



No. 11(3)/CT/BISP/2018
GOVERNMENT OF PAKISTAN
BENAZIR INCOME SUPPORT PROGRAMME
F-BLOCK, PAK SECRETARIAT, ISLAMABAD
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Subject: **MINUTES OF THE PRE-PROPOSAL CONFERENCE FOR “HIRING OF FINANCIAL INSTITUTIONS (FIs) FOR PAYMENTS TO BISP BENEFICIARIES”**

In pursuance of RFP published on 10th September, 2023, for “Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries”, a pre-proposal conference was held on 18th September, 2023 at 11:00 AM in the Ground Floor Conference Room, BISP HQs, Islamabad. Director Generals from F&A and Cash Transfer (CT) Wings of BISP along with relevant representatives of different wings were present in the conference. List of FIs whose representatives attended the conference, is attached at **Annex – A**.

2. Director General (CT), BISP while welcoming the participants clarified that the purpose of the pre-proposal Conference is to respond to the questions/queries of all the participating FIs and give as much clarity as possible to the FIs.

3. A detailed Q&A Session was held with the participants of the FIs. At the end of the conference, the Director General (CT) asked the FIs to send their queries through emails by or before the close of next day i.e., September 19, 2023. The conference ended with a vote of thanks.

4. **Annex-B** to these minutes provides BISP response against the queries discussed during the conference as well as received through emails from the FIs, after the conference. In addition, Addendum - 1 to the RFP has also been issued and is attached as **Annex – C**.

Annex – A

List of FIs whose representatives attended the Pre-Proposal Conference

September 18, 2023

Sr. #	Financial Institution Name	Page Number
1	HBL	1
2	JS Bank	2
3	UBL	3
4	Bank of Punjab	4
5	Sindh Bank	5
6	JAZZ CASH	6
7	TELENOB BANK	7
8	BANK ALFALAH	8
9	VRG (Virtual Remittance Gateway)	9
10	VISA	10
11	CBA	11
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Annex – B

Sr. #	Questions Received from FIs	Responses
1.	What is difference between partnership and JV in term, If we engage a channel/distribution partner then can we have a JV agreement with them to participate in RFP at the same time?	<p>Part 1 of the question: What is difference between partnership and JV in term?</p> <p>BISP Response: Joint Venture is as defined at Section 2A [1(h)] - "Instructions to Consultants: General Provisions" of the RFP. Whereas, the word Partnership has been used to extend BVS enabled distribution network, network of branchless payment touch points, touch points, Super Agents, Point Of Sale (POS) agents, Payment Service Operators (PSOs), Payment Service Provider (PSPs) and interoperability requirements for service delivery under the contract. In addition, the partnership arrangements with other FIs/Digital Banks to increase geographical coverage and outreach for BISP beneficiaries.</p> <p>Part 2 of the question: If we engage a channel/distribution partner then can we have a JV agreement with them to participate in RFP at the same time.</p> <p>BISP Response: Please refer to Section 2B (11.1) - "Instructions to Consultants: Preparation of Proposals - Only One Proposal" of the RFP i.e., "The Consultant (including the individual members of any Joint Venture) shall submit only one Proposal, either in its own name or as part of a Joint Venture in another Proposal. If a Consultant, including any Joint Venture member, submits or participates in more than one proposal, all such proposals shall be disqualified and rejected."</p> <p>Furthermore, Joint Venture is not necessary in case an FI has a partnership</p>

		<p>arrangements with other channel/distribution partners. For more clarity FIs are advised to explore and read out all the clause and provision of RFP pertaining to JV.</p> <p>Note: Proposal submitted by a Joint Venture in accordance with the requirements of the RFP, will be evaluated similar to the evaluation of an FI. However, the eligibility related assessments as per the RFP in respect of members of the joint venture will be made separately. Whereas, the partnership arrangements will not be evaluated separately, but other requirements will be verified as per the RFP.</p>
2.	Payment disbursement within 24 hours needs clarity that if funds received over weekends or in late hours.	Any gazetted holiday or weekend will not be included in the 24-hour window.
3.	If bidder participates as a lead bidder in 1 cluster can that participate as partner or in JV in other cluster	Yes. For more clarity and information please refer to response to Question No. 1.
4.	Due to don't have clarity on few points in RFP till now, we request for increase bid submission date for (2) TWO week's time from current bid submission date.	Please refer to the Addendum - 1 to RFP.
5.	For partnership marks can we need to submit MoU/agreement in bid forms to secure complete marks	Yes (as elaborated in ITC Clause-10 of Section 3 Proposal Data Sheet)
6.	Can we partnership with other bidders. Is it allowed?	Yes. For more clarity and information please refer to response to Question No. 1.
7.	Is undertaking is required on legal paper (denomination) or on co letterhead.	All undertakings solicited under the RFP shall be provided on legal stamp paper with any sum of the denomination.
8.	The word demonstration mentioned needs clarity that only plan on paper is require or some demo on BVS device is require.	Please refer Section 3. Proposal Data Sheet, Clause 21.1 - No demo is required at this stage.
9.	Head of P2G require clarity that need separate heads for all cluster applying or same head and expert can be nominate on all clusters applying for.	The words "Dedicated Head of G2P/P2G/G2G" may be read as "Head of G2P/P2G/G2G". Please refer to the Addendum - 1 of RFP.

10.	All data of beneficiaries you provided to Bank would be pre-verified from NADRA in terms of CNIC#, Name, CNIC Expiry date and Issuance Date.?	First, CNIC Expiry Date and Issuance Date is not available with BISP. Also, BISP verifies data from NADRA for its own purposes. Same data is provided to the FIs but it is required that the FIs will fulfil all KYC requirements as per SBP's regulations/guidelines.
11.	For onboarding for LMA account opening required BVS or not?	The opening of LMAs will be in bulk and after fulfilment of KYC requirements. The LMAs will be in an inactive state and will be 'active' after performance of biometric verification by the beneficiary at any of the designated BVS touchpoints.
12.	Can we participate with any FI/Super-Agent/PSO/PSP as Joint-venture who is also participating individually? Or can we engage any FI/Super-Agent/PSO/PSP as Joint-venture for specific cluster in which the FI/Super Agent/PSO/PSP is not participating on individual basis?	<p>Part 1 of the question: Can we participate with any FI/Super-Agent/PSO/PSP as Joint-venture who is also participating individually?</p> <p>BISP response: No (Please refer to response to the question No. 1 for further clarity)</p> <p>Part 2 of the question: Can we engage any FI/Super-Agent/PSO/PSP as Joint-venture for specific cluster in which the FI/Super Agent/PSO/PSP is not participating on individual basis?</p> <p>BISP response: Yes (Please refer to response to the question No. 1 for further clarity)</p>
13.	One FI can be a main applicant and can be partner with other banks as well? What is the maximum Count?	Yes; there is no maximum count. For further clarity, please refer to response to Question No. 1.
14.	One FI can be a main applicant and JV with other banks as well? What is the maximum Count?	Not in the same cluster. For further clarity, please refer to response to Question No. 1.
15.	One FI can win maximum 3 clusters and can win other 12 clusters through JV? Kindly confirm?	Yes. For further clarity, please refer to response to Question No.1.
16.	One FI can be main applicant in all 15 clusters as well as JV for all 15 clusters? Clarity Needed.	No. For further clarity, please refer to response to Question No. 1.
17.	The model remains the same BB agent based NOT BVS account opening and subsequent disbursement in accounts?	If the question is pertaining to the existing enrolment process, the process is the same.

18.	Who can bid...EMI, telco, FI anyone?	Only following can bid: Financial Institutions (FIs) [Scheduled Banks and Microfinance Banks approved by State Bank of Pakistan (SBP)] duly registered with the Government, Income Tax and Sales Tax Departments and working through their Core Banking and Branchless Banking Systems (using Super Agents/ Agents and Sub Agents networks), as defined in "SBP's Framework for Branchless Banking Agent Acquisition and Management". BISP requires services of FIs to disburse cash grants to its beneficiaries through multiple distribution channels which shall include a) BVS agents/retailers b) BVS ATMs c) BVS enabled Bank branches and d) BVS enabled alternate/special arrangements like campsites and cash on wheels etc., as described in Request for Proposal (RFP) Document.
19.	What will be the process of Reconciliation for cluster wise, program wise of disbursement/withdrawal funds?	The methodology/mechanism for automated real-time reconciliation and reporting will be proposed by the FIs in the technical bids.
20.	Reconciliation of de-credited funds and frequency is final or there will be any change at later stage. Kindly Confirm?	It is clearly mentioned in the RFP. Please refer to the relevant tasks in the TORs.
21.	Is Branchless Banking License is mandatory for participate in Bid?	Yes
22.	The data set of UC/Town level is required for Mapping. please share.	If the question is pertaining to mapping required for actual deployment, the data will be provided after contract signing. If it is for evaluation, it is clearly mentioned that district wise information is required.
23.	Submission of Devices Controls and Security Certificate/3 rd party at the time of BID Submission (Confirmation required) ○ Any special requirement of LFD scanner, please confirm.	This is required after the award of contract. Bid is basically treated as a commitment to the specifications required for operationalization. Such commitments must be honored after the signing of the contract. Only requirement for BISP is that the scanner must be in compliance with NADRA protocols.
24.	Will the existing security Controls and Patches at minimum will be required. Kindly confirm which controls on devices will be required from any of these	The security controls mentioned in the question are mandatory. In addition, the application should be fully obfuscated and secure by design using SSL Pinning,

