

**Request for Proposal – RFP**

**For the Joint Emergency Operation (JEOP)**

**Cash Transfer Project**

**Ref. No., CRS/ET-FSP-RFP-2018**

Dear Sir or Madam,

CRS, under the Joint Emergency Operation (JEOP), is issuing a Request for Proposals (RFP) for an organization to conduct Cash Transfer Service in selected woredas of Amhara Region, Oromia Region, and Dire Dawa Administration, Ethiopia. The attached RFP contains all the necessary information for interested Bidders.

Joint Emergency Operation (JEOP) Project, in Ethiopia, is funded through USAID and will make regular monthly payments to approximately 8,500 beneficiary households.

CRS realizes that Bidders may have additional questions after reading this RFP. Interested Bidders can submit their questions to CRS Ethiopia, Procurement Unit, by email to [Et\_ADD\_Procurement@global.crs.org](mailto:Et_ADD_Procurement@global.crs.org) according to the instructions in the RFP. If necessary, CRS will provide answers to all relevant questions by email to all companies or organizations that expressed interest.

This RFP does not obligate CRS to execute a contract nor does it commit CRS to pay any costs incurred in the preparation and submission of the proposals. Furthermore, CRS reserves the right to reject any and all offers, if such action is considered to be in the best interest of CRS.

Sincerely,

John Shumlansky

Country Representative

Request for Proposals

For the Joint Emergency Operation (JEOP) Cash Transfer Project

Contracting Entity: Catholic Relief Services (CRS)

Swaziland Street, Gullele Sub City

Funded by:

USAID

Prime Contract Number: +251 112 788800

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**Component I: General Information**

**1.1 Introduction**

In line with the Government of Ethiopia’s integrated food-cash plan, JEOP will be providing cash transfers to part of its caseload for the below objectives:

1. Cash to purchase staple foods (instead of in-kind food commodity distributions)
2. Cash to cover transportation costs of in-kind food commodities from the Final Distribution Point (FDP) to their homes

An estimated 8,500 beneficiary households across a number of locations will receive cash on a monthly basis from January 2019 to December 2019. It should be noted that the targeted beneficiaries under JEOP will be acutely food insecure and among the more vulnerable section of the target communities. Particularly for cash for transportation locations, beneficiaries will likely reside far from woreda and kebele centers in more remote areas, where access and road infrastructure may be challenging.

**1.2 Deadline for Submission of Bids**

The deadline for receiving proposals is **December 10th, 2018 5:00 PM**.

Bidders are responsible for ensuring that their offers are received in accordance with the instructions stated herein. Late submissions after the aforementioned deadline date and time will not be considered by CRS. If your organization is encountering any problems submitting the proposal, please contact the CRS Ethiopia Procurement unit via email at [Et\_ADD\_Procurement@global.crs.org](mailto:Et_ADD_Procurement@global.crs.org) or at via phone at:

Prime Contract Number: +251 112 788800.

**1.3 Submission of Bids**

Duly completed **Technical and Financial Proposals** **should be submitted SEPERATELY** via email at: [crsetfsptender2018@crs.org](mailto:crsetfsptender2018@crs.org) or **SEALED** envelopes addressed to CRS/Ethiopia, Swaziland Street, Gullele Sub-city, Enkulal Fabrica, P.O. Box 6592, Addis Ababa clearly marked by Bidders Name, Address, RFP Number, Signed and officially stamped.

**1.4 Requirements**

To be determined responsive, an offer must include all of documents and sections included in I.4.A and I.4.B (see below).

**A. General Requirements**

CRS anticipates issuing a contract to the Financial Service Provider that has the ability to fulfil the requirement in Ethiopia.

Companies and organizations that submit proposals in response to this RFP must meet the following requirements:

1. Companies or organizations, whether for-profit or non-profit, must be legally able to conduct business in the Ethiopia and have the ability to provide cash transfer services in Ethiopia upon award of the contract.
2. Must have not declared or are in the process of declaring bankruptcy;
3. Have not been convicted for an offense concerning professional conduct.;
4. Have fulfilled obligations related to payment of government taxes;
5. Are not in situations of conflict of interest (e.g. with primary relationship to family or business relationship to parties on tender committee or any person in CRS);
6. Have the capacity, operational personnel, and capital to provide the required services;
7. **Are not on any list of sanctioned parties issued by the United States Government, the United Nations or the European Union as detailed below:**

