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**PART 1 - Documentation & Certifications**

**Part 1 Instructions:** Along with a detailed Technical Proposal Narrative (Part 2 of Annex B1), the mandatory documents listed below (Items 1-10) must be signed to signify commitment by the vendor to comply and be submitted in the same sealed Technical Proposal Envelope. Failure to submit these documents/evidence of compliance will result in disqualification. For the mandatory certifications, please also submit any related documents. This Annex must be dated, signed and stamped on all pages.

**Note:** If a company is proposing more than one type of delivery mechanism, for which there are additional related documents, then the relation of the documents to the different delivery mechanisms should be noted in the comments section of Part 1. If the documentation applies to all delivery mechanisms being proposed, then this should be noted as well.

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| **Mandatory documentation (Pass/Fail scoring)** | | **Submitted (Yes/No)** | **Comments** |
| 1 | **Audited financial statements** of the company for the most recent 3 years, including Auditor’s opinion |  |  |
| 2 | Certified copy of the **certificate of registration** in Ukraine |  |  |
| 3 | Certified copy of the **license to provide money transfer services**, issued by the relevant government authority of Ukraine |  |  |
| 4 | Document(s) for **registration of the company with the national tax services** |  |  |
| 5 | **Annex D** - Vendor Registration Form (filled entirely, signed with company stamp) |  |  |
| 6 | **Annex E** - General Conditions of Contract - Contracts for the Provision of Services (signed with stamp on each page) |  |  |
| 7 | **Annex F** - Data Protection Agreement (signed / Specify in the comments section if your company will need to share confidential data with any subcontractors) |  |  |
| 8 | **Annex G** –Supplier Code of Conduct- signed with stamp on each page |  |  |
| 9 | **Annex H** –CBI Payment Format and Data Dictionary for the ERP system- *(This document is only mandatory if the vendor is able to integrate with UNHCR’s ERP system (see question #4 in Part 2). In this case, the document must be signed with company stamp on each page.)* |  |  |
| 10 | **Annex I (revision no.1)** - Confirmation on EU Sanctions List - (signed and stamped) |  |  |
| **Mandatory certifications (Pass/Fail scoring)** | | **Certification (Yes/No)** | **Comments** |
| 1 | Vendor certifies **compliance with national regulations to know your customers (KYC)** |  |  |
| 2 | In order to provide the required service, Vendor certifies that they are able to **accept Person of Concern identification/documentation** as detailed in Annex A – TOR |  |  |
| 3 | Vendor certifies compliance with industry and regulatory standards at **all stages of the transfer and disbursement of money** |  |  |
| 4 | Vendor certifies compliance with industry and regulatory standards regarding the confidentiality and **security of financial data** |  |  |
| 5 | Vendor certifies compliance with industry and regulatory standards with regard to **anti-money laundering, anti-terrorism laws and international sanctions regimes** |  |  |
| 6 | Vendor certifies its particular commitment to **paragraph 11 of the Supplier Code of Conduct** (Annex G) not to engage in **‘Harassment, Harsh or Inhumane Treatment’,** of its staff members **nor of Persons of Concern** approaching the vendors as customers/recipients of their services. |  |  |
| **Recommended documentation (no scoring)** | | **Submitted (Yes/No)** | **Comments** |
| 1 | Documentation describing **the proposed cash delivery mechanism, related order management system, and customer service abilities**. |  |  |
| 2 | Documents on the company’s **integrated risk management and anti-fraud security measures,** including the latest documentation on related tests. |  |  |
| 3 | Any other relevant documents attesting to the company’s **financial situation and credit risk rating** |  |  |
| 4 | Documents attesting to **the availability of a financial insurance mechanism.** Provide information on the **availability of a Performance Bond/bank guarantee**.  *(Please note that if the FSP is unable to provide a financial insurance mechanism as a result of UNHCR financial and operational assessment, then the provider’s proposal may be disqualified.)* |  |  |
| 5 | **Business Continuity Plan** and documents pertaining to any compliance risk assessment program |  |  |

**END PART 1**

**PART 2 – Proposal Narrative**

**Part 2 Instructions:** If your company is proposing more than one type of cash delivery mechanism (i.e. bank accounts plus mobile money), then please fill out a separate Part 2 for each delivery mechanism being proposed. In case the information presented for a particular delivery mechanism also remains valid for the additional delivery mechanism(s) proposed, then you may refer to the information already provided (*i.e. Please refer to the answer in Annex B, Part 2 – Bank Accounts*).

**Note:** Bidders may use their own form for the technical proposal narrative, however the order of information provided should correspond to the order of information that is requested in this form. Additionally, all pages must be dated, signed and stamped.

Type of **CASH DELIVERY MECHANISM** being proposed**: CASH OVER THE COUNTER**

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| **1. Company overview, experience and capacity(110 points total,** *sub-scoring listed below***)** |
| **1a)** Provide an overview of the company and its **years of** **experience (20 points),** including:  - Year of founding/incorporation, description of services provided, location of the headquarters, organizational structure, subsidiaries, partnerships, etc.  Scoring Breakdown:  15 years or above: 20 points  Below 15 years: 1.33 points for each year |
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| **1b)** Provide details on **similar projects related to the specified transfer mechanism (30 points)** (*Include the name of the client, specific geographical areas, types of service provided, and number of beneficiaries*. *The payment of wages, pension or other regular compensation on behalf of businesses/Government can be detailed here.*). Especially note if the project has been **implemented for UN agencies or NGOs.**  Scoring Breakdown:  Maximum points allotted to provider with highest number of similar projects. Proportional score, compared against top provider, given to other providers. |
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| **1c)** As detailed as possible, **specify which of the locations listed in Annex A – TOR where the FSP can fully provide the required cash transfer services**. **(25 points).** Besides specifying the lots, also provide the below information:   * For those lots where the FSP can currently provide cash transfer services, provide a detailed map and listing of all cash withdrawal points. * Present evidence and/or examples of the effectiveness of their services in the required geographical areas, or at least in areas with similar conditions. * If the FSP has no current operational capacity for certain locations/lots, but will be able to expand their service area, then specify the geographical areas and the maximum timescale for the capacity to be in place. FSPs must also provide information about any partners/subcontractors that they can use to expand their service area.   Scoring Breakdown:  15 points allotted to provider with highest number of areas covered. Proportional score, compared against top provider, given to other providers.  For evidence of effectiveness or ability to expand:  10 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  7 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  3 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **1d)** In addition to the required geographical areas, please confirm whether able to provide services in areas within 30 KM from the contact line **(35 points)**  Scoring Breakdown:  - If proposal confirms ability to provide services in areas within 30 KM from the contact line: 35 points  - If proposal does not confirm ability to provide services in areas within 30 KM from the contact line: 0 points |
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| **2. Proposed funds transfer system** **(150 points total,** *sub-scoring listed below***)** |
| **2a)** Provide a detailed description of **the proposed funds transfer system**, to include:  1) Detail whether the provider is able to meet the **4 minimum** standards related to any delivery mechanism that are listed in Annex A – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services **(Pass/Fail)**;  2) If applicable, detail whether the provider is able to meet the **mandatory** standards for the specific delivery mechanism that are listed in Annex A – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services **(Pass/Fail)**;  3) If applicable, detail whether the provider is able to meet the **recommended** standards for the delivery mechanism that are listed in Annex A – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services **(20 points)**;  Scoring Breakdown:  - If proposal details ability to meet the recommended standards for the delivery mechanism and/or alternative arrangements that enable the provision of the requested cash transfer services: 20 points  - If proposal does not detail ability to meet the recommended standards for the delivery mechanism and/or alternative arrangements that enable the provision of the requested cash transfer services: 0 points |
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| **2b)** Detail the accessibility of the provider’s services (including what could be developed for this project), for example the availability of the telecommunication network or the availability of agents/branches. This should include a description of the infrastructure and communication network required for transactions (i.e. branch/ATM/agent network, cell towers, etc.) and provide evidence that existing or planned network infrastructure meets the required thresholds outlined in Annex A. For elements of the infrastructure and/or the network required for the transfer service to transfer service to be fully operational that do not belong to or are not supported by the FSP, the proposal should specify the mechanisms by which the FSP will ensure their quality and effectiveness to ensure the transfer service **(20 points)**;  Scoring Breakdown:  20 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  6 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **2c)** Detail the ability of the provider to ensure sufficient liquidity to make disbursements, based on the required volumes, in the geographical locations specified **(30 points)**;  Scoring Breakdown:  30 points: If proposal outlines bidder's ability to ensure sufficient liquidity based on required volumes, currency and in locations specified.  0 points: If proposal does not detail additional measures to ensure sufficient liquidity based on required volumes, currency and in locations specified. |
