GUIDELINES ON THE ACADEMIC BANK OF CREDIT

2026

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FORWARD

As we stand at the threshold of a rapidly evolving educational landscape, it is a privilege to present the “Guidelines on Academic Bank of Credit.” This guide is a testament to the Malaysian Qualifications Agency’s unwavering commitment to fostering a flexible, inclusive and learner-centric higher education ecosystem. In an era where lifelong learning is no longer a choice but a necessity, the Academic Bank of Credit (ABC) emerges as a pivotal mechanism, empowering individuals to accumulate, transfer and recognise learning achievements across diverse contexts and institutions. It caps the many initiatives MQA has commenced since 2011 under the rubric of Accreditation of Prior Experiential Learning (APEL) to realise the lifelong learning aspiration encapsulated in Malaysian Qualifications Framework (MQF).

Malaysia’s vision to become a regional leader in higher education is underpinned by our dedication to innovation, quality assurance and international best practices. The ABC initiative exemplifies our strategic direction to break traditional barriers, enabling learners from all walks of life - whether fresh graduates, working professionals or adult learners to chart personalised learning pathways. By recognising prior learning and facilitating credit accumulation and transfer, we are making education more accessible and responsive to the needs of the nation and the global workforce.

This guide synthesises global perspectives and local insights, creating a comprehensive framework to implement ABC with integrity, transparency and efficiency. It outlines the key principles, governance structures and operational processes essential for the success of academic credit accumulation and transfer. The guidelines also highlight the roles and responsibilities of higher education providers, regulatory bodies, employers and learners, ensuring a collaborative approach to upholding academic standards while embracing innovation.

I extend my gratitude to the dedicated team at the Malaysian Qualifications Agency, our partners in higher education and all contributors who have provided invaluable expertise to shape this guide. Your collective efforts have laid a solid foundation for a more dynamic and resilient education system that meets the aspirations of Malaysians and the demands of the 21st century.

As we embark on the journey of implementing and utilising the Academic Bank of Credit, I encourage you to embrace the spirit of continuous improvement, inclusivity and lifelong learning. Together, let us build a future where every learner’s achievement is recognised, every pathway is valued and Malaysia’s higher education system stands as a beacon of inclusivity, flexibility, excellence and opportunity.

DATO’ PROF. DR MOHAMMAD SHATAR BIN SABRAN (DIMP, DPMP)
Chief Executive Officer
Malaysian Qualifications Agency (MQA)
2026

ABBREVIATIONS

1.	ABC	Academic Bank of Credit
2.	ACR	Academic Credit Record
3.	HEP	Higher Education Provider
4.	MCs	Micro-credentials
5.	MOOCs	Massive Open Online Courses
6.	MQA	Malaysian Qualifications Agency
7.	MQF	Malaysian Qualifications Framework
8.	QVC	Quality Verification Centre
9.	SAMC	Stand-Alone Micro-credential
10.	TP	Training Provider

GLOSSARY

The following are clarification, explanation and definitions of the terminologies used in this guideline.

Terminology	**Definition/ Explanation**
Academic Credit	A standardised unit of learning measurement that quantifies and recognises learning achievement from diverse educational experiences, which can be accumulated, transferred and exchanged across institutions to fulfil degree requirements. One (1) credit is equivalent to 40 Notional Learning Hours.
Academic Credit Record	A comprehensive documentation of an individual learner's educational journey that tracks accumulated credits, completed courses, learning history and earned micro-credentials across multiple learning experiences and institutions.
Credit Transfer	A process by which HEPs evaluate evidence of learning (MOOCs, MCs, SAMCs) based on MQA and HEP's policies on credit transfer to be recognised within programmes of the HEP.
Depositor	HEPs and SAMC Providers who deliver accredited or quality verified micro-credentials.
Digital Credential	Credentials provided to learners at the conclusion of the period of study including micro-credentials which contain digital information on the learner, course, provider, recognition (if any), validity and performance. These credentials are typically learner controlled, secure, private and are portable across social media platforms
Formal Learning	Formal learning is a structured, intentional process with defined goals, often occurring in educational institutions and leading to certification. Formal learning in ABC means that credit is acquired from unbundled courses from existing accredited academic programmes.

Terminology	Definition/ Explanation
Non-Formal Learning	Non-formal learning is intentional and organised, with specific learning objectives, but occurs outside the formal educational system. Examples include workshops, community programs or employer-sponsored training that does not lead to a formal academic qualification.
Higher Education Providers	A body corporate, organisation or other body of persons which conducts higher education or training programmes leading to the award of a higher education qualification.
Learner	An individual who has enrolled and completed an unbundled or quality verified micro-credential.
Micro-credentials	Micro-credential is defined as digital certification of assessed knowledge, skills and competencies in a specific area or field which can be a component of an accredited programme or stand-alone courses supporting the professional, technical, academic and personal development of the learners (GGP:MC, 2020).
Quality Verification Centre	An entity approved by the Malaysian Qualifications Agency to conduct quality verification of stand-alone micro-credentials from any providers. They become centres which are approved by the Malaysian Qualifications Agency to quality verify stand-alone micro-credentials consistent with the conditions and criteria stated in the GGP: SAMC (2023).
Stand-Alone Micro-Credential	A stand-alone micro-credential is defined as a digital certification of assessed knowledge, skills and competencies in a specific area or field supporting the professional, technical, academic and personal development of the learners (GGP: QVC-SAMC, 2023).
Stand-Alone Micro-Credential (SAMC) Provider	Recognised entity whose SAMC has been quality verified by MQA.
Training Provider	A company, association, cooperative, government agency or, employer registered in Malaysia that designs and delivers short courses to up-skill and reskill employees and prospective employees.

