

Section II: Schedule of Requirements

eSourcing reference: RFP/2021/21542

TERMS OF REFERENCE FOR THE PROVISION OF FUNDS DISBURSEMENT SERVICES, UNOPS MYANMAR

A. BACKGROUND

The United Nations Office for Project Services (UNOPS) supports the successful implementation of its partners' peace building, humanitarian and development projects around the world. Our mission is to serve people in need by expanding the ability of the United Nations, governments and other partners to manage projects, infrastructure and procurement for effective delivery of results in a sustainable and efficient manner.

UNOPS Myanmar is one of UNOPS' leading offices in Asia, acting as fund manager for four of the largest development programmes in the country, namely the Access to Health Fund (A2H), the Livelihood and Food Security Fund (LIFT), the NEXUS Fund, and the Joint Peace Fund (JPF). In addition, UNOPS is the Principal Recipient for the Global Fund in Myanmar and for the Global Fund's regional artemisinin-resistance initiative towards elimination of Malaria, which works to accelerate progress towards malaria elimination in the greater Mekong sub-region.

UNOPS provides procurement, infrastructure and project management services to a wide range of organisations in the country, including, but not limited to, international development partners, other UN agencies, NGOs and INGOs. UNOPS plays a critical role in ensuring that the quality of services provided to its partners meet stringent requirements of speed, efficiency and cost effectiveness.

B. OBJECTIVE OF THE SERVICES - PROBLEM STATEMENT

Current country context: On the morning of 1st February 2021, the military in Myanmar declared a state of emergency, annulled the results of the November 2020 general election and stated its intent to hold a new election at the end of the state of emergency.

On 2nd February 2021, healthcare workers and civil servants across the country launched a national Civil Disobedience Movement (CDM), in opposition to the military takeover, with workers from dozens of state-run hospitals and institutions initiating a labour strike. The labour strikes have then spread to private firms and banks.

Problem statement: The military takeover and the CDM have generated a severe banking and cash availability crisis which has posed significant challenges in the environment in which UNOPS and its development partners operate. This crisis has been caused by the Central Bank of Myanmar restrictions on cash withdrawals and inward remittances, very low bank resource capacity due to staff participation in the CDM, the inaccessibility of interbank transfer facilities making it difficult to transfer funds from one bank to another, a shrinking USD market and inadequate ATM services.

As of the beginning of June 2021, after more than four months, the situation has not seen any significant improvement, thereby forcing the international community in the country and UNOPS in particular to look for alternative solutions for overcoming this liquidity crisis, which is preventing various development and humanitarian partners from effectively discharging their responsibilities and fulfilling their obligations towards the people of Myanmar.

Objective of the services: UNOPS Myanmar has about 500 employees to whom it is obliged to pay salaries on a monthly basis. It also has about 160 Implementing Partners to whom it has to transfer funds on a quarterly basis for the implementation of their activities. As these activities implemented or funded by UNOPS are carried out throughout the country, UNOPS and Implementing Partners' personnel usually travel a lot around the country and for that UNOPS needs to pay travel allowances, which are paid as and when travels take place. In addition, UNOPS receives goods and services from about 300 local vendors and needs to pay them for those goods and services as and when they are delivered.

In order to overcome the current banking and cash availability crisis in Myanmar and to continue delivering much needed humanitarian and development assistance to the people of Myanmar, UNOPS decided to engage the services of a seasoned **Cash Transfer Agent (CTA)** that is already operational in the country and can assist UNOPS with the delivery and disbursement of funds to its employees, implementing partners, vendors and other beneficiaries throughout the country under a Long-term Agreement. In the event that UNOPS is unable to meet all of its needs through a single service provider, UNOPS reserves the right to sign Long Term Agreements with more than one CTA.

The CTA's services shall initially cover a period of six months (till the end of 2021 financial year) with a possibility of extension for two more 12 months periods or as otherwise jointly agreed between UNOPS and the CTA, based on the continuity of needs.

