



RFP FOR APP ATOMA PAY CUSTOMER, AGENT & MERCHANT REGISTRATION

(HIGH LEVEL USER REQUIREMENT)

ATOMA/RFP#A25006

Date: 03 September, 2025

1. EXECUTIVE SUMMARY

2.1. Type of Demand

2.2. Background - Customer Registration

2.3. Background - Agent & Merchant Registration

3. OBJECTIVES

3.1. Objectives - Customer Registration

3.2. Objectives - Agent & Merchant Registration

4. SCOPE OF WORK

4.1. ATOMA Pay Customer Registration via Agent App Interface

4.1.1. Agent Access & Initiation

4.1.2. Account Existence Check (Customer)

4.1.3. Subscriber Data Acquisition

4.1.4. Low Profile Activation Check

4.1.5. Final Validation & Registration Outcome (Customer)

4.2. ATOMA Pay Agent & Merchant Registration via App Interface

4.2.1. TDRs & CSRs Access & Initiation

4.2.2. Account Existence Check (Agent/Merchant)

4.2.3. Agent & Merchant Data Acquisition

4.2.4. Final Validation & Registration Outcome (Agent/Merchant)

4.3. Workflow Overview

4.3.1. Workflow: ATOMA Pay Customer Registration

4.3.2. Workflow: ATOMA Pay Agent and Merchant Onboarding / Registration

4.4. Change/Enhancement Requirement Scope

4.4.1. Customer Registration Scope

4.4.2. Agent & Merchant Registration Scope

5. BUSINESS RULES

5.1. Existing Business Rules (Customer Registration)

5.2. New or Updated Business Rules (Customer Registration)

5.3. Existing Business Rules (Agent & Merchant Registration)

5.4. New or Updated Business Rules (Agent & Merchant Registration)

6. TECHNICAL REQUIREMENTS

6.1. User Interface

6.2. Security Requirements

6.3. Technical Clauses

7. SUPPORT AND OPERATIONAL REQUIREMENTS

- 7.1. Support Requirement (CRM Interface)
- 7.2. Reporting Requirements
- 7.3. Finance & Revenue Assurance Deliverables
- 7.4. Information Technology and Infrastructure (IT) Deliverables
- 7.5. Sales & Distribution Deliverables
- 7.6. Legal & Regulatory Deliverables
- 7.7. Customer Relations Deliverables
- 7.8. Network Relevant Requirements

8. USER CLASSES AND CHARACTERISTICS

9. DAB CHECKLIST AND REQUIREMENTS

- 9.1. DAB Checklist for Customer Registration
- 9.2. DAB Checklist for Agent & Merchant Registration

10. PROPOSAL SUBMISSION INSTRUCTIONS

11. EVALUATION CRITERIA AND SCORING (CRITICAL SECTION)

- 11.1. Evaluation Criteria Overview
- 11.2. Scoring Methodology
- 11.3. Minimum Thresholds / Fail Locations

12. NON-COMPLIANCE AND COMPENSATION CLAUSE

13. ACKNOWLEDGEMENT / PRELIMINARY NON-DISCLOSURE AGREEMENT

14. SIGN-OFF

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1. EXECUTIVE SUMMARY

Decoupling GSM registration for customers, digitalizing agent/merchant onboarding, and the desired outcome (streamlined, broader access to ATOMA Pay services).

2. INTRODUCTION AND BACKGROUND

2.1. Type of Demand

- * New Product & Service
- * New Report* Other

2.2. Background - Customer Registration

Historically, the registration process for ATOMA Pay was tightly coupled with GSM subscription registration. Customers were required to be registered under a GSM line—specifically within the ATOMA network—to access ATOMA Pay services. This dependency created operational bottlenecks and limited accessibility. To address these challenges, ATOMA has introduced a revised registration process allowing ATOMA Pay accounts to be created independently of GSM registration. Under this new model, customers—regardless of their mobile network operator—can be onboarded for ATOMA Pay services without an existing GSM account. Authorized agents can now initiate and complete ATOMA Pay registrations directly through the mobile application. The process supports automated data retrieval for ATOMA subscribers and manual data entry for users of other GSM networks. It also incorporates low-profile activation logic and backend validation to ensure compliance and service readiness. By decoupling financial service registration from telecom operations, this approach streamlines onboarding, broadens customer eligibility, and aligns with ATOMA's strategic objectives of financial inclusion and digital service expansion.