	<ul style="list-style-type: none"> o App re-packing to enforced to avoid recompilations and Packaging. o Encryption of biometric components to avoid MITM. o Application level enhanced controls such as ADB, USB debugging, emulator checks. o Enforcement of Source Code & Code obfuscation on Apps. o Enforcement of App re-packing to avoid recompilations and packaging. o Restriction of Screen recording on application. o Restriction of screenshots capturing on application. o Enhanced MDM controls such as; <ul style="list-style-type: none"> 1. To avoid installation of external applications. 2. Remove Unauthorized applications. 3. Working of Device only Authorized MDM is available. 4. Any other control. 5. Dashboard & Reporting requirements. 	<p>HTTPS and data encryption both on storage and during transmission. Options like emulated software, rooted device, re-packaged applications, date and time changes, screen recording and screenshots should not be available/permitted to user agent. MDM Software should be able to check and display on Dashboard device information like device health, software listing, heartbeat, geographical locations, IMEI, Serial Numbers etc. MDM must also disable notifications, Bluetooth, NFC, IR connectivity in the device and blacklist/prohibit any unauthorized applications from installation by utilizing white-listing for approved applications and must also be bound to MDM mandatorily.</p>
25.	<p>Partnerships to extend the network of branchless payment touch points (FI / Micro Finance / TELCO / EMI / etc.)</p> <ul style="list-style-type: none"> o Only agreement will suffice or Integration plan and timelines need to be submitted? o Either this would be any penalty for not doing so. 	<p>Please refer to ITC Clause-10 of Section 3 Proposal Data Sheet and Task 8 of the TORs.</p> <p>Penalty may be imposed against non-fulfilment of any commitment made in the technical proposal.</p>

26.	What if Lowest price BID is not selected will the second in line be asked to match the price - (Clarification Needed)	Please refer Section 3, clause 21.1: Note No.3 of "Additional Compliance Notes".
27.	FIs are allowed to participate in all the Clusters during bidding. However, each FI can be awarded Contract in maximum of three Clusters if qualified in each of them individually. In case an FI qualifies in more than three Clusters, it shall be asked to choose any of the 03 clusters and accordingly the Financial Proposals of the chosen clusters shall be opened only. Remaining Financial Proposals shall be returned unopened to the FIs (clarification Needed as financial bids should also be opened.)	The captioned query is mere reproduction of point No. 3 of Additional Compliance Note of ITC 21.1 under Section 3 "Proposal Data Sheet" of RFP document and is self-explanatory and elaborated to the needed extent. As per single stage - two envelope bidding procedure adopted here, the financial bids will not be opened at the time of opening of technical bids.
28.	FIs, if required by BISP, at any point of time shall also develop two-factor authentication mode which might include SMS based Passcode in addition to BVS. (Will BISP provide mobile number of Beneficiary.)	Yes, BISP will provide the mobile numbers of beneficiaries for this purpose.
29.	Out of District withdrawal of whitelisted beneficiary - clarity needed, which FI shall be responsible for fraudulent withdrawals.	The responsibility of all fraudulent withdrawals whether within the district or out of the district shall lie with the FI(s) who has signed a contract with BISP.
30.	Ability to bring all LMAs opened for BISP Beneficiaries, within the monitoring system/structure of the already existing fraud management system of FI to generate and report all types of alerts; including but not limited to FIs standard anti-fraud policy and any other abnormal & suspect activities defined by BISP. (Clarification is required for the development of these systems.)	Development of systems is explicitly mentioned in the RFP/TORs. This refers to one of the evaluation criteria and is not to be confused with actual developments.
31.	Fee invoices are required to be generated quarterly and payments will be done within 60 day's time period after generating invoices. What if payments are not cleared within 60 Days. Will BISP pay any compensation for delayed period.	This can be discussed during contract negotiations.
32.	What will be the procedure if there is no successful bid for any specific	Strictly following to the relevant provisions in the RFP, BISP will not

	cluster. Will BISP provide opportunity to other FI's for additional clusters, who are successful based on technical proposal.	provide any opportunity to other FIs for additional cluster(s) in case if there is not successful bid for any specific cluster.
33.	Why is this RFP is limited to LMA and not offering mobile/digital accounts to remain consistent with financial inclusion initiative.	Financial illiteracy is one of the major concerns of BISP while dealing with the beneficiaries. Another issue that the beneficiaries do not keep a permanent mobile phones/numbers. Every option has some advantages and disadvantages. In the long run, we are looking at various such models but for now we know that the RFP model is the most suitable for us and our beneficiaries. This model is chosen after due diligence and back-end homework by the organization, which includes market research and pilot testing. The model is the easier to implement and has more acceptability among the target group. Anything else, which is not yet tested within the framework of our operations, is not possible to rollout across Pakistan.
34.	Does FI need to sign NADRA Agreement again if already signed. Kindly Confirm.	As mentioned in the RFP, FIs need to acquire BISP specific secure BVS web-service from NADRA through a separate contract and also sign a tripartite agreement with BISP and NADRA in this regard, without any cost or responsibility assigned to BISP. Further, for performing KYC (except biometric verification) at the time of account opening, web service/API between FI and NADRA is to be used to open the LMAs in bulk/batches.
35.	What are the fields BISP shall provide in Data	BISP will share the data through APIs/FTP (preferably API). Furthermore, the shared data will contained fields such as Cluster Number, CNIC, Name, Gender, Date of Birth, Tehsil, District, Province and other necessary information required for opening of LMA accounts.
36.	Will BISP provide CNIC issuance date with beneficiary data as it is Mandatory requirement for additional verifications from NADRA.	No

37.	<p>Kindly confirm SIM Verification for (L-1) processes and applicability. The integration and validation model and process.</p> <ul style="list-style-type: none"> ○ Rejection is quite high for female customers due to SIMs are not on their names. ○ Sim verification requirement is eliminated by SBP due to multiple reasons. 	<p>Level 1 account is not mandatory and this option may be exercised in the future. Whenever this option is implemented, it will be done in accordance with the SBP regulations/guidelines.</p>
38.	<p>Backlisting of FI is based on which rules? Please clarify.</p>	<p>Rule 19 of Public Procurement Rules 2004 shall be applied for Blacklisting.</p>
39.	<p>If an FI is bidding with Partnership, What document/letter will be required? Any integration related plan will be required.</p>	<p>Responded in question no. 25 .</p>
40.	<p>Will Nadra agreement renewal required if already have it?</p>	<p>Already replied in question 34.</p>
41.	<p>BVS ATM/branch availability is for scoring purpose. Availability of BVS Branch and BVS ATM is optional or mandatory?</p>	<p>It is optional. BISP requires BVS touchpoints, which include BB Agents, BVS Branch and BVS ATMs.</p>
42.	<p>Five (5) Days period for disbursement of funds related clause is a conflict with other clause in RFP where it is required to start disbursement with 24 hours after clearing of funds. Kindly provide clarity and confirmation of authentic clause.</p>	<p>The funds transfer to LMA accounts of beneficiaries will be done in 24 hours. Please refer to the Addendum - 1 to the RFP.</p>
43.	<p>What will be the step-by-step process for selection of any FI and modus operandi for opening the Bid after technical qualification.</p>	<p>An FI will be selected under Least Cost Selection (LCS) Method under Procurement of Consultancy Services Regulations, 2010 read with relevant provisions of Public Procurement Rules, 2004 (as amended from time to time) and procedures described in the RFP document, which can be perused at the website: https://www.ppra.org.pk. Single Stage Two Envelope Bidding procedure will be followed.</p>
44.	<p>Clarity is needed in Section 3, subsection C, clause 21.1, Additional Compliance Notes; point 2 and 3, "The whole country has been divided into fifteen (15) clusters of equivalent case</p>	

	<p>load of beneficiaries with a contract award limit up to a maximum of three (03) clusters to a single FI or to a single JV/Consortium”.</p> <p>a. Following this clause, clarity is required on the definition and scope/services of the FI participating as independent, JV and partnership. Is it correct that the FI can apply as the independent or lead entity for a maximum of three (03) clusters and as an associated partner can serve for the remaining twelve (12) clusters where others have participated. This means that there can be a hypothetical scenario that one FI can provide services in all the clusters (3 clusters as winning FI and others in partnership)</p> <p>b. For Partnership arrangements, a letter/MOU will be required at this stage in which the scope will be covered. The detailed agreements can be taken later after award of the contract.</p>	<p>Response to Point-a: Please refer to response to Question No. 1.</p> <p>Response to Point b: The detailed arrangements to be verified duration bids evaluation. For more clarity please refer to ITC Clause-10 of Section 3 Proposal Data Sheet and Task 8.</p>
45.	<p>Clarity is required in Section 3, sub-section C, clause 21.1, sub-clause D, point i, “Team Structure/Staffing”.</p> <p>a. Following this clause, as per BISP Management, the FI can appoint one dedicated Head of G2P/P2G/G2G Business for all leading entities and associated partner bidding clusters. Please confirm if the same rule applies to the following staff members. Also at this stage, the FI can propose the names and as per award of the contract, define for specific cluster later on.</p> <p>i. Dedicated MIS and Technology expert</p> <p>ii. Dedicated Reconciliation & Reporting expert</p> <p>iii. Dedicated Information</p>	<p>The words “Dedicated Head of G2P/P2G/G2G” may be read as “Head of G2P/P2G/G2G”.Please refer to the Addendum – 1 of RFP.</p>

	<p>Security expert</p> <p>iv. A structured distribution team to ensure at least one focal persons at each level i.e. tehsil, district, province and headquarters for coordination with BISP offices at the corresponding level as per Task 9 of TORs</p> <p>v. Staffing Plan for a separate Fraud Management Team for ensuring IT System security, BVS security, secure reporting and ensure monitoring (system & field), to engage and coordinate with BISP HQs and local offices, in case of any fraudulent activity or embezzlement/defalcation to conduct Inquiries as per Task 9 of the TORs</p>	
46.	A request is being made to extend the deadline for the submission of RFP bids, which is currently set for October 4, 2023.	Please refer to the Addendum - 1 to RFP.
47.	<p>Please confirm that the Proposal Security Form needs to be provided with Technical Proposal and if Yes, then what needs to be inserted in the amount as per following clause:</p> <p>“KNOW ALL PEOPLE by these presents that WE [name of Financial Institution] of [name of country], having our registered office at [address of Financial Institution] (hereinafter called “the Bank”), are bound unto [name of PA] (hereinafter called “the Procuring Agency”) in the sum of [amount] for which payment well and truly to be made to the said Procuring Agency, the</p>	Proposal Security Form is not applicable as FIs have to execute the Proposal Security Declaration form for each cluster. It has the same consequences as a bid security.

