



## Request for Quotations – RFQ

RFQ / 11 / 2022

### Penetration Testing Services

Issue Date: Thursday 16 June 2022

Submission Date: Friday 8 July 2022  
Time: **18:00 CET**

Classification of Document Data: **MDB-Public**

# 1 GENERAL INFORMATION

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## 1.1 Introduction

The Malta Development Bank (“the Bank”) was established on 24 November 2017 when the Malta Development Bank Act, 2017 came into force (Act No XXI of 2017, CAP 574). It commenced operations on 11 December 2017 when the Board of Directors was appointed and held its first meeting. The MDB is fully owned by the Government of Malta.

The MDB’s strategic objective is to address market failures or financial gaps by offering financing facilities to support productive and viable operations where the market is unable or unwilling to accommodate such activities on its own in whole or part. The MDB complements commercial banks through a non-competitive and mutually supportive relationship, thereby ensuring additionality and diversifying Malta’s financial base in a cost-effective manner. MDB’s primary goal is to contribute to public policy objectives, and it is therefore not driven by purely commercial and profit maximisation considerations. Nonetheless, the MDB supports only bankable investments and assesses proposals on the basis of sound banking principles, including feasibility.

In performing its promotional banking role, MDB’s remit of activities covers a wide range of possible operations where there is evidence of market failure. In general terms, the MDB is engaged in private sector development; skills and technology, infrastructure development of regional or national importance, green economy, community services.

The Bank’s core programme has focused on a guarantee scheme for new SME investments. The Bank also supports large-scale infrastructural projects which experience difficulties in accessing the appropriate bank or other financing.

The Covid-19 pandemic created the need for the MDB to quickly become a key channel of Government’s crisis-response measures. Detailed information on the MDB’s Covid-19 Guarantee Schemes is provided in the Annual Reports which can be accessed from the bank’s website.

## 1.2 Purpose

- 1.2.1 The Malta Development Bank (herein referred as “MDB” or the “Bank”) performs a promotional role in line with public policy with the objective to contribute towards sustainable economic development that benefits the Maltese people in areas including private sector development, skills and technology, infrastructure

development, green economy and community services.

- 1.2.2 The MDB is seeking independent professional penetration testing services on a selection of its infrastructure and information systems, to identify and resolve any security weaknesses that may exist. These tests will be conducted in a phased manner, as agreed between the MDB and the selected provider. However, it is expected that all testing shall be completed by **mid-2023**.
- 1.2.3 For each target, the service provider is expected to perform black-box testing, present any findings discovered during this phase, and then move onto a white-box test. Once the full penetration test cycle is complete, the provider shall present a detailed report containing all information collected, analysis of the targets and vulnerabilities identified, and recommendations on how MDB can resolve these deficiencies. Further details are provided in Section 4 of this document.

## 2 SUBMISSION OF PROPOSAL

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2.1.1 The Bank is the point of contact for this RFQ. Please refer any queries to:

Procurement Officer  
**Malta Development Bank**  
 5 Market Street,  
 Floriana, FRN 1083,  
 Malta.

Telephone: 22261713  
 Email: [procurement@mdb.org.mt](mailto:procurement@mdb.org.mt)

- 2.1.2 Applicants are to quote the reference number of this request for quotation in all correspondence.
- 2.1.3 Applicants must adhere to the Response Format as stipulated in Section 4.3 of this document.
- 2.1.4 Any RFQ addenda/updates by the MDB will be circulated by email from [procurement@mdb.org.mt](mailto:procurement@mdb.org.mt).

