

TERM OF REFERENCE  
ONLINE PAYMENT GATEWAY FOR MENA  
REGION  
RFP/2018/UNHCR/PSP/MENA/003

Bidders are required to submit any request for clarification or any question in respect of this ToR by e-mail to [galer@unhcr.org](mailto:galer@unhcr.org). The deadline for receipt of questions is **31<sup>st</sup> of July** 23:59 PM GST.

## 1. INTRODUCTION

The Office of the United Nations High Commissioner for Refugees (UNHCR) was established by the U.N. General Assembly in 1950 to provide protection and assistance to refugees and Internally Displaced People (IDPs). In more than five decades, the agency has helped tens of millions people to restart their lives. Today, UNHCR is one of the world's principal humanitarian agencies. Its staff of more than 7,190 personnel is helping more than 36.4 million people in more than 127 countries. Staff members work in a diversity of locations and conditions including in our Geneva-based Headquarters (HQ) and more than 100 field locations. For more information, please see <http://www.unhcr.org>.

UNHCR's Private Sector Partnerships Unit in the MENA (Middle East and North Africa) region (PSP MENA) raised USD 10.4 million in 2015, 16.5 million in 2016 and over 24.3 million in 2017, which is almost entirely funded by voluntary contributions from High-Net-Worth Individuals, foundations and corporations, online fundraising and Zakat funds. Donations are sought every year for UNHCR's Annual Programme Budget, which includes the support of regular humanitarian assistance operations for refugees and internally displaced people around the world. UNHCR also launches supplementary appeals throughout the year, seeking extra donations for new emergencies that cannot be forecast in advance.

MENA donation landing page: <https://giving.unhcr.org/>

## 2. STATEMENT OF PURPOSE & OBJECTIVES

PSP MENA therefore invites quality agency vendors to make a firm offer for the establishment of Frame Agreement(s) for the provision of a regional online payment gateway or gateways. PSP MENA would like to establish Frame Agreement(s) with one or more selected agency vendor's areas for three (3) years extendable for another two periods of up to one (1) year each. The successful bidder(s) will be requested to maintain their quoted pricing model for the duration of the Frame Agreement(s).

This payment gateway is intended to bring significant benefits to the UNHCR fundraising programmes, streamline the online giving process, and make it quick, easy and secure for supporters to make an online donation from anywhere in the MENA region, in **whatever currency** and language they choose. It is also intended that this system will be a 'best of breed' system that is flexible enough to cover all local markets and is supported by a long term development roadmap for new features and investments.

Service providers will be requested to maintain their quoted price structure for the duration of the contract.

### Pre-selection criteria:

1. The service provider has to be based in the region. Please submit company certificate and license to establish compliance with the criteria.
2. ISO 270 27001 – International standard for Information Security Management Systems. ISO certificate to be submitted to establish compliance with the criteria.

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3. PCI DSS Level 1 – PCI Security Standards Council – <https://www.pcisecuritystandards.org/> certificate to be submitted to establish compliance with the criteria.

Failure to submit any of the requested documents will result in disqualification.

### 3. CORE REQUIREMENTS

Specifically we are seeking a provider(s) with a flexible, safe and reliable online payment system which is able to provide some of the following:

#### 3.1 WIDE VARIETY OF PAYMENT METHODS

- Card payments for One-Off and Regular payments (Visa, American Express, MasterCard)
  - Credit
  - Debit,
  - Prepaid, ie: CashU, STC Qitaf, Sadad
  - Commercial
- Alternative Payment Methods:
  - Direct Debit, ie: SARIE, UAEDDS
  - eWallets, ie: PayPal
  - Mobile Payments

#### 3.2 MULTI-CURRENCY PAYMENTS

The system will need to have the ability to accept payments in multiple currencies especially of the MENA region.

#### 3.3 MULTI LANGUAGE

- The system will need to be compatible with English, Arabic, French and other languages that may be requested in the future
- Supports right-to-left display and UTF8 encoding

#### 3.3 MERCHANT ACCOUNTS

Ability to create and maintain multiple merchant accounts and local banking solutions.