	Bank binds itself, its successors, and assigns by these presents.”	
48.	As per clarity provided in the meeting, the Proposal Securing Declaration is required in replacement of security deposit amount/pay order. Please confirm that what needs to be provided in the Proposal No. field.	Proposal No. 11(3)/CT/BISP/2018
49.	Please clarify the LFD functionality and BVS Device Scanner requirement as to adhere to NADRA-established standards. As clarified in the meeting, the BVS on mobile phone via picture is not acceptable. Hence, the standards need to be defined as in market there are variety of devices from low cost to high end NADRA recommended devices are available.	The standard is not explicitly mentioned in the spirit of open competition. Our requirement is that the devices should meet NADRA standards and should not be flawed or compromised. The main requirement is for the fingerprint scanner and the devices conforming to any of the standards or formats of NADRA are allowed. Detailed standards will be mentioned in the Tripartite agreement to be signed between BIPS, NADRA and successful bidder.
50.	Please clarify that details of agents including geo-coordinates are not required at this stage. Also, what information (if required) needs to be submitted for the agents. Can FI map its existing and partners touchpoint numbers consolidated against the districts mentioned in the cluster at this stage.	The details of agents including geo-coordinates are not required for technical evaluation. The plan for deployment of agents as per BISP’s requirement, within the given timelines, has to be submitted. Existing own as well as partners’ touchpoints should be submitted against the districts mentioned in the clustering information section of the TORs.
51.	For experience validation, the completion certification or satisfactory/experience certificate on old dates (as and when received from the clients) can be submitted. The re-signing on current date is not required (as this will take time).	Please refer to ITC Clause-10 of Section 3.
52.	For UC level presence of agents/touchpoints, only the commitment of the FI is required at this stage. BISP is not providing UC level details at this RFP stage and hence please confirm that agent mapping is not required.	UC wise mapping is not required at this stage. However, a plan is to be submitted.
53.	For dedicated call center agents, the 15 agents per cluster is required as available resources/lines for the BISP specific services. Please clarify that	We are looking for a dedicated call center, which means 15 agents dedicated to provide BISP beneficiary support for every cluster. This means that if a BISP

	these resources, once awarded the contract will be allocated from the existing pool of the FI.	beneficiary calls for a complaint or query, 15 lines/slots should be available at all times and the beneficiary can only go on hold if all 15 lines are busy. There is no requirement of creating an additional setup if an FI can manage this requirement from within the available resources. The agents should also be well-versed in the common regional languages of a given cluster for which the call center is being dedicated.
54.	In an hypothetical scenario, if multiple FIs opt for the clusters which overlaps and resultantly there are clusters remaining on which no FI has opted/given the preference. What will be the way forward for those cluster on which no one has opted. Will those be re-tendered after opening and awarding of other clusters. Please provide process in detail.	This will be BISP Management's decision.
55.	Please confirm that there is no requirement of initials/signatures on the Copies of the proposal i.e. signing/stamping is required only on the ORIGINAL Proposal.	All the copies including proposal in soft form, must be the copy version of the original proposals being signed and stamped.
56.	Super-Agency Agreement with Multiple Players: BOP (Bank of Punjab) has a Super-Agency agreement in place with three different players. We believe that this arrangement fulfills the requirement for partnerships to expand the network for BISP beneficiaries. However, for clarity, we request written confirmation on BOP's engagement with multiple players under the Super-Agency agreement to not be considered a Joint Venture (JV) for BISP. This clarification will enable us to proceed with our Bid submission confidently.	Please refer to response to Question No. 1.
57.	Participation of BOP's Super-Agent Partner: We would like to inquire whether a Financial Institution that serves as BOP's Super-Agent partner is	Yes, Please refer to the Partnership elaboration at response to Question No. 1.

	allowed to submit a bid as principal bidder for the same cluster in which BOP is also participating as principal bidder. Understanding this aspect is vital as it helps us gauge the competitive landscape and potential conflicts within the bidding process.	
58.	We would like to request you for two week's extension in Bid-submission date as discussed and requested by the other participants in Pre-bid meeting to get enough time to complete all the documentary requirements as required by BISP in its RFP.	Please refer to the Addendum - 1 to RFP.
59.	Financial format is % age wise but amount is mentioned in the requirement.	FIs is required to fill Form Fin - 1 and Form Fin - 2 for each separate cluster. The quoted price/cost should be in the form of percentage of the amount to be withdrawn. It is further clarified that mentioning amount in rupees in the bid may lead to rejection of the bid.
60.	For each cluster can we quote different pricing?	Yes
61.	As and when 'Interoperability' becomes available and fully functional in the BB ecosystem through any of the initiatives of SBP and/or PTA during the currency of the Agreement, FIs shall provide inter-operability solution at BVS POS/ATMs and BVS Agents to BISP within three months without any financial implication for BISP. Till that time, FIs shall be encouraged to build partnerships with other BB networks in order to provide multiple options to the beneficiaries. Pls clarify.	The objective is quite clear that BISP intends to provide 'multiple options to the beneficiaries for withdrawals. The ultimate solution is inter-operability of BB network. Till such a mechanism is in place, this is intended to be partially achieved through creation of partnerships with other FIs and payment partners. However, the latter is not mandatory but it carries weightage in evaluation of technical bids.
62.	Will the SMS be sent to beneficiary and BISP only?	SMS will be sent to the beneficiaries.
63.	Performance Guarantee?	Please refer to SSC Clause 34 of the Form of Contract.
64.	Clarity on UC-Wise Data points.	02 BVS payment points in each UC/TC is mandatory and has to be implemented within the given timeframe after signing of contract. One exception is a UC/TC

		where the beneficiary number is less than 50, in which case only 01 BVS touchpoint is required.
65.	Since out of district beneficiaries cannot withdraw payment from other districts, there need to be controls / binding. Pls clarify	This option is exercised by BISP on need basis. Therefore, such capability must exist in the system. Also, this is only limited to withdrawals through BB Agents and does not apply to BVS ATMs or BVS Branches.
66.	BVS do not have functionality of system generated receipts, need clarity on receipt generation.	Needs to be discussed.
67.	If customer is already a JC customer, what will be the behavior of system. Do we need to downgrade the customer wallet?	FIs will require to open LMA of each beneficiary irrespective of the fact that they have any type of existing account with that FI.
68.	FIs shall block & unblock withdrawals from beneficiaries' LMAs. Do we need to suspend the account?	In some cases we would require the FIs to Debit Block only and in other cases we would require the FIs to Permanently Block the accounts.
69.	In case of exceptions i.e. faded finger prints, upper limb amputee, lower limb amputee etc. the FI shall carry out KYC in the light of SBP's relevant regulations/guidelines and offer an alternate mechanism for withdrawal to such beneficiaries. Please explain alternative mechanism.	The process for BVS failure is defined by BISP as per the exceptions policy. Non-BVS payments will be carried out at branches and/or at POS is in accordance with SBP's relevant regulations.
70.	For real time update, we need BISP API to inform them about the transaction. Kindly confirm if this is available?	Some APIs BISP have developed and consumed by banks in existing model. For new banking model, structure is the same as mentioned in API document, with very few changes. Other APIs would be developed by bank and consumed by BISP (developed by each bank). Please read API document for detail.
71.	Demonstrate ability to provide Education, Information and Awareness for beneficiaries including SMS texts by FI/bank as per Task 10 of the TORs (3 marks)" Need to get quantum of this?	A communication campaign is generally required before and during the tranche payment or special payments, like emergency relief.
72.	There is only mention of LMA in bid. And special arrangement like cash on wheels. Please also take Clarity on any other mode of disbursement like OTC (CNIC disbursement).	Mode of disbursement is only BVS. A separate mode is only used for beneficiaries falling under 'Exceptions Policy'. Cash on wheels is required when an FI is unable to provide the BVS touchpoints but the payment is still to be

		made through BVS mode.
73.	Is BISP asking for IVR dialing/talk to agent FOC for customer?	This will be part of communication plan of the FIs and can be suggested. It is not taken as mandatory.
74.	Get understanding of the dedicated call center architecture - are they looking for separate dedicated number and routing and agents? Are they ok with adding it in IVR and routing to dedicated agents? Need clarity	Already replied in question 53.
75.	Get understanding of the training courses they want to conduct in a year - topics and the content and audience	Trainings are mentioned for the Bank staff and POS agents, involved in BISP operations. The modalities are to be decided by the FIs.
76.	Get understanding of the total SMS types that will be triggered per event	SMS is required for credit as well as debit of the LMA account of the beneficiary.
77.	Get understanding of all the error messages and alerts in the on boarding and all journeys - they need to list down the total errors / events that they want to be triggered	Error codes and messages, with banking model already included in API & PCMS documents (part of RFP).
78.	Get understanding of all the total campaigns, brochures, marketing activities that they need to be conducting.	This is to come as a proposal from the FI. BISP will not specify anything in this regard.
79.	With reference to page 33 (clause-III) - RFP, demonstrate ability to provide real time as well as periodical reporting for debiting, crediting, blocking, unblocking, biometric verification, account opening & closure, and reconciliation through integrations (web service/APIs) with BISP's MIS is sourcing of events to BISP system? Is this understanding, correct? (Yes/No)	This is part of the evaluation criteria and not to be confused with the actual requirements spelled out in the RFP/TORs.
80.	Need clarity on system based real time and periodical reporting & reconciliation capability already exists and ready to integrate with BISP's MIS? <ul style="list-style-type: none"> o What is definition of Real-time? Periodically every hour/ 2 hour/ 4 hours, etc. o What fields required in reports? Expectations? o What is mechanism and frequency of reconciliation? o What kind of dashboard 	Real-time means instant reporting when event occurred, without any delay. Payments/Tranche reporting must be real-time basis for every data requirement. Periodic reporting only for batch processing data e.g. enrollment, list sharing etc. Fields are mentioned in API specification document. Data level (transaction level) reconciliation is required on real-time basis via API integration. Funds level

