

**RESPONSE TO BIDDER QUERIES - RFP/RBE/002/2023**

**ESTABLISHMENT OF FRAME AGREEMENTS FOR THE PROVISION OF  
FINANCIAL SERVICES FOR DELIVERING CASH BASED INTERVENTIONS FOR  
UNHCR IN UKRAINE, POLAND, MOLDOVA, ROMANIA, AND BULGARIA**

**PART 1- UKRAINE**

**Question 1:** Will the funds for subsequent payments to the population be credited to the Bank to the UNHCR (parent institution) account or UNHCR Ukraine?

**Answer 1:** A dedicated UNHCR account will be opened in Ukraine and designated to credit the Bank for disbursement to the beneficiaries.

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**Question 2:** Is the representative office of UNHCR Ukraine considered a resident?

**Answer 2:** UNHCR has representation in the respective countries in this RFP (including Ukraine). The representative / authorized signatory of UNHCR will sign the resulting Frame Agreements.

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**Question 3:** In what currency and for what purpose will the bank account be credited?

**Answer 3:** The currency of implementation for the cash transfers is Ukrainian Hryvnia (UAH) as indicated in Annex A, Part 1.

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**Question 4:** Does UNHCR plan to buy currency?

**Answer 4:** Please also refer to Q3 above. Purchase of currency is not foreseen under RFP/RBE/002/2023.

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**Question 5:** Will payment to the population be made only in the national currency?

**Answer 5:** Please also refer to Q3 above. The currency of implementation shall be the currency of implementation. For example, in the case of Ukraine, the cash transfers will be in Ukrainian Hryvnia (UAH) as indicated in Annex A, Part 1.

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**Question 6:** Will the payments to the same persons be regular?

**Answer 6:** The regularity of payments to the same individuals will depend on the operational requirements. There will be beneficiaries who will receive i) one-time monetary transfers and ii) others for regular monetary transfers.

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**Question 7:** Is payment of funds planned to individuals, in what format (it's unclear)? Does UNHCR plan to provide a register of persons with corresponding payment amounts? If so, what data set will the Bank receive from UNHCR to perform payment?

**Answer 7:** Please refer to Annex A, Part 1, Section IV. Types of transfer mechanisms and disbursement Standard, stating that “*rules and procedures apply for the transfer of bank account information. This includes secured files transmitted to the FSP with beneficiary account numbers and required financial details. File transfer types include but are not limited to API and XML types (Secure File Transfer Protocol (SFTP) or Host to Host protocol)*”.

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**Question 8:** Is the Bank expected to develop an individual (unique) product for making payments, or is it possible to use the Bank's current products already used in other state aid programs for IDPs, for example, the E-support card (ePidtrymka)?

**Answer 8:** Please refer to Annex A, Part 1 for the technical requirements. Any product offered should meet these requirements. Given the tender is Request for Proposal, perspective bidders are expected to propose an approach which satisfies the requirement.

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**Question 9:** Appendix A, Part 1, Section VI: the need to provide a 24-hour telephone hotline for project support is indicated. The Bank has a contact center (in Ukrainian, English and Russian languages) that advises clients on the Bank's products and services. Will this support be sufficient for UNHCR? Or maybe technical support for UNHCR staff was meant?

**Answer 9:** As per the Annex A, Part 1 Section VI, the hotline is foreseen to cater for the Cash recipient client queries / beneficiaries. If available, online access must be included for the staff of UNHCR and other organizations authorized by UNHCR who will use this service for the resolution of urgent problems related to the operation of the service.

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**Question 10:** Annex B, Part 1, Mandatory documentation p. 1: Should the auditor's opinion on bank financial statements be provided for a specific period or each year separately? Is an apostille required? Who should certify it?

**Answer 10:** Audited financial statements of the bank for the most recent 3 years (2022, 2021 and 2020) should be provided separately for each year. Financial statements must be certified by an independent auditor and must show auditor's opinion. **Apostille is not required.**

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**Question 11:** Annex B, Part 1, Mandatory documentation p. 2-4: it's mentioned that providing founding and registration documents is necessary. Is a translation/apostille of these documents required?

**Answer 11:** Following documents must be translated to English and the copies must be officially certified to ensure legality and authenticity of the documents. **Apostille is not required.**

- Certified copy of the certificate of registration in the country.
- Certified copy of the license to provide money transfer services, issued by the relevant government authority.
- Document(s) for registration of the company with the national tax services.

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**Question 12:** Annex B, Part 1, Mandatory documentation p. 6-8: which official of the Bank should sign/certify Annexes E, F and G? Does signing these documents mean acceptance or familiarization with them?

**Answer 12:** All documents submitted in response to RFP/RBE/002/2023 tender shall require the endorsement of an authorized official representing the bidding entity / authorized signatory, to make commitments and decisions on behalf of the financial service provider.

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**Question 13:** Annex B, Part 1, Mandatory certification p. 3 – 5: does compliance with industry standards mean compliance with NBU, PCI or DSS standards? Is it necessary to provide a complete list of them?

**Answer 13:** These are mandatory requirements and prospective proposals are expected to ensure and confirm compliance with national and international standards.

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**Question 14:** Appendix B, Part 1, Recommended documentation p. 1: in what form should the description of the cash transfer mechanism be provided – description, presentation or scheme?

**Answer 14:** The approach to market is Request for Proposal. Thus, bidders are expected to propose and describe comprehensively the proposed cash transfer mechanism, related order management system, and customer service abilities. This includes explaining the methods and tools in doing so.

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**Question 15:** Appendix B, Part 1, Recommended documentation p. 4: Which documents confirm the existence of a financial insurance mechanism? Is it about the availability of a guarantee deposit in the company? What is meant by the term “financial insurance mechanism”? Fraud insurance?

**Answer 15:** The criteria pertain to the mandatory insurance applied to funds transferred by the client, to which financial institutions are typically subject to.

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**Question 16:** Annex B, Part 1, Recommended documentation p. 5 – What does the possibility of continuous operation of the Bank, which ensures the Bank's viability in the event of unavoidable circumstances mean? Do we need to confirm the existence of a plan and mechanism or provide an internal Bank document?

**Answer 16:** Business Continuity Plan refers to a documented plan, which describes the capacity of an organization/Bank to continue the delivery of products or services at pre-defined acceptable levels following a disruptive incident. This may include back-up data and service continuity – i.e. following natural disaster (floods wiping out the office premise).

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**Question 17:** Annex B, PART 2 – Proposal Narrative p. 5c : Is the provision of access to training for Bank employees meant or receiving information by Bank employees from UNHCR representatives? Or is it about the training of UNHCR staff?

**Answer 17:** UNHCR provides project specific training to bank staff with interfaces to beneficiaries. Therefore, Annex B 5c requires bidders to elaborate whether the FSP will be able to make its staff/agents available for a sensitization training by UNHCR or its partners on serving vulnerable populations, as well as if they are able to ensure that their staff/agents are appropriately trained on Fraud Prevention and Prevention of Sexual Exploitation and Abuse, and Code of Conduct. The criterion does not pertain to the training of UNHCR staff.

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**Question 18:** Annex B, PART 2 – Proposal Narrative p. 8a subparagraph 5: please explain the essence of this question in more detail.

**Answer 18:** Annex B 8a requires bidders to describe their ability to meet the stated key performance indicators (KPIs) and to report against set KPIs on a regular basis. Prospective bidders are expected to propose and explain methods and tools in doing so.

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**Question 19:** Appendix B, PART 2 – Proposal Narrative p. 8c: please specify which indicators are meant.

**Answer 19:** Annex B 8c invites bidders to submit any additional key performance indicators (KPIs), distinct from those stipulated in Annex B 8a, that they propose to include within their bid. Bidders will be expected to meet and report on all the indicators proposed in this criterion.

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**Question 20:** Please duplicate Annex A: Terms of Reference (TOR) as this file was missing in the general archive.

**Answer 20:** Annex A is available in the tender package. It can be accessible at: <https://www.unhcr.org/Public/Notice/219904>.

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**Question 21:** In your document you have stated: “*While the majority of the target population have identity documents, including the governmental DIAA application, the Financial Services Provider (FSP) should indicate any alternative identification that may be accepted for persons who may not have national identity cards*”. Can you please share examples of the alternative identification methods UNHCR would like the FSP to consider?

