Access Card Technology Checklist

For banks and data centres in Malaysia choosing or auditing a credential

Tipsoi, by Inovace Technologies Ltd | tipsoi.ai/my

1. Know your card family

Card type	Frequency	Typical use today	Security tier
125 kHz proximity	125 kHz	Legacy office doors, car parks	Low, no encryption
MIFARE Classic	13.56 MHz	Most access cards issued today	Weak, dated cipher
MIFARE DESFire	13.56 MHz	Banks, data centres, campuses	High, AES/3DES
Face (no card)	n/a	Replaces a card at audited doors	Highest, one person

2. Cost to run, not just the card price

- ☐ Unit cost per card (the smallest line, often the only one budgeted)
- ☐ Reader and controller cost per door
- ☐ Lost or unreturned card replacement rate per year
- ☐ Staff time per reissue (HR or admin, not security)
- ☐ Audit time to prove who held which card on a given date

3. Signs it is time to replace the card

- ☐ Cards are shared or handed down between shifts
- ☐ An auditor asks for proof of who, not just which badge, entered
- ☐ A bank or data-centre compliance review is due this year
- ☐ Lost-card reissues run above a few per 100 staff a year
- ☐ The site already has, or is budgeting for, a face terminal at reception

Tipsoi in regulated sites

BRAC Bank: 843 devices across 647 locations, as of November 2026.
IFIC Bank: HID and Tipsoi readers on one access platform at the data centre.
ISO 9001:2015 and ISO/IEC 27001:2022 certified. CE, FCC, IP65.