	required? Layout/fields?	<p>integration is preferably real-time basis (API integration).</p> <p>Most of the dashboard contents are based on data models mentioned in API specification. Some basics are here, but not limited to;</p> <ul style="list-style-type: none"> • Complaints dashboard • Payment Dashboard • Tranche Monitoring • Alerts • Data Logs • Others <p>Reports could be real-time basis and periodically as per need/requirement by BISP.</p>
81.	What kind of technical infrastructure (platform) and technologies deployed at BISP end? This is required to ensure sourcing readiness at our end to ensure smooth connectivity with BISP MIS.	<p>For PCMS, complaints model, WCF (SOAP based) APIs are working underline.</p> <p>For Banks Data RESTFUL API 2.2 (ASP.NET) using https self-signed certificate. Swagger will be used to describe and test the API.</p> <p>Bank can use any technology stack for integration with required specifications and compatibility.</p>
82.	Detailed information on the Real-time, daily, weekly, and ad-hoc reports required by BISP?	<p>Most of the dashboard contents are based on data models mentioned in API specification. Some basic are, but not limited to;</p> <ul style="list-style-type: none"> • Complaints dashboard • Payment Dashboard • Tranche Monitoring • Alerts • Logs • Others <p>Reports could be real-time basis and periodically as per need/requirement by BISP.</p>
83.	What is data auditing requirements from BISP?	All the compliance with regulatory standards and auditing procedures must be fulfilled for data auditing by Banks. Data accuracy, integrity, record keeping, proper backup and security must be ensured.
84.	What is data retention requirements from BISP?	Bank must keep master copy of data for reconciliation and future reference either reported or not reported. All the logs must be available to share any data any time with BISP.

85.	Do we need to ensure regulatory compliance by tracking disbursements against relevant laws and regulations?	Disbursement tracking is not against the regulations for an LMA. However, the FIs are supposed to ensure any kind of regulatory compliance during any part of BISP related operations.
86.	What controls required to protect customer sensitive data? Any data governance policy proposed by BISP?	To ensure the protection of customer sensitive data, it is essential to implement a robust set of security controls. These controls should encompass measures such as access controls, encryption, authentication, data monitoring, and regular security audits. The responsibility for implementing and maintaining these controls primarily lies with the bank and NADRA, given their respective roles in our partnership model. These controls collectively safeguard sensitive customer data and ensure compliance with data security standards”
87.	SBP do not explain Limited Mandate Account (LMA) as such. However, as per our understanding and according to the best industry practice, LMA accounts is used for specific purposes under arrangement. In case of BISP, Wallet accounts may be served as LMA account which should only be used for BISP funds to beneficiary as per arrangement?	Under the LMA accounts, BISP can go for bulk opening with minimum KYC requirements and without the need for permission from an individual beneficiary to open her account. This also allows BISP to have complete visibility of all the activities in the account (credit/debit) and also gives authority to de-credit the amount as per the policy of BISP. Please refer to the Task 2 of the TORs for further details.
88.	Bid security % and calculation need to be confirmed from BISP	Bid Security is not applicable as FIs have to execute the Proposal Security Declaration form for each cluster.
89.	Will this be refundable or not?	Please refer to the response to Question No. 88.
90.	If refundable then what will the process.	Please refer to the response to Question No. 88.
91.	Bid security will be in favour of?	Please refer to the response to Question No. 88.
92.	As accounts will be opened as per MIS provided by BISP, how to get the customer's consent for account opening?	Customer consent is not required for opening of LMA. However, at the time of activation of account, each individual customer will be biometrically verified.
93.	Will this type of account (LMA) be categorized as M Wallet of JC? I don't think so, however if your answer is " Yes" then what will be the treatment for subsequent usage of the account?	Explained in question 87.
94.	Functionality of system to restrict the	This functionality is mandatory because

	credit other than BISP Funds?	BISP needs to reconcile every transaction.
95.	To ensure KYC against beneficiaries added in bulk will be technically a challenging task, your view point?	It is already being done by BISP. This will require special arrangements with NADRA as mentioned in the reply against question 34.
96.	<p>Preparation of Proposals</p> <p>Under heading of Proposal Validity page # 12:</p> <p>12.1 Proposals shall remain valid for the period specified in the Data Sheet after the Proposal submission deadline prescribed by the PA. To ensure the validity of proposal, it shall contain bid/proposal security or bid/proposal securing declaration as a complementary bid/proposal securing instrument having the validity twenty-eight days more than the bid/proposal validity period.</p> <p>Query: Please confirm, do we need to submit the bid/proposal security or bid/proposal securing declaration with any amount since it is not mentioned in the Tender.</p> <p>If yes, then please confirm what would be the amount for bid/proposal security. Do we need to submit with Technical Proposal or the bid/proposal security shall be submitted after the Contract awarding?</p>	Proposal Security Form is not applicable as FIs have to execute the Proposal Security Declaration form without any amount for each cluster. It has the same consequences as a bid security.
97.	<p>Preparation of Proposals</p> <p>Under heading of Proposal Validity page # 12:</p> <p>12.3 If it is established that any Key Expert nominated in the Consultant's Proposal was not available at the time of Proposal submission or was included in the Proposal without his/her confirmation, such Proposal shall be disqualified and rejected for further evaluation, and may be subject to blacklisting and debarment in</p>	Please refer to Form Tech - 6, their signed CVs should be part of the technical proposal and should be made available to BISP.

<p>accordance with Clause 5 of this ITC.</p> <p>Query: Need clarity from BISP on the following points of Key experts:</p> <ul style="list-style-type: none"> • Are they asking about nominated focal persons of bank /dedicated team members mentioned in the Technical Proposal or Super-Agency Partners? <p>If any of the above, does all key partners have to be available during the submission of Proposal?</p>	
<p>Submission, Opening and Evaluation</p> <p>Under heading of Opening of Proposal page # 18:</p> <p>19.2 First, envelopes marked “WITHDRAWAL” shall be opened and read out and the envelope with the corresponding Proposal shall not be opened, but returned to the Consultant. No Proposal withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the withdrawal and is read out at bid opening.</p> <p>98. 19.3 Second, outer envelopes marked “SUBSTITUTION” shall be opened. The inner envelopes containing the Substitution Proposal shall be exchanged for the corresponding Original Proposal being substituted, which is to be returned to the Consultant unopened. No envelope shall be substituted unless the corresponding Substitution Notice contains a valid authorization to request the substitution and is read out and recorded at bid opening.</p> <p>19.4 Next, outer envelopes marked “MODIFICATION” shall be opened. No Technical Proposal and/or Financial Proposal shall be modified unless the corresponding</p>	<p>Please refer to the standard modification and withdrawal procedure of Section 2. Instruction to Consultant (ITC) of the RFP, which is self-explanatory in nature.</p>

	<p>Modification Notice contains a valid authorization to request the modification and is read out and recorded at the opening of the Proposal. Any Modification shall be read out along with the Original Proposal except in case of Single Stage Two Envelope Procedure where only the Technical Proposal, both Original as well as Modification, are to be opened, read out, and recorded at the opening. Financial Proposal, both Original and Modification, will remain unopened till the prescribed financial Proposal opening date.</p> <p>Query: Need clarity from BISP on the following points related with submission of Proposal envelopes:</p> <ul style="list-style-type: none"> • WITHDRAWAL • SUBSTITUTION • MODIFICATION 	
99.	<p>Proposal Data Sheet</p> <p>Under heading of B. Preparation of Proposals page # 28</p> <p>ii Documentary evidence of latest Credit rating (Long Term) from accredited rating agencies recognized by SBP. The Financial Institution should have at-least “BBB” rating.</p> <p>Query: What about Bank’s super -Agency Partners credit rating? Should this also be minimum BBB or leads FI rating would be sufficient?</p> <p>In case, where Bank has “AAA” rating and its partner does not have “BBB” Credit rating. Will this be taken under consideration or not?, please Clarify .</p>	<p>As per Clause 10 of Section 3. Proposal Data Sheet, the “BBB” rating is the minimum criteria.</p> <p>For partnership arrangement please refer to response to Question No. 1.</p>
100.	<p>Proposal Data Sheet</p>	

	<p>Under heading of B. Preparation of Proposals page # 29</p> <p>vii. Copies of “Contract Agreements”(for both completed and ongoing projects) along with “Completion Certificates” (for all completed projects) and experience certificates of all ongoing Projects duly signed and stamped by the issuing authority/person, in respect of specific experience of the FI .</p> <p>Query: Need clarity from BISP, do they accept the old experience certificates like UBL has already worked with BISP till 2019 and we have old experience certificate.</p>	<p>Yes. For further clarity, please refer to ITC Clause-10 of Section 3.</p>
101.	<p>Proposal Data Sheet</p> <p>Under heading of B. Preparation of Proposals page # 29</p> <p>xiii. Copies of Agreements signed under the Agency arrangement/partnership for financial services</p> <p>Would MOU be sufficient for BISP during the proposal submission timeframe if Bank does not have signed Super -Agency arrangements agreement? Please Clarify</p>	<p>Signed agreements are mandatory, for more please refer to ITC Clause-10 of Section 3.</p>
102.	<p>Proposal Data Sheet</p> <p>Under heading of B. The Proposals page # 30</p> <p>10.2. Statement of Undertaking is required Yes</p> <p>Query: what does mean by Statement of Undertaking is required? Is there any document required during submission of Proposals if Yes, then please clarify</p>	<p>All undertakings solicited under the RFP shall be provided on legal stamp paper with any sum of the denomination. For more clarity on Undertaking on page 30 please refer to Clause 10 of Section 2. Instructions to Consultants (ITC).</p>
103.	<p>Proposal Data Sheet</p>	<p>First part of Question:</p>

