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**PART 1 - Documentation & Certifications**

**Part 1 Instructions:** the mandatory documents listed below must be submitted under subject TECHNICAL COMPONENT. The documentation must be dated, signed and stamped on all pages and sent as .pdf as an attachment to your email submission.

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| **Mandatory documentation** | **Submitted (Yes/No)** | **Comments** |
| 1 | **Audited financial statements** of the company including Auditor’s opinion, of at least one year, recommended three years (PDF document). |  |   |
| 2 | Certified copy of the **certificate of registration** in the country (PDF). |  |   |
| 3 | Certified copy of the **license to provide money transfer services or banking licence**, issued by the National Bank of Ukraine or relevant government authority (PDF). |  |  |
| 4 | Document(s) for **registration of the company with the national tax services** (PDF). |  |  |
| 5 | Documents attesting to **the availability of a financial insurance mechanism.** In case of a non-Bank Financial Service Provider, provide information on the **availability of a Performance Bond**. |  |  |
| 6 | **Annex D** (Vendor Registration Form - filled entirely - signed and with company stamp). |  |  |
| 7 | **Annex E** (General terms of UNHCR for the provision of goods and services / services - signed with stamp on each page). |  |  |
| 8 | **Annex F** (UNHCR supplier Code of Conduct - signed and stamped on each page). |  |  |
| **Mandatory certifications** | **Certification (Yes/No)** | **Comments** |
| 1 | Vendor certifies compliance with industry and regulatory standards at **all stages of the transfer and disbursement of money**. |  |  |
| 2 | Vendor certifies compliance with industry and regulatory standards regarding the **security of financial data.** |  |  |
| 3 | Vendor certifies **compliance with national regulations to know your customers (KYC), anti-money laundering, anti-terrorism laws and international sanctions regimes.** |  |  |
| **Recommended documentation** | **Submitted (Yes/No)** | **Comments** |
| Documentation describing  |  |  |
| -delivery mechanism. |  |  |
| -customer service abilities. |  |  |
| -ICT infrastructure.  |  |  |

**PART 2 – Geographical Coverage**

Bidders may opt for Lot 1 or 2 as specified below. If the FSP has no current operational capacity in some places of either Lot, this should be indicated by specifying the maximum timescale when this operational capability will be in place. FSPs must also provide information about any partners/sub-contractors if intended to use to expand their service area.

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|  | **Submitted (Yes/No)** | **Comments** |
| Lot 1 | Kyiv and Kyiv region, Odesa and Odesa region, Kharkiv and Kharkiv region, Uzhgorod and Zakarpattia region, Lviv and Lviv region. FSP as sole provider |  |  |
|  | As above Lot 1, FSP with partner and/or sub-contractor. |  |  |
| Lot 2 | All of Ukraine: Locations as per Lot 1 plus all rayon centers of the government-controlled part of Ukraine. FSP as sole provider. |  |  |
|  | As above Lot 2, FSP with partner and/or sub-contractor. |  |  |

**PART 3 – Narrative**

Bidders may use their own format for the technical proposal narrative. Please provide a narrative for each distribution mechanism – if more than one is proposed.

