



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

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REQUEST FOR PROPOSALS (RFP)

Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries

BISP was established in 2008 and enacted under BISP Act in 2010 to provide financial assistance and other social protection and safety net measures to economically distressed and vulnerable segments of the society. It is the largest public sector social protection organization in Pakistan. Currently, it is providing financial assistance to more than 9 million families through female heads identified through National Socio-Economic Registry (NSER) survey 2017-21. BISP is making quarterly payments @ Rs.8,750/quarter to each beneficiary under its Benazir Kafaalat i.e. Unconditional Cash Transfer (UCT) initiative. BISP has initiatives of Conditional Cash Transfer (CCT) for Education and Nutrition wherein eligible beneficiaries get quarterly cash benefits at different rates based on the compliance report on the conditionalities.

2. BISP invites Proposals from 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. It is mandatory that FIs should be on Active Tax Payer List (ATL).

3. Areas for which services of FIs are being sought through the Request for Proposal (RFP) is divided into following fifteen (15) clusters having the approximate numbers of Beneficiaries count:

Clusters	No of Districts	Beneficiary Count	Clusters	No of Districts	Beneficiary Count
Cluster – 1	12	624,134	Cluster – 9	7	644,506
Cluster – 2	23	613,204	Cluster – 10	9	614,692
Cluster – 3	12	612,811	Cluster – 11	9	646,218
Cluster – 4	6	647,215	Cluster – 12	8	618,000
Cluster – 5	12	632,577	Cluster – 13	9	643,868
Cluster – 6	9	666,994	Cluster – 14	11	626,816
Cluster – 7	8	628,724	Cluster – 15	8	631,802
Cluster – 8	8	625,000			

(Note: 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.)


4. 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/>.

5. The Request for Proposal (RFP) document for **“Hiring of the Financial Institutions (FIs) for Payments to BISP Beneficiaries”** containing detailed Terms of Reference (TORs), qualification criteria, evaluation criteria, general and special conditions of contract etc. is available (free of cost) on the websites of PPRA (www.ppra.org.pk) and BISP (www.bisp.gov.pk).

6. In order to brief the FIs about the project details and address the queries on the RFP (if any), a Pre-proposal conference will be held on **18th September, 2023 at 1100 hours**. In addition, the Proposals prepared in accordance with the instructions in the RFP document must reach at the address given below on or before **1400 hours on 4th October, 2023**. The Technical Proposals will be opened on the **same day at 1430 hours**. The pre-proposal conference and opening of the Technical Proposals will be held in the **Conference Room, Ground Floor, Benazir Income Support Programme (BISP) Headquarters, F-Block, Pak. Secretariat, Islamabad.**

7. In case the proposal opening date is declared as a Public Holiday by the Government, the next working day shall be deemed to be the date for submission and opening of proposal(s), at the same time and place. BISP may reject all proposals at any time prior to the acceptance of the proposal by invoking Rule 33 of Public Procurement Rules, 2004.



Director (Procurement)
Room No. 133, First Floor
Benazir Income Support Programme
F-Block, Pak Secretariat, Islamabad.
Tel: +92(51) 9246389

STANDARD REQUEST FOR PROPOSAL

Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries

(Single Stage – Two Envelope Procedure)

(Lump-Sum Contract)

(National Competitive Bidding)

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



BENAZIR INCOME SUPPORT PROGRAM
GOVERNMENT OF PAKISTAN

September, 2023

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PART I

Section 1. Letter of Invitation

**Benazir Income Support Programme (BISP)
Government of Pakistan**

Proposal No: 11(3)/CT/BISP/2018

for

Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries

Date: 10th September, 2023

1. This Invitation for submission of Proposals follows the Procurement Notice for this Project which appeared in National Newspapers as well as its publication on PPRA and BISP Website.
2. The Benazir Income Support Programme (BISP) now invites proposals to provide services for Payments to BISP Beneficiaries. More details on the services are provided in the Terms of Reference.
3. This Request for Proposal (RFP) has been made available on the websites of BISP and PPRA, for all eligible payment service providers in general.
4. A firm 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 this RFP.
5. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Instructions to Consultants
 - Section 3 - Proposal Data Sheet
 - Section 4 - Full Technical Proposal (FTP) - Standard Forms
 - Section 5 - Financial Proposal - Standard Forms
 - Section 6 - Eligible Countries
 - Section 7 - Terms of Reference
 - Section 8 - Standard Forms of Contract (Lump-sum)

6. Please submit your proposal on the following address:

Director (Procurement)
Benazir Income Support Programme (BISP)
Room No. 236, 2nd Floor,
F-Block, Pak. Secretariat, Islamabad.

Yours sincerely,



Director (Procurement)
Benazir Income Support Programme,
F-Block, Pak. Secretariat, Islamabad.
Email: procurement.fi@bisp.gov.pk
Tel: 051-9246389

Section 2. Instructions to Consultants (ITC)

A. General Provisions

1. Definitions	<p>1.1 Definition</p> <ul style="list-style-type: none">a) “Affiliate(s)” means an individual or an entity that directly or indirectly controls, is controlled by, or is under common control with the Consultant.b) “Applicable Law” means the laws and any other instruments having the force of law in Pakistan, or in such other country as may be specified in the Data Sheet, as they may be issued and in force from time to time.c) “Consultant” means a legally-established professional consulting firm or an entity that may provide or provides the Services to the Procuring Agency under the Contract. <i>(Legally established Financial Institutions (FIs) offering services for Payment to BISP Beneficiaries will be treated as Consultant under this Contract/RFP)</i>d) “Contract” means a legally binding written agreement signed between the Procuring Agency and the Consultant and includes all the attached documents listed in its Clause 1 (the General Conditions of Contract (GCC), the Special Conditions of Contract (SCC), and the Appendices).e) “Data Sheet” means an integral part of the Instructions to Consultants (ITC) Section 2 that is used to reflect specific country and assignment conditions to supplement, but not to over-write, the provisions of the ITC.f) “Day” means a calendar day.g) “Experts” means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or Joint Venture member(s).h) “Joint Venture (JV)” means an association with or without a legal personality distinct from that of its members, of more than one Consultant where one member has the authority to conduct all business for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Procuring Agency for the performance of the Contract.i) “Key Expert(s)” means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose CV is taken into account in the technical evaluation of the Consultant’s proposal.j) “ITC” (this Section 2 of the RFP) means the Instructions to Consultants that provides the Consultants with all information needed to prepare their Proposals.
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	<p>k) “LOI” (this Section 1 of the RFP) means the Letter of Invitation being sent by the Procuring Agency to the Consultants.</p> <p>l) “Non-Key Expert(s)” means an individual professional provided by the Consultant or its Sub-consultant and who is assigned to perform the Services or any part thereof under the Contract and whose CVs are not evaluated individually.</p> <p>m) “Proposal” means the Technical Proposal and the Financial Proposal of the Consultant.</p> <p>n) “RFP” means the Request for Proposals to be prepared by the Procuring Agency for the selection of Consultants, based on the SRFP.</p> <p>o) “Services” means the work to be performed by the Consultant pursuant to the Contract.</p> <p>p) “SRFP” means the Standard Request for Proposals, which must be used by the Procuring Agency as the basis for the preparation of the RFP.</p> <p>q) “Sub-consultant” means an entity to whom the Consultant intends to subcontract any part of the Services while remaining responsible to the Procuring Agency during the performance of the Contract.</p> <p>r) “TORs” (this Section 7 of the RFP) means the Terms of Reference that explain the objectives, scope of work, activities, and tasks to be performed, respective responsibilities of the Procuring Agency and the Consultant, and expected results and deliverables of the assignment.</p>
<p>2. Introduction</p>	<p>2.1 The Procuring Agency named in the Data Sheet intends to select a Consultant from those listed in the Letter of Invitation, in accordance with the method of selection specified in the Data Sheet. The eligible Consultants are invited to submit a Technical Proposal and a Financial Proposal, or a Technical Proposal only, as specified in the Data Sheet, for consulting services required for the assignment named in the Data Sheet. The Proposal will be the basis for negotiating and ultimately signing the Contract with the selected Consultant.</p> <p>2.2 The Consultants should familiarize themselves with the local conditions and take them into account in preparing their Proposals, including attending a pre-proposal conference if one is specified in the Data Sheet. Attending any such pre-proposal conference is optional and is at the Consultants’ expense.</p> <p>2.3 The Procuring Agency will timely provide, at no cost to the Consultants, the inputs, relevant project data, and</p>

	reports required for the preparation of the Consultant's Proposal as specified in the Data Sheet.
3. Conflict of Interest	<p>3.1 The Consultant is required to provide professional, objective, and impartial advice, at all times holding the Procuring Agency's interests paramount, strictly avoiding conflicts with other assignments or its own corporate interests, and acting without any consideration for future work.</p> <p>3.2 The Consultant has an obligation to disclose to the Procuring Agency any situation of actual or potential conflict that impacts its capacity to serve the best interest of its Procuring Agency. Failure to disclose such situations may lead to the disqualification of the Consultant or the termination of its Contract and/or sanctions by the Authority.</p> <p>3.3 Without limitation on the generality of the foregoing, the Consultant shall not be hired under the circumstances set forth below:</p>
a. Conflicting activities	(i) <u>Conflict between consulting activities and procurement of goods, works or non-consulting services:</u> a firm that has been engaged by the Procuring Agency to provide goods, works, or non-consulting services for a project, or any of its Affiliates, shall be disqualified from providing consulting services resulting from or directly related to those goods, works, or non-consulting services. Conversely, a firm hired to provide consulting services for the preparation or implementation of a project, or any of its Affiliates, shall be disqualified from subsequently providing goods or works or non-consulting services resulting from or directly related to the consulting services for such preparation or implementation.
b. Conflicting assignments	(ii) <u>Conflict among consulting assignments:</u> a Consultant (including its Experts and Sub-consultants) or any of its Affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Consultant for the same or for another Procuring Agency.
c. Conflicting relationships	(iii) <u>Relationship with the Procuring Agency's staff:</u> a Consultant (including its Experts and Sub-consultants) that has a close business or family relationship with a professional staff of the Procuring Agency, or of a recipient of a part of the financing in case the project is financed by some financing institution) who are directly or indirectly involved in any part of (i) the preparation

	<p>of the Terms of Reference for the assignment, (ii) the selection process for the Contract, or (iii) the supervision of the Contract, may not be awarded a Contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Authority throughout the selection process and the execution of the Contract.</p>
<p>4. Unfair Competitive Advantage</p>	<p>4.1 Fairness and transparency in the selection process require that the Consultants or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to the assignment in question. To that end, the Procuring Agency shall indicate in the Data Sheet and make available to all eligible Consultants together with this RFP all information that would in that respect give such Consultant any unfair competitive advantage over competing Consultants.</p>
<p>5. Corrupt and Fraudulent Practices</p>	<p>5.1 The Authority requires compliance with its Regulatory Framework in regard to corrupt and fraudulent practices as set forth in Section 6.</p> <p>5.2 In further pursuance of this Regulatory Framework, Consultants shall permit and shall cause their agents (where declared or not), sub-contractors, sub-consultants, service providers, suppliers, and personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any shortlisting process, Proposal submission, and contract performance (in the case of award), and to have them audited by auditors appointed by the Procuring Agency.</p>
<p>6. Eligibility & Debarment</p>	<p>6.1 The Procuring Agency permits consultants (individuals and firms, including Joint Ventures and their individual members) from all countries to offer consulting services for the project.</p> <p>6.2 Furthermore, it is the Consultant’s responsibility to ensure that its Experts, joint venture members, Sub-consultants, agents (declared or not), sub-contractors, service providers, suppliers and/or their employees meet the eligibility requirements.</p> <p>As an exception to the foregoing Clauses 6.1 and 6.2 above:</p>
<p>a. Sanctions</p>	<p>6.3 A firm or an individual declared blacklisted by the Authority in accordance with the above Clause 5.1 shall be ineligible to participate in the procurement process or to be awarded a contract, during such period of time as the Authority shall determine. The list of debarred firms and individuals is available at the electronic address specified in the Data Sheet.</p>
<p>b. Prohibitions</p>	<p>6.4 Firms and individuals of a country or goods manufactured in</p>

	a country may be ineligible if so indicated in Section 5 (Eligible Countries).
c. Restrictions for public employees	<p>6.5 Government officials and civil servants of Pakistan are not eligible to be included as Experts in the Consultant’s Proposal unless such engagement does not conflict with any employment or other laws, regulations, or policies of the Government of Pakistan, and they</p> <p>(i) are on leave of absence without pay, or have resigned or retired;</p> <p>(ii) are not being hired by the same agency they were working for before going on leave of absence without pay, resigning, or retiring</p> <p>(in case of resignation or retirement, for a period of at least two years, or the period established by statutory provisions applying to civil servants or government employees whichever is longer. Experts who are employed by the government-owned universities, educational or research institutions are not eligible unless they have been full time employees of their institutions for a year or more prior to being included in Consultant’s Proposal.; and</p> <p>(iii) their hiring would not create a conflict of interest.</p>
B. Preparation of Proposals	
7. General Considerations	7.1 In preparing the Proposal, the Consultant is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the Proposal.
8. Cost of Preparation of Proposal	8.1The Consultant shall bear all costs associated with the preparation and submission of its Proposal, and the Procuring Agency shall not be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. The Procuring Agency is not bound to accept any proposal, and reserves the right to annul the selection process in accordance with the procurement regulatory framework at any time prior to Contract award, without thereby incurring any liability to the Consultant.
9. Language	9.1The Proposal, as well as all correspondence and documents relating to the Proposal exchanged between the Consultant and the Procuring Agency, shall be written in the language(s)

	specified in the Data Sheet.
10. Documents Comprising the Proposal	<p>10.1 The Proposal shall comprise the documents and forms listed in the Data Sheet.</p> <p>10.2 If specified in the Data Sheet, the Consultant shall include a statement of an undertaking of the Consultant to observe, in competing for and executing a contract, the Procuring Regulatory Framework regarding corrupt and fraudulent practices.</p>
11. Only One Proposal	<p>11.1 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. This does not, however, preclude a Sub-consultant, or the Consultant's staff from participating as Key Experts and Non-Key Experts in more than one Proposal when circumstances justify and if stated in the Data Sheet and subject to regulatory instructions, if any.</p>
12. Proposal Validity	<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>12.2 During this period, the Consultant shall maintain its original Proposal without any change, including the availability of the Key Experts, the proposed rates and the total price.</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 accordance with Clause 5 of this ITC.</p>
a. Extension of Validity Period	<p>12.4 If considered necessary, an extension can be made in case of exceptional circumstances (beyond the control of the procuring agency) after recording the reason(s) in writing. Such extension shall be only once, and the period of the extension should be determined keeping in view of the circumstances under which such extension is deemed to be</p>

	<p>necessary, however, the same shall not be more than the original bid validity period. The request and the responses shall be made in writing. Moreover, any such extension shall be solicited and procured in advance prior to the expiry of original (or initial) bid validity period. Bid/Proposal Securing Instrument shall also be extended in conformity with the period of extension.</p> <p>12.5 If the Consultant agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal and with the confirmation of the availability of the Key Experts.</p> <p>12.6 The Consultant has the right to refuse to extend the validity of its Proposal in which case such Proposal will not be further evaluated.</p>
b. Substitution of Key Experts at Validity Extension	<p>12.7 If any of the Key Experts become unavailable for the extended validity period, the Consultant shall provide a written adequate justification and evidence satisfactory to the Procuring Agency together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.</p> <p>12.8 If the Consultant fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Procuring Agency, such Proposal will be rejected.</p>
c. Sub-Contracting	<p>12.9 The Consultant shall not subcontract the whole of the Services.</p>
	<p>12.10 The Proposal Securing Declaration is required to protect the Procuring Agency against the risk of Consultant's conduct which would warrant the consultant to face the blacklisting or debarment proceedings in accordance with regulatory framework.</p>
	<p>12.11 Any Proposal not accompanied by a Proposal Securing Declaration shall be rejected by the Procuring Agency as non-responsive.</p>
	<p>12.12 The Proposal Securing Declaration of a joint venture must be in the name of the joint venture submitting the Proposal.</p>

	<p>12.13 The successful Consultant’s Proposal Securing Declaration will be discharged upon the signing the contract with the Successful Consultant, and furnishing the performance security.</p>
	<p>12.14 A Consultant shall be suspended from being eligible for tendering in any contract with the Procuring Agency for the period of time indicated in the Proposal Securing Declaration:</p> <ul style="list-style-type: none"> (a) if the Consultant withdraws its Proposal, except as provided in ITC 12.6 or (b) in the case of a successful Consultant, if the Consultant fails within the specified time limit to: <ul style="list-style-type: none"> (i) sign the contract, or (ii) furnish the required performance security
<p>13. Clarification and Amendment of RFP</p>	<p>13.1 The Consultant may request a clarification of any part of the RFP during the period indicated in the Data Sheet before the Proposals’ submission deadline. Any request for clarification must be sent in writing, or by standard electronic means, to the Procuring Agency’s address indicated in the Data Sheet. The Procuring Agency will respond in writing, or by standard electronic means, and will send written copies of the response (including an explanation of the query but without identifying its source) to all eligible Consultants. Should the Procuring Agency deem it necessary to amend the RFP as a result of a clarification or at its own initiative, it shall do so following the procedure described below:</p> <ul style="list-style-type: none"> i. At any time before the proposal submission deadline, the Procuring Agency may amend the RFP by issuing an amendment in writing or by standard electronic means. The amendment shall be sent to all shortlisted Consultants and will be binding on them. The shortlisted Consultants shall acknowledge receipt of all amendments in writing. ii. If the amendment is substantial, the Procuring Agency may extend the proposal submission deadline to give the shortlisted Consultants reasonable time to take an amendment into account in their Proposals. <p>13.12 The Consultant who has already submitted the proposal prior to any amendments in the RFP, may submit a modified Proposal or a modification to any part of it based on the respective amendment in the RFP at any time prior</p>

	to the proposal submission deadline. No modifications to the Technical or Financial Proposal shall be accepted after the deadline.
14.Preparation of Proposals – Specific Considerations	<p>14.1 While preparing the Proposal, the Consultant must give particular attention to the following:</p> <ul style="list-style-type: none"> i. The Procuring Agency may indicate in the Data Sheet the estimated Key Experts’ time input (expressed in person-month) or the Procuring Agency’s estimated total cost of the assignment, but not both. This estimate is indicative and the Proposal shall be based on the Consultant’s own estimates for the same. ii. If stated in the Data Sheet, the Consultant shall include in its Proposal at least the same time input (in the same unit as indicated in the Data Sheet) of Key Experts, failing which the Financial Proposal will be adjusted for the purpose of comparison of proposals and decision for award in accordance with the procedure in the Data Sheet. iii. For assignments under the Fixed-Budget selection method, the estimated Key Experts’ time input is not disclosed. Total available budget, with an indication whether it is inclusive or exclusive of taxes, is given in the Data Sheet, and the Financial Proposal shall not exceed this budget.
15.Technical Proposal Format and Content	<p>15.1 The Technical Proposal shall not include any information regarding Financial Proposal. A Technical Proposal containing material financial information shall be declared non-responsive.</p> <p>15.2 Depending on the nature of the assignment, the Consultant is required to submit a Full Technical Proposal (FTP), or a Simplified Technical Proposal (STP) as indicated in the Data Sheet and using the Standard Forms provided in Section 3 of the RFP.</p>
16.Financial Proposal	<p>16.1 The Financial Proposal shall be prepared using the Standard Forms provided in Section 4 of the RFP. It shall list all costs associated with the assignment, including (a) remuneration for Key Experts and Non-Key Experts, (b) reimbursable expenses indicated in the Data Sheet.</p>
a. Taxes	<p>16.2 The Consultant and its Sub-consultants and Experts are responsible for meeting all tax liabilities arising out of the Contract unless stated otherwise in the Data Sheet. Information on taxes in the Procuring Agency’s country is</p>

	provided in the Data Sheet.
b. Currency of Proposal	16.3 The Consultant may express the price for its Services in the currency or currencies as stated in the Data Sheet. If indicated in the Data Sheet, the portion of the price representing local cost shall be stated in the national currency.
c. Currency of Payment	16.4 Payment under the Contract shall be made in the currency or currencies in which the payment is requested in the Proposal.

C. Submission, Opening and Evaluation

17. Submission, Sealing, and Marking of Proposals	<p>17.1 The Consultant shall submit a signed and complete Proposal comprising the documents and forms in accordance with Clause 10 (Documents Comprising Proposal). The submission can be done by mail or by hand. If specified in the Data Sheet, the Consultant has the option of submitting its Proposals electronically.</p> <p>17.2 An authorized representative of the Consultant shall sign the original submission letters in the required format for both the Technical Proposal and, if applicable, the Financial Proposal and shall initial all pages of both. The authorization shall be in the form of a written power of attorney attached to the Technical Proposal.</p> <p style="padding-left: 40px;">17.2.1 A Proposal submitted by a Joint Venture shall be signed by all members so as to be legally binding on all members, or by an authorized representative who has a written power of attorney signed by each member's authorized representative.</p> <p>17.3 Any modifications, revisions, interlineations, erasures, or overwriting shall be valid only if they are signed or initialed by the person signing the Proposal.</p> <p>17.4 The signed Proposal shall be marked "ORIGINAL", and its copies marked "COPY" as appropriate. The number of copies is indicated in the Data Sheet. All copies shall be made from the signed original. If there are discrepancies between the original and the copies, the original shall prevail.</p> <p>17.5 Separately for each cluster, the original and all the copies of the Technical Proposal, shall be placed inside of a sealed envelope clearly marked "TECHNICAL PROPOSAL", "Hiring of Financial Institutions (FIs) for Payments to BISP</p>
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Withdrawal of bids

Beneficiaries – Cluster Number _____” reference number, name and address of the Consultant, and with a warning **“DO NOT OPEN UNTIL [INSERT THE DATE AND THE TIME OF THE TECHNICAL PROPOSAL SUBMISSION DEADLINE].”**

17.6 Similarly, separately for each Cluster the original Financial Proposal shall be placed inside of a sealed envelope clearly marked **“FINANCIAL PROPOSAL”, “Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries – Cluster Number _____”** followed by the name of the assignment, reference number, name and address of the Consultant, and with a warning **“DO NOT OPEN WITH THE TECHNICAL PROPOSAL.”**

17.7 The sealed envelopes containing the Technical and Financial Proposals shall be placed into one outer envelope and sealed. This outer envelope shall bear the submission address, RFP reference number, the name of the assignment, Consultant’s name and the address, and shall be clearly marked **“DO NOT OPEN BEFORE [insert the time and date of the submission deadline indicated in the Data Sheet]”**.

17.8 If the envelopes and packages with the Proposal are not sealed and marked as required, the Procuring Agency will assume no responsibility for the misplacement, loss, or premature opening of the Proposal.

17.9 The Proposal or its modifications must be sent to the address indicated in the **Data Sheet** and received by the Procuring Agency no later than the deadline indicated in the **Data Sheet**, or any extension to this deadline. Any Proposal or its modification received by the Procuring Agency after the deadline shall be declared late and rejected, and promptly returned unopened.

17.10 A Consultant may withdraw its Proposal after it has been submitted, provided that written notice of the withdrawal of the Proposal, is received by the Procuring Agency prior to the deadline for submission of Proposal.

17.11 Revised Proposal may be submitted after the withdrawal of the original Proposal.

17.12 First, envelopes marked **“WITHDRAWAL”** shall be opened and read out and the envelope with the corresponding bid shall not be opened, but returned to the Bidder. No bid withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the

	<p>withdrawal and is read out at bid opening.</p>
<p>18. Confidentiality</p>	<p>18.1 From the time the Proposals are opened to the time the Evaluation Report is published, the Consultant should not contact the Procurement Evaluation Committee of the Procuring Agency on any matter related to its Technical and/or Financial Proposal. Information relating to the evaluation of Proposals shall not be disclosed to the Consultants who submitted the Proposals or to any other party not officially concerned with the process, until the publication of the Evaluation Report.</p> <p>18.2 Any attempt by Consultants or anyone on behalf of the Consultant to influence improperly the Procuring Agency in the evaluation of the Proposals may result in the rejection of its Proposal, and may be subject to the application of prevailing blacklisting procedures.</p> <p>18.3 Notwithstanding the above provisions, from the time of the Proposals' opening to the time of publication of evaluation report, if a Consultant wishes to contact the Procurement Evaluation Committee or the Procuring Agency on any matter related to the selection process, it should do so only in writing.</p>
<p>19. Opening of Proposal (Technical Proposals)</p>	<p>19.1 The Procuring Agency will open all Proposal, in public, in the presence of Consultant' or their representatives who choose to attend, and other parties with a legitimate interest in the Proposal proceedings at the place, on the date and at the time, specified in the BDS. The Consultant' representatives present shall sign a register as proof of their attendance.</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>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</p>

	<p>be opened. No Technical Proposal and/or Financial Proposal shall be modified unless the corresponding 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>19.5 The Procuring Agency’s evaluation committee shall conduct the opening of the Technical Proposals in the presence of the Proposer Consultants’ authorized representatives who choose to attend (in person, or online if this option is offered in the Data Sheet). The opening date, time and the address are stated in the Data Sheet. The envelopes with the Financial Proposal shall remain sealed until they are opened in accordance with Clause 23 of the ITC.</p> <p>19.6 At the opening of the Technical Proposals the following shall be read out: (i) the name and the country of the Consultant or, in case of a Joint Venture, the name of the Joint Venture, the name of the lead member and the names and the countries of all members; (ii) the presence or absence of a duly sealed envelope with the Financial Proposal; (iii) any modifications to the Proposal submitted prior to proposal submission deadline; and (iv) any other information deemed appropriate or as indicated in the Data Sheet.</p>
<p>20.Proposals Evaluation</p>	<p>20.1 Subject to provision of Clause 15.1 of the ITC, the evaluators of the Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded.</p> <p>20.2 The Consultant is not permitted to alter or modify its Proposal in any way after the proposal submission deadline. While evaluating the Proposals, the Procuring Agency will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.</p>
<p>21.Evaluation of Technical Proposals</p>	<p>21.1 The Procuring Agency’s evaluation committee shall evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and the RFP, applying the evaluation criteria, sub-criteria, and point system specified in the Data Sheet. Each responsive Proposal will be given a technical score. A Proposal shall be rejected at this</p>

	stage if it does not respond to important aspects of the RFP or if it fails to achieve the minimum technical score indicated in the Data Sheet .
22.Financial Proposals for QBS	<p>22.1 Following the ranking of the Technical Proposals, when the selection is based on quality only (QBS), the top-ranked Consultant is invited to negotiate the Contract.</p> <p>22.2 Only the Financial Proposal of the technically top-ranked Consultant (as predefined in the Evaluation Criteria) is opened by the Procuring Agency’s evaluation committee. All other Financial Proposals are returned unopened after the Contract negotiations are successfully concluded and the Contract is signed.</p>
23.Public Opening of Financial Proposals (for QCBS, FBS, and LCS methods)	<p>23.1 After the technical evaluation is completed, the Procuring Agency shall issue the Technical Evaluation Report containing all the information regarding responsiveness or non-responsiveness of the consultant along with the technical scores. The Financial Proposals of non-responsive consultants will be returned unopened after completing the selection process and Contract signing. The Procuring shall notify in writing those Consultants that have achieved the minimum overall technical score and inform them of the date, time and location for the opening of the Financial Proposals. The opening date should allow the Consultants sufficient time to make arrangements for attending the opening. The Consultant’s attendance at the opening of the Financial Proposals (in person, or online if such option is indicated in the Data Sheet) is optional and is at the Consultant’s choice.</p> <p>23.2 The Financial Proposals shall be opened by the Procuring Agency’s evaluation committee in the presence of the representatives of those Consultants whose proposals have passed the minimum technical score. At the opening, the names of the Consultants, and the overall technical scores, including the break-down by criterion, shall be read aloud. The Financial Proposals will then be inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall be then opened, and the total prices read aloud and recorded. Copies of the record shall be sent to all Consultants who submitted Proposals.</p>
24.Correction of Errors	24.1 Activities and items described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, and no corrections are made to the Financial Proposal.