Terminology	Definition/ Explanation
Unbundled Micro-credential	An unbundled micro-credential is defined as a digital certification of assessed knowledge, skills and competencies in a specific area or field, which is a component of an accredited programme supporting the professional, technical, academic and personal development of the learners.

SECTION 1: OVERVIEW

1.1 Purpose of the Guideline

Recognising that there is no depository that can be used by the learners with micro-credentials (MCs) to deposit their MCs, the Academic Bank of Credit (ABC) is introduced as a centralised and secure digital depository that receives, records, accumulates, maintains and confirms verified academic credits obtained from sources such as unbundled MCs or stand-alone micro-credentials (SAMCs). By consolidating these academic credits in a standardised framework, the ABC ensures more effective accumulation, greater trust, transparency, durability and portability of academic credits across higher education providers and employers.

The ABC supports existing national mechanisms such as the Malaysian Qualifications Framework (MQF) and complements the Malaysian Qualifications Register (MQR) by offering a systematic, scalable and technology-enabled platform to manage verified learning at a national level.

The ABC democratises access to learning by valuing recognised forms of knowledge acquisition and ensuring that credible learning effort is recognised. It also promotes equity and opportunity, particularly for adult learners, working professionals and marginalised groups who may not have access to traditional educational pathways. It aligns with the Rancangan Pendidikan Tinggi Malaysia 2026-2035 Shift 8: Flexible Education and Lifelong Learning which enables flexible pathways to achieve academic, professional and personal goals.

In essence, the ABC is needed because it:

a. Bridges the gap between formal education and non-formal learning.
b. Promotes lifelong, life-wide and life-deep learning.
c. Facilitates fair, transparent and credible recognition of diverse learning experiences.
d. Strengthens interoperability and collaboration among education, training and industry sectors.
e. Supports Malaysia’s goal of cultivating a future-ready, adaptive and resilient talent ecosystem.

1.2 Academic Bank of Credit General Principles

The ABC, as a depository of academic credits obtained by learners over their lifetime, is underpinned by and supports the principles of accessibility, learner control, recognition of learning, quality assurance and portability. While all these principles are important, only some of these principles are stipulated as policies or requirements in the design and implementation of the ABC.

1.2.1 Learner Ownership of Credits

ABC is founded on the principle that learners, not institutions, own their academic credits. This means that once learning has been assessed and credit awarded, it becomes a transferable asset belonging to the learner. The academic credits can be stored, retrieved and used across different institutions, programmes or even countries, depending on recognition arrangements.

Ownership also implies data protection and learner control - learners can decide which records to share, combine or remove. This empowers individuals to manage their lifelong learning portfolios independently of any single provider, aligning with global trends in digital academic credit record and credential transparency.

1.2.2 Recognition of Learning Diversity

The ABC system acknowledges that learning happens in the following contexts - formal (institutions) and non-formal (training, workshops). It enables recognition of these forms through structured validation processes of MCs frameworks and quality verification.

This inclusivity promotes lifelong, life-wide and lifetime learning, especially for adult learners, working professionals and non-traditional students who acquire valuable skills outside conventional education settings.

1.2.3 Portability and Transferability

Academic credits accumulated in the ABC are portable, meaning they can be moved across institutions and qualifications and transferable, meaning they can count towards another programme or qualification subject to credits transfer policies of receiving institutions.

This principle ensures learning mobility - both horizontal (across institutions at the same level) and vertical (from one level to another). It encourages cooperation among higher education, technical and vocational institutions and professional bodies, ultimately reducing duplication of learning and costs for both learners and providers.

1.2.4 Standardisation and Transparency

To maintain trust and comparability, ABCs operate under standardised credit system based on national qualifications frameworks (e.g., MQF) which can be translated into academic load or learning effort in different contexts and jurisdictions.

Transparency in credit value, level, learning outcome descriptors and accumulation pathways allows institutions, employers and learners to clearly understand what each credit represents. This supports fair recognition and enhances cross-border comparability as articulated in all qualifications recognition conventions.

1.2.5 Quality Assurance and Validation

Only learning that meets recognised quality assurance standards is eligible for credit banking. This includes institutional accreditation, programme approval and learning outcome validation and quality verification by approved centres.

Academic credits deposited must originate from verified learning experiences, ensuring the integrity and reliability of the system. Quality assurance mechanisms also cover authentication (to prevent fraudulent records), periodic review (to ensure records remain up to date) and external audit (to uphold credibility).

This builds confidence among institutions, employers and learners in the value of credits stored within the bank.

1.2.6 Lifelong Learning and Accumulation

The ABC is designed as an enabler of lifelong learning, allowing individuals to accumulate academic credits throughout their lifetime across institutions, professions and countries.

This accumulation can lead to full qualifications, shorter learning cycles or MCs, supporting modular and flexible learning pathways.

It also helps learners return to formal education after years in the workforce, continuing from where they left off, thus breaking the rigid boundaries of traditional education.

1.2.7 Equity and Access

Equity and access ensure that all learners, regardless of age, background or prior education, can benefit from the system. The ABC reduces barriers to qualification attainment by recognising different learning modes and providing flexible entry and exit points. It particularly benefits marginalised groups, adult learners and workers in informal sectors by translating training into formal academic credits.

This principle reinforces the social dimension of higher education - widening participation and promoting inclusive learning opportunities.