C. OUTPUTS - SERVICE DETAILS

The CTA shall be expected to disburse funds to UNOPS identified beneficiaries across Myanmar either in USD or in Myanmar Kyats (MMK) at the mutually acceptable rate of exchange (it can be the United Nations Operational Rate of Exchange [UNORE] - (<https://treasury.un.org/operationalrates/OperationalRates.php>) or a rate prevailing in the market on the day of transaction) and receive from UNOPS an equivalent amount of money plus the service fee through international bank transfer to a bank account of its choice (either in or outside Myanmar) in United States Dollars (USD). Remittance cost at the sender's bank shall be borne by UNOPS and the CTA shall bear the remittance cost at the receiving bank.

It is expected that the CTA shall be able to specify the origin of the funds disbursed in the country and guarantee that they are not linked to money laundering activities, terrorism financing and/or generated from activities which involve child labour or any other human rights abuses. Also, UNOPS preference shall be not to transfer the funds in advance, but settle the accounts with the service provider on a monthly, weekly or other fixed interval basis, based on the amounts of actually disbursed funds in the country during the billing period. However, if this option cannot be considered favourably by a prospective service provider, UNOPS shall agree to receive a bank guarantee for an estimated disbursement amount and make advance transfers not exceeding the value of the provided bank guarantee to CTA's account at a regular pre-agreed interval.

The CTA shall not only be able to deliver amidst the current cash crisis, but also shall innovatively and flexibly adapt its proposed delivery approach to different ways that the current cash crisis situation in Myanmar may evolve in the near future. Specifically, the CTA shall be responsible for the delivery of one or more of the following services that are divided into four (4) Lots, as described below:

1. Domestic wire transfers or over-the-counter deposits at local banks: The CTA shall be able to make MMK and USD bank-to-bank wire transfers or over-the-counter deposits to all banks in Myanmar, both private and state owned, for those beneficiaries who are able to receive their money through their bank accounts. The cost of the services will be on "per transaction" basis and shall be quoted in ranges, based on the value of each individual transaction, as detailed below (all values are "up to, but not inclusive"):

| | | | | | |
|-----|-----------|------------|-------------|-------------|------------------|
| MMK | 2 Million | 20 Million | 100 Million | 200 Million | Over 200 Million |
| USD | 1,000 | 10,000 | 50,000 | 100,000 | Over 100,000 |

Also, volume discounts shall be expected from the CTA based on the total value of transactions in a given billing period, either based on the below thresholds or other thresholds, as may be preferred by the CTA:

| | | | |
|-----|----------------|----------------|-----------------|
| MMK | Over 2 Billion | Over 5 Billion | Over 10 Billion |
| USD | Over 1,000,000 | Over 3,000,000 | Over 6,000,000 |

2. Domestic cash disbursements at branches or through agents: The CTA shall be able to disburse money in cash in MMK as well as USD throughout its network of branches and/or agents across the country to those beneficiaries who do not have bank accounts or otherwise unable to receive money through their bank accounts. The cost of the services will be on “per transaction” basis and shall be quoted in ranges, based on the value of each individual transaction, as detailed below (all values are “up to, but not inclusive”):

| | | | | | |
|-----|-----------|------------|-------------|-------------|------------------|
| MMK | 2 Million | 20 Million | 100 Million | 200 Million | Over 200 Million |
| USD | 1,000 | 10,000 | 50,000 | 100,000 | Over 100,000 |

Also, volume discounts shall be expected from the CTA based on the total value of transactions in a given billing period, either based on the below thresholds or other thresholds, as may be preferred by the CTA:

| | | | |
|-----|----------------|----------------|-----------------|
| MMK | Over 2 Billion | Over 5 Billion | Over 10 Billion |
| USD | Over 1,000,000 | Over 3,000,000 | Over 6,000,000 |

