

**Request for Proposal – RFP**

**For cash payments to beneficiaries for current and future CRS emergency, recovery, and development programs**

**Ref. No., [XXX]**

Dear Sir or Madam,

Catholic Relief Services Philippines seeks financial institutions to participate in a tender process to identify one or more financial institutions that will be responsible for cash payments to beneficiaries for current and future CRS emergency, recovery, and development programs. The attached RFP contains all the necessary information for interested Bidders.

CRS cash programs include both longer-term, regular cash payouts to households recovering from disasters or building their livelihoods over several months or years, and rapid response, one-off or irregular cash payouts to families in need in the immediate few days and weeks following a natural disaster or other crisis. CRS is seeking one or more financial service provider(s) to be able to manage these cash distributions (e.g. rapid delivery of cash following emergencies and long-term, regular cash payouts for recovery and development programming) in line with specific program requirements in across the Philippines. CRS will consider local, regional, and national financial institutions to respond; small-scale and localized financial institutions serving hard-to-reach locations are highly encouraged to apply.

CRS realizes that Bidders may have additional questions after reading this RFP. Interested Bidders can submit their questions to CRS Philippines, Procurement Unit, by email to EMAIL ADDRESS, 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,

Matthew McGarry

Country Representative

Request for Proposals

For cash payments to beneficiaries for current and future CRS emergency, recovery, and development programs

Contracting Entity: Catholic Relief Services (CRS) Philippines

ADDRESS

Prime Contract Number: NUMBER

E-mail address: EMAIL

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**Component I: General Information**

**1.1 Introduction**

Catholic Relief Services (CRS) is a global humanitarian and development organization, providing USD 372 million in emergency response and recovery programming to over 5.8 million beneficiaries worldwide in fiscal year 2018. In the Philippines in FY2018, CRS assisted 590,405 beneficiaries through its programs in emergency response, disaster risk reduction, peacebuilding and agriculture. CRS implements programming nationwide through six offices in Manila, Davao, Catarman, Tacloban, Iligan, and Marawi. Since 2014, CRS Philippines has used cash and voucher assistance to allow NUMBER beneficiaries in LOCATIONS to meet their emergency needs, restore lost homes and assets, and build livelihoods. Cash and voucher assistance supports local economic recovery by circulating aid funds within crisis impacted and nearby markets, while allowing beneficiaries the dignity to purchase the items that best meet their individual needs. Learn more about humanitarian and development cash and voucher assistance here: [www.power-of-financial-aid.org](http://www.power-of-financial-aid.org/)

CRS cash programs include both longer-term, regular cash payouts to households recovering from disasters or building their livelihoods over several months or years, and rapid response, one-off or irregular cash payouts to families in need in the immediate few days and weeks following a natural disaster or other crisis.

* **Total national cash transfers:** In fiscal year 2018 OR 2019, CRS served NUMBER beneficiaries with cash payments totaling AMOUNT. In the next year, CRS estimates scaling up to serve NUMBER households with AMOUNT total and will likely continue to scale up cash payouts as CRS shifts more of its programming from in-kind procurement to cash delivery.
* **Emergency response:** In a given emergency response, CRS may be able to serve between 500 and 1,000 beneficiary households with 5,000 pesos as soon as possible after a natural disaster, within 3 to 10 days of a natural disaster, with continuing one-off or irregular transfers to up to 5,000 households for 6 months totaling up to 150,000,000 pesos in a large-scale response. Emergency responses are highly variable; for example, during the BIGGEST RECENT response, CRS provided XX AMOUNT of assistance while in other years without a major disaster, emergency response programming may be limited or absent.
* **Recovery or development programming**: CRS may deliver AMOUNT monthly to NUMBER of households over several months to years.

CRS is seeking one or more financial service provider(s) to be able to manage these cash distributions (e.g. rapid delivery of cash following emergencies and long-term, regular cash payouts for recovery and development programming) in line with specific program requirements across the Philippines. CRS will consider local, regional, and national financial institutions to respond; small-scale and localized financial institutions serving hard-to-reach locations are highly encouraged to apply.

