



The First MicroFinanceBank
اولين بانک قرضه های کوچک
'bank with a social mission'

Request for Proposal
for
Implementation of Wallet and Cash in services for EMI
Intermobility.

The First MicroFinance Bank,
Afghanistan

Date of Issue: 02, Dec 2020



Milestone	Relevant Date
RFP Reference No.	FMFB /IT/20-0068
RFP Subject	Implementation of Wallet and Cash in services for EMI Intermobility
RFP Announcement	06 Dec 2020
Deadline for Queries	20 December 2020
RFP Closing Date	21 December 2020
Proposals Due	21 December 2020
Proposal Review	22 December 2020
Shortlisting Process	25 December 2020
Contract Award	1 Jan 2021
Contract Finalization	5 th Jan 2021
Project Kick-Off	5 th Jan 2021

FMFB-A BACKGROUND:

The First Microfinance Bank, Afghanistan (FMFB-A) started operations in 2004 and is part of the Aga Khan Agency for Microfinance (AKAM), which has financial institutions operating in over 15 countries throughout the developing world. It is affiliated with the Aga Khan Development Network (AKDN), a group of nine development agencies working in health, education, culture and rural economic development primarily in Asia and Africa. We provide credit and deposit products to a wide range of clients including micro, small and medium enterprises along with commercial banking, international and domestic remittance services. Our credit activities focus on micro enterprises, small businesses and the creation of productive sources of income and employment.

Our primary objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and underserved. Since 2016, we are a member of the Global Alliance for Banking on Values (GABV) – an independent network of banks using finance to deliver sustainable economic, social and environmental development. Our values- based banking agenda focuses on providing affordable financial services that promote entrepreneurship, agriculture, incremental housing and clean energy in Afghanistan.

GOVERNMENT INCOME TAX OR WITHHOLDING TAX:

Pursuant to Article 72 in the Afghanistan Tax Law effective March 21, 2009, FMFB-A is required to withhold "contractor" taxes from the gross amounts payable to all Afghan for-profit subcontractors/vendors. In accordance with this requirement, FMFB-A shall withhold two percent (2%) tax from all gross invoices to contractors under this Agreement with active AISA



or Ministry of Commerce license whereas non-registered partners'/vendors bidding for this RFP shall include 7% tax and the mentioned percentage will be deductible upon invoice payment.

LICENSES & BANK ACCOUNTS:

Before placing the order or signing Agreement, the local companies shall provide a copy of the organization's Ministry of Commerce license along with the TIN (Tax Identification Number) issued from Ministry of Finance.

Foreign companies shall also submit their country issued registration documents, Licenses, Taxation documents, brief introduction of the company and detailed proposal.

Bidding Companies are required to have the Bank account, only the winning company shall be asked to provide the bank details on the Proforma Invoice on the letter head of the company duly stamped and signed by the authorized signatory/signatories.

PROPOSAL CURRENCY:

The proposal currency should be USD (United States Dollars) whereas the transfer will be to local companies in AFN (Afghani) currencies considering the central Bank and market prevailing exchange rates and for foreign companies' fund will be transferred in EUR at bank mid-rate.

ACCEPTANCE, REJECTION OR POSTPONE:

The First Microfinance Bank of Afghanistan reserves the right to accept or reject any or all bids and to postpone the bidding process at any time/stage, without thereby incurring any liability to the affected bidder(s) or any obligations to inform the affected bidder(s) of the grounds for FMFB-A action.

CURRENT RFP OBJECTIVE:

To implement and customize the M-wallet and Cash in services of APS switch in FMFB-A core Banking system, hosting the EMI gateway for end to end transactions and allowing the customers to use both terminals and mobiles.

PROJECT APPROACH:

The overall project approach remains as following:

- The bidders are required to submit the detailed proposal for the APS Mobile services for EMI integration and implementation, the proposal must contain the technical and financial specifications.
- The bank shall select one of the proposed solutions for the services and shall proceed for procurement processes with the selected vendor.
- The bidders are also required to segregate all the costs associated to services and approach delivery and quote each item separately i.e. Cost, Freight Charges, Taxes, Custom Clearance, Implementation,



COMPANY CAPABILITIES:

Bidding companies should be the authorized and golden partner of the oracle and should have least 5 years of work experience in the areas of ATM, POS, Mobile services for EMI and product development, project management and project implementation in the financial sector. FMFB-A reserve the right to reject any proposal if the solution service does not meet the standards and project scope.

BIDDER AND PROPOSAL SELECTION/EVALUATION PROCESS:

Total transparency will be observed while opening of proposals and the evaluation/selection processes will be based on the following criteria:

- Technical Compatibility
- Licenses
- Low Quoted Price
- Past experience on deployment and implantation of same services in FI.

