

MANILA SUPPLY CHAIN UNIT (MSCU)	
TO: Bidders	FROM: MSCU
NO. OF PAGES INCLUDING COVER SHEET: 12 pages (excluding Bid Bulletin 2 – Annex A)	DATE: 25 January 2022
SUBJECT: Request for Proposal (RFP) No.: MSCUMS 22-191 – Amendment No. 2 – for the Transfer Mechanisms for Recurring Cash-Based Intervention (CBI) Services	

- This Amendment #2 to the RFP MSCUMS 22-191 is issued to address the following:
 1. incorporate questions and answers from the bidders' conference and the request for clarification.

Queries from the Pre-Proposal Conference

Bidder Query	IOM Response
1. In terms of payments and cash or in kind to CBI / beneficiaries of IOM, can we confirm if bank transfer to CBI, as being done through instant payment networks in our operating market within scope or if there's any possibility to include that within the scope of the RFP?	Yes, we tend to have normally treasury agreements with banks at the local level. However, bank transfer isn't one of the most used transfer mechanism. The case load that we're managing, it's not the most used. In fact, since we are dealing with displaced population in many cases, most of them probably won't have the right documentations to have bank accounts in the countries where they're arriving. So, this is one of the reasons why we didn't include the bank transfer here.
2. We just wanted to confirm if the indicative flow amount in the RFP of about USD 50 million is an annual amount or monthly amount?	USD 50 million is the annual expected annual limit per vendor.
3. What is the average size of cash disbursement regardless of modality? Is it around USD 20-50 per beneficiary?	There is no standard limit. It can range anywhere between USD 20 to USD 1,000 or higher depending on the needs. But normally, if we're talking about assistance, it tends to be roughly between UDS 50 to USD 400 per disbursement.
4. Can you please clarify if the disbursements and transactions are managed globally by IOM or locally by the IOM's country Missions?	The contract as a result of the RFP will be managed globally. However, the use of the contract and transactions could be also done by the country Missions. That's why one of the

	key requirements for the FSP is to be able to provide a focal point.
5. Is the “four country limit” indicated in the RFP per delivery mechanism or is it in total regardless of the delivery mechanism per partner?	This is only applicable to the Mobile Money transfer mechanism.
6. Is it possible to get an overall volume of transactions globally or per country? Is there a chance to get more granularity on where to plan to disburse the funds, specifically for cash-in-transit and mobile money.	<p>Unfortunately, we do not have the figure to this granularity.</p> <p>We can share a list of countries we have been doing cash transfers and the approximate number of beneficiaries including the region of the country. (Bid Bulletin 2 - Annex A)</p>
7. You mentioned having flexibility with KYC. What minimum level of KYC will you be able to provide?	<p>Each country have different levels of KYC that is imposed by the Central Bank or by the government which we need to follow. In some places we do negotiate with the government to reduce those especially for migrants or for people that are displaced in areas where they might have left home with no papers. On a case-by-case basis, we will need to discuss with the FSP and each country.</p> <p>For us in the global level, we would need the name, date of</p>
8. With respect to the card requirement, we also want to understand, in the cash over the counter scenario, is IOM expected to receive a whole bulk of cards named against IOM or FSP?	This is usually done in IOM’s name.
9. Can we bid for more than one transfer mechanism/lot?	<p>Yes, the FSP can bid for more than one lot. We also expect the FSP to identify which lots they are bidding for and which region and countries that service is available.</p> <p>The awarding of lots are independent of one another.</p>
10. The last due date to submit questions/clarifications is on the 27 th of January? Can we submit more queries beyond this?	The deadline IOM will be accepting queries has been extended until <u>February 03, 2023.</u>
11. IOM may have existing agreements with other parties in the country level. What would happen to those agreement once the LTAs come in? Would they have to be included in response to the RFP? Would they be transitioned to the LTA?	We only have country level contracts that are in place. We do not expect the missions to cancel these contracts except those that IOM deem suspicions or doubt that they that they are in line with global standards. For those contracts that are doing well, we do not and will not force them to change. But we do expect to receive competitive offers at the global level which the Mission may find more attractive to use.
12. Does IOM have any preference when submitting any solution to this? Is IOM looking for a service provider in a regional level in terms of bank accounts or are they looking at opening for different bank	The easiest would be on a country level. IOM works in a decentralized level. We are open to having a global or regional account.

accounts? Are you looking for a regional bank account solution?	
13. What is the currency to be used in the offer? We would like to confirm if we can use local currency or do we need to use the preferred currency of IOM?	We are flexible in this regard. The FSP can provide their financial offers to IOM either USD or local currency. In the case that the FSP will be using currencies other than USD, for evaluation purposes, IOM will be converting the currency to USD based on the IOM internal exchange rates.

