able to generate dashboards which include real time information on the verification as well as analysis on customer profiles and demographics. E.g.; customer information profiling, etc.</li> <li>4) The eKYC solution has reports on the application progress from start to completion (periodical, weekly, monthly, etc.).</li> </ol>	

5	<p><b>Report Requirements</b></p> <ol style="list-style-type: none"> <li>1) The vendor to provide a full set of operational and audit trail reports for each modules.</li> <li>2) Allow for periodical reports to appropriate authorities be generated. The frequency and content of the reports can be determined by AKPK user.</li> <li>3) Generation/ transmission of email alerts/ advice at various stages of the processing.</li> <li>4) Support for online access of reports.</li> <li>5) Support for integration with standard report writers to generate user defined reports.</li> <li>6) Ensure complete log of all successful/ unsuccessful events/ accesses to the system/ database by users, resources used and actions performed (including recording all changed values where applicable).</li> <li>7) Automatic report generation capability via scheduling.</li> <li>8) Pre-built query feature for non-programmers.</li> <li>9) Able to show eKYC updates status individually and in summary.</li> <li>10) eKYC related issues with status such as total incomplete verification and reason of incompleteness.</li> <li>11) Ability to download Dashboard audit trails in PDF, RTF, HTML, CSV and XLS/XLSX.</li> </ol>	
6	<p><b>Administration / User Management</b></p> <ol style="list-style-type: none"> <li>1) Ability to create and manage user access, roles and privileges.</li> <li>2) Ability to assign controlled access and change privileges.</li> <li>3) Ability to provide audit trail capability.</li> <li>4) Other administration functions.</li> <li>5) Ability to delete or modify or remove the configured workflows, if they become redundant or obsolete as per AKPK's requirement and there should be sufficient logs for every action.</li> </ol>	
7	<p><b>Audit Trail</b></p> <ol style="list-style-type: none"> <li>1) The system provides comprehensive audit trail features such as:</li> </ol>	

	<ul style="list-style-type: none"> <li>i. Daily activities log are merged into the history log files. Date, time and user-stamped transaction list are generated for different transactions</li> <li>ii. Transaction screens display system information including Processing Date, Current Time, Current User</li> <li>iii. Daily activity reports are provided to highlight all the transactions being processed during the day.</li> <li>iv. Support for recording of Unsuccessful attempts to log-in to the system.</li> <li>v. System to provide session log files. The user should be able to analyse the information (e.g., account id, session time etc.).</li> <li>vi. System shall provide tracking of the client's IP &amp; Network Interface address.</li> <li>vii. The solution shall be capable to generate reports in multiple formats – PDF, RTF, HTML, CSV and XLS/XLSX. User can configure the columns and print settings - header, footer, etc.</li> <li>viii. End users shall be capable of scheduling the report generation by specifying the frequency / timings in the proposed solution.</li> <li>ix. End users shall be in a position to do an age-wise analysis and provide a report in the system to view pending for uploading at a summary level, like no. of documents outstanding, no. of days pending in descending order as per AKPK's requirement and the same can be communicated through automated e-mail also on daily basis as alert.</li> <li>x. The proposed system should be able to customise and generate reports as per AKPK's requirement.</li> </ul>	
8	<p><b>Integration Requirement</b></p> <p>1) Able to integrate with any AKPK existing and future supporting system, among others,</p> <ul style="list-style-type: none"> <li>i. CERIA CRM</li> <li>ii. Financial Advisory System</li> <li>iii. One Stop Portal</li> <li>iv. AKPK Websites / Portal – <a href="http://www.akpk.org.my">www.akpk.org.my</a></li> </ul>	

