

TERMS OF REFERENCE  
PAYMENT SERVICE PROVIDERS FOR PSP  
AFRICA  
AFRICA/RFP/PSP/2019/002

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 **31st of October** 23:59 PM.

## 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 six decades, the agency has helped tens of millions of people to restart their lives. An unprecedented **70.8 million** people around the world have been forced from home at the end of 2018. Among them are nearly **25.9 million refugees**, over half of whom are **under the age of 18**. Today, UNHCR is one of the world's principal humanitarian agencies. Our workforce is the backbone of UNHCR. As of 31 May 2019, we employ 16,803 people, of whom around nearly 90 percent are based in the field. We work in 134 countries, with personnel based in a mixture of regional and branch offices and sub and field offices. Our teams work hard to help the displaced, specializing in a wide range of disciplines, including legal protection, administration, community services, public affairs, and health

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.

UNHCR Private Sector Partnerships (PSP) manages its digital fundraising through the “iRaiser” payment platform and website: <https://donate.unhcr.org/>.

### **PSP Africa**

Private Sector Partnership (PSP) Africa has made great strides in digital and mobile fundraising, especially with the launch of the LuQuLuQu Campaign. This has helped with advocacy in changing the narrative and perception of the African refugees and thereby building a platform for public engagement while giving leads, and acquisition of One-Off (OO) donors.

Face-to-Face (F2F) fundraising is a major donor acquisition source for non-profits in South Africa like Save the Children, UNICEF, WWF, and has proved to be successful in acquiring committed donors. Accra (Ghana) has shown potential, proven with the launch of the LuQuLuQu and Face-to-Face (F2F) fundraising Campaigns in 2018.

PSP Ghana (F2F) was launched in December 2018; a total of 1,100 regular donors have been recruited mainly in Accra. PSP Ghana intends to expand to other cities and regions in Ghana in 2020. The bulk of the income will be generated from F2F fundraising.

PSP also plans to start fundraising activities in Nigeria from 2020.

## 2. STATEMENT OF PURPOSE & OBJECTIVES

PSP Africa, therefore, invites quality agency vendors to make a firm offer for the establishment of Frame Agreement(s) for the provision of a national online payment services including gateway and local acquiring services. PSP Africa would like to establish Frame Agreement(s) with one or more

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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).

Location of service provision: Ghana and Nigeria

Duration of the service provision: Jan 2020 until end December 2024 (5 years in total)

The payment service provider is intended to bring significant benefits to the UNHCR fundraising programs (Face-to-Face and E-Commerce fundraising), streamline the giving process, to accept, process, acquire and settle locally in both Ghana and Nigeria, and make it quick, easy and secure for supporters to make an online or offline donation via a PCI compliant third party vendor from anywhere in Ghana and Nigeria. It is also intended that this system will be a 'best of breed' system that is flexible enough 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 Ghana with offices in Nigeria. The payment service provider should be able to provide local acquiring and settlement in both Ghana and Nigeria. Please submit a company certificate/company registration to establish compliance with this criteria. UNHCR needs to make sure that service provision is possible in both countries.**
2. **ISO 270 27001 – International standard for Information Security Management Systems. ISO certificate to be submitted to establish compliance with the criteria.**
3. **PCI DSS Level 1 – PCI Security Standards Council – <https://www.pcisecuritystandards.org/> certificate to be submitted to establish compliance with the criteria.**

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Please be informed that joint venture, or contractor/subcontractor relationship are allowed. In either case, bidder needs to confirm which company is the project lead to take responsibility of the commercial relationship. The bid is to be submitted under one company, as leader. The winner bidder will be the contracted party, responsible for performance. UNHCR will deal with only one party (as single legal entity) for the administration of the contract, in case of selection. Please read carefully UNHCR General Terms and Conditions (Annex D, page 3, clause 5) about subcontracting.

## **3. CORE REQUIREMENTS (MANDATORY)**

Specifically, we are seeking a provider(s) with a flexible, secure and reliable payment solution, to meet the local needs both in Ghana and Nigeria which is able to provide the following:

### **3.1 MERCHANT ACCOUNTS BANK SETTLEMENT, ACCEPTED PAYMENTS**

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- UNHCR has bank accounts in Ghana and Nigeria that will be used for the purpose of settling the donations raised in each country respectively.
- UNHCR envisions to have different Merchant Accounts to settle the income generated in different bank accounts in their respective local currencies, and to easily monitor the performance on country level.
- The payment service provider will be expected to process donations through local acquirers and settle the income generated into a local bank account in the local currency, at a specific frequency: weekly, bi-weekly, monthly, etc.
- The system should provide ability to add customizable attributes to each payment such as a descriptor, type, etc.
- The statement descriptor appearing on donor's bank account should be customizable to reflect the purpose of the donation.

