ATOMA PAY

Request for Information (RFI)

Airtime Wholesaler Appointment (RFI)
Participation Requirements and Submission Guidelines

Country	Afghanistan
RFP Reference No.	ATOMA-PAY/RFI/WHL-COMM/2026
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Submission Email/Address	momo.business@atoma.com.af
Prepared by	ATOMA Pay – MFS

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1. RFP Overview

ATOMA Pay invites eligible interested wholesalers to share their information for appointment as ATOMA Pay distribution partners in Afghanistan. The objective is to strengthen MNOs airtime distribution footprint through qualified wholesalers with strong operational capacity, adequate working capital, reliable liquidity management, and effective agent network management capability.

This RFI sets out the standard applicant requirements, incentive commission summary, proposal submission requirements, evaluation criteria, and the customer reversal process flow. Expected sales figures, projected growth assumptions, and forecasted revenue impacts are intentionally excluded from this document.

2. RFI Objectives

- Select qualified wholesalers for ATOMA Pay wholesaler operations in Afghanistan.
- Ensure appointed wholesalers have the required financial, operational, compliance, and reporting capacity.
- Define standard applicant requirements and minimum eligibility conditions.
- Establish a transparent incentive commission summary for eligible wholesalers.
- Allow applicants to apply based on their current sales capacity, subject to ATOMA Pay assessment and approval.

3. Scope of Work

- Manage and support agents and retail points within his/her assigned hierarchy.
- Maintain sufficient working capital, float, and liquidity to ensure uninterrupted sales operations.
- Support ATOMA Pay airtime sales and other MNO airtime sales in line with approved business requirements.
- Maintain a minimum monthly airtime sales capacity of AFN 1 million for ATOMA Pay, while sales for other MNOs should be at least 15% of the total monthly ATOMA Pay airtime sales.
- Ensure that wholesalers and their agents comply with ATOMA Pay's commercial, operational, branding, customer service, and compliance requirements.
- Coordinate with ATOMA Pay Sales & Distribution, Finance, Risk Assurance, Customer Relations, and other relevant teams as required.
- Maintain complete and accurate records of sales, commissions, settlements, float movements, and agent performance.

4. Standard Applicant Requirements

Requirement Area	Minimum Requirement	Documents / Evidence Required
Legal Registration	Applicant must be legally registered and permitted to operate in Afghanistan. A valid business license or municipality license with the latest annual tax payment document is acceptable.	Business license, registration certificate, tax identification/clearance where applicable, or municipality license and tax payment evidence.
Financial Capacity	Applicant must have sufficient working capital and liquidity to support ATOMA Pay distribution operations.	Bank statement, financial confirmation, proof of investment/working capital, or other acceptable evidence.
Minimum Investment	The Applicant shall maintain a minimum investment/working capital requirement of AFN 1,000,000 for loading purposes weekly.	Investment confirmation and supporting financial documents.
Current Sales Capacity	Applicants may apply based on current	Current monthly sales report, channel

	sales capacity. ATOMA Pay will review the submitted capacity and may assign targets, territory, and eligibility accordingly.	performance, agent network report, and supporting evidence.
Agent Network	Applicant must have an existing or proposed agent/retail network suitable for ATOMA Pay operations.	Agent list, area coverage, field structure, and onboarding plan.
Operational Team	Applicant must assign responsible focal points for sales, reporting, finance coordination, and issue resolution.	Team structure, focal point names, contact details, and escalation matrix.
Reporting Capability	Applicants must submit accurate daily, weekly, and monthly reports as required by the ATOMA Pay.	Sample reports, reporting process, and responsible team details.
Compliance Readiness	Applicant must comply with ATOMA Pay policies, applicable laws, anti-fraud controls, audit requirements, and confidentiality obligations.	Signed declaration, compliance acknowledgement, and required due diligence documents.
Settlement Discipline	Applicants must follow ATOMA Pay settlement, reconciliation, commission, and float management processes.	Bank details, settlement process confirmation, and reconciliation focal point.
Business Reputation	Applicant must have a satisfactory business record with no unresolved fraud, legal, compliance, or settlement issues.	Declaration, references, and supporting business record documents.