3. Domestic cash disbursements through delivery to beneficiaries’ locations (township or village): The CTA shall be able to disburse money in cash by delivering it throughout the country to those beneficiaries who do not have bank accounts and unable to collect their money at CTA’s branches or agents’ offices. The cost of the services will be on “per transaction” basis and shall be quoted in ranges, based on the value of each individual transaction, as detailed below (all values are “up to, but not inclusive”):

| | | | | | |
|-----|-----------|------------|-------------|-------------|------------------|
| MMK | 2 Million | 20 Million | 100 Million | 200 Million | Over 200 Million |
| USD | 1,000 | 10,000 | 50,000 | 100,000 | Over 100,000 |

Also, volume discounts shall be expected from the CTA based on the total value of transactions in a given location during a given reporting period, either based on the below thresholds or other thresholds, as may be preferred by the CTA:

| | | | |
|-----|------------------|------------------|----------------|
| MMK | Over 100 Million | Over 500 Million | Over 1 Billion |
| USD | Over 50,000 | Over 250,000 | Over 500,000 |

4. Mobile money payments and other pay options: The CTA shall be able to employ mobile payments and other digital payment options, if circumstances demand so and if this proves to be the most efficient way to deliver money to a given UNOPS beneficiary.

The cost of the services will be on “per transaction” basis and shall be quoted in ranges, based on the value of each transaction, as detailed below (all values are “up to, but not inclusive”):

| | | | | | |
|-----|---------|-----------|-----------|------------|--------------------|
| MMK | 150,000 | 1 Million | 5 Million | 10 Million | 15 Million or more |
|-----|---------|-----------|-----------|------------|--------------------|

D. ACTIVITIES - SERVICE MECHANISM

- I. UNOPS shall submit a written instruction to the CTA for the required services at least 48hrs in advance. Such written instruction shall contain the beneficiary details (full name, DoB, ID number, etc.), location, currency, amount, preferred date of payment, method of payment (wire transfer, cash, mobile payment, etc.) and any other remarks, as may be necessary.
- II. If payment is requested in MMK, the CTA shall communicate the proposed rate of exchange to UNOPS at least 24hrs in advance and shall receive written approval for the use of such an agreed exchange rate for the disbursement of funds.
- III. The CTA shall ensure that all beneficiaries are paid in accordance with the instructions provided by UNOPS. There shall not be any deviation in the method of payment, location, amount, currency, time period for payment or other details of the payment.
- IV. The CTA shall take full responsibility for all the incurred costs for executing the payments, including, if necessary, security and transportation of funds and its staff to the field, accommodation, daily subsistence allowances (DSA), etc. UNOPS shall not assume any responsibility and shall not reimburse the CTA for any of the costs or expenses incurred by the CTA during the payment execution process.
- V. The process of cash disbursements will comply with the WHO, as well as Government of Myanmar's guidelines on COVID-19 prevention, and the CTA shall be expected to maintain a requisite capacity for executing such disbursements enforcing all COVID-19 preventive guidelines in order not to expose its personnel as well as UNOPS beneficiaries to COVID-19 infection.
- VI. After payments are made to the beneficiaries by the CTA using their own funds, UNOPS will reimburse to the CTA the full amount of the disbursed funds in USD plus the service fee within 30 days from the date of submission of the reconciliation report and the invoice for the performed services. The exchange rate for each MKK payment shall be based on the rate approved by UNOPS at the time of disbursement.
- VII. In case funds are provided to the CTA by UNOPS in advance, the CTA will send a reconciliation report (with explanations for discrepancies between the received written instructions and executed payments, if any) to UNOPS accompanied by the invoice for the rendered services within 10 days from the date of final payment made during the billing period. The balance of funds in CTA's accounts, if any, shall be used for payments during the next billing period.

E. INPUTS - RESPONSIBILITIES OF PARTIES

UNOPS Responsibilities: UNOPS will take responsibility for the following inputs to enable the CTA to perform its functions effectively:

- I. Provide a list of verified beneficiaries for regular payments together with the details of their payments, including, but not limited to, location, currency, amount, payment intervals (e.g. weekly, monthly, quarterly, etc.) method of payment (cash, wire transfer, mobile payment, etc.) and any other details, as may be necessary.
- II. Verify the credentials of each new beneficiary prior to their inclusion in the CTA's list for future payments.
- III. Submit a written instruction to the CTA for the required disbursements at least 48hrs in advance. Such written instruction shall contain the beneficiary details (full name, DoB, ID number, etc.), location, currency, amount, preferred date of payment, method of payment (cash, wire transfer, mobile payment, etc.) and any other remarks, as may be necessary.
- IV. For payments requested in MMK, provide written confirmation to the CTA on the proposed rate of exchange at least 24hrs ahead of disbursement of funds.
- V. When payments are made to the beneficiaries by the CTA using their own funds - reimburse to the CTA the full amount of the disbursed funds in USD plus the service fee within 30 days from the date of submission of the reconciliation report, supporting documents and the invoice for the performed services.

- VI. When funds are provided to the CTA by UNOPS in advance - at the end of a billing period verify the CTA's reconciliation report (with explanations for discrepancies between the received written instructions and executed payments, if any) based on the submitted supporting documents and reconcile the accounts, i.e. determine the balance of unutilised funds that shall be carried over for payments during the next billing period or reimburse the deficit together with applicable service fees.
- VII. Oversee the observation and adherence to Security, PSEA, HSSE and other related aspects. Conduct spot checks to verify that the cash disbursement process in a given location complies with the WHO as well as Government of Myanmar's guidelines on COVID-19 prevention.
- VIII. Perform any other tasks that may be necessary for the effective execution of contractual obligations.

CTA responsibilities: To deliver the services to the expected and set standard, UNOPS expects the CTA to execute, among others, the following tasks:

- I. Disburse the funds to beneficiaries only upon receiving written instructions from the authorised personnel of UNOPS Myanmar. Payments may be one-off or regular, i.e. on a monthly basis, quarterly basis or at other intervals as directed by UNOPS.
- II. Disburse the funds within the prescribed timeframe and in accordance with the requirements specified in the written instruction to ensure that payments are made in full and on time.
- III. Submit to UNOPS a reconciliation report (with explanations for discrepancies between the received written instructions and executed payments, if any) for the disbursed funds together with all the necessary supporting documentation for each transaction within not later than 10 days from the date of last transaction in a given billing period.
- IV. Undertake sole responsibility for taxes and any other charges of public nature, which are or may be assessed in future against the CTA.
- V. Pay, compensate or provide other entitlements and benefits to its personnel that are involved in and acting on behalf of the CTA. UNOPS will not pay any benefits to the service provider's personnel.
- VI. Assume sole responsibility in respect of any insurance coverage, which may be required to protect against any losses or financial and other risks. UNOPS shall undertake no responsibility for loss of any funds during delivery and disbursement processes.
- VII. Ensure strict observance of data privacy, security and confidentiality related to the payments to beneficiaries, in line with global standards and as enumerated in the contract. In case there is a requirement for disclosure of information on beneficiaries or transactions by a 3rd party (e.g. regulating bodies), the CTA shall obtain explicit approval from UNOPS prior to disclosing such requested information to the concerned 3rd party.
- VIII. Ensure and mitigate against errors, omissions and duplications, before paying and sending the reports to UNOPS. UNOPS shall bear no responsibility for such errors, omissions or duplications, if discovered.
- IX. The CTA shall ensure that all its service provisions are COVID-19 responsive and compliant. To this effect the CTA will provide a plan of action detailing all alternative measures in order to mitigate COVID-19 infection.
- X. Ensure proper security and safety mechanisms while delivering and transferring cash by undertaking necessary security and safety measures.
- XI. Observe all of UNOPS Health, Safety, Social and Environmental guidelines in order to mitigate occupational hazards.
- XII. Adhere to all Myanmar local laws or requirements.
- XIII. Provide a security management plan to UNOPS, and update it as needed.