### 3.2 ACCEPTANCE AND SETTLEMENT CURRENCIES

The payment system will need to have the ability to accept and settle payments in Ghanaian Cedis and Nigerian Naira.

### 3.3 ACCEPTED PAYMENT METHODS

The payment system should offer solutions to capture one-time and recurring payments (where applicable) using the following payment methods:

- Card payments for One-Time and Recurring payments (Visa, MasterCard, GHLink)
  - Credit Cards
  - Debit and Prepaid Cards
  - Commercial
- Mobile Payments: MTN Mobile Money (Ghana), Airtel Tigo Cash (Ghana), Vodafone Cash (Ghana), GLO Mobile Money (Nigeria), Airtel Mobile Money (Nigeria), 9Mobile, 9Pay (Nigeria)
- Digital Wallet Payments: ApplePay, GooglePay, Samsung Pay
- SMS Payments via MTN, Vodafone, Millicom (Tigo), Glo Ghana, Glo Mobile, 9 Mobile, MTN (Nigeria).
- Direct Debit: ACH Direct Debit

### 3.4 ACCEPTED PAYMENT AMOUNT AND TYPES

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The payment system should be able to process one-time payments and recurring payments for e-commerce, mail order telephone order (MOTO) and face-to-face collections. The system should be able to process high value payments, up-to 50,000 Ghanaian Cedi and 450,000 Nigerian Naira per transaction.

### 3.5 SECURITY, FRAUD PREVENTION AND RISK MANAGEMENT

Donation platforms 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 basic requirement is a secure data collection and ensures that sensitive data is secure. The security is to be achieved by implementing some (if not all) of the following:

- Tokenized card data
- Standard card validation services CVN and CVV2
- 3D secure authentication when applicable
- Conditional rules for filtering out fraudulent transactions should be in place and applied to every transaction to prevent fraudulent transactions/duplicate payments.

These include (but not limited to):

- Blacklist IP addresses
- Backlist email addresses
- Blacklist IP from high risk countries
- Blacklist card/IBAN
- Velocity checks based on specific criteria
- Session checks based on specific criteria
- Email domain validity

The bidder will assume 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.

In case of Hosted Payment Pages, the payments provider should have the following requirements as standard:

- The hosted pages should have SSL Certification (https & padlock)
- logos from third-party verification services (Visa Secure, MasterCard SecureCode)

The third-party payment service provider will secure the payment data on behalf of UNHCR. All companies must detail:

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

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### 3.6 PAYMENT CAPTURE AND GATEWAY INTEGRATION

We expect the payment service provider to have an API to enable easy integration with multiple third-party systems and enable direct processing and capturing of payments from a third-party platform, including (but not limited to) digital donation forms, payment management platforms and Face-to-Face agency tools (primarily Evergiving).

The payment service provider should have available different types of payment gateway integration for secure payment capture:

- Hosted Payment Pages: a web-based solution with minimal technical implementation efforts required.
- XML API integration (direct and/or hosted)

### 3.7 SYSTEM SUPPORTED LANGUAGES

The payment system will need to be available in English as a primary language.

### 3.8 PAYMENT MANAGEMENT

The payment system should allow the following functionalities:

- Ability to partially or fully refund payments
- Flexible ability to 'search' for donors i.e. name, amount, date, email address, etc.

### 3.9 REPORTING AND RECONCILIATION

The payment system should allow for data exporting for reporting and reconciliation purposes. Reporting on payment should be enabled by:

- Merchant Account
- Status of donation: accepted, refused, refunded, disputed, etc.
- Donation type: one-time, recurring, MOTO, Face-to-Face
- Decline reasons per donation type
- Payment type: card, mobile, wallets
- Payment provider batch details for payments - auditing purposes
- Date filter to define start/end of report

Reports should be available for:

- Exporting in different file format: CSV, Excel, etc.
- Exporting based on batch reports of bank transfers
- Scheduling based on a specified interval: daily, weekly, bi-weekly, monthly

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### 3.10 HOSTING

The provider is expected to provide as a minimum requirement:

- Robust hosting capacity able to process the high volume of payments (up to 100 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

### 3.11 SERVICE LEVELS AND SUPPORT

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

- Dedicated account manager to act as a focal point offering ongoing support to PSP Africa
- 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 optimizing the overall acceptance rates
- Fully documented user specifications – updated regularly
- Keep the merchant fully informed of latest industry trends and best practices to ensure that PSP Africa adheres to latest regulations in the payment industry
- 24-hour support desk on request (for larger appeals and campaigns)

## 4. OTHER SERVICES

### 4.1 RECURRING PAYMENT MANAGEMENT

The payment service provider to offer a payment scheduling to manage subscriptions/recurring donations on behalf of UNHCR.

- Ability to tokenize card data
- Store card tokens for recurring payment
- Ability to create subscriptions/recurring capture with a specific frequency (weekly, bi-weekly, monthly, quarterly)
- Ability to change payment amount for any subscription
- Ability to setup capture date for each subscription
- Ability to cancel subscriptions
- Ability to refund one or all payments linked to a subscription

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- Ability to partially or fully refund donations
- Ability to pause subscriptions
- Ability to setup multiple attempts for failed donations at different time intervals.
- The 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.
- Allow the donors to update their card details in case of card expired or any other reason

### 4.2 TRANSACTIONAL EMAILS AND SMS

- The following types of transactional emails should be available for one-time payments:
  - Donation Confirmation
  - Donation Refused
  - Donation Not Completed
  - Recurring agreement created
- For subscriptions/recurring payments, the system should be able to send the following email and/or SMS notifications:
  - Subscription details with access details for donors to manage their subscriptions, update card details
  - Payment failed [FAILED REASON TO BE PROVIDED]
    - Insufficient funds
    - Card Expired
    - Card Stolen
  - Card due to expire in 2 months/update card details
  - Confirmation for refunds
  - Confirmation for subscription cancellation
- All transactional emails (if provided) should be fully customizable (including email template, content, subject line, and sender).
- Ability to personalize transactional emails with donor and payment information
- SMS integration, confirmation of donation (a receipt of payment, payment failure...etc.) to be sent instantly to mobile numbers and emails provided by donors.

## 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 AFRICA will be the point of contact for the account.
- Ensure that all 3<sup>rd</sup> party implementers are PCI compliant
- Commits to implement the recommended technology to ensure the safe handling of donors' sensitive data

## 6. CONTENT OF THE TECHNICAL OFFER



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2. ISO 270 27001 – International standard for Information Security Management Systems. ISO certificate to be submitted to establish compliance with the criteria.
3. PCI DSS Level 1 – PCI Security Standards Council – <https://www.pcisecuritystandards.org/> certificate to be submitted to establish compliance with the criteria.

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## 6.1 COMPANY QUALIFICATIONS

It is considered essential for the agency to comply with the following requirements to participate in this RFP (Request for Proposal). During the technical evaluation, in this section, the panel will score your company's (1) *financial soundness and stability*, (2) *relevant experience in integration with third-party country-specific systems and databases* and (3) *relevant experience of e-commerce and online payments legislations*:

(1) Financial soundness and stability:

- Last balance sheet, last year audit reports or any financial statement, public audit, risk scores given by qualified companies to enable UNHCR to assess your company's financial soundness and stability.
- Year founded
- If a multi-location company, please specify the location of the company's headquarters, and the branches that will be involved in the project work with founding dates;

Total number of clients, please provide a list;

Please provide three references (reference letter, email address, contact person, phone number) from your current/previous clients to be contacted in case of selection.

(2) Relevant experience in integration with third-party country-specific systems and databases:

Proven track record on the number of clients/projects (previous and/or current).

(3) Relevant experience of e-commerce and online payments legislations:

Proven track record on the number of clients/projects (previous and/or current).

Please provide three references (reference letter, email address, contact person, phone number) from your current/previous clients to be contacted *in case of selection*.

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## **6.2 PROPOSED SERVICES**

During the technical evaluation, in this section, the panel will score (1) *the comprehensiveness of the proposal*, (2) *your company`s compliance regarding the required services listed under point 3* and (3) *your company`s compliance regarding the required services listed under point 4*.

- The bidder is expected to submit a written proposal outlining how the product matches the requirements listed under 3 and 4.
- 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.