The Technical Proposals will be evaluated first for technical compatibility. Commercial Proposals will be opened only for the short-listed bidders who have qualified in the Technical Proposal evaluation.

INQUIRY AND RESPONSES:

The mode of delivering written questions to the aforementioned contact would be through email only with subject line as "FMFB-A RFP – ATM Procurement". The Bidders shall send their queries at the following email address. The last date for receiving the clarification requests is 20 Dec 2020. Any query received beyond the specified timeline would not be entertained under any circumstances.

Email: parwiz.popalzai@fmfb.com.af
Phone: +93 78 659 7887

VALIDITY OF PROPOSAL:

The pre-qualification, technical and financial bids shall be valid for a period of 15 days from the date of submission of the proposals.

DELIVERY:

To be able to successfully complete interoperability of APS Mobile services for EMI integration and implementation and as per the local and international switch standards and following services should be achieved within the project timeline. Project services and delivery shall be completed within 39 working days from contract signing date.

- Environment Set up
- Initialization of EMI Simulator Set up
- Parametrization and customization of all listed Transaction in Core Banking system.



- Customization of Annual fee for Card mapping for annual fee collection by the core banking system.
- Technical testing with SWITCH vendor involving BANK IT and SWITCH vendor
- Proper error message mapping for all customizable fields.
- Training of Staff for customization of ISO Messages
- User Acceptance Testing
- Proper Document delivery for all deployment and Customizations including customized units.
- Pilot go live and support

Mobile Services and ATM Transactions for EMI integration:

Following are the number of primary switches transactions that are mean to be performed in the ATM simulator, physical ATM machines and mobile operator. The Bid company should make sure that list of transactions should generate the advices and acknowledged by the host and client server. The validity of mentioned transactions will be verified in proper certificate document sign by the bank and host switch.

- Cash in for all currencies
- Cash out for all Currencies
- P2P Payments
- Wallet to Card
- Card to Wallet (initiated from terminal)
- Card to Wallet (initiated from wallet)
- Wallet to cash (Advice message only)
- Save Payment
- Automation of Annual fee for card mapping in Flexcube Core Banking System.

ORIGINAL DOCUMENTS TO BE DISPATCHED WITH THE GOODS:

- Proforma Invoice
- UAT sign off
- Post Go live sign off

PROPOSAL SUBMISSION GUIDELINES:

Proposals must be submitted to muhib.kabiri@gmail.com not later than 21 Dec 2020 – 03:00 PM. Bids/Proposals received after the due date will not be considered at all.



Appendix 1:

S. No	Technical Specifications	
1	ATM and Switch EMI service Environment Set up	<ol style="list-style-type: none"> 1. Simulator setup 2. Switches Interface setup. 3- UAT Environment Setup. 4- Production Environment Setup
2	Parameterization	<ol style="list-style-type: none"> 1. Originating the transaction request from the m-Wallet application of Operator and sent it to APS switch. 2. Configuration of respond code and respond fields as part of the response body for wallet to card and Card to wallet transactions. 3. Defining all types of error codes for declining the m-wallet failure transactions. 4. Configuration of MT1100 request and MT1110 respond of Wallet to Card and card to wallet Transactions
3	Core Banking Product Customization	<ol style="list-style-type: none"> 1.Core Banking ARC customization for fee and accounting Matrix and transaction code maintenance. 2.Unique Product Creation for Wallet to card and Card to Wallet in FCUBS Core Banking system. 3.Enable the Cash in Respond code in Core Banking System. 4.Process code Mapping for Cash in and Wallet transactions. 5.Defining the Channel details and Core Banking Literals for external transaction codes. 6.Implementing the gateway services to host the M-wallet Transactions 7. Cash in, To enable the customer to transfer fund from his bank account to his wallet account using AFPAY cards and using other bank account to top up the wallet. 8- Customization of Annual fee for Card Mapping in core banking system.
5	Transaction Consistency	<ol style="list-style-type: none"> 1.Load balancing scheme 2. stablishing the network for receiving the sign on message from switches. 3. Verifying and fixing the request header switches. 4. Table based settlement transactions processing.
6	Transaction Validation	<p>1-Validating the following MMOS Services for FMFB customers using m-wallet transactions trough APS.</p> <ul style="list-style-type: none"> • Validating MMO Registered with APS • Defining Terminal for Wallet services • Customer to whom the m-wallet services enabled is active • Pin is valid for the registered customers • Account and Afpay card mapping with wallet • Using wallet to transact with other MFis wallet and Af-pay card.