

Request for proposal

Mechanism type:

The Lebanese Red Cross (LRC) is looking for service providers who are able to facilitate all or any of the following mechanisms of cash and voucher transfers:

This includes: 1) Open-loop card (or other biometric) solution – ATM/POS cards
2) Transfer to a named beneficiary via local money agent / bank / post office /
Cardless ATM

Note: Service Providers are encouraged to demonstrate new products/solutions/technologies that might serve the purpose of this tender.

This lot is likely to be applicable to:

- Banks**
- Card Providers**
- International Remittance agents**
- Closed Loop payment system providers**

Purpose / Project Description:

LRC is assessing assistance implementation mechanism's in Lebanon, with the aim to increase the efficiency of the aid delivery, increasing their Cash Tool Box, and improve monitoring and data analysis.

ATM cards:

ATM cards will be used as part of the on-going cash programme being run by LRC in Lebanon and will reach between 1500 – 5000 Households per month.

Wire Transfers:

Wire Transfers will be tested when an appropriate project has been identified and will remain on a standby agreement until such a time.

Our requirement:

LRC is looking to work with providers who establish an electronic transfer for beneficiaries. These beneficiaries are provided with a means of establishing their identity that is linked with a personal record/account (Barcode / smartcard / biometric reader / ID card). The beneficiary uses these means to withdraw cash (LBP or USD "Fresh Money") or exchange for goods/services and their account is debited by the value of the transaction (without any service charge or cost to the beneficiary themselves). The beneficiary may be able to access the benefit at a wide range of locations including counter service (eg. Post office, money agent premises, post office), ATM, merchants (for goods & services or cash out).

LRC requires the FSP's to be registered to legally provide the service in the territory (either directly or via a contracted local partner). The FSP's will be able to receive funds (either in local or international equivalent) and convert these to local currency (where required). The FSP's will transfer the funds to the beneficiary's account / record in a data secure manner. The FSP will print

cards / ID's and register the account to the individual. The FSP's will also train or provide communications for LRC so they are enabled to use the technology effectively and train beneficiaries as needed.

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LRC requires detailed reporting of the disbursements and ideally this will be accessible in near-real-time via an online reporting tool. LRC is working towards secure web services for the management of data transfer and would be interested in understanding how a service providers would ensure secure transfer of data.

Your response should demonstrate:

- i. The technology that is proposed
- ii. An emergency response that can be deployed within a crisis / humanitarian response (ideally within 72 hours)
- iii. Monitoring of liquidity
- iv. End to end service charges - **Your financial proposal – see below for scale and duration**
- v. Costs for additional technology – including but not limited to:
 - a. Handsets / readers
 - b. POS devices
 - c. Cards
- vi. Your experience with other NGO's in managing this service (Value, NGO and # of beneficiaries)
- vii. List of coverage (number and location of ATMs, Offices, etc..)
- viii. Withdrawal fees (For ATM cards option) if beneficiaries withdraw from an ATM outside your network
- ix. Availability and volume of fund (i.e. ATM refill amount and frequency, etc..)
- x. Specify the minimum beneficiary info required

Implementation environment:

Connectivity: various mobile networks are available although not always reliable in the programme locations.

Electricity: most of the area is dependent on city power and back-up generators. City power comes on irregular schedule

Participant Literacy and Numeracy:. Participants using the electronic voucher system will have a range of literacy and numeracy skills, including some illiterate users.

We seek solutions that are accessible to vulnerable populations with low literacy and numeracy skills, and limited experience with mobile and other technologies. However, we recognize that some vulnerable participants may require additional assistance to complete any ATM/Wire Transfer or Voucher transaction and seek to identify an appropriate balance between accessibility for vulnerable users while still offering efficiency and transparency gains.

Financial proposal guidance:

The financial proposal for each of the lots should show all prices at the following scales:

Please ensure to **highlight** any costs that are only incurred at set-up phase and would not be re-applied should a pilot or small scale project increase in scale.

Please ensure to highlight all costs associated with the project – there should be no “hidden” costs.

Scenarios	Scale (HH's)	Value of transfer (USD)	# of Monthly transfers	TOTAL TRANSFER VALUE (USD)	# of geographical locations	# of encashment points (ATM's, Vendors, Agents)
A1	500	100	12	600,000	2	20
A2	500	150	8	600,000	2	20
A3	500	300	1	150,000	2	20
A4	2000	100	12	2,400,000	5	30
A5	2000	150	8	2,400,000	5	30
A6	2000	300	1	600,000	5	30
A7	10000	100	12	12,000,000	25	100
A8	10000	150	8	12,000,000	25	100
A9	10000	300	1	3,000,000	25	100
B1	500	100	12	600,000	2	20
B2	500	150	8	600,000	2	20
B3	500	300	1	150,000	2	20
B4	2000	100	12	2,400,000	5	30
B5	2000	150	8	2,400,000	5	30
B6	2000	300	1	600,000	5	30
B7	10000	100	12	12,000,000	25	100
B8	10000	150	8	12,000,000	25	100
B9	10000	300	1	3,000,000	25	100