



The First MicroFinanceBank
اولین بانک قرضه های کوچک

Credit Scoring System

RFP for

The First Microfinance Bank-Afghanistan



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FMFB RFP – PART A General Introduction

Part A General Introduction



1. Introduction

1.1. Structure of document

This document is structured into four major parts:

Part A	General Introduction
Part B	Guidelines for vendors
Appendix A	FMFB-A Non-disclosure Agreement
Appendix B	FMFB-A Requirements (spreadsheet)

It is essential that vendors' responses follow the requested structure so that comparisons can be made. It is not the wish of FMFB-A to restrict the quality of vendors' responses but any vendor that is not able to comply with the requested structure will disqualify their response.

1.2. Confidentiality

The information contained in this RFP is confidential and proprietary to FMFB-A. By accepting this RFP, the vendor agrees that the information provided is to assist the preparation of a response and is not to be used for any other purpose, or disclosed to anyone not directly involved in the preparation of the response.

The vendor also agrees to sign an FMFB-A non-disclosure (Appendix A) agreement and will:

- prevent disclosure of any information outside its organisation
- not disclose the existence of this system selection process outside of its organisation
- destroy all copies of the document immediately on FMFB-A's request.

In turn, FMFB-A, will treat all communications from you as confidential and will not discuss or make the contents of your response available to others outside of the selection process.

1.3. Risk Management Department

FMFB-A has appointed Risk Management Department to work with the definition of requirements for the selection of a credit scoring system, develop this RFP, and manage all vendor interactions; however, on evaluation of the proposals the core team comprised of each department will contribute and accordingly advise the management on selection of an appropriate solution.

All inquiries about this document, or the evaluation process, are to be forwarded to the representative indicated in Section 5.2 of this document.

Any attempt to contact other members of the FMFB-A management or staff during the whole RFP process (according to timetable below) may disqualify the vendor concerned from participating.



2. Description of The First MicroFinance Bank - Afghanistan

The First Microfinance Bank (FMFB-A) is part of the Aga Khan Agency for Microfinance (AKAM) network, which has programs in over 10 countries throughout the developing world. FMFB-A has a commercial banking license and started its operations in 2004. Our prime objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and underserved.

FMFB-A provides credit and saving products as well as domestic and international payment services with focuses on micro-enterprises small business and the creation of productive sources of income and employment.

FMFB-A is the largest microfinance bank in Afghanistan and has seen a steady increase in the number of depositors. It disburses around 42,000 loans per year to client segments such as SME borrowers, Agricultural, Microfinance and Consumers.

FMFB-A operates through 40 branches across the country. It employs above 1,000 people from the locals with asset worth of US\$158 million. FMFB-A has a gross loan portfolio of US\$ 75 million with approximately 60,000 borrowers.

This Request for Proposal (RFP) is intended to solicit proposals from qualified vendors for a single, integrated, processing system that will enable the bank to achieve its growth targets for the next decade.

FMFB-A core team and management have worked and created this RFP. The requirements contained in this document represent pertinent statements of the current and future needs of the bank, both functional and technical.

3. Scope

This RFP is issued for the selection of credit scoring software (CSS) and for proposals relating to the integration, deployment and support of that software.

Our aim is to have an automated credit scoring system, albeit implemented it is to standardise processes, services and constitute a solid, long-term foundation for future growth. As such, there needs to be consolidation for reporting across all 40 branches of the banks, and be open for future inclusion of agents and specifically to support the bank on branchless banking and mobile money products.

There should be sufficient flexibility to configure the system based on bank's requirements.

Channel support should cover internet, offline working in the event of on boarding customers in the field by using tablet and mobile in case the loan origination system is down.

The solution needs to be cost effective, from both a licence and implementation perspective.

The technology should not be proprietary, with no 'lock-in', but there is no specific technology preference beyond this.

The supplier and it partner(s) need to have the ability to successfully install and support the system, backed up by full disaster recovery.

The scope of the required solution is to cover Small business, Micro business, consumer lending and mobile money for:

- Credit scoring
- Credit decision integration into core banking system (CBS).