### 2.2 Timetable

	Date	Time (CET)
<b>Publication of RFQ</b>	16 JUN 2022	18:00
<b>Deadline for request for any clarifications.</b> Any requests for clarifications will only be entertained if received on <a href="mailto:procurement@mdb.org.mt">procurement@mdb.org.mt</a> .	01 JUL 2022	18:00
<b>Deadline for Submission of Proposals.</b> All the documentation shall be submitted to <a href="mailto:procurementproposals@mdb.org.mt">procurementproposals@mdb.org.mt</a> .	08 JUL 2022	18:00

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- 2.2.1 Any RFQ addenda/updates by the MDB will be circulated by email from [procurement@mdb.org.mt](mailto:procurement@mdb.org.mt) and on the MDB [website www.mdb.org.mt](http://www.mdb.org.mt).
- 2.2.2 Late submissions will not be accepted. Evaluation of the quotations received will take place after the closing date. The Bank will not assume any liability associated with the late submissions of RFQs. All submissions will be dealt with in strictest confidence. Any decision taken by the Bank in this regard shall be deemed final.

### 3 GENERAL CONDITIONS

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- 3.1.1 The Bank shall award the Quotation on the basis of the most economically advantageous proposal in terms as indicated in the Evaluation Award Criteria.
- 3.1.2 The Bank may in its absolute discretion change, as deemed necessary in view of circumstances, the basis of, or the procedure of the RFQ process.
- 3.1.3 The Bank reserves the right to extend the closing date and to cancel the RFQ and evaluation process at any stage. The Bank shall inform all the prospective applicants without being liable for any costs and damages including, without limitation, damages for any loss of profits, in any way connected with the cancellation of the request for quotation.
- 3.1.4 The Bank reserves the right to reject a proposal which appears to be priced abnormally low in relation to the Services to be provided. The Bank reserves the right to request further clarification, documentary evidence, explanation or elaboration in writing on any aspect of the application or declarations made.
- 3.1.5 The Bank reserves the right to reject or disqualify a proposal if:
- a. the Applicant fails to comply fully with the requirements of the RFQ and the information given at the time of proposal is incomplete, or additional requested information is not provided;
  - b. the Applicant is guilty of a serious misrepresentation in supplying any information required in this document and/or in relation to this or any past proposals;
  - c. the Applicant has, directly or indirectly, engaged in Corruptive, Fraudulent, Collusive or Obstructive practices in competing for the RFQ in question;
  - d. there is a change in identity, control, financial standing, or other factor impacting on the selection and/or evaluation process affecting the Applicant.
- 3.1.6 In addition, since the Bank has a zero tolerance towards the commission of fraud, a proposal shall also be rejected if the Applicant fails to commit itself through a signed anti-fraud declaration in the form contained in Annex I.

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- 3.1.7 If the Bank becomes or is made aware, after award of the Project, that an Applicant failed to comply with any of the requesting criteria, the Bank is entitled to terminate the contract without prior notice. The MDB reserves the right to claim payment from the non-compliant Applicant of any damages, loss and expenses incurred as a result of the termination.
- 3.1.8 Subcontracting and awarding this RFQ in Lots may be accepted after seeking the Bank's prior written consent.
- 3.1.9 The Bank draws the attention of prospective Applicants to the conditions concerning employment in Malta and the obligation to comply with all regulations, rules or instructions concerning the conditions of employment of any class of employee. Successful Applicants may also be requested to submit a certified Jobsplus list of personnel employed by them.
- 3.1.10 The Bank may, notwithstanding any provision to the contrary in this RFQ, publicise or otherwise disclose, to any third party, information regarding the contract, the identity of Applicants (including details of their respective members), the RFQ process, or the award of Services (including, without limitation, details of costs and fees) at any time.