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| **2d)** Provide details on the capacity of any contractors/subcontractors, including field agents who provide the cash transfer services **(20 points)**.  20 points: If no subcontractor  IF Sub-Contractor:  20 points: If Sub-contractors capacity can be considered fully equivalent to main service provider, details provided on sub-contractor's capacity demonstrate comprehensive information and capability in key areas  14 points: If Sub-contractors capacity can be considered substantially equivalent to main service provider, details on sub-contractor's capacity demonstrate inadequate information or capability in some areas  6 points: If Sub-contractors capacity can be considered partially equivalent to main service provider, details on sub-contractor's capacity demonstrate inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **2e)** Describe the **process for beneficiaries to receive the funds transfer**, including any registration/enrolment/identification process **(20 points)**  Scoring Breakdown:  20 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  6 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **2f)** Describe how the **proposed solution is** **adapted to the specific populations of the project**, including the ability to ensure **access by persons with disabilities** (and other groups who may face accessibility barriers (e.g. older persons, persons with low literacy/illiteracy). **(40 points)**  Scoring Breakdown:  40 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  28 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  12 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **3. Management of the means of payment** **(100 points total,** *sub-scoring listed below***)** |
| **3a)** After the receipt of funds and beneficiary information from UNHCR, describe the **process and the time required to transfer funds** to accounts/wallets of the beneficiaries or complete payment/distribution to the beneficiaries. **(25 points)**  Scoring Breakdown:  12.5 points = Within maximum 48 hours  0 points = above 48 hours  For description of process:  12.5 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  8 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  4 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas |
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| **3b)** Describe the **measures securing the transfer of data**, including encryption, integrity checks, and use of secure lines. **(25 points)**  Scoring Breakdown:  25 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  17.5 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  7.5 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **3c)** Describe the process of **recording and traceability** of the means of payment/withdrawal/disbursement and individual transactions. **(25 points)**  Scoring Breakdown:  25 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  17.5 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  7.5 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **3d)** Describe the **security and anti-fraud measures for use of the payment** mechanism (e.g. Specify all means to be implemented to limit the risk of fraud and mistaken identification, including procedures for verification of beneficiaries’ identity or biometric verification at points of payment/withdrawal/disbursement. **(25 points)**  Scoring Breakdown:  25 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  17.5 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  7.5 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **4. Integration with UNHCR’s Enterprise-Resource-Planning (ERP) system for payment submission (80 points, sub-scoring listed below)** |
| **4a)** State whether the FSP will be able to integrate with UNHCRs ERP system, including specifying the type of integration **(API integration, SFTP and Host to Host protocol)** that the FSP is able to provide, and the ability of the FSP to meet the **minimum requirements** specified in the ToR **(50 points)**  *Additionally*:   * If **SFTP**, specify whether the FSP can comply with exchange of standard XML message (ISO 20022 pain 001 and pain 002) in agreed exchange folder, and secured keys * If **Host to Host**: specify whether the FSP can comply with exchange of standard XML message (ISO 20022 pain 001 and pain 002) in agreed exchange folder, with an Host to Host to be installed * If **API**: Provide details, including any relevant documentation   Scoring Breakdown:  - Ability to integrate, type of integration specified: 20 points  - Compliance with the minimum requirement (ISO for SFTP and Host to Host); details for API: 20 points  - Experience with integration: 10 points |