**Answer 21:** Annex A, Part 1 stated the type of documents that target population has as follows: tax ID, Passport and National ID cards and the DIAA app, are the primary identification documents utilized by the target population. In addition, prospective bidders are requested to suggest any other relevant documents that are not mentioned above that may be applicable to internally displaced, refugees and returnee populations for the country on question.

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**Question 22:** In your document you have stated “*Financial transfer services include, but are not limited to: Regular, monthly, bi-monthly or semi-annual monetary transfers*”. Are these fixed processing dates and amounts? Will UNHCR manage the recurring logic on their end or is this a service the FSP needs to provide?

**Answer 22:** The specifics concerning each cash assistance type will be determined by UNHCR and formally communicated to the Frame Agreement holder well in advance, ensuring a comprehensive understanding and adherence to the operational requirements.

The amount, processing dates and the individual beneficiaries/recipients of each cash transfer may exhibit differences contingent upon the operational requirements of the assistance type. Throughout the duration of the Frame Agreement, a spectrum of different scenarios, including regular disbursements adhering to fixed dates or amounts and ad-hoc disbursements, such as those pertaining to winter assistance, may be anticipated.

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**Question 23:** In your document you have stated: “*The types of transfer mechanism and disbursement considered is Transfer to bank accounts via IBAN or using the card account*.” Can you clarify what you mean with “using the card account”. Are we correct in assuming this is related to Card Payouts / Push-to-Card?

**Answer 23:** Affirmative. Your understanding is correct.

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**Question 24:** Currently, there are Financial Service Providers (FSPs) in Ukraine. Starting from 2024, will FSPs be changed or supplemented with new participants? What is the approximate percentage per participant in total payments? Is there any method for distributing payments? What is the mechanism of choosing FSP by the recipient?

**Answer 24:** UNHCR may establish contracts with one primary and/or a back-up financial service providers per delivery modality in a given country. Please refer to Annex A, Part 1 for indicative total transfer amount per year, types of transfer mechanism and disbursement.

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**Question 25:** When is it planned to start financial aid disbursements based on tender results?

**Answer 25:** The disbursements are expected to start upon establishment of Frame Agreements.

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**Question 26:** In which form will the contract between UNHCR and FSP be entered into? Who is the signatory on behalf of UNHCR? Is it a resident or non-resident of Ukraine?

**Answer 26:** Please see Q2. UNHCR has representation in the respective countries in this RFP (including Ukraine). The representative / authorized UNHCR signatory will sign the resulting Frame Agreements.

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**Question 27:** If the contract is entered into between UNHCR and FSP in electronic form, how will such contract be signed?

**Answer 27:** Owing to the nature of the Frame Agreements, wet signatures are preferred. However, Frame Agreements can be digitally signed through encrypted signature (i.e.:DocuSign).

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**Question 28:** Could you please provide a contract template in order to understand the structure of relationships between UNHCR and FSP?

**Answer 28:** Please refer to the UNHCR General Conditions of Contract (Annex E), the Supplementary Agreement on Data Protection (Annex F), and the Terms of Reference (Annex A), which will form part of the Frame Agreement. The main Frame Agreement document will be tailored to the individual award and relevant awarded delivery mechanism(s) for each FSP.

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**Question 29:** Does UNHCR have a representative office in Ukraine? Is it possible to contact the representatives while preparing the proposal for tender participation?

**Answer 29:** For fairness, transparency, and for providing equal information to all prospective bidders, UNHCR adheres to strict tendering process and procedures which is in writing (i.e. the provision of query timeline and clarifications, such as this example).

Furthermore, bidders are required to submit their proposals exclusively to the designated email address specified in Section 3.6 (Submission of Bid), of the “Request for Proposal Signed Cover” document. Inclusion of copies of your proposal with any correspondence sent directly to the attention of the responsible buyer or to any other UNHCR operation or staff other than the submission e-mail address in section 3.6 will result in disqualification of the proposal.

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**Question 30:** Will the financial aid from UNHCR be transferred to FSP as from a resident of Ukraine?