For the time being, UNHCR has bank accounts that can be used for the purpose of collecting donations in Geneva mainly besides Amman and Beirut. We aim to establish such accounts in other markets in the MENA region especially the Gulf region in the near future.

As for merchant accounts, UNHCR envisions to have different Merchant Accounts for different fundraising products as well as to settle the income in different banks/currencies

#### 3.4 TRANSACTIONAL EMAILS AND SMS

- All transactional email (if provided) should be fully customizable (including email template, content, subject line and sender) and supported in multiple languages from the system interface
  - Successful payments/Receipt

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- One-off failed/refused payments
- Regular agreement creation
- Ability to personalize transactional emails with donor and payment information
- SMS integration, confirmation of donation (receipt of payment, payment failure...etc) to be sent to mobile numbers in case the donor provides his/her phone number.

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### 3.5 NOTIFICATION EMAILS

- Enable customizable merchant notification in multiple languages: Regular payments failed payments
- Cancelled regular agreement/subscriptions (by merchant/shopper)
- Card Expired notification (2 months prior to expiry date/when expired)

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### 3.6 DONOR MANAGEMENT

- Ability to manually set up payments and refunds.
- Ability to partially refund donations.
- Ability to change current payments amounts, frequency as well as start date and end date.
- Ability for external PCI Compliant suppliers to directly upload/input payment details' taken over a virtual terminal/MOTO transactions for telemarketing, face-to-face and from direct mail.
- Ability to edit donor's donation type (single vs regular) frequency, amount upgrade and downgrade as well as cancelation of donation.

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### 3.7 DONATION AND FREQUENCY MANAGEMENT

- Ability to receive large donation amounts (example: up to 50k USD)
- Ability to attempt multiple trials on failed donation transactions at different time intervals.
- Ability to set up a regular donation with either a monthly, quarterly, bi-annually or yearly frequency of donation.

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#### 3.7.1 DONATION AND FREQUENCY MANAGEMENT ON DONOR SIDE

- Ability to update credit card details by the donor for example, in case card is about to expire or the donor changed his/her bank.
- Ability to cancel subscriptions/regular agreements Ability to update personal details

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### 3.8 HOSTED E-COMMERCE OPTION

The regional payment gateway provider is expected to provide also the option to store the payment pages on the merchant local server but still be linked to the payment gateway to manage transaction and deposit funds into the merchant account.

- Full reconciliation & reporting
- XML integration (direct and re-direct)
- Hosted Payment Pages

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- Recurring payments
- Tokenization

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### 3.9 SECURITY

NGO's are often targeted by fraudsters who trial transactions on stolen card details to check if the cards are working. As a result, the following fraud prevention methods are important to ensure the reliability and integrity of the service is upheld.

The system would need to be a secure, easy to use (both internally and for the donor), error free, flexible and quick payment system that has the potential to substantially increase conversion rates and the number of transactions globally.

The payments provider should have the following requirements as standard:

- https:// in the address bar – SSL certification
- the padlock icon (double click to see details of security certificate)
- logos from third party verification services
- Option to use 3D secure authentication where appropriate
- Verified by Visa
- MasterCard Secure Card
- J/Secure
- Standard card validation services CVN and CVV2
- Address Verification Service (AVS)
- Conditional rules for filtering out fraudulent transactions (based for example on email address and IP) should be in place.

Risk management should be applied to every transaction to prevent fraudulent transactions/duplicate payments.

The basic requirement is secure data collection and ensures that sensitive data is securely.

The third party payment service provider will secure the payment data on behalf of UNHCR.

All companies must detail:

- How they ensure that donor's financial details are secure (PCI)
- What measures they take to ensure donor details are held according international data protection laws
- Standard card validation services CVN and CVV2
- Address Verification Service (AVS)
- Conditional rules for filtering out fraudulent transactions (based for example on email address and IP) should be in place.

