

## Annex D – Technical Evaluation Criteria

### Stage 1: PASS/FAIL Evaluation

#	Items	Mandatory Requirements (Pass/Fail)	Submitted (Yes/NO)
1	<b>Bid Security</b>	Submission of a scanned copy of the <b>bid security</b> valued at <b>IQD 25,000,000</b> (or equivalent to USD at UN Official Rate 1,310), form of a (good for payment) certified bank cheque or bank letter of guarantee. The bid security shall be issued in the name of UNHCR, carrying this RFP reference #, and with validity of 180 days after the closing date of the tender. The bid security shall show that the document is not personal but under the company name. The awarded company may be requested to submit the original of the bid security.	
2	<b>Audited financial statements</b>	Submission of audited financial statements of the company for the most recent 3 years, including Auditor's opinion. The audit financial reports (including the Balance Sheet) must be certified by the Iraqi Association of Accountants. Minimum cumulative turnover of the total income of <b>IQD 371,385,000</b> . The bidder will receive zero points if the baseline total income turnover is not demonstrated.	
3	<b>Valid Business Registration Certificate</b>	Submission of Certified copy of the certificate of registration in the country (KRI and Federal Iraq).	
4	<b>license for the money transfer services</b>	Submission of a Certified copy of the license to provide money transfer services, issued by the relevant government authority (if applicable, i.e. for Financial Service Providers with NO bank status)	
5	<b>Tax Registration Certificate</b>	Submission of valid Tax Registration Certificate.	
6	<b>Valid commercial/company bank account</b>	Company business bank account carrying the name of the registered business/company. Submission of a letter from the bank showing the company banking information under the company name as evidenced in the Vendor Registration Form. Bids with a Personal Bank Account will not be accepted.	
7	<b>General Conditions of Goods and Services (Annex G)</b>	Submission of the stamped and signed UNHCR General Conditions of Contracts for Goods and Services (Annex G).	
8	<b>Data Protection Agreement (Annex F)</b>	Confirmation that upon contract award the vendor will sign the Data Protection Agreement (Annex F).	
9	<b>Acknowledgment of UN Supplier Code of Conduct (Annex K)</b>	Submission of the signed UN Supplier Code of Conduct (Annex K).	
10	<b>Compliance with national regulations</b>	Vendor certifies compliance with national regulations to know your customers (KYC) and Vendor certifies that they are able to accept Person of Concern identification/documentation as detailed in Annex A – TOR.	
11	<b>Transfer and disbursement of money</b>	Vendor certifies compliance with industry and regulatory standards at all stages of the transfer and disbursement of money	
12	<b>Security of financial data</b>	Vendor certifies compliance with industry and regulatory standards regarding the confidentiality and security of financial data	
13	<b>Anti-money laundering, anti-terrorism laws and international sanctions regimes</b>	Vendor certifies compliance with industry and regulatory standards with regard to anti-money laundering, anti-terrorism laws and international sanctions regimes	
14	<b>Coverage Map (Annex J)</b>	Submission of filled, signed and stamped Coverage Map - (Annex J) (Geographical location covered by the Financial service provide).	
15	<b>Detailed Requirements and Technical Proposal (Annex B)</b>	Submission of filled, signed and stamped Detailed Requirements and Technical Proposal (Annex B).	

**The Bidders must meet all the above mandatory pre-qualification criteria for their proposal to be considered for further evaluation.**