	<p>Under heading of B. The Proposals page # 30 & 31</p> <p>11.1 Participation of Sub-consultants, Key Experts and Non-Key Experts in more than one Proposal is permissible.</p> <p>No</p> <p>Query:</p> <p>If One FI bring a Lead Bank can opt for submission for more then three cluster under JV/ Partnership, please clarify ?</p> <p>Please also comment if One FI can opt to participate as Partner in same cluster under JV/Super agency partnership arrangements, where he also participated as lead FI. Please clarify?</p> <p>If Sub-consultants and Key Experts hired for any cluster (i-e for Cluster - 1), can they be participating for another clusters?</p> <p>Please clarify</p>	<p>If One FI bring a Lead Bank can opt for submission for more then three cluster under JV/ Partnership, please clarify?</p> <p>BISP Response:</p> <p>Yes, However a single JV will have the award limit of 3 clusters only.</p> <p>Second part of Question: Please also comment if One FI can opt to participate as Partner in same cluster under JV/Super agency partnership arrangements, where he also participated as lead FI. Please clarify?</p> <p>BISP Response: No, partnership is the arrangement for extending the networks as elaborated in response to Question No. 1.</p> <p>Third part of Question: If Sub-consultants and Key Experts hired for any cluster (i-e for Cluster -1), can they be participating for another clusters?</p> <p>BISP Response: The key experts shall be different for each cluster except the Head of G2P/P2G/G2G Business of the FI. Please refer to the Addendum - 1 of RFP.</p>
104.	<p>Proposal Data Sheet</p> <p>Under heading of C. Submission, Opening and Evaluation page # 32</p> <p>17.4 The Consultant must submit:</p> <p>(a) Technical Proposal: Separately for each cluster - one (1) original and ten (10) copies along with a copy of complete Technical Proposal in USB Drive which must be same copy of original submitted technical proposal;</p> <p>(b) Financial Proposal: Separately for each cluster - only one (1) original (sealed).</p>	Yes

	<p>In Technical Proposal Submission; do they need us to submit each Cluster's One (1) Original & (10) copies in separate envelopes along with the desired data is USB against each cluster. However; in Financial Proposal, they don't need the soft copy in USB. Please Clarify</p>	
105.	<p>Proposal Data Sheet</p> <p>Under heading of C. Submission, Opening and Evaluation page # 36</p> <p>25.1 For the purpose of the evaluation, the Procuring Agency will exclude: (a) all local identifiable indirect taxes such as sales tax, excise tax, VAT, or similar taxes levied on the contract's invoices; and (b) all additional local indirect tax on the remuneration of services rendered by non-resident experts in the Procuring Agency's country. If a Contract is awarded, at Contract negotiations, all such taxes will be discussed, finalized (using the itemized list as a guidance but not limiting to it) and added to the Contract amount as a separate line, also indicating which taxes shall be paid by the Consultant and which taxes are withheld and paid by the Procuring Agency on behalf of the Consultant.</p> <p>Please get the clarity from BISP on identifiable indirect taxes such as sales tax, excise tax, VAT, or similar taxes levied on the contract's invoices. Shall taxes be part of competing bidding formula in Financial Proposal?</p> <p>Since it is also mentioned in Financial Proposal under Form FIN-2 Summary of Cost, page #54 that:</p> <p><i>"Estimates of Local Indirect Taxes (GST)</i></p>	<p>Refer to Form Fin - 1 & Form Fin - 2, Cost/Price for each cluster is to be quoted separately. It can be different from one cluster to another cluster. Every cluster will be treated as a separate bidding process. If an FI wants to participate in all 15 Clusters, it has to submit 15 Technical and 15 Financial proposals separately as per the RFP requirements, while BISP will evaluate each proposal independent of proposals in other clusters.</p> <p>The quoted price or the service charges should be in the form of percentage amount to be withdrawn by BISP beneficiaries belonging to a particular cluster (for more clarity please refer to SCC Clause 17.1 & 20.1 of the Form of Contract). Quoted percentage cost/price should be lump-sum inclusive of all Operational Cost, administrative cost, ancillary and allied services. All costs are to be converted and quoted in this form. Indirect Taxes should be quoted separately. The evaluation of financial bid will be on the quoted price exclusive of indirect taxes.</p>

	<p><i>(if applicable)-To be discussed & finalized at the contract negotiations."</i></p> <p>Please also get the clarity do they need us to submit the Service Charges/Rate with or without taxes?</p>	
106.	<p>Form TECH-5 (FOR FTP) - Work Schedule (Page # 47)</p> <p>1. At least 2 BVS touch point (BVS agents/BVS ATMs/BVS enabled branches at each Union Council and reporting back with GPS coordinates of each BVS touch point to MIS Wing BISP</p> <p>Query: Please provide clarity : can we make. Agency arrangement/partnership Separately for BVS agents/BVS ATMs/BVS enabled branches?</p> <p>Like Super-Agency Arrangements with easy paisa/Jazz cash for BVS Agent Network. Partnership for BVS ATMs and BVS enabled Branches with any FIs/MFI /MFB's?</p>	Yes
107.	<p>Form TECH-5 (FOR FTP) - Work Schedule (Page # 47)</p> <p>At least 2 BVS touch point (BVS agents/BVS ATMs/BVS enabled branches at each Union Council and reporting back with GPS coordinates of each BVS touch point to MIS Wing BISP</p> <p>Query: Since the Union council wise beneficiaries' information is not given in Clusters Data then how can we identify what numbers of BVS touch points required in specific Union Council? Please Clarify.</p>	For technical evaluation the FIs need to plot/map their existing BVs Touch points as per district wise information given against each cluster in the RFP. The UCs wise data of beneficiaries will be shared with the successful bidder at the time of signing of Contract.
108.		

	<p>Proposal Securing Declaration - Page # 56</p> <p>Proposal No.: [insert number of Proposal process] Alternative No.: [insert identification No if this is a Proposal for an alternative]</p> <p>Query:</p> <p>Need clarity on Proposal No. and Alternative No under Proposal Securing Declaration. Please clarify , what reference number is BISP looking at.</p>	<p>This pertains to alternate bidding which is not allowed in this RFP. Please refer to the Addendum - 1 of the RFP.</p>
109.	<p>Terms of Reference (TORs)</p> <p>In Task 1 under heading of 1.1 FI's IT System Requirements and Integrations between BISP and FI ; page # 67</p> <p>xvii. FIs shall ensure Biometric login for POS agents after every 2 hours session</p> <p>Query:</p> <p>Since Biometric Login contains additional cost against each instance. However, for the in-house development, we need to get the permission from regulator as currently FIs cannot store Biometric impression or Dual Authentication + OTP can serve BISP requirements of agent login as Agent Management system is in house.</p> <p>Please clarify.</p>	<p>Biometric Login for POS agents is mandatory to ensure that transactions are made by authorized/registered agent (s) and not by any unauthorized person (s). This is necessary to fix responsibility in case fraudulent/illegal activities are made from any POS device (s). The biometric verification should be done through NADRA on live basis and not through any biometric images stored by the FIs.</p>
110.	<p>Terms of Reference (TORs)</p> <p>In Task 1 under heading of 1.1 FI's IT System Requirements and Integrations between BISP and FI ; page # 67</p> <p>Point No. xx-i. Off hour withdrawal payments through POS/Franchise</p>	<p>Such modalities will be finalized at the time of Contract negotiation.</p>

	<p>Query:</p> <p>What would be the transactions Start and Off/ stop timing in regular days and will BISP transaction shall be stopped on holidays? Please get the clarity from BISP. Please specify timings</p>	
111.	<p>Terms of Reference (TORs)</p> <p>In Task 2 under heading of 2.1.2 Opening LMAs for Beneficiaries; page # 69</p> <p>i. FIs shall open Limited Mandate Accounts (LMA) for BISP beneficiaries for disbursement of cash assistance.</p> <p>Query:</p> <p>How data will be shared with Bank for account opening and further disbursement to beneficiaries. Would that be through excel file, web based/API or any other medium. Please Specify key fields and information which will be push through API's</p>	<p>BISP will share the data through APIs/FTP (preferably API). Furthermore, the shared data will contained fields such as Cluster Number, CNIC, Name, Gender, Date of Birth, Tehsil, District, Province and other necessary information required for opening of LMA accounts.</p>
112.	<p>Terms of Reference (TORs)</p> <p>In Task 2 under heading of 2.1.2 Opening LMAs for Beneficiaries; page # 69</p> <p>ii. Only BISP related transactions (deposits) shall be allowed in such LMAs. FIs must be capable to initiate bulk accounts opening services as per BISP requirements.</p> <p>Query:</p> <p>What would be the mechanism for bulk account opening and further</p>	<p>BISP will share the data of beneficiaries with FIs in bulk/batches. FIs will be required to open LMAs of all beneficiaries in bulk after fulfilment of KYC requirements. The LMAs will remain in inactive state and will be activated after performance of biometric verification by the beneficiaries at any of the BVS POS of the FIs.</p> <p>BISP will share the data through APIs/FTP. BISP will share the data through APIs/FTP (preferably API). Furthermore, the shared data will contained fields such as Cluster Number, CNIC, Name, Gender, Date of Birth, Tehsil, District, Province and other</p>

	<p>disbursement to beneficiaries? Would that be through excel file, web based/API or any other medium. Please Specify key fields and information which will be push through API's/ shared with FI?</p>	<p>necessary information required for opening of LMA accounts.</p>
113.	<p>Terms of Reference (TORs)</p> <p>In Task 2 under heading of 2.1.3 Opening Level 1 Account for Beneficiaries; page # 70</p> <p>i. FIs will open Level 1 account for BISP beneficiaries under the branchless banking regulations of SBP whenever BISP management decides to undertake this initiative. SOPs for operating Level 1 account, if allowed by BISP, shall be established subsequently.</p> <p>Query:</p> <p>What methodologies would be followed to open Level 1 account. Would BISP allowed beneficiaries to link their Limited Mandate account with Level 1. Please Provide clarity</p>	<p>Level 1 account is not mandatory and this option may be exercised in the future. Whenever this option is implemented, it will be done in accordance with the SBP regulations/guidelines.</p>
114.	<p>Terms of Reference (TORs)</p> <p>In Task 2 under heading of 2.1.3 Opening Level 1 Account for Beneficiaries; page # 70</p> <p>iv FIs must ensure fulfilment of all KYC requirements as per SBP Regulations along with biometric verification for account opening at the time of first withdrawal. FI shall ensure that all Level 1 accounts are opened on the biometrically verified SIMs of the beneficiaries.</p> <p>Query:</p> <p>We don't check SIM Verification for wallet account, we merely check the</p>	<p>Level 1 account is not mandatory and this option may be exercised in the future. Whenever this option is implemented, it will be done in accordance with the SBP regulations/guidelines.</p>

