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| V:\Design Bridge\3996_Save the Children templates\Assets\red circle top.pngPart 2: Response Guidance |
| For the Provision of Global Cash Transfers 2017SCI/2017/003 |



Date: 05/05/2017

## Introduction

Save the Children International invites proposals in the following Lots.

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|  | **Service**  |
| Lot 1 | Physical voucher or physical cash disbursement |
| Lot 2 | Electronic disbursement |
| Lot 3 | Mobile account disbursement |
| Lot 4 | Central management of cash transfer services on behalf of SCI |

**Instructions:**

* You may respond to multiple Lots. You should omit the entre Lot if you do not wish to make a response for that Lot.
* You may want to describe a different service in different geographic areas. In this case, please describe the services individually in your response and then indicate which service applies to which geography on the **Part 3: Geographic Coverage** using the “Service Grouping” column to group them.
* **All responses are to subject to the terms contained in Part 4 : Draft Contract & SCI Policies, including the Baseline Scope of Work for the Services for which you are responding.**

## Lot 1: Physical Cash or Voucher Disbursement

This lot is likely to be applicable to: **Banks with a regional network**

 **Security firms with an established network**

**Other service providers with contracted cash distribution networks**

**Our requirement:**

Save the Children frequently uses partners to distribute cash to remote locations and vouchers to SCI offices (as requested). The ideal preferred global provider (FSP) will manage a global (or a network of local) printers to securely print vouchers. The FSP will be licenced to operate cash handling in the territory and will conform to all local laws. The FSP will be able to receive funds (either in local or international equivalent) and convert these to local currency (where required). The FSP will have excellent access to local currency and pre-agreements (where necessary) with a local bank to secure adequate volumes of cash on a regular basis. The FSP will be able to transport cash securely to remote locations (either under their own network or using pre-agreed network of local providers). The FSP will have secure locations to sort and process cash or vouchers into appropriate amounts and will be required to identify and secure locations where the physical hand-over of cash can be managed safely (including for beneficiaries) and securely. The FSP will manage the disbursement of the cash, the verification of beneficiaries’ identities and the recording / reporting of the disbursement at a detailed (beneficiary) level. Save the Children is working towards secure web services for the management of data transfer and would be interested in understanding how a FSP would ensure secure transfer of data. The FSP will provide and be responsible for insurance of the cash in transit.

The FSP will be required to monitor and forecast liquidity in the programme area, and will have relationships with local banks to secure and distribute cash to cash-out points in advance of the disbursement.

The ideal FSP will also provide a central global solution for providing an immediate emergency response that can be deployed within 72 hours in the event of a natural disaster.

Your response should demonstrate:

1. Securing adequate cash and monitoring/managing liquidity in disbursement locations
2. Printing of physical vouchers (if required)
3. Sorting and preparation of cash / vouchers into required quantities.
4. Physical transportation of cash to disbursement location and vouchers to SCI offices.
5. Monitoring of liquidity
6. Security in transit and at disbursement environments
7. An emergency response that can be deployed within a crisis / humanitarian response (ideally within 72 hours)
8. End to end service charges - Your proposal
9. Your experience with other NGO’s in managing this service (2016 only) (Value, NGO and # of beneficiaries)
10. Costs for printing vouchers conforming to standard : See Scope of Work Schedule 2

## Lot 2: Electronic Disbursement

This includes: 2a) Provision of closed-loop card (or other biometric) solution. (Including e-voucher cards)

 2b) Provision of open-loop card (or other biometric) solution

 2c) Transfer to a named beneficiary via local money agent / bank / post office.

This lot is likely to be applicable to: **Banks**

 **Card Providers**

 **International Remittance agents**

 **Closed Loop payment system providers**

 **Block Chain technology providers**

**Our requirement:**

Save the Children frequently works with providers who establish an electronic transfer for beneficiaries. These beneficiaries are provided with a means of establishing their identity that is linked with a personal record/account (Barcode / smartcard / biometric reader / ID card). The beneficiary uses these means to withdraw cash or exchange for goods/services and their account is debited by the value of the transaction (without any service charge or cost to the beneficiary themselves). This includes occasions when SCI issues non-monetary e-vouchers in the form of cards where the entitlement is to something other than cash. The beneficiary may be able to access the benefit at a wide range of locations including counter service (eg. Post office, money agent premises, post office), ATM, merchants (for goods & services or cash out). He/she may also be able to manage the account using online banking tools or online applications.

Save the Children requires the FSP to be registered to legally provide the service in the territory (either directly or via a contracted local partner). The FSP will be able to receive funds (either in local or international equivalent) and convert these to local currency (where required). The FSP will transfer the funds to the beneficiary’s account / record in a data secure manner. The FSP will print and physically distribute cards / ID to the beneficiaries and register the account to the individual. The FSP will also train or provide communications for beneficiaries so they are enabled to use the technology effectively.

The FSP will provide tools to merchants to record the transactions (POS readers / Iris scanners / EMV terminals etc.) and where necessary, will manage a merchant acquisition and training programme to establish effective coverage and usage in the targeted area. The FSP will manage the payment settlement process to merchants and the consolidation and reporting of disbursements. Save the Children requires detailed reporting of the disbursements and ideally this will be accessible in near-real-time via an online reporting tool. Save the Children is working towards secure web services for the management of data transfer and would be interested in understanding how a FSP would ensure secure transfer of data.