On Credit Scoring; the vendor to develop, algorithm and scoring model based on country context and client data available for the broad segments mentioned above. To achieve this the consultant would need to datamine client databases to understand the:

- i. characteristics associated with loan payment default and predict risk level of future loan applicants with similar characteristics;
- ii. product usage and transaction behaviour, define customer segments, and predict adoption of new products; and
- iii. how multiple data sources (payment information) would be used in the scoring algorithm and driving client insights at an operational level.

The vendor also to train FMFB-A staff on management and monitoring of the scoring algorithms. and identified staff in the development and use of the credit scoring model developed and other predictive models (around product usage, transaction behaviour, etc.).

Ideally, FMFB-A is looking for an integrated solution sourced from a single vendor to cover all functionality. The system should cover both the following components for credit scoring in one integrated solution.

- a) Developing algorithm, the vendor is capable to develop the algorithm used for credit scoring of applications from different segments and incorporate it into the scoring system
- b) Scoring system on the other hand interfaces with external databases and CBS, using the incorporated algorithms to analyse the risks based on historical data and new collected data to score a credit application. The scoring module of course shall consider own history (internal & external), credit worthiness of individual application and also shall use artificial intelligence to analyse the behavior and performance of related business segments, business' industry and economic outlook of the related group industry.

It is hoped that a single vendor will be able to fulfil all of the specified requirements. The purpose of this RFP and the evaluation process is to determine what functionality can be supplied, by which vendors, and at what cost.

The implementation of the credit scoring system will include creating interfaces to the legacy, existing systems and credit bureau of the country. The bank wishes to have control of its own destiny in this regard and would prefer to develop interfaces itself, with guidance from the vendor.

3.1. Geographical Coverage and Markets Served

The project will be implemented for FMFB-A in Afghanistan.

The language of the system and its screens and reports will be English. However, the system support for information and documents in the local languages (Dari, Pashtu) will be an added value.

The vendor may enhance its submission with some brief details as to how the proposed product could be adapted to include new regions, languages, organisations and accounting principles.

3.2. Intended Timescales for the Project

The intention is that the implementation should start latest by February 2018 and should not to last more than 6 months in total.



4. Timetable for this Request for Proposal

Tentative Date	Activity
04 December 2017	Vendors to provide Intention to Bid notification Questions
18 December 2017	Completed vendor RFP Responses received
07 January 2018	Vendor RFP Responses evaluation and scoring completed
15 January 2018	Decision on the selection of finalist vendors; vendors contacted; scheduling of vendor presentations
25 Jan 2018	Distribute Scripted Scenarios to Selected Vendors
31 January 2018	Vendor Presentations of Scripted Scenarios begin, with these expected to be held in Kabul (Afghanistan) or via Skype call. Evaluation of Scripted Scenarios
12 February 2018	Reference Site Visits commence
21 February 2018	Contract Negotiations start

FMFB-A reserves the right to change the tentative work plan and its timeline.
For Vendor Presentation and Reference Site Visits, the date can be changed due to New Year Holidays.



Part B Guidelines for Vendors



5. Vendor Interaction Details

5.1. Invitation

FMFB-A invites proposals from software and services vendors for supplying an appropriate solution that meets the business requirements for its credit scoring solution as set out in the attached spreadsheet (Appendix B).

The vendor is requested to submit a proposal following the instructions outlined in this section and in accordance with the requirements in the spreadsheet.

5.2. Contact information

FMFB-A has appointed the following contact as the sole point-of-contact regarding this RFP:

Name: Jawad Azimi
Title: Credit Risk Manager
Address: House # 148, Street # 4, Ansari square, Kolola Pushta Road, Shar-e-naw, Kabul, Afghanistan
Email: risk@fmb.com.af

No contact should be made with management team or staff.

5.3. Intent to Bid

Recipients of this document that intend to bid must send an indication of their intent to bid to contact address listed in Section 5.2 by **04 December 2017**.

This intent should be on company headed paper and signed by an authorised signatory. It can be sent electronically.

The FMFB-A non-disclosure agreement (Appendix A) should also be signed and returned at this time.

5.4. Vendor Enquiries

All enquiries for obtaining clarification on matters raised in this document are to be sent via e-mail to contact address listed in Section 5.2.

Responses to all enquiries will be circulated, via e-mail, to all vendors that have expressed their intent to bid, without identifying the enquirer.

5.5. Delivery of Vendor Proposal

We require one copy of your RFP response plus supporting documentation in electronic form.

Your proposal must follow the format and address the questions raised. The requirement matrices provided in Appendix B must be completed according to the instructions provided.

The electronic copy should be provided in Microsoft Word/Excel format on electronic media.

You must deliver the response to contact address listed in Section 5.2.

The response must be received no later than 16:00 GMT **18 December 2017**.



5.6. Evaluation of Vendor Proposal

FMFB-A may require discussions with specific vendors during the evaluation process to clarify issues.

The vendor should provide a central point of contact within their organisation to provide any clarification that may be needed.

At the end, FMFB-A will notify each vendor whether or not it has been successful.

5.7. Vendor Presentations of Scripted Scenarios

Selected finalist vendors will be invited to demonstrate to FMFB-A their response to the scripted scenarios that will be provided by the bank following the RFP scoring exercise.

These presentations will allow vendors to describe their solution and demonstrate the RFP related functionality that their solution offers. The presentations will also allow FMFB-A to discuss pertinent points of each vendor’s response.

Vendor presentations will be held in 1 January 2018 at FMFB-A in Kabul in Afghanistan, or via Skype calls. An agenda will be agreed and published prior to the presentations. The agenda will allow each vendor a maximum one days to conduct their presentations of the FMFB-A scenarios, discussions and questions regarding their offer.

6. Completing the Vendor Response

6.1. Completing General System Requirements Checklist (Part A)

To be considered in our evaluation, vendors must complete the general requirements checklist provided in the separate spreadsheet Appendix B attached to this document.

Please indicate, for all sections, compliance with each capability as follows:

Response	Degree of Compliance
S	Your solution is compliant with no modifications required (or through parameterisation)
P	Your solution is compliant with some customised modifications or ‘workarounds’ or partner solution required (if so, include a high-level estimate of effort and cost to comply, plus details)
C	Your solution will be compliant in a future release (please specify release timescales)
N	Your solution is non-compliant

Each estimate of compliance must be aligned with the description and explanation (in separate text document) of how the solution is able to meet the request.



6.2. Completing Functional Requirements Checklist (Parts B-H & K)

To be considered in our evaluation, vendors must complete the functional requirements checklist provided in the separate spreadsheet tabs in Appendix B attached to this document.

Please indicate compliance with each capability with degrees.

Each estimate of compliance must be aligned with the description and explanation (in separate text document) of how the solution is able to meet the request.

6.3. Completing Technical Requirements Checklist (Part J)

To be considered in our evaluation, vendors must complete the technical requirements checklist provided in Part K of the spreadsheet attached to this document.

Please indicate compliance with each capability with degrees as in other sections.

Each estimate of compliance must be aligned with the description and explanation (in separate text document) of how the solution is able to meet the request.

6.4. Additional Services

The bank would welcome any additional suggestions from the vendor where it is felt that the proposed solution could add value to the banks' services or operations.

These suggestions should be included in appendices or notes attached to the vendor response.

7. Structure of Vendors' Proposal

For purposes of consistency and ease of evaluation, your proposal must consist of the following format and structure:

1. Executive Summary
2. Vendor Corporate Information
3. Overview of Proposed Solution
4. Overview of Solution Architecture and Integration Strategies
5. Overview of Proposed Implementation Plan and Team
6. Vendor and Product References
7. Product Support Capabilities
8. Third-Party/Support Details
9. Source Code Considerations
10. Solution Cost Summary

Appendix A: Non-disclosure agreement

Appendix B: FMFB-A _CSS_Requirement_2017.11.18 (excel file)



We would expect that the responses to Sections 1 to 10 of the above structure to be presented in a Word document format.

Your responses to requests in Appendix B should be presented both as Word document(s) (with detailed description and explanation) and in the form of the attached spreadsheet (self-estimation on degree of compliance for each request and section).

7.1. Executive Summary

This chapter should include a summary of your solution, your qualifications, and any other information you consider relevant.