1.2.8 Interoperability and Integration

Modern ABCs are digital, data-driven systems that rely on secure, interoperable infrastructures. They should integrate seamlessly with institutional management systems, national qualifications framework, digital credentialing platforms and labour market information systems.

Interoperability ensures that academic credit record can be securely shared, verified and validated across systems without duplication or data loss. This principle underpins trust, scalability and sustainability of credit banks, especially as education systems move toward digital lifelong learning ecosystems.

1.3 Benefits from ABC

The ABC is designed as an inclusive, learner-centred and multi-stakeholder framework that creates value across Malaysia's education, training and employment ecosystem. It recognises that the benefits of a coherent and transparent credit recognition system extend far beyond learners.

1.3.1 Learners

At its core, the ABC empowers learners as active owners and managers of their learning records. It provides each individual with a comprehensive and lifelong learning portfolio that consolidates academic credits accumulated from formal (unbundled MCs) and non-formal learning (stand-alone MCs). Learners can deposit validated academic credits and transfer these credits across institutions and qualifications, allowing educational and career pathways that suit their evolving aspirations.

1.3.2 Higher Education Providers (HEPs) and Training Institutions

Universities, colleges, polytechnics and all types of training providers benefit from the ABC through a standardised digital platform for validated academic credits. It provides a single trusted source of the academic credits removing the need for institutions to inquire the nature of these diverse entities to validate the learning for credit recognition.

By participating in the ABC, institutions can:

a. Support the Sustainable Development Goals of greater inclusivity of and access to learning by diverse groups of learners.
b. Reduce the need for validation of learning records for credit recognition
c. Attract a broader and more diverse pool of learners, including adult and industry-based learners.
d. Strengthen collaboration with other institutions and sectors, creating shared pathways and collaborations.

1.3.3 Industry Partners and Employers

For industry partners and employers, the ABC provides a transparent and verifiable mechanism to record the learning and competencies records of prospective and current employees. This digital repository fills the need for a single centralised learner lifelong learning record cutting across different databases which are not designed for multiple purposes.

Employers benefit in several ways:

a. Improved talent identification through access to verified, competency-based academic credit record.
b. Enhanced workforce planning and skills mapping, aligning recruitment and training with actual skill demands.
c. Recognition of in-house and professional training programmes within a nationally recognized framework.
d. Opportunities to collaborate with educational institutions in co-developing industry-relevant curricula and stackable learning modules.

The ABC supports the recognition of all types of learning, enriching the traditional design and delivery of curriculum and creating new pathways into higher education.

1.3.4 Public Agencies and Government Bodies

The ABC also benefits public agencies, statutory bodies and regulatory authorities involved in education, skills certification and workforce planning. Their validated academic credit record can be accumulated in this repository and can potentially support:

a. Better integration of learning and labour market data.
b. Improved evidence-based policy formulation in education and human capital development.
c. More effective monitoring of lifelong learning participation and outcomes at the national level.
d. Better recognition for and alignment of government-led training and certification initiatives.
e. Strengthened international collaboration and benchmarking with regional and global qualifications frameworks.

Through this integrated approach, the ABC supports Malaysia's broader education and human capital policies, including Technical and Vocational Education and Training empowerment, upskilling and reskilling programmes and labour market transformation initiatives.

1.3.5 Society and the Nation

At the societal level, the ABC supports a more equitable and future-ready Malaysia. ABC as a digital repository of validated academic learning records from diverse institutions fosters social inclusion, workforce resilience and national competitiveness. The cumulative impact of validating and recognizing all forms of learning translates into higher productivity, innovation and civic participation, supporting Malaysia's transformation into a knowledge society.

1.3.6 A Shared Ecosystem of Benefits

In summary, the ABC creates a shared ecosystem of benefits among all stakeholders:

a. Learners gain agency and mobility.
b. Institutions gain interoperability and credibility.
c. Employers gain access to transparent and verified learning records and competencies.
d. Government agencies gain insight and coordination capacity.
e. Society gains a culture of lifelong learning and innovation.

Together, these interconnected benefits position the ABC as a national capstone for inclusive, flexible and future-oriented learning initiatives, advancing Malaysia's aspiration to be a regional leader in educational transformation and talent development.

SECTION 2: ACADEMIC BANK OF CREDIT POLICY

The policy framework provides the role, objective and scope of ABC. It defines the mandate, learners, depositors, the functions and the services the ABC will be guided by. The policy framework forms the parameters within which ABC will operate as a centralised digital depository of academic credit record (ACR) providing trusted information on learners' credit accumulation over time and across multiple providers to facilitate credit transfer and other related use. Figure 1 depicts the ABC within the policy framework stated below.

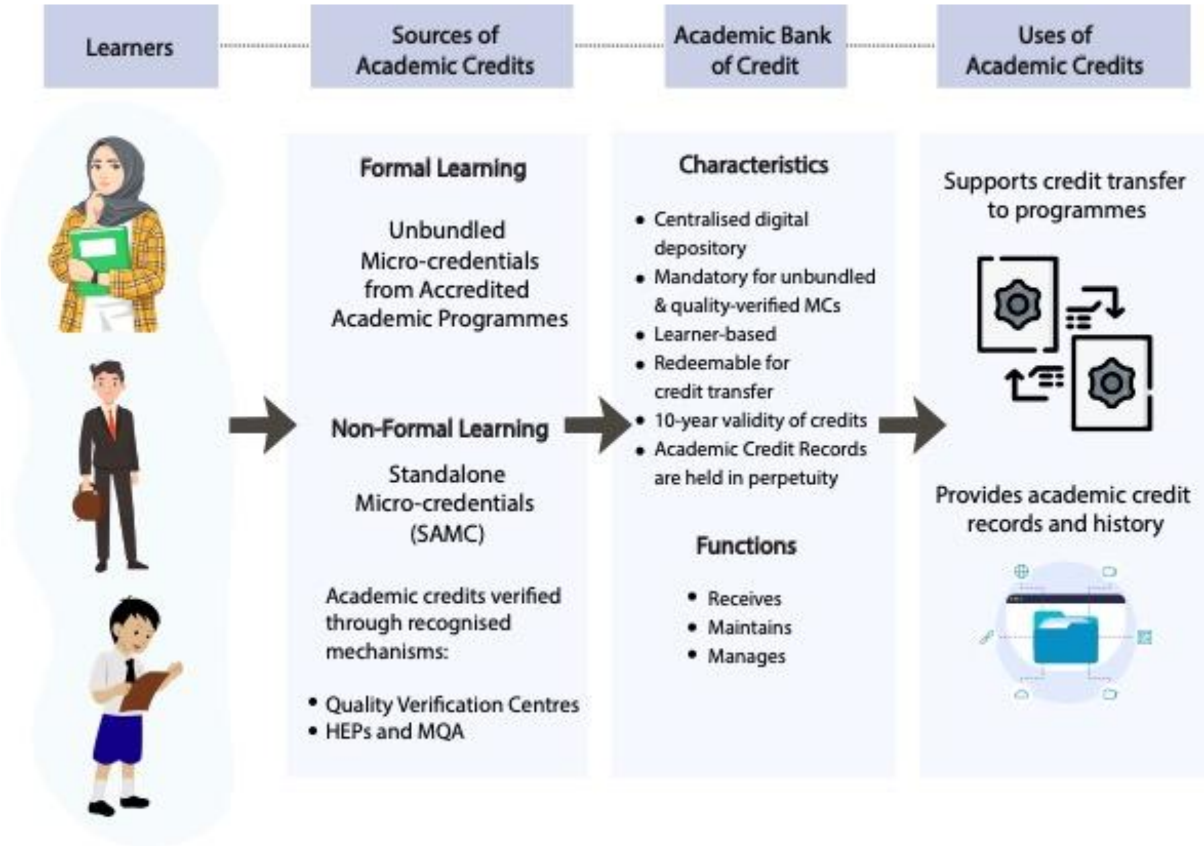

Figure 1: The Academic Bank of Credit

2.1 The Academic Bank of Credit

The ABC functions as a centralised depository for academic credits obtained through unbundled MCs and SAMCs by learners. It receives (screens, reviews and accepts), accumulates (records), maintains (updates and manages records) and manages (provides mandated services) academic credits from unbundled MCs and non-formal learning (SAMCs deposited by SAMC Providers).

2.2 Definition of a Learner

For the purposes of this Guideline, a learner is defined as any Malaysian citizen or non-Malaysian who is duly identified by a valid national registration identity card, international passport or any other officially recognised documentation, including but not limited to work visas or Malaysian resident permits.

2.3 Eligible Age of a Learner

The learner shall be at least 18 years of age to maintain an account with the ABC. Where a learner below the age of 18 is permitted under any Malaysian law to enrol in MCs and SAMCs, learner accounts may be created with the permission of the parents or guardians[1].

2.4 Academic Credit Record (ACR)

All ACRs maintained within the ABC shall be operated with the consent of the learner as the records owner. The creation, maintenance, utilisation and disposal of such records shall be in accordance with the governing policies and procedures of the ABC which respects the learner's rights. No third party, including providers, intermediaries, employers or regulators may submit, access or disclose ACR without the learner's consent, except as otherwise permitted under applicable laws or ABC authorisations.

2.5 Academic Credits

Academic credits refer to MQF credit assigned to an unbundled MC from an HEP or a SAMC successfully completed by a learner with a recognised entity whose offering has been quality-verified by MQA or any approved entity (such as QVCs).

2.6 Depositing Academic Credit Record in the Academic Bank of Credit is a Requirement

All HEPs with unbundled MCs and SAMC Providers registered with MQA must deposit learners' ACR upon successful completion of the MCs. This is an exclusive privilege for the MQA registered MCs.

2.7 Validity of Academic Credit Record

All ACRs received, maintained and managed within the ABC shall be retained in perpetuity, unless otherwise directed by the learner or other recognised authority. ACR may be removed or disposed of solely upon the instruction of the learner, subject to the applicable policies, procedures and retention safeguards of the ABC.

2.8 Validity of Academic Credits

Academic credits received by ABC are valid for 10 years effective from the date the credit is deposited. Expired academic credits especially those relating to soft skills such as communication skills, writing skills or thinking skills and atemporal knowledge may be considered for redemption by ABC upon request by HEPs.

[1] HEPs and SAMC Providers must ensure parental consent is obtained as part of the enrolment in their MCs for underaged learners.

2.9 Use of Academic Credits and Academic Credit Record

Recognised users of academic credits and ACR such as HEPs, employers and national academic recognition centres may request access to such records with the consent of the learner. Access may be granted for purposes including, but not limited to, credit transfer (e.g., by HEPs), qualification or competency recognition or equivalency (e.g., by National Academic Recognition Information Centres), professional licensing or registration (e.g., by regulatory bodies such as the Securities Commission) or for the verification of a learner's profile (e.g., by employers, recruiters or head-hunters). All requests for redemption of academic credits and use of ACR shall be in accordance with the governing rules and procedures established by ABC.

2.10 Single Redemption of Academic Credits

Academic credits successfully redeemed i.e., credit transferred to academic programmes, shall not be available for further redemption. The provisionally redeemed academic credits will be considered fully redeemed when the learner successfully completes the programme. However, if the learner does not successfully complete the programme to which the academic credits were redeemed for credit transfer, the academic credits will still be available for future redemption provided the credits are still valid. This flexible limitation is in keeping with the single use policy observed by higher education institutions.

2.11 Integration of ABC with Higher Education Providers and other Authorised Agencies

The ABC may either retain all ACRs within its own system and/or, where it is deemed secure and appropriate, establish integration with the record-management systems of recognised entities. Any such integration shall be implemented in accordance with the institutional context and the technical capabilities of the respective Management Information Systems (MIS).

2.12 ABC Does Not Guarantee Acceptance of Academic Credits

The ABC shall, upon request, facilitate access to academic credits in the ABC by HEPs for credit transfer. The ABC shall not make any determinations regarding the suitability of academic credits for credit transfer or the conferment of qualifications or sub-qualifications. Decisions relating to credit transfer and the awarding of credentials shall remain the sole prerogative of the respective HEPs, in accordance with policies established by the MQA and other recognised authorities.

SECTION 3: DEPOSITOR ELIGIBILITY

This section establishes the depositor and academic credit criteria governing the ABC. It specifies who is authorised to deposit ACR, the types of learning eligible for deposit and the conditions under which accumulated credits may be formally recognised, transferred or awarded. These provisions collectively ensure that all ACRs maintained within the ABC are accurate, authentic and aligned with national quality assurance standards.

The ABC underpins the national agenda for lifelong, life-wide and lifelong learning by enabling learners to accumulate, store, transfer and receive recognition for learning acquired through formal and non-formal pathways. The act of depositing ACR in the ABC does not confer automatic entitlement to credit recognition, transfer or award. Instead, it represents a formal process of documenting, validating and preserving evidence of learning to support future recognition by authorised institutions and agencies.

The MQF, administered by the MQA, serves as the national reference point for determining eligibility, equivalency, credit value and quality assurance requirements for all ACRs deposited and subsequently recognised through the ABC.

3.1 Depositors

A depositor means an entity that is recognised by ABC to submit an ACR to a learner's account which meets the following criteria as appropriate.

3.1.1 Eligibility Criteria

An entity will be recognised as a depositor by the ABC if it meets the following criteria:

a. Higher Education Providers (HEPs) offering unbundled MCs from existing accredited academic programmes and/ or quality verified SAMCs;

   OR

b. Registered and authorised entities such as government departments, statutory bodies, companies, associations, cooperatives and other formal establishments who provide SAMCs that are quality verified (hereinafter referred to as Training Providers or TPs). Global MC providers are eligible provided their SAMCs are quality verified by QVC.

   AND

c. It is authorised by the learners to deposit the ACR;

d. It agrees to:
   i. Adhere to all data integrity and cybersecurity protocols established by ABC; and
   ii. Allow verification and authenticity checks by ABC and/or MQA; and
   iii. Comply with reporting and audit requirements to ensure data accuracy and transparency.

3.1.2 Responsibilities of Depositors

Depositors are solely responsible for the registration and documentation of learners' ACR within the ABC system.

Depositors shall bear full responsibility for ensuring the authenticity, accuracy and integrity of all ACRs submitted. This includes:

a. Verifying that all ACRs are complete and supported by traceable documentation.
b. Ensuring that records reflect genuine participation and achievement in the programme or learning activity.
c. Updating the ABC if any ACR submitted to and accepted by ABC is later found to be inaccurate or fraudulent.

3.2 Types of Learning Eligible for Deposit

Depositors may submit ACR based on the following categories of learning in accordance with the MQF and relevant MQA guidelines.

3.2.1 Formal Learning

Formal learning refers to structured, intentional learning that leads to an award, certification or qualification and is subject to established internal and external quality assurance requirements.

Only **unbundled Micro-Credentials (MCs)** from accredited programmes offered by HEPs in accordance with the Guidelines to Good Practices: Micro-Credentials (MQA, 2020), may be deposited in the ABC.

3.2.2 Non-Formal Learning

Non-formal learning consists of structured learning activities conducted outside the formal education system. These activities are typically offered by employers, training providers, professional bodies or community organisations, as outlined in the Guidelines to Good Practices: Quality Verification of Stand-Alone Micro-Credentials (MQA, 2023). Examples include:

a. Short courses, workshops and professional development programmes with explicit learning outcomes.
b. In-house corporate training that leads to verifiable credentials or competency statements.
c. Certified training programmes delivered by government agencies, NGOs or recognised organisations.

Only quality verified SAMCs can be deposited in the ABC by their respective providers. All ACRs submitted regardless of category must be accompanied by valid, authentic and verifiable evidence to support their acceptance by the ABC.

SECTION 4: DEPOSITION, REDEMPTION AND USE OF ACADEMIC CREDITS AND ACADEMIC CREDIT RECORD

The ACR accumulated within the ABC may be accessed and utilised by learners for a range of authorised purposes. The primary function of the ABC is to facilitate the redemption of academic credits for the purpose of credit transfer by HEPs. In addition, other authorised users such as employers, qualification recognition bodies, training providers and regulatory agencies may request access to a learner's academic credits or ACR, subject to the learner's consent and adherence to ABC rules and applicable data-protection requirements.

This section outlines the approved processes and procedures governing the use, access and release of academic credits and ACRs maintained in the ABC. These procedures are designed to ensure transparency, safeguard record integrity, uphold data security and privacy and promote consistent application of ABC policy across all stakeholder groups.

4.1 Deposition of Academic Credit Record

The deposition of ACR by HEPs and SAMC Providers involves 3 distinct processes namely reception, redemption and maintenance of ACR.

4.1.1 Academic Bank of Credit Receives Academic Credit Record

The HEP or SAMC provider shall deposit the MCs or SAMC ACR in the ABC.

The end-to-end process for depositing ACR in the ABC is shown in **Appendix 1**. The flowchart establishes a clear and orderly sequence of actions required to initiate, verify and complete the deposit of ACR by HEPs and SAMC Providers. This process framework ensures consistency of practice across institutions, supports compliance with the ABC requirements and promotes the efficient management of ACR.

The ACR consists of credit metadata, which includes all essential information required to recognise and validate the learner's academic achievement. This metadata comprises:

a. Learner Data such as the learner's name, identification number and registered ABC account details.
b. Course Data including the course title, provider name, credit value, completion date, learning outcomes achieved and assessment results.

This metadata serves as the formal record of the credit earned and enables the ABC to verify, store and track the learner's accumulated credits for future recognition, transfer or credentialing purposes. Detailed information on ACR is provided in Section 5.

4.1.2 Redemption of Academic Credits

Learners may apply to HEPs for the transfer of academic credits accumulated in the ABC as part of programme admission, progression or graduation requirements. Upon receiving such an application, the HEP shall notify the ABC and provide the necessary learner details to initiate the credit-redemption process. The ABC will verify that all eligibility conditions and procedural requirements have been met before granting the HEP secure access to the learner's ACR for the retrieval and processing of academic credits.

In addition to valid academic credits, HEPs may also consider academic credits that have exceeded the validity period (i.e., credits that are more than ten years old). Where such consideration is permitted by the HEP's internal policy, the HEP must formally request the ABC to consider access to the expired academic credits for evaluation and potential credit transfer.

Upon completion of the credit-transfer evaluation and approval process by HEP, the ABC shall update the relevant ACR to reflect the academic credits that have been provisionally redeemed. Once the ABC confirms that the learner has successfully completed the programme to which the academic credits were redeemed, the academic credits will be updated as redeemed. Provisionally redeemed credits will be considered redeemed if the learner fails to complete the programme and does not make any request for reinstatement of the academic credits. ABC will consider any request for reinstatement of the provisionally redeemed academic credits and update the redemption status of the credits in ABC. The academic credit redemption processes are shown in **Appendix 2**.

4.1.3 Maintains Academic Credit Record

Depositors and learners may update predetermined personal or institutional information in the ACR such as changes of address, contact details or other authorised profile information in accordance with the procedures prescribed by the ABC.

However, any correction, amendment or rectification of ACR shall be undertaken solely by the ABC. Such corrections will be processed only upon receipt of a formal request from the learner and/or the relevant HEPs or SAMC Providers and will require verification of the supporting evidence to ensure the accuracy and integrity of the ACR. Any learner inquiry will be directed to ABC and ABC will facilitate the resolution of inquiry with the HEP/ SAMC provider and make necessary changes, if any.

In managing and maintaining ACR, the ABC shall comply with all applicable laws, regulations and internal policies relating to data security, confidentiality and privacy. This includes ensuring that ACR is stored securely, protected from unauthorised access or alteration and handled in a manner that upholds the rights of learners and the integrity of the academic credit banking system.

4.2 Access to Academic Credit Record by Learners

Learners have access to their ACR. They may request for statement of ACR maintained by the ABC for purposes such as accreditation of prior learning, employment verification or qualification-equivalency assessments undertaken by foreign recognition bodies (e.g., National Academic Recognition Information Centres).

All requests shall be processed in accordance with ABC rules, regulations and applicable data-protection requirements. The ABC shall ensure that ACRs released are accurate, complete and securely transmitted to the requesting party or authorised third parties as permitted by the learner.

4.3 ABC’s Value-Added Services

As part of its mandate to support lifelong learning and learner mobility, the ABC may utilise verified ACR to generate competency profiles for learners. These profiles may be used to assist learners in identifying suitable academic programmes, professional pathways or employment opportunities. Where appropriate, the ABC may also provide recommendations for further skills or competency development to enhance alignment with programme requirements or labour market needs. All value-added services shall be delivered in a manner that safeguards data privacy, ensures accuracy and supports informed learner decision-making.

SECTION 5: ACADEMIC CREDIT METADATA

5.1 Introduction

Metadata in academic credit repositories are data elements that define ACR, ensuring that it is fit for purpose. The metadata provides contextual information like course titles, learning objectives and credit values, helping to ensure that the ACR is understandable and interoperable across different institutions. Common metadata includes information like student ID, course code, grade and institutional details, which is used in the credit transfer process.

5.2 Metadata for ABC

This section defines the metadata that is required by the ABC to fulfil its role in supporting recognition, portability and transparency of ACR for both Malaysian and non-Malaysian learners. It supports the policy direction of a secure, digital, portable and learner-controlled data system.

The following are the elements for the learning object metadata:

a. Learners' Information

   Learner information includes name, identification information, citizenship and type of identification.

b. HEP/ SAMC Providers' Information

   HEP/ SAMC Providers' Information covers organisation's name, contact information and relevant code of identification.

c. Details about Unbundled and Stand-Alone MC

   Information such as course title, course code (for Unbundled MC), MQA reference number, learning outcomes, course content, mode of delivery, assessment, credit and MQF level.