2.3. Background - Agent & Merchant Registration

The ATOMA Pay agent & merchant onboarding/registration process was manual and lengthy, requiring physical document collection, manual KYC filling, and physical dispatch to archive teams in Kabul from provinces, which took days to weeks. This led to delays in onboarding, potential loss of documents, and increased costs. To overcome these challenges and enhance service flexibility, ATOMA Pay has introduced an amended onboarding/registration process through a mobile application. Authorized business teams (TDRs & CSRs) can now initiate and complete ATOMA Pay registrations directly through the mobile application for new agents and merchants, submitting transactions for verification, thereby decreasing the onboarding SLA from weeks to hours. Physical KYCs and other necessary documents are no longer required, saving costs. This development modernizes the onboarding journey, expands the agent and merchant network, and aligns with ATOMA Pay's strategic objectives of financial inclusion and digital service expansion.

3. OBJECTIVES

3.1. Objectives - Customer Registration

The objective is to outline the newly introduced registration process for ATOMA Pay, enabling independent onboarding of customers through agent-assisted registration via the mobile application. This enhancement is designed to:

- * Separate ATOMA Pay registration from GSM registration, allowing broader access to financial services for users across all mobile networks.
- * Empower agents to initiate and complete the ATOMA Pay registration process on behalf of customers, improving service reach and operational efficiency.
- * Streamline the onboarding experience through integrated data validation, low-profile activation options, and real-time regulatory checks.
- * Enhance service flexibility and customer inclusion, in line with ATOMA's commitment to digital transformation and financial accessibility.

This document serves to guide stakeholders in understanding the updated process flow, system behavior, and operational responsibilities related to the new ATOMA Pay registration method.

3.2. Objectives - Agent & Merchant Registration

The objective is to outline the newly introduced agent & merchant onboarding/registration process for ATOMA Pay, which enables onboarding through a mobile application.

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This enhancement is designed to:

- * Digitalize the agent and merchant onboarding and registration process.
- * Minimize the agent and merchant onboarding and registration SLA.
- * Expand the agent and merchant network across the country.
- * Enhance work efficiency.
- * Improve competitiveness in the markets.* Save costs.

This document serves to guide stakeholders in understanding the updated process flow, system behavior, and operational responsibilities related to the new ATOMA Pay agent and merchant registration method.

4. SCOPE OF WORK

4.1. ATOMA Pay Customer Registration via Agent App Interface

4.1.1. Agent Access & Initiation

- * Access the application by entering your assigned username and password.
- * An agent opens the ATOMA Pay registration module within the mobile app to initiate a new account for customer.
- * If the device IMEI is not registered, the application will automatically close.

4.1.2. Account Existence Check (Customer)

The agent enters the customer's GSM number, waits for the OTP to be delivered to the customer's mobile device, and then enters the correct OTP to proceed with the registration process. The app checks whether the customer already has an existing ATOMA Pay account.

- * If YES:
- * If customer information requires updating, process to update the necessary details as per current records.
- * If no updates are required: process end.
- * If NO:
- * Proceed to Step 3 for subscriber data acquisition.

4.1.3. Subscriber Data Acquisition

The app determines the customer's mobile operator type.

- * BA, YP agent fill the required data for both ATOMA PAY and Other GSM operators considering DAB Checklist.
- * The Data will be pushed to the HW platform.

4.1.4. Low Profile Activation Check

- * The app determines if a low profile is activated already based on the completeness and validity of the data.
- * If YES:
- * The agent is prompted to fill in any missing required data.
- * After data completion, it is submitted to the system for backend processing.
- * If NO:
- * Proceed to the final validation.

