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Mount Pleasant, Harare, Zimbabwe

REQUEST FOR PROPOSAL (RFP)

PROVISION OF BULK PAYMENT SERVICES FOR ZHI DREAMS-RISE PROJECT

Solicitation Title:	Provision of Bulk Payment Services
Solicitation Number:	ZHI.RISE.2023.12.491
Submit Proposal to:	tendersrise@zhi.co.zw
Date of Issue of RFP:	December 03, 2023
Date Proposal Due:	December 10, 2023, by 2359hrs

Method of Submittal:

Respond via e-mail with attached document in MS Word / pdf format.

The Consultant agrees to hold the prices/rates in its offer firm for **the first year of the assignment (12months)** in the event of being selected.

1. INTRODUCTION

Zimbabwe Health Interventions (ZHI) is a local not-for-profit human development organization which is registered as a Private Voluntary Organization PVO Number 17/22. ZHI's mission is to develop and deliver innovative and sustainable high impact integrated health interventions with local communities while working with and strengthening existing institutions.

2. BACKGROUND

The Zimbabwe Health Interventions (ZHI) is implementing a five-year United States Agency for International Development (USAID) program known as Re-Ignite Innovate Sustain and Empower (RISE). RISE is one of the President's Emergency Plan for AIDS Relief (PEPFAR) funded programs through USAID that aims to disrupt the main drivers of HIV risk for adolescent girls and young women (AGYW) in Zimbabwe using a proven approach called Determined, Resilient, Empowered, AIDS-free, Mentored, and Safe women (DREAMS). The DREAMS approach aims to prevent new HIV infections and reduce vulnerability among OVC, OVC caregivers and AGYW in Zimbabwe. The DREAMS-RISE program is being implemented in eleven (11) priority high HIV burden districts in Zimbabwe of Bulawayo, Bulilima, Beitbridge, Gokwe South, Gwanda, Gweru, Insiza, Mangwe, Matobo, Mazowe and Mberengwa.

ZHI's primary role is to deliver a comprehensive curriculum on HIV prevention, gender norms and social asset building targeted at AGYW in school, out of school and their sexual partners at community level. ZHI's core thrust in the DREAMS-RISE Program is to keep girls and young women HIV Free through provision of a comprehensive, multi-sectoral package of core interventions to address key factors that make adolescent girls and young women vulnerable to HIV. These include structural factors, such as gender-based violence, exclusion from economic opportunities, and a lack of access to secondary school.

3. SCOPE OF WORK

ZHI is looking to partner with a service provider that can handle bulk payments, with payees ranging from 100 to 1000 per payment cycle. Payments will be done in US Dollars through mobile money payments or as cash in transit. Single payments can range from a few USD value up to several hundreds, although typically the bulk payments are usually below US\$100 per payee. Over US\$1,5 million is estimated to be disbursement in this financial year 2023-2024.

Additionally, ZHI is looking to identify a service provider with a nationwide presence, strong market capitalisation of at least US\$4 million and effective systems to manage the risks of handling cash, and the capacity to report on implementation with evidence of disbursements in a timely basis.

3.1 Objectives

The overall objective of this procurement process is to establish a Master Service Level Agreement (MSLA) with an identified service provider(s) to provide different payment platforms, mainly mobile payment, and cash-in-transit (CIT) services to meet ZHI's multiplicity of needs, and as and when required.

3.2 Expected Deliverables

Below is a summary of the expected ZHI service requirements:

- a)** Disbursements to beneficiaries such as Caregivers, Adolescent Girls and Young Women (AGYWs) and Schools, among other beneficiaries of the RISE programmes across eleven (11) districts in Matabeleland South, Bulawayo, Midlands and Mashonaland Central.
- b)** Payments are typically monthly, although provision may be made for once-off payments through mobile or CIT.
- c)** Production of various periodical reports required on the services provided.

Service providers can provide proposals to meet some or all these requirements. This should be explicitly stated in the proposals.

4. SERVICE PROVIDER RESPONSIBILITIES

The service provider will be required to provide the following services:

4.1 Management of Accounts/Transaction Records:

- a)** Set up, maintain, and manage a safe, effective, and efficient mechanism for disbursements.
- b)** Ensure strict beneficiary data privacy and Personally Identifiable Information (PII) standards and processes to mitigate risk of data breaches.
- c)** Maintain a list of payments processed by location and update it every month with real-time data.
- d)** Provide a statement of transactions monthly, showing opening balance and closing balances to aid reconciliation of such an account.
- e)** Maintain proper records and documentation of funds received and disbursed under the contract.

4.2 Liquidity Management

Where appropriate, the Service provider will ensure that its sub-offices and agents always have enough liquidity to facilitate smooth access to cash for our beneficiaries. The service provider shall include as part of its technical proposal a contingency plan that ensures the availability of liquidities at any given time.

Depending on the modality of services offered, the service provider will be required to either:

- a)** Upfront cash for payments and then request reimbursement from ZHI through invoicing processes: or
- b)** If unable to upfront cash, the service provider can request advance payment from ZHI prior to each transfer. The service provider shall identify in the proposal submission if they will be able to front liquidity or if they will request advance payment.

4.3 Disbursement in Cash

The selected service provider will provide cash disbursement services to authorized recipients, and report on a timely basis with evidence / receipts for amounts disbursed.

- a)** Make cash payments at venues of ZHI programme activities both in Bulawayo, Harare & other outlying areas, some of which may be in rural areas of Zimbabwe. The disbursements will comprise mainly payment of allowances to workshop participants at various venues of meetings.
- b)** The service provider shall be able to process bulk payment instructions, communicated through an agreed mechanism. Where applicable, the service provider should provide ZHI access to a management platform to send payment instructions.
- c)** Communicate as part of their proposal the identification requirements for recipients to collect payments.
- d)** The sharing of beneficiary information by ZHI to the service provider shall be limited to minimum information required to complete the transaction and comply with relevant Know Your Customer (KYC) regulation in the country. The service provider shall confirm the ability to receive, store and subsequently delete all

beneficiary information after a standard data retention period in line with ZHI data retention policy.

- e) ZHI will provide the service provider with funds to be disbursed, but the service provider must have the flexibility in emergency situations to make disbursements using their own funds and get reimbursed by ZHI.
- f) The service provider will be expected to submit disbursement returns, with evidence of payment, to ZHI not later than five (5) working days after completion of the activity.
- g) Any excess or wrong payments made by the service provider and billed to ZHI will be recovered from the service provider.
- h) Most disbursements will be US dollar denominated. However, the service provider may be requested to arrange payments in local currency within the stipulations of the Central Bank rules.
- i) ZHI will not be obliged to open a bank account with the engaged service provider.
- j) On average, annual disbursement will amount to approximately US\$1-2million.

4.4 Payment Management

The service provider will ensure that the following are managed during any payment transaction or payment cycle:

- a) The service provider shall be liable for cash amounts up to the point of disbursement to instructed beneficiaries. The service provider should confirm measures in place for cash security, including cash insurance and any exclusions to their cash insurance policy.
- b) The service provider will facilitate automated reconciliation by sharing real time electronic data with ZHI, through limited access to standardized and automated electronic reconciliation files. The service provider will propose a feasible technical solution for consideration.
- c) For advance payments, the service provider will submit all reimbursement claims to ZHI for review and immediate processing. Funds will be transferred to the vendor account within 5 working days, provided the documents which includes proof payments and system generated statements indicating clear audit trails are complete and accurate.
- d) The service provider will maintain an overview and checklist of all payments made for e.g. reimbursement claims received, and payments made to all beneficiaries.
- e) The service provider will ensure that all financial records are available for Audit/review by ZHI as and when required by ZHI for a period of 5 years.
- f) Where applicable, payment messages are to be sent to all our suppliers and beneficiaries for all the payments made; and a copy of the messages are maintained in the service provider records and shared with ZHI upon request.

4.5 Payment Verification

Under direct payments to beneficiaries, the service provider will cooperate, as required, with independent third-party verification of beneficiaries' payments with a simple random sampling selection process each month.

4.6 Customer Care and Sensitization

The service provider should make its customer care service available to our partners and beneficiaries who may have complaints or concerns. The provider should provide a clear description of their customer care and community outreach services (for direct payments to our beneficiaries). For our beneficiaries:

- a)** The service provider should avail agent support to ensure that the beneficiaries will not be charged when cashing out.
- b)** The service provider should deliver money literacy sensitization sessions to beneficiaries during disbursements.

5 KEY DELIVERABLES

The Service provider will be expected to provide the following deliverables:

- a)** Ensure disbursements are made within the time specified in the instruction.
- b)** Production of a Reconciliation Report, including the individual (electronic) file and aggregated report detailing the payments made to the beneficiaries. The reconciliation report must be submitted no later than 5 working days after the disbursement phase has been completed. The Reconciliation Report should contain general and specific information on the management of the funds:
 - (i) Service provider's general information,
 - (ii) the number of beneficiaries to be paid,
 - (iii) the names & Contact numbers of beneficiaries paid,
 - (iv) the number of beneficiaries unpaid that include their names & contact details,
 - (v) the total amount deposited,
 - (vi) the total amount paid per individual & in totality,
 - (vii) the outstanding balance,
 - (viii) details of the payment per beneficiary, including the information on the beneficiaries whose money were deposited into their accounts, general comments, and other information that the ZHI deems necessary.
- c)** For payments in physical cash, the service provider will be required to submit to ZHI within five (5) days after the pay-out date, the Acquittal Sheets with columns that include Date, Full Name, Contact number, District, Type of training or activity and the amount which would have been signed for by the recipients.
- d)** For all payments ZHI may request:
 - o Data protection agreement, highlighting data transfer mechanisms, retention periods and limitations on use of data.
 - o Monthly updates on the number of people paid, disaggregated by district and ward.
 - o End of each payment cycle report describing activities made, challenges confronted, results and recommendations.

- e) Where the service provider provides upfront cash for payments, the cash reimbursement for payments made to the beneficiaries will be transferred to the service provider upon receipt of an acceptable invoice and the approval by ZHI of the reconciliation documents submitted by the service provider at the end of the payment cycle.
- f) Where the payment company requests advance payment from ZHI for payments to be made to the beneficiary list, the service provider must submit a list of payments made and the reconciliation documents at the end of the payment cycle for review and approval by ZHI.

6 RISK MANAGEMENT

- a) The service provider will ensure that beneficiary's ID is verified against details on the payment schedule before the beneficiary is paid.
- b) The service provider will include a signoff provision for both the facilitator/focal point person and the cashier showing the reconciliation (Amount Drawn, Amount Paid, Residual Amount) applicable to disbursement in physical cash only.
- c) Alterations to the payment schedule will not be allowed. If there is need to make changes to the payment schedule, the ZHI focal point person shall be required to send an amended schedule to ZHI finance department. Upon validation, the finance team shall send the amended schedule to the service provider. All changes to be communicated via email.
- d) Any schedules submitted and failed validation tests shall be deemed rejected ab initio and shall be referred to ZHI finance for error rectification and amendments.

7 REPORTING REQUIREMENTS

As per above, the service provider is expected to provide monthly statement and reconciliation reports with evidence of receipt of payment, and proof of deposit of any residual funds to ZHI Finance office within five (5) day from the pay-out day.

8 LOCATION AND DURATION

Payouts to be done throughout the country where ZHI programmes are implemented for an initial period of two (2) years, with an option to exercise for another 2 years, depending on the need for the same services.

9 MANDATORY QUALIFICATION REQUIREMENTS

For the submission of the proposal, the selected payment service provider must comply with the following requirements and present the following documents:

- i. Be an institutional entity fully and duly registered and licensed with the Central Bank in Zimbabwe.
- ii. Have a minimum of five (5) years prior experience in similar assignments. Priority will be given to service providers that have experience in delivering Cash & Mobile payment services across the country.

- iii. Work experience with international and local humanitarian organizations will be an advantage.
- iv. Have the infrastructure, human resources, the level of technology adequate for the execution of the activities in the Payment process and attend the beneficiaries in a professional and cordial manner.
- v. Demonstrate the ability to access all the proposed geographical area to be covered.
 - Demonstrate the feasibility of the proposed methodology to perform the assignment with an acceptable level of effectiveness (through a detailed proposal).
 - Demonstrate that the level of security presented is appropriate according to the context.
 - Ensure that they have qualified agents/branches to carry out the payments: provide the list of agents/branches and their locations to ZHI.
 - Have sufficient insurance cover with requisite covenants to cover ZHI against losses that may arise whilst cash is in transit or at source (disbursement point).
 - Demonstrate excellent workmanship and having staff that understand the need to uphold higher safeguarding standards considering the vulnerability of ZHI Cadres.
 - Demonstrate that Safeguarding issues are considered during service provision.

10 EVALUATION AND SELECTION

Proposals will be evaluated and ranked according to the conditions described in the evaluation criteria below, with a total overall maximum point value of 100:

Criteria #	Evaluation Criteria	Score Weight
1.	Mandatory Requirements: - Certificate of incorporation - Valid Tax Clearance Certificate - CR14 and CR6 - Most recent audited financial statement – audited by a reputable audit firm.	Pass/Fail
2.	Capacity statement and relevant experience that shows an understanding of terms of reference and demonstrated ability to handle the assignment. It should include descriptions of similar work and solid references.	20%
3.	Technical proposal, outlining a clear description of the proposed methodology, training program and timelines for consultancy deliverables.	50%
4.	A list of three (3) organizations where similar services of the consultant have been utilized including contact details and title of the assignment (preferably in the NGO sector).	10%
5.	Cost-effectiveness of Financial Proposal. State preferred payment terms	20%

Selection will be based upon “**Best Value**”, identifying the best offer at the lowest possible fee, that meets all the technical specifications and perform the required service as per Terms of Reference (TOR).

Applications will first be evaluated and scored from a technical standpoint. Applications that are technically acceptable shall then be evaluated in terms of cost. The award shall be issued to the offeror with the highest combined technical and cost score. with shortlisted candidates may be held, and references checked.

11. APPLICATION INSTRUCTIONS AND TERMS FOR BIDDERS

11.1 Application Instructions

Interested service providers are requested to submit the following:

- a)** A Letter of Interest indicating significant relevant work experience including ability/capacity to handle the assignment.
- b)** Company profile (for those submitting as a company or partnership), which will not be accounted for as part of the 10-page limit.
- c)** Technical and Financial proposals (as a single document) of not more than 10 pages, outlining the following:
- d)** Clear understanding of the Terms of Reference
- e)** Clear description of the offered services and service provision methodologies/structures
- f)** Breakdown of management/service fee/rates and any other related costs
- g)** Mandatory requirements as follows:
 - Certificate of incorporation
 - Valid Tax Clearance Certificate
 - CR14 and CR6
 - Most recent audited financial statement – audited by a reputable audit firm.
- h)** Three (3) reference letters related to the execution of similar assignment from recent clients.

11.2 By submitting a bid, all vendors certify that the person(s) involved in the preparation and collation of the proposal and/or quotes were or are in no way associated or have any Conflict of Interests with the initial preparation of the solicitation, the tender documentation, or the subsequent evaluation, assessment, analysis, management, and decision-making process of this tender.

11.3 Language - the quote, as well as all correspondence and documents relating to the offer shall be in **English**.

11.4 The Financial Proposal should include the following:

- a)** Management fees/service rates shall be quoted in US dollars (USD) inclusive of all applicable fees and taxes.
- b)** **Bid Validity Date** - All information submitted in connection with this RFP will be valid for **sixty (60) days** from the RFP due date and not subject to variation on any account during the Bidder's performance of the final Contract unless another time is specified in the addendum of the RFP. This includes, but is not limited to any financial costing, delivery timelines, terms and conditions, service levels, and all other information.
- c)** If your firm is awarded the contract, all information in the RFP and negotiation process is contractually binding. No submission will be considered for any discovered omissions from the Bidder(s).

- 11.5** ZHI does not bind itself to accept the lowest tender price and reserves the right to reject all submissions, in whole or in part, enter negotiations with any party, and/or award multiple contracts.
- 11.6** Proposals **MUST** be received on or before the **closing date** and **time** and all bids received after the closing date and time may not be considered.
- 11.7** ZHI will issue a Master Service Level Agreement (MSLA) to the selected winner(s) that shall state the terms and conditions of the contractual agreement and services to be performed. The MSLA will become a legally binding contract when it has been formally signed by both ZHI and the winning service provider.
- 11.8** To ensure that the same level of information is conveyed equally to all suppliers, ZHI reserves the right to share questions and responses with all other suppliers.
- 11.9** All responses and supporting documentation shall become the property of ZHI and will not be returned.
- 11.10** ZHI reserves the right throughout this process to select any servicing option that best meets its business requirements and to hold discussions with any and all respondents.

12 Submission Instructions and Deadline

Proposals, supporting documents, including a Letter of Interest/Cover and trade references, should be emailed to: tendersrise@zhi.co.zw with subject: **“Bulk Money Transfer Services”**. The deadline for submission of proposals is **23:59pm on Sunday, December 10, 2023**.

13 Terms and Conditions

- ZHI reserves the right to eliminate bids deemed not to be in the best interest of ZHI and award the contract to the bidder whose submission is in the best interest of the organization.
- ZHI reserves the right to accept or reject any proposals received at any time, without incurring any liability to the affected bidder(s) or any obligation to provide information on the grounds for the action.
- ZHI reserves the right to award more than one contract with any of the qualifying bidders.
- All responses must be received on or before the deadline of submission date.
- Incomplete proposal submissions that do not comply with all specifications will be rejected.