F. QUALIFICATIONS, EXPERIENCE AND PROFILE OF THE CTA

In order to deliver the services amidst an ever changing context, the CTA shall meet the following minimum requirements:

Eligibility:

1. The CTA shall be a legally incorporated entity operating under the Laws of its Country of Incorporation with a valid license or registration to operate in the Republic of the Union of Myanmar.
2. To meet the requirement under point 1 above, UNOPS shall have no objection, if prospective international bidders form joint ventures or consortia with local firms or locally registered entities.
3. A bidder shall not have a conflict of interest. A bidder shall be considered to have a conflict of interest if:
 - I. bidder has a close business or family relationship with a UNOPS personnel who: (i) are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract;
 - II. bidder is associated, or has been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by UNOPS to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the goods, services or works required in the present procurement process;
 - III. bidder has an interest in other bidders, including when they have common ownership and/or management. Bidders shall not submit more than one offer, except for alternative offers, if permitted. This shall result in the disqualification of all offers in which the bidder is involved. This includes situations where a firm is the bidder in one offer and a subcontractor on another; however, this does not limit the inclusion of a firm as a subcontractor in more than one offer.
4. A bidder shall not be eligible to submit an offer if and when at the time of offer submission, the bidder:
 - I. is included in the Ineligibility List, hosted by UNGM, that aggregates information disclosed by UNOPS (UNOPS Ineligibility List) and other Agencies, Funds or Programs of the UN System;
 - II. is included in the Consolidated United Nations Security Council Sanctions List, including the UN Security Council Resolution 1267/1989 lists;
 - III. is included in the World Bank Corporate Procurement Listing of Non-Responsible Vendors and World Bank Listing of Ineligible Firms and Individuals.
 - IV. is included in any other Ineligibility List from a UNOPS partner and if so listed in the Tender Particulars section.
 - V. is currently suspended from doing business with UNOPS and removed from its vendor database(s), for reasons other than engaging in proscribed practices as defined in the UNOPS Procurement Manual.c kmln
5. The CTA shall be subject to KYC (Know Your Client) and AML (Anti-Money Laundering) due diligence assessment of UNOPS and will have to pass them in order to be considered for contracting.

Minimum qualifications:

6. At least 3 years of relevant experience, with demonstrated track record of successful implementation of cash disbursement services in the whole or parts of Myanmar over the last 6 months;
7. Ability to make advance disbursements of funds in USD and MMK equivalent to at least USD 1,000,000 (United States Dollars One Million only) or provide bank guarantee or other means of assurance for at least USD 1,000,000 (United States Dollars One Million only) from a Bank from or other financial institution with a minimum Long Term Credit Rating of BBB- with Standard and Poor's, a minimum Long Term Credit Rating of Baa3 with Moody Investor Services, or a minimum Long Term Credit Rating of BBB- with Fitch Ratings.

Lower amounts may be accepted, if none of the prospective bidders are able to meet this requirement. However, complete non-acceptance of this requirement shall lead towards automatic disqualification of the prospective offeror;
8. Availability of a data management system that ensures strict observance of data privacy, security and confidentiality related to the payments to beneficiaries, in line with global standards and as enumerated in the contract;
9. Presence, either directly or through partner entities, in all the major cities and townships throughout Myanmar, which will include, as a minimum, the following locations: (i) Yangon, (ii) NayPyiDaw, (iii) Myitkyina, (iv) Loikaw, (v) Hpa-an, (vi) Hakha, (vii) Monywa, (viii) Myeik, (ix) Dawei, (x) Bago, (xi)

- Pyay, (xii) Magway, (xiii) Mandalay, (xiv) Mawlamyine, (xv) Sittwe, (xvi) Taungyi, (xvii) Lashio, (xviii) Patheingyi, and (xix) Pyawbwe. The bidder shall be required to provide evidence of such presence by providing the exact names and addresses of their local representation offices in the listed locations.
10. Ability to disburse up to USD 6 Mln and/or MMK 10 Billion per month to UNOPS beneficiaries in Myanmar with the value of transactions ranging from MMK 50,000 to MMK 1 Billion or equivalent amounts in USD per transaction.
 11. Ability to communicate with beneficiaries in Myanmar language and with UNOPS in English language, as all the required supporting documents and reconciliation reports shall have to be submitted in English or with English translation.
 12. Ability to receive funds from UNOPS in USD in its offshore accounts or in the country.
 13. The CTA's key personnel proposed for the services shall have requisite education and experience necessary to successfully implement the services.

