

Section II: Schedule of Requirements (Terms of Reference)

eSourcing Reference: RFQ/2018/4780

Description of the Service: **Provision of Mobile Per-diem Payment Services for Health Workers in Ethiopian Somali, Amhara, Oromia, and Afar Regional States**

I. BACKGROUND

Two ongoing UNOPS projects provide operational support and common services to the Regional Health Bureaus, UN and NGO partners in the Ethiopian Somali, Amhara and Oromia regions. UNOPS support facilitate the health, WaSH and nutrition response to the health sector emergency in these regions. Aside from Ethiopian Somali, Amhara, and Oromia regions, and there is possibility that it will be implemented also in Afar region. The projects are subject to donor funding, following irregular timings, and therefore they might not be ongoing at the same time in all the regions.

One of the project components is to disburse per-diem payments to health workers, in accordance with MoH per diem rates. It is foreseen that a maximum of 500 health workers will be deployed in some or all of the regions either at the same time or during partially overlapping periods. . Timely payments will ensure health workers have the means to travel and stay in areas around the various regions to respond in a timely manner. Health Emergency Response require a real-time response, so disbursement of per-diem requires an innovative approach, which cannot simply be handled through bank transfers or cash handouts. United Nations Office for Project Services (UNOPS) Ethiopia Operational Hub (ETOH) is therefore looking to work with mobile payment financial institutions and/or companies to ensure regular (potentially daily and weekly) payments to health workers, regardless of remoteness of their location. This solution is expected to be cost effective, as it will reduce logistics and transactional costs.

To manage this process, UNOPS will deploy an Operations Associate(s) in the regional capital of each of the regions where the project is implemented to oversee per-diem payments, and assist health workers with any issues, changes and delays. Per-diem payments will be made through an innovative electronic/mobile payment system, to be managed by a supplier, to ensure cost effectiveness and timeliness. The Operations Associate(s) will serve as the UNOPS focal point with the supplier, and manage the day-to-day payment requests to be channelled through the supplier, while supported by Finance Officers in UNOPS office in Addis Ababa.

II. OBJECTIVES, APPROACH AND EXPECTED OUTPUTS

In line with the aforementioned objectives of the project, UNOPS is looking to engage a Service Provider, who will be responsible for providing mobile payment services for health workers, who will be deployed by the government across the Ethiopian Somali, Amhara, Oromia, and Afar Regions in Ethiopia.

The supplier must have an online platform in place, which can be used by UNOPS to order payments. Given that Health Emergency Response is a time-sensitive activity, the platform must allow for payments to be ordered on a regular (up to daily) basis. UNOPS will be responsible for providing the supplier with full contact details of payees, including their mobile phone numbers. UNOPS will also provide the Service Provider with details of amounts to be paid to each payee. The Service Provider must have the mechanism in place accordingly to disburse funds using mobile payments to relevant payees based on information and requests provided by UNOPS.

Once UNOPS orders payments to be made to health workers, the Service Provider shall immediately provide the payees with a text message with payment details. The Service Provider shall avail a sufficient number of agents on the ground, so that payments can be collected by the payees within 24 hours after being ordered by UNOPS.

The Service Provider shall be expected to provide UNOPS with weekly reports on the status of processed payments, and their payment/collection details. In addition, the Service Provider shall provide UNOPS with frequent updates, at least on a weekly basis, on any issues and challenges, as well as potential remedies to overcome these.

III. REQUIRED INPUTS

The Service Provider must meet the following eligibility criteria.

- a. The Service Provider must have renewed Business License, TIN, and VAT Certificate with the appropriate Ethiopian authorities, and authorized to provide mobile payment services in Ethiopia.
- b. The Service Provider must have **at least 3 years of experience** in providing banking services in Ethiopia, including Ethiopian Somali, Amhara, Oromia, and Afar regions. This entails having agent(s) in all of the woredas of the proposed region; or to be able to provide a mobile agent service, who will cover the underserved woreda(s) as requested by UNOPS within 24 hours from the request (this option should only be considered as an emergency back-stop mechanism).
- c. The volume of such mobile banking services must **at least be 15 million ETB in a year**. The Service Provider must demonstrate financial capacity through provision of the last two recent Audited Financial Statements.
- d. The Service Provider must have a proven track record of agents which can provide cash towards mobile payment orders all across the region(s) it is proposing to cover (for more details, see section III b. for specification).
- e. The Service Provider must provide UNOPS with past references to confirm successful delivery of such services, preferably to clients such as UN organizations, international NGOs, etc. At least 3 such references must be declared by the Service Provider with full contact details.