a. Lump-Sum Contracts	24.1.1 If a Lump-sum contract form is included in the RFP, the Procuring Agency’s evaluation committee will (a) correct any computational or arithmetical errors, and (b) adjust the prices if they fail to reflect all inputs included for the respective activities or items in the Technical Proposal. In case of discrepancy between (i) a partial amount (sub-total) and the total amount, or (ii) between the amount derived by multiplication of unit price with quantity and the total price, or (iii) between words and figures, the former will prevail. In case of discrepancy between the Technical and Financial Proposals in indicating quantities of input, the Technical Proposal prevails and the Procuring Agency’s evaluation committee shall correct the quantification indicated in the Financial Proposal so as to make it consistent with that indicated in the Technical Proposal, apply the relevant unit price included in the Financial Proposal to the corrected quantity, and correct the total Proposal cost.
25.Taxes	25.1 The Procuring Agency’s evaluation of the Consultant’s Financial Proposal shall exclude taxes and duties in the in accordance with the instructions in the Data Sheet .
26.Conversion to Single Currency	26.1 For the evaluation purposes, prices shall be converted to a single currency using the selling rates of exchange, source and date indicated in the Data Sheet .
27.Combined Quality and Cost Evaluation	
a. Quality- and Cost-Based Selection (QCBS)	27.1 In the case of QCBS, the total score is calculated by weighting the technical and financial scores and adding them as per the formula and instructions in the Data Sheet. The Consultant achieving the highest combined technical and financial score will be invited for negotiations.
b. Fixed-Budget Selection (FBS)	27.2 In the case of FBS, those Proposals that exceed the budget indicated in Clause 14.1.4 of the Data Sheet shall be rejected. 27.3 The Procuring Agency will select the Consultant that submitted the highest-ranked Technical Proposal that does not exceed the budget indicated in the RFP, and invite such Consultant to negotiate the Contract.
Least-Cost Selection	27.4 In the case of Least-Cost Selection (LCS), the Procuring Agency will select the Consultant with the lowest

	evaluated total price among those consultants that achieved the minimum technical score, and invite such Consultant to negotiate the Contract.
D. Negotiations and Award	
28. Negotiations	<p>28.1 The negotiations will be held at the date and address indicated in the Data Sheet with the Consultant's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Consultant.</p> <p>28.2 The Procuring Agency shall prepare minutes of negotiations that are signed by the Procuring Agency and the Consultant's authorized representative.</p>
a. Availability of Key Experts	<p>28.3 The invited Consultant shall confirm the availability of all Key Experts included in the Proposal as a pre-requisite to the negotiations, or, if applicable, a replacement in accordance with Clause 12 of the ITC. Failure to confirm the Key Experts' availability may result in the rejection of the Consultant's Proposal and the Procuring Agency proceeding to negotiate the Contract with the next-ranked Consultant.</p> <p>28.4 Notwithstanding the above, the substitution of Key Experts at the negotiations may be considered if due solely to circumstances outside the reasonable control of and not foreseeable by the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall offer a substitute Key Expert within the period of time specified in the letter of invitation to negotiate the Contract, who shall have equivalent or better qualifications and experience than the original candidate.</p>
b. Technical negotiations	<p>28.5 The negotiations include discussions of the Terms of Reference (TORs), the proposed methodology, the Procuring Agency's inputs, the special conditions of the Contract, and finalizing the "Description of Services" part of the Contract. These discussions shall not alter the original scope of services under the TORs or the terms of the contract, lest the quality of the final product, its price, or the relevance of the initial evaluation be affected.</p>
c. Financial Negotiations	<p>28.6 There shall be no financial negotiations, however, it may include only the clarification of the Consultant's</p>

	tax liability and how it should be reflected in the Contract.
29. Conclusion of Negotiations	<p>29.1 The negotiations are concluded with a review of the finalized draft Contract, which then shall be initialed by the Procuring Agency and the Consultant’s authorized representative.</p> <p>29.2 If the negotiations fail, the Procuring Agency shall inform the Consultant in writing of all pending issues and disagreements and provide a final opportunity to the Consultant to respond. If disagreement persists, the Procuring Agency shall terminate the negotiations informing the Consultant of the reasons for doing so; and the Procuring Agency will invite the next-ranked Consultant to negotiate a Contract. Once the Procuring Agency commences negotiations with the next-ranked Consultant, the Procuring Agency shall not reopen the earlier negotiations.</p>
30. Award of Contract	<p>30. Subject to ITC 29, the Procuring Agency will award the Contract to the Consultant whose Proposal has been determined to be substantially responsive to the RFP Documents and who has been declared as Most Advantageous Consultant, provided that such Consultant has been determined to be:</p> <ul style="list-style-type: none"> a) eligible in accordance with the provisions of ITC 6; b) is determined to be qualified to perform the Contract satisfactorily; and c) Successful negotiations have been concluded, if any.
31. Grievance Redressal Mechanism	<p>31.1 Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of odd number of person with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending the nature of the procurement.</p> <p>31.2 Any party can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the prequalification or bidding documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the</p>

	<p>GRC well before the bid submission deadline.</p> <p>31.3 Any Bidder feeling aggrieved by any act of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than seven days of the announcement of technical evaluation report and five days after issuance of final evaluation report.</p> <p>31.4 In case, the complaint is filed against the technical evaluation report, the GRC shall suspend the procurement proceedings.</p> <p>31.5 In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation of the report:</p> <p>Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage one envelop bidding procedure is adopted.</p> <p>31.6 The GRC, in both the cases shall investigate and decide upon the complaint within ten days of its receipt.</p> <p>31.7 Any bidder or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the fee as prescribed in “Redressal of Grievance Regulations, 2021”.</p> <p>31.8 The Committee, upon receipt of the Appeal against the decision of the GRC complete in all respect shall serve notices in writing upon all the parties to Appeal.</p> <p>31.9 The committee shall call the record from the concerned procuring agency or the GRC as the case may be, and the same shall be provided within prescribed time.</p> <p>31.10 The committee may after examination of the relevant record and hearing all the concerned parties, shall decide the complaint within fifteen (15) days of receipt of the Appeal.</p> <p>31.11 The decision of the Committee shall be in writing and shall be signed by the Head and each Member of the Committee. The decision of the committee shall be final.</p>
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<p>32.Mechanism of Blacklisting</p>	<p>32.1 The Procuring Agency shall bar for not more than the time prescribed in Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:</p> <ul style="list-style-type: none"> i. Involved in corrupt and fraudulent practices as defined in Rule-2 of Public Procurement Rules; ii. Fails to perform his contractual obligations; and <p>Fails to</p> <ul style="list-style-type: none"> iii. abide by the id securing declaration; <p>32.2 The show cause notice shall contain: (a) precise allegation, against the bidder or contractor; (b) the maximum period for which the Procuring Agency proposes to debar the bidder or contractor from participating in any public procurement of the Procuring Agency; and (c) the statement, if needed, about the intention of the Procuring Agency to make a request to the Authority for debarring the bidder or contractor from participating in public procurements of all the procuring agencies.</p> <p>32.3 The procuring agency shall give minimum of seven days to the bidder or contractor for submission of written reply of the show cause notice</p> <p>32.4 In case, the bidder or contractor fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal hearing to the bidder or contractor/ authorize representative of the bidder or contractor and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed.</p> <p>32.5 In case the bidder or contractor submits written reply of the show cause notice, the Procuring Agency may decide to file the matter or direct issuance of a notice to the bidder or contractor for personal hearing.</p> <p>32.6 The Procuring Agency shall give minimum of seven days to the bidder or contractor for appearance before the specified officer of the Procuring Agency for personal hearing. The specified officer shall decide the matter on the basis of the available record and personal hearing of the bidder or contractor, if availed.</p> <p>32.7 The procuring Agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of personal hearing shall be</p>
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	<p>reckoned from the last date of personal hearing.</p> <p>32.8 The Procuring Agency shall communicate to the bidder or contractor the order of debarring the bidder or contractor from participating in any public procurement with a statement that the bidder or contractor may, within thirty days, prefer a representation against the order before the Authority.</p> <p>32.9 Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective bidder or bidders in the form of decision containing the grounds for such action. The same shall be publicized by the Authority after examining the record whether the procedure defined in blacklisting and debarment mechanism has been adhered to by the procuring agency.</p> <p>32.10 The bidder may file the review petition before the Review Petition Committee Authority within thirty days of communication of such blacklisting or barring action after depositing the prescribed fee and in accordance with “Procedure of filing and disposal of review petition under Rule-19(3) Regulations, 2021”. The Committee shall evaluate the case and decide within ninety days of filing of review petition.</p> <p>32.11 The committee shall serve a notice in writing upon all respondent of the review petition. The notices shall be accompanied by the copies of review petition and all attached documents of the review petition including the decision of the procuring agency. The parties may file written statements along with essential documents in support of their contentions. The Committee may pass such order on the representation may deem fit.</p> <p>32.12 The Authority on the basis of decision made by the committee either may debar a bidder or contractor from participating in any public procurement process of all or some of the procuring agencies for such period as it deemed appropriate or acquit the bidder from the allegations. The decision of the Authority shall be final.</p>
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Section 3. Proposal Data Sheet

A. General	
ITC Clause Reference	
2.1	<p>Name of the Procuring Agency: <u>Benazir Income Support Programme (BISP), Islamabad, Pakistan</u></p> <p>Method of selection: <u>Single Stage - Two Envelope Procedure</u> [as per Rule 36 (b) of Public Procurement Rules, 2004]</p> <p>Applicable Selection Technique: — Least Cost Selection (LCS) Method under Regulation 3 (C) of Procurement of Consultancy Services Regulations, 2010 read with relevant provisions of Public Procurement Rules, 2004 (as amended from time to time).</p>
2.2	<p>Separately for each cluster, Financial Proposal is to be submitted in separate envelope as per the Single Stage - Two Envelop Procedure.</p> <hr/> <p>The name of the assignment is: Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries</p>
2.3	<p>A pre-proposal conference/meeting will be held: Yes</p> <p>Date of pre-proposal conference/meeting: 18th September 2023 Time: 11:00 Hours Address: BISP Headquarters F-Block, Pak. Secretariat, Islamabad Telephone: 051-9246389 E-mail: procurement.fi@bisp.gov.pk Contact person/conference coordinator: Director (Procurement), BISP</p>
2.4	<p>BISP will provide the following inputs, project data, reports, etc. to facilitate the preparation of the Proposals:</p> <ul style="list-style-type: none"> a) Cluster-wise BISP’s Beneficiary Data b) Payment Solution c) Terms of Reference (TORs) d) Technical Document for MIS Integration e) User Guide for PCMS f) Payment Complaints types with TATs
4.1	N/A

6.3.1	A list of debarred firms and individuals is available at the PPRA website: https://ppra.org.pk/
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B. Preparation of Proposals

9.1	The language of the Bid is English. All correspondence shall be in English
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10.1	<p>A. The following documentary evidence must be provided with the Technical Proposals to ascertain the qualification/eligibility of Financial Institution:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 5%;">Sr. No</th> <th rowspan="2" style="width: 60%;">Description of Documents</th> <th colspan="2" style="width: 15%;">Attachment</th> <th rowspan="2" style="width: 20%;">Reference (Page No of Technical Proposal)</th> </tr> <tr> <th style="width: 5%;">Yes [✓]</th> <th style="width: 5%;">No [×]</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">i.</td> <td>Certificates of National Income & Sales Tax Numbers and proof of Active Tax Payer, of the FIs. Copies of respective certificates must be provided/furnished. The Financial Institutions who are registered with Provincial Sales Tax Department should apply for registration with FBR and provide certificate upon award of contract if selected.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">ii.</td> <td>Documentary evidence of latest Credit rating (Long Term) from accredited rating agencies recognized by SBP. The Financial Institution should have at-least “BBB” rating.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">iii.</td> <td>Name, address, Phone, Fax and E-mail address along with postal and telegraphic address for the head office, branch offices and contact personnel.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">iv.</td> <td>Years of operations, Certificate of Incorporation/Registration with authorized government department(s)/SBP as Legal Entity.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">v.</td> <td>Management Structure/Organogram & Systems of the FI with relevant information about Board/Directors etc.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">vi.</td> <td>Experience of handling large scale cash disbursement projects including Government to Person (G2P), Person to Government (P2G), Government to Government (G2G) and humanitarian cash transfer projects/programs at national/provincial levels. Data Sheets providing details should include relevant (similar and specific experiences) assignments/works, duly substantiated by documentary evidences, by the FI either completed or ongoing, with the following details: i. Name of the Project ii. Total number of transactions in the</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No	Description of Documents	Attachment		Reference (Page No of Technical Proposal)	Yes [✓]	No [×]	i.	Certificates of National Income & Sales Tax Numbers and proof of Active Tax Payer, of the FIs. Copies of respective certificates must be provided/furnished. The Financial Institutions who are registered with Provincial Sales Tax Department should apply for registration with FBR and provide certificate upon award of contract if selected.				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.				iii.	Name, address, Phone, Fax and E-mail address along with postal and telegraphic address for the head office, branch offices and contact personnel.				iv.	Years of operations, Certificate of Incorporation/Registration with authorized government department(s)/SBP as Legal Entity.				v.	Management Structure/Organogram & Systems of the FI with relevant information about Board/Directors etc.				vi.	Experience of handling large scale cash disbursement projects including Government to Person (G2P), Person to Government (P2G), Government to Government (G2G) and humanitarian cash transfer projects/programs at national/provincial levels. Data Sheets providing details should include relevant (similar and specific experiences) assignments/works, duly substantiated by documentary evidences, by the FI either completed or ongoing, with the following details: i. Name of the Project ii. Total number of transactions in the			
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	<p>Project</p> <p>iii. Total throughput of the Project in PKR</p> <p>iv. Name and address of the Client</p> <p>v. Start & Completion Date</p> <p>vi. Detail of services provided, including</p> <p>a. Geographical spread</p> <p>b. Value of disbursements</p> <p>c. Number of beneficiaries/customers and payment modes used</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.			
viii.	Details of existing and proposed BVS specific distribution channel(s)/ network for this Contract. This should include BVS based withdrawal facility (own network and PSO/PSP partnership arrangement) at Branch Network, BVS ATMs, BVS enabled Super Agents/ Agents/Sub Agents, Cash-on-Wheel and/or any alternate payment modes i.e. purpose built campsites/special disbursement centers/setups etc.			
ix.	Details of any specific technology development or system integrations already in place or under execution with respect to building of an interoperable eco system or any SBP approved innovative payments process and technology.			
x.	Undertaking by the FI signed by Authorized personnel, to provide Real-time and customized reporting capabilities through web service/ APIs based integration with BISP MIS and PCMS System, as per timelines given in the TORs.			
xi.	Confirmation of registration/incorporation and/or any license by a regulator of FI/Super Agent/PSO/PSP Partnerships as Legal Entity from the respective body/authority, duly signed and stamped by the issuing authority, confirming the present registration status of the FI.			
xii.	SBP License of the FI (as well as of its partner) for Banking Services and Branchless Banking.			
xiii.	Copies of Agreements signed under the Agency arrangement/partnership for financial services.			
xiv.	Undertaking to provide copy of Third Party review Agreement as required under Task-5 of TORs.			
xv.	Last three (03) years’ Annual Audited Financial Statements of the FI, duly verified by the Chartered Accountant Firm.			

xvi.	Affidavit from all the participating FIs including Super Agent/ PSO/PSP Partnerships confirming that: (a) applicant FI including Super Agent/ PSO/PSP have never been suspended/ blacklisted by Federal & Provincial Government, (b) List and status of litigation/Arbitration current or within the last five years in which FI is/or has been involved with any government department/ or against BISP if any. (c) All the information provided by the applicant FI and its Super Agent/ PSO/PSP is correct, (d) confirming that participating FI and its Super Agent/ PSO/PSP(including its owners, directors, staff, experts) do not have any situation of “Actual” or “Potential” conflict of Interest/relationship that could impact their capacity to serve the best interest of BISP, or that may reasonably be perceived as having this effect, and (e) applicant FI and its Super Agent/PSO/PSP has never been stopped by any security/government agency to work on any project/part of the project, in Pakistan.			
xvii.	Power of attorney from the CEO/President of the FI nominating the authorized representative(s) of the FI.			

B. The Proposals (separate for each cluster) shall comprise the following Forms:

FULL TECHNICAL PROPOSAL (FTP):

1st Inner Envelope with the Technical Proposal:

1. Power of Attorney to sign the Proposal.
2. TECH-1
3. TECH-2
4. TECH-3
5. TECH-4
6. TECH-5
7. TECH-6

Financial Proposal:

- (1) FIN-1
- (2) FIN-2

10.2	Statement of Undertaking is required Yes
11.1	Participation of Sub-consultants, Key Experts and Non-Key Experts in

	<p>more than one Proposal is permissible. No</p>
12.1	<p>Proposals shall be valid until 180 days <i>from the opening of Technical Proposals.</i></p> <p><i>For ensuring and compliance to the bid validity period the Financial Institution is required to execute the Proposal Securing Declaration as per the format provided under Section-4.</i></p>
13.1	<p>Clarifications may be requested no later than ten (10) days prior to the submission deadline.</p> <p>The contact information for requesting clarifications is:</p> <p>Director (Procurement), Benazir Income Support Programme (BISP), Islamabad</p> <p>E-mail: procurement.fi@bisp.gov.pk</p>
14.1.2	<p>“Not applicable”</p>
14.1.3	<p><i>“Not applicable”</i></p>
14.1.4 and 27.2	<p><i>“Not applicable”</i></p>
15.2	<p>The format of the Technical Proposal to be submitted is: FTP</p> <p>Submission of the Technical Proposal in a wrong format may lead to the Proposal being deemed non-responsive to the RFP requirements.</p>
16.1	<p>Not Applicable</p>
16.2	<p>A price adjustment provision applies: No</p>
16.3	<p>“Information on the Services Provider’s tax obligations can be found at https://www.fbr.gov.pk/</p>
16.4	<p>The Financial Proposal shall be stated in the following currencies:</p> <p>Pakistani Rupees</p> <p>.....</p>

	The Financial Proposal should state local costs in the Procuring Agency's country currency (local currency): Yes.
C. Submission, Opening and Evaluation	
17.1	The Consultants shall not have the option of submitting their Proposals electronically.
17.4	The Consultant must submit: (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; (b) Financial Proposal: Separately for each cluster - only one (1) original (sealed).
17.7 and 17.9	The Proposals must be submitted no later than: Date: 4 th 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
19.4	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: 4 th October, 2023. Time: 14:30 Hours Local Time
19.5	In addition, the following information will be read aloud at the opening of the Technical Proposals: N/A
21.1 [for FTP]	Technical Evaluation Criteria, sub-criteria, and point system for the evaluation of the Full Technical Proposals are:

S.No.	Description	Marks against each sub-criteria
A)	<u>Overall Experience of G2P/P2G/G2G/Humanitarian Projects & Technological Capability</u>	
i)	Technological Capability (refer to Task 1 of TORs)	
	a) No of years of experience in Technology based (BVS, Card based etc) disbursement projects	4
	- above 5 years (full marks)	
	- between 3 to 5 years (3 marks)	
	- more than 2 and less than 3 years (2 marks)	
	- between 1 to 2 years (1 mark)	
	- less than 1 year (zero mark)	
	b) Volume handled in such mandates requiring technology intensive disbursements/integration with non-FIs (as per Task 1 of TORs)	5
	- Above 700k beneficiaries (full marks)	
	- between 500k to 700k beneficiaries (4 marks)	
	- between 300k to 500k beneficiaries (2 mark)	
	- Less than 300k beneficiaries (zero mark)	
ii)	Demonstrate ability for bulk opening, activation on real time basis (fulfilling all SBP requirements) and operate level zero accounts/LMAs for beneficiaries and Level 1 Account with secure BVS services. (refer to Task 2 of TORs)	3
	- existing/already deployed modules for level zero account/LMA and Level 1 account (full marks)	
	- existing/already deployed modules for level zero account/LMA only (2 marks)	
	- proposed with definitive timelines for deployment of level zero account/LMA and Level 1 account modules (1 Marks)	
	- proposed with no definitive timelines for LMA modules (zero Marks)	
iii)	Demonstrate ability to provide real time as well as periodical reporting for debiting, crediting, blocking, unblocking, biometric verification, account opening & closure, and reconciliation i.e. disbursement/credit and withdrawal (refer to Tasks 1, 3 and 4 of TORs) through integrations (web service/APIs) with BISP's MIS.	4
	- system based real time and periodical reporting & reconciliation capability already exists and ready to integrate with BISP's MIS (full marks)	
	- system based real time and periodical reporting & reconciliation proposed with definitive timelines (2 marks)	
	- system based real time and periodical reporting & reconciliation proposed but with no definitive timelines (zero mark)	
B)	Complaint Management, Reporting and Fraud Management Capacity	
i)	Demonstrate ability to incorporate all types/sub-types of complaints of BISP in existing CRM of FI and integrate the same with BISP PCMS for real time update to BISP (refer to Task 11 of TORs) (5 marks)	
	- FI shall demonstrate and clearly define the complaint escalation matrix highlighting when and under what circumstances to escalate the matter to higher level starting with Group Head, CEO of the FI, BODs of the FI and State Bank of Pakistan for resolution of disputes (3 marks)	3
	- System capability readily available in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation (2	2

	marks); or	
	- System capability can be built with definitive timelines in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation (1 marks)	
	- system capability cannot be built in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation and there is no demonstration of complaint escalation matrix(zero mark)	
ii)	Demonstrate ability to provide secured BVS verification services along with fulfillment of all requirements of BVS Hardware before initiating disbursements, (refer to Task 5 and 11 of TORs).	4
	- FI has ability and will become fully compliant with the standards for both BISP Specific NADRA Web Service and BVS hardware, as defined in Task 5 & 11 of TORs (Past experience with evidence) (full marks).	
	- FI has no ability and unable to comply with the standards for both BISP Specific NADRA Web Service and BVS hardware, as defined in Task 5 & 11 of TORs (zero mark).	
iii)	Demonstrate ability for dedicated Call Centers 24/7, having facility in regional languages.	4
iv)	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.	7
	- Fraud management system is already deployed by the FI with fraud detection (i.e. alerts/reporting) capabilities to incorporate BISP's LMA related alerts. (full marks)	
	- Fraud management system is already deployed by the FI with fraud detection (i.e. alerts/reporting) capabilities but FI has to upgrade its system with definitive timelines to generate BISP's LMA related alerts. (4 marks)	
	- Fraud management system is already deployed by the FI with fraud detection (i.e. alerts/reporting) capabilities but FI has to upgrade its system with no definitive timelines to generate BISP's LMA related alerts. (2 marks)	
	- Fraud management system is not deployed by the FI. (zero mark)	
C)	BVS enabled Distribution Network. Following each category should be mapped/tabulated as per each district of a Cluster for which the proposal is submitted to BISP, as per existing BVS footprint.	
i	BVS Agents- (20 Marks)	20
	- One BVS Agent, up-to 1000 beneficiaries (full marks)	
	- One BVS Agent, up-to 2000 beneficiaries (15 marks)	
	- One BVS Agent, up-to 2500 beneficiaries (10 marks)	
	- One BVS Agent, up-to 3000 beneficiaries (5 marks)	
	- Does not fulfill any of the above criteria (zero mark)	
ii	BVS ATMs and/or BVS Enabled Branches - (05 Marks)	5
	- One Payment Point, up-to 10000 beneficiaries (full marks)	
	- One Payment Point, up-to 15000 beneficiaries (4 marks)	
	- One Payment Point, up-to 20000 beneficiaries (3 marks)	
	- Does not fulfill any of the above criteria (zero mark)	
iv	Partnerships to extend the network of branchless payment touch points - (10 Marks)	10
	- Partnership with three or more FIs (full marks)	
	- Partnership with two FIs (6 marks)	
	- Partnership with one FI (3 marks)	

	- No Partnership with any FI (zero mark)	
D)	Work Plan & FI/Bank Staffing	
i)	Team Structure/Staffing (10 marks):	10
	a) Dedicated Head of G2P/P2G/G2G Business with relevant experience (2 marks)	
	b) Dedicated MIS and Technology expert with relevant technology experience (2 marks)	
	c) Dedicated Reconciliation & Reporting expert (1 mark)	
	d) Dedicated Information Security expert (1 mark)	
	e) 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 (0.5 mark for each level) (2 marks)	
	f) 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 (2 marks).	
ii)	Complete Plan for deployment of BVS payments touch points (as per Tasks 6, 7 & 8 of the TORs).	10
iii)	Plans to address denial of service.	3
	- liquidity replenishment plan (2 marks)	
	- address BVS error codes (1 mark)	
iv)	Demonstrate ability to provide Education, Information and Awareness for beneficiaries including SMS texts by FI/bank as per Task 10 of the TORs	3
v)	Structure for Monitoring & Evaluation (M&E): The FI needs to devise and submit its fully structured M&E plan and reporting of activities on periodical basis with BISP with BISP HQs and Provincial DGs/Regional Offices (as per Tasks 9, 11, 12 & 15 of TORs).	3
Total		100

Additional Compliance Notes:

1. The minimum technical score required to pass is: **70 marks**
2. The whole country has been divided into fifteen (15) clusters of equivalent case 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.
3. 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.
4. The contractual obligations are subject to post qualification. If an FI fails to arrange required number of BVS touch points, complete the API development and integration, curtail the incidents of fraud/ embezzlement/ deduction, redress majority of beneficiaries grievances within TATs, besides BISP notices its material breach of its obligation pursuant to this contract, its Contract may be terminated and BISP may engage the next technically qualified lowest cost evaluated FI among the remaining technically qualified FIs. In this regard, all contract awardee FIs will execute a mandatory undertaking at the time of Contract Signing.

23.1

An online option of the opening of the Financial Proposals is offered:
No.

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.
26.1	<p>The single currency for the conversion of all prices expressed in various currencies into a single one is: <u>Pakistani Rupee</u></p> <p>The official source of the selling (exchange) rate is: <u>Not Applicable</u></p> <p>The date of the exchange rate is: <u>Not Applicable</u></p>
27.1 (QCBS only)	Not Applicable
D. Negotiations and Award	
28.1	<p>Expected date and address for contract negotiations: Date: 4th December, 2023 Address: Benazir Income Support Programme (BISP) Headquarters, F-Block, Pak. Secretariat, Islamabad Islamabad, Pakistan, Postal Code: 44000</p>
30.1	<p>The publication of the contract award information following the completion of the contract negotiations and contract signing will be done within 30 days after the contract signing, on the websites of BISP and PPRA.</p>
30.2	<p>Expected date for the commencement of the Services: Date: 12th December, 2023 at: Islamabad</p>

Section 4. Full Technical Proposal – Standard Forms

{Notes to Consultant shown in brackets { } throughout Section 3 provide guidance to the Consultant to prepare the Technical Proposal; they should not appear on the Proposals to be submitted.}

CHECKLIST OF REQUIRED FORMS

Required for FTP or STP (√)		FORM	DESCRIPTION	Page Limit
FTP	STP			
√	√	TECH-1	Technical Proposal Submission Form.	
“√”		TECH-1 Attachment	If the Proposal is submitted by a joint venture, attach a letter of intent or a copy of an existing agreement.	
“√”		Power of Attorney	No pre-set format/form. In the case of a Joint Venture, several are required: a power of attorney for the authorized representative of each JV member, and a power of attorney for the representative of the lead member to represent all JV members	
√		TECH-2	Consultant’s Organization and Experience.	
√		TECH-2A	A. Consultant’s Organization	
√		TECH-2B	B. Consultant’s Experience	
√		TECH-3	Comments or Suggestions on the Terms of Reference and on Counterpart Staff and Facilities to be provided by the Procuring Agency.	
√		TECH-3A	A. On the Terms of Reference	
√		TECH-3B	B. On the Counterpart Staff and Facilities	
√	√	TECH-4	Description of the Approach, Methodology, and Work Plan for Performing the Assignment	
√	√	TECH-5	Work Schedule	
√	√	TECH-6	Team Composition, Activity Details, and attached Curriculum Vitae (CVs)	

All pages of the original Technical and Financial Proposal shall be initialed by the same authorized representative of the Consultant who signs the Proposal.

Form TECH-1

Technical Proposal Submission Form

{Location, Date}

To: *[Name and address of Procuring Agency]*

Dear Sirs:

We, the undersigned, offer to provide as a Financial Institution (FI)/Bank the payment services for to BISP beneficiaries in accordance with your Request for Proposals dated *[Insert Date]* and our Proposal. “We are hereby submitting our Proposal in accordance with Instruction to Consultants and Proposal Data Sheet, which includes this Technical Proposal and a Financial Proposal sealed in a separate envelope”.

{If the Consultant is a joint venture, insert the following: We are submitting our Proposal a joint venture with: {Insert a list with full name and the legal address of each member, and indicate the lead member}. We have attached a copy {insert: “of our letter of intent to form a joint venture” or, if a JV is already formed, “of the JV agreement”} signed by every participating member, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture.

{OR

If the FI’s Proposal includes Super-Agent/PSO/PSP, insert the following: I/We are submitting our Proposal with the following Super-Agent/PSO/PSP: {Insert a list with full name and address of each.}

We hereby declare that:

- (a) All the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by the BISP.
- (b) Our Proposal shall be valid and remain binding upon us for the period of time specified in the Data Sheet.
- (c) I/We have no conflict of interest in accordance with requirement placed in the RFP.

-
- (d) I/We meet the eligibility requirements as stated in RFP, and I/we confirm our understanding of our obligation to in regard to corrupt and fraudulent practices of RFP.
 - (e) I/We, along with any of our Super-Agent/PSO/PSP are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by GoP/SBP. Further, I/we are not ineligible under the laws or official regulations of Government of Pakistan.
 - (f) In competing for (and, if the award is made to us, in executing) the Contract, I/we undertake to observe the laws against fraud, corruption and bribery.
 - (g) Except as stated in the Data Sheet, I/we undertake to negotiate a Contract on the basis of the proposed arrangements and Experts.
 - (h) Our Proposal is binding upon us and subject to any modifications resulting from the Contract negotiations.