**1.2 Deadline for Submission of Bids**

The deadline for receiving proposals is **30 August 2019 at 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 Philippines Procurement unit via email at EMAIL or via phone at Prime Contract Number: NUMBER.

**1.3 Submission of Bids**

Duly completed **Technical and Financial Proposals** **should be submitted SEPERATELY** via email at: [EMAIL](mailto:crsetfsptender2018@crs.org) or **SEALED** envelopes addressed to CRS/Philippines, ADDRESS 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 Philippines.

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 Philippines and have the ability to provide cash transfer services in the Philippines upon award of the contract
2. Must have not declared or be 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 and have BIR Registration, SEC or DTI, and legal business permit/license that allows the service provider to work in Philippines generally
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. BIR Registration, SEC or DTI, and legal business permit/license
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.

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. **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 may 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:** 7 August 2019
* **Pre-Bid Conference at CRS Office:** 14 August 2019 at 10 AM
* *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:** 23 August 2019
* **Proposal due date:** 30 August 2019 at 5pm
* **Contract award (estimated):** Mid-September 2019

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 14 August 2019 at 10 AM. 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: NUMBER. 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 ADDITIONAL LANGUAGE(S) 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 [EMAIL](mailto:Et_ADD_Procurement@global.crs.org) by 23 August 2019. 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(s) 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 Scope of Work 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)
3. Payment Product Details: End User (Payee/Beneficiary)
4. Distribution
5. Security & Internal Controls
6. 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 Program**

Catholic Relief Services Philippines emergency, recovery, and development programs

**2.2 Background**

Catholic Relief Services (CRS) is a global humanitarian and development organization, providing USD 372 million in emergency response and recovery programming to over 5.8 million beneficiaries worldwide in fiscal year 2018. In the Philippines in FY2018, CRS assisted 590,405 beneficiaries through its programs in emergency response, disaster risk reduction, peacebuilding and agriculture. CRS implements programming nationwide through six offices in Manila, Davao, Catarman, Tacloban, Iligan, and Marawi. Since 2014, CRS Philippines has used cash and voucher assistance to allow NUMBER beneficiaries in LOCATIONS to meet their emergency needs, restore lost homes and assets, and build livelihoods. Cash and voucher assistance supports local economic recovery by circulating aid funds within crisis impacted and nearby markets, while allowing beneficiaries the dignity to purchase the items that best meet their individual needs. Learn more about humanitarian and development cash and voucher assistance here: www.power-of-financial-aid.org

CRS cash programs include both longer-term, regular cash payouts to households recovering from disasters or building their livelihoods over several months or years, and rapid response, one-off or irregular cash payouts to families in need in the immediate few days and weeks following a natural disaster or other crisis.

**2.3 Purpose**

CRS is seeking one or more financial service provider(s) to be able to manage these cash distributions (e.g. rapid delivery of cash following emergencies and long-term, regular cash payouts for recovery and development programming) in line with specific program requirements. CRS will consider local, regional, and national financial institutions to respond; small-scale and localized financial institutions serving hard-to-reach locations are highly encouraged to apply.

**2.4 Geographic Locations**

Assistance will be provided in response to ongoing and future emergencies including natural disasters like typhoons and earthquakes, as well recovery and development programming in multiple urban and rural locations across the Philippines. Note that not all locations will be covered during the duration of the proposed contract, and other areas may be added as necessary, for example following a natural disaster to which CRS responds.

CRS will consider local, regional, and national financial institutions to respond; small-scale and localized financial institutions serving hard-to-reach and disaster-impacted locations are highly encouraged to apply.

**2.5 Objectives and Scope**

As part of its programmatic portfolio, in fiscal year 2018 OR 2019, CRS served NUMBER beneficiaries with cash payments totaling AMOUNT. In the next year, CRS estimates scaling up to serve NUMBER households with AMOUNT total and will likely continue to scale up cash payouts as CRS shifts more of its programming from in-kind procurement to cash delivery.

