



International Rescue Committee Polska

Request for Proposal (RFP)

Financial Service Provider for Cash Assistance Programming

Planned Timetable	
Issue Request for Proposal	12 th May, 2022
Suppliers return signed Intent to Bid forms due date	16 th May, 2022
Questions from Suppliers due date	19 th May, 2022
Answers to Suppliers questions due date	20 th May, 2022
Bid submission due date	26 th May, 2022
Bid Opening and Evaluation date	30 th May, 2022
Supplier visit if applicable	N/A
Award of Business	2 nd June, 2022
Contract start	10 th June, 2022

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A. INTRODUCTION

1. The International Rescue committee

The International Rescue Committee, hereinafter referred to as “the IRC”, is a non-profit, humanitarian agency that provides relief, rehabilitation, protection, resettlement services, and advocacy for refugees, displaced persons and victims of oppression and violent conflict.

2. The Purpose of this Request for Proposal (RFP)

It is the intent of this RFP to secure competitive proposals to select Supplier(s) for the International Rescue Committee Polska to supply Cash facilitation and assistance to Ukrainians in Poland to or at the following locations (Warsaw, Wroclaw, Lublin, Rzeszow, Krakow). All qualified and interested Suppliers are invited to submit their proposals.

The winning Bidder(s) will enter into a fixed price Master Service Agreement (MSA) for one (1) year. Bidders shall be domiciled in and shall comply with all Government Regulations to operate in Poland. Bidders shall be regular tax-payers, and shall furnish a copy of their operating license/certificate of registration valid for the fiscal year 2022. Bidders shall not be under a declaration of ineligibility for corrupt or fraudulent practices.

3. Cost of Bidding

The Bidder shall be responsible for all costs associated with the preparation and submission of its bid, and IRC hereinafter referred to as “the Purchaser”, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

B. THE BIDDING DOCUMENTS:

4. The Bidding Documents

The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents prepared for the selection of qualified suppliers. Failure to furnish all information required as per the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder’s risk and may result in bid rejection.

The Bidding documents shall include the following documents:

- *The Request for Proposal – RFP (this document);*
- *The categories of services*
- *Specifications of Scope of Work attached.*
- *Price offering sheet (space provided on the list)*

5. Clarification of Bidding Documents

A prospective Bidder requiring clarification of the Bidding Documents may notify the Purchaser in writing at hatem.bata@rescue.org and copy charbel.raad@rescue.org. The request for clarification must reach the purchaser not later than 19th May 2022. The Purchaser shall respond by e-mail providing clarification on the bid documents no later than 20th May 2022. Written copies of the Purchaser's response (including an explanation of the query but without identifying the source of inquiry) shall be communicated to all prospective Bidders which express an intention to submit bids.

C. PREPARATION OF BIDS:

6. Language of Bid

The Bid and all related correspondence and documents exchanged between the Bidders and the Purchaser shall be written in English. Any printed literature furnished by the Bidder and written in another language shall be accompanied by a Polish translation of its pertinent passages, in which case, for purposes of interpretation of the bid, the English version shall prevail.

7. Documents Comprising the Bid

The submitted bid shall include the following information. Failure to provide all requested information or to comply with the specified formats may disqualify the Bidder from consideration.

- *A cover letter explaining the Bidder's interest in supplying the good or service to the IRC;*
- *Profile of the company;*
- *A Bid detailing the goods or services and their unit prices only in the sheet given for the purpose;*
- *Explanations of delivery lead-times, warranties, transport, storage, and handling requirements, and other important information;*
- *A Certificate of Business Registration or Trading License in Poland.*
- *Taxpayers documents in Poland.*
- *Three (3) References from current or past clients (at least in the last one year)*
- *Other important documents which Bidder attaches to support its bid.*

8. Bid Prices.

The Bidder shall clearly indicate the unit price of the goods it proposes to supply. All unit prices shall be clearly indicated in the space provided in the price schedule, and all unit prices quoted in the RFP response shall be agreed to be in effect for a minimum of twelve (12) months beginning on the date when the contract is executed, with the exception of products or services which are subject to significant and unavoidable market forces which prevent this, in which case the Bidder shall describe and justify the driver(s) of potential price fluctuation during the first twelve (12) months of the agreement. The Bidder shall sign the

price schedule and shall stamp the price schedule with the Bidding Company's seal where feasible.