The FSP will be required to monitor and forecast liquidity in the programme area, and will have relationships with local banks to secure and distribute cash to cash-out points in advance of the disbursement. The ideal FSP will also provide a central global solution for providing an immediate emergency response that can be deployed within 72 hours in the event of a natural disaster.

**Your response should demonstrate:**

1. The technology that is proposed
2. Your proposal on acquisition and training of merchants (if applicable)
3. Your proposal on training and assistance to beneficiaries (with a view to levels of literacy)
4. An emergency response that can be deployed within a crisis / humanitarian response (ideally within 72 hours)
5. Monitoring of liquidity
6. End to end service charges - Your proposal
7. Costs for additional technology
	1. Handsets / readers
8. Innovations
9. Your experience with other NGO’s in managing this service (2016 only) (Value, NGO and # of beneficiaries)

Lot 3: Mobile Account Disbursement

This includes: Transfer of funds to a mobile wallet account for unbanked beneficiaries.

This lot is likely to be applicable to: **Mobile Network Operators**

**Other FSP’s with active agreements with Mobile Network Operators**

**Our requirement:**

Save the Children increasingly is looking to use mobile phone technology for the disbursement of cash. Beneficiaries have (or are provided with) a phone handset or a SIM card that is linked with a mobile money account. The FSP will manage an electronic top-up process (or distribution of top-ups via other means (eg Scratchcards)) to the mobile number.

The beneficiary uses their mobile wallet to withdraw cash or exchange for goods/services and their mobile account is debited by the value of the transaction (without any service charge or cost to the beneficiary themselves). The beneficiary may be able to access the benefit with any mobile money enabled agent, which may include issuance of cash at a counter service (eg. Post office, money agent premises, post office), enabled merchants (for goods & services or cash out) or direct payments to other mobile wallet accounts.

Save the Children requires the FSP to be legally registered to provide the service in the territory (either directly or via a contracted local partner). The FSP will be able to receive funds (either in local currency or international equivalent) and convert these to local currency (where required). The FSP will transfer the funds to the mobile wallet of the beneficiary in a data secure manner and notify the beneficiary of the transfer. The FSP may choose to print top-up cards (or other means) which would be distributed to beneficiaries by other means. The FSP will also train / provide communications to beneficiaries so they are enabled to use the technology effectively.

The FSP will be able to provide any equipment required to merchants to record the transactions (eg POS readers / software) and where necessary, will manage a merchant acquisition and training programme to establish effective coverage and usage in the targeted area. The FSP will manage the payment settlement process to merchants and the consolidation and reporting of disbursements. Save the Children requires detailed reporting of the disbursements and ideally this will be accessible in near-real-time via an online reporting tool. Save the Children is working towards secure web services for the management of data transfer and would be interested in understanding how a FSP would ensure secure transfer of data.

The FSP will be required to monitor and forecast liquidity in the programme area, and will have relationships with local banks to secure and distribute cash to cash-out points in advance of the disbursement. The ideal FSP will also provide a central global solution for providing an immediate emergency response that can be deployed within 72 hours in the event of a natural disaster.

Your response should demonstrate:

1. The technology that is proposed
2. Your proposal on distribution of top-ups (scratchcards / electronic / other)
3. Your proposal on acquisition and training of merchants (if applicable)
4. Your proposal on communication assistance to beneficiaries (with a view to levels of literacy)
5. An emergency response that can be deployed within a crisis / humanitarian response (ideally within 72 hours)
6. Monitoring of liquidity
7. End to end service charges inclusive of acquisition and settlement fees - Your offer
8. Costs for additional technology
	1. Handsets / readers
9. Costs for printing of top-up cards/scratchcards (if required)
10. Your experience with other NGO’s in managing this service (2016 only) (Value, NGO and # of beneficiaries)

Lot 4: Centralised Management of Services on behalf of SCI

This includes: Consolidation of several services (as described above) into a centrally managed service.

This lot is likely to be applicable to: **Cash Management / Service Agencies**

**Our requirement:**

Save the Children would be interested in hearing from organisations who will act as an intermediary / Aggregator between SCI and multiple other Financial Service Providers.

The FSP would be responsible for securing and maintaining preferential deals with multiple local or international FSP’s across all delivery mechanisms as listed in Lots 1-3.

The FSP will advise Save the Children on the optimal service provider in each case and will manage the relationship / selection / vetting process, either on a pre-negotiated global / regional basis, or via new agreements with local providers as required.

The FSP may also have the ability to manage a centralised data platform. (This assessment of a platform will be dealt with separately and will not be assessed as part of this RFP)

Your response should include:

1. Centrally negotiated contracts with multiple vendors
2. Assistance in the selection and management of vendors
3. An emergency response that can be deployed within a crisis / humanitarian response (ideally within 72 hours)
4. End to end service charges - Your proposal
5. Your experience with other NGO’s in managing this service (2016 only) (Value, NGO and # of beneficiaries)

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