5. Zone / Area Allocation

ATOMA Pay may appoint multiple wholesalers across official zones or operating areas in Afghanistan. Final allocation shall be determined by ATOMA Pay based on business need, applicant capacity, geographic coverage, operational readiness, and compliance approval.

Zone	Minimum No. of Wholesalers	Notes
Kabul Zone	10	Higher minimum requirement due to market size and operational coverage.
Herat Zone	4	Subject to applicant capacity and coverage plan.
Nangarhar Zone	4	Subject to applicant capacity and coverage plan.
Kandahar Zone	4	Subject to applicant capacity and coverage plan.
Balkh Zone	4	Subject to applicant capacity and coverage plan.

- Applicants must clearly mention the preferred zone(s), province(s), city/market coverage, and existing sales capacity in their proposal.
- ATOMA Pay reserves the right to approve, reject, limit, or modify requested area allocation.
- Appointment in any zone or area does not guarantee exclusivity unless specifically stated in the final agreement.
- ATOMA Pay may allocate applicants according to current sales capacity and future scalability potential.

6. Proposal Submission Requirements

- Existing agents or M-agents are not eligible for this bidding.
- Commercial proposal for both ATOMA airtime and all MNOs in forms of % (separately)
- Company profile and ownership details for license holders (for municipality license no need for company profile)
- Valid business registration/license, tax documents, bank details, or applicable municipality license.
- Preferred operating zone(s), province(s), city/market coverage, and proposed territory plan.

- Current monthly sales capacity, including available sales records and channel performance details.
- Existing sub-hand sellers agent/retail network list and planned expansion approach.
- Evidence of financial capacity and working capital availability.
- Operational team structure, focal points, and escalation matrix.
- Sales management, reporting, settlement, reconciliation, and compliance approach.
- Acceptance of incentive commission principles and ATOMA Pay policy requirements.
- References from telecom, fintech, banking, distribution, FMCG, or other relevant partners, where available.

7. Evaluation Criteria

Criteria	Weight	Evaluation Focus
Current sales capacity and channel strength	30%	Current sales volume, market reach, agent network, and ability to scale.
Financial capacity and liquidity	30%	Working capital, float capability, settlement discipline, and investment readiness.
Coverage and operational readiness	20%	Zone/province coverage, field structure, focal points, and agent support capability.
Reporting and reconciliation capability	5%	Ability to submit accurate reports and support settlement and commission validation.
Implementation plan	5%	Go-to-market plan and monthly sales growth approach.
Commercial acceptance	10%	Acceptance of ATOMA Pay commercial terms and incentive commission framework.

8. General Terms and Conditions

- ATOMA Pay reserves the right to accept or reject any proposal without assigning a reason.
- ATOMA Pay may request additional documents, clarifications, interviews, financial proof, or site visits during evaluation.
- Submission of a proposal does not guarantee an award or appointment.
- Final commercial terms, commission rules, targets, territory allocation, and operational requirements shall be governed by the signed agreement and approved ATOMA Pay policies.
- Applicants must maintain confidentiality of all ATOMA Pay information and customer/transaction data.
- Any misrepresentation, false documentation, fraud, or breach of policy may lead to rejection, suspension, termination, and recovery of any payable amount.

Figure 1: ATOMA Pay Customer Reversal Process Flow

Annex A – Applicant Information Template

Field	Applicant Response
Company Name	
Registration / License No. / Municipality License	
Tax ID / TIN	
Authorized Representative	
Contact Number / Email	
Preferred Zone(s) / Area(s)	
Current Monthly Sales Capacity	
Existing Agent / Retail Network Size	
Available Working Capital / Investment Capacity	
Proposed Focal Point(s)	
Bank Details	
References	