## 4. OTHER SERVICES, REQUIRED FOR THE PERFORMANCE OF THE KEY REQUIREMENTS

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### 4.1 REPORTING AND RECORDING OF DONOR ACCOUNTS

Enable reporting of payments by:

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- Merchant Account
- Status/stage of donation and subscription/regular payment
- Full reporting on card decline rates per country and reasons
- One-Off donations and Subscriptions/regular payments
- Amounts+Currency
- Country
- Payment type (PayPal, credit card etc.)
- Payment provider batch details for payments - auditing purposes
- Date responsive payment reporting
- Flexible ability to 'search' for donors i.e. name, amount, date, email address, etc.

Enable reporting of:

- Card expired
- Subscriptions/Regular payment cancelled by donor
- Payment failed
- Payment blocked by bank
- Refunds
- Disputes
- Real time reporting
- Based on payment form fields
- Different time frames (not only monthly)
- Data from the system in different format such as CSV or Excel
- Scheduled reports to a custom defined email address in different file formats such a CSV or TSV
- Ability to pull donor data based on batch reports of income banked
- Ability to store information on the type of campaign a donor gave to and also the marketing source.

Internal

- Ability to process refunds
- Ability to manually change subscriptions/regular payment amounts
- Ability to cancel subscriptions/regular payment agreements
- Ability to manually change dates of regular amounts - flexible

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#### 4.2 HOSTING

The provider is expected to provide as a minimum requirement:

- A web-based solution with minimal technical implementation efforts required.
- Robust hosting capacity able to process high volume of payments (up to 1,000 transactions per minute for large appeals)
- A strong service provision in relation to downtimes/response times
- A full and robust disaster recovery process and procedure (documented)
- Regular and thorough load testing

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#### 4.3 INTEGRATION WITH THIRD PARTY SYSTEMS

We expect the regional payment provider to have an API to enable easy integration with multiple third party systems and enable to process transactions directly from the local donor database, website or online fundraising. Third party system may include (but not limited to) Donation Platform/CMS, Salesforce CRM and Telemarketing CRM.

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#### 4.4 SERVICE LEVELS AND SUPPORT

Full specifications will be required on appointment of supplier – the following is a basic guide only.

- Agile and expert technical support locally based and full prioritization processes for bug fixes and technical queries
- Automated and fully documented process/procedure for error monitoring and logging
- Training for UNHCR staff on the product
- Regular reporting and support on improving card declines
- Fully documented user specifications – updated regularly
- 24 hour support desk on request (for larger appeals and campaigns)

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#### 4.5 RISK MANAGEMENT

The bidder will assume a direct responsibility for risk management to the extent that project deliverables should not be imperiled. To this end, the bidder will work with UNHCR project management to ensure that risk is at all times identified in a timely manner, and managed to ensure that the project is not adversely impacted. Appropriate documentation will be maintained for UNHCR project management.

### 5. CUSTOMER RESPONSIBILITIES

UNHCR is responsible for providing the following:

- Liaising with the Contractor(s), attends regular project management calls and meetings
- Reconciling reports submitted by the Contractor(s)
- PSP MENA will be the point of contact for the account.

#### BANKING SYSTEM

UNHCR would select a specific banking counterparty to facilitate the payment gateway integration. Payments would be regularly credited directly and automatically to dedicated UNHCR bank account(s) (unless offline processing is in place).

For the time being our main bank accounts are in Geneva, Beirut and Amman, with the aim to have other bank accounts in the MENA region in the near future especially in the Gulf region.

Within the same agreement UNHCR requires the flexibility to select additional local banking counterparty according to specific countries legal requirements.