4.1.5. Final Validation & Registration Outcome (Customer)

- * BA, YP agent upload the required documents considering DAB checklist.
- * The system will open a window for customer signature.
- * After signing, a signed full KYC will be generated.
- * The subscriber will be directly activated with low profile.
- * The Eyeballing Team will access the Huawei platform to review and verify the registration.

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- * They will check whether the transactions comply with the DAB checklist.
- * If the transactions meet the checklist criteria, the Eyeballing Team will accept them.
- * If the transactions do not meet the criteria, the Eyeballing Team will reject them.
- * The agent will then update the registration details and resubmit the transaction.

4.2. ATOMA Pay Agent & Merchant Registration via App Interface

4.2.1. TDRs & CSRs Access & Initiation

- * The TDRs and CSRs open the ATOMA Pay agent & merchant registration module within the mobile app to initiate a new registration for agent and merchant. For every TDR or CSR user, an RTL is assigned who is responsible to approve any newly onboarded Merchant & agent
- * They need to enter their username and password to be verified together with their IMEI; a specific user can access the mobile App from his own registered Mobile device only

4.2.2. Account Existence Check (Agent/Merchant)

Following a successful access, the user can enter the agent/merchant Mobile number (which is not limited to ATOMA only). An OTP is received on the Agent/merchant Mobile Number which should be entered on the App to verify and proceed. Following successful OTP verification, the app checks whether the agent & or the merchant already has an existing ATOMA Pay subscriber account * If YES:

- * The TDRs and CSRs should make the account balance zero.
- * The TDRs and CSRs should raise the account closer request to CC-BO.
- * If NO:
- * Proceed to Step 3 for subscriber data acquisition

4.2.3. Agent & Merchant Data Acquisition *

Not an ATOMA Pay Subscriber:

- * The TDRs and CSRs enter the required agent and merchant details as per the KYC check list
- * Uploading the agent / merchant NIC
- * Live Photo
- * KYC Form
- * Address verification form / electricity bill
- * Work license
- * Uploading the next of kin NIC
- * After completing the registration, the KYC form appears on the screen allowing the RTLs to do the verification
- * Using the same App the corresponding RTL should be able to review the Merchant info, KYC and the rest of documents and reject the request for missing or wrong info
- * The rejected application can be then edited by the same CSR, updated and re-submitted
- * Upon successful verification, the RTLs, by ensuring the accuracy of registration, submit the transaction to compliance
- * The successful submission should be able to create a light merchant/agent profile with limited access for a limited period (3-4 days), in case the Profile does not change the account will be blocked
- * The compliance team can log into Huawei, check the submitted application by RTL, and
- * Approve it, which leads to changing the Merchant/agent profile to normal profile based on its data
- * Reject it, and in this case the missing data should be fixed by RTL within the Huawei system

