

RFP	AUB/IT/0056
Subject	Proposal for Procurement of EMV and Contactless Plastic Cards for (VISA)
Issue Date	06-Oct-2019
Closing Date	31-Oct-2019

CORPORATE BACKGROUND:

Afghan United Bank is a full-fledged privately-owned commercial bank incorporated on October 4, 2007. The Bank obtained its banking license under the Banking Laws of Afghanistan from the Central Bank of Afghanistan (DA Afghanistan Bank) and received incorporation license from Afghanistan Investment Support Agency (AISA). The Bank is currently operating through 25 branches in Kabul, Nangarhar, Kandahar, Balkh, Herat, Kunduz, Parwan, Helmand, Nimroz, Khost and other big cities of the country. The bank is offering financial products and services in both Conventional and Islamic Banking across these branches.

GOVERNMENT WITHHOLDING TAX:

Pursuant to Article 72 in the Afghanistan Tax Law effective March 21, 2009, Afghan United Bank is required to withhold "contractor" taxes from the gross amounts payable to all Afghan for-profit subcontractors/vendors. In accordance with this requirement, Afghan United Bank shall withhold two percent (2%) tax from all gross invoices to Afghan contracts under this Agreement with active AISA or Ministry of Commerce license whereas the foreign located partners'/vendors companies bidding for this RFP shall include 7% tax and the mentioned percentage will be deductible upon invoice payment.

GOVERNMENT LICENSE & BANK ACCOUNTS:

Before signing Agreement, the company shall provide a copy of the organization's AISA or Ministry of Commerce license and TIN (Tax Identification Number).

Foreign companies shall also submit the country issued License, TIN Copy and brief write up on the company.

Company is required to have the Bank account with account details provided on the Bank letter head provided by the Bank having account with.

PROPOSAL CURRENCY:

The proposal currency should be USD whereas the transfer will be made if Local in Afghani considering the day Central Bank Ex Rates and for foreign companies the transfer will be made either in AED/EUR/INR.

ACCEPTANCE/REJECTION:

Afghan United Bank reserves the right to accept or reject any or all bids and to annul 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 AUB action.

CURRENT RFP OBJECTIVES:

The Bank wishes to procure EMV and Contactless plastic card printed with two different desired designs of Afghan United Bank attached in appendix 1 and appendix 2.

Project Approach:

The overall project approach remains as follows:

- The technical specification of the chip models is attached in the following table, only the mentioned chip models will be accepted as they are already certified with our switch and we don't want further certification processes for any other chip model.

VISA			
Current	MULTOS	JAVA	KONA
Chip Type	DUAL	DUAL	DUAL
Product Technical Name	Multos ML4 P18	GFCX9	KONA2 D2320 v1.00
Product Commercial Name	ML4-P18 v1.2	Contactless R9 Version 1.0	KONA2 D2320
Letter of Approval	LBGEMA03072	LBGEMA2874	LBKONA2378
Expiry	9-Dec-28	9-Dec-28	2-Jul-27
Status	Supported except VISA Debit	Fully Supported	Fully Supported

- There would be two different designs of cards, complete art works for both the designs will be shared later to the winner of the bid, however, a .jpg format is also attached with this RFP for further clarification and assurance.
- The estimated quantity will be 5,000 cards for each product/design total 10,000 cards
- On the front side of the card the following entities are required to be printed:
 - Card Design
 - Afghan United Bank Logo
 - VISA Logo
 - VISA Hologram
- On the back side of the card the following entities are required to be available and printed:
 - Magnetic Strip
 - Signature Panel
 - Card Holder Instructions

Company Capabilities:

Bidding companies should have authorization/certification from VISA International for supplying of card and its production. Afghan United Bank reserve the right to reject any proposal if the technical specifications of the goods do not meet the standards of VISA and/or it is not accepted by our Card Personalization Center.

Letter of Approval:

Bidding companies are required to submit the LOA (Letter of Approval) along with the financial and technical proposal, the LOA reference should meet the above mentioned three accepted chip models in the table.

Technology Company Selection/Evaluation Process:

Total transparency will be observed while opening of proposals. The Technical Proposal will be evaluated first for technical suitability. Commercial Proposal will be opened only for the short-listed bidders who have qualified in the Technical Proposal evaluation.