	Original CNIC and consider the given number is customer's own mobile number. Please provide clarity would their be any customized service BISP will arrange through PTA for FI's ?	
115.	<p>Terms of Reference (TORs)</p> <p>In Task 3 under heading of 3.1.1 Funds Flow from BISP to Financial Institution; page # 71</p> <p>iii FIs shall ensure deposit of the de-credited funds from LMAs of the beneficiaries to BISP's Main account and subsequently in the government treasury as per BISP's policy/ instructions and shall immediately provide proof of such a deposit to BISP.</p> <p>Query:</p> <p>Once De-credited Funds are credited back to BISP main account , Bank required Debit Authority letter / instruction from BISP to process the de-credited activity. Please clarify.</p>	The relevant clause of the Contract will be considered as Instruction to FIs by BISP.
116.	<p>Terms of Reference (TORs)</p> <p>In Task 3 under heading of 3.1.1 Funds Flow from BISP to Financial Institution; page # 71</p> <p>i. Once funds are deposited in BISP Main account, FIs shall be responsible to disburse (Credit) in each beneficiary's LMA, within 24 hours after cheque clearance, in an automated and real time manner without any delay or downtime according to the BISP-MIS shared generated amounts against each beneficiary for the relevant program as per the BISP instructions or requirements. Any lapse shall be penalized as per the KIBOR rate.</p> <p>However; in Contract Agreement;</p>	The funds transfer to LMA accounts of beneficiaries will be done in 24 hours. Please refer to the Addendum - 1 to the RFP.

	<p>In General Conditions of Contract Under 6.3.1 (b) Funds Flow from Financial Institution to Beneficiaries and Disbursement; page # 110</p> <p>ii For subsequent payments under UCT, CCT and other initiatives, once funds are deposited in BISP Main Account(s), FI shall be responsible to disburse (Credit) payments in each beneficiary's LMA, within a maximum of five working days as per the contract after cheque clearance, in an automated and real time manner without any delay or downtime according to the BISP-MIS shared generated data for each initiative, as per the BISP instructions or requirements.</p> <p>Query:</p> <p>There is contradict in the disbursement timelines; we have observed two different statements in the RFP document. Please get the clarity from BISP which statement is correct:</p> <ul style="list-style-type: none"> • The one where disbursement to beneficiaries to be made within 24 hours after cheque clearance <p>Or</p> <ul style="list-style-type: none"> • The Bank shall be responsible to disburse (Credit) payments to beneficiaries within a maximum of five working days as per the contract after cheque clearance. <p>Please clarify which one is applicable.</p>	
117.	<p>3.1.1 Funds Flow from BISP to Financial Institution</p> <p>i. BISP MIS shall generate payments</p>	<p>There is no timeframe given in the RFP for data alignment, but funds will be released after this process. Further details</p>

	<p>for its beneficiaries on quarterly/periodic basis or as per their requirements and shall share the data with FI platform through directly. integrated MIS in an automated manner. The data shall be first reconciled/aligned by the FI and the alignment of data shall be acknowledged by the FI to BISP's MIS.</p> <p>vi. In addition to quarterly/periodic disbursements, BISP shall also provide FIs with the Advance Funds for payment at account opening/activation as well as for other initiatives if required.</p> <p>Query:</p> <p>Timeline of data Alignment acknowledgment by FI ?</p> <p>No of Days if any for Advance Funds</p>	<p>will be decided at the time of signing of Contract.</p> <p>Advance funds will be provided to FIs for enrollment/account opening as per procedures defined under Clause 6.3.1(a) of Form of The Contract annexed with the RFP.</p>
118.	<p>Task 4</p> <p>4.1 De-crediting/Re-crediting and Reconciliation of accounts/funds</p> <p>4.1.1 De-crediting/Re-crediting</p> <p>The FIs shall make it a routine to regularly deposit all de-credited funds in the Government Treasury on weekly basis, every Monday (next working day in case of a holiday), without any delays or if SBP allows immediate transfer of funds by the FIs into Government Treasury online, the same must be deposited by the FIs within one working day.</p> <p>Query:</p> <p>Once funds are credited in BISP Main Account. Can BISP not transferred this to Gov't treasury directly , provided DCP/RTGS access is granted and</p>	<p>Please refer to Clause 6.4.1(c) of Form of Contract annexed with the RFP.</p>

	applicable ?	
119.	<p>4.1.3 Beneficiaries' LMA Reconciliations</p> <p>FIs shall, on need basis, also provide a fully reconciled report to BISP of biometric verifications conducted at the time of cash withdrawal to validate and justify each transaction, through an automated system.</p> <p>Query: What exactly information, no of Biometric hits or session IDs or authentication reference No required. ?</p>	Please refer to Para 5.5 of Technical Document of MIS Integration.
120.	<p>Task 6</p> <p>6.1 Requirements for BISP Related Transactions at BVS Touch Points</p> <p>i. BISP requires that an FI shall disburse cash grant through more than one distribution channels. At least two BVS touch points (BVS ATM, BVS enabled bank branch, sub-agent/agent etc.) shall be provided at each Union Council/Town Committee and further BVS touch points shall be provided as and when required by BISP within the agreed TAT. The even spread of BVS touch points shall be ensured keeping in view the accessibility of beneficiaries in a particular locality as well as provision of options through partnerships with other branchless banking networks. However, the above requirement of at least two BVS touch points at each Union Council/Town Committee shall not be applicable in case:</p> <p>Query: Detail of UC/ Town as per BISP segregation would be required and how this will be shared with FI. Currently provided data is of cluster and districts therefore should FI respond in technical proposal accordingly.</p>	For technical evaluation the FIs need to plot/map their existing BVs Touch points as per district wise information given against each cluster in the RFP. The UCs wise data of beneficiaries will be shared with the successful bidder at the time of signing of Contract.
121.		The requirement of CCTV coverage for BVS

	<p>III. FI shall also install BVS ATMs with CCTV coverage in mutually selected BISP's One Window Centres, Zonal/District/Tehsil offices or any other location, as per BISP's instructions in order to facilitate BISP beneficiaries. The security for such installed BVS ATMs shall also be arranged by the FIs, on need basis.</p> <p>Query: No. of BISP One Window Centers /Zonal /District & Tehsil office for this requirement would be required.</p>	<p>ATMs mentioned under the RFP will be on demand, Please refer to the Addendum - 1 of RFP.</p>
122.	<p>Why are we encouraging Limited Mandate Accounts and why an option of Mobile Wallets not included in the RFP?</p>	<p>Financial illiteracy is one of the major concerns of BISP beneficiaries while dealing with the beneficiaries. Another issue that the beneficiaries do not keep a permanent mobile phones/numbers. Every option has some advantages and disadvantages. In the long run, we are looking at various such models but for now we know that the current model is the most suitable for us and our beneficiaries. This model is chosen after due diligence and back-end homework by the organization, which includes market research and pilot testing. The model is the easier to implement and has more acceptability among the target group. Anything else, which is not yet tested within the framework of our operations, is not possible to rollout across Pakistan.</p>
123.	<p>We need clarification on pricing. You have asked for percentage as well as lump sum, which needs to be clarified. Also, can we have different pricing for different clusters?</p>	<p>Refer to Form Fin - 1 & Form Fin - 2, Cost/Price for each cluster is to be quoted separately. It can be different from one cluster to another cluster. Every cluster will be treated as a separate bidding process. If an FI wants to participate in all 15 Clusters, it has to submit 15 Technical and 15 Financial proposals separately as per the RFP requirements, while BISP will evaluate each proposal independent of proposals in other clusters.</p> <p>The quoted price/cost should be in the</p>

		form of percentage of the amount to be withdrawn. It is further clarified that mentioning amount in rupees in the bid may lead to rejection of the bid. All costs are to be converted and quoted in this form. Indirect Taxes should be quoted separately. The evaluation of financial bid will be exclusive of indirect taxes.
124.	Do you require us to sign a new agreement with NADRA, even if we already have an agreement?	As mentioned in the RFP, FIs need to acquire BISP specific secure BVS web-service from NADRA through a separate contract and also sign a tripartite agreement with BISP and NADRA in this regard, without any cost or responsibility assigned to BISP. Further, for performing KYC (except biometric verification) at the time of account opening, web service/API between FI and NADRA is to be used to open the LMAs in bulk/batches.
125.	What kind of data would BISP be sharing with the FIs for opening of LMA accounts? Will BISP provide the issuance date as well?	BISP will share fields such as Cluster Number, CNIC, Name, Gender, Date of Birth, Tehsil, District, Province and other necessary information required for opening of LMA accounts. Issuance date of CNIC is not provided as we do not have this information at the movement FIs can obtained from NADRA.
126.	Clarity is required on partnerships as we can fulfil your touchpoint requirements without the help of any partners. Is the partnership a mandatory requirement or would it only mean that the marks will be deducted from the technical proposal?	Partnership is not mandatory but it carries additional marks in the technical evaluation. In this way, BISP is encouraging multiple partnerships with other FIs/agent/super agent/PSP/PSO/POS for the purpose of extending the payment network and touch points.
127.	Can we apply in all 15 Clusters?	Yes. For further clarity please refer to the RFP.
128.	BISP has mentioned that at least two payment methods should be available?	The RFP clearly states that 02 touch points per UC (with an exception where beneficiary number is less than 50 in a particular UC) are required. Having different payment methods, like BB Agent, BVS enabled ATM or BVS enabled branches, are all considered as touchpoints.
129.	BISP has asked for printed receipts	The system generated printed receipts