**Answer 30:** Please see Q1. A dedicated UNHCR account will be opened in Ukraine and designated to credit the Bank for disbursement to the beneficiaries.

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**Question 31:** What is the currency in which FSP is required to open a special bank account for UNHCR? Does UNHCR have any conversion requirements for crediting the recipient's accounts in local currency if the currency is not the local currency of the recipient's country?

**Answer 31:** A dedicated UNHCR account will be opened in Ukraine and designated to credit the Bank for disbursement to the beneficiaries. The currency of implementation for the cash transfers is Ukrainian Hryvnia (UAH) as indicated in Annex A, Part 1. Purchase of currency is not foreseen under RFP/RBE/002/2023.

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**Question 32:** Please send us a register template (sample list and parameters applicable to target recipients)?

**Answer 32:** UNHCR will share the minimum information required by the FSP to process the payments and in line with corresponding national regulations. This **may include** (but not limited to) any of the following: Name, Phone number, ID number.

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**Question 33:** Is it possible to arrange a meeting with the UNHCR representative office to discuss the scheme for opening accounts by the clients, crediting the funds, mutual settlements model, etc.?

**Answer 33:** Please see answer 29 above. For fairness, transparency, and for providing equal information to all prospective bidders, UNHCR adheres to strict tendering process and procedures which is in writing (i.e. the provision of query timeline and clarifications, such as this example).

Furthermore, bidders are required to submit their proposals exclusively to the designated email address specified in Section 3.6 (Submission of Bid), of the “Request for Proposal Signed Cover” document. Inclusion of copies of your proposal with any correspondence sent directly to the attention of the responsible buyer or to any other UNHCR operation or staff other than the submission e-mail address in section 3.6 will result in disqualification of the proposal.

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**Question 34:** What is the timeframe for technical implementation of the functionality after the tender results are announced?

**Answer 34:** Please see answer 25 above. The disbursements are expected to start upon establishment of Frame Agreements.

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**Question 35:** Please send us a technical document regulating the process of crediting funds to the recipients, recipient's account operation mode. Are there any restrictions as to replenishment of such accounts with personal funds, intended use of the funds credited, transfers to another account/individual, etc.?

**Answer 35:** UNHCR offers multipurpose cash assistance to its beneficiaries, which is an unrestricted cash transfer that beneficiaries can use to cover their basic needs. Therefore, no restrictions are foreseen in terms of replenishment of such accounts with personal funds, intended use of the funds credited, transfers to another account/individual, etc.

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**Question 36:** With whom and how can we interact as regards technical integration, and when can we start to work?

**Answer 36:** UNHCR will designate a dedicated technical expert for each country who will interact with the selected, winning financial service provider.

For the timeframe for the commencement of work, please see answer 25 above.

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**Question 37:** If possible, please provide an example of API that will be used for integration?

**Answer 37:** API is a standard connectivity module. All the apps work on API connectivity. UNHCR will work with the selected FSP to integrate either via API or Host to Host.

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**Question 38:** In Annex B, Part 2 /Ukraine, section 4, clause 4b, subclause iv - What is meant by "Automatic refunds for UNHCR owned accounts if funds are not withdrawn for 3 months"? Is it a refund from the recipient's account or refunds from the UNHCR special account?

**Answer 38:** In the event of a pre-payment, UNHCR expects FSP to transfer the balance which was not successfully withdrawn/received by the beneficiaries back to the dedicated UNHCR account. UNHCR expects this amount to be reimbursed. The criteria is to score automatic refund process.

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**Question 39:** In Annex B, Part 2 /Ukraine, section 8, clause 3 - What is meant by immediate cancellation of a transaction after the request by UNHCR? What type of transaction is meant?

**Answer 39:** Immediate cancellation may refer to cancellation of transfer prior to disbursement to the beneficiary account, including cancellation of delivery of codes for funds withdrawal as and if applicable.

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**Question 40:** In Annex E-Does this Annex apply to the services that the Bank plans to provide under the project?

**Answer 40:** Annex E- The general conditions contain crucial and essential mandatory element of UNHCR contracts. It is incumbent upon the awarded bank(s) to be engaged under the Frame Agreement to adhere strictly to the stipulated terms and conditions contained within this document throughout the duration of their service provision to UNHCR and its beneficiaries.

