**ANNEX C - Technical Questions**

This section is divided into four mandatory sub-sections. Given the complexity of some CVA services, bidders can provide additional information to explain their services at their discretion.

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| **ITEM** | **QUESTION** | **BIDDER RESPONSE** |
| **Section 1: Experience Providing CVA Services** | | |
| * 1. Type of Service | Tick which services your organization can offer to Plan International | Mobile Money (i.e., transfers using e-wallets on mobile phones) [ ]  Mobile banking (i.e., access to banking services via a phone app) [ ]  Electronic Voucher (e-Voucher) [ ]  Bank Account linked debit card (specify whether Point of Sale (PoS) payments are possible) [ ]  Prepaid cards or ATM cards (specify whether PoS payments are possible) [ ]  Physical Cash Withdrawal (at a field site) [ ]  Paper Voucher  Other (please specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 1.2 total value | For the services you can offer, confirm the total value of funds you have transferred to recipients/ programme participants/ customers under UN/ INGO/NGO and/or government-funded projects in the last three years.  If you offer more than one delivery mechanism, confirm for each across the different countries. |  |
| 1.3 Competitive advantage | Explain how your services meet the needs of Plan International (as detailed in the services description section) and what your competitive advantage is over other organizations. |  |
| 1.4 References | Provide the name and contact details of two references (ideally from the UN or INGO or NGO and/ or government body) that you have delivered Cash and Voucher Assistance services to in the past 2 years. |  |
| * 1. Partnership | a-Can you provide a list of third-party partners (e.g., banks, mobile service providers, financial institutions) you collaborate with to deliver cash transfers?  b-Additionally, could you specify the number of these partners and provide a breakdown by country to understand coverage at the national level? |  |

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| **Section 2 Geographic Coverage / Partnership** | | |
| 2.1 Geographic Coverage | Confirm your geographic coverage, indicating (as applicable to your services) the number of physical branches, ATMs, Agents, Kiosks and point-of-sale vendors. Provide as much details as possible to understand your capability in each area (for mobile transfer, please provide Phone coverage and Mobile agent coverage). | |
| 2.2 Insert locations | Can be added in Annex | |
| **Item** | **Question** | **Bidder Response** |
| * 1. Expansion | If required to expand your services to new geographies, confirm   1. Is this possible? 2. Under what circumstance (e.g. amount of funds, number of recipients) would you be able to expand   If you already have full market coverage, do not complete this question. |  |
| * 1. Accessibility | 3.1 What provisions do you make to ensure accessibility for people with physical disability, e.g. deaf, blind, restricted movement or who need additional support e.g. illiterate?  3.2 What is the provision in the absence of programme participant? Do you have proxy form policy?  3.3 Is the service provided by the FSP accessible to adolescent girls and boys? Are there legal/cultural barriers adolescent girls and boys face when it comes to accessing the banking system or using your technology – Please explain and provide details of regulating bodies governing your operations (i.e. parental consent for children, no access to airtime and charging, legal age restrictions on banking etc.)? |  |
| * 1. Accessibility- People on the move | 1. Can you offer multi-currency solutions in case of assistance to refugees on the move? 2. How do you manage foreign exchange (FX) risks, especially in cross-border payments? Are fixed FX rates or hedging mechanisms available? |  |