Queries via Email

Bidder Query	IOM Response
1. The bid document requests the acknowledgement through a proposal confirmation by 13 Jan 2023 (which is passed). Do you requirement an acknowledgment from the providers who wish to bid? We'd like to confirm that our company will still be considered for this procurement process even if we did not submit the proposal confirmation form.	Yes, companies will still be considered. The proposal confirmation is not a mandatory requirement for vendors to submit a bid. Please ensure you follow the submission guidelines and requirements when submitting your bid.
2. What is the preferred template for the technical proposal? I recognise the guidance that is shared in Form g 'Format for technical proposal'. However, I could not see anything on whether this should be in the format of a table, a long narration or an excel document. Is this down to the provider to decide? Is it flexible?	There is enough flexibility for providers to decide how to present the technical proposal, however, please make sure that all requirements are systematically addressed and easy to understand. For this reason, a table could be more effective.
3. Our company would like to bid for more than one CBI modality, and specifically for pre-paid cards, mobile money and cash via agent. Do we need to submit one technical proposal per modality? Or one unique technical proposal for ALL modalities?	One technical proposal will be enough as long as it is indicated all the "lots" where the provider is participating and address general and specific requirements.
4. The bid document mentions the IOM preferred currency (for the financial proposal) but does not state what this is. Could you please confirm?	IOM's preferred currency is USD. USD is not the mandatory currency and vendors can bid using other currencies but please be informed that the rates will be converted to USD using IOM's rate conversion when evaluating.
5. The bid mentions April 2023 as the estimated process completion. When are you looking to start contracting and start deploying with the county offices?	There is no specific timeline for this. After the decision is taken, there would be a process to negotiate the contracts, and this could take few weeks. We expect the services to be rolled out as soon all technical aspects are in place and the timeline is negotiable.
6. Could you please give an estimate of the average number of disbursements you would like to make in one instance?	This depends on the projects and countries. In more stable contexts, some projects have one instance disbursements of 100-500 individuals, whereas in emergency contexts it could amount to 10,000 individuals at the same time.
7. For deployment of disbursements via mobile money, can we assume that the beneficiaries already have access to an	Even though many individuals already have a sim card and a mobile wallet, in case they don't we should be able to provide this in a timely manner to ensure access. Therefore, the

existing mobile phone and active mobile wallet?	proposal should also include the costs and processes required for this.
8. As our company is legally registered outside the Philippines and IO Head office is based in Switzerland, if we are to be awarded, can we set up an account in Switzerland with IOM and open a sub account for IOM Philippines to deliver the service requested? This how we operate with organizations who have needs in local regions.	Arrangements remain flexible and subject for further discussion in terms of account setup. The RFP is for global support of CBI across different IOM Missions. The RFP was only issues through the Manila Supply Chain Unit but the services to be rendered are global. You can confirm which regions you will be expected to provide services for under “ToR Annex 2”.
9. There is a request to submit CVs – is this the CV for the main focal point? Or is this request for multiple members of the bidding entity? Could you please clarify?	This refers to the main focal point of the company for IOM.

- reflect the new date for the deadline of submission of questions and clarifications under Section 3: Data Sheet of the said RFP:

*“Ref. Article 7 in Section 2: Clarification of solicitation documents: Deadline for submitting requests for clarifications / questions: **03 February 2023**”*

- reflect the new date for the deadline for proposal submission under Section Section 3: Data Sheet of the said RFP:

*“Ref. Article 27 in Section 2: Deadline for proposal submission: **10 February 2023, 3:00pm, Manila Time (GMT +8)**”*

- change the weight of the scenario demonstration of the technical evaluation criteria under Section 2: Instruction to Proposers, Article 36 – Evaluation of Technical and Financial Proposals from 30% to 15%:

“Rating the Technical Proposal (TP): TP Rating = [(Total Score Obtained by the Written Offer / Max. Obtainable Score for the Written TP) x 85] + [(Total Score Obtained by the Scenario Demonstration / Max. Obtainable Score for the Scenario Demonstration) x 15]”

IMPORTANT NOTE: Bidders who have passed the 70% point requirement for the written technical proposal will be invited for the scenario demonstration of their services/platform which will constitute 30% of the final total TP Rating.”

- change the weight of the technical evaluation criteria Section 4: Evaluation Criteria of the said RFP to include unique criteria for each transfer mechanism/lot weighing 15% scoring of the written technical evaluation:

“Technical Evaluation Criteria

Section 1: FSP overview, services, expertise and capacity	Pass/Fail
Specify whether the FSP can provide a dedicated project focal point(s), at the global, regional and country levels for the operations.	Pass/Fail
State whether the FSP has an electronic reporting system or portal accessible online in real time to IOM.	Pass/Fail

Provide a description of the system. Applicable only to certain transfer mechanisms	
Detail whether the provider and transfer mechanism meet all minimum standards related to any transfer mechanism that are listed in the ToR – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services.	Pass/Fail
Describe whether the FSP has the capacity to advance the required funds covering the benefit amount for the distribution and where the IOM will reimburse upon payment reconciliation	Pass/Fail
Detail whether the FSP could offer IOM the option of having decentralized customer accounts to be managed by each country office for payment processing, reconciliation and reporting	Pass/Fail
Section 2a: Written Technical Proposal Evaluation (Pass/Fail)	Proposals for each kind of transfer mechanism will be subject to a pass/fail evaluation for certain functions as indicated in ToR Annex 2: Transfer Mechanism Pass/Fail Criteria
Section 2b: Written Technical Proposal Evaluation applicable to ALL transfer mechanism (70% of total technical score) Rating Guideline unless otherwise indicated: 0 – no evidence; 20% - minor evidence; 40% - partial evidence; 60% - more than half of required evidence; 80% – almost complete evidence; 100% - full evidence;	Max rating
Describe whether and how the company has: (Max of 60 points) - Specialized Knowledge on cash and voucher assistance in humanitarian, early recovery, development and return and reintegration contexts - Experience working with UN agencies and INGOs on cash and voucher assistance programmes at any level - Provide details on similar projects (Include the name of the client, specific geographical areas, types of service provided, and number of beneficiaries). Especially note if the project has been implemented for UN agencies or NGOs. - Describe how your system has been interoperating with your other customers/clients	60
Funds Transactions	
Workflow: After the receipt of funds and beneficiary information from IOM, describe the process and the time required to transfer funds to accounts/wallets of the beneficiaries or complete payment/distribution to the beneficiaries. Describe the process for beneficiaries to receive the money transfers, including any registration/enrolment/identification process	50

Transaction times for fund transfer from receipt of funds from IOM: -If vendor can provide transfer within 5 hours = 40 points -12 hours = 35 points	40
Describe the measures securing the transfer of data, including encryption, integrity checks, and use of secure lines.	40
Tracking the transactions: Describe the process of recording, tracking and traceability of the means of payment/withdrawal/disbursement and individual transactions.	40
Security and anti-fraud measures in place: Describe the security and anti-fraud measures for use of the payment mechanism (i.e., specify all means to be implemented to limit the risk of fraud and mistaken identification, including procedures for verification of beneficiaries' identity or biometric verification at points of payment/withdrawal/disbursement	40
Enrollment of Beneficiaries and Fund Disbursement	
Flexibility in accepting documentation for enrolling beneficiaries: Describe the Know your Customer (KYC) requirements to enroll beneficiaries and mention examples of alternatives used to register undocumented beneficiaries or beneficiaries without national documentation in a foreign country. What kind of data is needed from the beneficiaries? For refugees and no identifications, what documents does the FSP accept?	40
Communication / information dissemination from FSP to beneficiaries: Describe whether the FSP can send SMS notifications to beneficiaries for i.e., cash transfer confirmation, account opening and card collection.	40
Feedback and compliant mechanisms: Describe the ability to provide support to individuals to address technical and other queries with the as well as file complaints, for instance via a free telephone hotline, or suitable alternative based on the communication preferences of the population, for individual beneficiaries (specify available languages and if the hotline or alternative system will be available 24/7).	40
Response and timelines on how long it takes to resolve these cases: Detail the process/workflow and timeframes for resolving cases of loss/theft/malfunctioning of means of payment/withdrawal/disbursement. (E.g, loss of cards, mistakes in disbursements, etc.)	40
Technical Proposal Evaluation	
IOM Administrator technical support: Describe whether the FSP staff could provide continued and remote technical support and troubleshooting to IOM staff for processes related to the money transfer and use of electronic platforms.	30