	<p>which is against the principles of digital inclusion. We have strong mechanisms within our systems and we send digital receipts to our customers. Can this be considered as an option that fulfils BISP's requirements?</p> <p>The existing BB network does not have this capacity at the moment and for provision of a printed receipt, infrastructure investment will be required which will have cost implications and is contingent upon Government's import policies.</p>	<p>are made optional, however, receipts in either printed or digital form will be provided on demand, Please refer to the Addendum – No.1 to the RFP.</p>
130.	<p>It is mentioned in the RFP that the FI shall provide CCTV camera along with the ATM in BISP's premises. Can you explain why the FI needs to provide a CCTV camera in BISP office?</p>	<p>The requirement of CCTV coverage for BVS ATMs mentioned under the RFP will be on demand, Please refer to the Addendum – 1 of RFP.</p>
131.	<p>We need clarity on UC wise data points.</p>	<p>Please refer to the Clustering information</p>
132.	<p>We need clarity on geo-fencing as well because there are other ways to make sure that the beneficiaries get their payments only from the authorized agents in their UC or locality.</p>	<p>The requirement of geo-fencing is for the POS/BB Agent because BISP wants to restrict these agents and make sure that they cannot make any payments from their device at a location other than the registered location. This helps in fraud prevention and proper monitoring and evaluation activities. Therefore, any device that moves out of the specified radius of its registered location will be disabled.</p> <p>District lock option can be exercised for the beneficiaries as well. But it is different from the geo-fencing of touchpoint.</p>
133.	<p>We need more clarity on MIS integrations, like real-time dashboards, real-time reporting and real-time reconciliations.</p>	<p>More specific question is required. However, Technical Specification Document annexed with the RFP may be referred.</p>
134.	<p>Can you please clarify the requirement for a dedicated call center?</p>	<p>We are looking for a dedicated call center, which means 15 agents dedicated to provide BISP beneficiary support for every cluster. This means that if a BISP beneficiary calls for a complaint or query,</p>

		<p>15 lines/slots should be available at all the times and the beneficiary can only go on hold if all 15 lines are busy. There is no requirement of creating an additional setup if an FI can manage this requirement from within the available resources with out compromising any of the requirement as mentioned the TORs and RFP</p> <p>The agents should also be well-versed in the common regional languages of a given cluster for which the call center is being dedicated.</p>
135.	How would BISP be intimating the beneficiary regarding release of payment/stipend?	BISP will provide the available phone numbers of beneficiaries from its database. The FIs will be sending SMS in their respective clusters. We also expect the FIs to propose good communication mechanisms to deliver these messages to the intended audience. Moreover, BISP will also carry out extensive media campaign through print/electronic/social media before and during tranche distribution, to intimate the beneficiaries regarding release of tranche.
136.	<p>RFP mentions that the funds are to be transferred into the LMA accounts within 24 hours of clearance of cheques. Clarity is required whether the gazette holidays or weekends will be included in this 24-hour window or not?</p> <p>It is contrary to another clause mentioned in the General Conditions of the Contract where 5 working days is mentioned.</p>	<p>Any gazetted holiday or weekend will not be included in the 24-hour window.</p> <p>The funds transfer to LMA accounts of beneficiaries will be done in 24 hours. Please refer to the Addendum - 1 to the RFP.</p>
137.	BISP requires checks on the LMA accounts to see if the withdrawals are happening or not. Is this in conformity with the SBP regulations?	This is a Limited Mandate Account and it is as per the regulations of SBP. It is being implemented by BISP for more than 10 years as well as in the current system.
138.	BISP has an existing arrangement with NADRA regarding cost of BISP related activities. Will this be passed on to the FIs working with BISP?	BISP has no arrangement with NADRA for biometric or KYC verification. FIs need to have direct contract with NADRA for these services. Moreover, FIs

		shall also sign a tripartite agreement with BISP and NADRA regarding BISP specific BVS service, without any cost or responsibility assigned to BISP.
139.	<p>Will the interoperability, when implemented, have an impact on the contracts?</p> <p>Do you require a minimum of three partnerships per cluster?</p>	<p>We are not talking about the framework of interoperability at the moment. When this is implemented, BISP may have to talk to SBP for waivers or special arrangements for BISP related payments. Partnerships are being considered for the new contracts because of non-availability of inter-operability. Therefore, we want to make sure that we provide beneficiaries with multiple options in case one operator is facing some technical difficulties and unable to make the payments.</p> <p>There is no minimum requirement as partnership is an option. The number is specified just for the purposes of evaluation and it is clearly stated that three or more partnerships would be awarded maximum marks under respective section of technical evaluation.</p>
140.	The method of selection is Least Cost Method. Does this mean that an FI getting 80 marks, for instance, will get the contract if the competitor has quoted a higher price but may have 100 marks in the technical evaluation?	Yes. Once the minimum benchmark for technical qualification is reached, all qualified bidders will be on the same Level and contract award would solely be based on the least quoted cost for that particular cluster.
141.	RFP mentions that BVS device/thumb scanner should be NADRA compliant. Whereas, NADRA allows multiple formats of devices. So, does BISP require devices as per any particular standard or format?	The standard is not explicitly mentioned in the spirit of open competition. Our requirement is that the devices should meet NADRA standards and should not be flawed or compromised. The main requirement is for the fingerprint scanner and the devices conforming to any of the standards or formats of NADRA are allowed. Detailed standards will be mentioned in the Tripartite agreement to be signed between BIPS, NADRA and successful bidder.
142.	In the Evaluation Criteria it is mentioned that BVS enabled branch and/or ATM will be evaluated. But, if an FI has 1000 branches with 1000 ATMs, would it be double counted?	No, it will be single counted.

143.	UC wise touch point requirement has been given in the RFP. Do we need to do the plotting on our own data or would BISP provide us the UC wise information?	This is a matter post agreement/contract. When the contracts will be signed, the FI will be bound to fulfil UC wise touchpoint requirement within the given timeframe. However, for Technical Proposal, FIs need to map/plot touch points for each District of a Cluster as mentioned under Technical Evaluation Criteria of the RFP.
144.	Is the requirement of touchpoints as per the Evaluation Criteria required to be fulfilled as per the own infrastructure or can we include the touchpoints of partners as well?	This requirement includes both the own infrastructure as well as that of the partner/s.
145.	What evidence do you require specifically from the FIs regarding partnerships for the purpose of submission of technical proposals?	The detailed arrangements to be substantiated at the time of bidding. For more please refer to ITC Clause-10 of Section 3 Proposal Data Sheet and Task 8.
146.	There is an option of In-App verification from NADRA. Do you require BVS devices or any kind of verification would serve the purpose?	BVS device is a required because in-App verification does not have LFD compliance.
147.	Do we require to submit LFD security controls and certificate at the time of bid submission or after the award of contract?	This is required after the award of contract. Bid is basically treated as a commitment to the specifications required for operationalization. Such commitments must be honored after the signing of the contract.
148.	In any of the circumstances, is there any possibility of awarding more than 3 clusters to any of the participating FIs?	No. At the time of technical evaluation, if an FI qualifies in more than 3 clusters, choice of picking only 3 clusters has to be made at that time. The Financial Bid will not be opened for the remaining and will be returned to the FI. But, in no circumstances, more than 3 clusters will be awarded in any of the FI. If no partner is shortlisted in any of the clusters, BISP will go for re-bidding in that particular cluster. The re-bidding may be done with different conditions and requirements.
149.	Is there any bid security?	There is no bid security as such but there is a bid security declaration, which will be executed. It has the same consequences as a bid security.
150.	RFP suggests two-step authentication for the beneficiaries. However, only a few beneficiaries actually have access to personal mobile numbers. Also, is there any other development	Two-step verification or MFS are not mandatory requirements. These options can be discussed and implemented with mutual consent.

	anticipated in the future as there is a cost associated to this as well?	
151.	Do we require to send SMS to beneficiaries at the time of credit and debit?	This is a part of communication strategy to be submitted with technical bids by the FIs. Overall communication plan will be evaluated. However, BISP will require successful FIs to send SMS to beneficiaries at the time of credit and debit.
152.	Do we need to show our numbers of touchpoints in UCs as per requirements?	This information is to be submitted as a plan and it carries marks in the evaluation. However, for the specific evaluation of touchpoints, only the existing infrastructure will be evaluated.
153.	Do we have to submit 10 copies of every bid?	Yes.
154.	Is there any room for relaxation of the given timelines once a contract is awarded?	Certain timelines given in the RFP are final while some timelines are to be committed by the bidders, along with a plan/methodology to implement. We can also negotiate in some cases at the time of contract negotiation.
155.	Can you specify what kind of integration BISP is looking for with the CRM of an FI?	BISP has a Payment Complaint Management System which needs to be integrated with FI's CRM within specified timelines. Through this integration, all complaints registered through PCMS will be visible at FI's CRM, and all complaints registered through FI's CRM will be visible at BISP's PCMS along with status of each complaint. During this period of development, the FIs and BISP shall grant access to each other in their respective complaint management systems. A plan shall be shared with the technical proposal which shall be evaluated accordingly
156.	A lot of development is required as per the RFP but the specifications have not been made part of RFP. Similarly, reporting formats or dashboard formats etc. are not given. This requires development and would help us to foresee the costs involved in this process.	For specification of BVS devices, FIs can engage directly with NADRA to get certification on their devices to fulfil our requirement. The dashboard facility will be extended by the FI to BISP and no API requirement would be needed for this purpose. Other requirements, like real-time