Inquiries and Responses:

The mode of delivering written questions to the aforementioned contact would be through email only with subject line as RFP – Plastic EMV Contactless Card. The Bidders shall send their queries at the following email address. The last date for receiving the clarification requests is 30 Oct 2019. Any query received beyond the specified timeline would not be entertained under any circumstances.

Email: it.procurement@afghanunitedbank.com

Validity of Bids:

The pre-qualification, technical and financial bids shall be valid for a period of 60 days or Three (3) months from the closing date of submission of the proposals.

Payment Terms:

30 % on Purchase Order Issuance

70 % on Delivery of the goods at custom and submission of the concerned documents and invoices

PROPOSAL SUBMISSION:

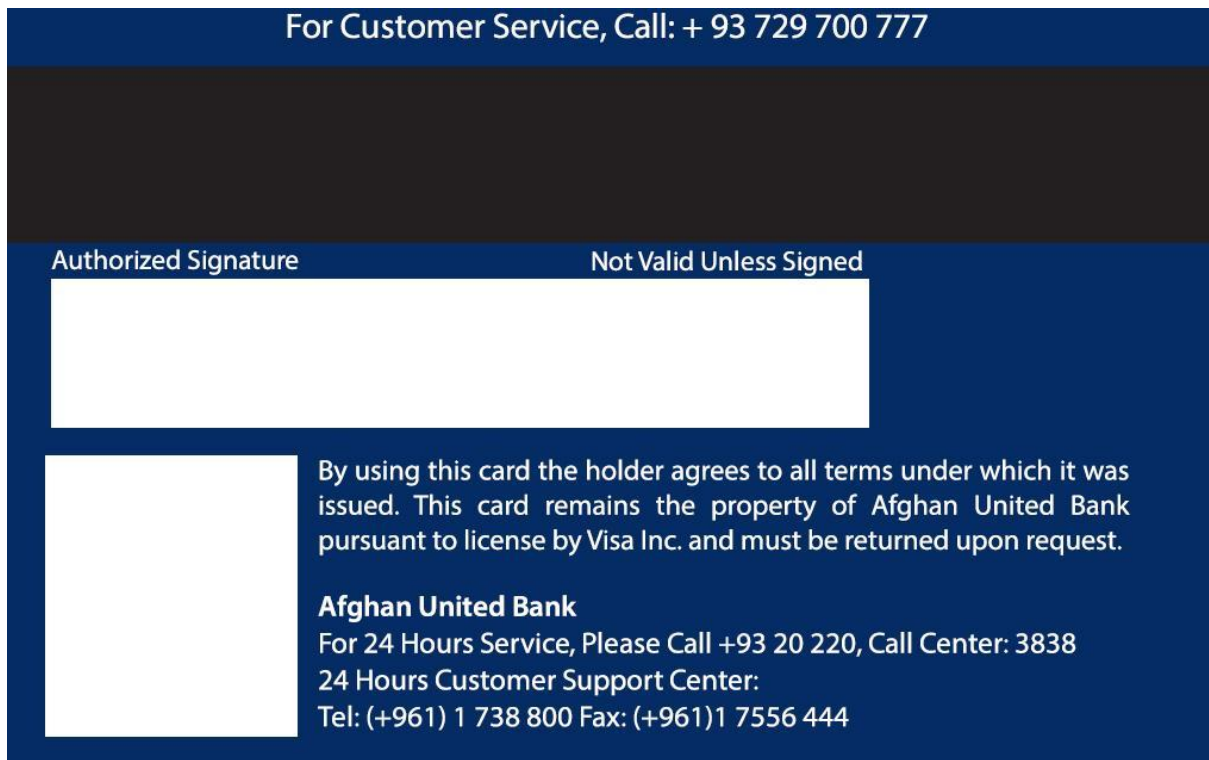
Proposals must be submitted to it.procurement@afghanunitedbank.com address not later than 31 Oct 2018 – 4:00 PM. Bids/Proposals received after the due date will not be considered further.

Appendix 1:

VISA Debit Front:



VISA Debit Back:



Appendix 2:

VISA Prepaid Card Front:



VISA Prepaid Card Back:

