



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

Date: [February 15, 2022]

REQUEST FOR QUOTATION
RFQ N° UNFPA/LBN/RFQ/2022/001
Financial Service provider for over-the-counter Cash transfers

Dear Sir/Madam,

- I. The United Nations Population Fund (UNFPA), an international development agency, UNFPA works to deliver a world where every pregnancy is wanted, every childbirth is safe and every young person's potential is fulfilled. UNFPA is the lead UN agency that expands the possibilities for women and young people to lead healthy sexual and reproductive lives. To read more about UNFPA, please go to: UNFPA about us

UNFPA invites for 'Request for Quotation # **UNFPA/LBN/RFQ/2022/001** in order to partner with a financial service provider for the delivery of cash transfers for beneficiaries of UNFPA cash assistance programs. The Financial service Provider (FSP) shall provide Over the counter Cash Transfer services and particularly, an efficient, reliable, and secure electronic payment system all over Lebanon during 2022 for an initial period of 1 year, renewable based on fund availability and service evaluation.

- II. To enable you to submit a bid, please read the following attached documents carefully:
Section I: Instructions for submission
Section II: Service Requirements/Terms of Reference (ToR)
Section III: RFQ Forms
Section IV: UNFPA General Conditions of Contract

The proposal shall reach UNFPA's email inbox of bids_lbn@unfpa.org no later than [**March 07, 2022 at 5:00 PM Beirut Time**].

Deleted: 02

III. Questions

Questions or requests for further clarifications should be submitted in writing to the contact person below:

Name of contact person at UNFPA:	Tayseer Dorsen
Email address of contact person:	Dorsen@unfpa.org

The deadline for submission of questions is [**March 4, 2022 at 5:00 PM Beirut Time**]. Questions will be answered in writing and shared with parties as soon as possible after this deadline.

Deleted: February 22

- IV. This letter is not to be construed in any way as an offer to contract with your firm.

Yours sincerely,
Asma Kurdahi
Lebanon Office



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

SECTION I: Instructions for submission

V. Content of quotations

Quotations should be submitted in a single email whenever possible, depending on file size. Quotations must contain:

- Technical proposal, in response to the requirements outlined in the service requirements / TORs.
- Price quotation, to be submitted strictly in accordance with the price quotation form.

Both parts of the quotation must be signed by the bidding company's relevant authority and submitted in PDF format.

Please note the following guidelines for electronic submissions:

- The following reference must be included in the email subject line: **UNFPA/LBN/RFQ/2022/001– [Financial Service provider for over-the-counter Cash transfers]**. Proposals that do not contain the correct email subject line may be overlooked by the procurement officer and therefore not considered.
- The total e-mail size may not exceed **20 MB (including e-mail body, encoded attachments and headers)**. Where the technical details are in large electronic files, it is recommended that these be sent separately before the deadline.
- E-Proposal received after the stipulated date and time and submitted to any other email address than [bids_lbn@unfpa.org] shall not be accepted under any circumstances.

VI. Overview of Evaluation Process

The evaluation will be carried out in a two-step process by an ad-hoc evaluation panel. Technical proposals will be evaluated and scored first, prior to the evaluation and scoring of price quotations

Technical Evaluation

Technical proposals will be evaluated based on their responsiveness to the service requirements listed in Section II Terms of Reference (TOR) and in accordance with the evaluation criteria below.

Criteria	[A] Maximum Points	[B] Points attained by Bidder	[C] Weight (%)	[B] x [C] = [D] Total Points
A. Technical approach and cash transfers delivery system	20		20%	
B. Profile of the company, prior experience in the Over the counter cash transfers and relevance to the Project (preferably with UN agencies).	20		20%	
C. Geographical coverage (proof of having these coverages)	20		20%	
E. Effectiveness and timeline for the processing of cash transfer requests	20		20%	
F. Data protection policies and Information management security arrangements	20		20%	
<i>Grand Total All Criteria</i>	100		100%	



The following scoring scale will be used to ensure objective evaluation:

Degree to which the Terms of Reference requirements are met based on evidence included in the Bid submitted	Points out of 100
Significantly exceeds the requirements	90 – 100
Exceeds the requirements	80 – 89
Meets the requirements	70 – 79
Partially meets the requirements	1 – 69
Does not meet the requirements or no information provided to assess compliance with the requirements	0

Financial Evaluation

Price quotes will be evaluated only for bidders whose technical proposals achieve a minimum score of 60 points in the technical evaluation.