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| **ITEM** | | **QUESTION** | | **BIDDER RESPONSE** | |
| **Section 3.1 Operations** | | | | | |
| Daily Cash Distribution Limit | | Please indicate the minimum and maximum amount of cash that can be disbursed by fixed agents per agent per day. Please provide answers separately (If the amount that can be disbursed daily varies per agent or location, please provide details.) | |  | |
| Advance Notification Requirements | | 1. Please specify how long in advance (in days) you need Plan International to inform you of a distribution (i.e. minimum number of days between PI notification and the actual distribution). 2. Please advise on the timeline as much as possible.   c- What is your organization's capacity to support Plan International in preparedness activities, such as being pre-positioned, participating in simulation exercises, or engaging in pre-crisis planning? d- Do you have experience delivering CVA based on early warning systems, forecasts, or as part of anticipatory action frameworks? If yes, please describe the context, partners involved, and mechanisms used. | |  | |
| Documentation Requirements | | What relevant documents are you expecting from Plan International to be fulfilled to affect the Cash Transfer? | |  | |
| KYC Compliance | | What is the FSP minimum requirements for KYC especially in areas where proper identification is a challenge such as refugees?  What alternative solution can you provide for programme participants which don’t have the needed document (please provide details).Will FSP accept a Plan International Programme participant ID card as a KYC-compliant document?   * + - Yes / No | |  | |
| Feedback and Complaints Mechanism- and troubleshooting | | Describe mechanisms for receiving and addressing feedback and complaints, including processes for technical issues, lost SIMs, or misplaced documents.  Detail the support provided to Plan International during fund transfer and distribution, including escalation procedures and expected resolution timeframes | |  | |
| Biometric Authorization | | Please specify if you can provide biometric registration and authentication of programme participants.  Yes / No  If yes, please provide details of the type of biometric method used (e.g., fingerprint, eye scan) and whether this system is portable (i.e., can it also be used to verify identity during cash distribution in the field offline?). Include a detailed attachment if necessary. | |  | |
| Training -Orientation | | 1. Please provide details of the training and ongoing support you could provide to Plan International staff and programme participants on using your services (e.g., enrolment, and using the platform). 2. Describe how your organization supports local financial ecosystems, including subcontracting or capacity-building for national/local FSPs or agents. 3. Do you provide data privacy and security training for system administrators and end users? Is the training tailored to different user roles (e.g., IT staff, general users, compliance officers), and how does it align with relevant data protection standards (e.g., GDPR)? | |  | |
| Monitoring and Reporting | | Describe the extent to which Plan International can directly monitor and produce reports on the progress of distributions from your platform. Specify your organization’s capability to provide real-time monitoring, including a dashboard to track CVA distribution progress, funds disbursed, withdrawn, or used. Indicate whether options are available for integrating post-distribution monitoring and relaying information to project participants. Please include details on the specific information that can be provided (e.g., recipient name, amount received, amount remaining, verification of receipt, and date) along with timeframes for generating these reports. | |  | |
| Web- Portal Access | | Would you provide Plan International with a web portal through which Plan International can manage its customer accounts?  1. Yes  2. No  If yes, please provide details. Please include a detailed attachment if necessary. | |  | |
| Data interoperability | | Does the FSP have interoperability with other service providers? (for mobile money and banks) | |  | |
| Reconciliation and return | | How will the supplier reconcile and report to Plan International the funds not withdrawn/utilized, and can those funds be returned to Plan International? Explain the process and timeframes. | |  | |
| Contingency Planning | | What contingency plans do you have in place if you are unable to transfer funds in emergencies? Please provide details on fallback options. | |  | |
| Data Protection Overview | | Where relevant, Plan International will require you to complete an IT Security Assessment form — confirm this is acceptable.Please confirm whether you operate according to any IT security standards or regulations, and provide details (e.g., ISO 27001, NIST, SOCCan you provide documentation or certification demonstrating compliance?Does your solution comply with applicable data protection laws (such as GDPR, CCPA, or POPIA)? | |  | |
| Personal Data Management | | a. What types of personal data does your solution collect, process, or store? b. How does your solution support data subject rights (e.g., access, rectification, erasure, portability)? c. Can users easily request and receive a copy of their personal data? | |  | |
| Data Retention and Deletion | | 1. What is your data retention policy? 2. How is data securely deleted or anonymized after the retention period? 3. How do you ensure compliance with cross-border data transfer regulations? | |  | |
| Data Security and Breach Response | | 1. Please explain what mechanisms you have in place to ensure the confidentiality and protection of programme participant personal data (including name, phone number, etc.). 2. Has your organization ever experienced any data confidentiality breaches? If so, how were these incidents resolved, and what policies or procedures have been implemented since to prevent recurrence? 3. What is your process for detecting, reporting, and responding to data breaches? 4. How quickly do you notify clients of a data breach? 5. Do you have a documented incident response plan? | |  | |
| Third-Party and Sub-Processor Management | | 1. Do you use any third-party processors or sub-processors? 2. How do you ensure they comply with data privacy requirements? 3. Can you provide a list of all sub-processors and their roles? | |  | |

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| **Section 3.2 Operations flow chart** | | | |
| 1. Mobilising **(from signing the contract agreement to being ready to disburse funds)**   The supplier should submit a project plan for the mobilization of services.  Key steps may include, e.g., Collection of key information, Creation of accounts and sub-accounts, and Programme participant identification requirements.  Delivery of required technology/infrastructure, Activation of accounts/ cards    Where possible, provide examples of your organization's internal controls under the different activities.  You can submit the Standard Operating Procedures or Operations Manual to support this question and cover the key steps. | | | |
| **Activity** | **Detail (include any key requirements)** | **Who does this (Plan International or Supplier or other e.g. regulator)** | **How long does it take?** |
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| 1. Distributing (Pl transferring funds to the supplier through to recipients getting their entitlement (money, voucher)   The supplier should submit a project plan for fund disbursement.  This plan should cover steps from when mobilization is complete, and we are preparing for our first fund transfer until the programme participants have received funds).  This project plan will be scored based on its completeness, the clarity of each step's explanation, and the realistic timelines.  Provide examples of your organization's internal controls under the different activities where possible.    You can submit supporting Standard Operating Procedures or Operations Manuals.as supporting document | | | |
| **Activity** | **Detail (include any key requirements)** | **Who does this (Plan or Supplier or other e.g. regulator)** | **How long does it take?** |
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| **ITEM** | **QUESTION** | **BIDDER RESPONSE** |
| **Section 4. Localization and Environmental Sustainability** | | |
| Local business | Would you describe your organization as “local” to the geographies listed in section 2.2 above? If so, demonstrate how you are a local business regarding ownership structure. |  |
| Financial inclusion | Plan International values sustainable businesses that support local communities and people. Please explain how your organization or services support the financial inclusion of vulnerable groups. |  |
| Environmental sustainability | Please describe how your organization integrates environmental sustainability into its operations and services. For example, do you have policies, initiatives, or practices in place to reduce carbon emissions, minimize environmental impact, or promote sustainable resource use? |  |