In a given emergency response, CRS may be able to serve between 500 and 1,000 beneficiary households with 5,000 pesos as soon as possible after a natural disaster, within 3 to 10 days of a natural disaster, with continuing one-off or irregular transfers to up to 5,000 households for 6 months totaling up to 150,000,000 pesos in a large-scale response. Emergency responses are highly variable; for example, during the BIGGEST RECENT response, CRS provided XX AMOUNT of assistance while in other years without a major disaster, emergency response programming may be limited. For recovery or development programming, CRS may deliver AMOUNT monthly to NUMBER of households over several months to years.

Therefore CRS 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 three days of payment request submission to the institution, and preferably instant electronic transfer)
2. Electronic payment mechanisms will be preferred (e.g. using smart cards, mobile phones, remittances, or other electronic system) for cash distribution and/or tracking of distributions
3. Institution must be able to accommodate bulk transfers (e.g. more than 500 beneficiaries) simultaneously (e.g. through electronic submission, for example, sending an excel sheet with detailed beneficiary information, or through payment instructions with beneficiary detailed information submitted via the institution’s electronic platform)
4. Institution must be able to make regular, repeat cash transfers to beneficiaries of varying values as per payment request from CRS
5. 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
6. The proposed distribution process should have suitable mechanisms in place to verify the correct identity of the individual receiving the cash transfer and/or their proxy based on signed authorization letter with identification of the listed beneficiary. 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.
   1. Where beneficiaries do not have the required identification documents, Barangay certification or CRS-generated identification will be accepted as alternative identification
   2. Preferably, institution will accept CRS and partner data collection, including KYC (Know Your Customer) data, for account creation if relevant
7. Institution must 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.)
8. 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 requirements and use of any specific technology
9. 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)
10. Institution must be able to provide timely and accurate reporting (preferably automatically/system generated) that summarizes 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.
    1. 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, or to allow integration of the institution’s electronic financial reporting with CRS’ cash transfer software through Application Programming Interface (API) or other electronic data sharing method, in the CRS excel template.
    2. Alternatively, certified reports on card or account balances and usage/transactions should be provided to CRS within 24 hours of a request. Any hard copy reporting should be accompanied by a signed cover letter on company letterhead from the authorized/appropriate staff of the financial institution.
11. 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.
12. Provider should be able to assure functionality and usage in remote branches, for example by assisting smaller branches to meet demands when necessary
13. 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) customer service, troubleshooting, and timely follow up for any issues reported by beneficiaries in accessing their account or transfer;
14. Cash transfers may start at any point in time following contract signature during the duration of the contract.
15. Cash transfers per beneficiary will vary, for example between 300 to 50,000 pesos
16. Services that include an element of informing beneficiaries when/where cash transfers can be accessed (e.g. via SMS or other means) are preferred.
17. 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 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.

