**Component III: Questionnaire – Technical Proposal**

The following questions have been developed through consultation with Treasury, GKIM, Audit, Compliance and HRD Markets team as well as been tested and revised during field based FSP Tenders at the CP level. While many of these questions are mandatory questions that must be asked to ensure CRS being provided the highest quality, safest service, there may be instances where the questions do not fit the content. If this situation arises, please note the questions you would like to remove, and this can be discussed during the review process. Also, please feel free to add additional questions as necessary.

Below are questions for Electronic and Non-Electronic transfer modalities. It is up to the CP if both apply to situation. If not, one of the sections can be removed so as to focus on the modality that best suits the project.

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| **Item No.** | **Category** | **Minimum Service Requirements** |
| **Section 1: Organizational Overview & General Information**  |
| **1.1** | **Service Name** | Provide Contact Information (full name, address, country, telephone, email addresses, website, contact people) |
| **1.2** | **Licensing & Registration** | Provide your current business license. |
| **1.3** | **Tax Regulation** | Certificate of compliance with tax regulations |
| **1.4** | **Agreement** | Provide a sample of your service agreement (if available) |
| **1.5** | **Organizational****Overview** | Provide an overview of service provider provided including:1. Number of staff by location,
2. What are the geographic areas of coverage including, number of branches/agents by location, region, zone, woreda and kebele levels
3. Years in business
 |
| **1.6** | **Brochure, Catalog and Booklet** | Attach brochures, catalogs and booklets that illustrate the service provider’s functions (if available). |
| 1.7 | **Past Experience & References** | Describe past experience with I/NGOs, Government Agencies, UN and/or other international organizations delivering similar services:1. Explain who you worked with, the nature of the programme, scale, geographic locations and payment mechanism used
2. Include a list of references from each organization and current contact information
 |
| Section 2: Banking System & Information Reporting (Non-Electronic)*\*Note: If you are proposing an Electronic Banking System, please skip this section and complete Section 3: Banking System and Information Reporting (Electronic)* |
| **2.1** | **Fund Transfer** **(System)** | Describe the features and capability of how your organization will initiate fund transfers, including the below:1. Describe fund transfer process from **CRS** to **Beneficiary**
2. Is your organization able to make **bulk transfers** to multiple beneficiaries simultaneously?
3. Is there a limit to the number of beneficiaries that can receive transfers per/month?
 |
| **2.2** | **Account balance and transaction volume limitations (Corporate Account)** | Describe all fund transfer monetary limits. 1. Is there a monetary ceiling for individual transfer amounts?
2. Is there a monetary ceiling for withdrawal amounts per beneficiary?
3. Is there a total monetary ceiling for daily transfers?
4. Is there a limit on the number of daily transfers?
 |
| **2.3** | **Fund Transfer****(Payment Process)** | Provide a process flow chart of a funds disbursement including materials to demonstrate your explanation.1. How many days’ notice is needed to enact payments?
2. How many beneficiaries can receive payments in one day, week, and month
3. Explain safeguards to mitigate beneficiaries’ ability to receive payments multiple times in the same distribution
4. What specific types of ID are accepted for beneficiaries to access funds
 |
| **2.4** | **Reporting** | Describe and provide samples of all current and previous reports available through the proposed system; including:1. What information is included in the report
2. Frequency at which reports can be generated and made available to CRS
3. Describe how your process will reports successful and unsuccessful transactions?
4. Can your organization produce a monthly account statement?
 |
| **2.5** | **Real Time Information** | 1. Are you able to provide real-time information on balances and transactions?
2. If you do not provide real-time information, how often is information updated?
3. How is the information accessed once ready?
 |
| **2.6** | **System Integration** | Would you be willing to consider using and/or linking your system/process to CRS’s electronic platform to manage disbursements?  |
| **2.7** | **Transaction Tracking Capabilities** | 1. How are beneficiaries pre-verified before payment is and the information provided to CRS once payments are made.
2. Provide a sample transaction statement.
 |
| **2.8** | **Reconciliation** | 1. What is the reconciliation process for payments?
2. Explain the process for return of funds not received or collected by beneficiaries