## Stage 2: Weighted Score

Technical Evaluation		
A percentage distribution of 70% of the total score of technical evaluation has been allocated to the Technical Proposal. Maximum scores are listed in the table below. <b>Failure to achieve a minimum score of 42 points out of 70 points will result in technical non-compliance and elimination from further evaluation.</b>		
Main Criteria	Specific Requirements	Score
<b>Company overview, experience and capacity (5 points)</b>	Provide an overview of the company and its years of experience including: Year of founding/incorporation, description of services provided, location of the headquarters, organizational structure, subsidiaries, partnerships, etc (1 point).	<b>1 point</b>
	Provide details on similar projects (Include the name of the client, specific geographical areas, types of service provided, and number of beneficiaries. The payment of wages, pension or other regular compensation on behalf of businesses/Government can be detailed here.) Especially note if the project has been implemented for UN agencies or NGOs (1 point).	<b>1 point</b>
	As detailed as possible, specify which of the locations listed in Annex A – TOR where the FSP can fully provide the required cash transfer services. (2 points) If no locations can be covered the provider will be automatically disqualified). Besides specifying the geographical locations, also provide the below information: - For those geographical locations where the FSP can currently provide cash transfer services, please fill-in Annex J coverage map to provide a detailed listing of all cash withdrawal points: including ATM's (if proposing other delivery mechanism), subsidiary agents, and subcontractors. - Present evidence and/or examples of the effectiveness of their services in the required geographical areas, or at least in areas with similar conditions.	<b>2 points</b>
	If the FSP has no current operational capacity for certain locations, but will be able to expand their service area, then specify the geographical areas and the maximum timescale for the capacity to be in place. FSPs must also provide information about any partners/subcontractors that they can use to expand their service area (1 point).	<b>1 point</b>
<b>Total Score = (5) points</b>		
<b>Proposed funds transfer system (20 points)</b>	Provide a detailed description of the proposed funds transfer system, to include:  - Detail whether the provider is able to meet the 6 minimum standards related to any delivery mechanism that are listed in Annex A – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services (Pass/Fail) - Detail whether the provider is able to meet the technical requirements for the specific delivery mechanism that are listed in Annex A – Terms of Reference. If not, describe any alternative arrangements that enable the provision of the requested cash transfer services (Pass/Fail) - Means of payment/withdrawal/disbursement to include iris-enabled withdrawal through a connection to UNHCR's iris biometrics authentication service Platform. In case this connection and relevant systems need to be developed, please provide a detailed plan for development and testing ensuring availability of the system prior to the date agreed upon in the frame agreement; (5 points) - Availability of an on-line corporate web interface for online secured file exchanged. In case of lack of system, please provide a detailed plan for the development and testing including timelines. (2 points)	<b>7 Points</b>
	Detail the accessibility of the provider's services (including what could be developed for this project), for example the availability of the telecommunication network or the availability of agents/branches. This should include a description of the infrastructure and communication network required for transactions (i.e. branch/ATM/agent network, cell towers, etc.) and provide evidence that existing or planned network infrastructure meets the required thresholds outlined in Annex A. For elements of the infrastructure and/or the network required for the transfer service to transfer service to be fully operational that do not belong to or are not supported by the FSP, the proposal should specify the mechanisms by which the FSP will ensure their quality and effectiveness to ensure the transfer service (2 points);	<b>2 Points</b>
	Detail the ability of the provider to ensure sufficient liquidity to make disbursements, based on the required volumes, and the currency or currencies that will be used, in the geographical locations specified (2 points)	<b>2 Points</b>
	Provide details on the capacity of any contractors/subcontractors, including field agents who provide the cash transfer services (2 points).	<b>2 Points</b>
	Describe the process for beneficiaries to receive the funds transfer, including any registration/enrolment/identification process (2 points)	<b>2 Points</b>
	Detail the process and timeframes for resolving cases of loss/theft/malfunctioning of means of payment/withdrawal/disbursement. (2 points)	<b>2 Points</b>
	Describe how the proposed solution is adapted to the specific populations of the project, including the ability to ensure access by persons with disabilities (and other groups who may face accessibility barriers (e.g. older persons, persons with low literacy/illiteracy). (2 points)	<b>2 Points</b>
	Describe any additional financial inclusion related services that the FSP can provide (i.e. opening of fully fledged savings accounts, access to remittance and insurance products, loans, etc.) (1 points)	<b>1 Point</b>
	<b>Total Score = (20) points</b>	

<b>Management of the means of payment (10 points)</b>	After the receipt of funds and beneficiary information from UNHCR, describe the process and the time required to transfer funds to accounts/wallets of the beneficiaries or complete payment/distribution to the beneficiaries. (2 points)	<b>2 Points</b>
	Describe the measures securing the transfer of data, including encryption, integrity checks, and use of secure lines. (2 points)	<b>2 Points</b>
	Describe the process of recording and traceability of the means of payment/withdrawal/disbursement and individual transactions. (2 points)	<b>2 Points</b>
	Describe the security and anti-fraud measures for use of the payment mechanism (e.g. 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. (2 points)	<b>2 Points</b>
	Describe the ability and support a common cash facility (i.e. opening up multiple wallets on the same account for funding by other partner organizations). (2 points)	<b>2 Points</b>
<b>Total Score = (10) points</b>		
<b>Integration with UNHCR's Enterprise-Resource-Planning (ERP) system for payment submission (8 points)</b>	State whether the FSP will be able to integrate with UNHCRs ERP system, including specifying the type of integration (API integration, SFTP and Host to Host protocol) that the FSP is able to provide, and the ability of the FSP to meet the minimum requirements specified in the ToR (5 points). In this case, Annex H must be signed with company stamp on each page.).  <i>Additionally:</i>  - If SFTP, specify whether the FSP can comply with exchange of standard XML message (ISO 20022 pain 001 and pain 002) in agreed exchange folder, and secured keys - If Host to Host: specify whether the FSP can comply with exchange of standard XML message (ISO 20022 pain 001 and pain 002) in agreed exchange folder, with an Host to Host to be installed - If API: Provide details, including any relevant documentation	<b>5 Points</b>
	In the check boxes outlined in Annex B, specify (YES/NO) whether the FSP is able to provide the required services: (2 points total, 0.4 points for each affirmative answer).	<b>2 Points</b>
	Specify if there are any delays, as well as the expected delay time, between payment instruction received and dispersion of funds, or for the regular maintenance of your IT system (1 points)	<b>1 Points</b>
<b>Total Score = (8) points</b>		
<b>Customer service (8 points)</b>	<ul style="list-style-type: none"> <li>Describe the ability to send customized sms to entitle beneficiaries based on the requirement agreed with UNHCR prior to signing the contract (pass/fail)</li> <li>Describe the ability to provide electronic/printed receipt to entitled beneficiary upon receiving cash assistance (pass/fail)</li> <li>Describe the ability to provide dedicated service to UNHCR by establishing a 24/7 free hotline telephone or suitable alternative in Arabic and Kurdish language to address technical and other queries as well as file complaints (2 points)</li> </ul>	<b>2 Points</b>
	Provide information on any training products or guidance documents (2 points) that will enable the proper use of the service by the beneficiaries in the main languages spoken by the beneficiaries (refer to Annex A), including, but not limited to, the following: <ul style="list-style-type: none"> <li>How and where to register, receive the means of payment and to make withdrawals;</li> <li>How to use the means of payment, how to use individual identification codes / PIN code;</li> <li>The required information and identification documents to make a withdrawal;</li> <li>If applicable, how to check the balance on their individual sub-account;</li> <li>How to report lost or stolen cards, etc. or any other problem linked to use of the service;</li> <li>If applicable, how to use the service on mobile devices and where required for basic device usage, including specific measures taken to be inclusive of persons with disabilities.</li> </ul>	<b>2 Points</b>
	Detail whether the FSP will be able to make its staff/agents available for a sensitization training by UNHCR or its partners on serving vulnerable populations, as well as if they are able to ensure that their staff/agents are appropriately trained on Fraud Prevention and Prevention of Sexual Exploitation and Abuse. (2 points)	<b>2 Points</b>
	Describe whether the FSP can provide two dedicated project focal point(s) during working hours. (1 points)	<b>1 Point</b>
	Describe whether the FSP can provide a designated technical team with a designated technical focal point for the integration of the ERP system (1 points).	<b>1 Point</b>
<b>Total Score = (8) points</b>		
<b>Project launch and implementation (6 points)</b>	Provide details on the time required for preparation and launch of the project (between signing of the Frame Agreement and first funds transfer), as well as a detailed timeline of implementation milestones, listing the responsibilities for all involved parties. (2 points) - Vendor can start implementation within 2 months – (2 points) Vendor can start implementation within 3 – 4 months – (1 points)	<b>5 Points</b>

	Describe any risks foreseen with the implementation of this project and potential mitigating measures. (1 points)	<b>1 Point</b>
<b>Total Score = (6) points</b>		
<b>Monitoring and Reporting (8 points)</b>	For each payment instruction, state whether the FSP can provide the following reports: (2 points total, 1 points for each report) <ul style="list-style-type: none"> <li>1) A confirmation report certifying the successful payments to the beneficiaries, with their individual identification numbers, the amounts received by each and the dates of receipt</li> <li>2) A reconciliation report for any amounts not successful and remaining balance to be returned to UNHCR.</li> </ul>	<b>2 Points</b>
	For each report periodic report listed below, state whether the FSP can provide them to UNHCR and the frequency (weekly or monthly basis as appropriate in the local context): (2 points total, sub-scoring for each report listed below) <ul style="list-style-type: none"> <li>1) A report on movements and balance on the account or wallet dedicated to UNHCR (0.3 points)</li> <li>2) For UNHCR owned sub-accounts (i.e. prepaid cards), a report detailing for each sub-account the amounts and dates of UNHCR funds received and withdrawn by the beneficiary (0.3 points)</li> <li>3) A report listing the beneficiary’s accounts activated and deactivated (0.2 points)</li> <li>4) A report of inactive accounts for 1, 2 or 3 months including account balance (0.2 points)</li> <li>5) A report on any withdrawals made abroad (0.2 points)</li> <li>6) A report listing all the attempts or cases of fraud (0.2 points)</li> <li>7) A report listing all incidents and delays in implementation of the service (0.2 points)</li> <li>8) A report providing an overview of customer service inquiries, issue resolution (including turnaround times) and where applicable referrals (0.2 points)</li> <li>9) A report on training activities conducted with relevant user or guidance products produced disseminated to users (0.2 points)</li> </ul>	<b>2 Points</b>
	State whether the FSP has an electronic reporting system or portal accessible online in real time. Provide a description of the system. (2 points)	<b>2 Points</b>
	If the FSP has an electronic reporting platform or if UNHCR ERP system is integrated, then state whether the FSP has the ability to provide the below reports: (2 points total, 0.4 points for each report) <ul style="list-style-type: none"> <li>1) A consolidated daily Payments report detailing all the payments disbursed against previous day’s payment instruction;</li> <li>2) A consolidated daily Rejection report detailing the payments that were rejected against previous day’s payment instruction</li> <li>3) A First level acknowledgement Indicating that the file transmitted from UNHCR to the FSP was successfully received and is awaiting dispatch;</li> <li>4) A Second Level Acknowledgement: Outbound file transactions status: for each transaction in the outbound file, the FSP should provide a response with status e.g. “Transaction Successful” or “Transaction Failed” within 12 hours. The response should be provided to UNHCR in an agreed upon format.</li> <li>5) Summary transactions reports, which show the total amount and the number of transactions for each payment status during a select pay period. The report should be encrypted and sent in XML format.</li> </ul>	<b>2 Points</b>
	<b>Total Score = (8) points</b>	
<b>Proposed Key Performance Indicators (5 points)</b>	Describe the ability to meet the below key performance indicators and to provide a regular report on them. (3 points total, sub-scoring for each report listed below) <ul style="list-style-type: none"> <li>1) A monthly “Mean Availability Time” for availability of cash assistance deliveries to Beneficiaries no greater than 48 hours after receipt of the applicable instruction by UNHCR (0.5 points)</li> <li>2) In the case of cash assistance designated as “Emergency Cash Assistance” or “ Medical Cash Assistance”, completion of the performance of the cash assistance delivery no later than 24 hours after receipt of the applicable instruction (0.4 points)</li> <li>3) A monthly “Mean Time to Repair” of 72 hours for any hardware malfunctions on Iris- enabled devices or functionally equivalent cash-out setups and 48 hours for any other issues relating “agent-based” cash disbursement mechanisms (0.3 points)</li> <li>4) A monthly “Mean Time to Respond” of 24 hours with respect to any service notifications made by UNHCR to the FSP (0.3 points)</li> <li>5) The maximum hold time during a call to the customer service hotline (FSP to specify the number of minutes) (0.3 points)</li> <li>6) Immediate cancellation of a means of payment/withdrawal after the request by UNHCR or the beneficiary, in case of loss, theft or other (0.3 points)</li> <li>7) 98% of customer service issues responded to and resolved (0.3 points)</li> <li>8) 98% of population able to access services as outlined in Annex A (0.3 points)</li> <li>9) 100% of distribution reports, confirmation reports, reconciliation reports, and refunds are accurate and received in a timely manner (0.3 points)</li> </ul>	<b>3 Points</b>
	For automated systems or those integrated with the ERP system, describe the ability to meet the below key performance indicators and to provide a regular report on them. Also specify the reporting modality (i.e.	<b>1 Point</b>

email or SMS) that will show the time stamps for the transactions listed below. (1 points total , sub-scoring for each report listed below )

- 1) The time it takes to process 15,000 payment instructions in one transmitted file through Host to Host or SFTP and/or the time it takes to process 15,000 payment instructions individually via API call (FSP to specify the number of minutes) (0.4 points)
- 2) Process time for First Acknowledgement should be within five minutes of UNHCR dispersion (0.3 points)
- 3) Process time for Second Acknowledgement indicating payment completion status (0.3 points)

Provide details on any additional key performance indicators that the FSP will be able to meet and regularly report on. (1 points)

**1 Point**

**Total Score = (5) points**

**Total Score for Technical Evaluation 70**

**Minimum passing threshold: 42 out of 70 points.**