## 3.2 GDPR and Freedom of Information Compliance

- 3.2.1 The MDB is subject to the provisions of the Freedom of Information Act as well as other legislation governing access to information. Therefore, where Applicants consider any information that they provide in the course of this RFQ process to be commercially sensitive or confidential in nature, they should identify that information as "commercially sensitive" or "confidential" and specify the applicable reasons. The nature of the documentation may then be taken into account by the MDB in considering requests (if any) for access to such information under the Freedom of Information Act or other applicable law. Applicants should note that on conclusion of a contract for the services that are the subject-matter of this competition, a right of access to the contract and associated documents will be available to the extent required by the Freedom of Information Act 2014 or other applicable law.
- 3.2.2 The submission of any Personal Data (including any personal data contained in any curriculum vitae) ("Personal Data") shall be provided by the Applicant for the use by the MDB of that Personal Data for the purpose of evaluating the proposals and in performance of arising contractual obligations. Once it obtains any Personal Data, the MDB will act as data controller of such data and will retain it for (a) in respect of an unsuccessful applicant, up to one year following completion of the appointment of the successful applicant and (b) in respect of a successful applicant, up to seven years following completion of the Services. An Applicant may exercise his/her rights in connection with the processing of his/her personal information by MDB by contacting the DPO by email at [dpo@mdb.org.mt](mailto:dpo@mdb.org.mt). For further information in relation to how the MDB processes personal data, including an individual's various rights under data

protection law and details of how to contact the MDB, please refer to the MDB's Privacy Notice which is available at: <https://mdb.org.mt/en/home/Pages/Privacy-Notice.aspx> .

## 4 INFORMATION REQUESTED

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### 4.1 Economic Operator Information

4.1.1 The MDB is asking interested Economic Operators to submit a response containing a signed ESPD Form.

### 4.2 Requirement Details

4.2.1 The MDB is seeking independent professional penetration testing services on a selection of its infrastructure and information systems, to identify and resolve any security weaknesses that may exist. These tests will be conducted in a phased manner, as agreed between the MDB and the selected provider. However, it is expected that all testing shall be completed by **mid-2023**.

4.2.2 An infrastructure assessment is required as part of this penetration test to probe MDB's network nodes and software, identifying vulnerabilities before they are exploited. This assessment must scan and analyse every aspect of MDB's infrastructure, searching for weaknesses to be reported in an assessment report and shared with MDB to be addressed.

4.2.3 For each target, the service provider is expected to perform the necessary discovery and mapping of the target application through black-box testing. Once the service provider believes enough information has been gathered, these findings can be presented to the MDB, and then move onto a white-box test. Once the full penetration test cycle is complete, the provider shall present a detailed report containing all information collected, analysis of the targets and vulnerabilities identified, and recommendations on how MDB can resolve these deficiencies.

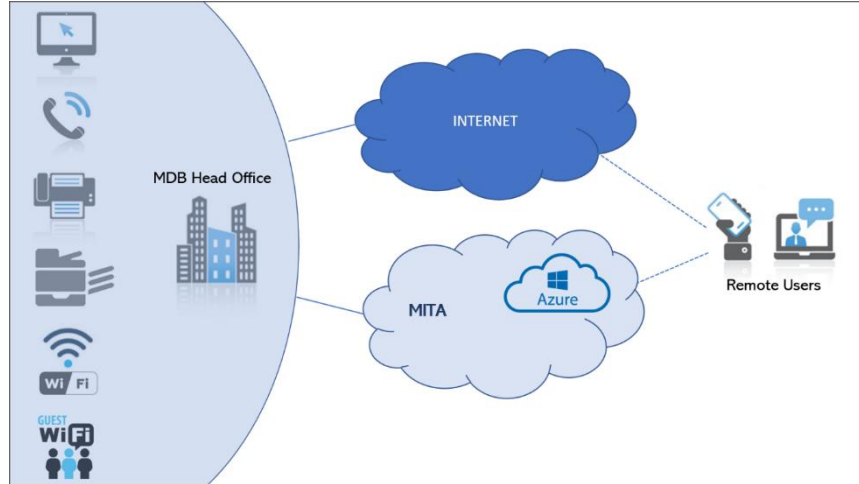
#### ***Penetration Testing Scope***

4.2.4 The assessment shall be performed on the following five (5) targets:

- A. MDB Head Office
- B. MITA Shared Services
- C. Loan Management System (LMS)
- D. Accounting System
- E. MDB Website

**Target A. MDB Head Office**

4.2.5 The MDB has moved to its new premises to Floriana. With the new infrastructure in place, MDB operates the latest technology with multi-homed connectivity, a converged network and full wireless coverage.

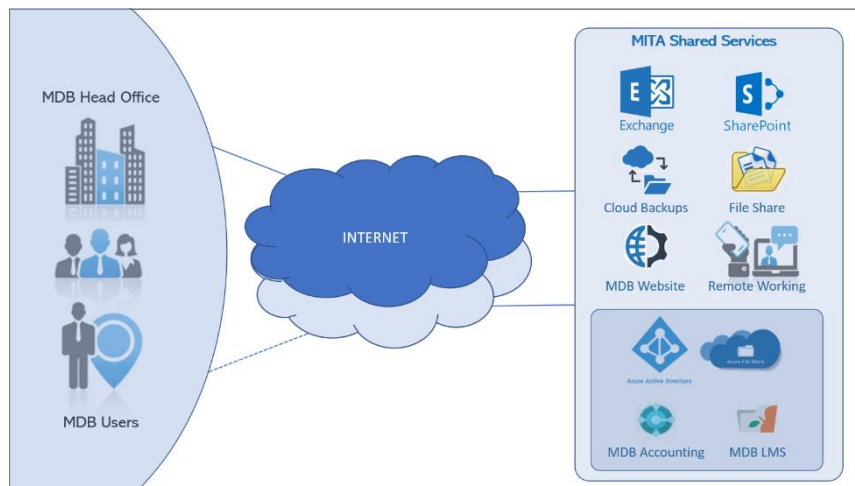


4.2.6 Requirements:

- Black-box Penetration Testing from outside MDB
- Vulnerability, access and risk exposure scans
- Security Configuration Review
- White-box Penetration Testing from inside MDB

**Target B. MITA Shared Services**

4.2.7 MITA assists MDB in digitalising services offered internally and externally to its customers. MDB uses MITA’s Tier III Data Centre and cloud services. In addition, MDB utilises file repository services from MITA for internal purposes and to transfer customer data from partners to MDB. This system uses MITA’s local storage, SharePoint (OneDrive) and Blob Storage Accounts.

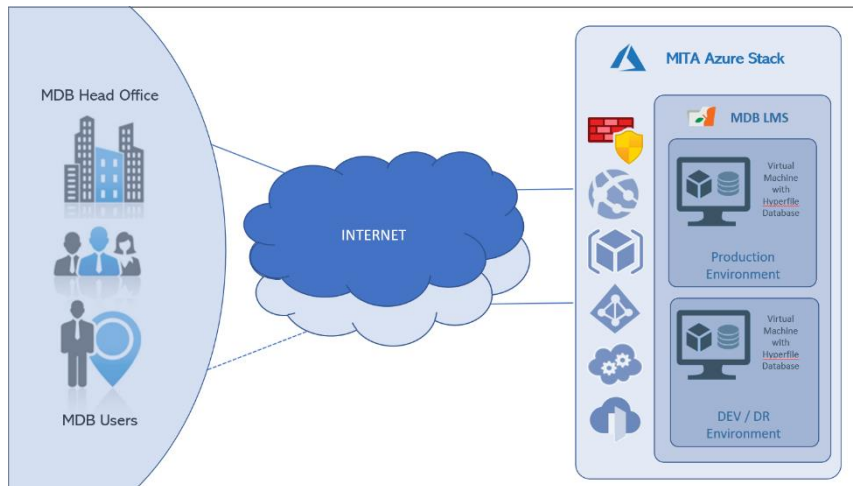


4.2.8 Requirements:

- Black-box Penetration Testing from outside MDB
- Vulnerability, access and risk exposure scans
- Security Configuration Review
- White-box Penetration Testing from inside MDB

**Target C. Loan Management System (LMS)**

4.2.9 MDB has introduced a Loan Management System to store, track and action transactions within its operations. This system is accessed internally and resides on MITA’s Azure Stack. The system consists of two virtual machines, one for production and another used as a DEV environment and ready as a Disaster Recovery workload. Both workloads use a Hyper file DB directly stored on the virtual machines close to the application.