	<ul style="list-style-type: none"> <li>v. CCRIS</li> <li>vi. Customer Portal (CP) – <a href="http://www.customer.akpk.org.my">www.customer.akpk.org.my</a></li> <li>vii. Digital Forms - Debt Management Programme (eDMP) <a href="https://edmp.akpk.org.my">https://edmp.akpk.org.my</a></li> <li>viii. Digital Forms - Small Debt Resolution Scheme (SDRS) (<a href="https://sdrs.akpk.org.my">https://sdrs.akpk.org.my</a>)</li> <li>ix. Document Management System (DMS) - to store the uploaded documents</li> <li>x. Email system – to have email alert or notification on any of the profile creation/deletion, etc.</li> <li>xi. Microsoft Active Directory Services 2012 or later (preferable 2019) – to authenticate users within the network.</li> <li>xii. Security Information and Event Management (SIEM) – to store the application logs/audit logs centrally.</li> </ul> <ol style="list-style-type: none"> <li>2) The solution should have the ability to integrate and pick up images from other application supporting systems as per AKPK's requirement.</li> <li>3) The vendor must be able to support &amp; provide the REST APIs for both iOS &amp; Android channels.</li> <li>4) The vendor must be able to support &amp; provide the Mobile SDK for both iOS &amp; Android channels.</li> </ol>	
9	<p><b>Compatibility Requirement</b></p> <ol style="list-style-type: none"> <li>1) Compatible with recognised web browsers i.e.: Google Chrome, Internet Explorer, Microsoft Edge, Mozilla Firefox, Safari, etc.</li> <li>2) Able to access via multiple devices; i.e. Laptop/Desktop, Tablet, Mobile Phone (iOS and Android).</li> <li>3) Able to support with recognised webcam / camera.</li> <li>4) The solution should be able to be hosted under AKPK Virtualised (VM) environment.</li> </ol>	

10	<p><b>Infrastructure Requirement</b></p> <ol style="list-style-type: none"> <li>1) Deployment must be <b>on premise installation</b> with the capability to be customised on cloud as well going forward.</li> <li>2) Must be able to operate under Microsoft Windows Server 2016 and above (preferable 2019).</li> <li>3) Vendor to propose the recommended server specifications for the development, testing, production and DR environment.</li> <li>4) Must be able to operate under Internet Information Services (IIS) version 10.</li> </ol>	
11	<p><b>Security Requirements</b></p> <ol style="list-style-type: none"> <li>1) Testing for vulnerabilities through Security Posture Assessment exercise by independent vendor (the cost to be borne by vendor) must be conducted prior to Go-live to address web application security risks complying to latest “Open Web Application Security Project (OWASP) Top 10 Web Application Security Risks”.</li> <li>2) Load Testing on solution must be conducted by independent vendor (the cost to be borne by vendor) prior to Go-live to check the application’s ability to perform under anticipated user loads and to identify performance bottlenecks.</li> <li>3) Upon completion of both exercises, vendor must submit the report to AKPK as evidence as part of the Go-live condition.</li> <li>4) The eKYC solution must comply with the following security rules, among others: <ol style="list-style-type: none"> <li>i. Proper session Expiry by setting an idle timeout for session ID</li> <li>ii. Ensure that the session is properly terminated upon log-out</li> <li>iii. Restrict file types for upload; checking of file extensions to only allow certain files to be uploaded using Whitelist method.</li> </ol> </li> <li>5) The eKYC solution must be compliant and vendor is to submit a copy of the latest certification for the following credentials for Liveness Test, among others: <ol style="list-style-type: none"> <li>i. ISO 30107-3 certified</li> <li>ii. ISO 27001</li> </ol> </li> </ol>	

	<ul style="list-style-type: none"> <li>iii. NIST Certified Anti-Spoofing</li> <li>iv. PCI DSS -Level 1.</li> </ul>	
12	<p><b>Others</b></p> <ul style="list-style-type: none"> <li>1) Able to generate dynamic QR code for the customer to have quick access to eKYC solutions and also must able to generate personalised QR codes via eKYC solution to tag the customers who have attended advisory sessions with AKPK Financial Advisor. (QR code can be copied and pasted at any MS Office documents or Emails for sending outward mails to customers).</li> <li>2) Allows administrators or users to read, edit, delete and validate the QR Code.</li> </ul>	

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### Registration



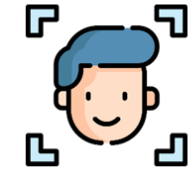
**Step 1: User Authentication** – Multi-level user authentication including OTP/Pin, passwords, customer credentials, and primary data.

### ID Card Upload



**Step 2: Document upload** – Enable users to directly upload relevant documents like National IDs, Photo ID, Address proof, etc. as per compliance requirements.

### Face Recognition



**Step 3: Liveness Detection** - Match extracted images to the user using live selfie/video upload

### Document Verification



**Step 4: Integrate with the internal systems, verify documents and ensure compliance to prevent ID fraud**

### FUNCTIONAL REQUIREMENT



#### Seamless integration

Easy integration with current & future systems



#### Portability and Compatibility

Accessible under multiple platform and devices for excellent customer experiences



#### Tracking and Reporting

analytics, auditing, tracking and reporting for optimization and strategic analysis.



### TECHNICAL REQUIREMENT



#### SECURED

Safe to use, protect against cyber threats



#### PERFORMANCE AND SCALABILITY

Optimized browsing experiences, afford high volume



#### USER FRIENDLY

Easy to learn and remember, visually pleasing and fun to use;



**Disclaimer:** This page is for illustration purposes only. In the event of conflict, the RFP detailed write-up shall prevail.



#### 4. DELIVERY TIMEFRAME

The project is expected to complete as per timeframe below:

No	Description	Expected Timeframe
1	Initial Consultation 1.1 Review terms and present project timeline 1.2 Clarify project scope 1.3 Present concept or project details for feedback 1.4 Gather user and system requirements	Within four (4) working weeks after project kick off
2	Development stage 2.1 Priority objective/ scope of work 2.2 Present project progress for feedback 2.3 Development, Customisation, Configuration, Installation	Within eight (8) working weeks after user requirements sign off
3	Delivery 3.1 Establish test strategy 3.2 Develop test plan, test script 3.3 Conduct testing (UAT) 3.4 Security Posture Assessment 3.5 Load Testing	Within six (6) working weeks upon completion of development
4	Go-Live 4.1 Deployment and commissioning	Within two (2) working weeks after UAT sign off
5	Post Implementation Review (PIR) 5.1 Handholding and support	Three (3) months after Go Live
6	Warranty 6.1 Product support	Three (3) months after Go Live
7	Project Closure 7.1 Project documentation handover 7.2 Maintenance and support	Within two (2) working weeks after end of warranty and PIR

#### 5. RIGHT TO CLARIFY

5.1 AKPK reserves the right to seek further clarification on the vendor(s) PROPOSAL. Where such clarifications may reasonably result in a variation of the price, the vendor must submit a fresh quotation under a separate sealed cover, within such period as specified by AKPK

5.2 Vendor(s) who are required to submit the fresh quotation as per 7.1 after the delivery of the PROPOSAL, are required to state the price variation

and, such variations shall remain valid until the expiry of the validity period

## 6. CONFIDENTIALITY OF INFORMATION

- 6.1 The information contained in this RFP is confidential. Vendor is not permitted to publish, release, or disclose any portion of this document without prior written consent of AKPK
- 6.2 Should a breach of confidentiality occur at any time before and after the RFP proposal deadline, AKPK retains the right to disqualify the proposal and may choose not to invite the defaulting vendor to any future proposal exercises. **AKPK reserves the right to claim damages on any losses if applicable as a result of the breach.**

## 7. TENDER DETAILS (COST PROPOSAL)

- 7.1 The unit price quoted for the proposed implementations must take into account all relevant **taxes, government duties, delivery charges, installation, commissioning charges at site, etc.** All prices supplied should be itemised as per requirement.
- 7.2 All prices must be quoted on a fixed price basis in Ringgit Malaysia (RM).
- 7.3 Price listed in the proposal shall be the vendor's prevailing prices currently in effect, provided that AKPK shall have the benefit of the lower price, if the market price moves downward.
- 7.4 The cost should be itemised by module or sub-application, if applicable.
- 7.5 The cost of annual maintenance should also be included separately. Where initial warranty is provided without charges, it should reflect as a RM zero (0) cost.
- 7.6 Training class packages and the intended audiences should be listed as a part of total project cost.
- 7.7 Any discount should also be itemised and quoted.
- 7.8 All costs and expenses incurred by vendor in any way associated with the development, preparation, and submission of responses, including but not limited to; the attendance at meetings, discussions, demonstrations, proof of concept, etc. and providing any additional information required by AKPK, will be borne entirely and exclusively by the vendor.

