



The First MicroFinanceBank
اولین بانک قرضه های کوچک

The First MicroFinanceBank-Afghanistan

Request for Proposals

Document Management System (DMS)

Date of RFP issuance: October 25, 2018

Due Date for submitting proposal: November 20, 2018

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1. Introduction

The First Microfinance Bank (FMFB-A) is part of the Aga Khan Agency for Microfinance (AKAM), which has programs in over 15 countries throughout the developing world. The First Microfinance Bank (FMFB-A) is a full-fledged bank licensed by Da Afghanistan Bank and started its operations in Afghanistan in 2004. The First MicroFinance Bank has 39 branches and 9 loan processing offices in 14 provinces and 80 districts across the country. FMFB-A is mainly in business of providing loans and taking deposits from all branches while 9 loan processing offices are used only for lending purposes a part from other banking services.

The First MicroFinance Bank requests proposals from qualified vendors providing Document Management Solutions of their own and have sufficient expertise to assist the bank in implementation and deployment of Document Management System to management documents and physical data archives.

2. Scope

The Bank is interested in implementing a Centralized Document Management System (DMS), to improve records management, retention, indexing, workflow, document access and retrieval of documents by staff in head office and branches. The bank wants to implement a system that stores digital images in various formats quickly and effectively for later retrieval by securely defined user or group of users. The system should have the ability to control the authoring, check-in/out, and/or version control of documents being developed, managed or stored. The system should include document imaging, management, indexing, searching, workflow and document archiving/retention.

It should also give users the ability to index or enter the "metadata" associated to the documents being entered into the system. The Document Management System should not only cover storage of existing data/records of account opening and loan documents but also all documentations of various departments and functions of the bank. The DMS solution must be scalable to support the inclusion of already maintained electronic records as well paper documents to be scanned and imported into DMS.

In general, users need easier retrieval of information, search tools to locate the information and a workflow solution to efficiently process and route documents. the DMS solution provider should also be able to assist bank in end to end project implementation.

3. Project Intent

The First MicroFinance Bank is seeking to install a Document Management System (DMS) solution and is currently looking for potential vendors/DMS solution providers which has its own DMS solution product and not from third party.

The proposed Document Management System (DMS) shall be specifically designed for managing bank documents including but not limited to loan documentations, account opening, sensitive and confidential documents for bank use.

Vendors shall ensure following points that The First MicroFinance Bank is attempting to achieve in this RFP.

Document Management System (DMS)

1. DMS solution should be reliable
2. DMS solution should be flexible to be developed more further as bank requirement grows over time.
3. DMS solution should ensure data security and user access levels
4. DMS solution should provide remote system accessibility
5. DMS solution should provide user defined parameters
6. DMS Solution must have workflow management system

Proposal should also cover following information.

7. Application software
8. Software implementation
9. Computer hardware and setup
10. System interfaces
11. Software and hardware maintenance
12. Project management
13. Comprehensive training

4. Purpose

The purpose of the Document Management System (DMS) is summarized as following:

1. Establish a main repository for all paper documents
2. Manage physical data archive by tracking through Document Management system
3. Reduce Manual processes and increase productivity Increase integration and interaction between departments
4. Improve workflow processes to streamline movement of documents between staff and departments to improve customer service and quick access to documents
5. Reduce liabilities through effective management of multiple types of documents either scanned or electronically generated, improving the tracking, retrieval, retention and final disposition of these documents.
6. Access to documents in both structured and ad-hoc manner across the organization as bank seems fit.

5. Main Requirements:

1. On-premises solution with real time replication to two DR sites.
2. Have modern IT Security features, such as strong user management, file securities, secure access over encrypted network channel, view only access for some documents which cannot be printed, copied.
3. Improve the business processes in order to increase efficiency, better utilization of resources, improve productivity & reduce turnaround time (TAT) for each process.
4. Provide business continuity by making available important documents through DMS.
5. Provide repository of business sensitive documents.
6. To make electronic files available across the Bank 24 hours.
7. To make documents and files accessible to multiple users simultaneously.
8. To store and route documents electronically.
9. To create a back-up in Paper Based Documents to serve as a DR system.