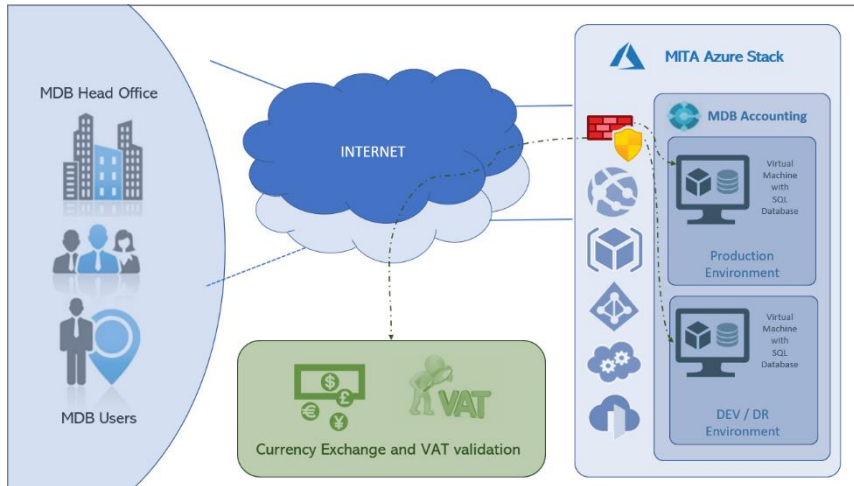
4.2.10 Requirements:

- Black-box Penetration Testing from outside MDB
- Vulnerability, access and risk exposure scans
- Security Configuration Review
- White-box Penetration Testing from inside MDB



**Target D. Loan Management System (LMS)**

4.2.11 MDB’s Accounting system implementation is based on Microsoft Dynamics. This system is accessed only internally and resides on one of MITA’s Azure Stack. Two virtual machines comprise MDB’s accounting system, one for production and one for testing. The data is stored on an SQL server close to the application.

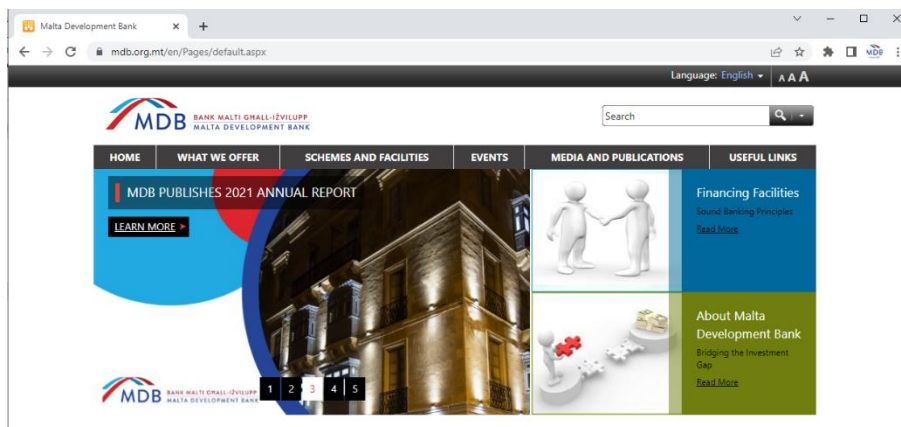


4.2.12 Requirements:

- Black-box Penetration Testing from outside MDB
- Vulnerability, access and risk exposure scans
- Security Configuration Review
- White-box Penetration Testing from inside MDB

**Target E. MDB Website**

4.2.13 MDB’s website is the main information portal used to reach out to the public. Presently, a new website is being developed to improve its impact with the community and better depict MDB’s offerings to the public. The hosting environment is part of MITA’s infrastructure service and the underlying technology is WordPress.