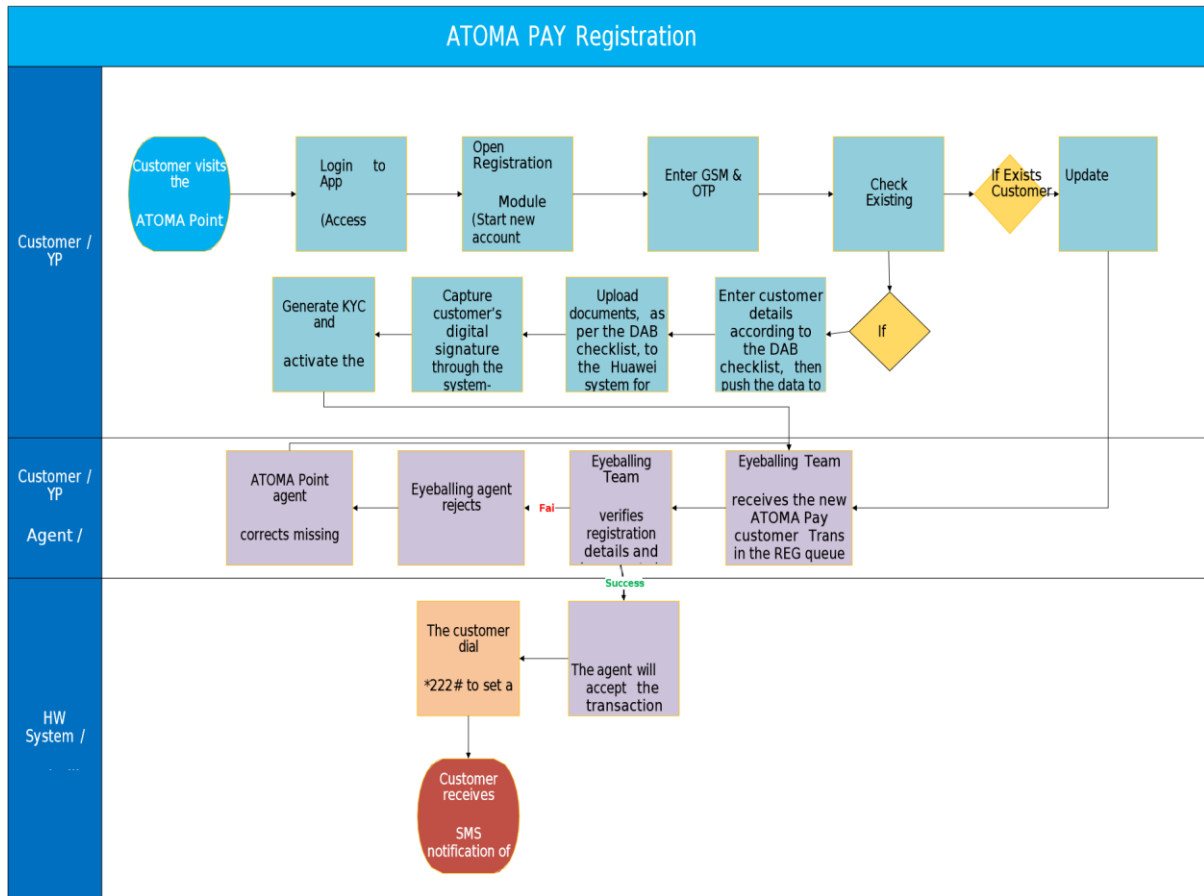
4.2.4. Final Validation & Registration Outcome (Agent/Merchant) *

If all data is valid and no technical/regulatory issues exist:

- * The registration is successfully completed, and the agent & merchant is now active on ATOMA Pay. * The verified and approved physical KYC form and agreement forms are to be submitted to the archive team for record keeping.