10. Manage and track of physical documents, location wise, cabinet wise with full details and movement history.
11. Manage and track user owner of the physical documents, and history.
12. Store the documents/files to have including audio and video in different sequence in secure data base which can be easily accessible by authorized users/users with certain access rights.
13. Maintain and arrange documents in sequence without manual typing the document name in the system.
14. Issue and receive physical documents through the applications by users.
15. Functionality to create and to have various access of folders, spaces for each unit/branch/department.
16. There has to be functionality to create folders, spaces for each unit/branch/department and there should be options for print, view only or downloading the document.
17. Ownership of each document, and locations address and movement history.
18. Provide an audit trail of who has viewed or altered a record and when.
19. Protect the records from unauthorized alteration, destruction or transfer.
20. To have Document registrar, Work flow, Document archive management and Document tracking management modules of DMS.
21. The system must meet all "best practice" guidelines for DMS.
22. The system should capture records through an automated process.

5.1 Vendor Interaction Details

5.1 Invitation

FMFB-A invites proposals from eligible vendors for a Document Management System for The First Microfinance Bank that meets the banks requirements as set out in section 5.

the vendor is expected to examine all instructions, forms, terms and specifications in this RFP and study the RFP document carefully. Bid shall be deemed to have been submitted after careful study and examination of this RFP with full understanding of its implications. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP. Failure to furnish all information required by this RFP or submission of a Bid not responsive to this RFP in each and every respect will be at the Bidder's own risk and may result in rejection of the Bid and for which The First Microfinance Bank shall not be held responsible.

The Bidder shall bear all costs and expenses associated with the preparation and submission of its Bid and The First Microfinance Bank shall in no case be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process including cancellation or abandonment or annulment of the bidding process

5.2 Contact information

FMFB-A has appointed the following contact person as the sole point-of-contact for the questions related to RFP and receiving proposals before or by due date:

Name: Manizha "Baahir"

Title: Archive Manager

Address: The First Microfinance Bank – Afghanistan, Operations Department, Shahr-e-Naw, Ansari Square, Opposite Mar Mar Hotel, Zone 4, Kabul - Afghanistan.

Email: manizha.baahir@fmfb.com.af Phone: +93 (0) 799 800 225

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. This intent should be on company Letterhead and signed by an authorized signatory and should be sent electronically.

5.4. Vendors Inquires

Applicable terms and conditions herein shall govern communications and inquiries between FMFB-A and vendor as they relate to this RFP. Inquiries, questions, and requests for clarification related to this RFP are to be directed to the contact address listed in section 5.2. No contact should be made with management team or staff.

5.5. Delivery of Vendor Proposal

The vendor should submit a copy of response to this RFP and the supporting documentation in electronic form. The response must be in Microsoft Word/Excel format and must submit to the email address listed in section 5.2

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 organization 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

Selected finalist vendors will be invited to present their DMS Notification solutions to FMFB. 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.

6. 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, technical details and functionalities
5. Overview of Proposed Implementation Plan and Team
7. Training, support and maintenance
8. Solution Cost Summary

6.1 Executive Summary

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

6.2 Vendor Corporate Information

6.2.1 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

6.3. 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 organizational 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.

6.4. 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?

6.5. Overview of Proposed Solution

The vendor should provide an overview of the specific functional components or functionalities that meet FMFB-A requirements. 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. DMS General Parameters
- c. Data Capture
- d. Interface capabilities
- e. Technical Requirements
- f. Hardware Requirements
- g. Interface Requirements
- h. Documents
- i. Work Flow
- j. Report system
- k. Audit trail
- l. Authorization level

Provide a brief history of the product(s) included in the proposal, including:

- a) First released data
- b) Release history
- c) Financial institution where this solution deployed and actively being used
- d) Implementation timelines
- e) Explain the capabilities of your solution in terms of interfacing with other payment systems.
- f) What arrangement 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?
- g) 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?