Moreover, the Service Provider must meet the following technical criteria, which would allow for the Service Provider to effectively deliver the said mobile payment/banking services.

- f. The Service Provider must already have in place a mobile payments/banking web platform, which has been in proven use at least for six (6) months and is not at testing-stage. The Service Provider must be in position to provide UNOPS access to this web platform. The platform must be user-friendly, easy-to-use and available 24/7 on a website. Besides, there should be Mobile and SMS integration at place.
- g. The Service Provider must be in position to provide the relevant UNOPS personnel with regular training and advice, as required, on the platform. The Service Provider must be in position to avail a dedicated representative to address any issues relating to payments to be ordered by UNOPS, and address them within 12 hours on weekdays and 24 hours on weekends.
- h. The platform offered by the Service Provider must already have text message/SMS integration in place, which provide payment information to payees within 3 hours of payments being ordered through the platform. The Service Provider shall provide information, training materials and advice to payees, so that they are well-informed of terms and conditions.
- i. The Service Provider must already have a network to settle payments in place, covering the proposed region(s). These agents must be reputable vendors, who are able to make cash payments immediately towards requests by UNOPS (refer to section III b. for specification)
- j. The platform must already be capable of providing detailed financial reports to clients, indicating payments made (with date, time and location of settlement), as well as pending payment requests and any issues.

In turn, UNOPS will:

- k. Assign a dedicated focal point for the Service Provider, who will liaise regularly with the Service Provider to ensure that services are delivered in an effective, efficient and timely manner. The focal point will be tasked with working with the Service Provider to resolve any issues and challenges.
- l. Ensure that data and information provided to the Service Provider regarding requested payment services are accurate and adequate.
- m. Deposit on **bimonthly basis** the required sums to a bank account, owned by the Service Provider, towards the payments to be made through the mobile banking platform.

IV. CONTRACT DURATION

The services are expected to be commenced on **July 5, 2018**, and take a maximum of **365 days (12 months)** to complete.

V. REPORTING

The Service Provider shall provide UNOPS with weekly written reports via email, clearly indicating the payments processed, and details of payments/collections made. These reports must include details of UNOPS's account balance with the supplier, and any top up requirements.

In addition, the Service Provider shall provide UNOPS with frequent updates, at least on a weekly basis, on any issues and challenges, as well as potential remedies to overcome these.

VI. RECOMMENDED PRESENTATION OF TECHNICAL PROPOSAL

For purposes of generating proposals whose contents are uniformly presented and to facilitate their comparative review, a Service Provider advised to use a proposed Table of Contents. Hence, your Technical Proposal document must have at least the preferred content as outlined in the respective RFQ Returnable Bidding Forms.

VII. EVALUATION CRITERIA

The evaluation criteria reflect the information being requested in the Returnable Bid Schedules. Some of the evaluation criteria are marked as **"Pass or Fail"**, whereas others are marked as **"Check and Clarify"**. If bidders fail a "Pass/Fail" criteria they will be ineligible and require no further evaluation. Non-compliance with "Check and Clarify" evaluation criteria, may be rectified by the bidder prior to its (non) selection. *If the bidders are failed to provide the clarification within the stipulated time by UNOPS, then these bids shall be failed in the solicitation process.* Missing historical documents in the "Pass or Fail" criteria may also be requested from the bidders by UNOPS at its own discretion through bid clarification process.

STAGE I: ELIGIBILITY AND FORMAL CRITERIA

Item No	UNOPS Eligibility and Formal Requirements	Is the bidder compliant? Bidder to complete	Bidder Clarification If Bidder Cannot Comply , indicate the reason(s)
1	Bidder is eligible as defined in the document Section I: Instructions to Bidders, Article 3 1.1 A Bidder shall not have <i>a conflict of interest</i> (refer the detail under Article 3). 1.2 A Bidder is not included in any UNOPS, UNGM, World Bank, and/or UNOPS Partner <i>Ineligibility List</i> (refer the detail under Article 3) – Check and Clarify	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2	Completeness of the Quotation. All required Questionnaires (if any), and Returnable Bidding Forms and other documentation requested under the Document Checklist section have been provided and are complete – Check and Clarify	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3	A bidder submitted renewed Business Licence and Tax Registration/Exemption Certificate(s) – Check and Clarify	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4	Bidder accepts UNOPS General Conditions of Contract as specified in Section IV: Contract Forms – Pass or Fail	<input type="checkbox"/> Yes <input type="checkbox"/> No	