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**Question 41:** In Annex F- Does UNHCR receive a consent from the financial aid recipients to processing their personal data, which (consent) stipulates that the banks that make financial aid disbursements have the right to process the personal data of financial aid recipients?

**Answer 41:** UNHCR does not consider ‘consent’ as the appropriate / applicable legal basis for processing personal data of cash beneficiaries. It’s rather based on ‘mandate’ in line with UNHCR’s General Data Protection Policy and its Policy on the Protection of Personal Data of Persons of Concern.

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**Question 42:** In Annex F - Pursuant to subclause b) clause 2 and clause 2.2. "Data processing", the Bank, in processing personal data of financial aid recipients, shall: "b) *process the Personal Data strictly for the purpose of rendering the Services in the manner specified from time to time by the Data Controller in a Work Order; and for no other purpose or in any other manner except with the express prior written authorization of the Data Controller; The Personal Data sharing between the Parties will be carried out as specified in the Work Order*". What Work Order is meant here?

**Answer 42:** Work Order refers to instructions of CBI disbursement purpose. It's simply a document that contains more detailed and specific instructions, not only related to personal data processing.

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**Question 43:** In Annex J, section 1.4 "*Any freely given and informed indication of an agreement by the data subject to the processing of his/her personal data, which may be given either by a written or oral statement or by a clear affirmative action*". How to record an oral statement and what are the requirements of UNHCR for its storage and recording?

**Answer 43:** See above. Since consent is not considered an applicable legal basis, the question on appears to be not applicable.

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**Question 44:** In Annex J, section 1.4 "A tool and process for assessing the protection impacts on data subjects in processing their personal data and for identifying remedial actions as necessary in order to avoid or minimize such impacts": What impacts are exactly meant here?

**Answer 44:** Data protection impact assessments are an obligation, but this does not apply to Financial Service Providers. DPIAs also do not appear in the Supplementary Agreement (Annex F).

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**Question 45:** In Annex J, section 1.4 "Any data related to an individual who can be identified from that data; from that data and other information; or by means reasonable likely to be used related to that data. Personal data includes biographical data (biodata) such as name, sex, marital status, date and place of birth, country of origin, country of asylum, individual registration number, occupation, religion and ethnicity, biometric data such as a photograph, fingerprint, facial or iris image, as well as any expression of opinion about the individual, such as assessments of the status and/or specific needs". Please further explain a piece of the text that is highlighted.

**Answer 45:** The question appears not applicable for the purpose of this RFP and potential personal data processing requirements of the FSP. It's simply part of the (standard) definition of personal data in UNHCR's policy (that does not apply to FSPs).

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**Question 46:** In Annex J, section 1.4 "A breach of data security leading to the accidental or unlawful/illegitimate destruction, loss, alteration, unauthorized disclosure of, or access to personal data transferred, stored or otherwise processed": How does destruction or loss refer to a data leak?

**Answer 46:** Not applicable for financial service providers (FSPs).

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**Question 47:** In Annex J, section 1.4 "Any natural or legal person other than the data subject, UNHCR or an Implementing Partner. Examples of third parties are national governments, international governmental or non-governmental organizations, private sector entities or individuals". What is exactly meant by "Implementing Partner"?

**Answer 47:** Implementing partner is an entity to which UNHCR has entrusted the implementation of projects specified in a signed partnership document. This said, it is not applicable to financial service providers (FSPs). FSPs are for UNHCR a third party.

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**Question 48:** In Annex J, section 4, clause 4.1, subclause 4.1.2 How can adequate protection of means of communication be determined?

**Answer 48:** Not applicable for this RFP.

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**Question 49:** In Annex J, section 6, clause 6.1, subclause 6.1.2, vi - How can the level of protection for personal data be determined?

**Answer 49:** Not applicable for this RFP.

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**Question 50:** Does the bank receive the lists from UNHCR or an access to the list of recipients of funds in the system (online access)?

**Answer 50:** File transfer types includes but are not limited to API and XML types (Secure File Transfer Protocol (SFTP) or Host to Host protocol)".

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**Question 51:** How are the disbursements financed - upon payment actually made or in advance according to the list of recipients?