7.2. Vendor Corporate Information

7.2.1. Contact Information

Please provide your organisation's preferred contact details for the purposes of this RFP, including:

- Name
- Position and title
- Address
- Phone and mobile telephone number
- E-mail address

7.2.2. Company Background, Business Profile and Strategy

- a) Where is the company located? List the locations of the following:
 - Headquarters
 - Development Center(s)
 - Training Center(s)
 - Regional Office(s)
 - International Office(s).
- b) Provide a brief outline of the history and background of the company.
- c) Identify and discuss any major business and technology partners (hardware and software) that your company has aligned itself with.
- d) Provide a high-level organisational overview of your corporation, including all major divisions that are relevant to this proposal.
- e) Describe your company's willingness and desire to develop a long-term and mutually beneficial relationship with FMFB-A.

7.2.3. Company Financial Profile and Viability

- a) List the major shareholders, investors or owners of the company. To what extent are the shareholders involved with the management of the company - in particular, the development of its products?



- b) Who is the owner of the trademarks, copyrights, and patents of the products suggested in the solution?
- c) Please provide financial statements for the previous three years.
- d) Where do you consider your company to be positioned relative to other companies involved in the areas this RFP covers?

7.3. Overview of Proposed Solution

- 7.3.1. The vendor should provide an overview of the specific functional components or modules that are being proposed and what portions of FMFB-A's requirements they will address.

The overview should clearly identify solutions; all products included in the solution set and approach(s) for each of the following separate areas:

- a) General system requirements
- b) Score Card-General Parameters
- c) Score Card Small Business
- d) Score Card Micro Business
- e) Score Consumer Lending
- f) Score Card for Mobile Money
- g) Report & Enquiries
- h) Interface requirement
- j) Technical requirements
- k) Documents

- 7.3.2. Provide a brief history of the product(s) included in the proposal, including:
- a) First production live date
 - b) First release date on the proposed platform
 - c) Release history
 - d) Number of live clients using the proposed version (and, list separately, other versions) of the product
 - e) In case the proposed solution is tailor-made, please provide the number, company names and contact details for similar scope and size implementations carried to date.
- 7.3.3. Provide a brief explanation on reporting capabilities of your solution.
- 7.3.4. Explain about the capabilities of your solution in terms of machine learning and using the artificial intelligence(AI)
- 7.3.5. What arrangements does the company have with other software or operating system suppliers for pre-release changes to those systems so that the solution software can be upgraded to run under those changes?
- 7.3.6. How does the company intend to keep the software in step with changes to other software and the operating system? How has this been accomplished in the past?



In addition to this section of the response, vendors are required to complete the functional requirements matrix (FMFB-A_CSS_Requirement_2017.11.18).

7.4. Overview of Solution Architecture and Integration Strategies

- 7.4.1. Provide an overview of the technology architecture (hardware, software, network) upon which the solution is based.

Since it will be necessary to integrate the core solution with FMFB-A's existing credit scorings, it is important to understand the level of openness of the solution and the extent to which it is based upon widely accepted industry technical standards.

- 7.4.2. Please indicate integration strategies and mechanisms, including API sets, standards compliance and any other approaches. Provide details for any complementary solutions from other vendors for which your solution has been formally certified, as well as other complementary third-party solutions which may not have formal certification, but which have been integrated in actual practice.

Some of the details that should be provided here are:

- a) Overview of physical architecture
- b) Overview of application architecture
- c) Overview of integration architecture used to integrate with other products and platforms
- d) Architecture strategy (i.e., description of planned changes)
- e) Description of API set
- f) Description of component applications
- g) Description of user interfaces
- h) External systems/partners with which the system is integrated.

- 7.4.3. Provide details on any technology partnerships or strategic relationships that you have which may support or facilitate future integration or systems expansion requirements.