* The website of the System for Award Management (SAM) formally known as the Excluded Party List System (EPLS): <https://www.sam.gov>;
* The website of the United Nations Security (UNSC) sanctions committee established under UNSC Resolution 1267 (1999) (the “1267 Committee”): <http://www.un.org/sc/committees/1267/aq_sanctions_list.shtml>,
* The Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons List <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>

**B. Required Proposal Documents**

1. **Cover Letter**

The Bidder’s cover letter shall include the following information:

1. Name of the company or organization
2. Type of company or organization
3. Address
4. Telephone
5. E-mail
6. Full names of members of the Board of Directors and Legal Representative (as appropriate)
7. Tax Registration or equivalent document
8. Value Added Tax (VAT) Certificate
9. Copy of registration or incorporation in the public registry, or equivalent document from the government office where the Bidder is registered.
10. Copy of trade license, or equivalent document.
11. **Technical Proposal**

The technical proposal consists of a detailed response to **Component III: Questionnaire – Technical Proposal**. Bidders are required to answer all questions as they pertain to the organizations respective proposal in the order presented in questionnaire with sufficient detail for CRS to determine the bidder’s capacity to undertake the Scope of Work.

1. **Financial Proposal**

The Financial Proposal shall consist of a response to **Component IV: Questionnaire – Financial Proposal.**

The financial proposal is used to determine which proposals represent the best value and serves as a basis of negotiation before award of a contract. The financial proposal will include all costs associated with implementation of the technical proposal.

No profit, fees, taxes, or additional costs can be added after award. All financial information must be expressed in USD.

Under no circumstances may financial information be included in the technical proposal. No financial information or any prices, whether for deliverables or line items, may be included in the technical proposal. Financial information must only be shown in the financial proposal.

**1.5 Source of Funding**

Any contract resulting from this RFP will be financed by USAID funding and will be subject to USAID regulations. See Annex 1 USAID Mandatory Standard Provisions and Required as Applicable Standard Provisions.

**1.6. Chronological List of Proposal Events**

The following calendar summarizes important dates in the solicitation process. Bidders must strictly follow these deadlines.

* **RFP published November:** November 30, 2018
* **Pre-Bid Conference at CRS Office:** December 5, 2018 at 2:00 PM (14:00)
* *It is recommended that all bidders attend the pre-bid meeting at CRS Office to discuss the RFP and ask any questions.*
* **Deadline for written questions:** December 6, 2018
* **Proposal due date:** December 10, 2018 at 5:00 pm (17:00)
* **Contract award (estimated):** December 21, 2018

The dates above may be modified at the sole discretion of CRS. Any changes will be published in an amendment to this RFP.

**1.7 Pre-Bid Meeting**

A Pre-Bid Conference will be held at the CRS Office on December 5, 2018 at 2 PM (14:00). This meeting is designed for bidding FSPs to ask questions regarding the RFP and as such, it is recommended for bidding organizations to read and prepare questions prior to the meeting.

If you are unable to join in person, it will also be possible to call in at: +251 112 788800. If you intend on participating, please let us know and we can send the information. While the RFP needs to be submitted in English, the questions can come in Amharic and will be translated for everybody. We strongly encourage participation.

**1.8 Questions on RFP**

Please submit any questions in writing to the RFP via email to [Et\_ADD\_Procurement@global.crs.org](mailto:Et_ADD_Procurement@global.crs.org) by December 6th, 2018. All questions will be answered in blind copy to all bidding organizations.

**1.9 Validity Period**

Bidders’ proposals must remain valid for 60 calendar days after the proposal deadline.

**1.10 Evaluation and Basis for Award**

A Contract will be executed with the Bidder whose proposal is determined to be responsive to this solicitation document, meets the eligibility criteria stated in this RFP, meets the technical, management/personnel, and corporate capability requirements, and is determined to represent the best value to CRS.

This RFP will use the response of the bidder to the SOW and minimum service requirement annexed to this RFP to determine best value. That means that each proposal will be evaluated and scored against the evaluation criteria and evaluation sub-criteria, which are stated below.