**Answer 51:** UNHCR will pre-finance the financial service provider before the disbursement to the beneficiaries.

## PART 2- MOLDOVA

**Question 52:** In your document you have stated that “*the types of transfer mechanism and disbursement considered include: Prepaid cards (personalized cards)*”. Can you please clarify this? Are you solely looking into a card issuance solution or are you also interested in a solution to push funds to Moldava bank accounts and/or Moldava issued cards?

**Answer 52:** Owing to the Moldova Cash delivery modality, UNHCR solely prefers the issuance of pre-paid cards.

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**Question 53:** In your document you have stated: “*Financial transfer services include, but are not limited to: Regular, monthly, bi-monthly or semi-annual monetary transfers*”. Are these fixed processing dates and amounts? Will UNHCR manage the recurring logic on their end or is this a service the FSP needs to provide?

**Answer 53:** The specifics concerning each cash assistance type will be determined by UNHCR and formally communicated to the Frame Agreement holder well in advance, ensuring a comprehensive understanding and adherence to the operational requirements.

The amount, processing dates and the individual beneficiaries/recipients of each cash transfer may exhibit differences contingent upon the operational requirements of the assistance type. Throughout the duration of the Frame Agreement, a spectrum of different scenarios, including regular disbursements adhering to fixed dates or amounts and ad-hoc disbursements, such as those pertaining to winter assistance, may be anticipated.

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**Question 54:** What other special technical requirements for communication channels and reporting mechanisms may be requested?

**Answer 54:** Please refer to Annex A, Part 2, section VI. Dedicated customer service: special technical requirements for communication channels may be determined by potential bidders in order to provide a dedicated service to UNHCR, including the provision of a focal point dedicated to managing this project, answering questions and solving any technical issues within a reasonable timeframe.

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**Question 55:** What kind of performance bond/bank guarantee can be required from the FSP for the potential frame-agreement for Financial Services on the Delivery of Cash-based Interventions?

**Answer 55:** For effective discharge of contractual obligations, selected FSPs **may be** required to provide a performance bond/bank guarantee. The bond/guarantee will be determined by UNHCR based on the results of operational and financial assessments. The bond/guarantee value will be a proportion of the monthly transfer value (subject to the level of risks identified), and cover the entire Frame Agreement period, only refundable upon satisfactory performance and expiry or termination of the Frame Agreement.

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**Question 56:** When will the tender winner be announced?

**Answer 56:** Bidders are requested to hold their proposal valid for 150 days from the deadline for submission. UNHCR will make its best effort to select a company within this period.

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## PART 3- ROMANIA

**Question 57:** In your document you have stated “*The types of transfer mechanism and disbursement considered include: 1) Transfer to bank accounts and/or virtual accounts and/or ATM 2) Direct cash disbursement by FSP or an agent (e-token/reference/pick up codes)*”. Please clarify what you mean with virtual accounts? Could this be plastic or virtual cards issued and to be used for purchases and ATM cash-collection? Or do you want FSP paying out to a Romanian local “virtual IBAN” and/or FSP providing a local “virtual IBAN” for people to receive money?

**Answer 57:** Virtual accounts refer to any digital payment solution processed using an account that is not physical (such as the bank account) but instead virtual and with a unique ID reference associated to each beneficiary.

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**Question 58:** Are you also interested in Push-to-Card solutions as well or only push-to-bank?

**Answer 58:** As per Annex A, Part 3, Section IV. Types of transfer mechanisms and disbursement, the types of transfer mechanism and disbursement considered include:

- 1) Transfer to bank accounts and/or virtual accounts and/or ATM
- 2) Direct cash disbursement by FSP or an agent (e-token/reference/pick up codes);

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**Question 59:** In your document you have stated: “*Financial transfer services include, but are not limited to: Regular, monthly, bi-monthly or semi-annual monetary transfers*”. Are these fixed processing dates and amounts? Will UNHCR manage the recurring logic on their end or is this a service the FSP needs to provide?

**Answer 59:** The specifics concerning each cash assistance type will be determined by UNHCR and formally communicated to the Frame Agreement holder well in advance, ensuring a comprehensive understanding and adherence to the operational requirements.