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## 6. CONTENT OF THE TECHNICAL OFFER

Your Technical proposal should be concisely presented and structured in the following order to include, but not necessarily be limited to, the following information:

### 6.1 COMPANY QUALIFICATIONS

- A description of your company with evidence of your company's capacity to perform the services required, including:
  - Company profile
  - registration certificate
  - ISO 270 27001 certificate
  - PCI DSS – PCI Security Standards Council certificate
  - Any other security certificate;
  - and last audit reports
- Year founded
- Please specify your location in the region and list the countries where your services are available (where you operate).
- Experience in the business, the number of successfully completed and/or on-going projects in the region
- Total number of clients, please provide a list;
- You are requested to provide three (3) references that we may contact from your current client list
- PCI Level 1 compliance certification is mandatory

### 6.2 PROPOSED SERVICES

The bidder is expected to submit a written proposal outlining how the product matches the requirements listed above.

The bidder is expected to provide a regionally based Focal Point/Account Management Team to lead collaboration with the UNHCR regional teams/ Global Project Managers.

Similarly, the bidder will be asked to assist the UNHCR team with the transfer of applicable functional and technical knowledge to UNHCR resources.

The bidder is also expected to give details of the skill sets to support the project including on-going requirements from UNHCR. The bidder is requested to clearly state any assumptions of deliverables, facilities or resources they expect UNHCR to provide.

The desired provider should have:

- Relevant experience in integration with third party country specific systems and databases
- Relevant experience of international e-commerce and online payments legislations

### 6.3 PERSONNEL QUALIFICATIONS



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A list of the core staff including short resumes to be assigned to this project for any technical support/set up, ongoing account management, and regional payment authorization optimization support.

#### 6.4 VENDOR REGISTRATION FORM

If your company is not already registered with UNHCR, please complete, sign, and submit with your Technical Proposal the Vendor Registration Form (Annex C).

#### 6.5 APPLICABLE GENERAL CONDITIONS

Please indicate your acknowledgement of the UNHCR General Conditions of Contract (Annex D) and submit with your technical proposal.

#### 6.6 APPLICABLE DATA PROTECTION CONDITIONS

Please indicate your acknowledgement of the UNHCR Data Protection Conditions (Annex E) and submit with your technical proposal.

### 7. EVALUATION

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The overall evaluation is based on a 100 points scale.

The Technical offer will be evaluated using inter alia the following criteria and percentage distribution; 70% (i.e. max 70 points) from the total score.

Company Qualifications (20 points)	<ul style="list-style-type: none"><li>- General Liability / Capacity of the Company (5)</li><li>- Overall experience/time in business (including references from previous/current clients) (5)<sup>1</sup></li><li>- Presence / Experience in the region (number of countries you can work) (10)<sup>2</sup></li></ul>
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<sup>1</sup> Scores will be allocated based on the years in business, including the references

<sup>2</sup> Scores will be allocated based on the number of countries your company can work in the region

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Proposed Services (40 points)	<ul style="list-style-type: none"><li>- Security of proposed service (10)</li><li>- Quality/clarity of interpreting and presenting the required services as outlined in section 3 (15)</li><li>- Quality/clarity of interpreting and presenting the required services as outlined in section 4 (15)</li></ul>
Qualified staff dedicated to UNHCR account (10 points)	<ul style="list-style-type: none"><li>- Experience of core people and support teams including Service Levels and Support (10)<sup>3</sup></li></ul>

Bidders will be requested to deliver a presentation (via webex) about their proposed services. If a minimum score of 45 out of 70 is not reached cumulatively after the presentation stage it will be deemed technically non-compliant and will not proceed to the financial evaluation.

The max score allocated to the financial components is 30% (of the total scores), i.e. max 30 points. The financial proposal is to be submitted ONLY by filling in Annex B. No other format will be accepted.

## 8. KEY PERFORMANCE INDICATORS

UNHCR expects to monitor the performance of the selected supplier on a monthly basis according to the following KPIs:

- Amount of successful donations (declines and authorized) by country
- Response time to enquiries, setting up new Merchant accounts and new currencies
- Security of the system
- Number of technical incidents
- Enhanced reporting tools for monitoring system

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<sup>3</sup> Scores will be allocated based on the number of years` for relevant experience of the core staff dedicated to UNHCR account.

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**RFP/2018/UNHCR/PSP/MENA/003 Terms of reference**

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