Price quotes will be evaluated based on their responsiveness to the price quote form. The maximum number of points for the price quote is 100, which will be allocated to the lowest total price based on the specific formula indicated in the TORs. All other price quotes will receive points in inverse proportion according to the following formula:

$$\text{Financial score} = \frac{\text{Lowest quote (\$)}}{\text{Quote being scored (\$)}} \times 100 \text{ (Maximum score)}$$

Total score

The total score for each proposal will be the weighted sum of the technical score and the financial score. The maximum total score is 100 points.

$$\text{Total score} = 60\% \text{ Technical score} + 40\% \text{ Financial score}$$

VII. Award Criteria

UNFPA shall award a [Professional Service Contract on a fixed-cost basis] to the Bidder that obtain the highest total score.

VIII. Right to Vary Requirements at Time of Award

UNFPA reserves the right at the time of award of contract to increase or decrease the volume of services specified in this RFQ without any change in unit prices or other terms and conditions.

IX. Payment Terms

The payment terms for the cash transfers value will be either:

- 1) Post payment within 10 days following the cash transfer processing and submitting payment list/invoice to the bank account specified by the selected applicant.



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

- 2) Advance payment at least 5 days prior to the cash transfer processing date under the condition of securing advance Payment Security in a form of a bank guarantee

For the relevant fees that shall be specified in the contract, it will be transferred to the supplier one week after successful completion of the service and providing an invoice at the end of each month.

X. Fraud and Corruption

UNFPA is committed to preventing, identifying, and addressing all acts of fraud against UNFPA, as well as against third parties involved in UNFPA activities. UNFPA's policy regarding fraud and corruption is available here: [Fraud Policy](#). Submission of a proposal implies that the Bidder is aware of this policy.

Suppliers, their subsidiaries, agents, intermediaries and principals must cooperate with the UNFPA Office of Audit and Investigations Services as well as with any other oversight entity authorized by the Executive Director and with the UNFPA Ethics Advisor as and when required. Such cooperation shall include, but not be limited to, the following: access to all employees, representative's agents and assignees of the vendor; as well as production of all documents requested, including financial records. Failure to fully cooperate with investigations will be considered sufficient grounds to allow UNFPA to repudiate and terminate the Agreement, and to debar and remove the supplier from UNFPA's list of registered suppliers.

A confidential Anti-Fraud Hotline is available to any Bidder to report suspicious fraudulent activities at [UNFPA Investigation Hotline](#).

XI. Zero Tolerance

UNFPA has adopted a zero-tolerance policy on gifts and hospitality. Suppliers are therefore requested not to send gifts or offer hospitality to UNFPA personnel. Further details on this policy are available here: [Zero Tolerance Policy](#).

XII. RFQ Protest

[Bidder(s) perceiving that they have been unjustly or unfairly treated in connection with a solicitation, evaluation, or award of a contract may submit a complaint to the UNFPA Head of the Business Unit [Manar Sarsam, Admin/Finance Associate at sarsam@unfpa.org Should the supplier be unsatisfied with the reply provided by the UNFPA Head of the Business Unit, the supplier may contact the Chief, Procurement Services Branch at procurement@unfpa.org.

XIII. Disclaimer

Should any of the links in this RFQ document be unavailable or inaccessible for any reason, bidders can contact the Procurement Officer in charge of the procurement to request for them to share a PDF version of such document(s).



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

SECTION II: Terms of Reference (ToR)

a. Background

UNFPA is the lead UN agency for delivering a world where every pregnancy is wanted, every childbirth is safe and every young person's potential is fulfilled. UNFPA expands the possibilities for women and young people to lead healthy and productive lives.