		<p>reporting etc. do not require complex development and details of such requirements are mentioned in the Technical Specifications Document annexed with the RFP.</p> <p>BISP has spelled out operational requirements in the RFP, while the compliance requirements will be taken up directly with the relevant agencies, like NADRA.</p>
157.	<p>Our devices are OTP enabled, as per PTA requirements, but RFP stipulates BVS login after every two hours. This will require the actual agent, on whose name the device is issued, to be present at all time at the touchpoint. This will create a hassle.</p>	<p>BVS login of the agent is mandatory to ensure that BISP related transactions are made only by the authorized/registered agent. This is necessary to fix responsibility in case of fraudulent/illegal activities are made through a device.</p>
158.	<p>Please clarify the requirement of experience.</p>	<p>The experience will be evaluated on the basis of parameters given in the evaluation criteria. One evaluation of experience is based on the number of years while the other evaluation is based on the nature of experience and similarities to BISP operations. For more clarity please refer to please refer to ITC Clause-10 of Section 3.</p>
159.	<p>What would be the language of SMS?</p>	<p>Text of the SMS will be provided by BISP in Urdu language and FIs will send the same to the beneficiaries.</p>
160.	<p>What mandatory documents are to be submitted with the bids and in what form or shape?</p>	<p>Please refer to ITC Clause-10 of Section 3.</p>
161.	<p>RFP documents mentions that BISP needs access to block/unblock agents. Generally, this authority is not extended to third parties. Can you please clarify this?</p>	<p>BISP does not require direct access. It is only required that BISP has a say in the matter and blocking/unblocking will be intimated to BISP through established protocols/systems.</p>
162.	<p>If an expert is replaced in the future, what would be the mechanism?</p>	<p>Expert replacement/substitution methodology is given in the RFP document. It will be followed in true letter and spirit. If BISP finds out at any stage that an expert committed does not exist on the panel of the FI, BISP reserves the right to terminate the contract and/or go for the blacklisting.</p>
163.	<p>Will the BBB rating be considered for the partner as well or will it be</p>	<p>Please refer to response to Question No. 1.</p>

	considered only for the lead FI?	
164.	Do the partnership only for the purpose of BVS ATM be considered for the bid evaluation?	This is to be considered separately as per the evaluation criteria. BISP stipulates that the partnership is not limited to BB network. It also includes extension of touchpoints on the basis of provision of more BVS enabled ATMs or branches.
165.	In terms of provision of key experts, can an FI provide the same person as the key expert in all the clusters in which it is bidding?	The words "Dedicated Head of G2P/P2G/G2G" may be read as "Head of G2P/P2G/G2G". Please refer to the Addendum - 1 of RFP.
166.	It is mentioned that these experts should be available at the time of submission of bids?	Please refer to Form Tech - 6, their signed CVs should be part of the technical proposal and should be made available to BISP.
167.	Please explain modification or withdrawal procedure for the bids.	Please refer to the standard modification and withdrawal procedure of Section 2. Instruction to Consultant (ITC) of the RFP, which is self-explanatory in nature.
168.	The agent login through BVS after every two hours is required. Can this requirement be met through FI's own internal mechanism or is this verification be done through NADRA?	This verification will be done through NADRA. FIs can add extra layers like OTP for such verification.
169.	Please clarify the requirement of providing experience letters?	Please refer to ITC Clause-10 of Section 3 Proposal Data Sheet
170.	Statement of undertaking on page 30 is required but no format is enclosed with the RFP.	All undertakings solicited under the RFP shall be provided on legal stamp paper with any sum of the denomination. For more clarity on Undertaking on page 30 please refer to Clause 10 of Section 2. Instructions to Consultants (ITC).
171.	What kinds of logs would be required to pull from NADRA and shared with BISP? This is not clear in RFP.	Please refer to Appendix H - Technical Document of MIS Integration. An API is already given for this purpose in which session key and login time is provided. Further details (if any) will be shared with the successful FIs after award of contract.
172.	Do we need to transfer the de-credited amount to the Government Treasury or can BISP do it if RTGS option is extended?	Please refer to Clause 6.4.1(c) of Form of Contract annexed with the RFP.
173.	There is a reference to data acknowledgement after which the funds are released. Please clarify as there are no timelines given for this purpose.	There is no timeframe given in the RFP for data acknowledgment, but funds will be released after this process. Further details will be decided at the time of signing of Contract.
174.	There is a mention of advance funds	Advance funds will be provided to FIs

	but no mechanism is shared. Please clarify.	for enrollment/account opening as per procedures defined under Clause 6.3.1(a) of Form of The Contract annexed with the RFP.
175.	In proposal securing declaration two things are mentioned, i.e. proposal number and alternative number. What is the alternative number?	This pertains to alternate bidding which is not allowed in this RFP. Please refer to the Addendum - 1 of the RFP.
176.	Page 134, clause 30 where BISP has all the rights to suspend payments to FIs. Here it is not mentioned what payments are going to be suspended, for instance, does this apply retrospectively. It should be explicit in the contract. The time period mentioned in the RFP is 20 days after issuance of notice to the FI from BISP. This is not possible for certain tasks or obligations.	Please refer to GCC Clause 30 to the Form of Contract.
177.	Termination clauses are punitive actions that may include blacklisting. It should be specified.	Blacklisting is as per the PPRA Rules, where it is clearly defined. It involves debarment and it applies to all government contracts. FIs can refer to the relevant rules for understanding the Government policy on blacklisting. This is generally for all the clauses of the RFP which are in accordance with the PPRA Rules.
178.	Under amicable settlement and dispute resolution, we recommend arbitration. However, in the document, adjudication/arbitration are both mentioned.	Amicable resolution is the first choice. If it fails, we go for arbitration and the place must be Islamabad. The arbitration will be executed under Arbitration Rules 1940 and as per the Law of the Islamic Republic of Pakistan. The choice of adjudication/arbitration is also given as per PPRA standards and it cannot be changed as such.
179.	Please explain the data reporting requirements.	We need detailed data, transaction based on real-time basis. Technical details are provided in the RFP which covers the requirements and specifications of BISP. The requirements cannot be considered as final but we have provided the basic specifications and instructions. If there are any changes, once the contracts are executed, we will inform the FIs who will fulfil the new requirements.

		<p>BISP is not expecting to start disbursements right away after signing of contracts. Time is specified for minimum developments during which BISP and FI will understand each other's systems and work towards integrations. At this point, we have only shared the capacity required by banks for the purpose of the contract.</p> <p>There should be no confusion in the timelines/requirements mentioned in the evaluation criteria and the TORs. Evaluation criteria is only for the purpose of judging the technical proposals, while the actual timelines/requirements are given in the contract or the TORs.</p>
180.	What is the expectation for real-time?	Real time reporting means all activities reported by the FIs should contain actual date/time of the transaction. Moreover, all such activities would preferably be reported by the FIs on live basis.
181.	When BISP is getting real-time reports, separate logs will be maintained and reconciliation will be possible at any point without any hassle.	Some issues are faced because different type of information is being reported. Therefore, each requirement is specified for the prospective FIs and, for the purpose of evaluation, BISP will judge the capability based on any of the information provided with the bid. For instance, the methodology/mechanism for real-time reconciliation and reporting will be proposed by the FIs in the technical bids.
182.	In case of BVS failure, would we follow BISP instructions or SBP regulations?	The process for BVS failure is defined by BISP as per the exceptions policy. Non-BVS payments will be carried out at branches and/or at POS in accordance with SBP's relevant regulations.



**GOVERNMENT OF PAKISTAN
BENAZIR INCOME SUPPORT PROGRAMME
F-BLOCK, PAK SECRETARIAT, ISLAMABAD**

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No. 11(3)/CT/BISP/2018

Islamabad, September 22, 2023

ADDENDUM NO. 1

Subject: **REQUEST FOR PROPOSAL (RFP) - HIRING OF FINANCIAL INSTITUTIONS (FIS) FOR PAYMENTS TO BISP BENEFICIARIES**

Reference Request for Proposal (RFP) for hiring of Financial Institution (FIs) for Payments to BISP beneficiaries published on 10th September 2023 in newspapers and posted on BISP and PPRA Websites, a Pre-proposal Conference was held on 18th September, 2023. In the light of certain questions raised by the representative of the FIs during the pre-proposal conference, the following amendments are made which shall be construed as an integral part of the RFP Document:-

A. Section: 3 Proposal Data Sheet “ITC Clause 17.7 and 17.9”

The clause shall stand replaced with the following text:

The Proposals must be submitted no later than:

Date: 11th October, 2023

Time: 14:00 Hours Local Time

The Proposal submission address is:

Director (Procurement)

Room No.133, First Floor,

Benazir Income Support Programme (BISP) Headquarters,

F-Block, Pak. Secretariat, Islamabad

Islamabad, Pakistan, Postal Code: 44000

B. Section: 3 Proposal Data Sheet “ITC Clause 19.4”

The clause shall stand replaced with the following text:

An online option of the opening of the Technical Proposals is offered: No

The opening shall take place at:

Conference Room, Ground Floor,

Benazir Income Support Programme (BISP) Headquarters,

F-Block, Pak. Secretariat,

Islamabad, Pakistan

Date: 11th October, 2023.

Time: 14:30 Hours Local Time

C. Section: 7 Terms of Reference (Task 6):

The requirement of CCTV coverage for BVS ATMs mentioned under the RFP will be on demand.

D. Section: 8 General Conditions of Contract (Clause 6.3.1 (a) (i) d & Clause 6.3.1 (b) ii):

The wording of “five (5) Working Days” to credit payments to LMAs shall be replaced with “twenty-four (24) hours”

E. Section:3 Proposal Data Sheet: ITC Clause 21.1 Evaluation Criteria Serial No. D (i) a):

The words “Dedicated Head of G2P/P2G/G2G” may be read as “Head of G2P/P2G/G2G”.

Section:4 Financial Proposal Standard Forms: Proposal Securing Declaration:

Following shall stand deleted:

“Alternative No.: *[insert identification No if this is a Proposal for an alternative]*”

F. Section 3: Proposal Data Sheet: ITC Clause 10.1 A Sr. No xii:


Sr. No. xii under ITC Clause 10.1 (A) shall be replaced as under:

“SBP License of the FI for Banking Services and Branchless Banking.”

G. Section 8: General Conditions of Contract (Clause 7 sub-clause (xviii) and Appendix C to Form of Contract: Payment Solution under Key Features of New Model (Para 4 sub-clause 2 (ii) & 3 (b) (page No 154 of RFP):

The system generated printed receipts are made optional, however, receipts in either printed or digital form will be provided on demand.

2. Except the amendments made hereinabove, rest of the RFP document shall remain the same.


Director (Procurement)