بلالِ احمر پاکستان

Annex 2A
Scope of work/TOR with the Financial Service Provider:
PRCS Cash and Voucher Assistance (CVA) – Mobile Money Service
RFP Reference Number PRCS-NHQ/FSP/MM/01/2026

1. Background and context:

Founded in 1947, Pakistan Red Crescent Society (PRCS) is currently the largest humanitarian organization in the country. Its mission is to become the leading humanitarian organization of Pakistan, striving for preventing and alleviating human sufferings of the vulnerable people across the country. Headquartered in Islamabad, PRCS has its presence in seven provincial States and territories. Every year, PRCS supports thousands of people in need of help through providing emergency medical and relief assistance, and rebuilding recovery following disasters as well as building community resilience through its network of trained volunteers and staff. PRCS, with the support of the International Federation of Red Cross and Red Crescent Societies (IFRC) and the Partner National Societies has been strengthening its capacity to reach vulnerable people in need of help in a faster and more scalable manner following disaster events and shocks. To this end, one of the approaches is to increase the use of Cash and Voucher Assistance (CVA) as humanitarian response option. To enhance the transparency, PRCS is looking to build partnership with financial service provider (FSP) in its CVA.

Annually, supported by IFRC and its partners, PRCS is engaged in relief and recovery efforts to support the disaster affected people across the country so that the beneficiaries are able to address their immediate basic needs, restore their livelihoods and rebuild their houses. This humanitarian assistance involves in-kind distribution and CVA. As with CVA alone, between 2020 and 2024, the PRCS has provided cash assistance to 50,000 households across the country. Considering its plan to scale up cash assistance in the coming years and ensure the timeliness, PRCS is looking for FSPs which are able to facilitate the cash transfer from PRCS to its beneficiaries, specifically:

- Geographical areas: Across the country.
- Projected number of households: 20000 for two years
- Estimated transfer value per household: 17,000/ - 65000/- (transfer could be through one-off wallet transfer or multiple transfer through CNICs or one-off transfer through bank account as per government regulations)
- Estimated number of responses per year: between 2-10
- Types of financial services: Mobile money transfer services and voucher based transfer.

value of the contract
- Minimum range of transfer could include 17000 PKRs to 5000 recipients (one-off transfer or multiple depends on project scope)
- Maximum range of transfer through FSP 65000/PKRs to 50000 recipients (one-off transfer or multiple depends on project scope)

The approach of the intervention is outlined in this document and as such we require a solution with both solid financial and data management systems and which can also be operational in the areas targeted by PRCS.

The solution proposed by the Financial Service Provider (FSP) preferably would be applicable across the country or in the areas the FSP has coverage.

The Red Cross Red Crescent Movement (RCRCM) including the International Federation of Red Cross and Red Crescent Societies (IFRC) and the Pakistan Red Crescent Society (PRCS) are founded on seven Fundamental Principles: https://www.ifrc.org/en/who-we-are/vision-and-mission/the-seven-fundamental-principles/ All suppliers will be required to respect and support these fundamental principles in terms of the service and product provided.

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The envisaged service entails PRCS to support beneficiaries to cash assistance through mobile money services with the selected financial service provider with the purpose of funds to be transferred to the beneficiaries for a predetermined timeline which will be informed to the FSP in advance.

The solution proposed by the FSP should be based on the deliverables outlined below but other relevant proposals/alternatives are welcomed and will be taken into consideration.

Unique Reference #	Sending Date/Time	Receiver Mobile No/ Wallet Account number	Receiver CNIC	Receiver Name	Transaction ID	Sending Transaction #	Transaction Status	Receiving Transaction #	Transaction Reference	Receiving Location	Transferred Amt	Receiving Date/Time

2. Purpose of the service requested:

The FSP is expected to provide a **scalable and flexible solution** to facilitate PRCS/IFRCto transfer cash grants to beneficiaries via a safe, secure and simple delivery mechanism, which also include information on number of delivery points in targeted areas, existing and/or potential coverage, amounts and number of customers per points, monitoring and reporting (attached standard format if available), reversal of remaining funds, payment process etc…The FSP is required to submit documents and fill in the questionnaire mentioned in the Annex 04 “Supplier Registration/Profile form”.

The selected FSP will enter into framework agreement with the PRCS for **(02) two years**, with possible extension of another two years maximum.

3. Duties of service provider: The FSP shall articulate their roles to integrate them with the requirement been asked in the request for proposal reference number PRCS-NHQ/FSP/MM/01/2026. The FSP is expected to provide the following tasks. FSP can also add (where relevant) tasks it can perform other than the ones listed below. The tasks shall logical in relation with the General and special terms & conditions annexed 2.

- The cash grants shall be in one of the following forms:
  - Through Mobile account by the name of beneficiary
  - Through biometric verification using CNIC/Identity documents
  - Through API based disbursement solution agreed by PRCS,
  - Through digital voucher-based disbursement solution,

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- Through camp-based disbursement solution
- Through commercial bank account
- Any other cash disbursement solution that is available and agreed by PRCS

- The FSP shall provide adequate resources (staffing and liquidity) to enable planned payments made per day or as instructed by the PRCS.
- The FSP shall make arrangements to use their branches/franchise network, microfinance partners or accredited company remittance agent network for disbursement of cash grants.
- The FSP shall make arrangements for timely disbursement of cash grant is ensured at any place as required and asked by the PRCS.
- The FSP shall map and provide details of branches / franchises, micro finance partners, registered / authorized agents with technical proposal
- The FSP is responsible for notifying the beneficiary through mobile message OR phone calls about the cash grant information.
- The recipients shall receive their cash grant from the FSP in the agreed payment venue
- The distribution plan/ timeframe (as mentioned in the above table) will be agreed by both the parties in accordance with the plans of PRCS.
- A daily report should be shared by FSP on an agreed template for the updated status of the collected and uncollected recipients.
- In the event that a recipient may not collect their cash grant till the specified distribution date, the funds will be reversed to PRCS account and final reconciled and detailed list of recipients with final status as mentioned under table 1.
- The FSP shall submit reconciled detailed list along with the bank statements and ensure availability for final bank reconciliation meeting with PRCS as per compliance requirement.
- PRCS or a 3rd party been engaged by the PRCS shall conduct monitoring for ensuring that FSP is aware of its responsibility to recipients and ensuing the distribution is organized in full and on time.
- The FSP will be responsible and liable for the money until it is paid to the beneficiaries. Each person should count and verify the amount before leaving the counter.
- The FSP will be responsible for ensuring cash flow and liquidity at retailers' shop/authorised agents.
- The FSP shall follow the instruction given by the PRCS and shall not decide who is entitled to receive the cash grant.
- Adequate insurance and risk management mechanisms should be put in place by the FSP and will not be covered by the PRCS. The Red Cross/Red Crescent Movement cannot use armed escorts can take neither any responsibility or liability for any type of loss incurred in during transport or before, during or after distribution. Arrangements should be in place to ensure that the Red Cross/ Red Crescent principles and neutrality are not compromised during distributions.
- The FSP shall submit consolidated report on weekly basis and it must include updates about following data (besides above daily status of collected and uncollected report):
  - Detail about collected and uncollected report along with address of the retailers, payment date and time. Submission of service fee invoice (if any).
- The FSP will comply with and strictly implement the guidelines, which has been developed by PRCS regarding CVA operation in context of COVID-19 and shared with the FSP along with this Scope of Work.
- FSP will follow PRCS or its partners' data protection policy"
- FSP will also ensure the technical support to users, receive and handle complaints quickly.
- FSP will ensure disbursement in a secure, credible conducive environment without deduction of the additional charges by FSP authorized agent, franchises etc.

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- Annex I: Technical Proposal Contents and Annex II: Evaluation Criteria are part of this document for guidance during proposal development.

4. Deliverables:

Services required from the FSP:
- To provide a service to allow the provision of cash grants to the recipient in a safe and timely manner.
- All planned distributions have to be executed in the agreed timeframe as stated in the RFP and the Purchase Orders.
- Daily update of cash disbursement to be provided
- All reports, proof of receipt, token and reconciliation should be provided weekly to PRCS.
- All undistributed funds are returned to the PRCS within the agreed timeframe as stated in the RFP and the Purchase Orders.

The FSP is expected to **coordinate and implement activities jointly with PRCS** in branch offices and the field, including remote areas.

The FSP is expected to provide **fully managed contract** and be responsible for managing and ensuring service levels for all/any other companies that may be providing aspects of the agreed service.

The FSP is expected to provide **guarantees** on security of information and appropriate data protection guards are in place. Defining how the information will be protected, stored, used, the regulations and laws that the service will be provided under. FSP will be required to provide details of all checks including but not limited to; Know Your Customer (KYC), Anti-Money Laundering (AML) and Anti-Terrorism checks. What data will be shared and with whom.

If an electronic platform is offered as part of the proposal:
- Provide secure user IDs and passwords to key PRCS personnel, with **system access based on appropriateness to role and segregation of duty**.
- Provide training/tutorial documents to PRCS for the web-based system

5.Geographic Coverage: Nationwide (however, the FSP having limitation to nationwide coverage can only mention their existence coverage strength. The geographical coverage of FSP shall also synthesize with the information of FSP response capacity, previous experience, service cost, HR, Liquidity, ID, paper, insurance and safety measures).