7.5. Overview of Proposed Implementation Plan and Team

The company should demonstrate that it has procedures and resources in place to meet the required implementation requirements. Please respond accordingly to the following:

- 7.5.1. Implementation

- a) Please provide a high-level plan for working with FMFB-A to design, customise and deploy your proposed solution that meets FMFB-A's needs.
- b) Please provide within your plan details regarding timeframe and resources required for a similar installation at similar sized and structured banks.
- c) Please provide a clear definition of roles and responsibilities of individuals who will be assigned to the implementation project. This



- includes members of the project team that will be required from FMFB-A.
- d) Please describe the level of your resources and their experience required to satisfy your proposed high-level project plan.
 - e) Will you commit a dedicated project manager and key resources for the duration of the proposed implementation?
 - f) Confirm that these resources speak English and that they have full command of the English language.
 - g) Use of domestic language for project communication is optional. If possible, please describe any local language capability (e.g. Persian/Dari-speaking resources would be useful).
 - h) Does the company have any quality or technical certification requirements for support and implementation staff, as well as development methodologies used for product development or any quality standards applied (e.g. CMM or ISO)? If yes, please specify.
 - i) Does the company use industry standard project management methodology? If yes, please describe.

7.5.2. Prior Implementation Experience

Please describe the approach and methodology used to implement systems similar in scope and requirements, and provide detailed examples of type of company, resources required and time requirements.

- a) If your organisation works with third-party systems integrators (SIs), please specify which ones you have worked with. Does the proposed solution involve the use of a third-party SI? If yes, which ones and what are their key strengths?
- b) Describe the implementation, integration and migration efforts of previous systems you have installed at banks similar in size, structure, complexity and requirements to FMFB-A.

7.5.3. Support for Implementation project

Please describe the process for reporting, escalating and tracking problems and defects. Does this process include problem notification, logging, tracking, resolution and closure?

- a) Please describe the approach to analysing and understanding FMFB-A's business model, operating procedures and business rules/requirements that will be used to customise and implement the solution.
- b) Does the company have testing methodology that includes development of test scripts, acceptance testing and final integration testing? If yes, please describe.
- c) For migration please describe any industry standard methodologies or tools that you normally use.



- d) Describe how the company's help centre supports typical implementation projects.
- e) Please provide the details of resources and on-site support you will require at the FMFB-A site during the project life time.

7.6. Vendor and Product References

- 7.6.1. Please supply a list of clients where your product(s) is installed. Please identify when the sale was made and provide a history of sales activity over the last 18 months.

At an appropriate time during the selection process you will be expected to provide details of three or more client references for each of the major products or components of the proposed solution, giving the details for each client as requested below.

Information required:

- a) Company name
- b) Contact names, addresses and telephone numbers
- c) Type of company
- d) Hardware and software used in conjunction with the product
- e) Installation date
- f) Differences between the installation and that proposed for AKAM.

FMFB-A will contact these clients with the intention of seeking their opinion of your products and services. If possible, please include clients based in Southeast/Central Asia similar in structure and size and similar type of financial institution (e.g. retail/corporate microfinance banking).

7.7. Product Support Capabilities

The vendor's ability to provide superior technical and product support on an ongoing basis is of paramount concern to FMFB-A. Any partner organisation must be willing to commit the necessary resources to support FMFB-A with both remote and on-site support when needed.

Please respond to the following requirements pertaining to product and technical support capabilities:

- 7.7.1. Are product support technicians domiciled in the Region? If yes, how many?
- 7.7.2. What are the qualifications of your support team and their years of experiences? And how many people would be available to support the client.
- 7.7.3. How does the company propose to support FMFB-A post-implementation?
- 7.7.4. Is support offered directly through your company, or a third party is also involved?
- 7.7.5. Is your company the single point-of-contact for support for all problems and issues regarding the installation, implementation and ongoing usage of your products?
- 7.7.6. Does your company provide telephone and remote access support 24x7? If yes, please describe this service.



- 7.7.7. If “yes” to previous question, does your company guarantee a response to the initial call within two hours of placing the call?
- 7.7.8. Please describe your escalation process for problems that are not resolved within two hours.
- 7.7.9. Does your company do the regular monitoring of algorithm to make sure if it is working well and how it is done.
- 7.7.10. What is the proper time frame for the algorithm to be updated and what about the expertise of your company to perform the job.
- 7.7.11.
- 7.7.12. If not in English, in what language(s) is the response to the initial call and to any subsequently escalated problem?
- 7.7.13. Is there clear and concise documentation available for all products that form the solution set? Is this documentation available online?
- 7.7.14. Does each of the products in the solution set have online and customisable help?
- 7.7.15. What is the standard frequency for software upgrades?
- 7.7.16. Are software upgrades, patches and defect fixes available in downloadable format from a secure site?

7.8. Third-Party/Support Details

FMFB-A is anxious that adequate support arrangements are made to provide a high level of responsiveness from the successful vendor.

FMFB-A plans to develop an ongoing relationship with the vendor selected through this RFP process.

- 7.8.1. The vendor should describe any local arrangements that are in place, or are intended to be put into place, to maintain and develop the credit scoring system. Please note that FMFB-A reserves the right for exclusivity in the afghan market for the period of 5 years.
- 7.8.2. Support response times/languages and escalation procedures should be described in the appropriate section.
- 7.8.3. The vendor should also demonstrate any knowledge they may have on local banking regulations and procedures. This should include any exposure to:
 - a) Live implementation in the region (and your willingness to travel to Afghanistan).
 - b) Live implementation with microfinance bank
 - c) Local law on banks and savings banks
 - d) Local law on commercial companies
 - e) Local law on personal information security
 - f) International financial reporting standards



- g) ISO 27000 Information Security
- h) ISO 9001 Quality Management

7.9. Source Code Considerations

7.9.1. Regarding the system source code, the bank expects:

- a) Purchasing the complete system source code to be available to FMFB-A
- b) The source code to be secured with escrow agreement at all times
- c) Intellectual Property Right (IPR) for all changes and adaptation made to the system should belong to FMFB-A

Access to the source code in case of vendor decision or inability to provide further support of the products.

7.10. Solution Cost Summary

Vendors are requested to submit a bid with both fixed-price and time-and-materials pricing, as appropriate. Please show all prices in US dollars.

7.10.1. Please provide pricing details for all the products in your solution as follows, bearing in mind Notes 1-4 below:

- a) Base Product:
 - Software: Credit Scoring System (with development of the algorithm and incorporating the artificial intelligence into the system to enhance machine learning as the portfolio grow).
 - Archive database (archive of documents, analyses and decisions).
 - Additional tools required.
- b) Implementation
 - Analysis and design
 - Customisation
 - Product installation
 - Product configuration
 - Testing
 - Data conversion and migration
 - Cut-over testing
 - Live cut-over (Implementation)
 - Error correction during implementation
 - Support costs during implementation
 - Expenses.
- c) Software upgrades and maintenance
- d) Ongoing support (if applicable, tiered support)
- e) Training costs



- f) Documentation costs
- g) Statutory charges (e.g. sales tax) applicable to each product or service contained in the proposal
- h) Any other charges applicable to FMFB-A (e.g. shipping)
- i) Professional services necessary for the implementation but identified separately.
- j) No additional licencing cost is expected for use of the system in development and testing environments.

Note 1: Pricing should be provided for all software (and additional third-party software) for FMFB-A, and for the scale and breadth of business specified above. In addition, please provide any incremental pricing on software for increases in clients, branches, end-users, transaction volume or other criteria, as well as software upgrades.

Note 2: Please assume in your pricing that the hardware is the responsibility of FMFB-A and is therefore excluded from your pricing. However, please provide the minimum hardware configuration required to operate your proposed solution. This includes any additional third-party hardware required. Please describe, in as much detail as possible, the hardware required to support your proposed solution, including servers, networking equipment, workstations, storage devices, printers, etc.

Note 3: Please provide an overall price for implementation at the operation in Afghanistan

Note 4: The prices should include all costs for third-party services, where relevant, with these broken out and identified within the submission.

7.10.2. Payment Terms

- a) Please provide the basis for the determination of charges and schedule, including assumptions made about the availability of FMFB-A personnel and facilities.
- b) Please specify details of any payment schedules or the principles applying in establishing such schedules.
- c) Payments will be made upon acceptance by the business, at varying stages through the implementation of the proposed solution. Please specify.
- d) At what point is support and maintenance incurred (e.g. contract signing, acceptance of software, go-live) and how is it calculated (please give details)?



8. RFP Requirements Sections follow on

The remaining requirements sections and appendices follow on from here.

Appendix A – Non-disclosure agreement

Appendix B – FMFB-A _CSS_Requirement_2017.11.18