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| **4b)** In the below check boxes, specify (YES/NO) whether the FSP is able to provide the below services: **(20 points total,** 4 points for each affirmative answer**)**   1. Message acknowledgement: should be provided once message is received by the FSP. Feedback is transmitted to the ERP system.   **Yes  No**   1. Payment acknowledgement: should be provided once payment to beneficiary is executed. Feedback is transmitted to the ERP system.   **Yes  No**   1. Fees management: Fees to be charged once per month via a separate invoice   **Yes  No**   1. Automatic refunds for UNHCR owned accounts (i.e. If funds are not withdrawn for 3 months, then refund to UNHCR is automatic):   **Yes  No**   1. Capability to disperse monetary amount on behalf of UNHCR   **Yes  No** |
| **4c)** Specify if there are any delays, as well as the expected delay time, between payment instruction received and dispersion of funds, or for the regular maintenance of your IT system **(10 points)**  Scoring Breakdown:  10 points: If overall process time, with potential delay included, remains within the maximum 48 hrs timeframe  0 points: If overall process time, with potential delay included, could extend the maximum 48 hrs timeframe |
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| **5. Customer service** **(70 points total,** *sub-scoring listed below***)** |
| **5a)** Describe the ability to provide support to individuals to address technical and other queries with the as well as file complaints, for instance via a **free telephone hotline, or suitable alternative based on the communication preferences of the population,** for individual beneficiaries (specify available languages and if the hotline or suitable alternative will be available 24/7). **(20 points)**  Scoring Breakdown:  20 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  6 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **5b)** Provide information on any **training products or guidance documents** **(20 points)** that will enable the proper use of the service by the beneficiaries in the main languages spoken by the beneficiaries (refer to Annex A), including, but not limited to, the following:   1. How and where to register, receive the means of payment and to make withdrawals; 2. How to use the means of payment, how to use individual identification codes / PIN code; 3. The required information and identification documents to make a withdrawal; 4. If applicable, how to check the balance on their individual sub-account; 5. How to report lost or stolen cards, etc. or any other problem linked to use of the service; 6. If applicable, how to use the service on mobile devices and where required for basic device usage, including specific measures taken to be inclusive of persons with disabilities.   Scoring Breakdown:  20 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  6 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **5c)** Detail 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. **(10 points)**  Scoring Breakdown:  10 points = Ability and Willingness to avail staff for Sensitization training by UNHCR AND ability to ensure proposer's staff/agents are appropriately trained on Fraud Prevention and Prevention of Sexual Exploitation and Abuse  5 points = Ability and Willingness to avail staff for Sensitization training by UNHCR OR ability to ensure proposer's staff/agents are appropriately trained on Fraud Prevention and Prevention of Sexual Exploitation and Abuse  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **5d)** Describe whether the FSP can provide a **dedicated project focal point(s),** at the national level and in each geographical area of interest to UNHCR as specified in Annex A. **(10 points)**  Scoring Breakdown:  10 points: If proposer confirms provision of a dedicated project focal point(s)  0 points: If proposer does not confirm provision of a dedicated project focal point(s) |
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| **5e)** Describe whether the FSP can provide a designated technical team with a **designated technical focal point for the integration of the ERP system** **(10 points)**.  Scoring Breakdown:  10 points: If proposer confirms provision of a designated technical focal point for the integration of the ERP system  0 points: If proposer does not confirm provision of a designated technical focal point for the integration of the ERP system |
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| **6. Project launch and implementation (60 points total,** *sub-scoring listed below***)** |
| **6a)** Provide details on the time required for preparation and launch of the project (between signing of the Frame Agreement and first funds transfer), as well as a detailed timeline of implementation milestones, listing the responsibilities for all involved parties. **(40 points)**  Scoring Breakdown:  10 points: detailed process description, with GANT chart or Workplan included  0 points: only basic timeline description, without detailed breakdown of steps / milestones  <1 month (30 pt),  1-2 months (15 pt),  >2 months (0 pt) |
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| **6b)** Describe any risks foreseen with the implementation of this project and potential mitigating measures. **(20 points)**  Scoring Breakdown:  20 points = Fully compliant with requirements - demonstrating comprehensive information and capability in key areas  14 points = Substantially compliant with requirements - demonstrating inadequate information or capability in some areas  6 points = Partially in compliance with requirements - demonstrating inadequate information or capability in substantial aspects  0 points = Not in compliance with requirements - demonstrating inadequate information or capability, or no evidence of information provided |