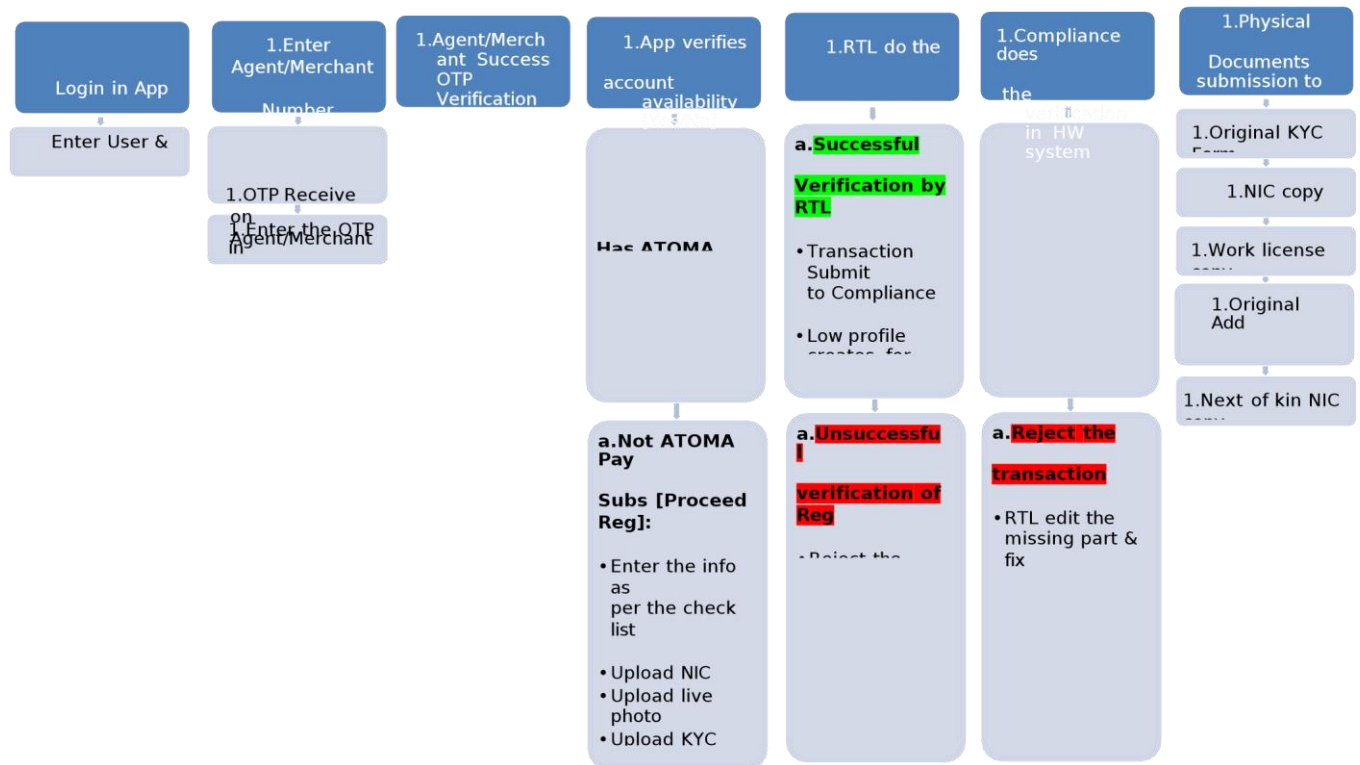
4.3. Workflow Overview

4.3.1. Workflow: ATOMA Pay Customer Registration



4.3.2. Workflow: ATOMA Pay Agent and Merchant Onboarding / Registration

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4.4. Change/Enhancement Requirement Scope

4.4.1. Customer Registration Scope

This enhancement introduces an updated registration workflow for ATOMA Pay that enables agents to onboard customers independently of their GSM subscription status. The scope of this change encompasses the following:

- * Implementation of a standalone ATOMA Pay registration process via the mobile application, eliminating the dependency on GSM registration linkage.
- * Provision of agent-assisted registration functionality, allowing authorized agents to initiate and complete customer onboarding through the app.
- * Integration of low-profile activation logic to facilitate provisional account activation subject to backend validation.
- * Real-time error notifications with clear guidance and referral pathways to Customer Service Providers (CSPs) in case of validation failures.

4.4.2. Agent & Merchant Registration Scope

This enhancement introduces an updated agent and merchant registration workflow for ATOMA Pay that enables the TDRs/CSRs to onboard agents/merchants at the soonest time. The scope of this change encompasses the following:

- * Implementation of ATOMA Pay agent/merchant onboarding and registration process via the mobile application
- * Allowing authorized TDRs/CSRs to initiate and complete the agent/merchant onboarding through the app
- * Real-time error notifications with clear guidance and referral pathways

5. BUSINESS RULES

5.1. Existing Business Rules (Customer Registration)

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- * Registration for ATOMA Pay requires an active GSM subscription linked to the customer's mobile number.* Customer data must be validated for completeness and accuracy (e.g., valid National ID, phone number format).

5.2. New or Updated Business Rules (Customer Registration) *

Watermark should be applied on the customer documents.