6.6 Overview of Solution Architecture, Technical requirements and functionalities

Provide an overview of the technology architecture (hardware, software, network) upon which the solution is based. Since it will be necessary to integrate this with FMFB-A's core banking solution, 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.

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:

- Overview of physical architecture
- Overview of application architecture
- Overview of integration architecture used to integrate with other products and platforms
- Architecture strategy (i.e., description of planned changes)

- Description of API set
- Description of component applications
- Description of user interfaces
- External systems/partners with which the system is integrated

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

6.7. 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:

6.7.1 Implementation

- Please provide a high-level plan for working with FMFB-A to design, customize and deploy your proposed solution that meets FMFB-A's needs.
- Please provide within your plan details regarding timeframe and resources required for a similar installation at similar sized and structured banks.
- 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.
- Please describe the level of your resources and their experience required to satisfy your proposed high-level project plan.
- Confirm that these resources speak English and that they have full command of the English language
- Will you commit a dedicated project manager and key resources for the duration of the proposed implementation?
- 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).
- 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
- Does the company use industry standard project management methodology? If yes, please describe

6.8. 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

- If your organization 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?
- 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.

6.9. 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 analyzing and understanding FMFB-A's business model, operating procedures and business rules/requirements that will be used to customize 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 center 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

6.10. Vendor Product Reference

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 this product
- e) Installation date

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

6.11. 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 organization 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:

- a. Are product support technicians domiciled in the Region? If yes, how many?
- b. What are the qualifications of your support team and their years of experiences? And how many people would be available to support the client.
- c. How does the company propose to support FMFB-A post-implementation?
- d. Is support offered directly through your company, or a third party is also involved?
- e. 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?

- f. Does your company provide telephone and remote access support 24x7? If yes, please describe this service.
- g. If “yes” to previous question, does your company guarantee a response to the initial call within two hours of placing the call?
- h. Please describe your escalation process for problems that are not resolved within two hours.
- i. Does your company do the regular monitoring of algorithm to make sure if it is working well and how it is done?
- j. What is the proper time frame for the algorithm to be updated and what about the expertise of your company to perform the job?
- k. If not in English, in what language(s) is the response to the initial call and to any subsequently escalated problem?
- l. Is there clear and concise documentation available for all products that form the solution set? Is this documentation available online?
- m. Does each of the products in the solution set have online and customizable help?
- n. What is the standard frequency for software upgrades?
- o. Are software upgrades, patches and defect fixes available in downloadable format from a secure site?

6.12. Training

Vendor needs to give description of training that can be delivered by the vendor to Bank staff and users of the proposed solution. Vendor needs to explain in detail the offsite and onsite support and maintenance to bank staff.

7. Project Schedule

RFP Publication/Release Date:	October 25, 2018
Proposal Due Date and Time:	November 20, 2018
Consultant Product demonstrations/Presentations	November 25, 2018 (Tentative)
Reference Checks	November 30, 2018
Contract Award	December 15, 2018

FMFB-A reserves the right to change the tentative work plan and its timeline.

7.1 Example of workflow:

To generated, edit and create various works flows, without any customization or vendor's expert. All bank different department workflows will be provided to the solution provider upon becoming a successful bidder.

8. 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.

8.1 Please provide pricing details for all the products in your solution as follows

- i. Base Product
 - Registrar part of DMS (Document management system)
- ii. Implementation
 - Analysis and design
 - Customization
 - Product installation
 - Product configuration
 - Testing
 - Cut-over testing
 - Live cut-over (Implementation)
 - Error correction during implementation
 - Support costs during implementation
 - Expenses.
- i. Software upgrades and maintenance
- ii. Ongoing support (if applicable, tiered support)
- iii. Training costs
- iv. Documentation costs
 - v. Statutory charges (e.g. sales tax) applicable to each product or service contained in the proposal
 - vi. Any other charges applicable to FMFB-A (e.g. shipping)
 - vii. Professional services necessary for the implementation but identified separately.
 - viii. No additional licensing 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' 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 and 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

9. 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)?