UNFPA in Lebanon has been providing emergency and humanitarian response since 1993, through supporting a wide range of projects and interventions. Those projects, implemented by local and international NGOs, contained several activities aiming at fulfilling the country program and contributing to creating transformative results.

Based on the above and as part of the humanitarian response in Lebanon, UNFPA Lebanon is piloting the integration and usage of Cash and Voucher Assistance (CVA) within various programs. This integration along with providing comprehensive services, aims at improving resilience and wellbeing of targeted population and individuals at risk.

To do so, UNFPA is seeking a financial service provider that can offer over-the-counter cash transfers in a proper, secure, advanced and easy to use mechanism.

b. Purpose of the contract

The purpose of the contract is to scale up the integration of Cash into different programs implemented by UNFPA. This will be conducted through providing cash transfers to targeted beneficiaries through monthly payments or one-off payments according to the program criteria. The provision of Cash transfers through over-the-counter delivery mechanism will enable economic empowerment and resilience for at-risk community members and decrease the risks of providing direct cash in hand by organization staff.

To do so, UNFPA is seeking a Financial Service Provider for the provision of over-the-counter cash transfers across Lebanon for the enrolled population under protection projects. The supplier shall be responsible of processing the cash transfers according to the amounts specified by UNFPA for each beneficiary within the shared lists.

c. Scope of Work

Provide an over-the-counter money transfer service to UNFPA to safely transfer cash to programme beneficiaries, which is proven to be functional in Lebanon.

1. Process the cash transfers requests issued by UNFPA in prompt manner
2. Provide the cash transfers to beneficiaries in LBP or USD based on the transfers request and ensure liquidity availability across cash outlets.
3. Ensure proper secure communication system is in place to send SMS with relevant information to beneficiaries (transfer code, OTP number, announcements ...etc.).
4. Provide UNFPA with reconciliation reports on executed, redeemed and unredeemed cash transfers on a monthly basis
5. Provide UNFPA with financial reports showing the transferred amounts and the related fees in clear form
6. Inform UNFPA of any updates/incidents directly and follow up on beneficiaries' complaints along with reporting it to UNFPA on monthly basis.
7. Work with UNFPA team to develop/ customize the delivery mechanism if needed

Note:



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

Since the supplier will have contact with beneficiaries and receive bio data of the beneficiaries for the purpose of cash transfer processing, a data sharing agreement shall be signed between UNFPA and the supplier

d. Duration

The contract duration shall be for 1 year starting from the date of contract signature and renewable for one time duration maximum based on fund availability and service satisfaction.

e. Requirements

- Demonstrated experience in managing Money Transfer Service in Lebanon. Previous experience in working with Humanitarian organizations is a plus.
- Having proper legal condition in Lebanon and abiding by all rules and regulations. Familiarity with governmental procedures and circulations in Lebanon is essential.
- Ability to process individual and bulk transfers.
- Flexibility to process high number of transfer transactions in both indicated currencies
- Ensuring the availability of liquidity at the company direct branches and related agents.
- Ability to provide reconciliation reports on executed, redeemed and unredeemed cash transfers on a monthly basis. Provide access to online transaction monitoring platform is a plus.
- Good national geographical coverage of service provided
- No fees to be charged by cash agents to beneficiaries. Any agreed transaction fee to be invoiced to UNFPA
- Data protection protocols in place
- All transfers of data must be encrypted, contain integrity checks, and must be sent over secure lines, using protocols such as Secure File Transfer Protocol (SFTP). The provider must provide detailed information about the security measures they use.
- Appropriate internal control and fraud prevention mechanisms are in place.
- Ability to respond to UNFPA customization fair requests.

SECTION III: RFQ Forms

The bidder is required to share:

- Annex A: Bid Submission Form
- Annex B: Bid Identification Form
- Annex C: Bidder's Previous Experience
- Annex D: PRICE Quotation Form
- Annex E: Proposal Quotation Form
- A copy of legal status of the company registration
- A copy of last audit report



United Nations Population Fund
 Beirut - Lebanon
 Down Town, Banks Street,
 AAIB building
 Email: bids_lbn@unfpa.org

Annex A
Bid Submission Form

[The Bidder shall fill in this form in accordance with the instructions indicated. No alterations to its format shall be permitted and no substitutions shall be accepted.]

Date: *[insert date (as day, month and year) of Bid Submission]*

RFQ No.: UNFPA/LBN/RFQ/2022/001– [Financial Service provider for over-the-counter Cash transfers].

To: Complete name of Purchaser, UNFPA

Dear Sir / Madam,

We the Undersigned have examined and have no reservations to the Bidding Documents No. UNFPA/LBN/RFQ/2022/001 and amendments We hereby offer to supply, in conformity with the Bidding Documents and in accordance with the Delivery Schedules specified in the Schedule of Requirements, the following related services _____ which are subject to UNFPA General Conditions of Contract and other terms and conditions specified in the document.

We agree to abide by this bid for a period of [1 year] from the date fixed for opening of bids in the Invitation to Bid, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We also accepts to provide UNFPA with an Advance Payment Security in a form of a bank guarantee, to be deposited in UNFPA’s bank account, this security shall remain valid and in full effect for a period of 12 months for a total amount of USD XXXX *[insert this paragraph only if advance payment is required; otherwise, buyer should delete this text if non-applicable]*

We, including any subcontractors or suppliers for any part of the contract, have nationality from countries _____ *[insert the nationality of the Bidder, including that of all parties that comprise the Bidder, if the Bidder is a JV, and the nationality each subcontractor and supplier; otherwise, buyer should delete this text if non-applicable]*

We have no conflict of interest in accordance with Instructions to Bidders Sub-Clause;

Our firm, its affiliates or subsidiaries—including any subcontractors or suppliers for any part of the contract—have not been declared ineligible by UNFPA, in accordance with Instructions to Bidders Sub-Clause 2.2;

We understand that you are not bound to accept the lowest evaluated bid or any other bid that you may receive.

Dated onday of[year].

Signature:
[insert signature of person whose name and capacity are shown]

In the capacity of:
[insert legal capacity of person signing the Bid Submission Form]

Name:



United Nations Population Fund
 Beirut - Lebanon
 Down Town, Banks Street,
 AAIB building
 Email: bids_lbn@unfpa.org

[insert complete name of person signing the Bid Submission Form]

Company:
 [insert name of company]

Annex B
Bidders Identification Form
 RFQ No. UNFPA/LBN/RFQ/2022/001

1. Organization

Company Name	
Address, City, Country, Telephone/FAX	
Website	
Date of establishment	
Legal Representative: Name/Surname/Position	
Legal structure: natural person/Co.Ltd, NGO/institution/other (please specify)	
Areas of expertise	
A copy of legal status in Lebanon	
VAT registration #	

2. Contact details of persons that UNFPA may contact for requests for clarification during bid evaluation

Name/Surname	
Telephone Number (direct)	
Email address (direct)	

P.S.: This person must be available during the next two weeks following receipt of bid

Signature and stamp of the Bidder:	
Name:	
Title:	
Name of Company:	
Telephone:	
Email:	



United Nations Population Fund
 Beirut - Lebanon
 Down Town, Banks Street,
 AAIB building
 Email: bids_lbn@unfpa.org

Annex C: Bidder's Previous Experience

Order No. & Date	Description ¹	Client	Contact person, phone number, email address if feasible	Date of service		Contract Amount	Satisfactory completion
				From	To	(Currency)	

Indicate the description of products, services or works provided to their clients.

To be attached: Evidence (client's letter or certificate) in support of satisfactory completion of above orders.

Signature and stamp of the Bidder:	
Name and title:	
Name of Company:	
Telephone:	
Email:	
Date:	

¹ Please indicate relevant contracts to the one requested in the RFP.



United Nations Population Fund
 Beirut - Lebanon
 Down Town, Banks Street,
 AAIB building
 Email: bids_lbn@unfpa.org

Annex D: PRICE Quotation Form

Name of Bidder:	
Date of the quotation:	Click here to enter a date.
Request for quotation N°:	UNFPA/LBN/RFQ/2022/001
Currency of quotation:	LBP / USD
Validity of quotation: <i>(The quotation must be valid for a period of at least 12 months after the submission deadline)</i>	
Additional information/comments	

- Quoted rates must be exclusive of all taxes, since UNFPA is exempted from taxes.
- The bidder can select between having the fees as amount or percentage per transfer despite the amount and then rows 1+3+4+5 shall be filled
- or to have the fees as fixed value or percentage according to the transfer amount then fields 2+3+4+5 shall be filled. In case the later is selected then the bidder shall specify the amount per threshold if different than the indicated range.

Item	Description	Unit	Qty	fees	Total
Professional Fees					
1	local LBP money transfer	Per transfer /Beneficiary	1		
2	local LBP money transfer (850,000 to 1500,000)	Per amount	1		
3	SMS communication with beneficiaries	month	2		
4	Daily and Monthly reconciliation Reporting	lumpsum	1		
5	Other (System customization, reporting ...)	lumpsum	1		
Total					LBP

Item	Description	Unit	Qty	fees	Total
Professional Fees					
1	local USD money transfer	Per transfer /Beneficiary	1		
2	local USD money transfer (50 to 200)	Per amount	1		
3	SMS communication with beneficiaries	month	2		
4	Daily and Monthly reconciliation Reporting	lumpsum	1		
5	System customization if needed	lumpsum	1		
Total					\$\$

Note:



United Nations Population Fund
 Beirut - Lebanon
 Down Town, Banks Street,
 AAIB building
 Email: bids_lbn@unfpa.org

-If the bidder provides currency exchange services, then it shall be mentioned under the Additional information/comments section along with specifying any indicated fees for the service. This shall be considered as a plus.

-In case the bidder has different transfers threshold according to the transfer currency please provide two quotations for both currencies.

Signature and stamp of the Bidder:	
Name:	
Title:	
Name of Company:	
Telephone:	
Email:	

Annex E: Proposal Quotation Form

The Technical quotation should be concisely presented and structured in the following order to include, but not necessarily be limited to, the following information

Criteria	
<p>A-Proposed technical Approach and cash transfers delivery mechanism: 20%</p> <p>A Standard Operating Procedure (SOP) specifying the procedure workflow, description of the cash transfer process, the proposed technology/tools along with the roles and responsibilities of both parties. Tenderer should provide us with a Receipt template, lists format with requested data elements, map of branches/locations, modality of approvals and payments, etc.</p>	
<p>B.1 financial capability and stability based on financial report: 15%</p> <ul style="list-style-type: none"> ● Evidence of financial strength of the company, preferably two last audited financial reports ● Evidence of company financial capacity (bank letter, asset...) 	
<p>B.2 Experience in working in similar approach including with humanitarian sector: 10%</p> <p>Provide information about any previous experience with public or private sector with the same approach. Stating any similar collaboration with non-governmental organizations including information about Value, number of beneficiaries, project duration.</p>	
<p>C. Geographical coverage: 20%</p> <p>Provide information about the number of service provision sites and geographical coverage around Lebanon along with specifying direct related branches or agents' outlets.</p>	
<p>C. Effectiveness and timeline for the processing of cash transfer requests: 15%</p>	



United Nations Population Fund
Beirut - Lebanon
Down Town, Banks Street,
AAIB building
Email: bids_lbn@unfpa.org

Provide information about the timeline needed for the processing of cash transfers in days and the mitigation measures to avoid delays	
D. Data protection policies and information management security arrangements: 20% Provide information about the data security, how it is maintained, what policies are in place and what are the mitigation measures taken to avoid personal data and privacy breach. Provide Know Your Customer details for UNFPA beneficiaries to access transfers.	

P.S Bidder(s) should not include any information or indications related to their Financial Bid in their Technical Bid. Such action will definitely lead to disqualification of entire Bid.

**ANNEX I:
General Conditions of Contracts:
De Minimis Contracts**

This Request for Quotation is subject to UNFPA's General Conditions of Contract: De Minimis Contracts, which are available in: [English](#), [Spanish](#) and [French](#)