- * Physical KYC is not required. The system should retain soft copies of customer documents permanently, with access restricted to authorized users only.
- * ATOMA Pay registration can be completed independently of GSM subscription status, allowing a wider customer base.
- * Authorized agents will initiate and complete registration via the mobile app on behalf of customers.* Low-profile activation is permitted for customers with partially completed data, pending IT system validation.
- * Enhanced detection and validation mechanisms are integrated to identify SIM Box use and lifecycle issues in real time.
- * In-app notifications guide agents and customers on resolution steps, with direct referrals to CSPs when registration is blocked.
- * Manual data entry is allowed for customers from other GSM operators where automated data retrieval is unavailable.
- * The system should enable the SIM Registration team to download all customer KYC documents such as photos and forms, as a single PDF for audit and operational purposes.

5.3. Existing Business Rules (Agent & Merchant Registration) *

The agent/merchant registration for ATOMA Pay is manual.

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- * The TDRs/CSRs collect all the required data, fill out the KYC, SAF, Agreement and other documents.
- * RTLs do the verifications of both Soft and hard KYCs and sign it.
- * S&D-Sales support representatives receive soft & Hard KYCs (for regions receive only soft KYCs) from RTLs and send for compliance approval after verifications.
- * Compliance checks/verifies the KYC and approves for account creation.
- * Archive team processes the account creation based on compliance approval and checklist.

5.4. New or Updated Business Rules (Agent & Merchant Registration)

- * ATOMA Pay agent/merchant registration can be completed through an agent onboarding or registration application.
- * The TDRs/CSRs initiate and complete registration via the mobile app.
- * The agent/merchant registration submits to compliance and archive through the App.
- * Archive processes and account creation occurs after verification of the registration and documents.

6. TECHNICAL REQUIREMENTS

6.1. User Interface

The interfaces between the software products and the users are required to be:

- * Graphical User Interface (GUI)
- * Web
- * WAP
- * USSD
- * SMS
- * IVR
- * Other

6.2. Security Requirements

- * User Identity Authentication: Required
- * Username & Password
- * Access Control
- * Policy for User Identity Authentications: Required.
- * Security or Privacy Issues for Data: Required.
- * External Policies/Regulations affecting the product's security: Required. This includes BILL payment, automated reversal, liquidity management, and strong and competitive uphold of ATOMA Pay services.

6.3. Technical Clauses

- * The ATOMA Pay registration modules (customer & agent/merchant) shall be fully integrated with the existing Huawei backend infrastructure using secure API endpoints.
- * All communication between mobile apps, middleware, and backend servers shall occur over encrypted channels, adhering to industry security standards.
- * The architecture shall follow a modular microservices design to allow independent updates and scalability.* The system must maintain 99.99% uptime, with redundancy and failover mechanisms across all registration components (IMEI binding, OTP engine, data validation services).

7. SUPPORT AND OPERATIONAL REQUIREMENTS

7.1. Support Requirement (CRM Interface) Change

on CRM interface is required.

7.2. Reporting Requirements

- * Specific Report Required: Yes
- * Change in Bill/Invoice Required: No* Required Reports:
- * MSISDN
- * Customer name
- * Registration Date
- * Registration Status
- * ATOMA Pay Status
- * ATOMA Pay Profile Created date
- * Created by
- * Account Type
- * Account Status

7.3. Finance & Revenue Assurance

Deliverables* Get budget for this emergency case.

7.4. Information Technology and Infrastructure

(IT) Deliverables* Implement the HLD and new system requirements.

- * Automated reports.
- * System functionality insurance and testing.
- * Go live and financial factors and bugs restoration.
- * Reporting and user access privileges as well as system UATs.

7.5. Sales & Distribution Deliverables

- * Inform retail market/related teams for the changes.
- * Perform execution of the process.
- * Educate subs/teams and promote MFS.
- * Customer/Agent/Merchant satisfaction and awareness.
- * Avoid churn and increase productivity/agent & merchant productivity.