In evaluating proposals, CRS will use the following evaluation criteria, as outlined in the bidder’s response to Components III and Components IV:

**Component III: Questionnaire – Technical Proposal**

1. Organizational Overview & General Information
2. Banking System & Information Reporting (Non-Electronic) **or**
3. Banking System & Information Reporting (Electronic)
4. Payment Product Details: End User (Payee/Beneficiary)
5. Distribution
6. Security & Internal Controls
7. Service Relationship Management/Technical Support & Training

**Component IV: Questionnaire – Financial Proposal**

1. Costing Structure & Fees

**1.11 Negotiations**

Best offer proposals are requested. It is anticipated that a contract will be awarded solely on the basis of the original offers received. However, CRS reserves the right to request clarifications prior to award. Furthermore, CRS reserves the right to conduct a competitive range and to limit the number of Bidders in the competitive range to permit an efficient evaluation environment among the most highly-rated proposals. Highest-rated Bidders, as determined by the technical evaluation committee, may be asked to submit their best prices or technical responses during a competitive range. At the sole discretion of CRS, Bidders may be requested to conduct oral presentations. If deemed an opportunity, CRS reserves the right to make separate awards per component or to make no award at all.

**1.12 Protest**

By submitting a response to this request for proposals, Bidders understand that USAID is NOT a party to this solicitation. Bidders agree that any protest to this request for proposals must be presented in writing with a full explanation of the Bidders concerns to CRS for consideration. USAID will not consider protests made to that USAID under that USAID -financed projects. At its sole discretion, CRS will make a final decision on the protest.

**Component II: Background, Scope of Work, Deliverables, and Deliverables Schedule**

**2.1 Programme** Joint Emergency Operation (JEOP) - USAID

**2.2 Background**

In line with the Government of Ethiopia’s integrated food-cash plan, JEOP will be providing cash transfers to part of its caseload for the below objectives:

1. Cash to purchase staple foods (instead of in-kind food commodity distributions)
2. Cash to cover transportation costs of in-kind food commodities from the Final Distribution Point (FDP) to their homes

An estimated 8,500 beneficiary households across a number of locations will receive cash on a monthly basis from January 2019 to December 2019. It should be noted that the targeted beneficiaries under JEOP will be acutely food insecure and among the more vulnerable section of the target communities. Particularly for cash for transportation locations, beneficiaries will likely reside far from woreda and kebele centers in more remote areas, where access and road infrastructure may be challenging.

**2.3 Purpose**

Catholic Relief Services (CRS) seeks the services of one or more financial institutions to be responsible for cash payments to beneficiaries under the Joint Emergency Operation (JEOP) in select locations of Amhara, Oromia, and Dire Dawa Administrative areas starting in January 2019.

**2.4 Geographic Locations**

Assistance will be provided in line with the Government of Ethiopia (GoE)’s priorities and integrated plan for food-cash assistance. Table 1 outlines possible target woredas that may receive cash transfers. Note that not all of these woredas will be covered, but a maximum of 5 to 6. Once the GoE’s plan is available (early January 2019) final locations will be confirmed.

*Table #1 Geographic Locations*

|  |  |  |
| --- | --- | --- |
| **Region** | **Zone** | **Woreda** |
| Amhara | South Gonder | Sede Muja |
| Amhara | South Gonder | Simada |
| Amhara | South Gonder | Lay Gaint |
| Amhara | South Gonder | Tach Gaint |
| Amhara | Wag Himira | Dehana |
| Amhara | Wag Himira | Gaz Gibla |
| Amhara | Wag Himira | Sekota |
| Amhara | Wag Himira | Abergele |
| Amhara | Wag Himira | Sahla |
| Amhara | Wag Himira | Ziquala |
| Dire Dawa Adminstration | Dire Dawa Administration | Dire Dawa |
| Oromia | East Haraghe | Babile |
| Oromia | East Haraghe | Deder |
| Oromia | East Haraghe | Goro Gutu |
| Oromia | East Haraghe | Kersa |
| Oromia | East Haraghe | Melka Balo |
| Oromia | East Haraghe | Meta |
| Oromia | East Haraghe | Goro Miti |
| Oromia | East Haraghe | Midega Tola |

**2.5 Objectives and Scope**

CRS will need to make regular monthly payments to approximately 8,500 beneficiary households starting from end of January 2019, and therefore requests one or more financial service provider(s) to be able to manage these cash distributions in line with the following requirements:

1. Beneficiaries receive cash transfers in a timely fashion in line with agreed distribution schedules (e.g. within 5 days of payment request submission to the institution)
2. Ability of financial institution to cover at least one of the mentioned zones (see Table 1), preferably more
3. Electronic payment mechanisms will be preferred (e.g. using cards, mobile phones or other electronic system) for cash distribution and/or tracking of distributions
4. Institution must be able to accommodate bulk transfers (e.g. more than 5,000 beneficiaries) simultaneously (e.g. through submission of an excel sheet with detailed beneficiary information, or through payment instructions with beneficiary detailed information submitted via the institution’s electronic platform)
5. Institution must be able to make regular, repeat cash transfers to beneficiaries of varying values as per payment request from CRS[[1]](#footnote-1)
6. The proposed distribution process should include adequate security measures to prevent fraud, misuse, or theft, and have adequate insurance coverage to mitigate risks associated with the cash distributions.
7. The proposed distribution process should have suitable mechanisms in place to verify the correct identity of the individual receiving the cash transfer. This is applicable at the point of account opening (if relevant to the proposed payment mechanism), and/or the point of distribution/disbursement/redemption/withdrawal.
8. Have adequate processes in place to provide technical support and assistance to beneficiaries throughout the distribution process, and provide timely troubleshooting of issues (e.g. in the event of failed transactions, loss or theft of cards or PIN etc.)
9. Training/orientation for CRS and partner staff and beneficiaries should be incorporated as part of the process to ensure clear understanding of the cash distribution process, ID required and use of any specific technology.
10. If possible, the proposed distribution process should enable remote transfer of cash without requiring a physical presence of CRS or partner staff based on verified beneficiary account information (verified by CRS/partner staff)
11. Institution must be able to provide timely and accurate reporting (preferably automatically/system generated) that summarises successful transactions, failed transactions and returned transactions. For proposed cash transfer options that require account opening, similar reporting on account opening, loading/account crediting, redemption, and/or distribution must also be included. Preferred option is to provide CRS with an online platform with access to real-time data on card or account balances, usage/transactions and service fees incurred. Alternatively, certified reports on card or account balances and usage/transactions should be provided to CRS within 24 hours of a request. Any reporting should be accompanied by a sealed and signed cover letter from the authorized/appropriate staff of the financial institution.
12. Safe, secure and dignified cash distribution process for beneficiaries that limits to the extent possible the need for beneficiaries to travel to a central distribution point.
13. Distributions may be required at kebele or Final Distribution Point (FDP) level depending on the region and beneficiary access.
14. Provider should be able to assure functionality and usage in remote areas, including areas without regular internet/mobile access
15. If individual beneficiary accounts are required, there must be adequate measures put in place by the institution to ensure 1) beneficiaries understand the nature of their account, services available and how they can access their cash transfer; 2) alternative mechanisms where beneficiaries do not have the required identification documents to open or access an account; 3) troubleshooting and timely follow up for any issues reported by beneficiaries in accessing their account or transfer; 4) alternative distribution mechanisms for those who are unable to open an account.
16. Cash transfers are expected to start in January 2019 and continue through December 2019.
17. Cash transfers per beneficiary household will vary from 210 ETB to 2,100 ETB
18. Services that include an element of informing beneficiaries when/where cash transfers can be accessed (e.g. via SMS or other means) will be considered.
19. For any payment mechanism that requires the use of a mobile phone, the institution must account for adequate process of verifying phone numbers and account opening and have functionality on both low-cost and smart phones.

**2.6 Payment Mechanism:**

The payment mechanism can be proposed based on the institution’s expertise, existing infrastructure, and experience, this might include one or more of the following mechanisms:

1. Cash transfers to beneficiary bank account for withdrawal via temporary distribution point, agent, branch, office or ATM
2. Cash transfers to beneficiary mobile money account/wallet for withdrawal via temporary distribution point, agent, branch, or office
3. Cash transfers to beneficiaries without accounts via temporary distribution point, agent, branch or office
4. Other mechanisms such as pre-paid cards, e-voucher, virtual wallet or other mechanisms deemed appropriate

Multiple payment options may be proposed by one provider/institution to account for the specifics of different locations and/or beneficiary profiles. Whatever payment mechanism(s) is proposed, the proposal should highlight different scenarios, common risks and mitigation measures to demonstrate the appropriateness and feasibility of the mechanism in the mentioned locations.

**Please move to:**

**Component III: Questionnaire – Technical Proposal**

**Component IV: Questionnaire – Financial Proposal**

***NOTE: Please fill questions in the order, directly in the template provided below. Additional information can be included as an Annex.***

**Component III: Questionnaire – Technical Proposal**

|  |  |  |
| --- | --- | --- |
| **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 services   1. 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 provider   1. 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). |
| **7.7** | **Other** | 1. Please share any other information you think is relevant to your proposal. |
|  | | |

**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. |

**Component V: Annexes**

Annex 1 - USAID Mandatory Standard Provisions

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1. Note: the transfer value for each household in most locations will vary depending on the number of household members [↑](#footnote-ref-1)