SECTION 6: ROLES AND RESPONSIBILITIES

The stakeholders engaged in the ABC ecosystem each perform distinct and complementary functions that are vital for the successful implementation of this Guideline. These roles ensure that the ABC system operates effectively, supporting recognition, portability and transparency of ACR. The collaborative efforts of all stakeholders are fundamental to maintaining a secure, digital, portable and learner-controlled data system, as envisioned by the ABC framework.

6.1 Roles and Responsibilities of MQA

MQA is responsible to:

a. Periodically review and update the Guideline to enhance the effectiveness, relevance and integrity of the ABC system, ensuring alignment with evolving global good practices.

b. Maintain a digital platform that is reliable, secure, user-friendly and fit for purpose to support seamless operations.

c. Promote awareness of the ABC and its benefits through stakeholder engagement, outreach and advocacy efforts.

d. Monitor HEPs, QVCs and SAMC providers to ensure timely and accurate updating of ACR in the ABC.

e. Provide continuous capacity-building opportunities for all ABC users, including training, guidance materials and technical support.

f. Strengthen collaboration with other academic credit banking and learner-record service providers, nationally and internationally, to facilitate mutual learning and improvement.

6.2 Roles and Responsibilities of QVC

The following are the roles of QVC which is to:

a. Inform HEPs/SAMC Providers on the timely deposition of ACR in the ABC once learning has been successfully completed.

b. Work collaboratively with ABC to address challenges, streamline processes and enhance the efficiency of ACR deposition.

6.3 Roles and Responsibilities of HEPs/ SAMC Providers

The roles of HEPs/ SAMC Providers are to:

a. Deposit ACR in the ABC upon learners' successful completion of Unbundled MC and SAMC.

b. Update learners' ABC accounts promptly with earned academic credits to maintain accurate, current and reliable records.

c. Record the redemption of academic credits in the ABC as required.

d. Secure informed learner consent for the deposit of academic credits as part of the institution's enrolment policies and terms and conditions.

e. Notify the ABC of any inaccuracies, discrepancies or suspected fraudulent ACR for investigation and correction.

f. Provide information on credit transfer trends, issues and outcomes (applicable to HEPs only) to support system-wide monitoring and improvement.

g. Offer feedback and recommendations to the ABC to support continuous enhancement of the academic credit banking services.

6.4 Roles and Responsibilities of Learners

As the important stakeholder of ABC, learners are expected to:

a. Be responsible for regularly reviewing their ACR and ensuring that their personal information is accurate, complete and up to date.

b. Monitor their accounts to verify that ACR has been correctly and promptly deposited by the relevant HEPs or SAMC Providers.

c. Notify the ABC immediately if any ACR appears inaccurate, incomplete, duplicated or otherwise erroneous to facilitate timely investigation and correction.

d. Provide constructive feedback to the ABC on the functionality, usability and quality of academic credit banking services to support continuous improvement.

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LIST OF PANEL MEMBERS

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13.	Mr. Khairul Anwar bin Ghazali	PERKESO, KESUMA
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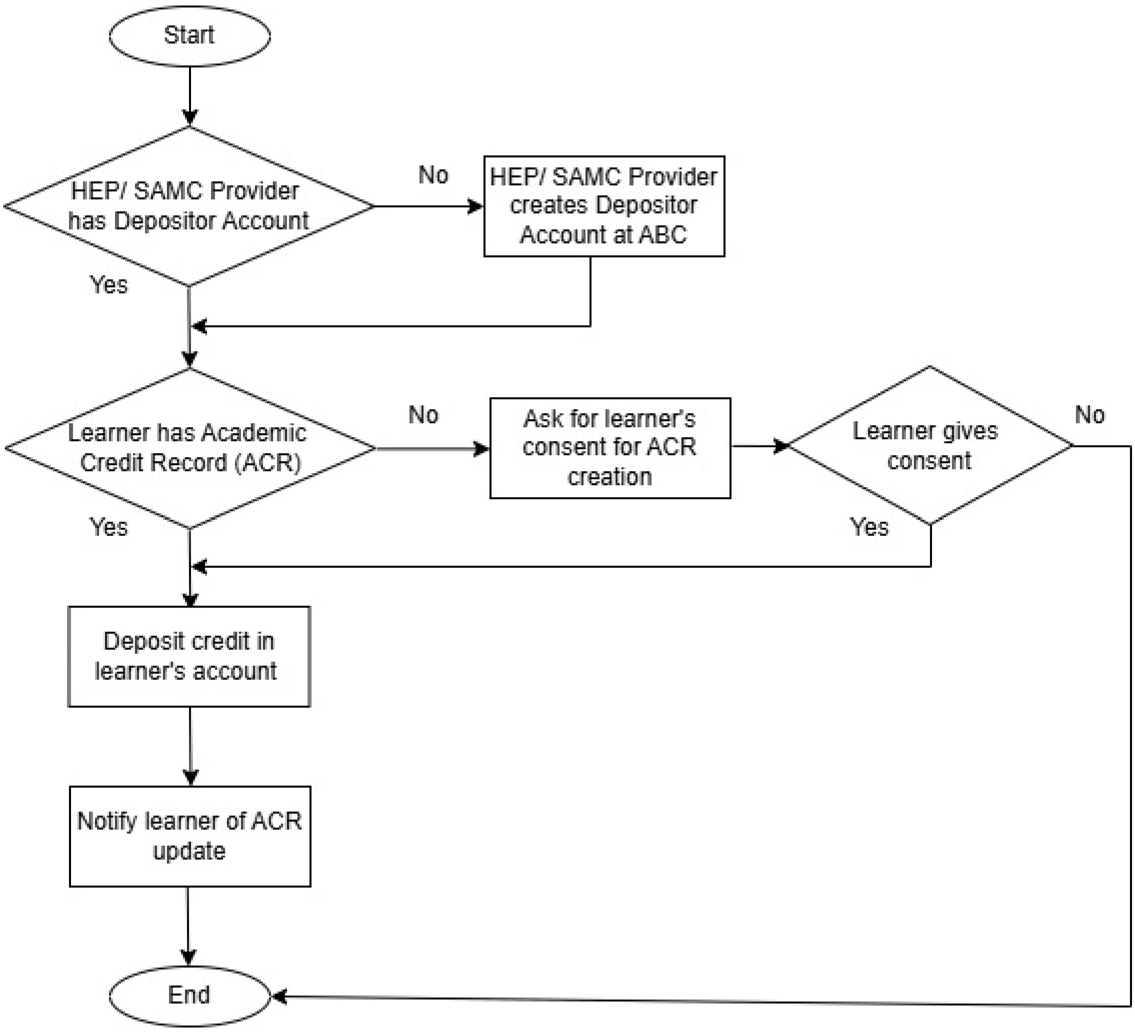
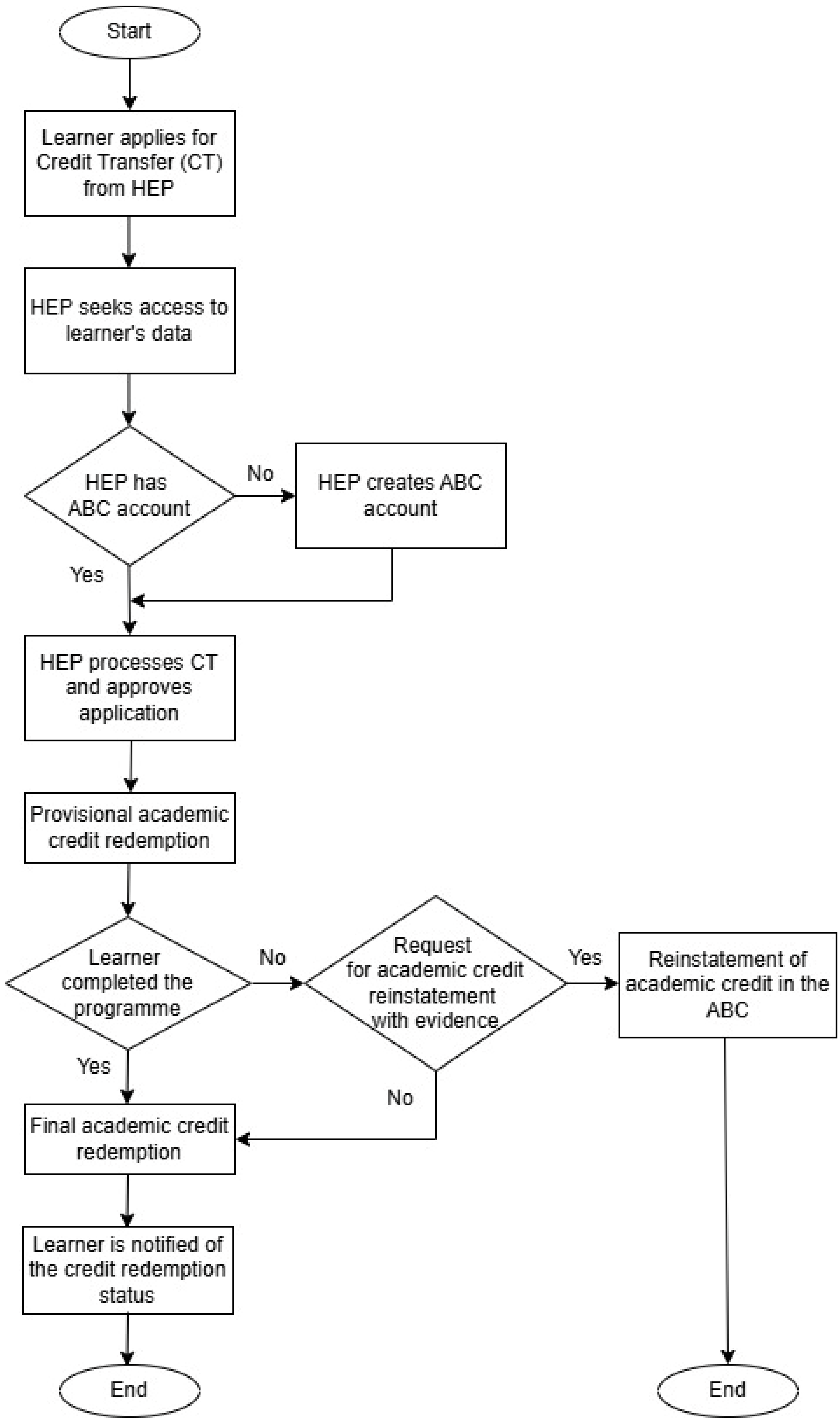
APPENDICES

Appendix 1: Receiving Academic Credit Record from Higher Education Providers/ Stand-Alone Micro-Credential Providers



Appendix 2: Academic Credit Redemption Process



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