



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

Request for Proposal

for

Procurement of ATMs

The First MicroFinance Bank,

Afghanistan

Date of Issue: 17, Dec 2019



Milestone	Relevant Date
RFP Reference No.	FMFB/OPS/ADC/19-005
RFP Subject	Procurement of 10 Unit of ATMs
RFP Opening Date	17 December 2019
Deadline for Queries	23 January 2020
RFP Closing Date	24 January 2020
Proposals Due	After 24 January 2020
Proposal Review	25 January 2020
Shortlisting Process	30 January 2020
Contract Award	03 February 2020
Contract Finalization	08 February 2020
Project Kick-Off	10 February 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 Ten (10) units of Diebold Nixdorf ProCash 280 or DN100D ATM machines where the specifications are mentioned in the appendixes (appendix 1 and appendix 2).

PROJECT APPROACH:

The overall project approach remains as following:

- The bidders are required to submit the detailed proposal for both the ATM modules separately where each proposal must contain the technical and financial specifications.
- The bank shall select one of the proposed ATM models out of two and shall proceed for procurement processes with the selected vendor.
- The bidders are also required to segregate all the costs associated to the ATMs and their delivery and quote each item separately i.e. ATM Cost, Freight Charges, Taxes,



Custom Clearance (if DDP), Installation and Commission, Training etc.

COMPANY CAPABILITIES:

Bidding companies should be the authorized re-seller of Diebold Nixdorf for supplying & distribution of Diebold Nixdorf ATMs and should have proper authorization certificate from Diebold Nixdorf. FMFB-A reserve the right to reject any proposal if the technical specifications of the goods do not meet the standards of Diebold Nixdorf and/or it is not acceptable/compatible by FMFB-A Payment Switch.

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 Diebold Nixdorf
- 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 – ATM Procurement". The Bidders shall send their queries at the following email address. The last date for receiving the clarification requests is 23 Jan 2020. Any query received beyond the specified timeline would not be entertained under any circumstances.

Email: sajad.eshaqzai@fmfb.com.af

Phone: +93 78 659 7887

Email: 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 ATMs will be as per one of the following two criteria's:



- DDP (Delivered Duty Paid): In the module the company is responsible to clear the goods from the custom and delivery 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 booth the cases, FMFB-A is required to receive the ATMs 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 ATMs in the FMFB-A warehouse. 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.

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 and muhib.kabiri@fmfb.com.af not later than 24 Jan 2020 – 03:00 PM. Bids/Proposals received after the due date will not be considered at all.



Appendix 1:

S. No	Technical Specifications	
	DN 100D Front Load	
1	CASH & MEDIA DISPENSER AFD 2.0 Engine (Advanced Function Dispenser)	<ol style="list-style-type: none"> 1. Withdraw up to 50 notes per transaction (Certified with Afghani Currency) 2. Up to 5 cassettes 3. 340 mm note capacity per cassette 4. Reject cassette with separate component for Retracts
ENHANCED SECURITY		
2	Physical	<ol style="list-style-type: none"> 1. Portrait and cash slot surveillance cameras 2. Security Safes: UL 291 Level 1, CEN I 3. Basic alarms and sensors 4. Anti-fraud system design 5. Combination safe locks with Chassis key standard with uniform locking mechanism 6. Anti-cash trapping sensor
3	Data	<ol style="list-style-type: none"> 1. Consumer awareness mirrors 2. EPP keypad ver. V7 International CES with Triple DES Module 3. PIN pad shield 4. Anti-skimming options: Secure Pack 1, 2, 3
4	Cyber	<ol style="list-style-type: none"> 1. Trusted Device Communication 2. Basic Endpoint Security 3. CrypTA Stick secure service access 4. DN Vynamic™ Security Suite 5. Trusted Platform Module (TPM)
5	Display	<ol style="list-style-type: none"> 1. 15" with function keys (Soft-Keys) and touchscreen 2. Vandal-resistant display 3. Standard and high-bright LCD with Multimedia Support 4. Privacy filter 5. Supports multi-touch
6	Processor/PC Core	<ol style="list-style-type: none"> 1. Intel Core i3 2. 500 GB HDD and 2 GB RAM 3. DVD drive and Ethernet Network Adaptor with TCP/IP Driver
7	Accessibility	<ol style="list-style-type: none"> 1. Compliant with regional height and reach requirements 2. Headphone or headset jack 3. User guide lights
8	ID Devices	<ol style="list-style-type: none"> 1. EMV motorized and contactless card readers 2. Barcode scanner 1D/2D and Biometric Option (Finger Print)
9	Printers	<ol style="list-style-type: none"> 1. 80 mm thermal receipt printer 2. Journal printer and Electronic Journal Support
	SOP (Service Operating Panel)	<ol style="list-style-type: none"> 1. 8,4" graphical color display (RL only) along with T-SOP option
10	Serviceability	<ol style="list-style-type: none"> 1. Front load 2. Integrated with DN AllConnect, ServicesSM Architecture
11	Licenses, Platform Software & Operating System	<ol style="list-style-type: none"> 1. EMV Pro Chip License 2. ProBase/C 1.4 (Latest NDC Application Software) 3. Windows 7 Licensed with all Hardware drivers
12	Application Software	<ol style="list-style-type: none"> 1. DN Vynamic Software Suite
13	Dimensions (HxWxD)	<p>1270 mm x 420 mm x 692 mm (UL) (50 in x 16.5 in x 27.2 in)</p>