Current operational capability:

1. The CTA shall have a web-portal or at least an active email address for transmission of instructions, and main communication channel for all correspondence related to the assignment.
2. The CTA shall have access to, either directly or through partner(s), all parts of the country in order to serve the needs of UNOPS beneficiaries in a timely manner.
3. The CTA shall have its own secure arrangements for cash transportation to each of the locations as well as secure arrangements for disbursement of cash to beneficiaries.
4. Under the current COVID-19 context, the cash provider shall have sufficient resources and operational capability to enforce all COVID-19 preventive guidelines, which include:
 - a. Having a sufficient number of branches and teller counters to facilitate quicker disbursement to a smaller group in order to promote social distancing;
 - b. Provision of handwashing services, sanitizers, etc., as required;
 - c. Capacity to partner with mobile platforms for mobile payments
 - d. Capacity to continue communication and coordination with relevant stakeholders even if physical meetings are not possible
 - e. Clear protocols for hand hygiene, social distancing and premises/equipment cleaning. If you can't ensure these in line with local protocols, look at alternative transfer methods (for example block or household level cash distributions)
 - f. Alternative methods to collecting fingerprints or signatures from beneficiaries in order to mitigate risk of virus spread.
5. Current Security and Risk Management Plan: The delivery of cash based interventions come with significant financial and security risks. UNOPS will not bear responsibility for any kind of risk that the CTA might directly or indirectly encounter during the delivery of the services. The CTA shall be expected to ensure security protection and duty of care at all stages of cash delivery and disbursement of payments to different locations. The CTA should therefore be able to conduct and review its own risk assessment, as the situation permits, and share any concerns with UNOPS for review. The CTA should also provide adequate insurance against other kinds of risks that might negatively impact the delivery of the services.

G. Performance Measurement

The CTA and UNOPS will agree on performance indicators to be included in the work/monitoring plan. Adjustments may occur over the course of the contract and would need to be agreed upon with UNOPS. At a minimum, these will include:

- I. Availability and evidence of participation of the key professional staff in the different activities.
- II. Timeliness of deliverables, as indicated above.
- III. Consistency of the cash transfer provision in all locations.

H. Evaluation criteria:

Technical

The technical proposal of service provider shall be evaluated based on the following criteria and sub-criteria:

| S/N | Criteria | Maximum Points | Applicable to |
|------------|--|----------------|---------------|
| (i) | Qualifications and capabilities of the Cash Transfer Agent relevant to the assignment: | | |
| a) | Ceiling amount of funds available for monthly operations without advance payment from UNOPS or the amount of Bank Guarantee that can be provided to UNOPS for securing its advance payments. <ul style="list-style-type: none"> • USD 6 Million and more - 15 points • USD 5 to 5.99 Million - 13 points • USD 4 to 4.99 Million - 11 points • USD 3 to 3.99 Million - 09 points • USD 2 to 2.99 Million - 07 points • USD 1 to 1.99 Million - 05 points • Less than USD 1 Million - Disqualify | 15 | Each Lot |
| b) | Ability to receive funds from UNOPS in USD via international wire transfer: <ul style="list-style-type: none"> • Evidence of CTA's ability to receive funds is provided for both in and outside of Myanmar - 5 points • Evidence of CTA's ability to receive funds is provided only for bank(s) located outside of Myanmar - 3.5 points • Evidence of CTA's ability to receive funds is provided only for bank(s) located in Myanmar - Disqualify | 5 | Each Lot |
| c) | Ability to provide biometric registration and authentication of beneficiaries | 5 | Each Lot |
| d) | Confidentiality and protection of beneficiaries' personal data in place | 5 | Each Lot |
| e) | Complaints and customer feedback mechanism in place to deal with the cases of delayed or incorrect transfers | 5 | Each Lot |
| f) | Post-distribution process flow-chart and narrative provided for compiling the supporting documents for each transaction and submission of reports for account reconciliation | 5 | Each Lot |
| g) | Web-portal through which UNOPS and CTA can manage the exchange of information for disbursements and account reconciliations | 5 | Each Lot |
| Sub-total: | | 45 | Each Lot |
| (ii) | Adequacy of the proposed infrastructure and methodology for disbursements: | | |
| a) | Coverage of the network of CTA's Partner Banks where the CTA has accounts or established partnerships, which enable the CTA to make electronic wire transfers, direct or over-the-counter deposits to beneficiaries' bank accounts. | 10 | Lot 1 |

