



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

## **Request for Proposal**

**for**

**Procurement of CE840 DataCard Embosser/Encoder/Indenter**

**The First MicroFinance Bank,**

**Afghanistan**

**Date of Issue: 04, Jan 2020**



<b>Milestone</b>	<b>Relevant Date</b>
RFP Reference No.	FMFB/OPS/ADC/19-002
RFP Subject	Procurement of CE840 DataCard Embosser
RFP Opening Date	04 December 2019
Deadline for Queries	30 January 2020
RFP Closing Date	05 Feb 2020
Proposals Due	After 05 Feb 2020
Proposal Review	06 Feb 2020
Shortlisting Process	10 Feb 2020
Contract Award	15 Feb 2020
Contract Finalization	18 Feb 2020
Project Kick-Off	20 Feb 2020

#### **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:**

The Bank wishes to procure Two (02) units of CE840 DataCard Embosser/Encoder/Indenter with other necessary Applications and Consumables where the specifications and details are described in appendix 1 under Project Approach article.

#### **COMPANY CAPABILITIES:**

Bidding companies should be the authorized re-seller of Entrust DataCard for supplying, distribution, service and maintenance of DataCard Equipments and should have proper authorization certificate from Entrust DataCard. FMFB-A reserve the right to reject any proposal if the technical specifications of the goods do not meet the standards of Entrust



DataCard and/or it is not acceptable/compatible by FMFB-A Payment Switch/Card Personalization Center.

### **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
- Reseller Authorization Certificate from Entrust DataCard.
- Low Quoted Price
- Past experience on supplying similar equipment to other banks and FIs.

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 – CE840 DataCard Query". The Bidders shall send their queries at the following email addresses. The last date for receiving the clarification requests is 19 Jan 2020. Any query received beyond the specified timeline would not be entertained under any circumstances.

Email: [sajad.eshaqzai@fmfb.com.af](mailto:sajad.eshaqzai@fmfb.com.af)

Phone: +93 78 659 7887

Or

Email: [muhib.kabiri@fmfb.com.af](mailto:muhib.kabiri@fmfb.com.af)

Phone: +93 071 110 1112

### **VALIDITY OF PROPOSAL:**

The pre-qualification, technical and financial bids shall be valid for a period of 45 days (One and Half Months) from the date of submission of the proposals.

### **DELIVERY:**

The delivery terms of the goods shall be as per one of the following two criterias:

- DDP (Delivered Duty Paid): In the module the company is responsible to clear the goods from the custom and deliver them into FMFB-A warehouse or Door to Door delivery.
- Non DDP: In this scenario the Delivery of the goods will be till Hamid Karzai International Airport Custom.



However, in both the cases, FMFB-A is required to receive the goods in the earliest possible time and period.

### **INSTALLATION, COMMISSION, WARRANTY AND TRAINING:**

Installation and commission shall take place in Kabul by the certified and professional engineer of the company after arrival of the Embosser in the FMFB-A Personalization Center. The company is required to ensure with the warranty period of 03 years for the supplied goods quite after installation and commission date.

Bidding company is also required to training the specified staff of FMFB-A for hardware troubleshooting, software remedy, internal parts replacement and other related activities.

### **PAYMENT TERMS:**

The payment shall take place based on the mutual agreement.

### **ORIGINAL DOCUMENTS TO BE DISPATCHED WITH THE GOODS:**

- Proforma Invoice
- Certificate of Origin
- Exporter Custom Declaration Document in English Language

### **PROPOSAL SUBMISSION GUIDELINES:**

Proposals must be submitted to [sajad.eshaqzai@fmfb.com.af](mailto:sajad.eshaqzai@fmfb.com.af) and [muhib.kabiri@fmfb.com.af](mailto:muhib.kabiri@fmfb.com.af) not later than 20 Jan 2020 – 03:00 PM. Bids/Proposals received after the due date will not be considered at all.



**PROJECT APPROACH:**

**Appendix 1:**

S No.	Item Description	Technical Specifications	Qty
1	DataCard CE840 Embosser/Encoder/Indenter	<p><b>Embossing/Indenting:</b> 75-character embossing/indenting wheel, financial format per ID-1 ISO 7811-3; front, rear or both sides of the card MasterCard security characters; Helvetica@ characters; OCR-A1, OCR-B1</p> <p><b>Speed:</b> Up to 60 seconds to encode magnetic stripe, indent and emboss the card Up to 64 seconds to print monochrome graphics, encode magnetic stripe, indent and emboss the card Up to 78 seconds to print color graphics, encode magnetic stripe, indent and emboss the card</p> <p><b>Encoding:</b> Magnetic stripe encoding   ISO 7811, three track high- and low-coercivity</p> <p><b>Card capacity:</b> Automatic card feed with 100-card input hopper based on 0.030 in. card thickness Output hopper, up to 10-card capacity; reject bin, up to 10-card capacity; exception card slot</p> <p><b>Security features:</b> Mechanical or software-activated lock to secure card stock, supplies, and reject card hopperSSL/TLS encryption, supports 3DES and AES-256; bolt-down ready Kensington@ lock compatible (lock sold separately); concealed output hopper; non-resettable card counter for auditing</p> <p><b>Display:</b> Two-line LCD display User interface languages available: English, Spanish, German, Italian, Japanese, Traditional Chinese, Korean, Portuguese and Arabic</p> <p><b>Physical dimensions:</b> Top module: 8.8 in. W x 21.2 in. D x 8.8 in. H (22.4 cm x 53.8 cm x 22.4 cm) Bottom module (embosser): 15 in. W x 27.5 in. D x 10.5 in. H (38.1 cm x 69.9 cm x 26.7 cm)</p> <p><b>Weight:</b> Top module (encoding, printing): 12 lbs. (5.4 kg) Bottom module (indenting, embossing, topping, card output): 40 lbs. (18.1 kg)</p> <p><b>Connectivity:</b> Ethernet and USB</p>	02
2	EMV Option	Yes	02
3	AI License	DataCard Adaptive Chip Interface License	01
4	CDI (Custom Desktop Issuance) Release Solution with Dongle V6xxx	Yes	01
5	Ribbon, Indent, Black	Adjustable in CE840 DataCard Machine	20
6	Topping Foil, Silver	Adjustable in CE840 DataCard Machine	10
7	Installation and Setup	Complete Installation (configuration, hardware assembling, testing with CSC Switch in UAT and Production Environment)	N/A