



Invitation

To Tender

Table of Contents

1.	Background Information on Plan International.....	2
2.	Summary of the Requirement	2
2.1	Overview	3
2.1.1	Plan Approach	3
2.1.2	Purpose	3
2.2	Instructions to Tenderers	3
2.3	Key Dates and Timelines	4
2.4	Pricing.....	5
3.	Specification and Scope of Requirement	5
3.1	Scope of Services	5
4.	Selection Criteria.....	6
5.	Evaluation of offers	11
6.	Terms & Conditions	11
7.	Plan International's Ethical & Environmental Statement	12
8.	Submission Checklist.....	12

INVITATION TO TENDER

ITT FY25 - 0205 Global Financial Service Providers

1. Background Information on Plan International

Plan International is an independent development and humanitarian organisation that advances children's rights and equality for girls.

We believe in the power and potential of every child, but know this is often suppressed by poverty, violence, exclusion, and discrimination. And it is girls who are most affected. Working together with children, young people, supporters, and partners, we strive for a just world, tackling the root causes of the challenges girls and vulnerable children face.

We support children's rights from birth until they reach adulthood, and we enable children to prepare for and respond to crises and adversity. We drive changes in practice and policy at local, national, and global levels using our reach, experience and knowledge.

For over 85 years, we have rallied other determined optimists to transform the lives of all children in more than 80 countries.

In our commitment to addressing global emergencies, Cash and Voucher Assistance (CVA) has emerged as a preferred modality whenever feasible. To ensure rapid deployment of aid, we maintain pre-crisis agreements with financial service providers (FSPs)¹, aggregators² enabling swift and efficient responses during crises.

We won't stop until we are all equal.

Read more about Plan International's Global Strategy: **Girls Standing Strong** at <https://plan-international.org/strategy>.

2. Summary of the Requirement

Plan International is inviting interested parties to submit bids for the provision of Financial Services to facilitate the distribution of Cash and Voucher Assistance (CVA) across its **global** offices. The successful Bidder(s) will be expected to enter into a three-year Long-Term

¹ **Financial service provider (FSP)** is an entity that provides financial services, which may include digital payment services. Depending upon your context, FSPs may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs also includes many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer cash transfers or voucher services, hence within CVA literature FSP generally refers to those providing transfer services. In the context of CVA, entities that would typically be categorized as payment service providers (PSPs) tend to be included under the FSP umbrella. PSPs are third party entities that help merchants to accept a range of payment methods by connecting them to the broader financial infrastructure. They work with acquiring banks (payment processors) to securely manage transactions from start to finish.

² **Aggregator.** An entity that consolidates financial transactions for processing, for example enabling the flow of payments between payers and recipients across multiple financial service providers (FSPs). Aggregators provide systems integration by connecting FSPs to third party systems. They may also provide additional services such as notification of successful payments, reconciliation, and receipts.

Agreement (LTA) on a non-exclusive basis with Plan International.

Plan International reserves the right not to award a contract due to this Invitation to Tender or to award contracts to multiple successful Bidders.

ITT Overview and Instructions

2.1 Overview

2.1.1 Plan Approach

Over the years, we have enabled significant innovations in CVA mechanisms to overcome challenges such as access to hard to access locations, limited network coverage, and operational constraints in fragile environments. Digital transfer solutions, for instance, have facilitated seamless assistance delivery while prioritizing the safety of both participants and implementing teams.

In recent cross-border emergencies, our efforts have highlighted the importance of engaging service providers capable of operating across multiple countries. Such providers enable us to support refugees on the move, minimize duplication of assistance, and allow programme participants to utilize cash across neighbouring countries.

2.1.2 Purpose

The purpose of this Tender is to establish framework agreements with multiple global/regional financial service providers to enable a rapid and cost-efficient response during emergencies. The framework agreements will serve as a foundational document, outlining key details such as scope of services, coverage areas, fee structures, participant enrolment processes, disbursement methods, data management and protection, data interoperability with 3rd party, real-time monitoring and reporting mechanisms.

The framework agreements will provide Plan International Country Offices with critical information, enabling them to design response plans and develop project proposals more accurately and efficiently. By streamlining these processes, the framework agreements will enhance Plan International's humanitarian CVA programs through scalable and compliant cash and voucher transfer mechanisms, enhancing our ability to deliver timely and effective assistance to those in need during crises.

The selected financial service providers will support Plan International's humanitarian CVA programs through scalable and compliant cash and voucher transfer mechanisms.

2.2 Instructions to Tenderers

These instructions are designed to ensure that all Bidders are given equal and fair consideration. It is the Bidder's responsibility to ensure their offer is complete and that they provide all the necessary information asked for in the format specified, or risk their offer being rejected. Further details can be found in section 9.1 of this ITT document, '**Submission Checklist.**'

Women-owned businesses and companies actively engaged or advancing gender equality and women empowerment in the workplace are especially encouraged to apply.

Documents comprising this tender pack are as follows:

- ITT FY25 - 0205 Global Financial Service Providers
- ANNEX B - Pricing Schedule
- ANNEX C - Technical Questions
- ANNEX D - Supplier Questionnaire
- ANNEX E - Non-Staff Code of Conduct
- ANNEX F - Plans General Terms and Conditions

Tenderers are required to submit their proposal, inclusive of all required annexes, via email to procurement@plan-international.org. Offers must be received by the deadline specified in the section '**3.3 Key Dates and Timelines.**'

The offer and all correspondence and documents related to the tender must be written in English.

Each Tenderer or member of the consortium or sub-contractor may submit only one offer.

Unless stated otherwise, all communications from Bidders in relation to this tender, including Clarification Questions, must be directed to procurement@plan-international.org and must include the ITT reference number: **ITT FY25 - 0205 Global Financial Service Providers.**

2.3 Key Dates and Timelines (Updated as 23/06/2025)

The following table outlines the key dates and timelines associated with this tender process. Plan International reserves the right to change these at any time as the tender progresses. To maintain transparency, fairness, and adequate time to prepare your offers, Plan International will inform all interested Parties of any changes to these key dates and timelines simultaneously and in a timely fashion.

Activity	Deadline Date
Issue of Invitation to Tender	28/05/2025
Deadline for supplier submission of clarification questions	27/06/2025 (updated as 23/06/2025)
Deadline for Plan to respond to clarification questions	02/07/2025 (updated as 23/06/2025)
Deadline for submission of offers	14/07/2025 23:59 BST
Plan Review of Offers	15/07/2025 – 21/07/2025
Supplier short-list notification	22/07/2025 – 25/07/2025
Supplier presentations / interviews	28/07/2025 – 01/08/2025
Contract Award	04/08/2025 – 18/08/2025

2.4 Pricing

Bidders are required to complete the pricing schedule attached separately in ‘**Annex B – Pricing Schedule.**’ All prices must be quoted in **EUR (€)**, and exclusive of Value Added Tax (VAT).

It is expected that prices will be fixed for the duration of the contract and quotes valid for a maximum period of 90 calendar days following the Closing Date of this tender. If for any reason you are unable to guarantee fixed pricing for the duration of the contract, any projected price increases should be clearly stated in your tender.

To ensure a fair and transparent process, Plan International will not be able to divulge budget information relating to this tender or associated Projects. It is expected that Bidders submit their best possible financial offer at the point of submission.

The successful Bidder will be required to pay their staff who work on this contract **at least** the National Living Wage.

3. Specification and Scope of Requirement

3.1 Scope of Services

The Financial service provider will be responsible for delivering a range of services /solutions across multiple countries and regions. This section outlines the specific expectations for both the operational and technical aspects of the service.

3.2 Geographic Coverage

The geographic scope will be global, but could also engage FSP at the regional levels:

- Middle East, Eastern and Southern Africa
- Eastern and Central Europe
- West and Central Africa
- Region of the Americas (South America)
- Asia-Pacific

Services should cover countries where Plan International has [presence](#) or is actively engaged in humanitarian assistance. This ensures that Plan International can respond effectively to evolving demands across diverse geographic regions.

3.3 Key Responsibilities Include but are not limited to:

1. Cash and Voucher Distribution

- a. Ensure readiness for immediate deployment, including integration with local financial service providers where required.
- b. Distribute cash through diverse delivery mechanisms such as mobile money, e-cash, prepaid cards, physical cash, and e-vouchers.
- c. Provide multi-currency solutions for cross-border support.

2. KYC- Know Your Customer and Regulatory Compliance

- a. Offer flexible KYC³ options for undocumented individuals, particularly in refugee, IDP, and returnee contexts.
 - b. Ensure compliance with legal, regulatory and financial regulations across all relevant jurisdictions.
- 3. Data Privacy and Security**
- a. Adhere to global data protection standards and ensure the confidentiality of project participants' information.
 - b. Provide a data protection framework aligned with Plan International's safeguarding policies.
- 4. Real-Time Monitoring and Reporting**
- a. Provide a real-time dashboard for tracking distributions and offer options to integrate post-distribution monitoring.
 - b. Share detailed reports with timestamps for full accountability and donor compliance.
- 5. Data Management and Platform Access**
- a. Allow multi-level access for Plan International staff to manage registration, fund allocation, and real-time monitoring.
 - b. Support bulk data uploads and offer customized access for efficient fund allocation.
 - c. Ensure a user-friendly interface with translations based on the country of operation.
- 6. Technical Support and Training**
- a. Train Plan International staff on system use, including enrolment, registration, and troubleshooting.
 - b. Provide ongoing technical support and quick resolution for system errors and inquiries.
- 7. Cost Structure and Scalability**
- a. Provide a detailed fee schedule, including transfer fees, service charges, and other applicable costs.
 - b. Offer flexible pricing based on volume, frequency of distributions, and duration of assistance.
 - c. Contingency plans in case the FSP is unable to transfer in an emergency with Plan B and C options.
- 8. Safeguarding and Accountability**
- a. Ensure full compliance with Plan International's Child and Youth Safeguarding Policy.
 - b. Commit to ethical practices and the protection of vulnerable groups during service delivery.

Please refer to '**Annex A - Specifications**' for full details of the requirement.

4. Selection Criteria

Bids will be assessed against predetermined criteria which has been developed and agreed by the Tender Panel prior to launching this Tender process. The information gathered in '**Annex C -Technical Questions,**' '**Annex B – Pricing Schedule**' and any other requested

³ **Know Your Customer (KYC)** usually refers to the information that the local regulator requires **financial service providers (FSPs)** to collect about any potential new customer to discourage financial products being used for money laundering or other crimes. KYC rules apply **customer due diligence** to the task of screening and verifying prospective clients. Some countries allow FSPs greater flexibility than others as to the source of this information, and some countries allow lower levels of information for accounts that they deem to be 'low risk'. This 'risk-based' approach is recommended by the institutions setting international standards on these matters (e.g., the Financial Action Task Force (FATF)).

For more info to refer to CALP Glossary: <https://www.calpnetwork.org/key-resources/glossary-of-terms/>

documentation will be used to evaluate and score each Bid against this set of criteria. Please find further details in the table below:

	Criteria	Tenderers must demonstrate	Weight (%)
Compliance	Tender Compliance & Completion	<ul style="list-style-type: none"> • Satisfactory completion of all documentation requested with sufficient information, submitted no later than the closing date specified. • Agreement to our mandatory policies as set out in Annex B – Non-Staff Code of Conduct • Registered and authorized to operate in the targeted countries. • Compliance with AML (Anti-Money Laundering) and CFT (Counter Financing of Terrorism) regulations. • Adequate Data protection policies and mechanisms in place. 	Pass/Fail. Bidders who do not meet these minimum requirements will not have their Bids further assessed.
Technical Proposal (65%)	Experience Providing Services CVA	<ul style="list-style-type: none"> • Proven experience implementing large-scale bulk transfers to diverse recipient groups (e.g., refugees, undocumented individuals, adolescents). • Demonstrated work with humanitarian organizations, such as UN agencies, ICRC, and INGOs, or in Social Protection-funded projects within the last three years. • Ability to deliver multi-currency solutions for cross-border assistance and support for people on the move. 	20%
	Geographic Coverage Expansion Capability and	<ul style="list-style-type: none"> • Ability to operate across multiple countries where Plan International is present, with a reliable network of branches, agents, ATMs, and point-of-sale (POS) vendors. 	15%

		<ul style="list-style-type: none"> • Capacity to rapidly scale services to new areas or in response to emergencies. • A clear approach to partnering with local Financial Service Providers (FSPs) to extend reach and ensure service continuity, including how these partnerships will be managed and coordinated. • A commitment to strengthening local financial ecosystems, through capacity building, financial inclusion, and support for sustainable, locally driven service models. 	
	Delivery Mechanisms	<ul style="list-style-type: none"> • Availability of multiple transfer mechanisms, ensuring flexibility and accessibility, • Options for rapid disbursement during emergencies, minimizing delays and ensuring timely assistance. • Flexible KYC solutions to accommodate unregistered and undocumented programme participants, including acceptance of Plan International-issued programme participant ID cards. 	15%
	Monitoring, Reporting, and Verification Systems	<ul style="list-style-type: none"> • Real-time monitoring capabilities, providing a dashboard for tracking CVA distribution progress, disbursed funds, and verification of recipient receipts. • Integration of post-distribution monitoring surveys and reporting systems that deliver timely data and support for decision-making. • Verification systems in place, including biometric authentication (e.g., fingerprint, iris scan) for 	10%

		<p>secure identification and fraud prevention.</p> <ul style="list-style-type: none"> • Proof of transfer at the recipients / programme participant end 	
	Data Privacy, Security, and Interoperability	<ul style="list-style-type: none"> • Strong data protection policies ensuring compliance with global and national data privacy regulations. • Mechanisms to handle data breaches, with clear recovery protocols in place. • Data interoperability with other financial service providers (e.g., mobile money, banks) for seamless integration- Specify technical API or data-sharing protocol expectations (Digital beneficiary management systems, finance systems - SAP/Dynamics). 	5%
	Operational Processes and Support	<ul style="list-style-type: none"> • Established processes for mobilization and swift deployment, including a project plan covering account creation, programme participant enrolment, and activation of delivery mechanisms. • Defined timelines for fund disbursement, reconciliation, and reporting of unused funds to Plan International. • Comprehensive feedback and complaints management system to address programme participant issues, such as lost SIMs or technical challenges. • Training and ongoing support for Plan International staff on the use of the platform, troubleshooting, and continuous improvement. • Availability and distribution of appropriate currency denominations 	5%

Financial Proposal (30%)	Pricing Schedule	<ul style="list-style-type: none"> • Detailed competitive transparent fee structure, including transfer and maintenance fees. • Cost efficiency based on the volume of participants and transaction frequency. • Multi-currency solutions for cross-border transactions. • Commercial invoice issuance in Plan International's preferred currency. • Clear process for reconciling unused funds and refunding within set timelines. • Completion of 'Annex - Pricing Schedule' with all requested information • FX risk mitigation strategies (foreign exchange variance risks in cross-border transfers or local currency fluctuations) 	30%
Gender Responsive (5%)	Gender sensitive Practices & Policies	<p>As part of our ongoing Gender Responsive Procurement Initiatives. Bidders will be allocated 5% of the overall score if they meet one or more of the following:</p> <ul style="list-style-type: none"> • If headed up by a woman • If the supplier is a women-owned business: A legal entity in any field that is more than 51% owned, managed and controlled by one or more women. • If the % women in management positions is over 35% • If % women workers is 55% or above. • If robust gender equality initiatives are in place and active. E.g. WEPs signed, gender equality procurement policy, and additional 	5%

		gender-sensitive program/s implemented.	
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5. Evaluation of offers

The Tender Panel will review all Bids to ensure they meet the minimum requirements listed under the 'Compliance' section in the above table. Following this, each Bid will be assigned a score on the basis of predetermined criteria and their associated weighted scorings.

The contract(s) will be awarded to the Bidder(s) who represent the best overall value for Plan International in terms of the evaluation criteria set out above. By participating in this tender, you acknowledge and understand that Plan reserves the right to:

- Decide not to award to any supplier
- Decide to award to one or more suppliers
- Decide to readvertise the opportunity
- Not necessarily accept the lowest cost offer

Notification of award of contract will be issued via e-mail.

6. Terms & Conditions

By submitting a Bid as part of this Tender process, you also acknowledge and understand that:

- Plan International will not be liable for any costs or expenses incurred in the preparation of your offer
- You or your company will undergo vetting checks against an Anti-Terrorism and Sanctions Database as part of due diligence protocols
- Plan International reserves the right to keep confidential the circumstances that have been considered for the selection of the offers
- Part of the evaluation process may include a presentation from the Bidder and a site visit by Plan International staff, where applicable and necessary
- Plan International reserves the right to alter the schedule of tender and contract awarding
- Plan International reserves the right to cancel this tender process at any time and not to award any contract
- Plan International reserves the right not to enter into or award a contract as a result of this invitation to tender
- Plan International does not bind itself to accept the lowest, or any offer
- Any attempt by the Bidder to obtain confidential information, enter into unlawful agreements with competitors, or influence the evaluation committee or Plan International during the process of examining, clarifying, evaluating, and comparing tenders will lead to the rejection of its offers and may result in the termination of a current contract, where applicable
- You accept in full and without restriction the conditions governing this tender as the sole basis of this competition, whatever its own conditions of sale may be, which you hereby waive
- You have examined carefully, understood and comply with all conditions, instructions, forms, provisions and specifications contained in this tender dossier.

You are aware that failure to submit a tender containing all the information and documentation expressly required, within the deadline specified, may lead to the rejection of the tender at Plan International's discretion

- You are not aware of any corruption practice in relation to this competition. Should such a situation arise, we shall immediately inform Plan International in writing
- You declare that you are affected by no potential conflict of interest, and that you and our staff have no particular link with other Bidders or parties involved in this competition. Should such a situation arise during performance of the contract, you shall immediately inform Plan International in writing
- You accept Plan International's standard terms of payment which are **30 days** after the end of the month of receipt by Plan of a proper invoice or, if later, after acceptance of the Goods or Services in question by Plan International Ltd

7. Plan International's Ethical & Environmental Statement

- The organisation should establish environmental standards and good practices that follow the principles of ISO 14001 Environmental Management Systems, and in particular to ensure compliance with environmental legislation
- The organisation should seek to set reduction targets in areas where the organisation's activities lead to significant environmental impacts

8. Submission Checklist

Please note Plan International are unable to accept submissions which are accessible by an online link, for example SharePoint, Dropbox etc. Please submit the documents as email attachments.

Document	Form
Annex B - Pricing Schedule	Please complete with all requested information and return in excel format.
Annex C - Technical Questions	Please complete with all requested information and return in word format.
Annex D - Supplier Questionnaire	Please complete with all requested information and return in word format.
Annex E - Non-Staff Code of Conduct	Please sign and date this document and return in PDF format.
Proof of legitimate business address	Scanned copy

Copy of tax registration number & certificate	Scanned copy
Copy of business registration certificate	Scanned copy
3 client references within Non-Governmental Organisations	