IOM Cash-assistance financial service provision

**Scope of Service**

IOM Pakistan is an influential partner in humanitarian and development response. IOM provides a range of critical services, including emergency life-saving support to beneficiaries, through a range of assistance including cash based intervention activities (CBI)

IOM Pakistan recognizes the need to deliver assistance to beneficiaries efficiently in the form of increased cash-assistance model and is therefore requesting the bidding Financial Service Providers (FSP) to provide operationally functional financial service models to deliver cash-assistance to IOM beneficiaries.

The financial service delivery models should be available in all Pakistan governorates including hard to reach areas and all beneficiaries should have safe and dignified access to their cash-assistance. IOM beneficiaries include individuals, households, small & medium businesses across all IOM projects. The bidding FSPs need to ensure adequate liquidity across the service delivery models that can range operationally from PKR 35,000 to PKR 2,650,000 per beneficiary per day with the caseload of beneficiaries from 300 to 400 per month

All bidders are requested to provide their specific responses to the outlined technical specification in the table below. All bids will be evaluated on the outlined criteria within the technical specification and any further additional information required by IOM.

The selected service providers will be offered to sign an agreement with IOM for the duration of 12 months. The agreement pre-qualifies providers for the required service. When a project is confirmed, pre-qualified providers will be solicited by IOM to provide the required service, on a case by case basis.

Each project will entail different beneficiary volumes, transfer amounts, frequency, and locations of transfers. Hence, the Supplier will be requested to operationalize according to projects parameter features (number of beneficiaries, transfer amounts, frequency, dates of the transfers, payment mechanism and their locations). Under the agreement, the Supplier may be solicited to engage in one or more projects, or in none, over the course of the 12 months.

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| **Services, Coverage, Capacity** | | | |
| # | Services | Service availability | Bidders Response/Remarks |
| 1.0 | What type of Financial Service model does the bidder provide in Pakistan specifically for the humanitarian sector? *- Direct cash through mobile teams - Direct Cash through agent/ over the counter - Prepaid card - Smart Card - Mobile money*  *- List others* |  |  |
| 1.1 | Provide basis bullet points on basic product package/concept and functionalities of service? |  |  |
| 1.2 | If the type of service is Prepaid card or Smart card, can the design of the card be selected by IOM?  If Yes, what options are available with timeframes and costs?  If No, please indicate as N/A |  |  |
| 2.0 | How many years of experience does the bidder have in servicing the humanitarian sector in Pakistan? |  |  |
| 3.0 | How many organizations do you currently service (provide names) and how many customers does your services reach in total in Pakistan? |  |  |
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5.0 Please fill in the table below regarding geographical coverage, staff capacity and delivery response time.

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| Governorate | Indicate in which governorates you provided your financial services and how many agents/outlets.  Mark with “X & number of agents/outlets” | Indicate which governorates you have permanent offices.  Mark with “X” | Indicate staff capacity numbers per governorate (e.g. 5) | What are the response times for each governorate after receiving distribution instructions from IOM, in working days?  (e.g. 3) |
| List down the Pakistan governorates/regions |  |  |  |  |
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| **Services, Coverage, Capacity** | | | |
| # | Services | Bidders Response/Remarks | |
| 5.1 | Are you able to provide coverage to remote locations with security restriction?  Name the remote areas you have access to and what are your internal processes for access?  Indicate which remote areas you do NOT have access to? |  | |
| 6.0 | Indicate the daily maximum distribution transfer limit and maximum number of beneficiaries (volume of funds & transactions) that can be conducted per day? |  | |
| 6.1 | Indicate the daily minimum distribution transfer limit and minimum number of beneficiaries that need to be assisted per day? |  | |
| 7.0 | What internal procedures are in place to ensure there is access to your liquidity in a post-shock situation and how would you overcome these liquidity issues? |  | |
| 8.0 | What type of data & information is needed from IOM beneficiaries to receive services? |  | |
| 9.0 | What set of procedures will be implemented by the bidder to ensure quality services will be delivered to IOM beneficiaries? |  | |
| 10.0 | Outline what type of technical support will be provided to IOM beneficiaries & IOM project teams *(e.g Training, Hotline, Field staff)* |  | |
| 11.0 | Would you need any support (financial, human resources, hardware, etc.) to expand your services? If so what kind of support? |  | |
| 12.0 | What security measures will you be able to put in place to ensure beneficiary safety in remote areas? |  | |
| 13.0 | Provide basic bullet points on the process flow on how a beneficiary can complain when they claim they did not receive their assistance; have been mistreated or other trouble shooting? |  | |
| **Cost/ Fees** | | | |
| # | Services | Service fees (% or PKR) | Bidders Response/Remarks |
| 14.0 | Indicate percentage service fee that will be charged by bidder for distribution of IOMs advance payment funds *(IOM will provide*  *funds (pre-paid) before the beneficiary distribution process).* |  |  |
| 15.0 | Indicate percentage service fee that will be charged for distribution of bidders’ company funds to IOM beneficiaries *(IOM will transfer fund payment (post-paid) after the distribution of bidders’ company funds to IOM beneficiaries).* |  |  |
| 15.1 | What is the distribution ceiling for post-paid payments as stated in point 15.0 |  |  |
| 16.0 | Indicate beneficiary registration fees *(if the service is Prepaid card, Smart card, Mobile money)*  If not applicable write N/A |  |  |
| 17.0 | Indicate Card/ Sim-card issuance fees *(if the service is Prepaid card, Smart card, Mobile money)*  If not applicable write N/A |  |  |
| 18.0 | Indicate Card/ Sim-card replacement fees *(if the service is Prepaid card, Smart card, Mobile money)*  If not applicable write N/A |  |  |
| 19.0 | Indicate Card/ Sim-card yearly management fees *(if the service is Prepaid card, Smart card, Mobile money)*  If not applicable write N/A |  |  |
| 20.0 | Indicate Cash-out fees that IOM beneficiaries must pay.  If not applicable write N/A |  |  |
| 21.0 | Indicate Agent cash-out fees  If not applicable write N/A |  |  |
| 22.0 | Remote Distribution fees *(Indicate if an additional service fees is required)* |  |  |
| 23.0 | Indicate discounts  *(Indicate if discounts are offered in certain scenarios)* |  |  |
| 24.0 | Outline any other fees |  |  |

Additional requirements

1. All bidding companies are kindly requested to submit their legal registration documents.
2. All bidding companies are kindly requested to submit their company profiles along with a list of minimum 3 references.
3. All bidding companies are kindly requested to provide their company banking details. Please ensure that the bank account must be under the name of the company.
4. All bidding companies are kindly requested to provide process flow chart for funds disbursement to approved IOM beneficiaries.

NOTE

1. All bidding companies are kindly requested to submit their offer according to the above tables.
2. All bidding companies can provide additional supplementary technical documents or supporting documents (brochures, catalogues and booklets that illustrate the service’s functions).
3. The bidding currency should be in Pakistani Rupees (PKR).
4. All quoted prices must be valid for at least (120) days from the date of quotation.
5. Offers should be signed and stamped on all pages.
6. Any offer with missing information will not be considered.

Company name:

Focal person responsible for the bid:

Email address:

Date of offer:

Signature & company stamp: