



Invitation for offer

Bid title: " Financial Mobile Application Development"

Open date: 02/07/2025

Closing date: 17/07/2025

Agency for finance in Kosovo- AFK invites all interested companies to submit their bids for "**Financial Mobile Application Development**"

- **General Information:**
 - Development of a secure and user-friendly financial mobile application (for iOS and Android).
 - Ensuring high performance, reliability and compliance with industry standards.

- **Involvement in the Work**
- The selected vendor will be responsible for:
 - UX/UI design (including sketches and prototypes)
 - Mobile application development (native or cross-platform)
 - Integration with core banking software APIs
 - User authentication and data encryption
 - Notification and alert system
 - Admin panel (web-based)
 - Testing (quality, security, performance)
 - Publishing on App Store and Google Play
 - Post-launch support and maintenance

- **Key Features**
 - User registration/login (OAuth, biometrics)
 - User profile / Personal data management (contact, documents, etc.)
 - Display of active loans
 - Loan calculator
 - Online application for new loan
 - Online installment payments (Integration with bank or payment gateway)
 - Tracking and transaction categorization
 - Notifications/push notifications for new news, offers etc.
 - In-app customer care or chat

- Security and data protection
- Multi-language (Albanian, English, Serbian)
- Other
- **Technical Requirements**
 - Platform: iOS, Android
 - Architecture: scalable
 - Preferred technologies: Native / cross-platform
 - APIs: Must support RESTful API and Open Banking standards
 - Compliance: GDPR and other applicable standards

Vendor Qualifications and Eligibility Criteria

a) Company Experience

- Minimum 3 years of experience in mobile application development.
- Proven experience in developing financial, fintech or banking applications with active users.
- Demonstrated ability to build secure and standards-compliant applications (GDPR, etc.).

b) Portfolio and Case Studies

- Successfully launched similar financial application projects.
- Links to applications on the App Store / Google Play (if public).

c) Technical Skills

- Proficiency in native (Swift, Kotlin) and/or cross-platform (Flutter, React Native) technologies.
- Knowledge of banking APIs, payment gateways, data visualization, and secure data storage.
- Experience integrating with third-party APIs.

Ability to deliver clean, modular, and scalable code.

Proposals should include a description of the code architecture and design patterns (e.g., MVVM, Clean Architecture) that the vendor plans to use, along with the rationale for their selection.

d) Compliance & Security

Knowledge of and adherence to:

- GDPR and/or ISO 27001
- Data encryption, 2FA/MFA and secure coding practices
- Vendor must agree to sign NDA and/or Data Processing Agreement.

e) Support & Maintenance

Ability to provide ongoing support after launch, including:

- Bug fixes

- Regular updates (OS compatibility, security patches)
- Feature enhancements (optional)

Request for Proposal

Interested vendors should submit:

- Company profile
- Detailed approach and project plan
- Estimated timeline with clear milestones
- Budget and cost breakdown
- Support & maintenance offers
- Legal certainty and compliance guarantee
- Description of planned code architecture and design patterns to ensure long-term maintainability and scalability

2. Request for financial offers:

- Please submit your offer to the AFK office in accordance with the specifications set out in point 1 of this document.
- All bids must be submitted in Euros, including VAT, otherwise if prices are submitted without specifying VAT, AFK will consider that prices include VAT.

3. General conditions:

- The bid must contain the following information:
 - Full address and contractual details of the bidder;
 - Contain the bid number and date of the bid;
 - The bid specified with prices;
 - Each page of the bid must be stamped and signed by the authorized person;
 - The Business Registration Certificate and the Unique Number Certificate (copy) must be attached to the bid.

4. Terms and conditions of the tender:

- Documents must be placed in a sealed envelope and submitted to the AFK offices or sent electronically to the e-mail prokurimi@afkonline.org.

AFK is not responsible for damage, loss or non-acceptance of offers.

- Offer validity at least one month!

Offers must be sent sealed in an envelope with the inscription "Development of Mobile Application" to the address of the AFK central office in Peja: Street "Lidhja e Prizrenit Nr.20", 30 000.

Deadline for receipt of offers 17/07/ 2025 at 16:00.

AFK reserves the right to cancel or change the announcement at any time.