We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than the date indicated in Clause 30.2 of the Data Sheet.

We understand that the BISP is not bound to accept any Proposal that the Procuring Agency receives.

We remain,

Yours sincerely,

Authorized Signature {In full and initials}: _____

Name and Title of Signatory: _____

Name of Consultant (company's name or JV's name): _____

In the capacity of: _____

Address: _____

Contact information (phone and e-mail): _____

{For a joint venture, either all members shall sign or only the lead member, in which case the power of attorney to sign on behalf of all members shall be attached}

Form TECH-2 (FOR FULL TECHNICAL PROPOSAL ONLY)

CONSULTANT'S ORGANIZATION AND EXPERIENCE

Form TECH-2: a brief description of the Consultant's organization and an outline of the recent experience of the Consultant that is most relevant to the assignment. In the case of a joint venture, information on similar assignments shall be provided for each partner. For each assignment, the outline should indicate the names of the Financial Institution's Experts (required experts as per Technical Criteria) and Sub-consultants who participated, the duration of the assignment, the contract amount (total and, if it was done in a form of a joint venture or a sub-consultancy, the amount paid to the Consultant), and the Consultant's role/involvement.

A - Consultant's Organization

1. Provide here a brief description of the background and organization of your company, and – in case of a joint venture – of each member for this assignment.
2. Include organizational chart, a list of Board of Directors, and beneficial ownership

B - G2P/P2G/G2G/Humanitarian Cash Transfer Experience

[Using the format below, provide information on each assignment for which Financial Institution (FI), and each Super-Agent/PSO/PSP for this assignment, was legally contracted for carrying out services similar to the ones requested under this Assignment. Please provide certification and/or evidence of the contract agreement.]

Assignment name:	Value of the agreement (in Pak. Rs.):
Country: Location within country:	Duration of assignment (months):
Name of Client:	Start date (month/year): Completion date (month/year):
Name of Super-Agent(s)/ PSO/PSP, if any:	Value of services provided by your organization under the agreement (in Pak. Rs.):

Number of distinct beneficiaries served:	
Narrative description of Project:	
Details of Technology Infrastructure used for providing services: Number of ATMs, Branches, POS/Agent locations, (any other modes of service)	
Description and high level technology and operational process flow of actual services provided within the assignment (including detail of cash out instrument, touch points, back-end IT system, reporting and reconciliation):	

[Financial Institution may add separate proforma for each assignment/project]

Form TECH-3 (FOR FULL TECHNICAL PROPOSAL)

**COMMENTS AND SUGGESTIONS ON THE TERMS OF REFERENCE, AND
FACILITIES TO BE PROVIDED BY BISP**

Form TECH-3: comments and suggestions on the Terms of Reference that could improve the quality/effectiveness of the assignment; and facilities, which are provided by BISP (Please refer to clause 2.4 of Proposal Data Sheet).

A - On the Terms of Reference

{Improvements to the Terms of Reference, if any}

Form TECH-4 (FOR FULL TECHNICAL PROPOSAL ONLY)

DESCRIPTION OF APPROACH, METHODOLOGY, AND WORK PLAN IN RESPONDING TO THE TERMS OF REFERENCE

Form TECH-4: a description of the approach, methodology and work plan for performing the assignment, including a detailed description of the proposed methodology and staffing for training, if the Terms of Reference specify training as a specific component of the assignment.

{Suggested structure of your Technical Proposal (in FTP format):

- a) Technical Approach and Methodology
- b) Work Plan
- c) Organization and Staffing

- a) **Technical Approach and Methodology.** Please explain your understanding of the objectives of the assignment as outlined in the Terms of Reference (TORs), the technical approach(technology architecture with hardware deployed to support the capacity), and the methodology you would adopt for implementing the tasks, complimented by a detailed project plan providing timelines to cover each activity of initial project implementation and each of the activity/requirements as defined in the TORs. Please also provide information including but not limited to the following parameters of Technical Evaluation Criteria:
- i) Technological Capability of FI (Refer to Task 1 of TORs).
 - a. No. of Years of Experience of FI;
 - b. Volume handled in mandates requiring systems integration;
 - c. Similar type of integrations as per Task 1 of TORs with different organizations;
 - ii) FIs Distribution Channel: At least two touch points including (BVS agent, sub-agent/agent/BVS ATMs/BVS enabled branches etc. shall be provided at each Union Council/Town Committee, with the exception that only one payment point may be provided in UC where number of beneficiaries is less than 50, and additional 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 (as per Task 6 and 7 of TORs).
 - iii) Creation of partnerships for effective service delivery and for providing multiple withdrawal options to BISP beneficiaries. Partnership arrangements with other

FIs/Digital Banks to increase geographical coverage and outreach for BISP beneficiaries.

- iii) Ability to open, activate on real time basis (through biometric verification) LMA of the beneficiary in Bulk with secure BVS services.
- iv) Ability to provide secured BVS verification services as per Task 5 of TORs.
- v) Ability to enroll the beneficiaries in a systematic manner
- vi) Ability to fully integrate with Complaint Redressal Mechanism of BISP as per Task 11 of TORs.
- vii) Current/existing technology capability or Ability/Commitment to bring all LMA accounts 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 fraud policy and any other abnormal & suspect activities defined by BISP.
- viii) Ability/Commitment or existing capability to integrate through web service/APIs with BISP MIS, to provide real time reporting and reconciliation as defined in the TORs.

b) **Work Plan.** Please outline the plan for the implementation of the main activities/tasks of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the BISP), and tentative delivery dates. The proposed work plan should be consistent with the technical approach and methodology, showing your understanding of the TOR and ability to translate them into a feasible working plan. Please also provide information related to following parameters of Technical Evaluation Criteria:

- i) MIS integration plan
- ii) PCMS integration plan;
- iii) Plan for Opening of LMA accounts of the beneficiaries in bulk;
- iv) Plan for on boarding BVS agents/ touch points i.e. Complete BVS touch point details as per Task 6 and Task 7 of TORs
- v) Beneficiaries' enrollment plan vis-à-vis LMA
- vi) Plan to address denial of service;
- vii) Ability and methodology to provide Education, Information and Awareness for beneficiaries including SMS texts by FI as per Task 10 of the TORs;
- viii) Structure for Monitoring & Evaluation (M&E) Plan and reporting of activities on periodical basis with BISP with BISP HQs and Provincial DGs/Regional Offices (as per Tasks 9, 11 & 15 of TORs);

c) **Organization and Staffing.** Please describe the structure and composition of your team, including the list of the Key Experts, Non-Key Experts and relevant technical

and administrative support staff along with their CVs. Please also provide information/CVs related to following parameters of Technical Evaluation Criteria:

- a) G2P/P2P/G2G/Humanitarian payment expert;
- b) MIS and Technology expert;
- c) Reconciliation expert;
- d) Information Security Expert;

The above experts must have relevant qualifications and minimum 5 years of relevant experience.

- e) Focal persons at each level i.e. tehsil, district, zonal (list provided by BISP at Appendix - D of Draft Contract), province and headquarters for coordination with BISP offices at the corresponding level as per Task 9 of TORs;
- f) Staffing Plan of fraud management team as per Task-9 of TORs.

Form TECH-5 (FOR FTP)

WORK SCHEDULE

Year: _____		Months ²					
No	Activity ¹	Dec	Jan	Feb	Mar	Apr	May
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						
2	System integration with BISP's MIS as well as integration of respective CRMs with BISP PCMS as per the technical and operational processes. This includes testing of all the Integration APIs and a sign off on end to end testing between BISP's MIS Wing and Financial Institution's IT Department.						
3	Sharing a list of BVS error codes.						
4	Opening of LMA accounts of the beneficiaries in bulk and its reporting through the web service established by the BISP's MIS Wing						
5	Initiation of Beneficiaries' enrollments across all districts of the awarded cluster(s)						
	Any other task/ condition (not covered above), but required in TORs/ Scope of work						

- 1 Indicate all main activities of the assignment. For phased assignments indicate activities, delivery of related services, and benchmarks separately for each phase, from inception to action and results.
- 2 Duration of activities shall be indicated in the form of a bar chart.

Form TECH-6 (FOR FTP)

TEAM COMPOSITION, ASSIGNMENT, AND KEY EXPERTS' INPUTS

Professional Staff			
Name of Staff	Area of Expertise	Position Assigned	Task Assigned

**FORM TECH-6
(CONTINUED)**

CURRICULUM VITAE (CV)

Position Title and No.	{e.g., K-1,}
Name of Expert:	{Insert full name}
Date of Birth:	{day/month/year}
Country of Citizenship/Residence	

Education: {List college/university or other specialized education, giving names of educational institutions, dates attended, degree(s)/diploma(s) obtained}

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous Procuring Agency's and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact info for references	Country	Summary of activities performed relevant to the Assignment
[e.g., May 2005-present]	[e.g., Ministry of, advisor/consultant to... For references: Tel...../e-mail.....; Mr. H....., deputy Secretary]		

Membership in Professional Associations and Publications:

Language Skills (indicate only languages in which you can work): _____

Section 5. Financial Proposal - Standard Forms

Financial Proposal Standard Forms shall be used for the preparation of the Financial Proposal according to the instructions provided in Section 2.

FIN-1 Financial Proposal Submission Form

FIN-2 Summary of Costs

FORM FIN-1
Financial Proposal Submission Form

{ Location, Date }

To: [Name and address of Procuring Agency]

Dear Sirs:

We, the undersigned, offer to provide the consulting services for [Insert title of assignment] in accordance with your Request for Proposal dated [Insert Date] and our Technical Proposal.

Our attached Financial Proposal is for the service charges/rate @ ____ % of the cash withdrawals by the beneficiaries against cluster No ____ including of operational & admin costs and all applicable indirect local taxes (GST) if applicable *in accordance with Clause 25.1 in the Data Sheet*. The estimated amount of local indirect taxes is {Insert currency} {Insert amount in words and figures} which shall be confirmed or adjusted, if needed, during negotiations. {Please note that all amounts shall be the same as in Form FIN-2}.

Our Financial Proposal shall be valid and remain binding upon us, subject to the modifications resulting from Contract negotiations until [*insert day, month and year in accordance with ITC 12.1*].

Commissions and gratuities paid or to be paid by us to an agent or any third party relating to preparation or submission of this Proposal and Contract execution, paid if we are awarded the Contract, are listed below:

Name and Address of Agents	Amount and Currency	Purpose of Commission or Gratuity
_____	_____	_____
_____	_____	_____

{If no payments are made or promised, add the following statement: “No commissions or gratuities have been or are to be paid by us to agents or any third party relating to this Proposal and Contract execution.”}

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature {In full and initials}: _____
Name and Title of Signatory: _____
In the capacity of: _____
Address: _____
E-mail: _____

{For a joint venture, either all members shall sign or only the lead member/consultant, in which case the power of attorney to sign on behalf of all members shall be attached}

Form FIN-2 Summary of Costs

Cost Components	Cost@ % (Pak Rupees)
Service Charges/Rate (Including Operational cost, administrative cost, ancillary and allied services)	
Estimates of Local Indirect Taxes (GST) (if applicable)-To be discussed & finalized at the contract negotiations.	
Total =	

Footnote: Payments will be made in the currency (ies) expressed above (Reference to ITC 16.4).

1. Proposal Security Form

To: [name of the Procuring Agency]

Whereas [name of the Consultant] (hereinafter called “the Consultant/Service Provider) has submitted its proposal dated [date of submission of Proposal] for the provision of [name and/or description of the consultancy services] (hereinafter called “the proposal”).

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 Bank binds itself, its successors, and assigns by these presents.

Sealed with the Common Seal of the said Bank this ____ day of _____ 20____.

THE CONDITIONS of this obligation are:

1. If the Proposal
 - (a) have withdrawn or modified our Proposal during the period of Proposal Validity specified in the Form of Proposal;
 - (b) Disagreement to arithmetical correction made to the Proposal price; or
 - (c) having been notified of the acceptance of our Proposal by the Procuring Agency during the period of Proposal Validity, (i) failure to sign the contract if required by Procuring Agency to do so or (ii) fail or refuse to furnish the Performance Security or to comply with any other condition precedent to signing the contract specified in the SRF Documents.
2. We undertake to pay to the Procuring Agency up to the above amount upon receipt of its first written demand, without the Procuring Agency having to substantiate its demand, provided that in its demand the Procuring Agency states the amount claimed by it is due to it, owing to the occurrence of one or both of the conditions, specifying the occurred condition or conditions.

This guarantee shall remain in force up to and including twenty-eight (28) days after the period of Proposal Validity, and any demand in respect thereof should reach the Bank not later than the above date.

Name: in the capacity of

signed

[Signature of the Bank]

Dated on day of 20

2. : Proposal Securing Declaration

[The Consultant shall fill in this Form in accordance with the instructions indicated.]

Date: *[insert date (as day, month and year)]*

Proposal No.: *[insert number of Proposal process]*

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

To: *[insert complete name of Procuring Agency]*

We, the undersigned, declare that:

We understand that, according to your conditions, Proposals must be supported by a Proposal Securing Declaration.

We accept that we will automatically be suspended from being eligible for Bidding in any contract with the Procuring Agency for the period of time as determined by the Authority if we are in breach of our obligation(s) under the Proposal conditions, because we:

- (a) have withdrawn or modified our Proposal during the period of Proposal Validity specified in the Form of Proposal;
- (b) Disagreement to arithmetical correction made to the Proposal price; or
- (c) having been notified of the acceptance of our Proposal by the Procuring Agency during the period of Proposal Validity, (i) failure to sign the contract if required by Procuring Agency to do so or (ii) fail or refuse to furnish the Performance Security or to comply with any other condition precedent to signing the contract specified in the SRF Documents.

We understand this Proposal Securing Declaration shall expire if we are not the successful Service Provider, upon the earlier of (i) our receipt of your notification to us of the name of the successful Service provider; or (ii) twenty-eight (28) days after the expiration of our Proposal.

Signed: *[insert signature of person whose name and capacity are shown]* In the capacity of *[insert legal capacity of person signing the Proposal Securing Declaration]*

Name: *[insert complete name of person signing the Proposal Securing Declaration]*

Duly authorized to sign the Proposal for and on behalf of: *[insert complete name of Service Provider]*

Dated on _____ day of _____, _____ *[insert date of signing]*
Corporate Seal (where appropriate)

Section 6. Eligible Countries

All the consultants are allowed to participate in the subject procurement without regard to nationality, except consultants of some nationality, prohibited in accordance with policy of the Federal Government.

Following countries are ineligible to participate in the procurement process:

1. India
2. Israel

Ministry of Interior, Government of Pakistan has notified List of Business Friendly Countries (BVL), information can be accessed through following link:

<http://www.dgip.gov.pk/Files/Visa%20Categories.aspx#L>

1. *state "none"]*

Section 7. Terms of Reference (TORs)

1. Introduction & Background

BISP was established in 2008 and enacted under BISP Act in 2010 to provide financial assistance and other social protection and safety net measures to economically distressed and vulnerable segments of the society. It is the largest public sector social protection organization in Pakistan. Currently, it is providing financial assistance to more than 9 million families through female heads identified through National Socio-Economic Registry (NSER) survey 2017-21. BISP is currently making quarterly payments @ Rs.8,750/quarter to each beneficiary under its Benazir Kafaalat i.e. Unconditional Cash Transfer (UCT) initiative. BISP has initiatives of Conditional Cash Transfer (CCT) for Education and Nutrition wherein eligible beneficiaries get quarterly cash benefits at different rates based on the compliance report on the conditionalities. The amount of quarterly payments as well as the number of beneficiaries under UCT and CCT may change as and when decided by the Federal Government. BISP has the mandate to initiate other similar initiatives for eligible beneficiaries identified through its NSER. Currently, BISP is updating its database (i.e. NSER) through Dynamic Registry Centers. The eligibility criteria may be revisited, and beneficiaries may be included as well as excluded from the program in the next financial year 2024-25, as per decision of the BISP.

BISP has a well-documented funds disbursement mechanism for its beneficiaries. BISP is currently paying disbursements through Biometric Verification System (BVS) to more than 9 million beneficiaries throughout Pakistan, without any exceptions. BVS has been adopted as a payment mechanism due to its transparency and the availability of branchless banking (BB) network across the country. The BVS based payment solution has further improved real time reporting, reconciliation and complaints redressal leading to efficient service delivery to the BISP beneficiaries. However, the current BVS system and banking contracts have some

drawbacks as well, which has led to various problems. The overview of the current system is as follows:

PROS	CONS
Easy and Bulk Enrollment	Fraudulent Practices
Simplest KYC	Biometric Failures
Vast Network of Branchless Banking	No Inter-Operability
Efficient	Limited Monitoring Responsibility by Banks
Convenient	Crowding on initial days of disbursement cycle
	Non-serving at Banks' branches

2. BISP MIS Support Services

Transparency of processes is the hallmark of BISP. BISP provides financial assistance to its beneficiaries quarterly/periodically using its robust MIS system with the following capabilities:

- BISP's MIS is fully capable for exchange of millions of transactions and data through integrated web services with Financial Institutions (FIs) in an automated manner (24/7). This includes activities such as enrollments, deposits (credit), withdrawals (debit), de-credit, biometric logs, withdrawal points, and other relevant activities.
- Processing, data sharing, reporting, reconciliations and monitoring of payments to millions of beneficiaries for its various initiatives.
- Automated Payment Complaint Management System (PCMS) having the capability to integrate with FIs for beneficiaries' complaints handling & resolutions/redressal systems.
- Complete Audit Trail capabilities as per the operational requirements.

3. BISP External Controls

BISP has in place Process Evaluations, Spot Checks, as part of its external quality control mechanisms besides external audits and impact evaluations. All payment mechanisms are

subject to these evaluations and audits from time to time. FIs are expected to improve their systems and processes in the light of these evaluations and audits.

4. BISP Internal Controls

BISP has in place its internal payments monitoring & evaluation and audit mechanisms. All prospective FIs and their agents will be expected to improve services on continuous basis, based on the recommendations of the internal M&E and audit reports. Further, FIs will share their own designs and controls with BISP on tasks detailed in these TORs for more coordinated and efficient control over payment disbursements and related infrastructure.

5. BISP Social Audits & Accountabilities

Social audits and social accountability mechanisms through Federal Ombudsman, Court Orders and Prime Minister's Citizen Portal etc. are part of the BISP's eco system. FIs must also need to be aware of all these systems/mechanisms and respond to the directions received through these mechanisms.

6. BISP Service Standards to its beneficiaries

BISP handles complaints through its automated Case Management System (CMS)/ Payment Complaints Management System (PCMS) extended across BISP headquarters, zonal and tehsil offices and through a dedicated toll-free call center established at BISP headquarters. Payments related complaints are to be handled primarily by FIs. BISP's PCMS is capable of integration with FIs Complaint Resolution Mechanisms (CRMs) in an automated and real time environment, for efficient and timely resolution of complaints through agreed TATs.

7. Objectives

Based on lessons learnt in the BVS payment mechanisms during the last few years, BISP plans to further improve the system and create an environment where more than 9 million beneficiaries can get their payments in a dignified, secure and efficient manner. In this regard, BISP has set forth its objectives to hire the services of Financial Institutions for the provision of disbursement account (Limited Mandate) and interoperable cash withdrawal through BVS enabled touch points; that is:

- (i) To further expand and improve the already existing BVS based payment mechanism across the country along with creating interoperability on cash

withdrawal enabling the beneficiary to select the BVS touch point of her choice, from among the various distribution channels of the prospective FIs.

- (ii) To ensure that BVS based payments are provided by the prospective FIs through BB Agents, BVS Payments at the Branches and BVS ATMs in an efficient, transparent and cost-effective manner, while empowering the beneficiaries to choose any accessible BVS cash withdrawal points as per their convenience.
- (iii) To open and maintain BISP's main account with each prospective FI, wherein, funds provided by BISP on periodic/quarterly basis will be transferred for onward disbursements to beneficiaries' Account (LMA) for withdrawals through the available payment channels.
- (iv) To open Limited Mandate Account (LMA) of the beneficiary within the Core Banking Platform of the FIs, while ensuring:
 - a. All KYC requirements of State Bank of Pakistan (SBP) for opening of Account, including but not limited to biometric verification of the BISP beneficiary and verification of CNIC data from NADRA.
 - b. Provision of biometric Cash Withdrawal from LMA through various payment channels and systems.
 - c. Restricted accounts funded only through cash transfers from BISP and withdrawals through BVS enabled touch points.
- (v) To open Level-1 accounts of the beneficiaries within the core banking platform of the FIs, when and if decided by BISP.
- (vi) To integrate BISP's MIS with prospective FIs' MIS for payments disbursal, reporting, and data reconciliation on real time basis.
- (vii) To ensure strong criteria for BB agent selection and on-boarding by the FIs as per SBP's Framework for Branchless Banking Agent Acquisition and Management for providing efficient customer services for BISP beneficiaries.

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- (viii) To ensure that the BVS based web service provided by the FIs have built in safeguards and encryptions to check risks of frauds and embezzlements relating to BVS based payment disbursements and withdrawals.
 - (ix) To put in place transparent and effective service delivery mechanisms by the FIs characterized by a strong M&E and grievance redressal system for the BISP beneficiaries.
 - (x) To integrate prospective FIs CRMs with BISP's CRM/PCMS for processing, handling, managing and resolving beneficiaries' payment related complaints in an automated manner within the agreed TATs.
 - (xi) To ensure beneficiary awareness and communication about stipend amount, BVS usage and their rights through brochures, pamphlets, SMS and other communication tools.
 - (xii) To ensure real time fraud detection and generate report alerts for any abnormal and suspicious activity through its fraud management system.
 - (xiii) To have the ability to develop and integrate any future innovative technology as per BISP's directions and in the light of SBP's relevant regulations, including any interoperability functionality introduced by SBP and/or PTA.

8. Scope of Services

In order to meet the above objectives, the scope of services comprise of the following tasks:

- BISP is seeking services of FIs as payment agencies through their Core Banking and Branchless Banking systems; with the involvement of Super Agents/ Agents and Sub Agents as defined in **“SBP's Framework for Branchless Banking Agent Acquisition and Management”** and through any other BVS cash point including BVS ATMs, **and/or any other pertinent regulations/SOPs etc. issued by SBP from time to time.**
- Areas, for which BVS payment services are being sought through these TORs / RFP, have been divided into clusters. Award of the contract shall be based on the evaluation criteria.

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- BISP requires that participating FIs shall disburse cash grants 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 ‘Interoperability’ is expected to be available in the BB ecosystem through different upcoming schemes being launched by the Regulators, hence FIs shall have the system capability to integrate with such initiatives to provide inter-operability solution at BVS ATMs and BVS POS Agents to BISP within three months from the full scale launch of any such inter-operability scheme in the branchless banking industry, without any additional cost to BISP, while fulfilling the requirements of these TORs and subsequent contracts.
 - Till the time inter-operability is not available, FI shall bring on board more than one BVS Agent/retailer network through partner agreements, besides ensuring arrangements at b), c) and d) above.
 - Partnership arrangements with other FIs/Digital Banks to increase geographical coverage and outreach for BISP beneficiaries shall be made.
 - At least two BVS touch points (BVS sub-agent/agent, BVS enabled branch and BVS ATM etc.), shall be provided for each Union Council/Town Committee with an exception where number of beneficiaries are less than 50. The spread of the BVS touch points shall ensure the principles to avoid monopolization. This shall include, but not limited to, providing multiple touch points with easy access to the beneficiaries in a particular area within the Tehsil. Furthermore, additional BVS touch points shall be provided as and when required by BISP.
 - In case the FI fails to provide required number of BVS touch points in a Union Council, it shall provide special biometric enabled disbursement arrangement such as campsite, cash on wheel etc. in that Union Council.
 - The FIs shall enrol the beneficiaries in bulk while ensuring biometric verification and fulfilment of KYC requirements. The FIs shall enrol any large number of new

- beneficiaries and block beneficiary accounts, as per BISP's instructions during the course of the contract.
- The FIs shall provide various biometrically enabled services such as enrolment, cash deposit, cash withdrawal, re-verification etc. with report back facility, as per BISP's instructions.
 - Contract with the successful bidders shall be executed for a period of three years with the possibility of extension for another two years without any further cost implications for BISP. However, the contract shall have a termination clause subject to conditions enunciated in the contract.

Task 1

1.1 FI's IT System Requirements and Integrations between BISP and FI

- i. BISP and FI will integrate their Systems/MISs for exchange of data in real time.
- ii. FI's platforms must be capable of receiving/processing payment generations data against millions of beneficiaries' accounts from BISP's MIS, 24/7 without any downtime on real time basis.
- iii. FI's System must be capable of reporting beneficiaries' accounts activities through integration with BISP Systems including deposits (credits), withdrawals (debits), from LMA, de-crediting the LMA account, blocking of LMA account, biometric verification of various blocked beneficiaries, biometric logs, reporting withdrawal points and/or any other activities without any downtime or delays, to the BISP's MIS, 24/7 without any downtime on real time basis.
- iv. FIs shall depute focal persons including Technology, MIS, Operational, Fraud Management and Reconciliation for system-based reporting/reconciliation.
- v. FIs shall establish a dedicated call center and allocate dedicated and properly trained call center agents to facilitate BISP beneficiaries in respective regional languages in order to resolve their grievance as per the SOPs formulated by the of FI for the BISP beneficiaries. The IVRs at the call center will also be in regional languages for facilitating the beneficiaries. There shall be a minimum of 15 agents dedicatedly servicing the beneficiaries of BISP for each cluster.

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- vi. FIs shall block & unblock withdrawals from beneficiaries' LMAs and system-based reports should be shared with BISP on real time basis as per BISP instructions.
 - vii. FIs, on the award of the contract, shall be required to incorporate technical specifications/parameters/ address library provided by BISP's MIS for required services to directly integrate Complaint Management and Reporting Systems in an automated manner.
 - viii. FIs, on the award of the contract, shall share details of BVS touch points' (designated for BISP) including BVS POS, BVS ATMs, BVS Branches and other BVS cash withdrawal points along-with required information (Master agent/agent name, GPS coordinates of the locations-districts/tehsil/union council/town committee wise as per BISP given address library, phone number of agent etc.) to BISP MIS in automated environment. Any change in the initially provided information, including blocking or inclusion of any touch point, shall be shared with BISP MIS in real time, during the course of the contract.
 - ix. FIs shall report the details of BVS attempts (successful and unsuccessful) of the beneficiary at the time of withdrawal, re-verification, new enrollment etc. as per BISP's given specifications. FIs shall ensure system-based Complaint Resolution Mechanisms (CRMs) which must be capable of integrating with BISP PCMS for beneficiaries' complaints handling & resolution/redressal mechanism as per BISP requirements.
 - x. FIs IT systems must have strong audit trails capability as per SBP's relevant regulations/guidelines, to cater for any type of BISP needs as and when required.
 - xi. FIs Fraud Management system must have the capability to identify fraud and generate report alerts for any abnormal and suspicious activity for fraud management.
 - xii. FIs shall develop a fully automated system for reconciliation of information, including but not limited to enrolment, deposits, withdrawals, de-credit and re-credit, as per requirements of BISP.
 - xiii. FIs shall create an automated system for de-crediting as per the policy guidelines of BISP.

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- xiv. FIs shall provide a dashboard to BISP showing reports on various operational aspects including enrolments, deposits, withdrawals, de-credit/re-credit, complaints, call-center queries etc.
 - xv. FIs shall complete the API developments and integration of reporting systems with BISP regarding enrolment, deposits, withdrawals, reconciliation, de-credit/re-credit etc. within 60 days of signing of contracts. The integration of the respective CRM with PCMS of BISP shall be completed within 6 months of signing of contract. 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.
 - xvi. FIs shall provide control or service/API to BISP HQ power/admin users to mark block/blacklist POS/Franchise.
 - xvii. FIs shall ensure Biometric login for POS agents after every 2 hours session
 - xviii. FIs shall ensure System generated SMS on transactions e.g. Deposit, Withdrawal, De-Credit etc.
 - xix. A comprehensive dashboard and reports shall be provided by FIs covering the following.
 - i. Region wise availability of reporting dashboards to get information regarding banks and withdrawal points
 - ii. Executive Dashboards for BISP Management and regional offices. Dashboards to measure performance of banks for the head office staff and upper management
 - iii. Identifying inefficient POS/Franchises/KPIs
 - iv. Implementation of advanced analytics solutions to help BISP overcome current challenges. These can include the potential use cases highlighted by BIPS in addition to other use cases identified in future
 - xx. The FIs shall generate alerts on following type of activities
 - i. Off hour withdrawal payments through POS/Franchise

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- ii. Out of district payments through POS/Franchise
 - iii. The beneficiary's biometrics failure on 8 and then 16 attempts. If a beneficiary is blocked due to such activities, it shall be reported to BISP MIS. Additionally, services shall be developed to allow power/admin users from BISP HQ to block/unblock such beneficiaries etc.
 - iv. Invalid GPS, MAC, IMEI, IP etc. against withdrawal point
 - v. Breaking geo-fencing (50 meter) during withdrawal transactions
 - vi. Withdrawal transactions from withdrawal points which are not registered with BISP MIS
 - vii. The POS/Franchisee performing more than 300 transactions in a day
 - viii. Reporting transactions after 24 hours
 - ix. POS/Franchise processing withdrawal transactions in less than a minute interval
 - x. Withdrawal of death cases if linked with NADRA database
 - xi. Any additional alert as and when required by BISP
- xxi. Reconciliation of recovered /unrecovered complaints shall be developed.
 - xxii. The reporting and reconciliation shall be in real-time through integrations and APIs, unless required otherwise by BISP.
 - xxiii. The FIs need to establish and maintain connectivity with NTC at their own expenses for reporting purposes.

Task 2

2.1 Accounts Opening and Management

2.1.1 Opening of Main Account for BISP

- i. FIs shall open and maintain main Accounts for BISP's each initiative as required by BISP from time to time. BISP's main account is meant only for receipt and disbursements of BISP funds (including de-credited funds) and cannot be used for any other purpose whatsoever. Only BISP related funds shall be deposited and

-
- withdrawn from this account. Even service charges paid to the FI shall not be deposited in the BISP's main account.
- ii. FIs shall provide online access to BISP's Main Account(s) to BISP. BISP shall have viewing and printing access to all aspects of its main account(s) including statements, transactions details and other information as per BISP requirements.
 - iii. The closure of the BISP's main account for any of the initiative shall be as per instructions to the FI.

2.1.2 Opening LMAs for Beneficiaries

- i. FIs shall open Limited Mandate Accounts (LMA) for BISP beneficiaries for disbursement of cash assistance.
- 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.
- iii. BISP beneficiary shall have only one option at the BVS enabled touch point i.e. to withdraw the funds from LMA.
- iv. FIs must ensure fulfilment of all KYC requirements as per SBP Regulations along with biometric verification for accounts (LMA) opening at the time of first withdrawal. Withdrawals from LMA shall be allowed through BVS enabled touch points via Original Valid CNIC and biometric verification on real time basis with NADRA, or as per BISP's instructions in the light of SBP's relevant regulations/guidelines. FI shall also develop a functionality to capture the existing mobile number/ MSISDN of the beneficiaries at the time of enrolment. The same shall be subsequently shared with BISP. This shall be demonstrated in the technical proposal.
- v. The FIs must at any time also block beneficiary accounts in real time manner without any delay, if the same is required, as per BISP's instructions.
- vi. With the availability of new NSER results, the FIs must be able to enrol/ open accounts of a large number of new beneficiaries through Bulk Functionality and also block accounts of beneficiaries exiting from the programme, as per BISP's instructions.

2.1.3 Opening Level 1 Account for Beneficiaries

- 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.
- ii. These Level 1 accounts should be fully owned by the beneficiaries. FIs must be capable to initiate bulk accounts opening services as per BISP requirements as and when required.
- iii. BISP beneficiary shall have the option of all Branchless Banking transactions within the scope of this account, while direct linking with the LMA account under the same CNIC of beneficiary maintained with the same FI.
- 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.

2.2 KYC Requirements for Opening and Operating LMAs

- i. FI shall activate beneficiaries' accounts in an automated manner after performing KYC before the time of first withdrawal except biometric verification, which will be at the time of withdrawal.
- ii. FI shall be responsible for KYC (Know Your Customers) of the BISP beneficiaries at the time of first withdrawal, as per BISP's instructions in the light of SBP's relevant regulations/guidelines.
- iii. 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 as per BISP's instructions.

Task 3

3.1 Funds Flow Mechanism

3.1.1 Funds Flow from BISP to Financial Institution

- i. BISP MIS shall generate payments 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.
- ii. Funds for each initiative shall be handed over to FI through cross cheque to be deposited in the BISP's Main account for each initiative (Kafaalat, Nashonuma, Taleemi Wazaif etc.), after confirmation of data alignment between BISP's MIS and FI's MIS.
 - 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.
 - iv. FIs shall be liable to provide BISP any analytical reports, data or requirements regarding BISP main Accounts, activities including depositing (Crediting), withdrawals (Debiting), de-crediting and other transactions related information as per BISP requirements/instructions from time to time through the integration of the systems.
 - v. FIs shall provide monthly statements of Main Accounts to BISP.
 - 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.

3.1.2 Funds Flow from Financial Institution to Beneficiaries and Disbursement

- 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.
- ii. FI shall ensure that its system allows the beneficiary to have only one option at the payment point for LMA account i.e. to withdraw the cash amount from her account. Also, the system shall ensure that when the transaction is being conducted at BVS Agent, no partial withdrawal is allowed. Whereas partial withdrawals shall be

allowed when the transaction is being conducted at the BVS ATM or BVS enabled branches.

- iii. FI shall be liable to update/report BISP all and any data or requirements through the web-service/API regarding BISP beneficiaries LMAs, activities including but not limited to, depositing (Crediting), withdrawals (Debiting), de-crediting, accounts blocked, biometric logs, time of withdrawal, BVS touch points location etc.; to BISP MIS in real time and automated manner without any delay or downtime as per BISP's requirements.
- iv. FIs shall ensure an automated system of de-crediting of beneficiary's LMA as per BISP's policy/instructions and provide real time reporting of the same to BISP MIS through direct integration without any down time.
- v. FIs shall provide viewable access to statements of LMAs to BISP.

Task 4

4.1 De-crediting/Re-crediting and Reconciliation of accounts/funds

4.1.1 De-crediting/Re-crediting

- i. FI shall block the accounts and De-Credit the amounts of those beneficiaries who have not made any withdrawal activity for nine months or any other period as subsequently approved by the BISP. In this respect, the de-credited amounts shall be transferred from the De-credited beneficiary's LMA to Main account of BISP and subsequently to Government Treasury.
- ii. In exceptional circumstances such as death of a beneficiary, reporting of a dubious/suspicious CNIC etc. FIs shall block such LMAs as soon as the same are reported by BISP, and immediately De-Credit the amounts available in such beneficiaries' LMA accounts to BISP's Main account, and subsequently to Government Treasury.
- iii. 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.
- iv. On deposit of funds in the Government Treasury, FIs shall immediately inform BISP and submit any documentary proof to BISP simultaneously.
 - v. The de-credit process shall be automated as per the requirements shared by BISP.

4.1.2 BISP Main Accounts Reconciliation

- i. FIs shall provide statements, transactions details and other full disclosure as per BISP's requirements to ensure the full visibility of its main accounts.
- ii. FIs shall be responsible for real time based reconciliation of each maintained BISP main accounts with BISP as well as shall provide reconciliation reports on regular basis i.e. weekly, monthly, quarterly and yearly as per requirement of BISP.
- iii. FIs shall be responsible for timely redressal of any disparities in reconciliation.

4.1.3 Beneficiaries' LMA Reconciliations

- i. FIs shall be responsible to report the disbursal (Crediting activities), withdrawal (debiting) data, de-crediting/re-crediting and reversal transactions along with confirmation of biometric verification, where required, through direct integration (web service/APIs) to BISP on real time basis without any delay or downtime as per BISP's requirements.
- ii. FIs shall be responsible to reconcile LMAs of beneficiaries with BISP on regular basis i.e. weekly, monthly, quarterly, yearly as per BISP's requirements and provide monthly statements to BISP, through an automated system.
- iii. 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.
- iv. FIs shall be responsible for timely redressal of any disparities in reconciliation.

Task 5

5.1 Requirements for BVS Verification Services at BVS Touch points

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- i. FIs shall be responsible for processing of only verified, validated and authenticated beneficiaries for opening of LMA and cash withdrawals.
 - ii. FIs shall ensure system-based restrictions on the BVS POS devices, including devices of devices made available through partnerships, to be used at agent network through geo tagging, geo fencing, biometric login of agent etc. to restrict 'auto/fraudulent' withdrawals. This restriction shall be applicable on the BVS enabled Agent Network and not the BVS ATMs or BVS enabled branches of the FIs, or as per BISP's instructions/ guidelines from time to time.
 - iii. A tripartite agreement shall be signed among the selected FIs, NADRA and BISP, without any cost or responsibility assigned to BISP. This tripartite agreement is to ensure a BISP specific secure BVS web service to curb any fraud and any misuse of the web service to check suspicious CNICs, duplicate CNICs, deceased beneficiaries, sanity blocked beneficiaries, wrong withdrawals, BVS not captured (faded/flat/rough finger prints) etc. Further, BVS devices used at BVS touch points shall be as per SBP/NADRA's standards or equivalent with heating/thermal sensing ability. FIs shall continuously strive to align with improvements in BVS related specifications specified by SBP/NADRA, in order to keep up with the new innovations and improvements in technology, to avoid any fraud and misuse scenarios.
 - iv. Further, minimum mandatory specifications for BVS security to be ensured by FIs in compliance with the standards of NADRA and must have LFD/MFA capabilities.
 - v. Functionality shall be developed by FIs wherein maximum of eight (8) biometric attempts per beneficiary per BB Agent shall be allowed. After 8 unsuccessful attempts the beneficiary shall not be allowed to transact from that particular BVS Agent and shall be routed to another BVS POS for repeat eight (8) biometric attempts. In case of repeat eight (8) biometric failures, the concerned beneficiary shall be blocked for additional BVS attempts. The beneficiary shall be guided by the agent to approach FI's helpline and/or BISP's tehsil office or as per BISP's advice from time to time. The information of blocked beneficiaries shall be reported to BISP MIS on real-time basis.

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- vi. In case of exceptions where biometrics are not possible due to differently abled person or uneven texture/faded/unclear finger prints, alternate mechanism for payment shall be decided by BISP; as per its policy and FIs shall accordingly implement the same.
 - vii. In case of any upgradation of standards for biometrics by NADRA during the duration of the contract, the same have to be complied by the FIs.
 - viii. 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.
 - ix. FIs shall ensure 3rd party periodical field audit/review of the distribution channel (POS enabled BB Agents) to evaluate their compliance with the minimum standards set by BISP/NADRA. FI shall ensure submission of the said 3rd party periodical report to BISP on agreed timelines.
 - x. Onus of any fraudulent activity either due to low quality BVS hardware, saving of biometric images, or any other fraudulent activity relating to BVS shall squarely rest with the FIs.

Task 6

6.1 Requirements for BISP Related Transactions at BVS Touch Points

- 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:
 - a. Where the number of beneficiaries assigned by BISP is less than 50 in a Union Council/Town Committee. In such cases, FI shall provide at least one BVS touch point in that particular Union Council/Town Committee.

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- ii. Beneficiary shall be allowed to withdraw funds at his/her choice, from their LMA using different options including BVS ATM machines of FIs, BVS enabled Branches, authorized BVS agent locations (POS), special campsites, Cash on Wheels etc.
 - 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.
 - iv. FIs shall ensure voice message (Urdu Language) at the BVS ATM at the time of withdrawal from LMA. At the BVS POS location, FIs shall ensure SOPs for the BVS agent, to clearly communicate the cash withdrawal procedure to the beneficiary. A thermal printer receipt, clearly showing the name of the beneficiary, her CNIC number and withdrawal amount date/time, POS/Franchise ID shall be handed over to the beneficiary.
 - v. FIs shall be required to develop functionality wherein they shall ensure that no BISP related transaction is executed as per time instructed by BISP at any of their BVS enabled BB Agent. In case of any refusal to entertain, locking the premises (except administrative orders by Government, law & order situation or other unforeseen justifiable reason) will be subject to disciplinary actions leading to blacklisting of the BB Agent.
 - vi. FIs shall ensure that BB agents MUST have sufficient liquidity to serve the beneficiaries without any difficulty and waiting. FIs shall be liable for any delays in service because of liquidity issues.
 - vii. FIs shall ensure that their BVS enabled ATMs remain functional and live on 24/7 basis dispensing CASH especially during BISP disbursement cycle or weekends and enable beneficiaries to withdraw without any hurdle or difficulty.
 - viii. BB Agent shall not be allowed to digitally store any finger print(s) of the beneficiary.

- ix. 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.
- x. FIs shall make necessary arrangements including but not limited to shade, seating arrangements, drinking water, proper signage, bannering, power etc. for beneficiaries on campsites/ registered outlets including agent locations.
- xi. FIs shall be fully and solely responsible for any wrong doings of the Super Agents/Agents/Sub Agents/Partner Agents/partner FI including denial of service. The wrong-doers shall be subject to strict penalties, damage compensations, recoveries, agent permanent blockage, disciplinary actions or others as per BISP instructions.

Task 7

7.1 BB Agent Acquisition and Management

- i. FI must have a Central Agent Management Policy and Agent Expansion Plan in compliance with SBP guidelines (Framework for BB Agent Acquisition and Management). Central Agent Management Policy shall contain 1) Agent due diligence policy 2) New agent take-on procedure 3) Risk Management for agent related risks 4) Agent training and development policy 5) Service Level Agreement /Agency Agreement 6) Complaint handling and consumer awareness policy 7) Delivery of Services 8) Code of Conduct for BB agents 9) Management of agent Banking 10) Agent Network Monitoring & Supervision by FIs 11) Fraud Prevention and Agent Blacklisting Policy. FIs in their technical proposal will explain in detail as to how they plan to apply these policies in case of BISP cash payments because of special features of BISP beneficiaries. This shall include management of agents acquired through partnerships.
- ii. Delivery of services via BB channels, if not appropriately managed, can increase the risks for FIs, BISP and beneficiaries as a result of dependence on agents. FIs therefore,

need to effectively manage these risks through the adoption of sound risk management practices. FIs shall have the ultimate responsibility and accountability of all agent-based BB activities and protection of BISP beneficiaries.

- iii. All financial liabilities arising out of fraudulent activities related to BISP beneficiaries LMAs solely lies with the FI. It is encouraged that FI must take out relevant insurance in this regard.
- iv. In the event of fraudulent activity, the FI must promptly initiate an inquiry and reach a resolution within seven working days of the fraud report. If the fraud is established, account of complainant shall be reimbursed for the affected amount. If a beneficiary is not satisfied and approaches BISP for an appeal, the verdict of BISP shall prevail over the Bank's findings and appropriate remedial action shall be taken accordingly.
- v. FIs shall provide an alternate BVS in the same locality, for every blacklisted/blocked Agent within the agreed TAT.
- vi. FIs shall replace the compromised/blocked or suspicious devices within the agreed TAT.

Task 8

8.1 Partnerships with other FIs/Digital Banks

- i. FIs are encouraged to build partnerships with other FIs/Digital Banks to increase the geographical presence, number of touch points and convenience of BISP beneficiaries.
- ii. The partnership agreement should stipulate the role and responsibilities of all the parties involved including their network agents and their respective operational and financial obligations.
- iii. The FI shall be responsible for the performance of the partnering institutions (acting as FI's agents) and assume all the associated legal/operational/financial obligations.
- iv. Rules and guidelines for FI Agent shall also be applicable on the partnering institutions, including but not limited to reporting of the BISP enabled devices to the MIS as per guidelines given in this document.

Task 9

9.1 Coordination between FIs and BISP Offices

- i. FIs shall share its staffing plan for proper coordination with BISP officials at the Headquarters and field levels. FIs shall nominate dedicated G2P/P2G business head, MIS and technology expert, fraud unit expert, reconciliation and reporting expert and information security expert for coordination with BISP headquarters. CVs of the dedicated resources shall be provided to BISP.
- ii. FIs shall appoint focal persons at each level i.e. tehsil, district, zone, province and headquarters for regular coordination with BISP offices at the corresponding level. CVs of the focal persons at each tier along with the FIs staffing plan shall be provided to BISP.
- iii. The FIs shall be responsible to establish and provide required disbursements points within timelines as agreed in the contract. The BISP's field offices shall review the POS list and identify any shortcomings through the Provincial Directors General/Regional Directors of BISP through its Headquarter Secretariat, to facilitate the beneficiaries. This POS list (authorized for payment to BISP beneficiaries) shall be maintained on permanent basis and any changes in the POS list shall be provided by FIs on a regular basis to BISP and also to display the lists for public information on FIs websites or as per BISP requirements.
- iv. FIs shall ensure close coordination with the focal persons at BISP HQs/ Regional offices and FIs' focal persons for smooth disbursements and provision of efficient service delivery to BISP Beneficiaries, at BVS POS/agent, BVS ATMs, BVS enabled branches and other special arrangements.
- v. BISP shall have full right to monitor, observe BVS ATMs/BB agent locations any time for compliance of agreed service delivery during the course of business.
- vi. FIs shall separately structure a team for Fraud Management to coordinate and report any fraud. Further, the Fraud Management team shall conduct inquiries against any

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- misappropriation or embezzlement. Full staffing plan along with CVs shall be shared by the FIs with BISP.
- vii. FIs shall devise its own monitoring, control mechanisms (mystery shopping) on BB BVS agents' and BVS ATMs' locations, Camp sites etc. to prevent any wrong doings and shall share reports including course correction with BISP headquarters, within five (05) working days after information is received from BISP regarding tranche release.
 - viii. BISP & FI shall also mutually devise monitoring and control mechanisms for BVS agent locations/BVS touch points. Joint monitoring visits/ plans at each tier i.e. tehsil, district, zone, province and headquarters level have to be agreed and conducted for ensuring better service delivery for BISP beneficiaries.
 - ix. FIs shall be responsible to share complete and updated lists of provided cash points (BVS ATMs/BB agents etc.) with each BISP tehsil office and also to display the lists for public information on FIs websites or as per BISP requirements. Any subsequent changes in the lists, i.e. through blacklisting of existing agent or inclusion of a new agent, shall be communicated to BISP, through an automated system, in real-time.
 - x. FI's once shared BVS BB Agent locations with BISP shall not be allowed to shift or relocate any of BB agent's locations without prior consent of BISP HQs.
 - xi. The FIs shall ensure that their focal persons hold regular pre and post disbursement meetings with different levels of BISP including headquarters, Provincial Director Generals/Zonal Directors or their representatives at appropriate level to discuss tranche related preparedness and subsequent issues.
 - xii. FIs shall have M&E mechanisms to find out the shortcomings of the systems and/or violations of SOPs. FIs shall share these information, mechanisms and controls with BISP, as well as share M&E reports periodically with BISP.
 - xiii. FIs shall be responsible for providing/sharing the deadlines/ (timelines) to BISP for implementation of biometric capabilities at its additional owned ATM locations, bank branches and through partnerships as per plan. FIs shall share and coordinate such improvements with BISP as and when they occur.

Task 10

10.1 Education, Information and Awareness for Beneficiaries by FIs

- i. Customer awareness is a key defense against fraud, theft and security breach. Customer awareness program, at a minimum, should cover use of LMA, information regarding credit/debit/balance, protection against frauds etc.
- ii. FIs shall ensure that BB Agents shall provide necessary guidance and support to the beneficiaries to enable them to transact easily without any hurdles, hardships or multiple visits or as per BISP requirements/instructions from time to time.
- iii. FI shall devise, implement and continuously evaluate its awareness program in light of instructions/ requirements given by BISP and/or SBP regulations/ circulars/ notifications issued from time to time.
- iv. FIs shall provide guidance to beneficiaries via appropriate means and clear instructions in Urdu and Regional languages as per instructions/requirements given by BISP and/or SBP regulations/circulars/notifications issued from time to time, such as:
 - o Information on requirements and use of BVS devices at touch points, software or other necessary tools for the use of their services.
 - o Guidelines for proper and secure use of personalized security credentials.
 - o Description of the procedure for the customer to submit and authorize transaction (if required) and/or obtain information and consequences of each action.
 - o Customer assistance through written, voice, tutorials or in-person communication should be made available by FIs for all questions, complaints, requests etc.
 - o Initiating customer education and awareness programs about security issues, rights and obligations enabling customers to use their services safely and efficiently.
 - o Educating customers as well as employees about security measures for fraud prevention and use of unsecure wireless networks.

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- v. More specifically, the FIs shall take following actions in this regard:
 - Printing and logistics of Information materials for distribution to beneficiary at the time of BVS cash withdrawal. The placement of these print materials including standees shall be prominently displayed at BB Agent touch points as well as FIs branches and BVS ATM locations.
 - FI shall ensure display of pictorial and written guide on ‘step by step process of BVS ATM usage’ for the beneficiaries in local languages at each location of BVS ATM.
 - BISP shall provide the design and information to be printed on brochures/other print materials as per the requirements and the Financial Institutions shall obtain prior approval of the final design (prototype) from BISP before printing and end-use.
 - vi. FIs shall comply with the branding requirements of BISP for every campaign. This branding shall be carried on withdrawal receipts as well as on the display material at the BVS touch points.
 - vii. FIs shall share the plan for awareness campaigns which shall be carried out before any tranche or special disbursements including emergency cash payments. In the awareness campaigns, FIs are expected to use multiple channels of communication in the awareness campaigns.

Task 11

11.1 Complaint Redressal Mechanism by FIs

- i. “Complaint” means any written or verbal expression of dissatisfaction from BISP beneficiary alleging financial loss arising due to any fraud/embezzlement by the bank’s own staff or partner BB Agents/touch points.
- ii. FIs must put in place a proper dedicated complaint redressal mechanism for efficiently and quickly disposing of complaints received from BISP beneficiaries. The mechanism, at a minimum, shall include;
 - Receiving and processing customers’ complaints 24/7.

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- Generating acknowledgement of a complaint giving it a unique complaint number and communicating the same to complainant with estimated disposal time.
 - Keeping track/logs of all complaints and giving status of every complaint. The status shall clearly mention what remedial action has been taken to resolve the complaint or the reasons owing to which a complaint could not be resolved.
 - Complaints shall be resolved within the given TATs as agreed in the contract.
- iii. FIs shall integrate its CRMs systems with BISP-Payments Complaint Management System (PCMS) in automated and real time manner or as per BISP requirements. Such development shall be completed during the six months from the date of signing of the contract. During this period, FIs shall ensure giving access to their CRMs limited to the complaints related to BISP. BISP shall also give such access of the PCMS to the FIs. Such alternate mechanisms shall be in place before the first enrolment process initiated between BISP and the respective FI.
- iv. FIs shall be responsible to keep its CRMs applications/services live with BISP PCMS on 24/7 basis without any downtime to ensure the continuous complaints redressal in automated manner with BISP without any interruptions or downtimes.
- v. The CRM and the relevant phone numbers etc. of the FIs should be widely publicized using appropriate channels and should also be placed at FI's website and at agents' locations in the form of banners or brochures.
- vi. Appropriate protection against risks of fraud, loss of privacy and even loss of service is needed for establishing trust among BISP beneficiaries and gaining their confidence. As FIs shall be dealing with a large number of first-time customers with low financial literacy level, FIs need to ensure that adequate measures for customer protection, awareness and dispute resolution are in place.
- vii. FIs shall devise and enforce effective complaint handling and consumer awareness policy keeping in compliance with SBP relevant regulations/ circular/ notification issued from time to time.

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- viii. The FIs shall ensure close coordination at each tier with Provincial DGs/ Regional Directors/Zonal Directors, District Deputy Director and Tehsil In-charge/Assistant Director, etc. FIs shall devise and submit their fully structured M&E plans and share reports on periodical basis with BISP.
 - ix. For the purpose of complaint management, FIs shall ensure registration of complaints online, through dedicated call centers as well as through different tiers of management involved in BISP operations. The complaint management system, along with the complete responsibility matrix, shall be submitted by the FIs in their technical proposals. Such a system shall be robust with clear SOPs for every tier involved in the complaint management.
 - x. FI shall be liable to compensate the beneficiary in case of any fraud or embezzlement due to any reasons. FI is encouraged to obtain Fraud Insurance.
 - xi. FI shall clearly define the complaint escalation matrix highlighting when and under what circumstances to escalate the matter to higher level starting with relevant group head, CEO of the FI, Board of Directors of the FI, and State Bank of Pakistan for resolution of disputes. Different levels in context of customer support shall be clearly defined and the escalation matrix shall be embedded in the CRM with auto escalation if the complainant is unsatisfied or the complaint is unresolved at a certain level within a given TAT. TATs for every escalation level shall be agreed with BISP.
 - xii. FIs shall clearly indicate SOPs for every branch of the operations related to BISP. Such SOPs, particularly related to fraud detection and compensation, shall be robust and follow the principles of creating enough deterrence to prevent such activities.

11.2 Dedicated Call Centre by FIs

- i. FIs shall be facing communication, technological and social barriers while interacting with the beneficiaries of BISP. Therefore, these beneficiaries are required to be treated in different manner compared to normal customers. Hence FIs shall make dedicated arrangements while dealing with them through helplines.
- ii. FIs shall ensure dedicated Call Centre and Agents/Customer relationship officers for dealing with BISP beneficiaries' complaints. The nominated Agents shall have multi

- linguistic skills (regional languages) to effectively manage language/communication barriers.
- iii. BISP beneficiaries shall be serviced according to the defined SOPs of the FIs Call Centers built as per the approved Call Center and Customer Service Policy of the FIs. Such SOPs must ensure the same quality of services to BISP Beneficiaries as any other customer of the FI.
 - iv. FIs shall provide data through direct integration (web service/APIs) between FIs CRM and BISP's PCMS, updating on a real time basis on all BISP beneficiaries received calls, nature of queries &/or complaints received and their statuses.
 - v. FIs shall collect and analyze the complaints data, conduct research on the insights and vulnerabilities of customers and upgrade systems and controls where needed.

Task 12

12.1 Risk Management and IT Security Measures

- i. FIs shall develop, document, implement and regularly review a formal comprehensive IT security Framework and Policy for their Systems. The security policy and related control document(s) shall define Security Objectives, Risk Appetite, Risk Assessment both prior and post establishment of services on regular basis, Risk Identification at every stage of the processes, Risk Control, Risk Monitoring and Mitigation at every layer and component of the system.
- ii. Further to monitor and assess the risks involved in their operations, FIs shall implement security policies and adequate security measures, contingency, incident management and business continuity measures commensurate with the risks inherent in the operations and services being provided.
- iii. FIs shall implement security measures in line with SBP's circulars/ notifications and regulations issued from time to time.
- iv. FIs shall employ multiple and layered security tools e.g. Firewall and Intrusion Detection and Prevention Systems, Up-to-date Antivirus Software, Anti-spam and

Anti-spyware programs to protect each area against abuse and/or cyber-attacks/cybercrime.

- v. In designing, developing and maintaining products and services, FIs shall pay special attention to the adequate segregation of duties and access rights of resources in information technology (IT) environments to avoid explicit control on their IT systems.
- vi. FIs shall keep the systems up to date on all recommended patch serving and security updates after thoroughly testing its effectiveness and impact, wherever required, to protect their end.
- vii. In order to ensure non-repudiation, accountability, transactional web offering services, FI shall employ authentic and valid third-party certificates.
- viii. All BVS devices shall be checked and patch for security reasons as per satisfaction of BISP Cyber Security Standards.

Task 13

13.1 Service Charges

Invoicing and Payment of Services Charges shall be made as per below given details:

- FIs shall raise the invoice during first week of every quarter, against the cash withdrawal from LMAs during previous quarter while ensuring that all the invoiced amounts are reconciled and reported to BISP MIS.
- BISP shall make the payment within 60 days of receipt of invoice against fully reconciled withdrawals.
- As per the relevant provisions agreed in the contract, penalties shall be imposed on the FIs in case of non-compliance to agreed requirements, protocols and timelines.

Further details are provided in the contract.

Task 14

14.1 New Technologies

FIs shall have the ability to integrate to any future innovative technology as per BISP's directions and in the light of SBP's relevant regulations, especially any upcoming scheme by the regulators, creating the functionality of interoperability among the Branchless Banking Platforms.

Task 15

15.1 Standard Operating Procedures

Standard Operating Procedures shall be developed by the FIs separately for all aspects of operations, keeping in mind the following principles:

- i. SOPs shall be clear and concise, leaving no room for interpretation and ambiguity, and in simple language.
- ii. SOPs shall clearly state the purpose and scope of its applicability.
- iii. SOPs shall break-down the procedure in sequential steps and provide step-by-step guideline to the users.
- iv. SOPs shall clearly define the roles and responsibilities of individuals/tiers involved in the procedures. This shall ensure accountability.
- v. SOPs shall be in compliance with the standards of the industry. For instance, the SOPs for BVS shall be complying with NADRA standards, while the SOPs for complaint management shall be compliant to SBP regulations etc.
- vi. SOPs shall include emergency procedures and contingencies so that the users should have a better understanding of dealing with an unexpected situation.
- vii. SOPs shall be in multiple languages for better comprehension and subsequent compliance of people with different linguistic background.
- viii. SOPs shall be clear to allow audit and quality control checks.

15.2 General Guidelines Related to Development and Use of SOPs by FIs

- i. SOPs shall be shared for various aspects/branches of BISP operations with the Technical Proposal of the FI. However, the SOPs shall be finalized after the award of contracts in consultation with BISP and other stakeholders, if required.

- ii. Based on audit, quality checks, monitoring & evaluation activities or changes in the standards of the industry, the SOPs shall be revised from time to time, in consultation with BISP. FIs shall ensure that any changes are communicated to BISP for consideration or approval, whichever is required.
- iii. FIs shall conduct trainings and/or awareness sessions with their teams involved in the implementation of operations, including monitoring and evaluation teams. Any subsequent changes in the SOPs shall automatically make the FIs responsible to communicate the same precisely to the teams.
- iv. Any deviation from SOPs shall be treated as an irregularity and will invoke penalties on the violators.
- v. SOPs shall be prepared for the field teams, BVS agents, monitoring and evaluation activities, communication and mass awareness, fraud detection, inquiries, complaint management (CRMs, Call Centers, and Field Offices etc.), reporting mechanisms and other activities/tasks as defined in the TORs.

9. Clustering Information

The overall Country has been divided into the following clusters;

Cluster 1 (Punjab Districts)		Cluster 2 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Rawalpindi	29,762	Muzaffarabad	22,222
Attock	27,461	Hattian	12,733
Chakwal	18,483	Neelum	16,997
Jehlum	18,163	Mirpur	3,741
Islamabad	9,023	Kotli	14,611
Mandi Bahauddin	36,821	Bhimber	4,952
Narowal	44,341	Gilgit	15,836
Sialkot	54,759	Hunza	1,469
Gujrat	19,288	Nagar	4,108
Sargodha	173,668	Astore	5,687
Bhakkar	138,822	Shigar	6,697
Khushab	53,543	Baltistan	16,599
Cluster Total	624,134	Abbottabad	21,025
		Mansehra	59,211
		Chitral	23,855
		Swat	103,208
		Batagram	32,657

		Torghar	12,479
		Lower Dir	50,957
		Upper Dir	55,399
		Haripur	5,707
		Sahiwal	97,610
		Kohistan	25,444
		Cluster Total	613,204
Cluster 3 (KP Districts)		Cluster 4 (Sindh Districts)	
District	Beneficiary Count	District	Beneficiary Count
Peshawar	125,175	Sanghar	151,302
Charsadda	52,557	Nawabshah	103,021
Mohmand Agency	22,987	Mirpurkhas	86,552
Khyber Agency	69,413	Tharparkar	157,385
North Waziristan	30,613	Matiali	45,914
South Waziristan	21,790	Umerkot	103,041
Kurram Agency	35,819	Cluster Total	647,215
Orakzai Agency	11,299		
Nowshera	68,521		
Hangu	23,058		
Swabi	60,762		
Bajaur	90817		
Cluster Total	612,811		
Cluster 5 (Mix Districts)		Cluster 6 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Karachi Central	29,063	Jamshoro	57379
Karachi East	30,495	Dadu	96840
Korangi	24,332	Qila Saiullah	17,494
Malir	52,229	Qila Abdullah	16,221
Karachi South	21,150	Pishin	23,975
Karachi West	73,826	Tank	32,964
Thatta	79,421	Toba Tek Singh	79,385
Awaran	8,733	Mianwali	65,495
Lasbela	43,378	Multan	277,241
Pakpattan	81,699	Cluster Total	666,994
Faisalabad	175,870		
Gawadar	12,381		
Cluster Total	632,577		
Cluster 7 (Mix Districts)		Cluster 8 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Sujawal	78,951	Badin	157,252
Tando Allahyar	57,498	Bannu	90,563
Tando Mohammad Khan	53,905	Kalat	16,007

Hyderabad	44,160	Mastung	11,643
Kaharan	8,648	Nushki	9,304
Chaghai	12933	Kachhi	8,993
Rahim Yar Khan	340,014	Lodhran	122,529
Malakand	32,615	Jhang	208,709
Cluster Total	628,724	Cluster Total	625,000
Cluster 9 (Mix Districts)		Cluster 10 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Khairpur	274,608	Jacobabad	62,606
Hernai	4,907	Qamabar Shadadkot	85,804
Ziarat	9,189	Jhal Magsi	9,133
Sibbi	6,260	Nasirabad	24,465
Lakki Marwat	76,745	Sohbat pur	15,408
Okara	152,141	Jaffarabad	37,714
Sheikhupura	120,656	Mardan	91,492
Cluster Total	644,506	D. G. Khan	193,436
		Chiniot	94,634
		Cluster Total	614,692
Cluster 11 (Mix Districts)		Cluster 12 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Kashmore	82,435	Larkana	78,811
Lehri	6,780	Shikarpur	79,877
Dera Bugti	18,041	Barkhan	12,313
Kohlu	6,420	Musakhel	6,661
Karak	60,740	Sherani	5,304
Lahore	259,978	D. I. Khan	129,297
Hafizabad	42,071	Kasur	167,483
Khanewal	169,753	Bahawalnagar	138,254
Cluster Total	646,218	Cluster Total	618,000
Cluster 13 (Mix Districts)		Cluster 14 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Ghotki	139,611	Sukkur	81,882
Zhob	14,617	Khuzdar	38543
Loralai	21,415	Washuk	5605
Buner	55,352	Kohat	50,691
Haveli	10,386	Muzaffargarh	387,988
Ghizer	12,380	Poonch	9,138
Gujranwala	73,122	Sudhnoti	7,885
Layyah	103,229	Bagh	7,488
Bahawalpur	213,756	Kharmang	3,015
Cluster Total	643,868	Ghanche	8,644

	Diamir	25,937	
	Cluster Total	626,816	
Cluster 15 (Mix Districts)			
	District	Beneficiary Count	
	Naushero Feroze	91,793	
	Shangla	70,042	
	Quetta	33,121	
	Kech/Turbat	25902	
	Panjgur	7589	
	Rajanpur	199,721	
	Nankana Sahib	61,214	
	Vehari	142,420	
	Cluster Total	631,802	

PART II

Section 8.
STANDARD FORM OF CONTRACT
(Lump Sum)

Form of Contract

LUMP-SUM

This CONTRACT (hereinafter called the “Contract”) is made at Islamabad, on the __th day of the month of (month),(2023),

between,

The Benazir Income Support Programme (BISP), Government of Islamic Republic of Pakistan; a body corporate established under BISP Act XXVIII dated 12th August 2010, having its Secretariat/Office at F Block, Pak Secretariat, Islamabad, hereinafter referred to as the “Client”, which expression shall, where the context so permits, include its successors-in-office, representatives and permissible assigns of the ONE PART

AND

(insert the name of Financial Institution) a banking company incorporated under the laws of Pakistan and duly licensed by the State Bank of Pakistan (SBP) to provide commercial banking/microfinance banking/branchless banking/Islamic Banking services/ across Pakistan and having its registered office at (complete official address) hereinafter referred to as the “Financial Institution”, which expression shall where the context so permits include its successors-in-office and assigns of the OTHER PART.

The Client and the Financial Institution are individually referred to as “Party” and collectively as the “Parties”.

WHEREAS

- (a) the Client has requested the Financial Institution to provide services as defined in the Clause - 6 of GCC & Appendix ‘A’ to this Contract (hereinafter called the “Services”);
- (b) the Financial Institution, having represented to the Client that it has the required professional skills, expertise and technical resources, has agreed to provide the Services on the terms and conditions set forth in this Contract;

The mutual rights and obligations of the Client and the Financial Institution shall be as set forth in the Contract, in particular:

- (a) the Financial Institution shall carry out the Services in accordance with the provisions of the Contract; and
- (b) the Client shall make payments to the Financial Institution in accordance with the provisions of the Contract.

The following documents attached hereto shall be deemed to form an integral part of this Contract:

- (a) The General Conditions of Contract;
- (b) The Special Conditions of the Contract;
- (c) Appendices:

Appendix A: Terms of Reference

Appendix B: Clusters' Detail

Appendix C: Payment Solution

Appendix D: Focal Persons of BISP and FI

Appendix E: Penalty Matrix.

Appendix F: Payment Complaints types with TATs

Appendix G: Breakdown of Contract Price in Local Currency

Appendix H: Technical Document of MIS Integration

Appendix I: PCMS User Guidelines

Appendix J: Integrity Pact

Appendix K: Format of Performance Guarantee

Appendix L: **Tripartite Agreement with NADRA for BISP specific web service (to be provided prior to the signing of the contract)**

Appendix M: Power of Attorney / Letter of Authorization to execute and sign the Contract (to be provided by the FI prior to signing of the contract).

In the event of any in-consistency between the documents, the following order of precedence shall prevail: the Special Conditions of Contract; the General Conditions of Contract; Appendix A; Appendix B; Appendix C, Appendix D, Appendix E, Appendix F, Appendix G, Appendix H, Appendix I, Appendix J, Appendix K, Appendix L & Appendix M. Any reference to this Contract shall include, where the context permits, a reference to its Appendices.

The mutual rights and obligations of the Procuring Agency and the Consultant shall be as set forth in the Contract, in particular:

- (a) the Consultant shall carry out the Services in accordance with the provisions of the Contract; and
- (b) the Procuring Agency shall make payments to the Consultant in accordance with the provisions of the Contract.

In WITNESS WHEREOF, the parties hereto have caused this Contract, to be signed in their respective names in two identical counterparts each of which shall be deemed as the original, as of the day and the year first above written.

PARTIES**For and on behalf of 'Benazir Income Support Programme'****Name:** _____
Designation: _____
CNIC: _____**For and on behalf of 'Financial Institution'****Name:** _____
Designation: _____
CNIC: _____**WITNESSES****Name:** _____
Designation: _____
CNIC: _____**Name:** _____
Designation: _____
CNIC: _____

CONTRACT AGREEMENT

For

Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries (Cluster- ____)

between

*Benazir Income Support Programme,
Government of Pakistan*

and

*(Name of the Financial Institution with City of their Authorized Office
entering into contract)*

Dated: (Insert the date)



NOW THEREFORE the parties hereto hereby agree as follows:

A- General Conditions of Contract

1. Definitions.

- (a) “**Appeals Criteria**” means Beneficiaries falling within the Appeals criteria, as determined by the BISP from time to time.
- (b) “**Biometric Verification System**” or “**BVS**” means technology enabled system that allows FI through its Branchless Banking Agent(s), BVS ATMs or BVS enabled Branches to verify/authenticate biometric fingerprints of the eligible beneficiaries with NADRA on real time basis, at the time of activating LMA of BISP eligible beneficiaries and; withdrawal of cash assistance from LMA.
- (c) “**Board**” means, the “Board of Benazir Income Support Programme” established under Section 5 of the BISP Act, 2010.
- (d) “**Branchless Banking (BB)**” means conduct of banking activities as outlined in the branchless banking regulations by authorized Financial Institutions for customers having a branchless banking account but does not include the information services already being provided by various financial institutions to their existing customers using channels like mobile phone, internet, SMS or media etc.
- (e) “**Branchless Banking Agent**” or “**BB Agent**” means any defined sub-agent/agent by an FI under its agency agreement according to branchless banking regulations providing branchless banking services to the end users including BISP beneficiaries.
- (f) “**Contract**” means an agreement enforceable by law, signed by the Parties and all the attached Documents and Appendices.
- (g) “**Client**” means the Benazir Income Support Programme (BISP) and all its offices/departments established under the Benazir Income Support Programme Act, 2010 (Act No. XVIII of 2010).
- (h) “**Conditional Cash Transfer**” or CCT means cash assistance provided, wherein certain prescribed conditions are to be fulfilled by eligible beneficiaries declared as such under Sections 2(e) and 11 of the BISP Act and, compliance verification of those conditions; in addition to personal identification/ verification requirements, for different CCT initiatives.
- (i) “**CT Wing**” means Cash Transfer Wing, BISP
- (j) “**CCT Wing**” means Conditional Cash Transfer Wing, BISP

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- (k) **“Data Sheet”** means such part of the Instructions to Financial Institutions used to reflect specific conditions.
- (l) **“De-credit”** means the activity of withdrawing back the money into BISP main account from LMA of eligible beneficiaries as per BISP’s de-crediting Policy approved by the Board from time to time.
- (m) **“Eligible Beneficiary”** means an ever married female citizen of Pakistan having a valid CNIC belonging to Eligible Household and declared as eligible for provision of financial assistance by the BISP OR any other member of an eligible household as and when approved by the Board as Eligible Beneficiary.
- (n) **“Eligible Household”** means a Household whose poverty score falls on or below the cut-off point, or Household which are declared eligible as per Appeals Criteria, as determined by the BISP from time to time.
- (o) **“Financial Institution”** or “FI” means Scheduled Commercial Banks, Islamic Banks and Microfinance Banks licensed by the State Bank of Pakistan (SBP)
- (p) **“Financial Year”** means the year beginning on the 1st day of July and ending on 30th day of June following.
- (q) **“GoP”** means the Government of Pakistan.
- (r) **“MCO Wing”** means Media, Communication and Beneficiaries Outreach Wing, BISP
- (s) **“MIS Wing”** means Management Information System and Information Technology Wing, BISP
- (t) **“F&A Wing”** means Finance and Accounts Wing, BISP
- (u) **“IA Wing”** means Internal Audit Wing, BISP
- (v) **“M&E Wing”** means Monitoring and Evaluation Wing, BISP
- (w) **“Initiative”** means any one of the varieties of programmes designed and implemented by BISP to provide financial assistance and other social protection and safety net measures to eligible beneficiaries, family or household.
- (x) **“Interoperability”** means the ability of the system which enables integration and interconnection among the authorized FIs, third party service providers (TPSPs) and telecom operators for the provision of branchless/mobile banking services only to customers of member authorized FIs and subscribers of member telecom operators.
- (y) **“BISP’s main account”** means BISP’s account opened by Financial Institution in the name of BISP for BISP eligible beneficiaries related disbursements.

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- (z) “**Limited Mandate Account**” or “LMA” means an individual account/core banking account opened by Financial Institution in the name of each BISP’s eligible beneficiaries for the sole purpose of payment of cash assistance provided by the Programme.
- (aa) “**NADRA**” means National Database and Registration Authority a statutory body corporate established pursuant to Section 3 of NADRA’s Ordinance 2000 (VII of 2000)
- (bb) “**NSER**” means National Socio Economic Registry or NSER means, the targeting database established by the Programme, under sections 4 & 11 of the BISP Act.
- (cc) “**Agency Agreement**” means an agreement between an FI and a Super-Agent(s) for providing financial services through their network.
- (dd) “**Payment Data**” means the data of payment generated for active eligible beneficiaries for respective quarter/periodic basis.
- (ee) “**Pending Eligible Beneficiaries**” means an ever married adult female or as the case may be “who belongs to eligible family but her identification verification through her computerized national identity card (CNIC) in not complete.
- (ff) “**PCMS**” means Payment Complaints Management System of BISP, designed to register, follow up and resolve the payment complaints of the eligible/beneficiaries
- (gg) “**Re-credit**” means resumption of cash assistance of de-credited eligible/beneficiaries after biometric re-verification as per BISP’s re-crediting Policy approved by the Board from time to time.
- (hh) “**Turnaround Time (TAT)**” means the maximum time period in which a complaint has to be resolved as defined under Appendix-G.
- (ii) “**Unconditional Cash Transfer**” or UCT means Provision of cash assistance, wherein no conditions are to be fulfilled by the eligible persons except their declaration by BISP as ‘eligible persons’ under Sections 2 (e) and 11, of the BISP Act and fulfillment of her/his personal identification/ verification requirements
- (jj) “**Proposal**” means the Technical Proposal along with Financial Proposal.
- (kk) “**RFP**” means the Request for Proposal prepared by the Client for the selection of Financial Institution for provision of BVS based payment services for BISP beneficiaries.
- (ll) “**Services**” means the Banking Services including allied/ancillary services to be performed by the Financial Institution pursuant to the Contract.
- (mm) “**Super-Agent**” means organisations having well established owned or franchised retail outlets or a distribution setup responsible for managing and controlling subagents.
- (nn) “**Working Day**” means any day other than Saturday, Sunday and Public/Bank holidays.

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- (oo) **Procuring Agency’s Personnel**” refers to the staff, labor and other employees (if any) of the Procuring Agency engaged in fulfilling the Procuring Agency’s obligations under the Contract; and any other personnel identified as Procuring Agency’s Personnel, by a notice from the Procuring Agency to the Consultant.
- (pp) **“Consultant”** means an individual consultant or a consulting firm as the case may be;
- (qq) **“Contractor”** means a person, consultant, firm, company or an organization who undertake to supply goods, services or works;
- (rr) **“Contractor’s Personnel”** means personnel whom the Contractor utilizes in the execution of its contract, including the staff, labor and other employees of the Contractor and each subcontractor; and any other personnel assisting the Contractor in the execution of the contract to be supervised by the Consultant (if applicable).
- (ss) **“Day”** means calendar day unless indicated otherwise.
- (tt) **“Effective Date”** means the date on which this Contract comes into force and effect pursuant to Clause GCC 11.
- (uu) **“Experts”** means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or JV member(s) assigned by the Consultant to perform the Services or any part thereof under the Contract.
- (vv) **“Foreign Currency”** means any currency other than the Pakistani Rupees.
- (ww) **“GCC”** means these General Conditions of Contract.
- (xx) **“Government”** means the Government of Pakistan.
- (yy) **“Joint Venture (JV)”** means an association with or without a legal personality distinct from that of its members, of more than one entity where one member has the authority to conduct all businesses for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Procuring Agency for the performance of the Contract.
- (zz) **“Key Expert(s)”** means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose Curricula Vitae (CV) was taken into account in the technical evaluation of the Consultant’s proposal.
- (aaa) **“Local Currency”** means the currency of Pakistan
- (bbb) **“Party”** means the Procuring Agency or the Consultant, as the case may be, and “Parties” means both of them.
- (ccc) **“SCC”** means the Special Conditions of Contract by which the GCC may be amended or supplemented but not over-written.
- (ddd) **“Services”** means any object of procurement other than goods or works; the work to be performed by the Consultant pursuant to this Contract, as described in **Appendix A** hereto.

- (eee) “**Site**” (if applicable) means the land and other places where Works are to be executed or facilities to be installed, and such other land or places as may be specified in the Contractor’s Contract as forming part of the Site.
- (fff) “**Sub-consultants**” means an entity to whom/which the Consultant subcontracts any part of the Services while remaining solely liable for the execution of the Contract.
- (ggg) “**Third Party**” means any person or entity other than the Government, the Procuring Agency, the Consultant or a Sub-consultant.

2. Relationship between the Parties

Nothing contained herein shall be construed as establishing a relationship of master and servant or of principal and agent as between the Client and the Financial Institution. The Financial Institution, subject to this Contract, has complete control/charge of its professionals/experts of its own, Super-Agents’, PSO/PSP (if any), while performing the Services, shall be fully responsible for the Services performed by FI or on its behalf under this agreement.

3. Law Governing Contract

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the Applicable Laws in the Islamic Republic of Pakistan.

4. Communications and Meetings

Any communication required or permitted to be given or made pursuant to this Contract shall be in writing in English language. Further details have been specified in Special Conditions of the Contract (SCC).

5. Corrupt and Fraudulent Practices

The Client requires compliance with its policy with regard to corrupt and fraudulent practices. In pursuance of this policy, the Client:

- (a) defines, for the purpose of this paragraph, the terms set forth below as follows:
- (i) “corrupt and fraudulent practices” includes the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official or the supplier or contractor in the procurement process or in contract execution to the detriment of the procuring agencies; or misrepresentation of facts in order to influence a procurement process or the execution of a contract, collusive practices among bidders (prior to or after bid submission) designed to establish bid prices at artificial, non-competitive levels and to deprive the procuring agencies of the benefits of free and

open competition and any request for, or solicitation of anything of value by any public official in the course of the exercise of his/her duty;

- (b) will terminate the contract if it determines that the Financial Institution recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive (including Cartel) or coercive practices in competing for the Contract in question;
- (c) Will sanction the Financial Institution, including declaring the Financial Institution ineligible, either indefinitely or for a stated period of time; if at any time it determines that the Financial Institution has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing the Contract.
- (d) Public Procurement Regulatory Authority requires that Procuring Agencies (including beneficiaries of Government funded projects) as well as Applicants/Bidders/Suppliers/Contractors under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such contracts.
- (e) The Consultant/Applicant/ Bidders shall permit and shall cause their agents (whether declared or not), sub-contractors, sub-consultants, service providers, suppliers, and their personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any, Bid submission, Primary Procurement process, Framework Agreement performance, Secondary Procurement process, and/or Call-off Contract performance (in the case of award of a Call-off Contract), and to have them audited by auditors appointed by the Procuring Agency.
- (f) Any communications between the Bidder and the Procuring Agency related to matters of alleged corrupt and fraudulent practices must be made in writing or in electronic forms that provide record of the content of communication.
- (g) Procuring Agency will reject proposal, if it is established that the Bidder was engaged in corrupt and fraudulent practices in competing for the contract.
- (h) Procuring Agency will also declare the bidder/Firm as blacklisted in accordance with the regulatory provisions PP Rule 19 and predefined standard mechanism.

6. Duties, Obligations and Services of Financial Institution

6.1 FI's IT System Requirements and Integrations between BISP and FI

- i. BISP and FI will integrate their Systems/MISs for exchange of data in real time.

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- ii. FI's platforms must be capable of receiving/processing payment generations data against millions of beneficiaries' accounts from BISP's MIS, 24/7 without any downtime on real time basis.
 - iii. FI's System must be capable of reporting beneficiaries' accounts activities through integration with BISP Systems including deposits (credits), withdrawals (debits), from LMA, de-crediting the LMA account, blocking of LMA account, biometric verification of various blocked beneficiaries, biometric logs, reporting withdrawal points and/or any other activities without any downtime or delays, to the BISP's MIS, 24/7 without any downtime on real time basis.
 - iv. FIs shall depute focal persons including Technology, MIS, Operational, Fraud Management and Reconciliation for system-based reporting/reconciliation.
 - v. FIs shall establish a dedicated call center and allocate dedicated and properly trained call center agents to facilitate BISP beneficiaries in respective regional languages in order to resolve their grievance as per the SOPs formulated by the of FI for the BISP beneficiaries. The IVRs at the call center will also be in regional languages for facilitating the beneficiaries. There shall be a minimum of 15 agents dedicatedly servicing the beneficiaries of BISP for each cluster.
 - vi. FIs shall block & unblock withdrawals from beneficiaries' LMAs and system-based reports should be shared with BISP on real time basis as per BISP instructions.
 - vii. FIs, on the award of the contract, shall be required to incorporate technical specifications/parameters/ address library provided by BISP's MIS for required services to directly integrate Complaint Management and Reporting Systems in an automated manner.
 - viii. FIs, on the award of the contract, shall share details of BVS touch points' (designated for BISP) including BVS POS, BVS ATMs, BVS Branches and other BVS cash withdrawal points along-with required information (Master agent/agent name, GPS coordinates of the locations-districts/tehsil/union council/town committee wise as per BISP given address library, phone number of agent etc.) to BISP MIS in automated environment. Any change in the initially provided information, including blocking or

inclusion of any touch point, shall be shared with BISP MIS in real time, during the course of the contract.

- ix. FIs shall report the details of BVS attempts (successful and unsuccessful) of the beneficiary at the time of withdrawal, re-verification, new enrollment etc. as per BISP's given specifications. FIs shall ensure system-based Complaint Resolution Mechanisms (CRMs) which must be capable of integrating with BISP PCMS for beneficiaries' complaints handling & resolution/redressal mechanism as per BISP requirements.
- x. FIs IT systems must have strong audit trails capability as per SBP's relevant regulations/guidelines, to cater for any type of BISP needs as and when required.
- xi. FIs Fraud Management system must have the capability to identify fraud and generate report alerts for any abnormal and suspicious activity for fraud management.
- xii. FIs shall develop a fully automated system for reconciliation of information, including but not limited to enrolment, deposits, withdrawals, de-credit and re-credit, as per requirements of BISP.
- xiii. FIs shall create an automated system for de-crediting as per the policy guidelines of BISP.
- xiv. FIs shall provide a dashboard to BISP showing reports on various operational aspects including enrolments, deposits, withdrawals, de-credit/re-credit, complaints, call-center queries etc.
- xv. FIs shall complete the API developments and integration of reporting systems with BISP regarding enrolment, deposits, withdrawals, reconciliation, de-credit/re-credit etc. within 60 days of signing of contracts. The integration of the respective CRM with PCMS of BISP shall be completed within 6 months of signing of contract. 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.

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- xvi. FIs shall provide control or service/API to BISP HQ power/admin users to mark block/blacklist POS/Franchise.
 - xvii. FIs shall ensure Biometric login for POS agents after every 2 hours session
 - xviii. FIs shall ensure System generated SMS on transactions e.g. Deposit, Withdrawal, De-Credit etc.
 - xix. A comprehensive dashboard and reports shall be provided by FIs covering the following.
 - i. Region wise availability of reporting dashboards to get information regarding banks and withdrawal points
 - ii. Executive Dashboards for BISP Management and regional offices. Dashboards to measure performance of banks for the head office staff and upper management
 - iii. Identifying inefficient POS/Franchises/KPIs
 - iv. Implementation of advanced analytics solutions to help BISP overcome current challenges. These can include the potential use cases highlighted by BIPS in addition to other use cases identified in future
 - xx. The FIs shall generate alerts on following type of activities
 - i. Off hour withdrawal payments through POS/Franchise
 - ii. Out of district payments through POS/Franchise
 - iii. The beneficiary's biometrics failure on 8 and then 16 attempts. If a beneficiary is blocked due to such activities, it shall be reported to BISP MIS. Additionally, services shall be developed to allow power/admin users from BISP HQ to block/unblock such beneficiaries etc.
 - iv. Invalid GPS, MAC, IMEI, IP etc. against withdrawal point
 - v. Breaking geo-fencing (50 meter) during withdrawal transactions

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- vi. Withdrawal transactions from withdrawal points which are not registered with BISP MIS
 - vii. The POS/Franchisee performing more than 300 transactions in a day
 - viii. Reporting transactions after 24 hours
 - ix. POS/Franchise processing withdrawal transactions in less than a minute interval
 - x. Withdrawal of death cases if linked with NADRA database
 - xi. Any additional alert as and when required by BISP
- xxi. Reconciliation of recovered /unrecovered complaints shall be developed.
 - xxii. The reporting and reconciliation shall be in real-time through integrations and APIs, unless required otherwise by BISP.
 - xxiii. The FIs need to establish and maintain connectivity with NTC at their own expenses for reporting purposes.

6.2 Accounts Opening and Management

6.2.1 (a) Opening of Main Account for BISP

- i. FIs shall open and maintain main Accounts for BISP's each initiative as required by BISP from time to time. BISP's main account is meant only for receipt and disbursements of BISP funds (including de-credited funds) and cannot be used for any other purpose whatsoever. Only BISP related funds shall be deposited and withdrawn from this account. Even service charges paid to the FI shall not be deposited in the BISP's main account.
- ii. FIs shall provide online access to BISP's Main Account(s) to BISP. BISP shall have viewing and printing access to all aspects of its main account(s) including statements, transactions details and other information as per BISP requirements.
- iii. The closure of the BISP's main account for any of the initiative shall be as per instructions to the FI.

6.2.1 (b) Opening LMAs for Beneficiaries

- i. FIs shall open Limited Mandate Accounts (LMA) for BISP beneficiaries for disbursement of cash assistance.
- 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.
- iii. BISP beneficiary shall have only one option at the BVS enabled touch point i.e. to withdraw the funds from LMA.
- iv. FIs must ensure fulfilment of all KYC requirements as per SBP Regulations along with biometric verification for accounts (LMA) opening at the time of first withdrawal. Withdrawals from LMA shall be allowed through BVS enabled touch points via Original Valid CNIC and biometric verification on real time basis with NADRA, or as per BISP's instructions in the light of SBP's relevant regulations/guidelines. FI shall also develop a functionality to capture the existing mobile number/ MSISDN of the beneficiaries at the time of enrolment. The same shall be subsequently shared with BISP. This shall be demonstrated in the technical proposal.
- v. The FIs must at any time also block beneficiary accounts in real time manner without any delay, if the same is required, as per BISP's instructions.
- vi. With the availability of new NSER results, the FIs must be able to enrol/ open accounts of a large number of new beneficiaries through Bulk Functionality and also block accounts of beneficiaries exiting from the programme, as per BISP's instructions.

6.2.2 Opening Level 1 Account for Beneficiaries

- 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.
- ii. These Level 1 accounts should be fully owned by the beneficiaries. FIs must be capable to initiate bulk accounts opening services as per BISP requirements as and when required.

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- iii. BISP beneficiary shall have the option of all Branchless Banking transactions within the scope of this account, while direct linking with the LMA account under the same CNIC of beneficiary maintained with the same FI.
 - 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.

6.2.3 KYC Requirements for Opening and Operating LMAs

- i. FI shall activate beneficiaries' accounts in an automated manner after performing KYC before the time of first withdrawal except biometric verification, which will be at the time of withdrawal.
- i. FI shall be responsible for KYC (Know Your Customers) of the BISP beneficiaries at the time of first withdrawal, as per BISP's instructions in the light of SBP's relevant regulations/guidelines.
- ii. 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 as per BISP's instructions.

6.3 Funds Flow Mechanism

6.3.1(a) Funds Flow from BISP to Financial Institution

- (i) First quarterly/periodic payment (frequency to be mutually agreed), as the case may be to each beneficiary under UCT initiative, shall be instantly disbursed at the time of enrollment/activation of LMAs through funds provided separately by BISP to FI in advance, as per following mechanism:
 - a) Initially, BISP shall provide funds (one quarterly/periodic payment (frequency to be mutually agreed) per beneficiary as the case may be) to FI equivalent to 20% of total case load (eligible beneficiaries with valid CNIC whose LMAs are required to be opened/activated) in the cluster allocated to FI.
 - b) Once the above mentioned 20% funds are near to be completely utilized as per data reported by FI to BISP MIS, BISP, shall provide additional funds equivalent to 20% of total case load and continue to provide the same @ 20% of total case load, for

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- maximum up to 100% of total case load or in case if disbursed up to 80 % of the case load, subsequent funds shall be provided based on the average of last ten (10) days of LMA account activation, proportionate to future fifteen (15) days requirement Or equivalent to 5% of total case load, whichever is less.
- c) The afore-mentioned funds shall be provided in such a manner that FI will receive further funds before complete utilization of funds provided previously, so that the enrollment process remains continued without interruption. Whereas, in case of any urgent requirement, and where FI is providing services in more than one cluster, BISP may request FI to utilize the funds provided for one cluster for another one to avoid in stoppages of service due to non-availability of funds.
 - d) As the afore-mentioned funds will be provided on estimation basis and the utilization of the funds will be dependent on the inflow of the beneficiaries for enrollments/ account activation, the condition of disbursement of funds from BISP's main account to LMA account of the beneficiary within a maximum of five working days as specified in clause 6.3.1 b(ii) shall not be applicable in case of enrollments/ account activation activity of the beneficiaries.
 - e) A Standard Operating Procedure (SOP) will be mutually agreed between BISP and FI to ensure that sufficient funds are available at all time in the BISP Main Account for enrollments/ LMA activation and withdrawal at the time of LMA activation by the BISP beneficiaries.
- (ii) Subsequent to enrollments/ account activation, payments under UCT, CCT and other initiatives, will be generated cluster-wise/initiative-wise by BISP MIS on quarterly/periodic basis (frequency to be mutually agreed), as the case may be and the data will be shared with FI platform through SFTP/API based direct integration. The data will be first reconciled/aligned by FI and the alignment of data shall be acknowledged by FI to BISP.
 - (iii) Initiative /Cluster-wise Funds for payments as mentioned at Para ii above, will be handed over to FI through cross cheques to be deposited in the BISP's Main account for each initiative, after confirmation of data alignment between BISP's MIS and FI's MIS
 - (iv) In case of launch of any other initiative/ intervention by BISP, SOPs regarding enrollments and subsequent disbursement will be mutually agreed between FI and BISP, which will be made part of the banking contract through an addendum, as and when required.
 - (v) FI shall provide monthly statements of Main Accounts to BISP

6.3.1 (b) Funds Flow from Financial Institution to Beneficiaries and Disbursement

- i. For first quarterly/periodic payment (frequency to be mutually agreed), as the case may be, under UCT initiative, FI shall be responsible to disburse (Credit) one quarterly/periodic payment as the case may be, in each beneficiary's LMA instantly after activation of LMA from advance funds provided separately by BISP for enrollments/ account activation as per mechanism mentioned in clause 6.3.1 (a) (i).
- 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.
- iii. Any undisbursed amounts which could not be transferred into some LMAs shall be processed/ transferred/ adjusted as per the instructions of BISP.
- iv. The balance amount available in LMA of the beneficiary shall have to be withdrawn by the beneficiary in full at the BVS BB agent. However, BISP may subsequently allow partial withdrawal and funds transfer at the agent network as well but unless allowed in writing by BISP, no partial withdrawal from LMA shall be allowed from the BB Agent. For BVS ATM transactions, in case of balance which is not in multiples of Rs.500, withdrawal shall be allowed to the nearest maximum multiple of Rs.500.
- v. FI's System shall report beneficiaries' accounts transactions through integration with BISP Systems including deposits (credits), withdrawals (debits) from LMA, balance of LMA, de-crediting the LMA, blocking of LMA, biometric verification of various blocked beneficiaries and/or any other activities without any downtime or delays, to the BISP's MIS, 24/7 without any downtime on real time basis.
- vi. FI shall provide viewable access to statements of LMAs to BISP.

6.4 De-crediting, Re-crediting and Reconciliation of Accounts/ Funds

6.4.1 De-crediting and Re-Crediting

- a. FI shall block the accounts and De-Credit the amounts of those beneficiaries who have not made any withdrawal activity for nine months or any other period as subsequently approved by the BISP. In this respect, the de-credited amounts shall be transferred from the De-credited beneficiary's LMA to BISP Main account. Any subsequent re-crediting, if any, will be done on the instructions of client without any financial implications or service charges.

- b. In exceptional circumstances such as death of a beneficiary, reporting of a dubious/suspicious CNIC etc., FI shall block such LMAs as soon as the same are reported by BISP, and immediately De-Credit the amounts available in such beneficiaries' LMAs to BISP LMA.
- c. The FI 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 FI into Government Treasury online, the same must be deposited by the FI within one working day.
- d. On deposit of funds in the Government Treasury, FI shall immediately inform BISP and submit any documentary proof to BISP simultaneously.
- e. The de-credit process shall be automated as per the requirements shared by BISP.

6.4.2 Reconciliation of accounts/funds

6.4.2(a) BISP Main Accounts Reconciliation

- i. FI shall provide statements, transactions details and other full disclosure as per BISP requirements to ensure the full visibility of its main accounts, as per requirement of BISP.
- ii. FI shall be responsible to reconcile each maintained BISP main accounts with BISP on regular basis i.e. weekly, monthly, quarterly, and yearly as per requirement of BISP.
- iii. FI shall be responsible for timely redressal of any disparities in reconciliation and inform the BISP accordingly.

6.4.2(b) Beneficiaries' LMA Reconciliations

- i. FI shall be responsible to report the disbursal (Crediting activities), withdrawal (debiting) data and de-crediting/re-crediting transactions along with confirmation of biometric verification, where required, through direct integration (web service/APIs) to BISP on **real time basis** without any delay or downtime as per BISP's requirements.
- ii. FI shall be responsible to reconcile LMA of beneficiaries with BISP on regular basis i.e. weekly, monthly, quarterly, yearly as per BISP's requirements and provide monthly statements to BISP.
- iii. FI shall, on need basis, also provide a fully reconciled report to BISP of biometric verifications conducted at the time of cash withdrawal by the beneficiary; to validate and justify each transaction. BISP will also cross check the same report with the data and report received directly from NADRA.
- iv. FI shall be responsible for timely redressal of any disparities in reconciliation and inform the BISP accordingly.

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- v. BISP will identify its focal person (s) for coordinating with FI on implementation of Clause 6.4 at the time of Contract Negotiation.

6.5 REQUIREMENTS FOR BVS VERIFICATION SERVICES AT BVS TOUCH POINTS

- i. FIs shall be responsible for processing of only verified, validated and authenticated beneficiaries for opening of LMA and cash withdrawals.
- ii. FIs shall ensure system-based restrictions on the BVS POS devices, including devices of other partners, to be used at agent network through geo tagging, geo fencing, biometric login of agent etc. to restrict 'auto/fraudulent' withdrawals. This restriction shall be applicable on the BVS enabled Agent Network and not the BVS ATMs or BVS enabled branches of the FIs, or as per BISP's instructions/ guidelines from time to time.
- iii. A tripartite agreement shall be signed among the selected FIs, NADRA and BISP, without any cost or responsibility assigned to BISP. This tripartite agreement is to ensure a BISP specific secure BVS web service to curb any fraud and any misuse of the web service i.e. Suspicious CNICs, duplicate CNICs, deceased beneficiaries, sanity blocked beneficiaries, wrong withdrawals, BVS not captured (faded/flat/rough finger prints) etc. Further, BVS devices, used at BVS touch points, shall be as per SBP/NADRA's standards or equivalent with heating/thermal sensing ability. FIs shall continuously strive to align with improvements in BVS related specifications specified by SBP/NADRA, in order to keep up with the new innovations and improvements in technology, to avoid any fraud and misuse scenarios.
- iv. Further, minimum mandatory specifications for BVS security to be ensured by FIs in compliance with the standards of NADRA and must have LFD/MFA capabilities.
- v. Functionality shall be developed by FIs wherein maximum of eight (8) biometric attempts per beneficiary per BB Agent shall be allowed. After 8 unsuccessful attempts the beneficiary shall not be allowed to transact from that particular BVS Agent and shall be routed to another BVS POS for repeat eight (8) biometric attempts. In case of repeat eight (8) biometric failures, the concerned beneficiary shall be blocked for additional BVS attempts. The beneficiary shall be guided by the agent to approach

FI's helpline and/or BISP's tehsil office or as per BISP's advice from time to time. The information of blocked beneficiaries shall be reported to BISP MIS on real-time basis.

- vi. In case of exceptions where biometrics are not possible due to differently abled person, uneven texture/faded/unclear finger prints, alternate mechanism for payment shall be decided by BISP; as per its policy and FIs shall accordingly implement the same.
- vii. In case of any upgradation of standards for biometrics by NADRA during the duration of the contract, the same have to be complied by the FIs.
- viii. 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.
- ix. FIs shall ensure 3rd party periodical field audit/review of the distribution channel (POS enabled BB Agents) to evaluate their compliance with the minimum standards set by BISP/NADRA. FI shall ensure submission of the said 3rd party periodical report to BISP on agreed timelines.
- x. Onus of any fraudulent activity either due to low quality BVS hardware, saving of biometric images, or any other fraudulent activity relating to BVS shall squarely rest with the FIs.

6.6 REQUIREMENTS FOR BISP RELATED TRANSACTIONS AT BVS TOUCH POINTS

- 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:

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- a. Where the number of beneficiaries assigned by BISP is less than 50 in a Union Council/Town Committee. In such cases, FI shall provide at least one BVS touch point in that particular Union Council/Town Committee.
 - ii. Beneficiary shall be allowed to withdraw funds at his/her choice, from their LMA using different options including BVS ATM machines of FIs, BVS enabled Branches, authorized BVS agent locations (POS), special campsites, Cash on Wheels etc.
 - 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.
 - iv. FIs shall ensure voice message (Urdu Language) at the BVS ATM at the time of withdrawal from LMA. At the BVS POS location, FIs shall ensure SOPs for the BVS agent, to clearly communicate the cash withdrawal procedure to the beneficiary. A thermal printer receipt, clearly showing the name of the beneficiary, her CNIC number and withdrawal amount date/time, POS/Franchise ID shall be handed over to the beneficiary.
 - v. FIs shall be required to develop functionality wherein they shall ensure that no BISP related transaction is executed as per time instructed by BISP at any of their BVS enabled BB Agent. In case of any refusal to entertain, locking the premises (except administrative orders by Government, law & order situation or other unforeseen justifiable reason) will be subject to disciplinary actions leading to blacklisting of the BB Agent.
 - vi. FIs shall ensure that BB agents MUST have sufficient liquidity to serve the beneficiaries without any difficulty and waiting. FIs shall be liable for any delays in service because of liquidity issues.

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- vii. FIs shall ensure that their BVS enabled ATMs remain functional and live on 24/7 basis dispensing CASH especially during BISP disbursement cycle or weekends and enable beneficiaries to withdraw without any hurdle or difficulty.
 - viii. BB Agent shall not be allowed to digitally store any finger print(s) of the beneficiary.
 - ix. 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.
 - x. FIs shall make necessary arrangements including but not limited to shade, seating arrangements, drinking water, proper signage, bannering, power etc. for beneficiaries on campsites/ registered outlets including agent locations.
 - xi. FIs shall be fully and solely responsible for any wrong doings of the Super Agents/Agents/Sub Agents/Partner Agents/partner FI including denial of service. The wrong-doers shall be subject to strict penalties, damage compensations, recoveries, agent permanent blockage, disciplinary actions or others as per BISP instructions.

6.7 BB AGENT ACQUISITION AND MANAGEMENT

- i. FI must have a Central Agent Management Policy and Agent Expansion Plan in compliance with SBP guidelines (Framework for BB Agent Acquisition and Management). Central Agent Management Policy shall contain 1) Agent due diligence policy 2) New agent take-on procedure 3) Risk Management for agent related risks 4) Agent training and development policy 5) Service Level Agreement /Agency Agreement 6) Complaint handling and consumer awareness policy 7) Delivery of Services 8) Code of Conduct for BB agents 9) Management of agent Banking 10) Agent Network Monitoring & Supervision by FIs 11) Fraud Prevention and Agent Blacklisting Policy. FIs in their technical proposal will explain in detail as to how they plan to apply these

policies in case of BISP cash payments because of special features of BISP beneficiaries. This shall include management of agents acquired through partnerships.

- ii. Delivery of services via BB channels, if not appropriately managed, can increase the risks for FIs, BISP and beneficiaries as a result of dependence on agents. FIs therefore, need to effectively manage these risks through the adoption of sound risk management practices. FIs shall have the ultimate responsibility and accountability of all agent-based BB activities and protection of BISP beneficiaries.
- iii. All financial liabilities arising out of fraudulent activities related to BISP beneficiaries LMAs solely lies with the FI. It is encouraged that FI must take out relevant insurance in this regard.
- iv. In the event of fraudulent activity, the FI must promptly initiate an inquiry and reach a resolution within seven working days of the fraud report. If the fraud is established, account of complainant shall be reimbursed for the affected amount. If a beneficiary is not satisfied and approaches BISP for an appeal, the verdict of BISP shall prevail over the Bank's findings and appropriate remedial action shall be taken accordingly.
- v. FIs shall provide an alternate BVS in the same locality, for every blacklisted/blocked Agent within the agreed TAT.
- vi. FIs shall replace the compromised/blocked or suspicious devices within the agreed TAT.

6.8 COORDINATION BETWEEN FI AND BISP OFFICES

- i. FIs shall share its staffing plan for proper coordination with BISP officials at the Headquarters and field levels. FIs shall nominate dedicated G2P/P2G business head, MIS and technology expert, fraud unit expert, reconciliation and reporting expert and information security expert for coordination with BISP headquarters. CVs of the dedicated resources shall be provided to BISP.
- ii. FIs shall appoint focal persons at each level i.e. tehsil, district, zone, province and headquarters for regular coordination with BISP offices at the corresponding level. CVs of the focal persons at each tier along with the FIs staffing plan shall be provided to BISP.

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- iii. The FIs shall be responsible to establish and provide required disbursements points within timelines as agreed in the contract. The BISP's field offices shall review the POS list and identify any shortcomings through the Provincial Directors General/Regional Directors of BISP through its Headquarter Secretariat, to facilitate the beneficiaries. This POS list (authorized for payment to BISP beneficiaries) shall be maintained on permanent basis and any changes in the POS list shall be provided by FIs on a regular basis to BISP and also to display the lists for public information on FIs websites or as per BISP requirements.
 - iv. FIs shall ensure close coordination with the focal persons at BISP HQs/ Regional offices and FIs' focal persons for smooth disbursements and provision of efficient service delivery to BISP Beneficiaries, at BVS POS/agent, BVS ATMs, BVS enabled branches and other special arrangements.
 - v. BISP shall have full right to monitor, observe BVS ATMs/BB agent locations any time for compliance of agreed service delivery during the course of business.
 - vi. FIs shall separately structure a team for Fraud Management to coordinate and report any fraud. Further, the Fraud Management team shall conduct inquiries against any misappropriation or embezzlement. Full staffing plan along with CVs shall be shared by the FIs with BISP.
 - vii. FIs shall devise its own monitoring, control mechanisms (mystery shopping) on BB BVS agents' and BVS ATMs' locations, Camp sites etc. to prevent any wrong doings and shall share reports including course correction with BISP headquarters, within five (05) working days after information is received from BISP regarding tranche release.
 - viii. BISP & FI shall also mutually devise monitoring and control mechanisms for BVS agent locations/BVS touch points. Joint monitoring visits/ plans at each tier i.e. tehsil, district, zone, province and headquarters level have to be agreed and conducted for ensuring better service delivery for BISP beneficiaries.
 - ix. FIs shall be responsible to share complete and updated lists of provided cash points (BVS ATMs/BB agents etc.) with each BISP tehsil office and also to display the lists

for public information on FIs websites or as per BISP requirements. Any subsequent changes in the lists, i.e. through blacklisting of existing agent or inclusion of a new agent, shall be communicated to BISP, through an automated system, in real-time.

- x. FI's once shared BVS BB Agent locations with BISP shall not be allowed to shift or relocate any of BB agent's locations without prior consent of BISP HQs.
- xi. The FIs shall ensure that their focal persons hold regular pre and post disbursement meetings with different levels of BISP including headquarters, Provincial Director Generals/Zonal Directors or their representatives at appropriate level to discuss tranche related preparedness and subsequent issues.
- xii. FIs shall have M&E mechanisms to find out the shortcomings of the systems and/or violations of SOPs. FIs shall share these information, mechanisms and controls with BISP, as well as share M&E reports periodically with BISP.
- xiii. FIs shall be responsible for providing/sharing the deadlines/ (timelines) to BISP for implementation of biometric capabilities at its additional owned ATM locations, bank branches and through partnerships as per plan. FIs shall share and coordinate such improvements with BISP as and when they occur.

6.9 EDUCATION, INFORMATION AND AWARENESS FOR BENEFICIARIES BY FI

- viii. Customer awareness is a key defense against fraud, theft and security breach. Customer awareness program, at a minimum, should cover use of LMA, information regarding credit/debit/balance, protection against frauds etc.
- ix. FIs shall ensure that BB Agents shall provide necessary guidance and support to the beneficiaries to enable them to transact easily without any hurdles, hardships or multiple visits or as per BISP requirements/instructions from time to time.
- x. FI shall devise, implement and continuously evaluate its awareness program in light of instructions/ requirements given by BISP and/or SBP regulations/ circulars/ notifications issued from time to time.

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- xi. FIs shall provide guidance to beneficiaries via appropriate means and clear instructions in Urdu and Regional languages as per instructions/requirements given by BISP and/or SBP regulations/circulars/notifications issued from time to time, such as:
- Information on requirements and use of BVS devices at touch points, software or other necessary tools for the use of their services.
 - Guidelines for proper and secure use of personalized security credentials.
 - Description of the procedure for the customer to submit and authorize transaction (if required) and/or obtain information and consequences of each action.
 - Customer assistance through written, voice, tutorials or in-person communication should be made available by FIs for all questions, complaints, requests etc.
 - Initiating customer education and awareness programs about security issues, rights and obligations enabling customers to use their services safely and efficiently.
 - Educating customers as well as employees about security measures for fraud prevention and use of unsecure wireless networks.
- xii. More specifically, the FIs shall take following actions in this regard:
- Printing and logistics of Information materials for distribution to beneficiary at the time of BVS cash withdrawal. The placement of these print materials including standees shall be prominently displayed at BB Agent touch points as well as FIs branches and BVS ATM locations.
 - FI shall ensure display of pictorial and written guide on 'step by step process of BVS ATM usage' for the beneficiaries in local languages at each location of BVS ATM.
 - BISP shall provide the design and information to be printed on brochures/other print materials as per the requirements and the Financial Institutions shall obtain prior approval of the final design (prototype) from BISP before printing and end-use.

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- xiii. FIs shall comply with the branding requirements of BISP for every campaign. This branding shall be carried on withdrawal receipts as well as on the display material at the BVS touch points.
 - xiv. FIs shall share the plan for awareness campaigns which shall be carried out before any tranche or special disbursements including emergency cash payments. In the awareness campaigns, FIs are expected to use multiple channels of communication in the awareness campaigns.

6.10 COMPLAINT REDRESSAL MECHANISM BY FIs

- xiii. “Complaint” means any written or verbal expression of dissatisfaction from BISP beneficiary alleging financial loss arising due to any fraud/embezzlement by the bank’s own staff or partner BB Agents/touch points.
- xiv. FIs must put in place a proper dedicated complaint redressal mechanism for efficiently and quickly disposing of complaints received from BISP beneficiaries. The mechanism, at a minimum, shall include;
 - o Receiving and processing customers’ complaints 24/7.
 - o Generating acknowledgement of a complaint giving it a unique complaint number and communicating the same to complainant with estimated disposal time.
 - o Keeping track/logs of all complaints and giving status of every complaint. The status shall clearly mention what remedial action has been taken to resolve the complaint or the reasons owing to which a complaint could not be resolved.
 - o Complaints shall be resolved within the given TATs as agreed in the contract.
- xv. FIs shall integrate its CRMs systems with BISP-Payments Complaint Management System (PCMS) in automated and real time manner or as per BISP requirements. Such development shall be completed during the six months from the date of signing of the contract. During this period, FIs shall ensure giving access to their CRMs limited to the complaints related to BISP. BISP shall also give such access of the PCMS to the

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- FIs. Such alternate mechanisms shall be in place before the first enrolment process initiated between BISP and the respective FI.
- xvi. FIs shall be responsible to keep its CRMs applications/services live with BISP PCMS on 24/7 basis without any downtime to ensure the continuous complaints redressal in automated manner with BISP without any interruptions or downtimes.
 - xvii. The CRM and the relevant phone numbers etc. of the FIs should be widely publicized using appropriate channels and should also be placed at FI's website and at agents' locations in the form of banners or brochures.
 - xviii. Appropriate protection against risks of fraud, loss of privacy and even loss of service is needed for establishing trust among BISP beneficiaries and gaining their confidence. As FIs shall be dealing with a large number of first-time customers with low financial literacy level, FIs need to ensure that adequate measures for customer protection, awareness and dispute resolution are in place.
 - xix. FIs shall devise and enforce effective complaint handling and consumer awareness policy keeping in compliance with SBP relevant regulations/ circular/ notification issued from time to time.
 - xx. The FIs shall ensure close coordination at each tier with Provincial DGs/ Regional Directors/Zonal Directors, District Deputy Director and Tehsil In-charge/Assistant Director, etc. FIs shall devise and submit their fully structured M&E plans and share reports on periodical basis with BISP.
 - xxi. For the purpose of complaint management, FIs shall ensure registration of complaints online, through dedicated call centers as well as through different tiers of management involved in BISP operations. The complaint management system, along with the complete responsibility matrix, shall be submitted by the FIs in their technical proposals. Such a system shall be robust with clear SOPs for every tier involved in the complaint management.
 - xxii. FI shall be liable to compensate the beneficiary in case of any fraud or embezzlement due to any reasons. FI is encouraged to obtain Fraud Insurance.

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- xxiii. FI shall clearly define the complaint escalation matrix highlighting when and under what circumstances to escalate the matter to higher level starting with relevant group head, CEO of the FI, Board of Directors of the FI, and State Bank of Pakistan for resolution of disputes. Different levels in context of customer support shall be clearly defined and the escalation matrix shall be embedded in the CRM with auto escalation if the complainant is unsatisfied or the complaint is unresolved at a certain level within a given TAT. TATs for every escalation level shall be agreed with BISP.
 - xxiv. FIs shall clearly indicate SOPs for every branch of the operations related to BISP. Such SOPs, particularly related to fraud detection and compensation, shall be robust and follow the principles of creating enough deterrence to prevent such activities.

6.11 DEDICATED CALL CENTRE AGENTS BY FI

- vi. FIs shall be facing communication, technological and social barriers while interacting with the beneficiaries of BISP. Therefore, these beneficiaries are required to be treated in different manner compared to normal customers. Hence FIs shall make dedicated arrangements while dealing with them through helplines.
- vii. FIs shall ensure dedicated Call Centre and Agents/Customer relationship officers for dealing with BISP beneficiaries' complaints. The nominated Agents shall have multi linguistic skills (regional languages) to effectively manage language/communication barriers.
- viii. BISP beneficiaries shall be serviced according to the defined SOPs of the FIs Call Centers built as per the approved Call Center and Customer Service Policy of the FIs. Such SOPs must ensure the same quality of services to BISP Beneficiaries as any other customer of the FI.
- ix. FIs shall provide data through direct integration (web service/APIs) between FIs CRM and BISP's PCMS, updating on a real time basis on all BISP beneficiaries received calls, nature of queries &/or complaints received and their statuses.
- x. FIs shall collect and analyze the complaints data, conduct research on the insights and vulnerabilities of customers and upgrade systems and controls where needed.

6.12 RISK MANAGEMENT AND IT SECURITY MEASURES

- i. FIs shall develop, document, implement and regularly review a formal comprehensive IT security Framework and Policy for their Systems. The security policy and related control document(s) shall define Security Objectives, Risk Appetite, Risk Assessment both prior and post establishment of services on regular basis, Risk Identification at every stage of the processes, Risk Control, Risk Monitoring and Mitigation at every layer and component of the system.
- ii. Further to monitor and assess the risks involved in their operations, FIs shall implement security policies and adequate security measures, contingency, incident management and business continuity measures commensurate with the risks inherent in the operations and services being provided.
- iii. FIs shall implement security measures in line with SBP's circulars/ notifications and regulations issued from time to time.
- iv. FIs shall employ multiple and layered security tools e.g. Firewall and Intrusion Detection and Prevention Systems, Up-to-date Antivirus Software, Anti-spam and Anti-spyware programs to protect each area against abuse and/or cyber-attacks/cybercrime.
- v. In designing, developing and maintaining products and services, FIs shall pay special attention to the adequate segregation of duties and access rights of resources in information technology (IT) environments to avoid explicit control on their IT systems.
- vi. FIs shall keep the systems up to date on all recommended patch serving and security updates after thoroughly testing its effectiveness and impact, wherever required, to protect their end.
- vii. In order to ensure non-repudiation, accountability, transactional web offering services, FI shall employ authentic and valid third-party certificates.
- viii. All BVS devices shall be checked and patch for security reasons as per satisfaction of BISP Cyber Security Standards.

BISP will identify its focal person (s) for coordinating with FI on the above risk management and IT Security matters at the time of Contract Negotiation.

6.13 NEW TECHNOLOGIES

FI shall have the ability to integrate to any future innovative technology as per BISP's directions and in the light of SBP's relevant regulations, especially any upcoming scheme by the regulators, creating the functionality of interoperability among the Branchless Banking Platforms.

7. Other Duties, Obligations and Services of FI FOR Ensuring Better Service Delivery and Curbing Fraud

- i) The FI shall ensure due diligence in selection of BVS POS agent/Retailers, proper trainings to POS Agents, ensuring sufficient liquidity even on weekends, proper location of POS/retailers for avoiding over-crowding.
- ii) It shall be an exclusive responsibility of the FI to resolve all the complaints related to Distribution Channel, promptly. Further, issues related to network connectivity and network congestion shall be addressed by the FI, promptly.
- iii) Dignity and respect of beneficiaries has to be ensured and proper facilities like shelter, appropriate seating arrangements, drinking water, and toilet must also be ensured, on best effort basis. Any issue of misbehavior with beneficiary and harassment will result in legal action by BISP.
- iv) Beneficiaries are required to be treated in different manner compared to normal FI customers. For this purpose, FI must train their POS agents and line staff on customer care aspect for dealing with beneficiaries; and on BISP requirement the FI shall depute its staff for guidance of beneficiaries at their BVS enabled touch points.
- v) As soon as the complaint of deduction (partial payment) or embezzlement (full stipend amount or full amount in case of de-credit beneficiaries) is received, the FI shall immediately black list the involved BB agent and compensate the affected beneficiaries within four weeks.
- vi) During the course of recovery, if a beneficiary dies, the embezzled amount recovered in the case of dead beneficiary, shall be deposited by the FI immediately in the government treasury or as per BISP's instructions from time to time.
- vii) The FI shall not restore/unblock the blacklisted POS/Retailer/franchise for BISP operations. The FI shall maintain a list of blacklisted retailers and share with the Client, State Bank of Pakistan/PTA and all the existing Banking Network of the country. No other ID shall be issued on the CNIC once blacklisted. Further, the franchiser selecting the retailer shall be held responsible by the FI for any wrong doing by the retailer.
- viii) In case of increasing number of beneficiaries' complaints in any specific area or any troubled/ calamity hit area the FI shall make special arrangements like establishment

of camp site, cash on wheels etc. on the request of BISP for disbursement of funds under controlled environment to the beneficiaries. The FI shall bear any cost to this effect out of already agreed service charges and no additional payment shall be made by the client.