STAGE II: QUALIFICATION CRITERIA

Item No	UNOPS Qualification Requirements	Is Bidder Compliant? Bidder to complete	Bidder Clarification If Bidder Cannot Comply , indicate the reason(s)
1	Bidder has submitted RFQ proposal written in English – Pass or Fail	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2	Bidder Confirmed the Quotation is Valid for the period of 60 days from the date fixed for the submission deadline as set out in this RFQ – Pass or Fail	<input type="checkbox"/> Yes <input type="checkbox"/> No	

STAGE III: MINIMUM TECHNICAL REQUIREMENTS FOR SERVICE PROVISION (i.e., PASS or FAIL Criteria)

Item No	UNOPS Minimum Technical Requirements	Is Bidder Compliant? Bidder to complete	Bidder Clarification If Bidder Cannot Comply , indicate the reason(s)
1	Proposed Methodology/Approach and Implementation Plan 1.1 To what degree does a Bidder understand the task? 1.2 Have the important aspects of the task in the respective ToR been addressed in sufficient detail in the proposed methodology/approach?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2	The Service Provider must have at least 3 years of experience in providing banking services in Ethiopia, including Ethiopian Somali, Amhara, Oromia, and Afar regions. This entails having agent(s) in all of the woredas of the proposed region; or to be able to provide a mobile agent service, who will cover the underserved woreda(s) as requested by UNOPS within 24 hours from the request (this option should only be considered as an emergency back-stop mechanism).	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3	The volume of such mobile banking services must at least be 15 million ETB in a year . The Service Provider must demonstrate financial capacity through provision of the last two recent Audited Financial Statements.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4	The Service Provider must have a proven track record of agents which can provide cash towards mobile payment orders all across the region(s) it is proposing to cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5	The Service Provider must provide UNOPS with past references to confirm successful delivery of such services, preferably to clients such as UN organizations, international NGOs, etc. At least 3 such references must be declared by the Service Provider with full contact details.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6	The Service Provider must already have in place a mobile payments/banking web platform, which	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Item No	UNOPS Minimum Technical Requirements	Is Bidder Compliant? Bidder to complete	Bidder Clarification If Bidder Cannot Comply , indicate the reason(s)
	has been in proven use at least for six (6) months and is not at testing-stage. The Service Provider must be in position to provide UNOPS access to this web platform. The platform must be user-friendly, easy-to-use and available 24/7 on a website. Besides, there should be Mobile and SMS integration at place.		
7	The Service Provider must be in position to provide the relevant UNOPS personnel with regular training and advice, as required, on the platform. The Service Provider must be in position to avail a dedicated representative to address any issues relating to payments to be ordered by UNOPS, and address them within 12 hours on weekdays and 24 hours on weekends.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
8	The platform offered by the Service Provider must already have text message/SMS integration in place, which provide payment information to payees within 3 hours of payments being ordered through the platform. The Service Provider shall provide information, training materials and advice to payees, so that they are well-informed of terms and conditions.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
9	The Service Provider must already have a network to settle payments in place, covering the proposed region(s). These agents must be reputable vendors, who are able to make cash payments immediately towards requests by UNOPS.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
10	The platform must already be capable of providing detailed financial reports to clients, indicating payments made (with date, time and location of settlement), as well as pending payment requests and any issues.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
11	Bidder agrees to carry out the assignment within 5 days from the date of agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No	

VIII. CHECKLIST OF DOCUMENTS TO BE SUBMITTED BY VENDORS

Prospect bidders are strongly advised to ensure the following Forms and Supporting Business Documents are uploaded on UNOPS eSourcing Portal while submitting bids for this RFQ on or before the bid closing period.

No	Document Form	Document Descriptions	Remark
1	Form A	Duly Signed Quotation Submission Form - (Bid submission form)	Mandatory
2	Form B	Duly Signed Price Schedule Form - (Price schedule/Financial proposal)	Mandatory
3	Form C	Duly Signed Technical Quotation Form - (Technical proposal)	Mandatory

No	Document Form	Document Descriptions	Remark
4	Form D	Previous Experience Form	Mandatory
5	Form E	General Requirements: Renewed Business License; VAT Certificate; and Past Two Years audited Statements	Mandatory