**TYPE OF DISTRIBUTION MECHANISM BEING PROPOSED:**

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| **1. Company overview and experience *(*150 points total,** *sub-scoring listed below****)*** |
| **1a)** Please provide an overview of the company and its **years of** **experience (30 points),** including:- Year of founding/incorporation, description of services provided, location of the headquarters, organizational structure, subsidiaries, etc. |
|  |
| **1b)** Please provide details on **similar customer service in the last 3 years *(50 points)*** (*Include the name of the client, specific geographical areas, types of service provided.)* Especially note if the project has been **implemented for other UN agencies or INGOs (20 points)**. (Total 70 points) |
|   |
| **1c)** As detailed as possible, list the geographical territories and communities where own ATMs are located, or where compatible ATMs are located  **(50 points)**.  |
|  |
| **2. Proposed funds transfer system** **(400 points total,** *sub-scoring listed below***)** |
| **2A.** Please provide **a detailed description of the proposed funds transfer system**, including whether the provider can meet the minimum standards for the delivery mechanism(s) that are listed in Annex A – ToR, the infrastructure required for transactions (i.e. branch/ATM/agent network, etc.), as well as the use of any contractors/subcontractors to provide the cash transfer services, as well as the capacity to provide the services listed in points a-l (120 points) |
| 1. Capacity to manage annual total of transfers between 350,000 and 500,000 USD equivalent in UAH currency. (20 Points all of the above, 10 points <350,000 and => 200,000, 5 points < 200,000 annually)
2. Capacity to provide one main account and up to 4,000 sub-accounts linked to the main bank account and up to 4,000 ready-for-use debit cards, as specified under III1.1. (20 Points all of the above, 10 points <4,000 >2,500 linked accounts+cards, 5 points <2,500 )
3. Capacity to provide and maintain 1,300 active sub-accounts and debit cards per year. (20 Points 1,300; 10 points <1,300 =>800; 5 points <800)
4. Capacity to provide maximum withdrawal amount per card of 145,000 UAH per withdrawal/transfer act and day. (20 Points = 145,000UAH/, 10 Points = 100,000) (5 Points < 100,000)
5. Possibility to replenish the main account via regular bank transfer by UNHCR on a monthly basis. (5 points)
6. Possibility to replenish sub-accounts from the main account on a monthly basis, or less frequently. (5 points)
7. Possibility to replenish sub-accounts through encrypted file transfer through a secure channel either by UNHCR or by the FSP account manager at UNHCR’s request. (5 points)
8. Possibility to provide time-limited withdrawal period for each sub-account following a replenishment. (5 points)
9. Possibility of allowing for multiple withdrawals of partial amounts with debit cards. (5 points)
10. Possibility to credit any remaining balance in the sub-account after end of a withdrawal period back to the main account. (5 points)
11. Possibility to credit any remaining balance in a sub-account to a cancelled card (theft/loss) back to the main account and to close the sub-account permanently. (5 points)
12. Possibility to clear all sub-account balances and credit back to the main account twice per calendar year (mid year/year end). (5 points)
 |
| **2B** Please describe: **Distribution (120 points)** |
| 1. Anti-fraud and security measures at points of payment or withdrawal. (20 points)
2. Cards can be linked to unique sub-accounts. (20 points)
3. Provision of debit cards allowing withdrawals without withdrawal fee from provider own withdrawal point (ATM) network. (20 points)
4. Compatibility of cards with other network withdrawal points (ATMs). (20 points)
5. Compatibility of cards with point-of-sale terminals. (20 points)
6. Capacity to accommodate customer/UNHCR input on the design and configuration of cards. (5 points)
7. Cards can remain valid at least 2 years from the date of issue/delivery to UNHCR. (5 points)
8. Cards can be linked to unique identification code/PIN code and bar code. (5 points)
9. Cards can be bar-coded according to an international protocol (UPC, GS1, or Code 39) that allows scanning by UNHCR for records purposes. (5 points
 |
| **2C.**  Please describe your company’s **Data protection** and **Internal control**. **(120 points)** |
| 1. Cancellation/blocking procedures timeframe (30 points block within 24 hours 7 days/week, 20 points blocking immediately during working hours, 10 points blocking within 24 hours during working hours)
2. FSP acceptance to reimburse UNHCR for any financial loss resulting from the delay in activating or ineffective activation of cancellation or blocking procedures. (20 points)
3. Business Continuity Plan. (10 points)
4. Measures for monitoring and regular testing of security systems and procedures. (10 points)
5. Mechanism of monitoring and detection and response to technical problems and potential fraud. (10 points)
6. The e-banking software must enable differentiated levels of customer access and user access rights. (10 points)
7. Ensure a complete separation of customer funds and the traceability of these up to their withdrawal/disbursement. (10 points)
8. Up-to-date customer data protection policy. (10 points)
9. Control measures regarding physical or virtual system access, restricting access to the customer and to the account data, and means to monitoring the access. (10 points)
 |
| **2D. Integration of FSP and Customer ERP Systems (40 points)**  |
| 1. Provide details about the possibilities and the **type of** **integration (API and/or sFTP) with UNHCR’s ERP application**, especially with regards to the ability to meet the minimum requirements specified in the ToR. (20 points)
2. Provide details on the standard of data exchange and communication (ISO 20022, or alternative that meets UNHCR requirements as noted in Annex G). (20 points)
 |
| **3. Please describe the customer service. (30 points)** |
| 1. Dedicated service provided to UNHCR includes a provision of an office or a focal point dedicated to managing the account and provide support during normal business hours Monday-Friday (10 points)
2. Training products or guidance document that enable proper use of the service by UNHCR in the required languages (10 points)
3. Availability of general technical help desk or customer services outside of normal business hours (evenings and weekends) (10 points)
 |
| **4. Please describe the implementation plan. (50 points)** |
| 1. Capacity to deliver the first batch of 800 ready-for-use debit cards to the customer within one month (40 points) of the start of the contract, 1-2 months (25 points), 2-3 months (10 points)
2. Describe any risks foreseen with the implementation of this project and potential mitigating measures (10 points)
 |
| **5. Please describe the monitoring and reporting plan. (60 points)** |
| 1. Monthly report listing the accounts activated and deactivated, and dormant accounts (10 points)
2. Monthly report on the movements on the account(s) dedicated to UNHCR (5 points)
3. Monthly report detailing each sub-account transactions, amounts credited and withdrawn (5 points);
4. Monthly report listing all the cases of fraud or attempted fraud (5 points)
5. Monthly report listing all incidents and delays in implementation of the service (5 points)
6. Possibility of provision of an electronic automated reporting system accessible online in real-time, allowing access to the main information related to the transfers and individual payments (30 points)
 |
| **Key Performance Indicators (10 points)** |
| State here whether the FSP can meet the KPIs listed in the ToRSubmissions should confirm or describe the key performance indicators that will be used and disclosed regularly in a contractual manner by the FSP. Performance of FSPs measured:1. Efficiency and effectiveness of the disbursements (metric: The time limit for cancellation of a means of payment/withdrawal after the request by UNHCR in case of loss, theft or other incident);
2. Time frame of the transfer and disbursement (metric: the average time between the transfer by UNHCR to the FSP and the availability of funds for withdrawal through a card [in number of days]);
3. Security of transfers (metric: absence of irregularities);
4. Technical assistance and problem solving (metric: the average response time for customer service inquiries; number of problems solved against total number of problems);
5. Accuracy of the accounts and reports of disbursement/withdrawals (metric: monthly reports);
6. Usability and ease of use of the mechanism (metric: customer complaint and resolution tracking).
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**END PART 2**