# Instructions

As presented in the RFP, DRC expects to evaluate the FSPs on the basis of five overarching criteria, each with sub-categories and related expectations. DRC has defined the following questions to guide its technical assessment for each sub-category. These questions are **indicative** and are only intended to guide the evaluation work. FSPs are not required to answer these questions one by one but are encouraged to respond to as many as possible and relevant. In turn, DRC will use the questions in its review of the technical offers submitted by each FSP.

**LOT 1: Electronic voucher**

| **Technical Criteria**  **And Sub-Categories** | **Guiding indicative questions for the evaluation of each sub-category** | | **Evidence/Documents to support the technical evaluation (if relevant)** | **Points and weight to be awarded** |
| --- | --- | --- | --- | --- |
| 1. **FSP General Capacity** | | |  | **20%** |
| Applicable legal frameworks | What are the national laws and government policies regulating cash transfer services and to what extent is the FSP compliant?  Can the FSP support DRC to comply with the existing regulations to carry out a CVA intervention?  What documentation is required from DRC to enable the FSP to fulfil its KYC obligations? | | Certification of compliance,  KYC requirements | 4% |
| Financial capacity (relative to caseload and factoring in other clients, currencies) | Does the FSP have enough liquidity to allow the production, activation, loading and use to 500 beneficiaries within the established timeframe (1 month) and up to 1,500 beneficiaries in 6 months after signing the contract?  How has the FSP and branches adapted to the earthquake aftermath (in terms of liquidity and goods availability) | | Audit reports (if applicable), Bank Confirmation Letters | 4% |
| Human and other resource capacity (relative to caseload and factoring in other clients) | What is the FSP’s capacity in respect of human and other relevant resources?  Does the FSP depend on sub-contractors or intermediaries in order to conduct the transfers? If so, please specify | | Organogram, List of sub-contractors / intermediaries | 4% |
| Experience/track record (reputation, reliability, accreditation) | Has the FSP ever worked in partnership with humanitarian actors (association, NGO, UN) or the government to offer cash transfer services to shock-affected or vulnerable populations, especially in the target areas? If yes, please describe your experience (agency, year etc.). | | Table of experience, references, at least two reference letters. | 4% |
| Adaptability (new and/or existing products, services) (4%) | Is the FSP willing and able to modify or add to its products and services to meet the needs of DRC and its target groups (especially to respond to the needs of earthquake affected populations of different nationalities)? | | Brief document explaining new products or ways to include earthquake affected population to existing ones | 4% |
| Other relevant information | Is there other relevant information in this respect of which DRC should be aware? | |  |  |
| 1. **Delivery Mechanism(s) specific information** | | |  | **40%** |
| Coverage (geographic – general and relative to targeted population) | What geographical areas does provided service cover?  How many vendors/outlets/branches does the FSP have and where are they located? Are they functional after the earthquake in the affected areas? Can the vouchers be distributed to DRC offices or to beneficiaries directly?  Does the geographic coverage of the FSP and vendors match the location(s) of target group(s)?  Does the FSP have vendors with the capacity to deliver in hard-to-reach areas or even inaccessible areas (remotely)? What alternatives does the FSP provide in case the regular vendors are not functional?  Are there plans to include new vendors in earthquake affected areas?  What is the FSP’s understanding of an acceptable distance for recipients to travel to access the distribution? | | Map, Table per Location | 7% |
| Timeliness (start-up, ongoing, emergency) | How long will be required in order to set-up the specific delivery mechanism, including registration of recipients (where necessary) and getting the vendors ready?  How much time is typically required between transfer request and actual delivery (the cash being available in the cards for people to use them with the vendors)?  Are there transaction limits, including limits on the value of payments DRC can send to a single recipient in a given day or limits on the volume of transactions in a given day? Are there any transaction limits (time wise or value wise) on the total value that a recipient can receive on the card/voucher?  How capable is the FSP of responding quickly to quick-onset emergencies in existing or new coverage locations? | | Details on transaction limits | 7% |
| Distribution capacity (no. distributions per day/week/month per location, incl. remote/offline locations) | Which type of and how many customers do your services currently reach (total and area and per day)?  Does the system permit bulk transfers?  What is the coverage of remote locations (lacking mobile network / internet) and how does it work (agents, physical transport of cash, etc.)?  Are there vendors available for the use of the voucher in the earthquake affected areas? How are they getting supplies? | | Annual report or equivalent | 7% |
| Accessibility (documentation, digital/other literacy, inclusion etc.), convenience and preferences | What documents (ID cards, papers) and skills (literacy, technology familiarity) are needed from customers to enable cash transfer and disbursement (for Turkish nationals, Syrian refugees and other nationalities)?  Through which technical solutions beneficiaries can use the voucher? (following digital transfer if relevant) | | List of requisite documents, skills | 4% |
| Relevance to programme objective | To what extent does the delivery mechanism align with DRC’s specific programme objective(s)? | | Narrative explain the delivery modality. | 4% |
| Hardware requirement (provision, rental) | What hardware is required, and by whom, in order to effect the cash transfer (refer to Pricing Structure for related costs)? | | Hardware specifications | 4% |
| Scalability (within and beyond Framework Agreement) (4%) | To what extent can the mechanism be scaled up in case of increased necessity? | | Narrative confirming feedback. | 4% |
| Transaction/ Balance Management | Please provide information on the maximum duration for which the balance can remain on the top-up card?  Additionally, please provide clarification on the timeframe within which loaded but unspent balances can be retrieved back to the customer's (DRC Turkey) account. | | Narrative confirming feedback. | 3% |
| Other relevant information | Is there other relevant information in this respect of which DRC should be aware? | |  |  |
| 1. **Quality of Support & Other Services** | | |  | **15%** |
| To DRC:   * Platform, dashboard * Reporting * Technical support * System access/oversight | What is the FSP’s capacity to provide technical support to DRC (hotline, staff, etc.)?  Can DRC access a (live) online system to conduct and monitor transfers (tracking funds)? Does the system function offline?  How easily can DRC operate this system with existing programme and operational structures? What additional human and other resources are required from DRC perspective?  What type of reporting does the platform provide/is able to generate (especially for reconciliation, monitoring and mapping purposes)?  Will DRC be able to get back the funds that have not been claimed after the end of the project?  Monitoring Scope: Could you please specify if the monitoring reports can be provided separately for each card/beneficiary, or if they are aggregated into a total portfolio overview?    Detailed Reporting: Please provide information on which frequency you could deliver detailed reports that include individual beneficiary transactions and categorisation of their expenditures  What is the process to invoice DRC and what is the reimbursement modality? | | Sample transaction reporting template | 7.5% |
| To End-User:   * User experience / support * Troubleshooting * Accountability mechanism | What is your capacity to provide technical support to programme participants (hotline, staff, etc.)?  How do recipients know the balance left in the cards or when they have been loaded?  What mechanisms does the FSP have for ensuring accountability and timely support for programme participants?  What is the FSP’s capacity to provide problem solving support to recipients (PIN misfunction, balance issues, card issues, etc.)? Is this support only available in Turkish language or are there other available too?  How will the FSP ensure fair/competitive prices to voucher recipients in the vendor shops during the duration of the project?  In case of unfair pricing from the vendor shops to vouchers beneficiaries, what measures would take the FSP?  Can the FSP ensure fixed prices with vendors for voucher recipients? | | Proposal (Narrative feedback) | 7.5% |
| Other relevant information | Is there other relevant information in this respect of which DRC should be aware? | |  |  |
| 1. **Risk Identification, Mitigation, Response** | | |  | **10%** |
| Safety and security of distribution mechanism and process | What procedures does the FSP have in place to assess security risks to recipients and staff throughout the distribution cycle?  Which security measures would the FSP be able to put in place to ensure customer and staff safety throughout the distribution cycle (in remote areas, hard-to-reach areas and unsafe areas)?  Which forms of insurance, if any, does the FSP possess to face security risks, including aftershocks? | | Security protocols, Insurance certificates | 2.5% |