7.6. Legal & Regulatory Deliverables

- * To check the DABs checklist and requirements before implementation of the project.

7.7. Customer Relations Deliverables

- * Assist the soft Implementation, operationalization and customization of system requirements and functionalities.
- * Customer/agent/merchant Education.
- * Customer/service delivery in parallel with S&D channels.
- * Liquidity Management in coordination with MFS Finance.

7.8. Network Relevant Requirements

- * Facilitate and ensure that the subscribers from other MNOs are eligible to get benefit from the ATOMA PAY short code and all applicable routing methodologies and charges are applied accordingly.
- * Confirming the feasibility of allowing the other MNOs subs to dial and connect to the ATOMA PAY short code and also able to access the USSD, IVR, and call centre channels.

8. USER CLASSES AND CHARACTERISTICS

Identify the various user classes/segments that are anticipated to use/adopt this product or service:

- * Internal Staff

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- * Call Centre
- * Dealers/Agents
- * ATOMA Pay Agents/ ATOMA pay Agents
- * CSP Agent
- * Eyeballing Agent
- * Mobile Money Subscriber
- * GSM Subscriber–Post-paid* Data Subscriber –Prepaid
- * Data Subscriber –Post-paid

9. DAB CHECKLIST AND REQUIREMENTS

9.1. DAB Checklist for Customer Registration

Category	Sub Category	Mandatory	Optional	comment	Recommended Process/Steps
ID Details	ID Type	Y		selection	Page1
	NIC Number	Y			
Customer Details	First name	Y			
	Last name	Y			
	Date of Birth	Y			
	F.Name	Y			
	G.F.Name	Y			
	Place of birth	Y		selection	Page2
	Citizenship	Y		selection/ default value Afghanistan	
	Email Address		Y	check format @	
	Recovery / Alternative number	Y			
Gender& Language	Gender	Y		selection / default male	Page3
	Languages	Y			
Current Address	Province	Y		selection	
	District	Y		selection	
	Village	Y			
	Street	Y			

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	House number	Y			
Permanent Address (option to collect the same data from Current Address if the same)	Province	Y		selection	Page4
	District	Y		selection	
	Village	Y			
	Street	Y			
Next of Kin Details	First name	Y			Page5
	last name	Y			
	Father Name	Y			
	Relation Type	Y			
	Residence Address	Y			
	Relative Number	Y			
Nature of Business	Occupation/Nature of Business	Y			Page6
	Employer's/Reference contact number	Y			
	Employer's/Reference name & Address	Y			
ATOMA Pay Information	Source of Fund	Y			
	Monthly Income	Y			
	Monthly Turnover	Y			
	Purpose of Using ATOMA Pay	Y			

Attach photo/ID/KYC

9.2. DAB Checklist for Agent & Merchant Registration:

Category	Sub Category	Mandatory	Optional	comment	Recommended Process/Steps
ID Details	ID Type	Y		selection	Page1

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	NIC Number	Y			
Business Owner's Information	Frist Name	Y			
	Last Name	Y			
	Father Name	Y			
	Date of Birth	Y			
Profile Information	Account Profile Type	Y		selection	Page2
	Account Type	Y		selection	
Master Agent Information	Organization Operator Short code	Y		selection	
Business Information	Registered Business Name	Y			Page3
	Trade/Business Registration No	Y			
	Trade Name	Y			
	Nature/ Type of Business	Y			
	Monthly Turnover	Y			
	Assigned Bank	Y			
	Purpose of Account Opening	Y			
	Account No	Y			
Business Location Information	Country	Y		selection / default Afghanistan	Page4
	Province	Y		selection	
	District	Y		selection	
	Street Address	Y			
	Suburb/ Notable landmark	Y			
	Business Email		Y		
	Business Contact Number	Y			
	Business GPS Location	Y			
Next of Kin Details	First Name	Y			Page5