- ix) The FI shall ensure security of payment data shared through integrated web services.
- x) The FI shall make special arrangements including camp sites and cash on wheel etc. for providing timely quarterly/periodic payments to BISP Beneficiaries in the far flung/remote areas i.e. AJ&K, Balochistan, FATA and Gilgit-Baltistan,.
- xi) The FI shall ensure a maximum limit as prescribed by BISP for withdrawal per beneficiary per tranche through BVS retailer/POS agent, and communicated to the FI from time to time, to curb the tendencies of embezzlements.
- xii) CCTV coverage shall be ensured by the FI on BVS ATM/ATM withdrawal facility. The FI shall ensure that the concerned Bank Branches retain CCTV footage for at least 60 days after payment delivery.
- xiii) No forced/illegal SIM issuance (even free of cost) shall be allowed at any cost. Any such activity, if reported by any beneficiary and/or Tehsil Office, shall result in lodging of criminal proceedings against POS Agent/Retailer and/or concerned FI's officials.
- xiv) If any franchiser is found involved in giving SIM selling targets to the retailers through BISP beneficiaries the same will be liable to legal action by BISP.
- xv) No roaming of devices will be allowed. The FI shall ensure IMEI tagging and geo fencing of the BVS devices.
- xvi) FI shall ensure that no multiple systems are used by using single ID, except for special arrangement i.e. camp sites established by an FI to facilitate the beneficiaries. Further, FI shall also ensure that no ID sharing takes place between the retailers. FIs will ensure that the retailers will perform BISP related transactions only after biometrically logging in to their systems. This shall be required after every 2 hours.
- xvii) Provision of soiled, tampered, fake notes to the beneficiaries at the time of withdrawal shall result in immediate blacklisting of the franchiser and the retailer.
- xviii) The FIs shall ensure that system generated printed receipt contain stipend amount in bold and large font along with other information.
- xix) FI shall ensure that the retailers before making transaction show the screen of BVS machine to the beneficiaries.
- xx) FI will ensure that Voice message in Urdu language will be aired at the time of BVS based withdrawal from ATMs, at LMA level.
- xxi) The FI shall ensure that a system generated SMS containing date of stipend release, stipend amount, amount withdrawn from LMA balance amount and time & date of the transaction is sent at the biometrically pre-registered SIM of beneficiary.
- xxii) Misbehavior or harassment of the beneficiaries by the BB Agents and legal action by the FI concerned on receipt of any written complaint by beneficiary.

- xxiii) FI's Fraud Management/Business Compliance/ Internal Control Unit team will conduct frequent spot checks during the tranche disbursements. If any connivance between BISP field office staff, Bank's official and/or BVS agent/touts are found, the same will be reported to the CEO of the FI and also to the BISP headquarters. Spot checks on a similar pattern will also be conducted by Internal Audit, M&E and Internal Special Investigative Unit of BISP headquarters to check any fraudulent activity either by BISP field staff and/or FI's officials including BB agents etc.
- xxiv) FI shall ensure third party audit of the BVS Agent Network covering devices compliance with NADRA standards as well as other compliance under the contract.
- xxv) FI shall immediately address BVS BB Agent/POS/ATM liquidity issue or cash shortage, transaction reversal and Thumb mismatch issue
- xxvi) FI shall ensure that BISP rights for authorized BB agents/POS are promptly activated before the tranche disbursement
- xxvii) FI shall ensure that BB agents/POS do not refuse to serve the BISP beneficiaries
- xxviii) FI shall ensure to timely information to BISP about inactive cases due to BVS over attempts/wrong attempts

8. Penalties

The following table gives the detail of penalties to be imposed, where applicable:

S. No.	Task/KPIs	Penalty
1	End-end Integration between BISP and FI systems within stipulated timeframe as agreed in the contract with the FI	Failing in integration as per the time agreed at the time of contract will result in a penalty of Rs 100,000/- per day for each day delay by the FI till conclusion of successful integration. Any subsequent requirement viz integration shall be made within the agreed timelines. Failing in agreed timeline would result in Penalty @ PKR 25,000/- per day till conclusion of successful integration.
2	Transfer of funds from BISP main account to LMA of beneficiary within 24 hours post realization of funds/credit into BISP main account	Rate of 1 year KIBOR Offer Rate per day to be applicable as penalty on amount still remaining at the end of next working day post credit into BISP main account. This penalty rate to continue till number of days it takes for full realization of the transfer of funds into LMA accounts.
3	Payments related Complaints their resolution (PCMS)	All and any type of Payments related complaints will be logged through PCMS (a

		<p>directly integrated complaint management system with the FI), with clearly defined TATs and categorized severity levels i.e. High, Medium & Low. This categorization will be documented as annexure to the Contract between BISP and the FI.</p> <p>Penalty per breach of TATs according to the category are:</p> <p>High Severity: PKR. 10,000 per complaint (unsettled post corresponding TAT) Medium Severity: PKR. 5,000 per complaint (unsettled post corresponding TAT) Low Severity: PKR. 3,000 per complaint (unsettled post corresponding TAT)</p>
4	Report back of beneficiary deposit & withdrawals via systems integrations / Dashboard	<p>After successful system integration as per time lines agreed between BISP and FI, if the FI fails to report back, penalty @ 0.05% flat on each transaction shall be applicable on the unreported amount of all transactional details i.e. enrollments, credits (deposits), debits (withdrawals) and de-credits after the lapse of 3 working days. The same shall be deducted from any subsequent Service Charges of the concerned FI.</p> <p>In case of force majeure events the above clause will not be applicable provided the FI gives evidence in writing to the BISP.</p>
5	Deficiency in BVS Touch points as per the contract	<p>Penalty of PKR 25,000/- per deficient BVS Touch point as per Task 6.1 (i) of the TORs per tranche to be deducted from Service Charges at any point of time.</p> <p>However, the above condition will not be applicable in case if bank can circumvent this deficiency through any special BVS enabled disbursement arrangement (campsite, cash on wheels, BVS enabled branches, etc.) at Tehsil or Union Council level with the prior permission of BISP.</p> <p>In case of inter-operability, the inter-operable touch points will be covered in the above</p>

		touch points count In case of force majeure events the above clause will not be applicable provided the FI gives evidence in writing to the BISP.
6	Deposit of de-credited/forced de-credited funds in Govt. Treasury on daily/ weekly basis.	Rate of One year KIBOR Offer Rate per day on the un-deposited amount beyond 7 days to be applicable as penalty on non-compliance. If SBP allows immediate transfer of funds by the FI into Govt. Treasury online, the above penalty will be applicable if the amount is not deposited within one working day.

9. Duties, Obligations and Services of BISP

Unless otherwise specified in the SCC, the Client shall use its best efforts to:

- (a) Provide the requisite information / documents/System access /Data Sharing as shall be necessary to enable the Financial Institution to perform the Services mentioned at Clause 6 of GCC.
- (b) Provide the Financial Institution any such other assistance as may be specified in the SCC.
- (c) BISP will ensure to provide complete beneficiaries' data for payment before release of required funds.

10. Authorized Representatives

Any action required or permitted to be taken, and any document required or permitted to be executed under this Contract by the Competent Authority of BISP and the Financial Institution shall be taken or executed by the officials specified in the SCC as Authorized Representatives.

11. No Assignment

No Party shall assign any of its rights or obligations under this Agreement without the prior written consent of the other Party.

12. Amendments

12.1 This Agreement may only be amended in writing subject to such written amendments being agreed to and signed by each Party's duly authorized representative.

12.2 Any modification or variation of any provisions of this Contract, including any modification or variation of the scope of the Services, may only be made by written agreement between the Parties. However, each Party shall give due consideration to any proposals for modification or variation made by the other Party.

12.3 Where either party requests or proposes in writing such an addition or modification, the other party shall respond without undue delay, but not later than thirty (30) days after the request or the proposal has been received.

13. Confidentiality

All information and data concerning a Party or provided by one Party ("Disclosing Party") to any other Party ("Receiving Party") pursuant to this Agreement (including, but not limited to, the data pertaining to beneficiaries provided by BISP to FI) (hereinafter referred to as "**Confidential Information**"). will be kept confidential by the Receiving Party, its affiliates, agents, advisors, directors, officers, experts or employees and, without the prior written consent of the Disclosing Party,:

The Parties agree:

13.1 Except with the prior written consent of the Client, the Financial Institution, its Super-Agent and experts shall not at any time, communicate to any person or entity any confidential information acquired in the course of the Services, nor shall the Financial Institution, its Super-Agent and Experts make public the recommendations formulated in the course of, or as a result of, the Services.

13.2 To maintain the confidentiality of such confidential information and not disclose the same to any third party, except as authorized by the original disclosing Party in writing. Such confidential information also includes oral and visual confidential information.

13.3 To restrict disclosure of confidential information to employees, who have a "need to know" such confidential information shall be handled with the same degree of care that the receiving Party applies to its own confidential information but in no event less than reasonable care.

13.4 That confidential information is and shall at all times remain the property of the disclosing Party. No use of any confidential information is permitted except as otherwise provided herein and no grant under any proprietary rights is hereby given or intended.

13.5 To use such confidential information only as required in performance of this Contract.

13.6 Furthermore, the Financial Institution shall sign a Non-Disclosure Agreement with BISP.

14. Use of Names, Logos and Reports

Unless otherwise required by this agreement, none of the parties shall use, or disclose to third parties, the names, logos or reports of each other without the prior written consent of the

concerned party (except where publicly revealed through brochures, banners, leaflets, forms etc for carrying out obligations under this agreement).

15. Effectiveness of Contract

This Contract shall come into force from the date of its signing i.e., the “Contract Effectiveness Date” by BISP and the Financial Institution (FI). After the contract came into force, the FI will complete the assigned tasks as per the timelines prescribed in relevant clauses of SCC.

16. Termination of Contract

17. Contract Price

17.1 The rate of Service Charge are fixed and are set forth in the **SCC**.

17.2 Any change to the rate of Service Charge specified in Clause 17.1 can be made only if the Parties have agreed to the revised scope of Services pursuant to Clause GCC 12 and have amended in writing the **Clause-6** and **Clause-7**.

18. Taxes and Duties

The Financial Institution, is responsible for meeting any and all tax liabilities arising out of the Contract unless it is stated otherwise in the **SCC**.

19. Currency of Payment

Any payment under this Contract shall be made in the Pak Rupees.

20. Mode of Billing and Payment

20.1 The payments under this Contract shall be made against deliverables specified in **Clause-6, Clause-7 and Clause-8**. The payments will be made according to the payment schedule stated in the **SCC**.

20.2 Submission of Invoice by the FI and Payment of Service charges by BISP will be as per following terms and conditions:

20.2.1 FI will raise **separate invoice(s)** to the BISP headquarter **for each initiative** (UCT & CCT etc.) during first week of every quarter, against the cash withdrawal from LMAs during previous quarter while ensuring that all the invoiced amounts are reconciled and reported to BISP MIS.

20.2.2 BISP will make the payment within sixty (60) working days of receipt of invoice against fully reconciled withdrawals after incorporating the service

delivery requirements details at (Clause 6, 7 & 8) making necessary adjustments.

20.2.3 No service charges shall be paid on the reimbursement of embezzled funds to the affected beneficiaries.

20.2.4 All payments under this Contract shall be made to the accounts of the Financial Institution specified in the SCC.

20.2.5 With the exception of the final payment under clause 20.2 above, payments will not constitute final acceptance of the whole Services, nor relieve the Financial Institution of any obligations hereunder.

21. Force Majeure

a. Definition

21.1 For the purposes of this Contract, “Force Majeure” means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and makes a Party’s performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible under the circumstances, and subject to those requirements, includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action, confiscation or any other action by Government agencies.

21.2 Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or such Party’s experts or agents or employees including Super Agent, nor (ii) any event which a diligent Party could reasonably have been expected to both take into account at the time of the conclusion of this Contract or later on, and avoid or overcome in the carrying out of its obligations hereunder.

21.3 Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.

b. No Breach of Contract

21.4 The failure of a Party to fulfill any of its obligations hereunder shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event has taken all reasonable precautions, due care and reasonable alternative measures, all with the objective of carrying out the terms and conditions of this Contract

c. Measures to be Taken

21.5 A Party affected by an event of Force Majeure shall continue to perform its obligations under the Contract as far as is reasonably practical; and shall take all reasonable measures to minimize the consequences of any event of Force Majeure.

21.6 A Party affected by an event of Force Majeure shall notify the other Party of such event as soon as possible, and in any case not later than seven (07) working days following the occurrence of such event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible.

21.7 Any period within which a Party should have, pursuant to this Contract, completed any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

21.8 In the case of disagreement between the Parties as to the existence or extent of Force Majeure, the matter shall be settled according to Clauses GCC 32 & 33.

22. Conflict of Interests

22.1. The Financial Institution shall hold the Client's interest paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.

a) Prohibition of Conflicting Activities

22.1.1 The Financial Institution shall not engage, and shall cause its experts not to engage, either directly or indirectly; in any business or professional activities that would conflict with the activities assigned to them under this Contract.

b) Strict Duty to Disclose Conflicting Activities

22.1.2 The Financial Institution has an obligation and shall ensure that its experts shall have an obligation to disclose any situation of actual or potential conflict of interest that impacts their capacity to serve the best interest of the Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Financial Institution or the termination of the Contract.

23. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan and the competent Courts of Islamic Republic of Pakistan shall have exclusive jurisdiction in relation to any dispute arising under or in any way connected with this Agreement.

24. Entire Agreement

This Contract contains all covenants, stipulations and provisions agreed by the Parties. No agent or representative of either Party has authority to make, and the Parties shall not be bound by or be liable for, any statement, representation, promise or agreement not set forth herein.

25. Removal of Experts or Super-Agent

25.1 If the Client finds that the Super-Agent(s), agent(s), franchisee(s) or any of Financial Institution's experts has committed serious misconduct or has been charged with having committed a criminal action, or shall the Client determine that any one of them have engaged in corrupt, fraudulent, collusive (including Cartel), coercive or obstructive practice while performing the Services, the Financial Institution shall, at the Client's written request, blacklist him and initiate a case for registration of criminal proceeding, when so required and also provide a reasonable replacement.

25.2 In the event that any of Super-agent(s), agent(s), franchisee(s), key expert(s), non-key expert(s) is found by the Client to be incompetent or incapable of discharging assigned duties, the Client, specifying the grounds, therefore, may request the Financial Institution to provide a reasonable replacement.

25.3 Any replacement of the removed Super-Agent(s), expert(s), agent(s), franchisee(s) etc. shall possess better standards and experience and shall be acceptable to the Client.

25.4 The Financial Institution shall bear all costs arising out of or incidental to any removal and/or replacement of such Super-Agent(s), Expert(s) etc.

25.5 The client reserves the right to refer any case of embezzlement and/or corrupt practices to the relevant investigative agency(ies).

26. Cooperation and other Obligations of Financial Institutions

During the term of this Agreement, the Financial Institution agree to cooperate with and assist Client, as reasonability requested in carrying out the covenant, duties and responsibilities under this agreement, and shall from time to time, execute , acknowledge and deliver such additional assignments, endorsement, and documents as may reasonably be required or appropriate to facilitate the performance of this Agreement. Furthermore, Financial Institution is also required to perform the other important activities/obligations mentioned in **Clause-6, 7 &Appendix-A.**

27. Proprietary Rights of the Client in Reports and Record

Unless otherwise indicated in the SCC, all reports and relevant data and information such as plans, databases, other documents and supporting records or material compiled or prepared by the Financial Institution for the Client in the course of the Services shall be confidential and become and remain the absolute property of the Client.

28. Entire Agreement

This Agreement, and the Annexures, together with any amendments thereto, represents the entire understanding and agreement between the Parties.

29. Expiration of Contract

Unless terminated earlier pursuant to Clause GCC 16 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the Clause- 29 of SCC.

30. Suspension.

The Client may, by written notice of suspension to the Financial Institution, suspend all payments to the Financial Institution hereunder if the Financial Institution fails to perform any of its obligations under this Contract, including the carrying out of the Services, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the Financial Institution to remedy such failure within a period not exceeding twenty (20) working days after receipt by the Financial Institution of such notice of suspension.

31. Termination

31.1 This Contract may be terminated by either Party as per provisions set up below:

a) By the Client

31.1.1. The Client may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (f) of this Clause. In such an occurrence the Client shall give at least Sixty (60) working days written notice of termination to the Financial Institution:

- (a) If the Financial Institution fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension pursuant to Clause GCC 30;
- (b) If the Financial Institution becomes (or, if the Financial Institution consists of more than one entity, if any of its members becomes) insolvent, bankrupt or enter into any agreements with their creditors for relief of debt or take advantage of any law for the benefit of debtors or go into liquidation or receivership whether compulsory or voluntary;
- (c) If the Financial Institution fails to comply with any final decision reached as a result of arbitration proceedings pursuant to Clause GCC 33;
- (d) If, as the result of Force Majeure, the Financial Institution is unable to perform a material portion of the Services for a period of not less than twenty (20) working days;
- (e) If the FI is in material breach of its obligations pursuant to this Contract and has not remedied the same within twenty (20) working days' notice following the receipt by the Financial Institution of the Client's notice specifying such breach. In such situation, the Client shall reserve the right to take punitive action which

may include blacklisting of the Financial Institution for a period to be determined by the Client in addition to any other compensation on account of loss sustained by the Client due to non-fulfillment of contractual obligations by the Financial Institution.

- (f) The Client, at any time, may on its own prudence and discretion terminate the Agreement during its occurrence, without any reason/cause.
- (g) In case of termination or reduction in the scope of services/operations of the FI as per the discretion of the Client, an Exit Plan/Transition Strategy shall be mutually agreed between the parties. Further, the FI shall ensure a smooth transition upto the satisfaction of the Client, in case new arrangements are put in place by the Client during the currency of the Agreement.

31.1.2. The contractual obligations are subject to post qualification. If an FI fails to arrange required number of BVS touch points, complete the API development and integration, curtail the incidents of fraud/ embezzlement/ deduction, redress majority of beneficiaries grievances within TATs, besides BISP notices its material breach of its obligation pursuant to this contract, its Contract may be terminated after giving fifteen (15) working days written notice to the Financial Institution. Upon termination of the Contract, an Exit Plan/Transition Strategy shall be mutually agreed between the parties. Further, the FI shall ensure a smooth transition up to the satisfaction of the Client, in case new arrangements are put in place by the Client during the currency of the Agreement.

31.1.3. Furthermore, if the Client determines that the Financial Institution has engaged in corrupt, fraudulent, collusive (including Cartel), coercive or obstructive practices, in competing for or in executing the Contract, then the Client may, after giving seven (07) working days written notice to the Financial Institution, terminate the Financial Institution's employment under the Contract.

b) By the Financial Institution

30.1.3. The Financial Institution may terminate this Contract, by not less than Sixty (60) working days written notice to the Client, in case of the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause subject to complete withdrawal by the beneficiaries for the quarter in which the notice has been served:

- (a) If the Client fails to pay any money due to the Financial Institution pursuant to this Contract and not subject to dispute pursuant to Clause GCC 33 within Sixty (60) working days after receiving written notice from the Financial Institution that such payment is overdue.
- (b) If, as the result of Force Majeure, the Financial Institution is unable to perform a material portion of the Services for a period of not less than twenty (20) working days.

(c) If the Client fails to comply with any final decision reached as a result of arbitration pursuant to Clause GCC 33.

(d) If the Client is in material breach of its obligations pursuant to this Contract and has not remedied the same within sixty (60) working days' notice following the receipt by the Client of the Financial Institution's notice specifying such breach.

32. Amicable Settlement

32.1 The Parties shall seek to resolve any dispute amicably by mutual consultation.

32.2 If either Party objects to any action or inaction of the other Party, the objecting Party may file a written Notice of Dispute to the other Party providing in detail the basis of the dispute. The Party receiving the Notice of Dispute will consider it and respond in writing within fourteen (14) working days after receipt. If that Party fails to respond within fourteen (14) working days, or the dispute cannot be amicably settled within fourteen (14) working days following the response of that Party, Clause GCC 33 shall apply.

33. Dispute Resolution

Any dispute between the Parties arising under or related to this Contract that cannot be settled amicably may be referred to by either Party to the adjudication/arbitration in accordance with the provisions specified in the SCC.

34. Performance Guarantee

FI shall be required to submit the Performance Bank Guarantee issued by a Scheduled Bank which shall be further specified in SCC.

35. Integrity Pact

If the Financial Institution and/or any of its agents or personnel, are found to have violated or involved in violation of the Integrity Pact signed by the Organization as per **Appendix-J** to this Form of Contract, then the Client shall proceed as per provisions at GCC Clause: 31.1.1 & 31.1.2

36. Good Faith

The Parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realization of the objectives of this Contract.

37. Notices

37.1 Any communication required or permitted to be given or made pursuant to this Contract shall be in writing in English language. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SCC.

37.2 All notices required by this Contract shall be furnished by hand delivery, certified post, courier or fax to the addresses given in SCC.

37.3 A Party may change its address for notice hereunder by giving the other Party any communication of such change to the address specified in the SCC

38. Clearance of Liabilities:

38.1 The FI has to ensure clearance of all liabilities of BISP, in case of termination or closure of the contract.

B. Special Conditions of Contract

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
4	<ul style="list-style-type: none"> i. A kick-off meeting between the Parties, attended by designated BISP Officers and other key personnel with designated Key personnel of FI shall be organized before project commencement. Details with respect to team build-up/establishment, communication system, progress plan, report template, etc, shall be recorded and confirmed by both Parties at this meeting. ii. Focal Persons of FI at all tiers must hold pre and post disbursement meetings with BISP concerned staff. iii. Routine meetings for the progress, schedule and problems shall be organized by both Parties at regular intervals. FI shall make preparations for such meetings, including preparing relevant documents, schedule, progress report, etc. iv. Temporary meetings shall be organized to solve cooperation problems and discuss performance difficulties at Client's request. Minutes of the Meeting shall be taken. Attendants of this/these meetings shall include FI Senior Manager, Key Personnel and other senior personnel from FI side as requested by Client. v. Beneficiary mobilization and enrollment for accounts opening in coordination with the client vi. Union Council Wise disbursement plan along with exact BVS POS/ATM lists with GPS coordinates shall be provided by FI to BISP headquarters at least 15 working days before the tranche disbursement.
9 (b)	<p>BISP will Provide the Financial Institution following documents for smooth fulfillment of its services.</p> <ul style="list-style-type: none"> Appendix B: Clusters' Details Appendix C: Payment Solution Appendix F: Payment Complaints types with TATs Appendix H: Technical Document of MIS Integration Appendix I: PCMS User Guide for FIs
10	<p>The Authorized Representatives are: For the Client:</p> <p>Director General (Cash Transfer) Address: Benazir Income Support Programme F-Block, Pak. Secretariat, Islamabad. Telephone: Facsimile:</p> <p>Email: ct.fi@bisp.gov.pk;</p>

	For the Financial Institution:
15	<p>Upon signing the contract, the FI shall ensure to fulfil the conditions as per the given timelines:</p> <ul style="list-style-type: none"> i. Ensuring required number of BVS touch points and reporting back with GPS coordinates of each BVS touch point to BISP as per GCC Clause 6.6 (i) within 2 months. ii. System integration with BISP as per the technical and operational processes within two months. This includes testing of all the Integration APIs and a sign off on end to end testing between BISP and Financial Institution's IT Department. Integration of CRMs of FI with PCMS of BISP within six months of signing of contract. iii. Sharing a list of BVS error codes within two months. iv. Opening of LMA accounts of the beneficiaries in bulk and its reporting through the web service established by the BISP. v. Initiation of Beneficiaries' enrollments across all districts of the awarded cluster(s) after two months of signing of contract. vi. <u>Any other condition depending on technical proposal of the FI</u>
16	Termination of Contract
17.1	<p>The rate of Services Charge is:</p> <ul style="list-style-type: none"> (a) ___ % (in Pak Rupees) of reconciled Cash withdrawal per BISP Beneficiary, including operational & admin costs and all applicable indirect local taxes (if applicable) for Cluster No. ___ comprising estimated total number _____ of beneficiaries. (b) Financial Institution shall be responsible for and shall duly pay all applicable indirect taxes regarding the offered Services. (c) BISP shall deduct taxes at source as required and applicable from time to time from the payments to be made to the Financial Institution under the Agreement (d) Any extra tax imposed by the Government of Pakistan will be incorporated in the invoices accordingly after mutual agreement. (e) Financial Institution shall undertake, and shall be responsible for, the application of the correct tariff classification and rates (if any). The financial impact of errors, misclassifications and non-compliance with tax laws will be to the Financial Institution's account.
20.1	Financial Institution shall be paid on quarterly basis in the following manner on actual

basis:

(a) BISP shall pay the Service Charges on reconciled-withdrawal by beneficiary as per the rates referred to above at SCC clause 17.1, of the disbursed amount to Beneficiary including all disbursements after deducting applicable taxes at source, as per actual.

(b) The amount of cash grant per beneficiary shall be as follows: -

Unconditional Cash Grant = As per prevalent rates

Conditional Cash Grant = As per prevalent rates

Any other amount/cash disbursement as instructed by BISP.

(c) The above amounts shall be subject to revision/variation as instructed by BISP from time to time.

(b) The Financial Institution shall be liable to credit/transfer the cash grants as per instructions of BISP from BISP Main Account to Beneficiaries' LMA Account within maximum of 24 hours after cheque clearance. In case the amount is not transferred to Beneficiaries' Accounts within the specified period, the Financial Institution shall be liable to penalty as prescribed in **Clause 8**.

(c) All the transactions from BISP main account to Beneficiaries' LMA accounts and the subsequent cash withdrawals shall be subject to satisfactory performance of the FI as per Key Performance Indicators (**Appendix E**).

(d) All the payments shall be subject to the following:-

(i) The payment of taxes, fees and other impositions whatsoever, as may be levied other than indirect taxes (GST) on services under the Applicable Laws, in respect of Financial Institutions and their Super-Agents shall be the sole responsibility of the Financial Institution.

(ii) Payments related to the Initiatives (UCT & CCT etc.) shall be made in the following manner:

(a) FI will raise the **separate invoice(s)** to the BISP headquarter **for each initiative** during first week of every quarter, against the cash withdrawal from LMAs during previous quarter while ensuring that all the invoiced amounts are reconciled and reported to BISP MIS.

(b) BISP will make the payment within sixty (60) days of receipt of fully reconciled invoice after incorporating the service delivery requirements details at (GCC Clauses 6, 7 & 8) making necessary adjustments.