The amount, processing dates and the individual beneficiaries/recipients of each cash transfer may exhibit differences contingent upon the operational requirements of the assistance type. Throughout the duration of the Frame Agreement, a spectrum of different scenarios, including regular disbursements adhering to fixed dates or amounts and ad-hoc disbursements, such as those pertaining to winter assistance, may be anticipated.

## PART 4- POLAND

**Question 60:** In your document you have stated: “*The types of transfer mechanism and disbursement considered include: BLIK or similar payment (ATM codes or card-less ATM withdrawal), Transfer to bank accounts*”. Please clarify BLIK ATM codes. These are generally provided by the bank/banking app. Is the requirement to send funds to Polish bank accounts only, i.e. push-to-bank? Or is Push-to-Card required as well?

**Answer 60:** Please see Annex A, Part 4, page 3 (footnote) for details about BLIK. Please take note that **BLIK is provided as an example. Therefore, the requirement is for a similar service delivery mechanism.**

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**Question 61:** Would UNHCR be interested in card issuance as well?

**Answer 61:** As per Annex A, Part 4, Section IV. Types of transfer mechanisms and disbursement the types of transfer mechanism and disbursement considered include:

- BLIK or similar payment (ATM codes or card-less ATM withdrawal);
  - Transfer to bank accounts.
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**Question 62:** In your document you have stated: “*Financial transfer services include, but are not limited to: Regular, monthly, bi-monthly or semi-annual monetary transfers*”. Are these fixed processing dates and amounts? Will UNHCR manage the recurring logic on their end or is this a service the FSP needs to provide?

**Answer 62:** The specifics concerning each cash assistance type will be determined by UNHCR and formally communicated to the Frame Agreement holder well in advance, ensuring a comprehensive understanding and adherence to the operational requirements.

The amount, processing dates and the individual beneficiaries/recipients of each cash transfer may exhibit differences contingent upon the operational requirements of the assistance type. Throughout the duration of the Frame Agreement, a spectrum of different scenarios, including regular disbursements adhering to fixed dates or amounts and ad-hoc disbursements, such as those pertaining to winter assistance, may be anticipated.

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**Question 63:** Concerning listed documents as a piece of identification (Temporary Identity certificate of a foreigner, decision on granting international protection, residence card/permit, decision on granting humanitarian stay, temporary polish travel document for a foreigner, a refugee travel document, international passport, national ID document), we kindly ask to estimate how many beneficiaries currently prove their identity by each type of document.

**Answer 63:** At this stage, the type of identification documents is provided as indicative to potential bidders. Detailed breakdown will be made available to the winning financial service provider.

## PART 5- BULGARIA

**Question 64:** In your document you have stated: "*The types of transfer mechanism and disbursement considered include Direct cash disbursement by FSP or an agent; Transfer to bank account with ATM card*". Appreciating the constraints for delivering cash transfer services, would Push-to-Card for Bulgarian issued cards be of interest?

**Answer 64:** The specifics concerning each cash assistance type will be determined by UNHCR and formally communicated to the Frame Agreement holder well in advance, ensuring a comprehensive understanding and adherence to the operational requirements.

The amount, processing dates and the individual beneficiaries/recipients of each cash transfer may exhibit differences contingent upon the operational requirements of the assistance type. Throughout the duration of the Frame Agreement, a spectrum of different scenarios, including regular disbursements adhering to fixed dates or amounts and ad-hoc disbursements, such as those pertaining to winter assistance, may be anticipated.

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## OTHER QUERIES

**Question 65:** Do the existing UNHCR vendors / service providers still need to submit the following documents?

- Annex D\_Vendor Registration Form;
- Annex E General\_Conditions\_of\_Contract
- Annex F\_Supplementary Agreement on Data Protection
- Annex G\_UN Supplier Code of Conduct
- Annex J\_Policy on the Protection of Personal Data of Persons of Concern to UNHCR

**Answer 65:** Affirmative. All prospective bidders, irrespective of any pre-existing vendor affiliations with the UNHCR, shall furnish the requisite mandatory documentation. Please keep in mind that failure to submit these documents/evidence of compliance will result in disqualification.

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