

DATE: 17th of October 2019

REQUEST FOR PROPOSAL: No. AFRICA/RFP/PSP/2019/002

**FOR THE ESTABLISHMENT
OF A FRAME AGREEMENT FOR THE PROVISION OF**

PAYMENT SERVICE PROVIDERS FOR PSP AFRICA IN GHANA AND IN NIGERIA

CLOSING DATE AND TIME: 15th of November 2019 – 23:59 pm (Time zone in Ghana GMT)

INTRODUCTION TO UNHCR

In more than five decades, UNHCR has helped tens of millions of people restart their lives. Today, a staff of some 8,600 people in more than 125 countries continue to help more than 33.9 million globally displaced persons. To help and protect some of the world's most vulnerable people in so many places and types of environments, UNHCR must purchase goods and services worldwide. For further information on UNHCR, its mandate and operations, please see <http://www.unhcr.org>.

Private Sector Partnership (PSP) Africa has made great strides in digital and mobile fundraising, especially with the launch of the LuQuLuQu Campaign. This has helped with advocacy in changing the narrative and perception of the African refugees and thereby building a platform for public engagement while giving leads, and acquisition of One-Off (OO) donors.

1. REQUIREMENTS

PSP Africa invites quality agency vendors to make a firm offer for the establishment of Frame Agreement(s) for the provision of a national online payment services including gateway and local acquiring services. PSP Africa would like to establish Frame Agreement(s) with one or more selected agency vendor's areas for three (3) years extendable for another two periods of up to one (1) year each. The successful bidder(s) will be requested to maintain their quoted pricing model for the duration of the Frame Agreement(s).

- Location of service provision: Ghana and Nigeria
- Duration of the service provision: Jan 2020 until end December 2024 (5 years in total)

The payment service provider is intended to bring significant benefits to the UNHCR fundraising programs (Face-to-Face and E-Commerce fundraising), streamline the giving process, to accept, process, acquire and settle locally in both Ghana and Nigeria, and make it quick, easy and secure for supporters to make an online or offline donation via a PCI compliant third party vendor from anywhere in Ghana and Nigeria. It is also intended that this system will be a 'best of breed' system that is flexible enough and is supported by a long-term development roadmap for new features and investments.

Please be informed that joint venture, or contractor/subcontractor relationship are allowed. In either case, bidder needs to confirm which company is the project lead to take responsibility of the commercial relationship. The bid is to be submitted under one company, as leader. The winner bidder will be the contracted party, responsible for performance. UNHCR will deal with only one party (as single legal entity) for the administration of the contract, in case of selection. Please read carefully UNHCR General Terms and Conditions (Annex D, page 3, clause 5) about subcontracting.

The successful bidder will be requested to maintain their quoted price model for the duration of the contract.

IMPORTANT: Terms of Reference (TORS) are detailed in Annex A of this document.

It is strongly recommended that this Request for Proposal and its annexes be read thoroughly. Failure to observe the procedures laid out therein may result in disqualification from the evaluation process.

Sub-Contracting: Please take careful note of article 5 of the attached General Terms and Conditions (Annex D).

Note: this document is not construed in any way as an offer to contract with your firm.

2. BIDDING INFORMATION:

2.1. RFP DOCUMENTS

The following annexes form an integral part of this Invitation to Bid:

Annex A:	Terms of Reference (TORs)
Annex B:	Financial Offer Forms
Annex C:	Vendor Registration Form
Annex D:	UN General Conditions of Contracts for the Provision of Services
Annex E:	UNHCR Special Data Protection Conditions

2.2 ACKNOWLEDGMENT

We would appreciate your informing us of the receipt of this RFP by return e-mail to Erzsebet Gal, galer@unhcr.org as to:

- Your confirmation of receipt of this invitation to bid
- Whether or not you will be submitting a bid

2.3 REQUESTS FOR CLARIFICATION

Bidders are required to submit any request for clarification or any question in respect of this RFP by e-mail to Erzsebet Gal, galer@unhcr.org. The deadline for receipt of questions is the **31st of October 2019 23:59 pm (GMT Ghana time zone)**. Bidders are requested to keep all questions concise.