**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** | Provide a copy of BIR Registration, SEC or DTI, and legal business permit/license. |
| **1.4** | **Agreement** | Provide a sample of your service agreement (if available). |
| **1.5** | **Organizational**  **Overview** | Provide an overview of service provider organizational structure including:   1. Number of staff by location, 2. Geographic areas of coverage including number of branches/agents by location 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 International non-governmental organizations (INGOs), Government Agencies, UN and/or other international or humanitarian organizations delivering similar services:   1. Explain with which agencies you worked, the nature of the program, 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** | | |
| **2.1** | **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? |
| **2.2** | **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? |
| **2.3** | **Electronic Funds Transfer**  **(Payment Process)** | Provide a process flow chart of a funds disbursement including screenshots 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? |
| **2.4** | **Security of Funds** | Describe processes and policies for security of funds once they are deposited into the account. |
| **2.5** | **Safeguards** | 1. Describe the physical security and/or software safeguards for electronic banking that you have in place to control access to funds transfer systems and account information. 2. Describe the authentication and/or encryption technologies used to communicate with customers. |
| **2.6** | **Access Security** | 1. How many failed log-on attempts does the system allow before disabling a user? 2. Will the system automatically log a user off after a specified period of inactivity? |
| **2.7** | **Upgrade Protocol** | 1. How often is the system upgraded? 2. How are upgrades and new releases made available to CRS? |
| **2.8** | **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? |
| **2.9** | **System Back-Up** | 1. What back-up arrangements exist in event of system failures? 2. Where are your backup facilities? |
| **2.10** | **Reporting** | Describe and provide samples of all current and previous daily 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. How often can reports 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? |
| **2.11** | **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? |
| **2.12** | **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? |
| **2.13** | **System Integration** | 1. Would you be willing to consider using and/or linking your system to CRS’s electronic platform to manage disbursements? 2. Does your online system have an Application Programming Interface (API)? |
| **2.14** | **Transaction Tracking Capabilities** | 1. How are beneficiaries/beneficiary accounts pre-verified before payment is made and how is this information provided to CRS once payments are made? 2. Provide a sample transaction statement. |
| **2.15** | **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 and/or provide examples of specific documents in the reconciliation process*** |
| **Section 3: Payment Product Details: End User (Payee/Beneficiary)** | | |
| **3.1** | **Beneficiary Registration** | Explain what beneficiary onboarding/training is required (if any), how this would be done and where. |
| **3.2** | **Receipt of Funds** | Explain how beneficiaries will be notified of payments. |
| **3.3** | **Registration and Know Your Customer Requirements (end user account)** | Explain:   1. Are beneficiaries 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. What is the process for enacting payments to non-account holders? 4. What specific types of ID are accepted for beneficiaries to register an account (be as specific as possible)? |
| **Section 4: Distribution** | | |
| **4.1** | **Coverage Area and Distribution network** | Provide a map of service geographic coverage areas in Philippines.   1. List all cash in/cash out access points (agents), locations, and number of staff/agents by location 2. List all Regions, Provinces, and Municipalities you could cover 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 mobile or wifi network connectivity |
| **4.2** | **Adaptability** | Explain how you would be able to adapt to a changing beneficiary numbers. |
| **4.3** | **Cash in/Cash out Liquidity Controls** | How is liquidity managed at the branch or community/cash out level? |
| **Section 5: Security & Internal Controls** | | |
| **5.1** | **Security Administration** | * 1. Describe the procedures used for establishing a security administrator   2. Can CRS set up dual security administrators (e.g. establish a secondary approval for certain actions, like transactions over a specific value)? |
| **5.2** | **Authorized Users** | Explain the process for establishing authorized users for each proposed system:   * 1. Does the provider or CRS assign passwords?   2. How long until passwords expire? |
| **5.3** | **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. |
| **5.4** | **Archived Information** | 1. How long is historical information retained? |
| **5.5** | **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. |
| **5.6** | **Insurance** | 1. Are CRS Funds insured? 2. Explain if there is a deductible and the cost? |
| **Section 6: Service Relationship Management/Technical Support & Training** | | |
| **6.1** | **Relationship Specific** | Describe 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. |
| **6.2** | **Technical Support** | Explain the service provider's support availability, monitoring, measurement, and reporting of technical support services.   1. Is technical support provided at branch level? Describe the structure of your technical support team. 2. During what hours is technical support available? |
| **6.3** | **Troubleshooting** | Explain the trouble shooting methods and solutions outlined for different scenarios:   1. Beneficiaries whose documentation does not match: for example, names are spelled differently on their identification from the name on the distribution list, photo doesn't match their physical appearance, signature at point of claim doesn't match their identification, value of claim differs from distribution list 2. Beneficiaries with a claim code or mobile number whose name is not on the distribution list with AND without Authorization Letter 3. Multiple different beneficiaries on distribution list with the same name 4. Branch does not have adequate liquidity/funds for the number of claims requested in a day 5. Who (CRS or service provider) is responsible for troubleshooting transaction problems encountered by beneficiaries? 6. Explain the timeframe for complaint/issue resolution 7. Beneficiaries who do not redeem or collect their transfer |
| **6.4** | **Service Disruption** | How is communication conducted between CRS and the service provider in the event of service disruption? |
| **6.5** | **Registration & Know Your Customer Requirements (Corporate Account)** | 1. List the process to activate an account with the service provider. 2. Does CRS need to have an account with the Service Provider for the project? |
| **6.6** | **Training for CRS Staff** | Explain the training provided to CRS staff |
| **6.7** | **Training or end users (beneficiaries)** | Explain the training provided to the end user (payees/beneficiaries). |
| **6.8** | **Other** | 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 schedule of fees in Philippines Pesos (PHP) 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

**---END---**