Appendix 2:

S. No	Technical Specifications	
	DN ProCash 280 Front Load	
1	Chassis	<ol style="list-style-type: none"> 1. Illuminated advertising lightbox 2. Customers guided by optical indicators at all input and output modules
2	Banknote processing Cash-out module	<ol style="list-style-type: none"> 1. Withdrawals of up to 60 notes in a bundle (Certified with Afghani Currency) 2. Reject cassette with separate component for Retracts
3	Banknote storage	<ol style="list-style-type: none"> 1. 4 cassettes 2. Maximum fill level 310 mm 3. Fill level indicator 4. Scalable cassette concept: Lock, lead seal, tamper indicator 5. Retract/reject cassette with 2 compartments
4	Processor and PC Core	<ol style="list-style-type: none"> 1. Intel Core i3 2. 500 GB HDD and 2 GB RAM 3. DVD drive and Ethernet Network Adaptor with TCP/IP Driver
5	Display	<ol style="list-style-type: none"> 1. 15" TFT LCD-Display 2. 8 softkeys and touch display (Braille option) 3. Standard and high-bright LCD with Multimedia Support
6	Keyboard (Encrypting PIN Pad)	<ol style="list-style-type: none"> 1. EPP keypad ver. V7 International CES with Triple DES Module 2. Supports Remote Key Loading 3. EPP PIN PAD Shield
7	Card processing	<ol style="list-style-type: none"> 1. Motorized Hybrid card reader – Smart Card capable with card retract box
8	Printers	<ol style="list-style-type: none"> 1. Receipt printer (Thermal) 2. Journal printer (Thermal) with Electronic Journal Option
9	Audio	<ol style="list-style-type: none"> 1. Loudspeakers, headset jack with adjustable volume
10	Cash security	<ol style="list-style-type: none"> 1. Safes: UL Business Hours, UL 291 Level 1, CEN L 2. Combination safe locks with Chassis key standard with uniform locking mechanism
11	Data and software security	<ol style="list-style-type: none"> 1. Secure channel 2. Anti-Manipulation Card Slot 3. Anti-Skimming II Module 4. Awareness mirrors 5. Privacy display filter for the monitor (Protective Screen Standard) 6. Anti-Fraud Module
12	Identity and access control	<ol style="list-style-type: none"> 1. Mechanical and electronic locks 2. Intelligent operator authentication
13	Security monitoring	<ol style="list-style-type: none"> 1. Cash slot and portrait camera
14	(SOP) Service Operator panel	<ol style="list-style-type: none"> 1. 8,4" graphical color display (RL only) along with T-SOP option
15	Technical details	<ol style="list-style-type: none"> 1. Supply voltage range: 110 – 120 V; 220 – 240 V 2. Mains frequency 50/60 Hz 3. Uninterruptable Power Supply
16	Software, Operating System and Licenses	<ol style="list-style-type: none"> 1. Windows 7 Professional Licensed 2. Latest NDC Application Software 3. EMV Pro Chip License 4. All Hardware Drivers