IMPORTANT: Please note that Bid Submissions are **not** to be sent to the e-mail address above.

UNHCR will compile the questions received and the corresponding Q&A file will be posted and sent to all bidders.

2.4 YOUR OFFER

IMPORTANT: Inclusion of copies of your offer with any correspondence sent directly to the attention of the responsible buyer or any other UNHCR staff other than the submission e-mail address will result in disqualification of the offer. Please send your bid directly to the address provided in the "Submission of Bid" section 2.6" of this RFP.

Your offer shall comprise the following two sets of documents:

- Technical offer
- Financial offer

2.4.1 Content of the TECHNICAL OFFER

IMPORTANT: No pricing information should be included in the Technical Offer. Failure to comply may risk disqualification.

Pre-selection criteria:

- The service provider must be based in Ghana with offices in Nigeria. The payment service provider should be able to provide local acquiring and settlement in both Ghana and Nigeria. Please submit a company certificate/company registration to establish compliance with this criterion. UNHCR needs to make sure that service provision is possible in both countries.
- ISO 270 27001 – International standard for Information Security Management Systems. ISO certificate to be submitted to establish compliance with the criteria.
- PCI DSS Level 1 – PCI Security Standards Council – <https://www.pcisecuritystandards.org/> certificate to be submitted to establish compliance with the criteria.

Failure to submit any of the requested documents will result in disqualification.

a) Company qualifications

It is considered essential for the agency to comply with the following requirements to participate in this RFP (Request for Proposal). During the technical evaluation, in this section, the panel will score your company's (1) financial soundness and stability, (2) relevant experience in integration with third-party country-specific systems and databases and (3) relevant experience of e-commerce and online payments legislations:

(1) Financial soundness and stability:

- Last balance sheet, last year audit reports or any financial statement, public audit, risk scores given by qualified companies to enable UNHCR to assess your company's financial soundness and stability.
- Year founded
- If a multi-location company, please specify the location of the company's headquarters, and the branches that will be involved in the project work with founding dates;
- Total number of clients, please provide a list;
- Please provide three references (reference letter, email address, contact person, phone number) from your current/previous clients to be contacted in case of selection.

(2) Relevant experience in integration with third-party country-specific systems and databases:

- Proven track record on the number of clients/projects (previous and/or current).

(3) Relevant experience of e-commerce and online payments legislations:

- Proven track record on the number of clients/projects (previous and/or current).

Please provide three references (reference letter, email address, contact person, phone number) from your current/previous clients to be contacted in case of selection.

b) Proposed services

During the technical evaluation, in this section, the panel will score (1) the comprehensiveness of the proposal, (2) your company's compliance regarding the required services listed under point 3 and (3) your company's compliance regarding the required services listed under point 4.

- The bidder is expected to submit a written proposal outlining how the product matches the requirements listed under 3 and 4.

- Similarly, the bidder will be asked to assist the UNHCR team with the transfer of applicable functional and technical knowledge to UNHCR resources.
- The bidder is also expected to give details of the skill sets to support the project including on-going requirements from UNHCR. The bidder is requested to clearly state any assumptions of deliverables, facilities or resources they expect UNHCR to provide.

c) Personnel qualifications

Account management is crucial. This section is dedicated to measure the proposed customer service towards PSP. During the technical evaluation, in this section, the panel will score the experience of the core people who will work on UNHCR project (based on the number of years and demonstration expertise in the area):

- A list of the core staff including short resumes to be assigned to this project for any technical support/set up, ongoing account management, and payment authorization optimization support.
- Please make sure you elaborate on this section properly, to understand the level of support proposed for managing our account.

d) **Vendor Registration Form:** If your company is not already registered with UNHCR, you should complete, sign and submit with your technical proposal the Vendor Registration Form (Annex C);

e) Please indicate your acknowledgement of the **UNHCR General Conditions of Contract for the Provision of Services (Annex D)** and include it in your submitted Technical Proposal.

f) Please indicate your acknowledgement of the **UNHCR Special Data Protection Conditions (Annex E)** and include it in your submitted Technical Proposal.