9. Bid Currencies

All financial rates and amounts entered in the Bid Form and Price Schedule and used in documents, correspondence, or operations pertaining to this tender shall be expressed in (NAME OF CURRENCY)

10. Document Establishing Goods Eligibility and Conformity to Bidding Documents

Pursuant to Clause 8, the Bidder shall furnish, as part of its bid, documents establishing the eligibility and conformity to the Bidding Documents of all goods and services, which the Bidder proposes to supply under the Contract.

The Documentary evidence of the goods and services conformity to the Bidding Documents may be in the form of technical specifications, literature, drawings, data (tables, graphs etc.), and shall furnish:

- A detailed description of the goods' essential technical and performance characteristics.
- A clause-by-clause commentary on the Purchaser's Technical Specifications demonstrating the goods and services substantial responsiveness to those specifications or a statement of deviations and exceptions to the provisions of the Technical Specifications.

The Bidder may propose alternate standards, brand-names and/or catalogue numbers in its bid, provided that it demonstrates to the Purchaser's satisfaction that the substitutions are substantially equivalent or superior to those designated in the Technical Specifications.

11. Bid Security

For the Purpose of this Tender Process, Bid Security or Bond is not applicable.

12. Period of Validity of Bids

Bids shall remain valid for 90 working days after the date of bid opening prescribed by the Purchaser. A bid valid for a shorter period may be rejected by the Purchaser as nonresponsive.

In exceptional circumstances, the Purchaser may request the Bidders to extend the period of validity. The request and the responses thereto shall be made in writing by letter or e-mail. A bidder agreeing to the request will not be required nor permitted to modify his bid.

13. Format and Signing

The original bid shall be signed by the Bidder or by a person or persons authorized to bind the Bidder to the contract. Financial proposal pages of the bid shall be initialed by the person or persons signing the bid and stamped with the Bidder's company seal.

Interlineations, erasures, annotations, or overwriting shall be valid only if they are initialed by the person or persons signing the bid.

Please note: A single bidder may not bid on the same tender via more than one company under his or her ownership. In addition, bidders having close relationships with other bidders (members of the same family, subsidiary, or daughter companies, etc.) may not bid on the same tender. This type of action, or any other action judged by the Purchaser to constitute collusive behavior, will lead to the bidder(s) being automatically eliminated from this tender and disqualified from participating in future IRC tenders. On the other hand, one bidder may submit more than one offer in response to the same tender only if the offers demonstrate clear differences in specifications, quality, lead time, and other characteristic of the goods and services offered.

D. SUBMISSION OF BIDS

14. Submission and Marking of Bids:

Bidder shall submit sealed bids addressed to the SUPPLY CHAIN DEPARTMENT, at Nowy Swiat 41A 000-042 (Business Labs) (irc-polska-tender@rescue.org) by 23rd May, 2022 at 3:00 PM. All bids shall be placed in the box provided for the purpose. Bids submitted after the deadline will not be accepted. The PURCHASER may, at its discretion, extend the deadline for the submission of bids, in which case all rights and obligations of the PURCHASER and Bidders, as documented in the RFP, will be applicable to the new deadline.

Bidders shall sign the bid register form at the reception of the IRC office indicating their company name, telephone number, and date of submission.

Format

The Bidder's proposal shall include a technical proposal and a financial proposal, in separate sealed envelopes.

15. Modification and Withdrawal of Bids

The Bidder may modify or withdraw its Bid after submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the Purchaser prior to the deadline prescribed for submission of Bids.

The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched. No Bid may be modified after the deadline for submission of bids.

E. BID OPENING AND EVALUATION

16. Preliminary Examination

The Purchaser will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether bids are generally in order.

17. Evaluation and Comparison of Bids

Bids determined to be substantially responsive as per section 7 above will be considered evaluated by the IRC Procurement Committee, with the below scoring criteria.

EVALUATION CRITERIA	Description	Weight (%)
Financial proposal (price and payment-terms)	Refers to the offer price, including taxes, duties, delivery charges, and payment terms	30%
Delivery lead -time and availability	Refers to the offered lead-time and availability against IRC's requirements	20%
Proposal meets specification or requirement	Refers to the offered good or service relative to IRC's specifications or requirement or statement of work description	30%
Supplier organization and capacity is appropriate	Refers to the Supplier's capability to fulfill the IRC's requirement	20%
		100%

18. Contacting the Purchaser

Subject to Clause 5, no Bidder shall contact the Purchaser on any matter relating to its bid, from the time of the bid opening to the time the Contract is awarded or the selected qualified supplier is announced.

19. Notification of Award

Prior to the expiration of the period of bid validity, the Purchaser shall notify the successful bidder in writing or where necessary by telephone that his or her bid has been accepted and, selected for Master Purchase Agreement for the specific goods and/or services. At this stage IRC may also choose to negotiate with the selected bidder to finalize the offer.

F. CONTRACTING

20. Contract award and notification

The Purchaser shall award the Contract to the notified successful Bidder(s) whose bid has been determined to be substantially responsive and has been determined to be the best evaluated bid considering price and performance factors, provided further that the Bidder is determined to be qualified to enter into a Master Purchase Agreement and perform its obligations satisfactorily.

21. Warranty

The Supplier shall warrant that the goods to be supplied are new, unused, of the most recent or current models (products), and meet the Purchaser's specifications.

The warranty shall remain valid for a period of time as may be specified by the supplier in the Bid and this warranty period shall be considered as one of the bid advantages, and shall in no case be less than that which is provided for by Polish Law if any.

22. Inspection

The Purchaser shall have the right to inspect the goods to confirm their conformity to the specification. The inspection will be conducted by assigned staff of the Purchaser or a reputed relevant consultant selected by the Purchaser.

In the future business relation, should any inspected goods fail to conform to the specification, the Purchaser may reject them and the Bidder shall replace the rejected goods without extension of time except at the Purchaser's sole discretion.

23. Price Schedules and Location

Vendors interested in the provision of Goods to IRC Country offices should NOTE that all categories apply to all IRC Offices.

List of Services for Master Service Agreement as per below Categories is attached.

24. Service or consultant agreements

For service or consultant agreements time and material awards are not authorized unless it is the only suitable award and a ceiling is established.

25. Disclaimer

The Purchaser reserves the right to alter the dates of the timetable.

The Purchaser does not bind itself to accept the lowest or any proposal.

G. ETHICAL OPERATING STANDARDS

1. Compliance to the IRC Way

The IRC Way: Standards for Professional Conduct ("The IRC Way"), the IRC's code of conduct, which can be found at: <https://www.rescue.org/page/our-code->

[conduct](#) and IRC's combating Trafficking in Persons Policy, which can be found at:
<https://rescue.app.box.com/s/h6dv915b72o1rmapxg3vczbqxjtboyel>. The IRC Way provides three (3) core values - Integrity, Service, and Accountability – and twenty-two (22) specific undertakings.

The IRC Way provides, inter alia, that IRC does “not engage in theft, corrupt practices, nepotism, bribery, or trade in illicit substances.” IRC's procurement systems and policies are designed to maximize transparency and minimize the risk of corruption in IRC's operations.

IRC requests that a supplier

- (i) informs IRC upon becoming aware that the integrity of IRC's business has been compromised during the RFP process, and
- (ii) Reports such events through IRC's confidential hotline, Ethics point, which can be accessed at www.ethicspoint.com or via toll-free (866) 654–6461 in the U.S., or collect (503) 352–8177 outside the U.S.

2. Bidder Non Collusion Statement

IRC prohibits collusion and will disqualify all bids where collusion is detected. Collusion happens when related parties submit separate bids for the same tender. Collusion includes situations where:

- a) Members of the same family submit separate bids for the same tender
- b) Separate companies owned by the same person submit separate bids for the same tender
- c) Employees of a bidding company submitting separate bids through companies they own for the same tender
- d) Partners in a bidder submitting separate bids under their own names/ companies they own for the same tender

It is collusion for a person to be involved in more than companies/ businesses submitting a bid to the same tender. Collusion will lead to IRC disqualifying the involved Individuals or companies from that tender as well as disqualify them from submitting bids for future tenders. In addition, IRC may share information relating to this collusion with other international aid organizations operating in the region leading to loss of business opportunities for the colluders.

SCOPE OF WORK

The IRC will establish a contractual agreement with one or more technology providers to provide cash assistance to Ukrainians in Poland that meets the criteria in Product Offering A or Product Offering B or both.

Product Offering A: Pre-Paid Cards

Client would like to use single load and Reloadable prepaid Visa and MasterCard cards as a redemption tool for the distribution of emergency cash assistance. Proposals from Financial Service Providers (FSP) that offer Prepaid Card services are requested to respond to and meet the following terms and conditions:

Issuance

- Prepaid cards shall be delivered to IRC as inactive/unloaded cards to be prepositioned at IRC's Warsaw, Poland office.
- Client is responsible for compliance with all approved processes and procedures (as set by Company) to acknowledge receipt, secure and safeguard prior to Cardholder distribution if cards are shipped in bulk. Client is responsible for all lost/stolen liability once Cards are delivered to the correct bulk ship destination designated by Client.
- Prepaid card are to be loaded electronically by the service provider or by IRC staff through a web portal with appropriate security measures. Cards will be activated and funded in real-time and will not require activation by cardholders upon redistribution by Client. Client has the right to issue up to two cards per cardholder.
- No opening of accounts is required on the part of card recipients.
- IRC and/or donor logos are able to be included on the card face (optional, depending on timeline)
- IRC maintains right to distribute cards as per internal mandates and policies
- A 4-digit PIN code for cash access will be made available on all cards with preference that this be the last 4 digits of the card number.

Usage

- Prepaid Cards will function on either Visa or MasterCard financial networks, to be defined by IRC at the time of agreement and printing
- Restrictions on use of prepaid cards will be managed by the financial service provider or IRC staff through a web portal with appropriate security measures. Prepaid cards will be able to be used on either of the two following options:
 - Automated Teller Machines with Security Pin where Visa or MasterCard are accepted
 - At vendor shops that have Point of Sale machines functioning on the Visa or MasterCard network.
- Withdrawals will be limited by the daily in-country limits and the amounts available on each individual card. There shall be no credit facilities extended to beneficiaries.
- Option for recurring loads by IRC to issued cards is desirable.
- There shall be no annual fee to recipients.

Account Management

- Prepaid cards will be linked to IRC's account with the contracted FSP, allowing for account management from activation to deactivation of every issued card.

- Expiration dates will be pre-defined in agreement between IRC and the FSP, to range from 6 months to 2 years, where applicable.
- IRC will be able to manage and monitor activated cards through an online web portal, with user security features meeting industry standards.
- Prepaid card deactivation occurs immediately or within 24 hours of an IRC request through the online web portal.
- IRC has the right to cancel any issued card in accordance with the terms of the enhancement option as described hereinafter. Upon the cancellation or expiration of the issued cards, Company shall provide to IRC a report that contained the last 8 numbers of the cancelled or expired cards, the original balance loaded and the amount remaining on the card at cancellation or expiration and all such remaining funds shall be transferred to IRC by Company within forty five days of cancellation or expiration.

Reporting

- Preferred option: Online access to real-time data of card balances, usage/transactions, and service fees incurred
- Secondary option: Individualized and bulk financial statements of activated cards.

KYC: Client must secure the name and addresses of all cardholders and may need to validate identities of certain cardholders based upon Client's KYC criteria, based upon Client's compliance KYC practices, prior to funding and Card issuance. Client is responsible for all withholdings, taxes and all related regulatory reporting, as applicable to the use of the cards provided by Company.

Service Offering

- Program Setup(s) (Applications/Approvals/Processor) Account Setup
- Transaction Authorization / Settlement
- Risk Management
- Real Time Interface for card balance/transaction history
- Balancing and Reconciliation
- Basic program reporting
- Customer service module

Customer service: Cardholders will have 24/7/365 web access and a toll free IVR number to review transaction history and current balance as well as to get assistance with troubleshooting issues. Live operator assistance will be available 24/7/365

Approval Timeline: Card design is subject to Visa or MasterCard approval. Program live data is approximately 4-6 weeks from approval of card design proof.

Order instructions: Client will place orders via company's OMSI system provided by Company to Client. Orders will be processed the same business day if received by 12 noon CST. Orders will not be processed until funding for cost of orders and related shipping fees have been received by Company. Orders will be shipped within 1 business days after orders have been processed.

Product Offering B: Digital Transfers

Offer digital transfer of cash to mobile wallets, which can be store electronically, spent digitally at a point of sale device, and exchanged for physical cash through a cash-out agent and/or ATM. There should be accompanying functionality for IRC to manage client data (e.g. demographic records, vulnerability data), project-level data (e.g. indicator tracking, amount of funds transferred) and real-time payment transaction records in a single platform. The product should integrate with, or directly offer through their solution, digital payment delivery mechanisms, including cash agents, paper vouchers, electronic cash/voucher (Smart Cards), mobile money, pre-paid cards, bank account transfer, etc.

Offer greater visibility into the financial flow of donor funds to improve accountability, transparency and auditability. As possible, the provider should illustrate its capacity to integrate its solution with distributed ledger technology.

KYC:

- Follow all regulatory and compliance standards including country-level “Know Your Customer” requirements as well as the EU’s General Data Protection Regulation (GDPR).
- The service provider must have the ability to ensure secure transfer of electronic client data as all information is to be retained at the highest level of confidentiality with the ability to provide different access levels for various stakeholders.

Service is required on an ad hoc/per installment basis. Service provider should provide rate/fees per installment and per household rate inclusive of all taxes and services costs.

Service provider to provide training to IRC headquarters and country program staff as needed to manage and utilize the technology. Pricing and timelines for training need to be specified. Ongoing technical support and troubleshooting should be available throughout the project cycle. Provide customer service to IRC outside of business hours and on weekends across a large range of time zones for the duration of the period of engagement.

It is anticipated that any contract or contracts entered into as a result of this RFP will be for a period of 24 months. Upon the contract signing, IRC reserves the right to revise the duration of the program. Any extension of this agreement will be agreed on by both parties.

Proposals from Service Providers are requested to respond to the following terms and conditions:

- Integrated built-in data collection tools that can support client registrations, including through remote data collection or desktop data entry
- Relational database which enables client data collected to be linked together (e.g. linking registration data with payment records)
- Customizable data visualization dashboards
- Offline functionality to support remote operations in areas with no internet access or other communication infrastructure available
- API to support inter-connection / interoperability with other software including, but not limited to, Commcare, Kobo, DHIS2 and Power BI
- GDPR compliant
- User Management – ability to assign varying levels of access to program staff, finance staff, etc.

- Customizable data collection fields
- Response customer support and service readily available across multiple time zones
- Capacity to integrate with Single Sign-On technology (not a requirement for contracting)
- Provide overview of cloud-hosting options and in which countries the service provider has capacity to store data in line with GDPR requirements