

Project: Enterprise Data Lakehouse Platform

Wing Bank (Cambodia) PLC

Request for Interest

[05th March 2026]

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1. Introduction

Wing Bank is accelerating its data transformation journey — and we're looking for the right technology partner to join us.

As we continue building the next generation of financial services in Cambodia, we are launching a tender for a modern Enterprise Data Lakehouse platform that will power real-time decision-making, smarter analytics, and a scalable digital future.

2. Background Information

2.1 Overview

Wing Bank (Cambodia) Plc – the bank for every Cambodian – is driven by the vision to provide every Cambodian with convenient access to financial services relevant to, and for the improvement of their daily lives.

Wing Bank has revolutionized the way Cambodians access financial services by introducing instant, secure, and convenient Mobile Financial Services since 18 August 2008.

Today, Wing Bank serves the entire Cambodian population with 100% coverage of the districts in Cambodia thanks to the innovative Wing Bank App, nearly 12,000 Wing Cash Xpress agents, over 55,000 merchants, and partnerships with industry giants such as Mastercard, MoneyGram, AliPay, WeChat Pay, Western Union, Visa, and Ria.

Wing Bank provides an array of advanced financial products both for individual and corporate customers. These include loans, deposits, micro savings, credit referral services, money transfers, utility and insurance payments, supply chain payments, payroll services and even phone top-ups. In addition, Wing offers retail payments via "WingPay", and has also introduced the "WingMall" e-commerce platform.

Both small and large companies alike are now using Wing's payroll and disbursement services, speeding up their payments. Over 80% of Wing's agents and 50% of customers are women, making Wing a shining example of gender inclusion in the region.

Wing Bank is committed to providing financial, gender and digital inclusion to the unbanked and the under-banked, allowing every Cambodian to enjoy convenience and security when it comes to financial services.

2.2 Organisational Model

The Supplier is required to provide appropriate resources for all aspects of the service delivery. The supplier will be held in Cambodia.

2.3 Corporate Governance

All suppliers are reminded that Wing bank absolutely forbids corruption and the paying or receipt of bribes for any purpose in relation to the engagement with its affiliated companies. If a Contractors or its subcontractor is involved in such an act, this may lead to immediate contract termination or exclusion from any potential engagement opportunity.

3. General Conditions

3.2 Confidentiality/Non-Disclosure

This document is classified, and circulation is restricted, it must not be divulged to third parties without written permission of Wing Bank. Its reproduction by photographic, electronic or other means is permitted only for the purpose of preparing a response. If a response is not to be made, the documentation is to be returned to the parties referred to in Clause 4.2 in its entirety, and any electronic copies thereof are to be deleted.

3.3 Right of Rejection

Wing Bank will as it sees fit and entirely at its discretion, engage in discussion or negotiation with any Supplier for the purpose of clarifying or improving its Information Request. Wing

Bank may, in its absolute discretion, conduct simultaneous discussions to clarify or gather more information with more than one Supplier.

3.4 Cost of Proposal

All costs and expenses incurred by the supplier in any way associated with the development, preparation and submission of a proposal, including but not limited to attendance at any briefing session and any meetings or discussions and providing any additional material required by Wing Bank, will be borne entirely and exclusively by the bidders.

3.5 Qualifications

Wing Bank will conduct prequalify Supplier who submit their interest. For those who qualified will be invited to submit for proposal.

4. RFI Instructions and Timeframes

4.1 Submission Deadline

Responses must be submitted by:
(15th/Mar/2026), 5pm Cambodia Time

4.2 Submission Method

Interest Supplier may express their interest through below contact with all necessary documents and email responses in PDF/Word format to

Name: Procurement Team
Email: procurement.team@wingbank.com.kh

4.3 RFI Questions

All questions regarding this RFI should be submitted in e-mail format to the primary contact in 4.2.

4.4 Presentation

Upon pre-qualification deadline, if needed, supplier may be invited to give an oral presentation in person, at which time key elements of your capability be explained and expanded upon. Presentations will be scheduled at Wing Bank Office and will have additional time for questions by Wing Bank for clarification around the RFI response.

4.5 Schedule of Events

The following is the intended schedule for the appointment process. This is for information only and may be subject to change.

Dates	Activity
05-Mar-2026	RFI issued
15-Mar-2026	Deadline of RFI submission
18-Mar-2026	Submission clarifies and verification
20-Mar-2026	Shortlist supplier for RFP
23-Mar-2026	RFP issue to shortlist supplier

5. Eligibility Criteria

The proposed solution must:

- Be successfully implemented in at least 3 financial institutions (reference visits required)
- Support end-to-end data architecture — ingestion, processing, storage, governance,

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- lineage, catalog, quality, security, analytics
 - Be built on an open, modular, scalable Lakehouse architecture
 - Use in-prem/cloud-ready, API-enabled, containerized technologies
 - Support real-time and batch processing
 - Provide strong data governance (Data-as-Code, RBAC/ABAC, metadata, auditing, compliance)
 - Integrate with core banking, digital channels, enterprise systems, and third-party platforms
 - Deliver high performance, flexibility, and cost efficiency
 - Include full source code, configuration ownership, and documentation

6. Evaluation Criteria

Factors used to evaluate proposals are listed below in no particular order and are not limited to this list.

6.1 Team Experience and Support

- 1 Overall relevant experience of the company relay
- 2 Relevant project experience of the team members
- 3 Allocation of time of the proposed team
- 4 Ability to meet the timelines
- 5 Ability of senior management team to support the delivery team.

6.3 Delivery Solution

Demonstrate the strength of delivery plan and tools.

6.4 Service providers Experience & References

- 1 Experience in working with other multi-national companies in a similar role.
- 2 References feedback
- 3 Interview performance.

7. Detail Requirement

1. Proven Financial-Sector Deployments

- Minimum 3 successful implementations in regulated financial institutions
- Ability to facilitate reference visits and technical deep-dives

2. End-to-End Data Architecture

The platform must provide a unified architecture supporting:

- Multi-layer ingestion (CDC, streaming, API, batch, file-based)
- Unified processing engines (streaming + batch)
- Multi-tier storage and metadata layer
- Governance, lineage, catalog, quality, and security
- Analytics acceleration (BI, semantic layer, ML readiness)

3. Lakehouse Architecture Principles

- Open table formats (e.g., Delta/Apache Iceberg/Apache Hudi)
- Modular, scalable compute and storage separation
- Open ecosystem interoperability

4. Modern Platform Foundations

- In-prem / hybrid-cloud ready
- API-driven, event-driven, and containerized infrastructure
- Support for Kubernetes-based orchestration

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- Workload isolation & auto-scaling capabilities

5. Data Processing Requirements

- Native streaming engine (sub-second or low-latency ingestion)
- Distributed batch processing
- Optimized SQL execution engine

6. Governance & Security

- Dataas Code framework / declarative governance
- RBAC/ABAC, fine-grained access control
- Full metadata management, auditability, regulatory traceability
- Compliance with banking-grade security standards

7. Integration Requirements

- Connectors for core banking, digital channels, enterprise systems, and 3rd-party services
- Real-time ingestion through APIs, message queues, and event streams

8. Deliverables & Ownership

- Full source code, configuration, IaC scripts, and documentation
- On-prem ownership without vendor-lock on critical components

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