

Request for Proposal Ref # PRCS-NHQ/FSP/MM/01/2026

“Framework Agreement for Mobile Money Transfer Services”

1. Instructions to Tenderers

Pakistan Red Crescent (PRC) is a statutory body constituted and governed by an “Act of Parliament”. It was founded on December 20, 1947 by an Order called “The Pakistan Red Cross Order” issued by Quaid-e-Azam Muhammad Ali Jinnah, as Governor General of Pakistan and Founding President of the Society. Pakistan Red Crescent is part of an „International Red Cross Red Crescent Movement“ which is comprised of 189 National Societies, International Federation of Red Cross Red Crescent Societies (IFRC) dealing with disaster response, health services, organizational development and dissemination of humanitarian values, International Committee of the Red Cross (ICRC), dealing with conflict, prisoners of war and Geneva Conventions, and National Societies. Pakistan Red Crescent became part of the ICRC on 21st July 1948 and was admitted as member of IFRC on 18th August 1948.

The Pakistan Red Crescent Society (PRCS) invites you to submit Technical and Financial proposals for the provision of financial services to support the implementation of PRCS Cash-Based Interventions in all Pakistan provinces under the Framework Agreement for Mobile Money service for duration of two (02) years as per instructions specified in this Request for Proposal and the attached Scope of Work (SoW) (Annex 2).

Closing date: July 16, 2026

Eligibility requirement

1. Active taxpayer having NTN GST certificates
2. Registered with all relevant regulatory authorities (SECP, State Bank, PTA etc)
3. Nationwide network/coverage
4. Local presence in Islamabad

2. Specifications:

The services must meet the **specifications mentioned in Annex 2 Scope of Work**

If an alternative product/proposal is submitted: **the differences must be explained and justified.**
If the bidder decides to provide a partial offer of the required areas of implementation, the tender will need to clearly state the locations they are interested in bidding.

Any variance from the required specifications must be clearly stated in your Proposal.

3. Content of the Request for Proposal

The Request for Proposal consists of the following documents, and should be read in conjunction with any Addenda issued.

All the pages of this tender document, including all the attachments should be signed as a commitment to agree with the terms and conditions mentioned therein and these should be submitted along with the Technical offer.

3.1 Technical offer should be sent with necessary documents in the Technical proposal folder:

1. This “Request for Proposal” **to be signed and submitted with your Technical offer**
2. Annex 1 General Terms & Conditions for Cash Based Programme – **to be signed and submitted with your Technical offer**

3. Annex 2 Requirements/ **Scope of Work** – **to be signed and submitted with your Technical offer**
4. Annex 3 “Supplier Response Sheet” – **to be filled in and submitted with your Technical**
5. Annex 4 Supplier Registration Form - **to be filled in and submitted with your Technical offer, with the following supporting documents:**
 - a. Copies of three latest (audited) financial reports/statements
 - b. Certified copies of business registration licence
 - c. Original statement of the supplier’s bank (confirming bank account, bank name, address, bankig codes...)
 - d. Tax clearance (three latest years)
 - e. Proof of insurance (if any)
 - f. Performance evaluation/reference letter (if any)
 - g. Any other documents required by applicable law (depending on the local context, you can specify the name of the documents here for example certified copies of registration with professional bodies)
6. Annex 5 Declaration of Undertaking - **to be filled in and submitted with your Technical offer**

3.2 Financial offer with necessary documents in the Financial proposal folder:

Annex 6 – Cost break down (Pricing) template to be completed and signed.

Note: All proposal must be submitted on the prescribed templates/annexes

4. Duration

The expected duration of the **Framework Agreement** is **2 (TWO) YEARS** and possible of extension for another 2 (TWO) years (maximum).

5. Operational process

Once a contract is awarded, the Financial Service Provider is required to follow the PRCS processes throughout the duration of the Agreement.

6. Language of proposal

The proposal and all correspondence and documents related to the proposal shall be written in plain English.

7. Cost of submitting proposals

The Tenderer shall bear all costs associated with the preparation and submission of the proposal, and the PRCS will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.

8. Acknowledgment

Tenderers are required to acknowledge their participation in the tender by forwarding a notification e-mail to **Procurement FP** procurement@prcs.org.pk, and keep in loop ad.cva@prcs.org.pk within 48 hours of receiving the Request for Proposals with a clear Subject Line.

9. Contact point

The Tenderer must provide a single point of contact for all correspondence relating to this Request for Proposal. The PRCS will not be responsible for contacting the Tenderer through any route other than the nominated contact. The Tenderer must therefore undertake to notify any changes relating to the nominated contact point.

10. Enquiries

Enquiries are only permitted from July 01-13, 2026 at 10:00 AM and should be directed procurement@prcs.org.pk and ad.cva@prcs.org.pk. Enquiries will be addressed by email to the sender.

Enquiries are only permitted in email and up to three (03) days before the deadline for submission. Answers shall be consolidated and will be shared within one (01) working day (from clarifications request) as a single document to the interested parties.

11. Amendment to the Request for Proposals

At any time prior to the deadline for submission of proposals, PRCS may amend the tender documents by issuing Addenda. Any Addendum thus issued shall be part of the tender documents and shall be communicated in writing by e-mail to all Tenderers. Prospective Tenderers should promptly acknowledge receipt of each Addendum by e-mail to the PRCS. In order to give reasonable time to prospective Tenderers for taking the Addendum into account, the PRCS shall extend as necessary the deadline for submission of proposals.

12. Time Schedule

The PRCS aims to follow the time schedule indicated below:

- June 30, 2026 – Launch of tender notice
- July 01 - Jul 13, 2026 at 10:00 AM – Deadline to receive enquiries
- July 16, 2026 at 15:00 PM (Islamabad time) – deadline for submission of proposals.
- September 15, 2026 – Expected award of the contract

13. Submission of Proposals

Complete proposals must be received prior by **July 16, 2026 at 03:00 PM (Islamabad time)** and an electronic copy to be forwarded on the [designated procurement](mailto:procurement@prcs.org.pk) e-mail account of the PRCS procurement@prcs.org.pk **NOT Before the Bid Opening date, but AFTER the bid opening within three (03) days (17th - 19th July 2026), Please do not cc or bcc any other PRCS email addresses on your email with the proposal.**

The subject of the email shall clearly state “Proposal Reference # “PRCS-NHQ/FSP/MM/01/2026 – Mobile Money Services” and the name of the tenderer.

Bidders shall submit the technical Proposal in separate folder, and financial proposals in separate folder clearly marked as “Technical Proposal”, & “Financial Proposal” (both folders Enclosed in ONE master Folder):

- a) First folder containing the technical offer and required documents must be clearly named: “Technical proposal – PRCS-NHQ/FSP/MM/01/2026 – [Mobile-Money Services](#)
- b) Second folder containing the financial offer must be clearly named:

“Financial proposal – PRCS-NHQ/FSP/MM/01/2026 – [Mobile Money Services](#)

- Initially, only Technical proposals will be opened following the closing date of tender. Financial proposals will not be opened until the technical evaluation is completed. Proposals received by the PRCS after the deadline or proposals that do not comply with the requirements will not be considered.
- Please note that NO pricing information must appear in the technical proposals.**

Any proposal addressed to any different e-mail account and or not properly marked will not be considered.

- Tenderers presenting incomplete documents will be excluded from the tender process.
- No received proposal will be returned to the tenderer.
- The PRCS will acknowledge receipt of the proposal to the sender.

14. Validity:

The proposal must remain valid till 90th day after the submission of the proposal.

15. Contents of the Proposal

The proposal should report in the header “Proposal Reference: “PRCS-NHQ/FSP/MM/01/2026 – [Mobile Money Transfer Services](#)” and be set out in 2 main parts:

I. Part I. Technical Proposal max 20 pages

The FSP to submit the technical proposal as per below contents:

You can consider to copy the technical proposal content and paste here:

1. Experience and Capacity:

- 1.1. Type of service proposed
- 1.2. Years of experience, experience nationwide (disaster prone targeted Areas)
- 1.3. Use of sub-contractors, intermediary or outlets
- 1.4. Number and location of delivery points in nationwide (If not, Nation wide enlist the excluded districts, provinces, state branches separately)
- 1.5. Potential coverage (area covered by service-access for beneficiaries)
- 1.6. Daily capacity per points (amounts and number of beneficiaries/customers)
- 1.7. Human resources available
- 1.8. Readiness and time to deliver within the 48 hours when funds have been transferred and parked with the PRCS-FSP account.
- 1.9. API based disbursement solution (FSP willingness to allow PRCS API for integration with the FSP API and support real or near to real time disbursement).

2. Approach:

- 2.1. Step-by-step procedure for the set-up of the transfer mechanism
- 2.2. Step-by-step procedure for the transfer
- 2.3. Step-by-step procedure for the creation of new agents/outlets if applicable
- 2.4. Requirements: provision of information, opening of account, etc.
- 2.5. Security features and internal control processes (for transfer or withdrawal)
- 2.6. Process for payment of fees.
- 2.7. Complaint procedures
- 2.8. Technical support
- 2.9. Information Communication Technology (ICT) system, if applicable

- 2.10. Monitoring and reporting system
- 2.11. Awareness and training, if applicable
- 2.12. Compliance with financial requirements.

3. Respective responsibilities (Financial service providers): Refer to [Scope of Work](#)

The technical part of the proposal shall set out:

- Full interpretation and comments on the Requirements.
- Analysis, identification of objectives and concepts and approach to achieve the objectives.
- Proposed methodology
- A work plan providing a detailed breakdown of activities, time schedule and outputs that are clearly linked to pricing mechanisms.
- Detailed timeline schedule with proposal of intended professional inputs clearly related to the Program Implementation Schedule; to be presented as a bar chart.

Implementation experience

- Please state prior experience in implementing cash programme of similar nature and/or scale, with names of countries, programmes, and service recipients.

II. Part II. Financial Proposal max 2 pages

The financial part of the proposal shall be structured in pricing template annexed-6 and the following sections shall be considered for the financial part:

- Concise budget break-down for each budget head if applicable
- Cost of services in PKRs including following:
 - Miscellaneous Cost – This would include all expenses that might not be covered by the above category
 - Total costs as lump sum for all services as per attached ToR
- All prices given should be inclusive of income tax, service tax and other taxes payable as per the rules and regulation of the Government. The payment will be done after deduction of all payable taxes
- Please fill in the Pricing template in Annex 4 and submit with your proposal. (both as pdf and excel formats)

“Other costs not stated above will be accepted if included in the Financial Proposal and considered for payment”. Any clarity required to FSP for inclusion of the additional cost shall be sought under the enquiries or at time of pre bid meetings. Such enquiries shall be made not later than 2 days before the submission date for the proposal. The result will be communicated as circular letter or e/mail to all Proposals.

- All rates presented in the Financial proposal shall be considered fixed during the entire service unless otherwise agreed in the Framework Agreement.

- PRCS will not reimburse costs not included in the bid as well as costs of normal tools of trade (e.g. portable personal computers).

- Travel and any travel related costs are out of scope of this tender

16. Evaluation of proposals

The tenderers should show that the Requirements have been fully understood and that the proposed methods and resources are suitable and will be employed appropriately to fulfil the required tasks. In drawing up the proposal for services, the tenderer should observe the Requirements. The document



should be clear, complete and arranged in a readable way. The presentation may include diagrams, tables and graphs.

The proposal will be evaluated based on technical and financial criteria where price will account for 30 % and technical criteria for 70 % of the overall proposal evaluation.

The following criteria will be used as a basis for evaluation of the technical proposals.

- Technical evaluation is based on Finance Technical Validation and Program Technical Validation of the FSP
- Adequacy of the proposed methodology and work plan, schedule
- A minimum technical qualifying mark is 70 points out of 100 points (i.e. 70%) or more are eligible for the Program and subsequent opening of financial bids.
- The Financial bids will be assessed on the basis of the total price (not including duties, taxes, levies etc. in the country of the project location) after correcting any arithmetical errors and after deducting cost items that, as stated in the request for tender, are not to be included in the assessment. The Financial offer will account for 30% of the overall rating. The price quotation with the lowest adjusted value will receive the maximum possible points (30 points).
- The order (ranking) of proposals will be determined by the highest ranking based on technical and financial evaluation of proposals. The proposal with the highest ranking will be regarded as the most responsive tender and recommended for award of contract.

17. Right to accept any proposal and to reject any or all proposal

The PRCS reserves the right to accept or reject any proposal, and to annul the tendering process and reject all proposals, at any time prior to award of contract, without thereby incurring any liability to the affected tenderers or any obligation to inform the affected tenderers of the grounds for the PRCS action. PRCS is not bound to accept the lowest bid.

It shall be noted that possible extension to the frame agreement will solely be the PRCS decision.

18. Guarantees

No Tender Guarantee (Bid Bond) is required.

No Performance Guarantee for execution of contract will be required.

19. Confidentiality

All provided documents, technical data and information relating to the Request for Proposal shall be treated as confidential and the tenderer and the personnel of either of them shall not, either during the tender process or after, disclose any such documents or information to any other person, government, other organizations or authority external to the PRCS.

The tenderer shall not communicate at any time to any other person, government, other organizations or authority external to the PRCS, any information known to them by reason of their participation in this Request for Proposal; nor shall the tenderer use such information to their private advantage. The tenderer agrees not to publish, announce anything prejudicial to the PRCS's goodwill or overall public image.

Details of evaluation of the proposals are not disclosed to the Tenderers.

20. Intellectual Property Rights

All intellectual property rights in all Material under contract award (including, but not limited to reports, data and designs, whether or not electronically stored) produced by the successful tenderer or its personnel, members or representatives in the course of carrying out the awarded contract will be the property of the PRCS.

21. Exemptions

The proposal's price shall reflect tax exemption to which the PRCS is entitled by reason of any privileges or immunities enjoyed by it. If it is subsequently determined that any taxes and duties which have been included in the price are not required to be paid, the PRCS shall deduct the amount from the contract price and payment of such corrected amount shall constitute full payment. Any amounts of such taxes and duties already paid by the PRCS shall be refunded by the tenderer.

In the event any governmental authority refuses to recognize the exemptions of the PRCS from such taxes, restrictions, duties, or charges, the tenderers shall immediately consult with the PRCS to determine a mutually acceptable course of action.

The tenderers shall be liable to pay all taxes, duties, levies and other charges which are due on the basis of national legislation.

22. Standard payment terms

Payment will be made within 30 days from the date of receipt of the invoice and upon satisfactory receipt of supporting documentation on the reconciliation of transfers and delivery to beneficiary accounts, and submission of all required and agreed reports.

The service provider shall be able to pay all taxes, duties, levies and other charges which are due based on national legislation. Such payments need to be separately shown on all invoices, receipts, claims etc. together with appropriate evidence. Payments will be effected in Pakistani rupees.

23. Liquidated damage clause

Please be advised that non delivery of output after agreed delivery schedule, without justification accepted by the PRCS, may be subject to a deduction from the invoice of 0.1% per day up to 5% of the total value of the contract.

24. Contractual arrangements

Prior to issuing contract, clarifications will be limited to the following issues:

- Clarifying the service expected and the methods to be used
- Clarifying starting date.
- Fees and unit prices are not subject to negotiations, as they were taken into account in assessing the proposal.

The PRCS will use standard template of the PRCS Contract. Except where expressly varied in this Request for Proposals and the eventual Contract award, PRCS General Terms and Conditions (Annex 1) attached hereto will apply.

The Framework Agreement will be issued to the successful bidder for the full programme duration and has no legal obligation to order any minimum or maximum quantity. However, progression from



one activity to the next activity is subject to approval of the project by authorities. The PRCS reserves the right to terminate contract if above conditions are not met or scale back or discontinue contract at any point, if it is not achieving the results anticipated.

In the event of the contract being terminated, the contract holder will be compensated for no more than the actual amount of work performed to the satisfaction of the PRCS prior to date of termination.

25. SINGLE BID PER BIDDER

It is not permitted that local companies (registered in the country of the project) appear as joint-ventures or associate partners **in more than one application**. The invited (associate) service provider must specify the character and operating procedures of the suggested associations. Information on the roles, responsibilities, contractual agreements and coordinating mechanisms among the partners shall be given as part of the technical proposal.

The joint venture must specify the character and operating procedures of the suggested associations. Information on the roles, responsibilities, contractual agreements and coordinating mechanisms among the partners shall be given as part of the bid.

26. FORCE MAJEURE

Should any extraordinary and unforeseen circumstances arises, such as fire, strike, riot, civil commotion, epidemic, plague, flood, accident and/or war preventing either contracting party from fully and partially carrying out its obligations under the contract, the party so prevented shall inform in writing the other party of the causes of such failure within three days from the beginning thereof and shall not be liable for performance of the contract wholly or partially to the extent of non-performance, as the case may be. The independent authorities concerned shall authenticate prevalence of such circumstances.

27. DISPUTES

All differences concerning the interpretation of the present contract shall be solved and settled in a friendly way through mutual understanding. Should the issue not be resolved within 90 days, the PRCS dispute provision in the PRCS Terms and Conditions (Annex 1) on Purchasing shall apply.

28. ALL OR NONE CLAUSE

The PRCS reserves the right to accept the whole or part of the offer and the lowest evaluated bid will not automatically be accepted. Furthermore, prior to the issuance of the Framework Agreement the PRCS reserves the right to cancel the tender all together without assigning any reason.

The PRCS reserves the right to accept or reject any or all tenders or split the order between the service providers without assigning any reason whatsoever.

29. Principle of Conduct

Tenderers seeking to work with the PRCS shall respect the following principles:

Business Ethics: Tenderers are expected to maintain the highest degree of business ethics when working with the PRCS.



Transparency of information provision: Tenderers shall not be involved in any fraudulent activities, misrepresent information or facts for the purpose of influencing the selection and contract awarding process in its favour.

Fair competition: Tenderers shall not be involved in any corrupt, collusive or coercive practices.

If at any time during the registration or procurement process the PRCS determines that the Tenderers is in violation of the above mentioned principles, the proposal will be rejected as ineligible.

The respect of fundamental human rights and labour standards is stipulated in the General Terms and Conditions (Annex 1) and must be accepted by you as a condition of contracting with the PRCS. Any refusal of these terms shall constitute grounds for rejection of proposal; and any violation during a contract terms shall constitute grounds for termination.

Thanks and best regards,

Procurement Department,
PRCS NHQ Islamabad,
Pakistan.

Attached:

- Annex 1 General Terms & Conditions for Cash Based Programme
- Annex 2 Scope of Work
- Annex 3 RFP Supplier Response Sheet
- Annex 4 Supplier Registration Form
- Annex 5 Declaration of Undertaking
- Annex 6 Pricing template