| Data management and protection (sharing, confidentiality) | Is the FSP Compliant with National Legislation and Standards on Data/Information Protection/Security, either in general or specific to the delivery mechanism?  Is the FSP compliant with GDPR Legislation?  Is the FSP willing to comply with contractual terms on Data/Information Protection/Security?  Does the FSP have a data/information protection/security policy?  What are the minimum requisite data/information required by the FSP to i) fulfil its legal responsibilities (e.g. KYC); ii) verify recipient’s identity; iii) effect the payment? | | Certification (where relevant), copy of DP Policy, SOPs | 2.5% |
| Human and/or system error | What is the risk of human or system error and how will this be mitigated?  How are transactions pre-verified prior to payment? | | Narrative feedback about the adopted transaction SoP. | 2.5% |
| Fraud and corruption, loss, theft | What is the risk of fraud and corruption or loss and theft and how will this be mitigated? | | Narrative feedback about the risk mitigation SoP. | 2.5% |
| Other relevant information | Is there other relevant information in this respect of which DRC should be aware? | |  |  |
| 1. **Pricing Structure** (DRC is expecting the FSP to present its pricing structure to understand the costs breakdown and how the costs will be calculated for DRC programming. Please fill in for all the lots you intend to apply to. Your prices are not expected in this section but in the lots defined in Annex A.2 – Financial Proposal) | | |  | **15%** |
| Fixed, Marginal and Other Costs – for each party (incl. recipient) | | What are the costs associated with cash transfer services (fixed costs, transaction fees, other fees, insurance, account opening/closure, cards, hardware, installation, withdrawal, support etc.)  Is the cost determined per transaction, as a flat rate or percentage or established case by case?  What, if any, costs are borne by the recipient, vendor or other actors? |  | 5% |
| Variables (scale, distance, security, currency/exchange rates, ex ante/ex post transfer etc.) | | Would these costs be different if these services were to be offered in remote areas, hard-to-reach areas and unsafe areas? If so, how? Any particularities for earthquake affected areas?  What cost savings per transaction do you offer for larger sums or higher numbers of payment recipients?  Do you offer regressive pricing based on the total amount of transfers made? Please specify your regressive rate band.  If a regressive rate is proposed for the signature of the framework contract, what are the terms of application? (Does the best percentage apply to all the amounts transferred or only to the amounts that have exceeded the threshold for application of the degressive rate)?  What other variables influence the cost of the transfer service? |  | 5% |
| Proposed payment method, schedule | | What is the proposed method and schedule of payment of i) the transfer amount; and ii) related service and other fees?  E.g. is the transfer amount to be sent ex ante totally or partially or ex post?  If the payment takes place ex-post, does this have an impact on the pricing set out in point I. Fixed, Marginal and Other Costs |  | 5% |
| Other relevant information | | Is there other relevant information in this respect of which DRC should be aware? |  |  |

***IMPORTANT NOTES***

* Please detail in this part all the price structuring mechanisms for your service. Please note that your prices are not expected here and should be indicated in Annex A.2 – Financial Proposal, but that all criteria that may affect your prices must be specified.
* The total volume of assistance distributed through Cash and Voucher modalities, and therefore, through a FSP may vary, based on the evolution of the context as well as the guidance from national authorities and coordinating bodies, such as the Cash Working Group in the country.
* The beneficiary/expenditure figures included in this tender are approximative and might vary based on the evolution of the context and the needs of the affected population.

**Validity and completeness of the quotation**

I hereby unequivocally confirm that there are no additional costs or variations in their price structure other than those indicated.

Yes No

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| --- | --- |
| **Bid validity period**  ***At least [INSERT NUMBER] months*** |  |
| **Currency of the bid** |  |
| **Company name** |  |
| **Name of the representative who completed the offer** |  |
| **Date of submission** |  |
| **Signature & Company stamp** |  |