| | | | |
|----|---|----|----------|
| | <ul style="list-style-type: none"> • Evidence of coverage is provided for extra 10+ locations in excess of those stated under article 8 of Section F - 10 points • Evidence of coverage is provided for extra 5+ locations in excess of those stated under article 8 of Section F - 8 points • Evidence of coverage is provided for 100% of locations stated under article 8 of Section F - 7 points • Evidence of coverage is provided for lesser number of locations than those stated under article 8 of Section F - Disqualify | | |
| b) | <p>Coverage of the CTA's own branches and agents' network for disbursing cash to beneficiaries across the country.</p> <ul style="list-style-type: none"> • Evidence of coverage is provided for extra 10+ locations in excess of those stated under article 8 of Section F - 10 points • Evidence of coverage is provided for extra 5+ locations in excess of those stated under article 8 of Section F - 8 points • Evidence of coverage is provided for 100% of locations stated under article 8 of Section F - 7 points • Evidence of coverage is provided for lesser number of locations than those stated under article 8 of Section F - Disqualify | 10 | Lot 2 |
| c) | <p>Coverage of the CTA's own branches and agents' network for delivering and disbursing cash at beneficiaries' locations across the country:</p> <ul style="list-style-type: none"> • Evidence of coverage is provided for extra 10+ locations in excess of those stated under article 8 of Section F - 10 points • Evidence of coverage is provided for extra 5+ locations in excess of those stated under article 8 of Section F - 8 points • Evidence of coverage is provided for 100% of locations stated under article 8 of Section F - 7 points • Evidence of coverage is provided for lesser number of locations than those stated under article 8 of Section F - Disqualify | 10 | Lot 3 |
| d) | <p>Coverage of CTA's network of mobile money agents for transferring mobile money to beneficiaries across the country.</p> <ul style="list-style-type: none"> • Evidence of coverage is provided for extra 10+ locations in excess of those stated under article 8 of Section F - 10 points • Evidence of coverage is provided for extra 5+ locations in excess of those stated under article 8 of Section F - 8 points • Evidence of coverage is provided for 100% of locations stated under article 8 of Section F - 7 points • Evidence of coverage is provided for lesser number of locations than those stated under article 8 of Section F - Disqualify | 10 | Lot 4 |
| e) | <p>Cash transfer process flowchart and narrative for each available cash transfer method ([i] bank-to-bank transfers and direct deposits, [ii] cash disbursements through branches and agents'</p> | 10 | Each Lot |

| | | | |
|-----------|--|----|----------|
| | network, [iii] cash delivery to beneficiaries' locations and [iv] mobile money transfers) | | |
| f) | Minimum number of days for the execution of transactions under each available cash transfer method ([i] bank-to-bank transfers and direct deposits, [ii] cash disbursements through branches and agents' network, [iii] cash delivery to beneficiaries' locations and [iv] mobile money transfers) | 5 | Each Lot |
| Sub-total | | 25 | Each Lot |
| (iii) | Key management, technical and support staff's qualifications | | |
| a) | Adequacy of the proposed organisational structure for service provision | 8 | Each Lot |
| b) | Professional and language qualifications of the management staff | 5 | Each Lot |
| c) | Professional and language qualifications of the technical staff | 8 | Each Lot |
| d) | Professional and language qualifications of the support staff | 5 | Each Lot |
| e) | At least 50% of service providers' personnel assigned for the execution of services shall be women. | 4 | Each Lot |
| Sub-total | | 30 | Each Lot |

Grand total: 100 points for each Lot

The minimum technical score required for each Lot: 70 Points