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#### 4.2.14 Requirements:

- Focused Penetration (manual and automated fuzzing)
- Scanning and Validation (identify breadth of exposure)
- Targeted Exploitation (in a controlled manner, exploit known / discovered attack vectors)

#### ***Penetration Testing Service Deliverables***

4.2.15 Penetration Testing Checklist – prior to commencement of the individual target testing, the service provider must present a checklist specifying all the planned tests, stages, and content included in such testing.

4.2.16 At the conclusion of the engagement, the service provider must present a detailed and comprehensive penetration test report that includes all the necessary information related to the tests conducted, evidence that the checklist was followed, and actual testing content and results, with a list of recommendations for MDB to mitigate any deficiencies identified.

4.2.17 Moreover, the service provider is expected to provide an executive summary that can be presented to senior management.

### 4.3 Response Format

4.3.1 Responses are to be straightforward, clear, concise and specific to the information requested. In order for submissions to be considered complete, Applicants must provide all the requested information mentioned in this document as well as any other comments, observations or suggestions which potentially may assist the MDB in the Request for Quotations.

4.3.2 In order to be able to fully evaluate the proposal, please include the following information within the submitted materials:

- (i). Penetration Tester Qualifications – the service provider must demonstrate that the assigned penetration testers are qualified to undergo such an assignment by presenting their experience and certifications.
- (ii). Penetration Testing Methodology – the service provider must present a detailed plan with information on the three stages of this penetration test: pre-engagement, engagement, and post-engagement.
- (iii). Penetration Testing Checklist – the service provider must supply a sample checklist used for similar engagements.
- (iv). Penetration Testing Report – the service provider must supply the MDB with a sample detailed report outlining the structure that can be expected as the final deliverable for this type of engagement. Moreover, the service provider is expected to provide an executive summary that can be presented to senior management.

#### 4.4 Award Criteria

4.4.1 The award criteria for this Call for Quotations will be based on the following:

Weightings	Evaluation Award Criteria
20%	Penetration testing methodology
10%	Quality of proposals submitted
25%	Experience of service provider and penetration testing team
45%	Total cost for the service

#### 4.5 Financial Bid Form

4.5.1 Quotations are to be submitted and shall include any taxes/charges and import duties applicable.

Penetration Testing Service	Amount (€)
Target A. MDB Head Office	
Target B. MITA Shared Services	
Target C. Loan Management System	
Target D. Accounting System	
Target E. MDB Website	
<b>Total (incl. VAT)</b>	

## Annex I



### Anti-Fraud Declaration

I, the undersigned, hereby declare that in my official capacity to bind \_\_\_\_\_ [name of company] \_\_\_\_\_ shall, upon award of this Request for Quotation in relation to Penetration Testing Services, bind itself to undertake all of the following:

- a. not to commit any form of fraud;
- b. to take appropriate measures to deter fraud;
- c. to introduce and maintain necessary procedures to prevent, detect and deal with suspected fraudulent activity;
- d. to report to the Bank all suspected fraud concerning any arrangement entered into with the Bank;
- e. if required, to assist the Bank in the investigation of suspected fraudulent activity and in the recovery of wrongfully obtained assets concerning an arrangement entered into with the Bank; and
- f. to ensure employees of the company report any suspicion of fraud.

\_\_\_\_\_

Name:

Designation:

Name of Company:

Date:

*MDB guarantees that any personal data processed within this form shall be in accordance with the requirements of local and EU legislation on data protection in force at the time of the data processing including the General Data Protection Regulation- (GDPR) (Regulation (EU) 2016/679. All the personal data collection in this form will be considered under the classification of 'confidential'. Persons have the right to access and port their personal data, rectify, erase and restrict their personal data and to object to processing in terms of the GDPR.*

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