Section 2c: Written Technical Proposal Evaluation applicable to each specific transfer mechanisms (15% of total technical score)	Max rating
Lot 1: Pre-paid cards/Debit cards/ATM cards (plastic or virtual)	
<p>Card Issuance: Explain what is the estimate number of cards that can be issued/printed per month (overall)</p> <ul style="list-style-type: none"> • From 50,000 and above (10 points) • From 20,000 to 50,000 (5 points) • From 5,000 to 20,000 (2 points) • Less than 5,000 (0 points) 	10
<p>Card Issuance: Explain the timelines card issuance and shipping</p> <ul style="list-style-type: none"> • Within a week = 10 points • From a week to two weeks = 5 points • More than two weeks = 0 points 	10
<p>Card Issuance: Explain timelines for card replacement in case of damage or loss</p> <ul style="list-style-type: none"> • Within a week= 10 points • From a week to two weeks = 5 points • More than two weeks = 0 points 	10
<p>Card Issuance: Explain if cards can be branded upon IOM request:</p> <ul style="list-style-type: none"> • Yes (5 points) • No (0 points) 	5
<p>Explain the possibility of withdrawing cash from ATMs and if there are limitations¹</p> <ol style="list-style-type: none"> 1. Possibility to withdraw cash from any ATM (10 points) 2. Possibility to withdraw cash from a limited agent/branch of ATM (5 points) <ol style="list-style-type: none"> 1. Possibility to withdraw cash from ATM even without a card (i.e., just with a pin code) (10 points) 2. Feature not available (0 points) <ol style="list-style-type: none"> 1. Unlimited number of cash withdrawals per month (10 points) 2. Limited number of cash withdrawals per month (5 points) 	30
<p>Payment in Point of Sales (PoS):</p> <ol style="list-style-type: none"> 1. Possibility to pay in any point of sale (10 points) 2. Possibility to pay in limited or specific point of sales (5 points) 	15

¹ Only for cards that can make cash available to beneficiaries. If

<p>If cash cannot be obtained from ATMs or used with any point of sale (PoS) because it is an e-voucher, please explain²:</p> <ol style="list-style-type: none"> 1. Could the cards be used in affiliated stores? <ol style="list-style-type: none"> a. Yes (10 points) b. No (0 points) 2. How big is the network of affiliated stores in average in a country? <ol style="list-style-type: none"> a. More than 50,000 (20 points) b. Between 25,000 and 50,000 (10 points) c. Between 10,000 and 25,000 (5 points) d. Less than 10,000 (2 points) 3. If it can be restricted to certain items? <ol style="list-style-type: none"> a. Yes (10 points) b. No (0 points) 	40
<p>Explain if there is a transfer amount limit per disbursement on each card</p> <ol style="list-style-type: none"> 1. Unlimited (10 points) 2. Limited (5 points) 	10
<p>E-commerce:</p> <ol style="list-style-type: none"> 1. Possibility to do payments online (5 points) 2. No (0 points) 	5
<p>Please explain the geographic areas of coverage of the service:</p> <ol style="list-style-type: none"> 1. Service in more than 25 countries (10 points) 2. Service in between 10 and 25 countries (5 points) 3. Service in less than 10 countries (2 points) 4. Possibility to use the same card in more than one country. <ol style="list-style-type: none"> a. Yes (10 points) b. No (5 points) 	20
<p>Existence of online platform for beneficiary and distribution management (15 points)</p>	15
<p>Please explain if and how the service can accommodate persons with disabilities to ensure access</p> <ol style="list-style-type: none"> a. Yes (15 points) b. No (5 points) 	15
Lot 2a: Direct cash by FSP (over the counter) and Lot 2b: Direct cash by FSP (in transit)	
<p>Indicate timelines for cash disbursement to beneficiaries after receiving payment instructions from IOM</p> <ol style="list-style-type: none"> 1. Within five days= 10 points 2. From five days to two weeks = 5 points 3. More than two weeks=0 points 	10


² This section will substitute numbers 2 and 3 above if the service is for e-vouchers and not cash