## **6.3 PERSONNEL QUALIFICATIONS**

Account management is crucial. This section is dedicated to measure the proposed customer service towards PSP. During the technical evaluation, in this section, the panel will score the experience of the core people who will work o UNHCR project (based on the number of years and demonstration expertise in the area):

- 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 payment authorization optimization support.

Please make sure you elaborate on this section properly, to understand the level of support proposed for managing our account.

## **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 acknowledgment of the UNHCR General Conditions of Contract (Annex D) and submit with your technical proposal.

## **6.6 APPLICABLE DATA PROTECTION CONDITIONS**

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

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## 7. EVALUATION

Pre-selection criteria	Documents, information to be provided to establish compliance with the set criteria
The service provider has to be based in Ghana with offices in Nigeria. The payment service provider should be able to provide local acquiring and settlement in both Ghana and Nigeria.	Please submit a company certificate/company registration to establish compliance with this criteria.
ISO 270 27001 – International standard for Information Security Management Systems certified.	ISO certificate to be submitted to establish compliance with the criteria.
PCI DSS Level 1 – PCI Security Standards Council compliance ( <a href="https://www.pcisecuritystandards.org">https://www.pcisecuritystandards.org</a> )	PCI DSS Level 1 Certificate to be submitted to establish compliance with the criteria.

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Only the proposals passing the pre-selection criteria will be further evaluated.

The Technical offer will be evaluated using inter alia the following criteria and percentage distribution; 70% (i.e. max 70 points on a 100 points scale) from the total score.

Company Qualifications (30 points)	Documents, information to be provided to establish compliance with the set criteria
Financial soundness and stability (10)	Please submit last balance sheet, last year audit reports OR any financial statement, public audit, risk scores given by qualified companies are provided to enable UNHCR to assess financial soundness and stability.
Relevant experience in integration with third-party country-specific systems and databases (10)	Please send the list of clients/projects, previous /currently underway. Scores will be allocated based on the number of clients/projects (previous and/or current).
Relevant experience of international e-commerce and online payments legislations (10)	Please send the list of clients/projects, previous /currently underway. Scores will be allocated based on the number of clients/projects (previous and/or current).
Proposed Services (30 points)	Documents, information to be provided to establish compliance with the set criteria
Compliance with the required services as outlined in section 3 and capacity to deliver them (15)	Please follow the structure of requirements listed under point 3 to ease the scoring. General company profile will not be accepted as technical proposal. Please tailor your offer to demonstrate compliance with the listed requirements.

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Compliance with the required services as outlined in section 4 and capacity to deliver them (15)	Please follow the structure of requirements listed under point 4 to ease the scoring. General company profile will not be accepted as technical proposal. Please tailor your offer to demonstrate compliance with the listed requirements.
<b>Qualified staff dedicated to UNHCR account (10 points)</b>	<b>Documents, information to be provided to establish compliance with the set criteria</b>
Experience of core people and support teams including (10)	Please provide 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 payment authorization optimization support. Scores will be allocated based on the number of years` for relevant experience of the core staff dedicated to UNHCR account.

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:

- Acceptance rate for each country respectively
- Response time for critical issues affecting payment capture
- Number of hours/days to resolve critical issues
- Server downtime
- Number of technical incidents
- Enhanced reporting tools for monitoring system

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### CONTENTS

1. Introduction .....	2
2. statement of Purpose & Objectives .....	2
3. Core Requirements (Mandatory) .....	3
3.1 Merchant accounts bank settlement, Accepted Payments .....	3
3.2 Acceptance and Settlement Currencies .....	4
3.3 Accepted payment methods .....	4
3.4 Accepted payment amount and types .....	4
3.5 security, Fraud prevention and risk management.....	5
3.6 Payment Capture and Gateway integration .....	6
3.7 System supported languages.....	6
3.8 Payment Management .....	6
3.9 Reporting and reconciliation .....	6
3.10 Hosting.....	7
3.11 Service Levels and Support .....	7
4. Other services.....	7
4.1 Recurring payment Management .....	7
4.2 Transactional emails AND SMS .....	8
5. Customer Responsibilities .....	8
6. Content of the Technical Offer .....	8
6.1 Company Qualifications .....	9
6.2 Proposed Services .....	10
6.3 Personnel Qualifications .....	10
6.4 Vendor Registration Form .....	10
6.5 Applicable General Conditions.....	10
6.6 Applicable DATA PROTECTION Conditions.....	10
7. Evaluation.....	11
8. Key Performance Indicators.....	12