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| **7. Monitoring and Reporting** **(80 points total,** *sub-scoring listed below***)** |
| **7a)** For **each payment instruction,** state whether the FSP can provide the following reports: **(20 points total,** *10 points for each report***)**   1. A confirmation report certifying the successful payments to the beneficiaries, with their individual identification numbers, the amounts received by each and the dates of receipt 2. A reconciliation report for any amounts not successful and remaining balance to be returned to UNHCR |
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| **7b)** **For each report periodic report** listed below, state whether the FSP can provide them to UNHCR and the frequency (weekly or monthly basis as appropriate in the local context): **(20 points total,** *sub-scoring for each report listed below***)**   1. A report on movements and balance on the account or wallet dedicated to UNHCR *(5 points)* 2. A report listing all the attempts or cases of fraud *(5 points)* 3. A report listing all incidents and delays in implementation of the service *(5 points)* 4. A report providing an overview of customer service inquiries, issue resolution (including turnaround times) and where applicable referrals *(5 points)* |
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| **7c)** State whether the FSP has an **electronic reporting system or portal** accessible online in real time. Provide a description of the system. **(20 points)**  Scoring Breakdown:  20 points: If proposer confirms having an electronic reporting system or portal accessible online in real time AND description provided.  10 points: If proposer confirms having an electronic reporting system or portal accessible online in real time BUT description is not provided.  0 points: If proposer does not confirms provision of an electronic reporting system or portal accessible online in real time |
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| **7d)** **If the FSP has an electronic reporting platform or if UNHCR ERP system is integrated**, then state whether the FSP has the ability to provide the below reports: **(20 points total,** *4 points for each report***)**   1. A consolidated daily Payments report detailing all the payments disbursed against previous day’s payment instruction; 2. A consolidated daily Rejection report detailing the payments that were rejected against previous day’s payment instruction 3. A First level acknowledgement Indicating that the file transmitted from UNHCR to the FSP was successfully received and is awaiting dispatch; 4. A Second Level Acknowledgement: Outbound file transactions status: for each transaction in the outbound file, the FSP should provide a response with status e.g. “Transaction Successful” or “Transaction Failed” within 12 hours. The response should be provided to UNHCR in an agreed upon format. 5. Summary transactions reports, which show the total amount and the number of transactions for each payment status during a select pay period. The report should be encrypted and sent in XML format. |
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| **8. Proposed Key Performance Indicators** **(50 points total,** *sub-scoring listed below***)** |
| **8a)** Describe the ability to meet the below key performance indicators and to provide a regular report on them. **(20 points total,** *sub-scoring for each report listed below***)**   1. 120 hours maximum time between the transfer by UNHCR to the FSP and the availability of funds to the beneficiaries *(5 points)* 2. The maximum hold time during a call to the customer service hotline (FSP to specify the number of minutes) *(3 points)* 3. Immediate cancellation after the request by UNHCR *(3 points)* 4. 98% of population able to access services as outlined in Annex A *(3 points)* 5. 98% of distribution reports, confirmation reports, reconciliation reports, and refunds are accurate and received in a timely manner *(6 points)* |
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| **8b)** For automated systems or those integrated with the ERP system, describe the ability to meet the below key performance indicators and to provide a regular report on them. Also specify the reporting modality (i.e. email or SMS) that will show the time stamps for the transactions listed below. **(10 points total ,** *sub-scoring for each report listed below* **)**   1. The time it takes to process 2,500 payment instructions in one transmitted file through Host to Host or SFTP and/or the time it takes to process 2,500 payment instructions individually via API call (FSP to specify the number of minutes) *(4 points)* 2. Process time for First Acknowledgement should be within five minutes of UNHCR dispersion *(3 points)* 3. Process time for Second Acknowledgement indicating payment completion status *(3 points)* |
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| **8c)** Provide details on any additional key performance indicators that the FSP will be able to meet and regularly report on. **(20 points)**  Scoring Breakdown:  20 points: If additional KPI(s) are proposed and relevant to the requirement / scope of service provision  0 points: If no additional KPI(s) are proposed or proposed additional KPI(s) are NOT relevant to the requirement / scope of service provision |
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**END PART 2**