6. Quality standards:

- The services are executed in a timely manner (within agreed timeframe to be negotiated in the contract).
- Financial statements and reports are adequate and meets audit requirements
- The families are able to receive their grant in the nearby accessible areas.
- FSP will comply with all pre-distribution and distribution procedures of PRCS that are outlined in this Scope of Work.
- Employees engaged by FSP for the implementation of the project will be under the sole responsibility of the FSP without any employment relationship whatsoever with the PRCS.
- The FSP shall release the PRCS from any liability and shall indemnify and hold harmless PRCS from any damages and costs resulting from claims by third parties in connection with the performance unless and except in the case such as liability or claim results from an intentional act or gross negligence on the part of the PRCS or its staff.

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- FSP shall bear all funds and associated costs disbursed to the recipients who are not approved by PRCS and/or due to FSP mistake.

7. Support to be provided by PRCS:

- Identification of the households to be assisted
- Informing of cash disbursement date and time.
- Sharing of list of beneficiaries at least 03 working days ahead of the cash disbursement for opening mobile account, cross check/debit instruction of CNIC and mobile number before cash disbursement.
- Transfer of the funds to the PRCS account in the relevant bank of FSP prior to distribution of cash grants.
- Transfer of service charges once the disbursement is done and invoices is received by PRCS.
- Issuance of debit instruction to the FSP bank.

8. FSPs Capacity Assessment form(The assessment form shall be filled by the applicant FSP)

S#	Province	District covered	Districts Not covered if any	No of Retailers
1	**Khyber Pakhtunkhwa (KP)**			
Sub Total				
2	**Punjab**			
Sub Total				
3	**Sindh**			
Sub Total				
4	**Balochistan**			

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Sub Total				
5	**Gilgit Baltistan (GB)**			
Sub Total				
6	**KP Merged Districts (FATA)**			
Sub Total				
7	**Azad Jumu Kashmir (AJK)**			
Sub Total				

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Sub Total			
GRAND TOTAL			

ANNEX I: TECHNICAL PROPOSAL CONTENTS

1. Financial Service Provider overview and General Information
    1.1. Financial Service Provider Name (Also provide point of contact, address)
    1.2. Legal status and Registration (provide copy of registration)
    1.3. Agreements (If available, provide a sample service / framework agreement)
2. **<u>Experience and Capacity:</u>**
    2.1. Type of service proposed
    2.2. Years of experience, experience nationwide (disaster prone targeted Areas)
    2.3. Use of sub-contractors, intermediary or outlets
    2.4. Mapping, number and location of delivery points in nationwide (disaster prone targeted Areas)
    2.5. Potential coverage (geographical areas covered by service-access for beneficiaries)
    2.6. Network details of the registered/authorized branches, franchises, retailors and agents at Provincial, District, Tehsil and Community level.
    2.7. Daily capacity per points (amounts and number of beneficiaries/customers)
    2.8. Human resources available with FSP
    2.9. FSP readiness and time to deliver the assistance to recipients.
3. **<u>Approach: (Please provide details of FSP approaches to meet the following requirement)</u>**
    3.1. Step-by-step procedure for the set-up of the transfer mechanism
    3.2. Step-by-step procedure for the transfer of cash and voucher assistance to the recipients (please elaborate number of days required to authorise payment. Provide information about total number of recipients can collect the assistance in one day and a week. Also elaborate liquidity management at field level)

3.3. Step-by-step procedure for the creation of new agents/outlets if applicable (describe any limitation or challenges with creation of new agents/outlets)

3.4. Requirements: provision of information, opening of account, Time Duration etc.

3.5. Security features and internal control processes for transfer or withdrawal of cash assistance.(also provide recent past audit trail reports, data privacy policy must reflect on recipient's personal information and transaction details protection

3.6. Process for payment of fees.

3.7. Complaint procedures

3.8. Technical support (the support shall also provide explanation regarding the transaction tracking capabilities)

3.9. Information Communication Technology (ICT) system, if applicable

3.10. Monitoring and reporting system (Provide a sample report with technical proposal)

3.11. Awareness and training, if applicable

3.12. Compliance with financial requirements and reconciliation with return of amount/fund un collected by the recipients.

3.13. System Integration (Provide detail If applicable that how PRCS could be linked to FSP electronic system for managing disbursement)

4. Pricing: Refer to Annex 3 for pricing and cost breakdown

5. Respective responsibilities (service provider / subcontractor / organization)

The responsibilities shall put in-place in light of the terms and condition given in the Annex-1

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