2.4.2 Content of the FINANCIAL OFFER

Your separate **Financial Offer** must contain an overall offer in a single currency.

The financial offer must cover all the services to be provided (price "all inclusive").

The Financial Offer is to be submitted as per the Financial Offer Form (Annex B). Bids that have a different price structure may not be accepted.

You are requested to hold your offer valid for 90 days from the deadline for submission. UNHCR will make its best effort to select a company within this period. UNHCR's standard payment terms are within 30 days after satisfactory implementation and receipt of documents in order.

The cost of preparing a bid and of negotiating a contract, including any related travel, is not reimbursable nor can it be included as a direct cost of the assignment.

2.5 BID EVALUATION:

2.5.1 Supplier Registration:

The qualified supplier(s) will be added to the Vendor Database after investigation of suitability based on the submitted Vendor Registration Form and supporting documents. The investigation involves consideration of several factors such as:

- Financial standing;
- Core business;
- Track record;

- Contract capacity.

2.5.2 Technical and Financial evaluation:

The **Technical offer** will be evaluated using inter alia the following criteria and percentage distribution: **70%** from the total score (on a 100 points scale, i.e. max 70 points obtainable for the technical offer). Please find the detailed scoring breakdown:

Pre-selection criteria	Documents, information to be provided to establish compliance with the set criteria
The service provider must be based in Ghana with offices in Nigeria. The payment service provider should be able to provide local acquiring and settlement in both Ghana and Nigeria.	Please submit a company certificate/company registration to establish compliance with this criterion.
ISO 270 27001 – International standard for Information Security Management Systems certified.	ISO certificate to be submitted to establish compliance with the criteria.
PCI DSS Level 1 – PCI Security Standards Council compliance (https://www.pcisecuritystandards.org)	PCI DSS Level 1 Certificate to be submitted to establish compliance with the criteria.

Only the proposals passing the pre-selection criteria will be further evaluated.

Company Qualifications (30 points)	Documents, information to be provided to establish compliance with the set criteria
Financial soundness and stability (10)	Please submit last balance sheet, last year audit reports OR any financial statement, public audit, risk scores given by qualified companies are provided to enable UNHCR to assess financial soundness and stability.
Relevant experience in integration with third-party country-specific systems and databases (10)	Please send the list of clients/projects, previous /currently underway. Scores will be allocated based on the number of clients/projects (previous and/or current).
Relevant experience of international e-commerce and online payments legislations (10)	Please send the list of clients/projects, previous /currently underway. Scores will be allocated based on the number of clients/projects (previous and/or current).
Proposed Services (30 points)	Documents, information to be provided to establish compliance with the set criteria
Compliance with the required services as outlined in section 3 and capacity to deliver them (15)	Please follow the structure of requirements listed under point 3 to ease the scoring. General company profile will not be accepted as technical proposal. Please tailor your offer to demonstrate compliance with the listed requirements.
Compliance with the required services as outlined in section 4 and capacity to deliver them (15)	Please follow the structure of requirements listed under point 4 to ease the scoring. General company profile will not be accepted as technical proposal. Please tailor your offer to demonstrate compliance with the listed requirements.

Qualified staff dedicated to UNHCR account (10 points)	Documents, information to be provided to establish compliance with the set criteria
Experience of core people and support teams including (10)	<p>Please provide a list of the core staff including short resumes to be assigned to this project for any technical support/set up, ongoing account management, and payment authorization optimization support.</p> <p>Scores will be allocated based on the number of years` for relevant experience of the core staff dedicated to UNHCR account.</p>

The minimum passing scores of the evaluation is 45 out of 70; if a bid does not meet these minimums it will be deemed technically non-compliant and will not proceed to the financial evaluation.