- 7.9 Cost proposals must remain valid for a minimum of 180 calendar days from date of submission. Where these prices are contingent upon certain assumptions, these assumptions should be clearly documented.
- 7.10 The costing of the requirement in the Functional and User Requirement Study must be taken into consideration by the vendors.
- 7.11 AKPK reserves the right to accept or reject any additional cost from Functional and User Requirement Study conducted above.

## 8. RFP SUBMISSION

### 8.1 Solution Proposal

In addition to the above, interested vendors are required to include the following as attachment:

- 8.1.1 Overall strategy, approach and techniques for completing this project.
- 8.1.2 Detailed evaluation methodology that describes the methods used.
- 8.1.3 Qualifications, background and experience of Project Manager and other team members proposed to work on the project.
- 8.1.4 Technical specification of solution to function at optimum level.
- 8.1.5 Recommended virtual server specifications (e.g. Operating System, Memory, vCPU, vharddisk size, etc.) for the development, testing, production and DR environment.
- 8.1.6 Network and system architecture of the solution
- 8.1.7 Description of the chronology for completing the work, including a time line and deadlines for each task.
- 8.1.8 Minimum three (3) examples of similar projects your company has implemented with clear explanation on the design objectives, approach, rational and the outcomes with screenshots.
- 8.1.9 Latest certification for the following credentials for Liveness Test:
- ✓ ISO 30107-3 certified
  - ✓ ISO 27001
  - ✓ NIST Certified Anti-Spoofing
  - ✓ PCI DSS -Level 1
- 8.1.10 Relevant Suruhanjaya Syarikat Malaysia's (SSM) documents as follows:-
- For Enterprise Company; or
- ✓ Company Profile

- ✓ Corporate Information
- ✓ Form D
- ✓ Latest Audited Financial Statements 2019 and 2020
- ✓ Product Brochures (if any)
- ✓ Letters of Authorization from Principals and Distributors (if any)

For Sendirian Berhad & Berhad Company

- ✓ Company Profile
- ✓ Memorandum and Articles of Association
- ✓ Corporate Information
- ✓ Form 49
- ✓ Form 9 (Sendirian Berhad) & Form 8 (Berhad)
- ✓ Latest Audited Financial Statements 2019 and 2020
- ✓ Product Brochures (if any)
- ✓ Letters of Authorization from Principals and Distributors (if any)

8.1.11 Fill up the Person In-Charge Form

8.1.12 Fill up the Company Profile Form

8.2 Provide the following information/documents as Cost Proposal (**Appendix B**):-

- 8.2.1 **Official Company Quotation** for the Deliverables. (Vendor must submit this and refer to **items #17 VALIDITY OF THE QUOTATION** for the validity period of the Quotation)
- 8.2.2 Fill up the Cost Summary (One Time Cost)
- 8.2.3 Fill up the Cost Summary (Recurring Cost)
- 8.2.4 Breakdown of Cost Proposal
- 8.2.5 Proposed Payment Term.
- 8.2.6 Bank Information

## 9. METHOD OF SUBMISSION

### By Softcopy ONLY

- 9.1 Proposals to this RFP must be sent via e-mail to [tender@akpk.org.my](mailto:tender@akpk.org.my) for both Solution Proposal (Appendix A) and Cost Proposal (Appendix B).
- 9.2 The subject to the e-mail should read – **ELETRONIC KNOW YOUR CUSTOMER (eKYC), RFP# AKPK/RFP21/JUL01 SUBMITTED BY [VENDOR'S NAME HERE]**

9.3 Vendor is required to submit the Solution Proposal and Cost Proposal in **PDF format and encrypted with a password.**

9.4 Vendors submitting Proposals shall receive e-mail confirmation acknowledging receipt of their Proposals.

## 10. DELIVERY LOCATION

The locations for the **Deliverables** to AKPK's office will be at:

No	Location	Address
1.	Agensi Kaunseling Dan Pengurusan Kredit (AKPK)	Level 6, Menara Bumiputera Commerce, Jalan Raja Laut, 50350 Kuala Lumpur.