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	Last Name	Y			
	Relation Type	Y			
	Contact number	Y			
ATOMA Pay Information	Source of Fund	Y			Page6
	Monthly Income	Y			
	Monthly Turnover	Y			
	Resident Address	Y			

10. PROPOSAL SUBMISSION INSTRUCTIONS

- * National qualified and eligible suppliers who meet the requirement of this RFP are requested to drop their proposal along with the required supporting documents in a sealed and stamped pocket in the tendering box located in the reception, at the ATOMA office located in the (Park plaza, opposite to park shahr-e- now), and the proposal submission form should be filled and signed by suppliers representative who submit the proposal. * International qualified suppliers who are registered with the relevant entity of the Afghanistan government and holding partnership with a local company are requested to send scan copy of their proposal along with the required supporting documents in a password protected folder (the folder password will be requested later) to the attention of Sadeequllah Ahmadzai: Sr. Supply chain Director.
- * E-mail address: sadeequllah@atoma.com.af asahibzada2@atoma.com.af
- * Along with the documents requested in selection criteria, respected suppliers must provide the following information:
- * Provide at least three similar experiences with supporting documents and providing references from reputable organizations to which the supplier has provided similar services. The proposer company should provide the contact names and numbers of the at least Three reference companies. The Email Address should be an official Domain.
- * Financial stability: Please provide a Bank Statement for the last year to show ongoing project and transaction. The Bank Statement should be in the name of the Company and must be signed by an authorized Bank.
- * Provide List of Company's working capital.
- * Provide Company Annual Audit financial statements for the last three years.
- * Proof of updated tax clearance and declaration form for the previous year.
- * The proposal's submission deadline is CoB 03 September 2025, Kabul time.
- * Potential international and national suppliers are kindly requested to submit their proposal before the proposal submission deadline; no proposal will be considered if submitted after the submission deadline CoB July, Kabul time.

11. EVALUATION CRITERIA AND SCORING (YOUR CRITICAL SECTION)

11.1. Evaluation Criteria Overview

Proposals will be evaluated based on the following key criteria:

1. Technical Compliance and Maintenance Plan: 35%
2. Commercial Compliance: 20%
3. Legal Compliance: 15%
4. Financial Compliance, Company Historical Profile, Experience and Qualifications: 15%
5. Delivery Time Plan: 10%
6. References and Past Performance: 5%

11.2. Scoring Methodology

Each criterion will be assigned a specific weight, reflecting its importance to ATOMA Pay. Proposals will be scored numerically based on the level of adherence and quality of the proposed solution against each criterion. The total score will determine the ranking of proposals.

12. NON-COMPLIANCE AND COMPENSATION CLAUSE

In the event the Service Provider fails to meet their responsibility as will be agreed in the contract: * On the first occurrence, the Service Provider shall compensate ATOMA with 10% of the total Purchase Order (PO) value.

* On the second occurrence, the Service Provider shall compensate ATOMA with 20% of the paid PO value.* On the third occurrence, ATOMA reserves the right to terminate the Agreement immediately, without any further liability to the Service Provider.

* These remedies are without prejudice to any other rights or remedies available to ATOMA under the Agreement or applicable law.

13. ACKNOWLEDGEMENT / PRELIMINARY NON-DISCLOSURE AGREEMENT

* ATOMA reserves the right to accept or reject any or all bids and to annul the bidding process at any time, without thereby incurring any liability to the affected supplier(s) or any obligations to inform the affected supplier(s) on the grounds of ATOMA action.

* We agree that all information and documents contained in or related to this RFP as provided by ATOMA is proprietary information and shall be treated as confidential.

* We undertake that all such information and documents, as described above, shall not be divulged to any other party (such prohibition applies to any further release of information regarding this RFP by ATOMA) without prior written permission from ATOMA to do so.

* We agree that this RFP and all information and documents relating to it and provided hereunder by ATOMA are not to be used for any purpose other than for the preparation of our tender submission. This undertaking will also apply to any subsequent contract resulting from this RFP.

14. SIGN-OFF