<p>Please explain the geographic areas of coverage of the service:</p> <ol style="list-style-type: none"> 1. Service in more than 25 countries (10 points) 2. Service in between 10 and 25 countries (5 points) 3. Service in less than 10 countries (2 points) 	10
<p>Explain if there is a maximum limit of payments that can be done per month per individual</p> <ol style="list-style-type: none"> 1. Unlimited (10 points) 2. Limited (5 points) 	10
<p>Please explain if there is a maximum limit amount that can be paid per individual per disbursement</p> <ol style="list-style-type: none"> 1. Unlimited (10 points) 2. Limited (5 points) 	10
<p>Please explain if the service provider can secure the following information during the distribution</p> <ol style="list-style-type: none"> 1. Identification document verification (10 points) 2. Capacity to collect list of signatures of IOM beneficiaries (10 points) 	10
<p>Please explain if and how the service can accommodate persons with disabilities to ensure access</p> <ol style="list-style-type: none"> 1. Yes (15 points) 2. No (5 points) 	15
Lot 3: Mobile Money	
<p>Indicate whether the service provider can support with the issuance of sim cards for beneficiaries that do not have it and how many of them per month:</p> <ol style="list-style-type: none"> 1. Number of sim cards that can be issued per month (overall) <ol style="list-style-type: none"> a. From 50,000 and above (10 points) b. From 20,000 to 50,000 (5 points) c. From 5,000 to 20,000 (2 points) d. Less than 5,000 (0 points) 2. Timelines sim card issuance and shipping <ol style="list-style-type: none"> a. Within five days= 10 points; b. From five days to two weeks 5 points; c. More than two weeks=0 points 3. Timelines sim card replacement in case of damage or loss <ol style="list-style-type: none"> a. Within five days= 10 points; b. From five days to two weeks 5 points; c. More than two weeks=0 points 	30
<p>Explain where the mobile money can be cashed out:</p> <ol style="list-style-type: none"> 1. Possibility to withdraw the money from ATMs or an agent/branch (10 points) 	10

<p>Explain if there is a transfer amount limit per disbursement on each sim card</p> <ol style="list-style-type: none"> 1. Unlimited (10 points) 2. Limited (5 points) 	10
<p>Indicate if it is also possible to pay in Point of Sales (PoS): Possibility to pay in point of sale (10 points)</p>	10
<p>Geographic areas of coverage:</p> <ol style="list-style-type: none"> 1. Service in more than 25 countries (10 points) 2. Service in between 10 and 25 countries (5 points) 3. Service in less than 10 countries (2 points) 4. Possibility to use the service in more than one country <ol style="list-style-type: none"> a. Yes (10 points) b. No (5 points) 	10
<p>Existence of online platform for beneficiary and distribution management (15 points)</p>	15
<p>Please explain if and how the service can accommodate persons with disabilities to ensure access</p> <ol style="list-style-type: none"> 1. Yes (15 points) 2. No (5 points) 	15
<p>Overall Total for Written Technical Proposal: (Minimum score required to pass is 70% of the total score for each transfer mechanism)</p>	<ul style="list-style-type: none"> • General Criteria Total: <u>460 points</u> • Lot 1 Total: • Lot 2a and 2b Total: <u>65 points</u> • Lot 3 Total: <u>100 points</u>
<p>Section 3: Scenario Demonstration Evaluation (30% of total technical score)</p>	
<p>Explain the entire workflow including registration of individuals, payment and financial processes, and cash out process.</p> <p>Clarity of explanation:</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Describe what processes are digitalized How would you rate the digitalization processes of the vendor?</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Describe the geographic scope of the services including available networks and outreach capacity (5 pts) Clarity of explanation:</p>	

<ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Describe how your services can be adapted to humanitarian emergency context in terms of timelines, flexibility of KYC requirements, offline settings, changes in schedule</p> <p>Capacity to adapt to humanitarian contexts:</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Describe how the transfer mechanisms can ensure access to specific groups of persons including people for disabilities, lack of financial literacy, etc.</p> <p>How suitable is the transfer mechanisms for specific groups?</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Explain the feedback and complaint mechanisms workflow and how accessible it is to beneficiaries.</p> <p>How would you evaluate the accessibility of the systems:</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	
<p>Explain the fees structure of the service in line with the financial proposal.</p> <p>Clarity of the explanation:</p> <ul style="list-style-type: none"> - 1 poor - 2 fair - 3 good - 4 very good - 5 excellent 	

- All other terms and conditions of the RFP, unless stated here, remain unchanged.

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