## 11. AKPK's OFFICER IN-CHARGE

11.1 A bidder requiring any clarification on this RFP (technical or procurement matters) may do so by sending the query to [tender@akpk.org.my](mailto:tender@akpk.org.my). However, AKPK is under no obligation to respond to any queries. The

a. **AKPK's Procurement officer in-charge is:**

Name : Ezreen Ezairy Hussin / Nur Hayati Mat Salleh

Email : [tender@akpk.org.my](mailto:tender@akpk.org.my)

b. **AKPK's Technical officer in-charge is:**

Name : 1) Mohd Azmi Bin Mohd Supian

: 2) Tan Sze Chun

: 3) Khairul Faizi

## 12. DEADLINE OF SUBMISSION

12.1 All quotations/proposals must reach us by / before **12:30 pm** on **06 August 2021.**

12.2 Tender received after the deadline and/or does not comply with method of submission as above mentioned will be rejected.

12.3 The vendor's proof of posting and/or submission by other means shall not be accepted as proof of receipt by AKPK.

- 12.4 Documents that are rejected or disqualified will be disposed-off at AKPK.
- 12.5 Regardless of the method used for delivery, vendors shall be wholly responsible for the timely delivery of submitted proposal.
- 12.6 Failure to provide all information required, in the format specified, may result in the Proposal being considered as a non-conforming Proposal and liable to rejection.

### **13. PROOF OF CONCEPT / CLARIFICATION SESSION**

- 13.1 Shortlisted vendors will be notified via email and required to attend and arrange a Proof of Concept / Clarification session virtually on a date between **16 August and 10 September 2021**, subject to agreement by both parties.
- 13.2 Expectation of the POC shall be as follows, but not limited to:
- 13.2.1 To demonstrate/evidence the features of the proposed solution for AKPK.
- 13.2.2 Workable Mockup Demonstration based on requirements from AKPK
- a. Business Requirements
- b. Technical Requirements
- 13.2.3 Project Implementation approach & methodology
- a. Product Knowledge and Experience
- 13.2.4 Question & Answer (Q&A) session

### **14. VALIDITY OF THE QUOTATION**

- 14.1 The validity of the quotation submitted shall be for 180 calendar days;
- 14.2 To provide additional service with the same specification and price within twelve (12) months (if required) after first purchase done; and
- 14.3 All cost are inclusive delivery charges & installation cost and all other taxes incidental to the Deliverables.

### **15. AWARD OF THE CONTRACT**

- 15.1 Before the expiry period of validity of the proposal, AKPK shall notify the selected vendor in writing by email that its Proposal has been accepted by AKPK and any intention to award a Contract.
- 15.2 The selected vendor will be issued with an official Letter of Award (LOA).

- 15.3 Prior to such an issuance, price negotiation may be carried out with the selected vendor.
- 15.4 The parties to the contract shall have it signed within ten (10) days from the date of LOA issuance unless there is an administrative review request.
- 15.5 The selected vendor shall prepare the Project Agreement or Maintenance Agreement (where required) **within two (2) weeks** upon acceptance of the Letter of Award from AKPK.
- 15.6 Stamp duty to be borne by the selected vendor.
- 15.7 The project shall commence once the Project Agreement or Maintenance Agreement (where required) is signed by both parties, AKPK and the selected vendor.

## **16. ANTI-BRIBERY AND ANTI-CORRUPTION**

- 16.1 AKPK is committed to conducting business in an ethical and honest manner and has zero-tolerance for bribery and corrupt activities.
- 16.2 We are committed in all business dealings and relationships, and will constantly uphold all laws relating anti-bribery and anti-corruption in Malaysia in particular the Malaysia Anti-Corruption Commission Act 2009.

## **17. WHISTLE BLOWING**

Report on whistleblowing matters are as follows:

- 17.1** The Vendor is encouraged to report any concerns by completing the Whistleblowing Incident Report Form (WIRF) as attached in **Appendix C**.
- 17.2** The Vendor shall as soon as possible, in writing or orally, inform the CEO of AKPK, upon having knowledge of any director, officer or employee of AKPK, directly or indirectly, asking for or receiving, any gratification whether for his own personal benefit or advantage or for the benefit or advantage of any other person, in relation to this Agreement, whether before, during or after the term of this Agreement at [ceo@akpk.org.my](mailto:ceo@akpk.org.my)
- 17.3** If the concern involves the CEO of AKPK, the whistleblower could address his concern either by post or email to the Chairman of AKPK's Audit Committee at [acchairman@akpk.org.my](mailto:acchairman@akpk.org.my)
- 17.4** If the concern involves a director of the Board, you should share your concern either by post or email with the Chairman of the Board at [chairman@akpk.org.my](mailto:chairman@akpk.org.my)

'Gratification' includes corruption or bribery, any gift, money, property or thing of value, or any service, favour or other intangible benefit or consideration of any kind, or any other similar advantage.

