



Request for Proposal (RFP) 1

 Request for proposal (RFP) for ATOMA PAY Marketplace Platform Development..... 1

 1. Introduction and Background 2

 2. Scope of Work and Requirements 2

 3. Proposal Submission Guidelines 4

 4. Evaluation Criteria..... 5

 5. User Classes and Characteristics 5

 6. Confidentiality and Non-Disclosure 5

Request for Proposal (RFP) for ATOMA PAY Marketplace Platform Development

RFP Number: AF/FIN/RFP25009/2025

Issue Date: November 9, 2025

Closing Date for Submissions: Nov 20, 2025



1. Introduction and Background

ATOMA Pay is a leading fintech company focused on delivering innovative financial solutions to underserved markets. We are seeking proposals from qualified vendors to design, develop, and implement a secure, scalable, and user-friendly Marketplace Platform that will enable financial service providers and users to interact, transact, and collaborate efficiently.

The Marketplace Platform will serve as a digital ecosystem where: * Financial institutions can offer products and services. * Users can compare, select, and engage with these offerings, search through the nearest merchants. * The platform facilitates secure transactions, data analytics, and compliance. * Advertisement

1.1 Project Objectives

The successful vendor will be responsible for delivering a solution that meets the following objectives:

- Build a centralized marketplace for all products and services.
- Ensure seamless onboarding for providers and users.
- Integrate secure payment and identity verification systems.
- Enable real-time analytics and reporting.
- Ensure compliance with local and international financial regulations.
- Solution to be embedded in ATOMA Pay Mobile App.

2. Scope of Work and Requirements

Vendors are expected to provide a complete, end-to-end solution covering the following areas:

2.1 Platform Design & Development

- Platform Design & Development: UI/UX, backend, APIs.
- Security & Compliance: Data protection, KYC/AML integration.
- Payment Integration: Support for local and international payment gateways.
- Merchant Management: Role-based access, onboarding workflows.
- Analytics & Reporting: Dashboards, transaction logs, performance metrics.
- Maintenance & Support: Post-launch support, updates, and scalability planning.

2.2 Marketplace Functionality

The platform must support the following key features:

Category	Required Functionality
Product Listings	Sellers create product listings, including images, descriptions, prices, and other relevant details. Products are categorized for easy navigation. Complete product details page. An easy-to-use listing template. The ability to save a draft of a listing. An area for listing specifications. The ability to add how-to videos. Item-comparison functionality.
Search and Discovery	Buyers can search for products using various filters and categories. The platform employs search algorithms to enhance product discovery based on user preferences and behavior.

Transaction Process	Buyers add products to their cart and proceed to checkout. The platform facilitates secure payment transactions through ATOMAPay. Order confirmation and payment receipts are sent to both buyers and sellers.
Order Fulfillment	Sellers are notified of incoming orders and initiate the shipping process. Buyers receive tracking information to monitor the status of their orders. Upselling recommendations. Service/Items Bookings and availability. Interface for Supply chain provider for order tracking.
Rating and Reviews	After receiving products, buyers can leave reviews and ratings for the sellers and the products. Positive reviews can enhance a seller’s reputation on the platform. On-platform communication (The option of showing answers provided to customer questions). The ability to search within review content.
Financial Management	Payment Settlement: The e-commerce platform manages the financial transactions and may hold funds until the buyer confirms receipt and satisfaction with the product. Payments are then settled, with the platform deducting any applicable fees. Payment Split: Funds are divided between sellers, the platform, and third-party service providers per predefined rules. This is done automatically, ensuring transparency and efficiency.
Analytics and Insights	The platform can provide sellers analytics and insights into their performance, including sales trends, customer behavior, and inventory management.
Continuous Improvement	E-commerce marketplace solutions provider continuously updates their features and functionalities to adapt to market trends and enhance the user experience.

2.3 Technical Requirements

- Cloud-native architecture (AWS, Azure, or GCP).
- Microservices-based backend (Node.js, Python, etc.).
- RESTful APIs and Webhooks.
- Mobile responsiveness and/or native mobile apps.
- Integration with third-party services (CRM, ERP, etc.).
- Working both on Android and IOS.
- **Scalability:** The inherent structure of a marketplace allows for the easy addition of products, sellers, and features as the business grows. This adaptability ensures that the platform can seamlessly accommodate an increasing volume of transactions, a growing product catalog, and a larger user base without compromising performance.

2.4 Security and Compliance Requirements

- **User Identity Authentication:** Yes, required via Username & Password and Access Control.
- **Policy Required:** Yes, for user identity authentications.
- **Security/Privacy Issues:** Yes, required for the data used or created by the product.
- **External Policies/Regulations:** Yes, including BILL payment, automated reversal, liquidity management and strong and competitive uphold of MoMo services.
- **DAB Checklist and requirements:** All RFPs are subject to full compliance with the articles of the EMI regulation and AML/CFT responsibilities and preventative measures regulation.

3. Proposal Submission Guidelines

Proposals must be submitted in a SEALED envelope and electronically, and must include the following:

3.1 Required Proposal Content

- Company profile and relevant experience.
- Detailed project plan and timeline.
- Technical architecture and tools.
- Team composition and roles.
- Budget breakdown and pricing model.
- References and case studies.

3.2 Submission Details

Detail	Requirement
Submission Deadline	Nov 20, 2025
Bid Validity	Bids must remain valid for 120 days from the submission deadline.
Language	The bid must be submitted in English .
Electronic Submission	All proposals must be submitted electronically to: asahibzada2@atoma.com.af, awalizada@atoma.com.af, sadeequllah@atoma.com.af
Physical Submission	The sealed envelope must be addressed to the Supply Chain Department of ATOMA and physically submitted in the tender box located in ATOMA Head Office, Reception, Shar-E Naw Kabul.

3.3 Queries and Contact

All questions regarding this RFP must be submitted in writing. Responses will be provided to all potential bidders.

- **Email:** sadeequllah@atoma.com.af, awalizada@atoma.com.af, asahibzada2@atoma.com.af
- **Phone:** 0772222021, 0772221255, 0772222037

3.4 International Compliance Requirements

The supplier must have and always maintain all necessary permits, licenses, authorization, and approval from relevant government entities. All foreign companies are required to ensure that all corporate documents are:

1. Officially translated into **English**, if not already in English.
2. **Notarized or certified** by an appropriate authority in the country of origin (e.g., notary public, apostil, Ministry of foreign Affairs, or embassy) such as Business Licenses, Incorporation Certificates, Tax Certificates, Bank Reference Letters, ISO Certifications properly stamped, signed, and dated.

Failure to submit properly certified and verifiable documentation may result in disqualification or reduced eligibility.

4. Evaluation Criteria

Proposals will be evaluated based on:

- Technical expertise and innovation.
- Experience in fintech and marketplace platforms.
- Cost-effectiveness and scalability.
- Security and compliance capabilities.
- Support and maintenance offerings.
- Revenue Share Vs CAPEX.

The top three suppliers shall present slide presentations to the cross-functional team comprised of technical (IT and Network), legal and compliance, procurement and ECT.

5. User Classes and Characteristics

The platform must be designed to serve the following user segments:

- Internal Staff
- Call Centre
- Dealers/Agents
- ATOMA pay Agents
- Eyeballing Agent
- GSM Subscriber–Post-paid
- Data Subscriber –Prepaid
- Data Subscriber –Post-paid

6. Confidentiality and Non-Disclosure

All information and documents contained in or related to this RFP are proprietary information of ATOMA PAY and shall be treated as strictly confidential. This information shall not be divulged to any other party without the prior written permission from ATOMA PAY. The RFP and all related information are not to be used for any purpose other than for the preparation of the tender submission.

7. DAB Checklist and requirements

All RFPs are subject to full compliance with the articles of the EMI regulation and AML/CFT responsibilities and preventative measures regulation.