The **Financial offer** will use the following percentage distribution: **30%** from the total score. The max score allocated to the financial components is 30% (of the total scores), i.e. max 30 points. The financial proposal is to be submitted **ONLY** by filling in Annex B. **Please note that your financial proposal cannot be amended or changed after the submission of the bid.** The financial offer will be the part of the frame agreement with the winner agencies, thus it will be considered as your agency`s price list for the duration of the contract. For this reason, we kindly ask you to make sure that appropriate fees are confirmed.

2.6 SUBMISSION OF BID:

The offers must bear your official letter head, clearly identifying your company.

Bids should be submitted by e-mail and all attachments should be in PDF format. Please submit the financial offer (Annex B) in both excel and PDF format, for reading and evaluation purposes.

Bid must be sent by e-mail ONLY to: DENCOBID@unhcr.org

Closing date:

15th of November 2019 – 23:59 pm Ghana time zone (GMT)

IMPORTANT: The technical offer and financial offer are to be sent in separate documents and email. Please do NOT copy any UNHCR staff member on your bid submission, as the bid opening and registration is done by a third, independent team. Failure to do so will result in disqualification.

IMPORTANT: Any bid received after this date or sent to another UNHCR address may be rejected. UNHCR may, at its discretion, extend the deadline for the submission of bids, by notifying all prospective bidders simultaneously.

It is your responsibility to verify that all e-mails have been received properly before the deadline. Please be aware of the fact that the e-mail policy employed by UNHCR limits the size of attachments to a maximum of **5 MB**, so it may be necessary to send more than one e-mail for the whole submission, to send in a compressed file or to send a link to an online file storage modality.

Please indicate in e-mail subject field:

- **AFRICA/RFP/PSP/2019/002**
- Name of your firm with the title of the attachment
- If your email includes the technical or the financial offer (they are to be sent in separate emails)
- Number of e-mails that are sent (example: 1/3, 2/3, 3/3).

UNHCR will not be responsible for locating or securing any information that is not identified in the bid. Accordingly, to ensure that sufficient information is available, the bidder shall furnish, as part of the bid, any descriptive material such as extracts, descriptions, and other necessary information it deems would enhance the comprehension of its offer.

2.7 BID ACCEPTANCE:

UNHCR reserves the right to accept the whole or part of your bid.

UNHCR may at its discretion increase or decrease the proposed content when awarding the contract and would not expect a significant variation of the rate submitted. Any such increase or decrease in the contract duration would be negotiated with the successful bidder as part of the finalization of the Purchase Orders for Services.

UNHCR may, at its discretion, extend the deadline for the submission of bids, by notifying all prospective suppliers in writing. The extension of the deadline may accompany a modification of the solicitation documents prepared by UNHCR at its own initiative or in response to a clarification requested by a prospective supplier.


Please note that UNHCR is not bound to select any of the firms submitting bids and does not bind itself in any way to select the firm offering the lowest price. Furthermore, the contract will be awarded to the bid considered most responsive to the needs, as well as conforming to UNHCR's general principles, including economy and efficiency and best value for money.

2.8 CURRENCY AND PAYMENT TERMS FOR PURCHASE ORDERS

Any Purchase Order (PO) issued as a result of this RFP will be made in the currency of the winning offer(s). Payment will be made in accordance to the General Conditions for the Purchase of Services and in the currency in which the PO is issued. Payments shall only be initiated after confirmation of successful completion by UNHCR business owner.

2.9 UN GENERAL CONDITIONS OF CONTRACTS FOR THE PROVISION OF SERVICES

Please note that the General Conditions of Contracts for the Provision of Services (**Annex D**) will be strictly adhered to for the purpose of any future contract. The Bidder must confirm the acceptance of these terms and conditions in writing.

 10/15/2019
Ms. Needa Jehu-Hoyah pp Amira Pa.
Regional Manager
UNHCR PSP Africa