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**A. SOLUTION PROPOSAL**

**1. CHECKLIST (TO HAVE THE FOLLOWING DOCUMENTS)**

No	Description	Tick (✓)	Envelope
<b>I.</b>	<b>Solution Proposal write up (item no 8.1)</b>		Solution Proposal
a.	Overall strategy, approach and techniques for completing this project.		
b.	Detailed evaluation methodology that describes the methods used.		
c.	Technical specification of solution to function at optimum level		
d.	Network and system architecture of the solution		
e.	Recommended virtual server specifications (e.g. Operating System, Memory, vCPU, vharddisk size, etc.) for the development, testing, production and DR environment.		
f.	Description of the chronology for completing the work, including timeline and deadlines for each task.		
g.	Minimum three (3) examples of similar projects your company has implemented.		
h.	For item g, clearly explain the design objectives, approach, rational and the outcome with screenshots		
i.	Latest certifications for the following credentials for Liveness Test		
II.	Product Brochures (if applicable)		
III.	Letters of Authorization from Principals and Distributors, if any		
IV.	Company Profile form		
	Memorandum and Articles of Association		
	Corporate Information (SSM)		
V.	Form D (Enterprise), Form 9 (Sendirian Berhad) & Form 8 (Berhad)		
	Form 49 ( Sendirian Berhad & Berhad)		
	Latest Audited Financial Statements 2019 & 2020		
VI.	Qualifications, background and experience of Project Manager and other team members proposed to work on the project.		
VII.	In case of joint venture or any other form of partnership (JV) besides Security Posture Assessment & Load Testing services by third party, provide the legal name of each party with role & function		
VIII.	Declaration of any relationship with AKPK Board members or Staff i.e. parents, spouse, children, siblings (if any)		

## 2. PERSON IN-CHARGE

<b>Full Name</b>	
<b>Designation</b>	
<b>Contact Number (Off)</b>	
<b>Mobile Number (HP)</b>	
<b>Email</b>	
<b>Signature</b>	
<b>Date</b>	
<b>Company Stamp</b>	

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## COMPANY PROFILE FORM

This section covers generic company information that will provide a quick overview of the vendor/solution provider's organisation. Please fill in as much information as possible, and feel free to add additional information in the form of attachment.

### i. Particulars of Company

No	Items	Explanation
1.	Company Name	
2.	Company Registration No. (for company registered in Malaysia)	
3.	Business Address	
4.	Correspondence Address (if different from the above business address)	
5.	Telephone No.	
6.	Fax No.	
	Operation hours and support contact numbers (Helpdesk)	
7.	Contact Person(s) for AKPK to communicate regards the proposal	Name: Contact No.: Email:
		Name: Contact No.: Email:
		Name: Contact No.: Email:
8.	Number of years in business operation	
9.	Latest Audited Financial Statements	
10.	SSM Certification (e.g. Form 49. Form 9, etc.)	
11.	Company Nature of Business	
12.	Company Paid up Capital	
13.	Company Share Holder Fund	
14.	Total Staff – Company	
15.	Total Staff – For This Project (Project Manager, Project Management Office, Business Analyst, Developer, Designer, Trainer, Engineer, etc.) where applicable.	

**ii. Company's Directors** (Please add more where required or you may attach the CV of directors in the Solution Proposal)

No.	Name of Directors	Position in Company	Experiences, Education / Professional Qualifications	Period
1.				
2.				
3.				

**iii. Company's Current and Past Work Experience (latest 3 projects)**

Please attach the list of similar contracts/projects performed by your company. **The list should be confined only to similar or related supply/services/works described in this RFP document** and presented in the format specified below (please add more rows if not sufficient).

No.	Client Name	Project Description	Completion Date
1.			
2.			
3.			

Failure to provide suitable references may result in the Vendor's proposal being rejected without further consideration.

**DECLARATION**

We declare that

- a. All the information and statements made in Solution Proposal, Cost Proposal & Company Profile Form and item b below, are true and we accept that any misrepresentation contained in it may lead to our disqualification; and
- b. We have no outstanding bankruptcy or pending litigation or any legal action or planned office closures, and/or impending merger that could impair our operations as a going concern.

Signature \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Mobile Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date \_\_\_\_\_

**B. COST PROPOSAL****1. CHECKLIST**

No	Description	Tick	Envelope
1.	Official Quotation (Must provide details Bill of Materials)		<b>Cost Proposal</b>
2.	Cost Summary (One Time Cost)		
3.	Cost Summary (Recurring Cost)		
4.	Breakdown of the Cost Proposal		
5.	Propose Payment Term		
6.	Bank Info		

**2. COST SUMMARY (One time Cost)**

No.	Description	QTY.	Cost per unit (RM)	Tax (RM)	Total Cost (RM)
1	Project Management and Consultation				
2	Requirement Analysis				
3	Development, Customisation, Configuration, Installation				
4	Integration (where applicable)				
5	User Acceptance Testing (UAT)				
6	Security Posture Assessment				
7	Load Testing				
8	Administrator and User Training				
9	Deployment / Go Live				
10	Cost of Solution Licenses				
11	Post Implementation Review				
12	Warranty				
13	Others (please state)				
<b>GRAND TOTAL</b>					

### 3. COST SUMMARY (Recurring Cost)

No.	Description	QTY.	Cost per unit (RM)	Tax (RM)	Total Cost (RM)
1	Cost of maintenance (Year 1)	1 Lot			
2	Cost of maintenance (Year 2)	1 Lot			
3	Cost of maintenance (Year 3)	1 Lot			
4	Other costs (if any, please describe)				
<b>GRAND TOTAL</b>					

### 4. BREAKDOWN OF COST PROPOSAL

The breakdown of the cost for each items specified in 2. COST PROPOSAL where applicable.

1. How the cost is derived for each item
2. The assumptions or conditions made, the resources required and man day rate where possible to derive the cost.
3. Man day rate (if it is being used) as it will be the basis for future enhancements or additional work required going forward.

### 5. PROPOSE PAYMENT TERM

Description	
Preferred Payment Term (min. 5% for each milestone)	
i.	Upon Project Kickoff : 5%
ii.	Upon Completion of Requirement Sign Off : 10%
iii.	Upon Completion of Development & Integration : 25%
iv.	Upon Completion of User Acceptance Testing & Trainings : 25%
v.	Upon Completion of Security Posture Assessment & Load Testing : 10%
vi.	Upon Completion of Deployment & Commissioning : 20%
vii.	Upon Project Closure and Handover to AKPK IT : 5%
(Please state if the payment term is not as per the above preferred term)	

## 6. BANK INFO

Description	
Manner of Payment	
i. Name of Bank	:
ii. Address of Bank	:
iii. Account number	:
iv. Account type	: Current / Saving
v. Account scheme	: Conventional / Islamic

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**Whistleblower Incident Report Form (WIRF)**

Instruction: All reports should be made using the WIRF

***Reporting Misconduct***

You should share your concerns of misconduct to the Chief Executive Officer (CEO) of AKPK. If it is inappropriate to make the report to the CEO, you can report your concerns to the Chairman of the Board of Directors or Chairman of the Board Audit Committee. Alternatively, you may mail the completed WIRF to the Chairman of the Board of Directors or to the Chairman of the Board Audit Committee.

**Date of Report:** \_\_\_\_\_

**Person reporting the actual or suspected misconduct.**

*(Do not complete this section if you wish this to be an anonymous report)*

Name : \_\_\_\_\_  
Email address : \_\_\_\_\_  
Telephone number : \_\_\_\_\_

**Person against whom the report of actual or suspected misconduct is being made:**

Name : \_\_\_\_\_  
Email address : \_\_\_\_\_  
Telephone number : \_\_\_\_\_

***\*Use the back of this form or additional sheets of paper to describe the alleged misconduct. Include specific facts and documentation, if any, as well as the names of any individual at AKPK with whom you have discussed your concerns.***

[END OF THE RFP]