***\*NOTE: Reference specific documents in the reconciliation process*** |
| **Section 3: Banking System & Information Reporting (Electronic)*****\*Note: If you are proposing an NON- Electronic Banking System, please do not fill this section and complete Section 2: Non-Electronic Banking System & Information Reporting (NON-Electronic)*** |
| **3.1** | **Electronic Fund Transfer (System)** |  Describe the features and capability of your system to initiate electronic fund transfers (EFT).1. Describe fund transfer process from **CRS** to **Beneficiary**
2. Explain when the electronic system was developed and specify the version of the system that is being offered.
3. Is your organization able to make **bulk transfers** to multiple beneficiaries simultaneously?
4. Is there a limit to the number of beneficiaries that can receive transfers per/month?
 |
| **3.2** | **Account balance and transaction volume limitations (Corporate Account)** | Describe all EFT monetary limits. 1. Can EFT limits be set up for a system user (agency side)?
2. Is there a monetary ceiling for individual transfer amounts?
3. Is there a monetary ceiling for withdrawal amounts per beneficiary?
4. Is there a total monetary ceiling for daily transfers?
5. Is there a limit on the number of daily transfers?
 |
| **3.3** | **Electronic Funds Transfer****(Payment Process)** | Provide a process flow chart of a funds disbursement including screen shots and explanation.1. How many days’ notice is needed to enact payments?
2. How many beneficiaries can receive payments in one day, week, and month
3. Explain safeguards to mitigate beneficiaries’ ability to receive payments multiple times in the same distribution
4. What specific types of ID are accepted for beneficiaries to access funds
 |
| **3.4** | **Security of Funds** | Processes and policies for;1. Security of funds once they are deposited into the account;
 |
| **3.5** | **Safeguards** | 1. Describe the physical security and/or software safeguards (if using electronic banking) that you have in place to control access to funds transfer systems and service provider account information.
2. Please specify the authentication and/or encryption technologies to communicate with customers? If so, explain.
 |
| **3.6** | **Access Security** | 1. How many failed log-on attempts does the system allow before disabling a user?
2. Will the system automatically log off a user after a specified period of inactivity?
 |
| **3.7** | **Upgrade Protocol** | 1. How often is the system upgraded?
2. How are upgrades and new releases made available to CRS?
 |
| **3.8** | **Disaster Recovery** | 1. Explain the disaster recovery plan for your system.
2. How and when will CRS be notified if any service is impacted by a systems failure?
 |
| **3.9** | **System Back-Up** | 1. What back-up arrangements exist in event of system failures?
2. Where are your backup facilities?
 |
| **3.10** | **Reporting** | Describe and provide samples of all current and previous day reports available through the proposed system; including:1. What information is included in the report
2. Is CRS able to generate reports or does your organization generate reports for CRS
3. Frequency at which reports can be generated and made available to CRS
4. Describe how your system generates reports on successful and unsuccessful transactions?
5. Can your system produce a monthly account statement?
 |
| **3.11** | **Real Time Information** | 1. Are you able to provide real-time information on balances and transactions?
2. If you do not provide real-time information, how often and when is same-day information updated?
3. How is the information accessed once ready?
 |
| **3.12** | **System Access & Availability** | Describe the methods by which CRS can access the electronic banking system. 1. Can the system be accessed via the Internet?
2. During what hours is the system accessible (specify the time zones)?
 |
| **3.13** | **System Integration**  | 1. Would you be willing to consider using and/or linking your system to CRS’s electronic platform to manage disbursements?
 |
| **3.14** | **Transaction Tracking Capabilities** | 1. How are beneficiaries/beneficiary accounts pre-verified before payment is made and the information provided to CRS once payments are made.
2. Provide a sample transaction statement.
 |
| **3.15** | **Reconciliation** | 1. What is the reconciliation process for payments?
2. Explain the process for return of funds not received or collected by beneficiaries

