



Request for Proposal

Title: “Provision and Integration of e-KYC and Digital Signature Services”

Bid Opening Date: 12/03/2026

Bid Closing Date: 27/03/2026

AFK, within the framework of its strategy for the **digitalization and automation of lending processes**, invites qualified operators to submit proposals for:

- Electronic verification of client identity (**e-KYC**),
- Electronic signing of loan documentation (**Digital Signature**),
- Full technical integration of these services with AFK’s existing systems (**website and mobile application**).

The objective is to enable **fully digital, remote, and secure onboarding**, without the need for the client's physical presence.

Requested Services

e-KYC Service (Electronic Know Your Customer)

The operator must provide an e-KYC solution that includes, but is not limited to:

- Remote electronic identification of clients (remote identification);
- Verification of identity documents (ID card / passport);
- Biometric verification (selfie + comparison with the document);
- Liveness detection to prevent fraud;
- Full audit trail and logging of the identification process;
- Possibility to reuse the verified identity for other services (without requiring re-KYC).

The service must comply with:

- AML/KYC regulations,
- GDPR,

- European standards for electronic identification (eIDAS or equivalent).

Electronic Signature Service (Digital Signature)

The operator must provide electronic signature services that include:

- **Advanced Electronic Signature (AdES)** and/or
- **Qualified Electronic Signature (QES)**, depending on the requirements of the lending process.

Minimum required features:

- Legal validity equivalent to a handwritten signature (in accordance with applicable legislation);
- Ability to sign PDF documents and other standard formats;
- Signing capability via web and mobile applications;
- Signer authentication (OTP, mobile application, or equivalent);
- Timestamp and document integrity after signing.

Technical Integration

The operator must provide:

- **API / SDK** for integration with:
 - AFK's website,
 - Mobile application (iOS & Android);
- Full technical documentation (API documentation);
- Support during the implementation phase;
- Test environment (sandbox);
- High data security and end-to-end encryption.

The solution must enable:

- Online loan applications,
- e-KYC during the application process,

- Digital signing of the loan agreement,
- Digital storage and verification of documentation.

General Requirements

- Licensing and/or authorization to provide **e-KYC and Digital Signature services**;
- Compliance with:
 - GDPR,
 - AML/KYC,
 - eIDAS (or equivalent international standards);
- Previous experience working with **financial institutions, banks, or fintech companies**.

The Proposal Must Include the Following Information:

- Description of the company and relevant experience;
- Technical description of the proposed solution;
- Solution architecture and integration approach;
- Electronic signature models offered;
- Implementation timeline;
- Pricing model (setup costs, cost per transaction, subscription, etc.);
- SLA and technical support.

Tender Terms and Conditions

All original offers must be submitted in a **sealed envelope** to the AFK headquarters at the following address:

AFK Headquarters

Rruga "Lidhja e Prizrenit" No. 20

Postal Code: 30,000

Peja, Kosovo

Alternatively, proposals may be submitted electronically via email at:

prokurimi@afkonline.org, in **PDF format**.

AFK reserves the right to request additional clarifications or to reject any proposal that does not meet the specified criteria.

This invitation **does not obligate AFK to select any proposal** and **does not create any contractual obligation** until a formal contract is signed.

Deadline for submission of proposals:

27/ 03/ 2026 at **16:00**

AFK reserves the right to **cancel or modify this tender at any time.**