***\*NOTE: Reference specific documents in the reconciliation process*** |
| **Section 4: Payment Product Details: End User (Payee/Beneficiary)** |
| **4.1** | **Beneficiary Registration** | 1. Explain what beneficiary onboarding is required, how this would be done and where
 |
| **4.2** | **Receipt of Funds** | 1. Explain how beneficiaries will be notified of payments
 |
| **4.3** | **Registration and Know Your Customer Requirements (end user account)** | Explain:1. Whether beneficiaries are required to have an account with you to receive payments
2. If an account is required, what are the requirements for account opening and activation
3. Process for enacting payments to non-account holders or
4. Process for enacting payments for unregistered beneficiaries
5. What specific types of ID are accepted for beneficiaries to register an account (be as specific as possible)
 |
| **Section 5: Distribution** |
| **5.1** | **Coverage Area and Distribution network** | Map of service geographic coverage areas in Ethiopia 1. List all cash in/cash out access points (agents), locations, and number of staff/agents by location
2. List all Regions, Zones and Woredas you could cover under the project
3. How many days do you need to deploy of agents (and mention if/how this differs by location)
4. Explain if/how payments and services can be offered outside branches
5. Explain how payments can be enacted with/without network connectivity
 |
| **5.2** | **Adaptability** | 1. Explain how you would be able to adapt to a changing beneficiary numbers.
 |
| **5.3** | **Cash in/Cash out Liquidity Controls** | 1. How is liquidity managed at the field level
 |
| **Section 6: Security & Internal Controls** |
| **6.1** | **Security Administration** | Describe the procedures used for establishing a security administrator* 1. Can CRS set up dual security administrators?
 |
| **6.2** | **Authorized Users** | Explain the process for establishing authorized users for each proposed system:* 1. Does the provider or CRS assign passwords?
	2. How long for passwords expire?
 |
| **6.3** | **Audit** | 1. Is an audit trail report available, showing all activity, by whom, and when?
2. Provide samples of audit trail and other security reports available.
 |
| **6.4** | **Archived Information** | 1. How long is historical information retained?
 |
| **6.5** | **Data Privacy** | 1. Describe the process and policies you have for ensuring the privacy and security of beneficiary data/information involving their personal information and transactional history.
 |
| **6.6** | **Insurance** | 1. Are CRS Funds insured?
2. Explain if there is a deductible and the cost?
 |
|  **Section 7: Service Relationship Management/Technical Support & Training** |
| **7.1** | **Relationship Specific** | Details on how the relationship will be managed with CRS:1. Describe the staffing structure for this project
2. Describe if an implementation manager and/or implementation team will be assigned to CRS. Describe the personnel assigned (e.g. position/title, location, experience).
3. Please describe how communication will be managed between CRS and your agency
4. Provide details on the service provider's customer service and support availability and standards.
5. Discuss the resources (human and time) CRS is expected to commit.
 |
| **7.2** | **Technical Support** | Explain the service provider's support availability, monitoring, measurement, and reporting of technical support services1. Is technical support provided within the country? Describe the structure of your technical support team.
2. During what hours is technical support available (specify time zones)?
 |
| **7.3** | **Troubleshooting** | Explain the trouble shooting methods and solutions outlined for different scenarios:1. Beneficiaries with/without access to ID,
2. Beneficiaries with/without accounts,
3. Beneficiaries with/without physical access to bricks and mortar branches
4. Who (CRS or FSP) is responsible for troubleshooting transaction problems encountered by beneficiaries.
5. Explain the timeframe for complaint/issue resolution.
6. Beneficiaries who do not redeem or collect their transfer
7. Explain how your organization will communicate any type of service disruption with CRS
 |
| **7.4** | **Registration & Know Your Customer Requirements (Corporate Account)** | List the process to activate an account with the service provider1. Does CRS need to have an account with the Service Provider for the project?
 |
| **7.5** | **Training for CRS Staff** | 1. Detail the training provided to CRS staff
 |
|  **7.6** | **Training or end users (beneficiaries)** | 1. Details on training provided to the end user (payees/beneficiaries).
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|  **7.7** | **Other** | 1. Please share any other information you think is relevant to your proposal.
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**Component IV: Questionnaire – Financial Proposal**

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| **Section 1: Financial Proposal - Costing Structure & Fees** |
| **1.1** | **Costing Structure** | Provide a comprehensive price list in Ethiopian Birr (ETB) for all services. Categorize each price as one-time, monthly, quarterly, annual charges or transaction-based charges. |
| **1.2** | **End User Charges** | Are beneficiaries charged any fees whether for account opening, cash reception, or any other transaction fees? If yes, please provide details of these fees. |
| **1.3** | **Additional Charges** | Are there any costs for additional services or reports not detailed in proposal? If yes, please provide details |
| **1.4** | **Proposed Payment Mechanism** | Please explain your proposed payment mechanism for 1) transfers made to beneficiaries and 2) fees mentioned above. Please mention if you are able to advance funds to enact payments, prior to receiving the funds from CRS. Please describe any available escrow or trust account arrangements, or any other type of advance payment bonds.  |

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