(c) The Respective Financial Institution shall be responsible to report the withdrawal (debiting activities) data through integrated MISs to BISP

	MIS in real time and automated manner without any delay or downtime or as per BISP requirements as and when required.
20.2.4	BISP's Main Account for transfer of cash assistance from BISP is: _____ _____ _____ _____ _____
27	<p>The documents/reports which shall be made/developed by the Financial Institution, the Financial Institution shall not use any of such documents, which are either property of BISP or shall be prepared for this assignment, for purposes unrelated to this Contract without the prior written approval of BISP. A certificate to this effect shall be provided by the Financial Institution whenever BISP shall require.</p> <p>All documents/reports shall invariably become and remain the property of BISP, and the Financial Institution shall, not later than upon termination or expiration of this Contract, deliver all such documents to BISP, together with a detailed inventory thereof. The Financial Institution shall neither be allowed to retain copies of the data in any digital or other form besides the documents and reports for purposes unrelated to this Contract without the prior written approval of BISP.</p> <p>The Financial Institution shall also obtain BISP's prior approval in writing before making any proceedings of the assignment public/ sharing with media.</p>
29	<p>Expiration of Contract:</p> <p>Contract will be executed initially for a period of three (3) years extendable for a further period of two years (on yearly basis) with mutual consent.</p>
33	<p>Dispute Resolution</p> <p>If a dispute of any kind whatsoever arise between the BISP and the FI in connection with, or arising out of, the Contract or the execution of the contract, whether during the execution of the Contract or after its Completion and whether before or after repudiation or other termination of the Contract, including any dispute as to any opinion, instruction, determination, the parties shall attempt to settle such dispute amicably within 30 days from the date a dispute actually started and reduced to writing. In case of failure to settle the amicably the matter shall be referred to Arbitrator who will proceed as per Arbitration Act 1940. The place of arbitration shall be Islamabad and language hereof shall be English. Arbitration shall be carried out by sole arbitrator mutually agreed between parties. Mere pending of arbitration proceedings would not ipso facto absolve either party from any of its contractual duties occurring there from.</p>
34	The FI shall be required to deposit Rs. 30 Million as Performance Guarantee in the form of

	<p>Bank Guarantee which shall be valid for the period of three (03) Years. The Performance Guarantee will be released after successfully completion of the contract.</p> <p>The FI within 20 days of signing of this contract, shall provide to the BISP the above mentioned bank guarantee in the prescribed format. In case the Bank Guarantee is not submitted within the stipulated time, BISP reserve the right to terminate the Contract.</p> <p>In case of extension in Contract period the said Bank Guarantee shall be extended accordingly.</p>
<p>37</p>	<p>The addresses are:</p> <p>Client:</p> <p>1. Contact Person: Director General (Cash Transfer)</p> <p>Address: Benazir Income Support Programme F-Block, Pak. Secretariat, Islamabad.</p> <p>Telephone:</p> <p>Facsimile:</p> <p>Email: ct.fi@bisp.gov.pk;</p> <p>Financial Institution: _____</p> <p>Contact Person: _____</p> <p>Address: _____</p> <p>Telephone: _____</p> <p>Facsimile: _____</p> <p>Email: _____</p>

C-Appendices

Appendix A – Terms of Reference (TORs)

(AS PER SECTION 6 OF THE RFP)

Appendix B – Clusters' Detail

The overall Country has been divided into the following clusters with approximate number of beneficiaries;

Cluster 1 (Punjab Districts)		Cluster 2 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Rawalpindi	29,762	Muzaffarabad	22,222
Attock	27,461	Hattian	12,733
Chakwal	18,483	Neelum	16,997
Jehlum	18,163	Mirpur	3,741
Islamabad	9,023	Kotli	14,611
Mandi Bahauddin	36,821	Bhimber	4,952
Narowal	44,341	Gilgit	15,836
Sialkot	54,759	Hunza	1,469
Gujrat	19,288	Nagar	4,108
Sargodha	173,668	Astore	5,687
Bhakkar	138,822	Shigar	6,697
Khushab	53,543	Baltistan	16,599
Cluster Total	624,134	Abbottabad	21,025
		Mansehra	59,211
		Chitral	23,855
		Swat	103,208
		Batagram	32,657
		Torghar	12,479
		Lower Dir	50,957
		Upper Dir	55,399
		Haripur	5,707
		Sahiwal	97,610
		Kohistan	25,444
		Cluster Total	613,204
Cluster 3 (KP Districts)		Cluster 4 (Sindh Districts)	
District	Beneficiary Count	District	Beneficiary Count
Peshawar	125,175	Sanghar	151,302
Charsadda	52,557	Nawabshah	103,021
Mohmand Agency	22,987	Mirpurkhas	86,552
Khyber Agency	69,413	Tharparkar	157,385
North Waziristan	30,613	Matiari	45,914
South Waziristan	21,790	Umerkot	103,041
Kurram Agency	35,819	Cluster Total	647,215
Orakzai Agency	11,299		
Nowshera	68,521		
Hangu	23,058		
Swabi	60,762		
Bajaur	90817		

Cluster Total		612,811		
Cluster 5 (Mix Districts)			Cluster 6 (Mix Districts)	
District	Beneficiary Count		District	Beneficiary Count
Karachi Central	29,063		Jamshoro	57,379
Karachi East	30,495		Dadu	96,840
Korangi	24,332		Qila Saiullah	17,494
Malir	52,229		Qila Abdullah	16,221
Karachi South	21,150		Pishin	23,975
Karachi West	73,826		Tank	32,964
Thatta	79,421		Toba Tek Singh	79,385
Awaran	8,733		Mianwali	65,495
Lasbela	43,378		Multan	277,241
Pakpattan	81,699		Cluster Total	666,994
Faisalabad	175,870			
Gawadar	12,381			
Cluster Total	632,577			
Cluster 7 (Mix Districts)			Cluster 8 (Mix Districts)	
District	Beneficiary Count		District	Beneficiary Count
Sujawal	78,951		Badin	157,252
Tando Allahyar	57,498		Bannu	90,563
Tando Mohammad Khan	53,905		Kalat	16,007
Hyderabad	44,160		Mastung	11,643
Kaharan	8,648		Nushki	9,304
Chaghai	12,933		Kachhi	8,993
Rahim Yar Khan	340,014		Lodhran	122,529
Malakand	32,615		Jhang	208,709
Cluster Total	628,724		Cluster Total	625,000
Cluster 9 (Mix Districts)			Cluster 10 (Mix Districts)	
District	Beneficiary Count		District	Beneficiary Count
Khairpur	274,608		Jacobabad	62,606
Hernai	4,907		Qamabar Shadadkot	85,804
Ziarat	9,189		Jhal Magsi	9,133
Sibbi	6,260		Nasirabad	24,465
Lakki Marwat	76,745		Sohbat pur	15,408
Okara	152,141		Jaffarabad	37,714
Sheikhupura	120,656		Mardan	91,492
Cluster Total	644,506		D. G. Khan	193,436
			Chiniot	94,634
			Cluster Total	614,692

Cluster 11 (Mix Districts)		Cluster 12 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Kashmore	82,435	Larkana	78,811
Lehri	6,780	Shikarpur	79,877
Dera Bugti	18,041	Barkhan	12,313
Kohlu	6,420	Musakhel	6,661
Karak	60,740	Sherani	5,304
Lahore	259,978	D. I. Khan	129,297
Hafizabad	42,071	Kasur	167,483
Khanewal	169,753	Bahawalnagar	138,254
Cluster Total	646,218	Cluster Total	618,000
Cluster 13 (Mix Districts)		Cluster 14 (Mix Districts)	
District	Beneficiary Count	District	Beneficiary Count
Ghotki	139,611	Sukkur	81,882
Zhob	14,617	Khuzdar	38,543
Loralai	21,415	Washuk	5,605
Buner	55,352	Kohat	50,691
Haveli	10,386	Muzaffargarh	387,988
Ghizer	12,380	Poonch	9,138
Gujranwala	73,122	Sudhnoti	7,885
Layyah	103,229	Bagh	7,488
Bahawalpur	213,756	Kharmang	3,015
Cluster Total	643,868	Ghanche	8,644
		Diamir	25,937
		Cluster Total	626,816
Cluster 15 (Mix Districts)			
District	Beneficiary Count		
Naushero Feroze	91,793		
Shangla	70,042		
Quetta	33,121		
Kech/Turbat	25,902		
Panjgur	7,589		
Rajanpur	199,721		
Nankana Sahib	61,214		
Vehari	142,420		
Cluster Total	631,802		

Appendix C – Payment Solution

1. Background

Benazir Income Support Programme (BISP) was established under BISP Act 2010 (No. XVIII of 2010) to provide financial assistance and other social protection and safety net measures to economically underprivileged segment of the society.

BISP's beneficiaries are mostly residing in rural areas. Historically, payments to the beneficiaries were made through Pakistan post in the form of money orders delivered to the beneficiaries at their door steps. Due to issues with Money Order modality i.e. lack of timely reporting and reconciliation & lack of transparency etc., BISP ventured for e-payments solutions as payment mode. In order to modernize the payment mechanism and to bring more transparent technology based solutions, BISP has piloted and tested different new mechanisms such as Benazir Smart Card (BSC), Mobile Phone Banking, Benazir Debit Card (BDC), and Biometric Verification Systems (BVS) which has enabled BISP's scalability to execute the payments to more than 9 million active beneficiaries with diverse geographic spread, in a shorter span of time and in a transparent manner. This switch to technology-based solutions has made real time reporting, reconciliation and complaints management of payments possible.

Based on the experiences and lesson learnt in testing various payment mechanisms, BISP is continuing with the BVS based payments to the beneficiaries. BVS model has primarily been successful except a few challenges. Therefore, in the wake of operational issues and technological advancement in the banking sector, the existing payment modes have been revisited to further the cause of transparency and efficiency by building in safeguards in the existing payment solution and engaging new payment agencies on competitive basis.

2. Overall Requirements

BISP is moving forward with a Limited Mandate Account (LMA) along with BVS based payment solution; and hire the banking services on competitive basis. It is to be noted here that BVS based payment mechanism is already in place and has contributed to enhanced

transparency and efficiency of the disbursement process. Operational issues have been faced as well which have necessitated making changes in the TORs. For instance, in the previous payment system, the LMA was also linked with a Branchless Banking Saving Account, which has now been removed because of multiple complaints of embezzlements and malpractices linked with this option. The improved design will address the following objectives:

- Speedy, convenient, efficient and transparent delivery of cash grants to beneficiaries through BVS enabled cash outpoints;
- To increase payment system's outreach;
- To ensure certain level of interoperable, transparent and cost-effective disbursement mechanism;
- To ensure robust & proficient MIS systems' integration between BISP and Payment Agencies;
- To provide a platform for effective & consistent communication with the beneficiaries;
- To build a live dashboard of BISP based on the reporting integrations with FIs;
- To ensure real time reconciliation of funds and transactions;
- To ensure audit and accounting trails till cash withdrawal from LMA account
- To provide solutions in case of exceptions i.e. in remote areas without telco infrastructure and for differently abled beneficiaries;
- To ensure effective monitoring and grievance redressal mechanisms;
- To address the elements of middlemen culture, fraud, corruption, embezzlements and pilferages.

3. Gap Analysis

In light of the above objectives and overall requirements, following gaps have been noted in the existing system.

Management of Funds in Limited Mandate Accounts

As per the existing contractual arrangements, the banks have to transfer funds from BISP's Main Account to LMAs (Limited Mandate Accounts of BISP's Beneficiaries) within 24 hours of clearance of the cheque, without any disbursement plan.

Once the funds have been released from BISP's assignment account to main accounts maintained with each partnering bank for payment and subsequently to LMAs, issues have been observed in de-crediting the unpaid funds residing in LMAs of beneficiaries as per BISP's policy.

Lack of Necessary Agent Availability:

BISP wants to ensure that payments are available to beneficiaries at the closest accessible payment touch point by increasing the number of available touch points. It has been observed that the existing arrangements are inadequate as the majority of the beneficiaries come to collect payments mostly from the first day of each quarterly/periodic disbursement. This results into rush of the beneficiaries at the agent locations and consequently the beneficiaries' face the following issues:

- a. Middleman Culture.
- b. Rush and crowd at the touch points
- c. Inadequate Customer service
- d. Monopolistic behavior of agents
- e. Deductions by the agent.

Inadequate Liquidity at Agent Locations:

A monopoly has been created under the existing arrangement for one agent for a particular geographic area. It was intended to provide each agent enough business volume to have a viable business case to make necessary arrangements to pay the beneficiaries. As an unintended consequence, the agents feel that they are the only option available to the community. They become oblivious to provide prompt service to the beneficiaries. For example, agent does not keep adequate cash to serve the beneficiaries at a given point of time. The agents like to spread out the payments as per their own available means of liquidity. In certain cases, the agents complete the transaction on BVS but ask the beneficiary to come at a

later date to collect the cash. Such instances create room for opportunity for exploitation of the beneficiary at the hands of agents.

Issues in the Existing MIS Model

Despite being envisaged in the previous contracts, the integrations have not been up to the mark and unable to fulfil the requirements of BISP. The MIS related integrations must be implemented as per the contractual obligations. This includes, but not limited to, the integration of CRMs and Payment Complaint Management System of BISP.

4. BVS Payment Solution

The BVS Payment Solution has the following features:

- 1) BISP transfers the beneficiary data to the FI through using the direct integration between the systems of BISP and the FI.
- 2) By using the bulk account opening functionality, the FI opens LMA accounts, while ensuring all regulatory requirements are fulfilled. Biometric Verification of the account is to be ensured at the time of first withdrawal.
- 3) On receipt of reporting of Account Opening from the FI, BISP will provide instructions to FI to Disburse the Funds from Main Account of BISP to LMA accounts of beneficiaries.
- 4) FI will fulfill the Bulk Disbursement to LMA within 24 hours of the clearance of cheque, along with the real time reporting to BISP.
- 5) The beneficiary will visit the provided BVS Agent/BVS ATM/BVS Branch of the FI, for cash withdrawal.
- 6) At the BVS Agent, partial withdrawal option will not be available. However, partial withdrawal option will be available at BVS ATMs.
- 7) FI shall ensure system based (geo fencing/IMEI tagging of agent BVS device) restriction for all beneficiaries, to restrict 'out of district' cash withdrawal.
- 8) In case a beneficiary, who is not within her registered district, visits any BVS Agent to withdraw cash, the system shall identify the out of district beneficiary at the time of biometric and display error message 'to visit the BVS enabled branch or BVS ATM of the FI' or as per BISP's guidelines.

The above guidelines are subject to change as per BISP instructions and also in the light of future inter-operability.

Key Features of New Model

Key features of the new model are elaborated below:

1. The BVS based payment mechanism shall be used throughout the operations. However, in case of biometric verification issues, payments shall be made through branches as per the policy guidelines agreed with BISP.
2. Following payment modes are being proposed for payment withdrawals through channels:
 - i) BVS through POS/Retail outlets with system generated printed receipts.
 - ii) BVS ATMs with generated printed receipts.
 - iii) Special arrangements such as campsites, cash on wheels
 - iv) In case of exceptions i.e. lack of telco infrastructure, differently abled beneficiaries i.e. faded finger prints, upper limb amputee, old age, lower limb amputee and biometric system failures etc., Exceptions Policy will be implemented with the approval of the Board and Alternate payment instrument will be provided to the beneficiary.
3. Transparent disbursement mechanism for both PoS and ATM, by ensuring:
 - a) biometric Verification at each cash withdrawal
 - b) printed system generated receipt at each cash withdrawal
4. The Partnering FIs will be required to open Limited Mandate Account for the beneficiaries, and credit the funds in LMA within 24 hours of clearance of cheques. This will be locked in the contract, with penalty on breach of committed timeline.
5. Advanced Funds, provided to FIs as per requirements of BISP, and De-credited Funds shall be maintained separately.
6. Payment List will be provided from BISP MIS system to Partnering FIs in automated manner through integrated web services.
7. BISP will issue cheques to each partnering FI for equivalent required funds from appropriate Assignment A/C to BISP main accounts maintained with Partnering FI.
8. All embezzled/ overcharged amount will be fully recovered from the FI and provided to the beneficiary within the agreed TAT mutually decided between BISP and the partner FI.

The embezzled amount will be provided to the beneficiary as per BISP policy shared with the FI.

9. The FI will nominate its focal persons for each function i.e. G2P/ Head branchless banking, IT expert, Reporting and Reconciliation expert, Fraud management unit, M&E expert and focal persons at each tier of Provincial level, District level etc.
10. The focal persons of the FIs shall be bound to have regular pre and post tranche meetings with the BISP's Regional offices at each tier
11. In the event of fraudulent activity, the FI must promptly initiate an inquiry and reach a resolution within seven working days of the fraud report. If the beneficiary is not determined to be at fault, their account should be reimbursed for the affected amount. If a beneficiary is not satisfied and approaches BISP for an appeal, the verdict of BISP shall prevail over the Bank's findings and appropriate remedial action shall be taken accordingly.
12. FI shall prepare SOPs of each branch/part of operations
13. FI shall ensure 3rd party periodical field audit/review of the distribution channel (POS enabled BB Agents) to evaluate their compliance with the minimum standards set by BISP and envisaged in the SOPs. FI shall ensure submission of the said 3rd party periodical report to BISP on agreed timelines.

Inter-operability

BISP's mandate requires use of cost-effective, transparent, secure and efficient payment services with major focus on quality of services to its beneficiaries in order to make timely disbursements to its beneficiaries.

- i. SBP plans to introduce interoperability among the branchless banking platforms in the near future through multiple initiatives for which work is currently in progress. Therefore, to ensure better quality of services by the partnering FIs and their respective BVS enabled touchpoints, all selected FIs would be required to integrate with any such new initiative of the Regulators within 3 months of the initiatives' commercial launch and its full functionality in the BB ecosystem to provide interoperability at BVS

Touchpoints, without any cost to BISP. In the meantime, FIs are encouraged to build partnerships with other FIs/Digital Banks to increase the geographical presence, higher number of touch points and convenience of BISP beneficiaries.

- ii. The partnership agreement should stipulate the role and responsibilities of all the parties involved including their network agents and their respective operational and financial obligations. The FI shall be responsible for the performance of the partnering institutions (acting as FI's agents) and assume all the associated legal/operational/financial obligations. Rules and guidelines for FI Agent will also be applicable on the partnering institutions, including but not limited to reporting of the BISP enabled devices to the MIS as per guidelines given in this document.

BVS Security

- i. FIs will be responsible for processing of only verified, validated and authenticated beneficiaries for opening of LMAs; and subsequently for cash withdrawals.
- ii. FI shall ensure system-based restrictions on the BVS POS devices to be used at agent network through geo tagging, to restrict 'out of district' withdrawal. This restriction will be applicable on the BVS enabled Agent Network and not the BVS ATMs or BVS enabled branches of the FI. This shall be applicable to the touchpoints of partners as well.
- iii. A tripartite agreement will be signed between the selected FI, NADRA and BISP, without any cost or responsibility assigned to BISP. This tripartite agreement is to ensure a BISP specific secure BVS web service to curb any fraud and any misuse of the web service i.e. Suspicious CNICs, duplicate CNICs, deceased beneficiaries, sanity blocked beneficiaries, wrong withdrawals, BVS not captured (faded/flat/rough finger prints) etc. Further, BVS devices, used at BVS touch points, shall be as per NADRA's standards or equivalent with heating/thermal sensing ability. FIs shall continuously strive to further improve BVS related specification, in order to keep up with the new innovations and improvements in technology, to avoid any fraud and misuse scenarios.

Centralized Database and MIS

BISP should use its centralized database for processing of information and preparation of required MIS/dashboard. For this, direct/real time integration will be established with partnering banks in a secured manner (web based/API). All the relevant users be provided with user rights to perform necessary functions and get required information. As it will be linked with partnering banks, their information such as Payment ID, beneficiary CNIC, Amount to be disbursed, Source of Funds, number of transactions, and mode of payments would be directly captured into the centralized database. This would provide MIS as an actionable information to BISP.

Necessary enhancements are proposed in the centralized database to capture such information from the partnering banks that is required on day to day basis. This includes Geo coordinates, date, and time/amount along with beneficiary data of payment transactions at the agent locations, including the agents of partners. Further, the centralized database should develop parameters to manage certain operations such as parameters for interoperability (as proposed), and prepare reconciliation reports.

Live services and integrations of BISP MIS with partnering banks for Comprehensive PCMS services and maintaining centralized complaints management databases, logs and archives for records. Following requirements shall be met by the FIs:

- i. BISP and FI will integrate their Systems/MISs for exchange of data in real time.
- ii. FI's platforms must be capable of receiving/processing payment generations data against millions of beneficiaries' accounts from BISP's MIS, 24/7 without any downtime on real time basis.
- iii. FI's System must be capable of reporting beneficiaries' accounts activities through integration with BISP Systems including deposits (credits), withdrawals (debits), from LMA, de-crediting the LMA account, blocking of LMA account, biometric verification of various blocked beneficiaries, biometric logs, reporting withdrawal points and/or any other activities without any downtime or delays, to the BISP's MIS, 24/7 without any downtime on real time basis.
- iv. FIs shall depute focal persons including Technology, MIS, Operational, Fraud Management and Reconciliation for system-based reporting/reconciliation.

-
- v. FIs shall establish a dedicated call center and allocate dedicated and properly trained call center agents to facilitate BISP beneficiaries in respective regional languages in order to resolve their grievance as per the SOPs formulated by the of FI for the BISP beneficiaries. The IVRs at the call center will also be in regional languages for facilitating the beneficiaries. There shall be a minimum of 15 agents dedicatedly servicing the beneficiaries of BISP for each cluster.
 - vi. FIs shall block & unblock withdrawals from beneficiaries' LMA accounts and system-based reports should be shared with BISP on real time basis as per BISP instructions.
 - vii. FIs, on the award of the contract, shall be required to incorporate technical specifications/parameters/ address library provided by BISP's MIS for required services to directly integrate Complaint Management and Reporting Systems in an automated manner.
 - viii. FIs, on the award of the contract, shall share details of BVS touch points'(designated for BISP) including BVS POS, BVS ATMs, BVS Branches and other BVS cash withdrawal points along-with required information (Master agent/agent name, GPS coordinates of the locations-districts/tehsil wise as per BISP given address library, phone number of agent etc.) to BISP MIS in automated environment. Any change in the initially provided information, including blocking or inclusion of any touch point, shall be shared with BISP MIS in real time, during the course of the contract.
 - ix. FIs shall report the details of BVS attempts (successful and unsuccessful) of the beneficiary at the time of withdrawal, re-verification, new enrollment etc. as per BISP's given specifications. FIs shall ensure system-based Complaint Resolution Mechanisms (CRMs) which must be capable of integrating with BISP PCMS for beneficiaries' complaints handling & resolution/redressal mechanism as per BISP requirements.
 - x. FIs IT systems must have strong audit trails capability as per SBP's relevant regulations/guidelines, to cater for any type of BISP needs as and when required.
 - xi. FIs Fraud Management system must have the capability to identify fraud and generate report alerts for any abnormal and suspicious activity for fraud management.

-
- xii. FIs shall develop a fully automated system for reconciliation of information, including but not limited to enrolment, deposits, withdrawals, de-credit and re-credit, as per requirements of BISP.
 - xiii. FIs shall create an automated system for de-crediting as per the policy guidelines of BISP.
 - xiv. FIs shall provide a dashboard to BISP showing reports on various operational aspects including enrolments, deposits, withdrawals, de-credit/re-credit, complaints, call-center queries etc.
 - xv. FIs shall complete the API developments and integration of reporting systems with BISP regarding enrolment, deposits, withdrawals, reconciliation, de-credit/re-credit etc. within 60 days of signing of contracts. The integration of the respective CRM with PCMS of BISP shall be completed within 6 months of signing of contract. 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.
 - xvi. FIs shall provide control or service/API to BISP HQ power/admin users to mark block/blacklist POS/Franchise.
 - xvii. FIs shall ensure Biometric login for POS agents after every 2 hours session
 - xviii. FIs shall ensure System generated SMS on transactions e.g. Deposit, Withdrawal, De-Credit etc.
 - xix. A comprehensive dashboard and reports shall be provided by FIs covering the following.
 - i. Region wise availability of reporting dashboards to get information regarding banks and withdrawal points
 - ii. Executive Dashboards for BISP Management and regional offices. Dashboards to measure performance of banks for the head office staff and upper management
 - iii. Identifying inefficient POS/Franchises/KPIs

-
- iv. Implementation of advanced analytics solutions to help BISP overcome current challenges. These can include the potential use cases highlighted by BIPS in addition to other use cases identified in future
- xx. The FIs shall generate alerts on following type of activities
- i. Off hour withdrawal payments through POS/Franchise
 - ii. Out of district payments through POS/Franchise
 - iii. The beneficiary's biometrics failure on 8 and then 16 attempts. If a beneficiary is blocked due to such activities, it shall be reported to BISP MIS. Additionally, services shall be developed to allow power/admin users from BISP HQ to block/unblock such beneficiaries etc.
 - iv. Invalid GPS, MAC, IMEI, IP etc. against withdrawal point
 - v. Breaking geo-fencing (50 meter) during withdrawal transactions
 - vi. Withdrawal transactions from withdrawal points which are not registered with BISP MIS
 - vii. The POS/Franchisee performing more than 300 transactions in a day
 - viii. Reporting transactions after 24 hours
 - ix. POS/Franchise processing withdrawal transactions in less than a minute interval
 - x. Withdrawal of death cases if linked with NADRA database
- xxi. A reconciliation of recovered /unrecovered complaints shall be developed.
- xxii. The reporting and reconciliation shall be in real-time through integrations and APIs, unless required otherwise by BISP.

5. Monitoring & Evaluation

Monitoring & Evaluation is a key aspect of the entire payment model. Any payment model cannot be successfully implemented until and unless strong processes are defined for Monitoring & evaluation at all steps of the payment process.

a. BISP External Controls

BISP has in place Process Evaluations, Spot Checks, as part of its external quality control mechanisms besides external audits and impact evaluations. All payment mechanisms are subject to these evaluations and audits from time to time. FIs are expected to improve their systems and processes in the light of these evaluations and audits.

b. BISP Internal Controls

BISP has in place its internal payments' monitoring & evaluation and audit mechanisms. All prospective FIs and their agents will be subject to such internal observations and evaluations and; will be expected to improve services on continuous basis. Further, FIs will share their own designs and controls with BISP for more coordinated and efficient control over payment disbursements and related infrastructure.

c. BISP Social Audits & Accountabilities

Social audits and social accountability mechanisms through Federal Ombudsman, Court Orders and Prime Minister's Citizen Portal etc. are part of the BISP's eco system. FIs must also need to be aware of all these systems/mechanisms and respond to the directions received through these mechanisms.

In case of the payment mechanism, Monitoring & Evaluation is an all-encompassing activity which will be embedded in all the processes of payment model.

Appendix D – Focal Persons of BISP and FI

(Will be provided at time of contract signing)

Appendix E –Penalty Matrix

S. No.	Task/KPIs	Penalty
1	End-end Integration between BISP and FI systems within stipulated timeframe as agreed in the contract with the FI	<p>Failing in integration as per the time agreed at the time of contract will result in a penalty of Rs 100,000/- per day for each day delay by the FI till conclusion of successful integration.</p> <p>Any subsequent requirement viz integration shall be made within the agreed timelines. Failing in agreed timeline would result in Penalty @ PKR 25,000/- per day till conclusion of successful integration.</p>
2	Transfer of funds from BISP main account to LMA of beneficiary within 24 hours post realization of funds/credit into BISP main account	<p>Rate of 1 year KIBOR Offer Rate per day to be applicable as penalty on amount still remaining at the end of next working day post credit into BISP main account. This penalty rate to continue till number of days it takes for full realization of the transfer of funds into LMA accounts.</p>
3	Payments related Complaints their resolution (PCMS)	<p>All and any type of Payments related complaints will be logged through PCMS (a directly integrated complaint management system with the FI), with clearly defined TATs and categorized severity levels i.e. High, Medium & Low. This categorization will be documented as annexure to the Contract between BISP and the FI.</p> <p>Penalty per breach of TATs according to the category are:</p> <p>High Severity: PKR. 10,000 per compliant (unsettled post corresponding TAT)</p> <p>Medium Severity: PKR. 5,000 per compliant (unsettled post corresponding TAT)</p> <p>Low Severity: PKR. 3,000 per compliant (unsettled post corresponding TAT)</p>

4	Report back of beneficiary deposit & withdrawals via systems integrations / Dashboard	<p>After successful system integration as per time lines agreed between BISP and FI, if the FI fails to report back, penalty @ 0.05% flat on each transaction shall be applicable on the unreported amount of all transactional details i.e. enrollments, credits (deposits), debits (withdrawals) and de-credits after the lapse of 3 working days. The same shall be deducted from any subsequent Service Charges of the concerned FI.</p> <p>In case of force majeure events the above clause will not be applicable provided the FI gives evidence in writing to the BISP.</p>
5	Deficiency in BVS Touchpoints as per the contract	<p>Penalty of PKR 25,000/- per deficient BVS Touch point as per Task 6.1 (i) of the TORs per tranche to be deducted from Service Charges at any point of time.</p> <p>However, the above condition will not be applicable in case if bank can circumvent this deficiency through any special BVS enabled disbursement arrangement (campsite, cash on wheels, BVS enabled branches, etc) at Tehsil or Union Council level with the prior permission of BISP.</p> <p>In case of inter-operability, the inter-operable touch points will be covered in the above touch points count</p>
6	Deposit of de-credited/forced de-credited funds in Govt. Treasury on daily/ weekly basis.	<p>Rate of One year KIBOR Offer Rate per day on the un-deposited amount beyond 7 days to be applicable as penalty on non-compliance.</p> <p>If SBP allows immediate transfer of funds by the FI into Govt. Treasury online, the above penalty will be applicable if the amount is not deposited within one working day.</p>

Appendix F - Payment Complaints types with TATs

Compliant Type	Compliant Sub-Type	Severity	Turn-around-Time for Resolution	
Technical Complaints	1	Error Codes (Pertaining to FI's own system)	Medium (As per agreed TATs depending upon nature of error)	
	2	System Downtime (Pertaining to FI's own system)		
	3	Operations by un-authorized BB/POS Agents i. agents having BISP rights other than finalized list between BISP and FI or ii. relative of backlisted/ blocked agent using the same POS device)	High	same day (24 hours)
		4		
	5	Transactions beyond BISP specified withdrawal timings at BVS POS Agents	High	same day (24 hours)
	6	Multiple login IDs allowed to the retailer which are used for fraudulent transactions	High	

Payment Related Complaints	7	Out of District Withdrawal (illegal withdrawal by BB Agent without presence of actual beneficiary by using Agent login credentials of other districts)	High	Upto 4 weeks i. Reimbursement of deducted amount (all sub-compliant categories) to the beneficiary(ies) ii. The concerned BB Agent/POS would be blacklisted
	8	Auto Withdrawal (illegal withdrawal by BB Agent without actual presence of beneficiary within same district)		
	9	Embezzlement by BB Agent (no payment to the beneficiary)		
	10	Taking biometric thumb		

		impressions of beneficiaries without making payments to them and asking them to visit POS in next few days to collect money.		
	11	Deductions (partial payment) by BB Agent to the BISP beneficiaries		
	12	Taking commission from beneficiaries in advance for making payment by BB agents		
	13	Forced/illegal SIM/bundle sale (even free of cost) to BISP Beneficiaries at time of cash withdrawal. To be resolved within 48 hours.	Medium	
	14	Non payment/less payment to non BVS at bank branch or through alternate mode	High	Upto 4 weeks Reimbursement of deducted amount to the beneficiary(ies)

Quality of Service	15	BVS touch point liquidity issue	Low	One working day (24 hours)
	16	Payment of small denomination notes to beneficiaries	Low	One working day (24 hours)
	17	Non-issuance of withdrawal system generated receipts	Medium	One working day (24 hours)
	18	Non-issuance of withdrawal receipts	Medium	One working day (24 hours)
	19	Sharing of wrong POS lists or POS lists without GPS coordinates and wrong/incomplete addresses	Medium	Three working days
	20	Activation of black listed retailers	High	One working day

Note: The complaints are of evolving nature. As soon as any new category of complaint is reported form field, the same will be incorporated in Annex and PCMS.

Appendix G - Breakdown of Contract Price in Local Currency

Note: List here the rates of agreed Service Charges/Rate

Cost Components	Cost@ % (Pak Rupees)
Service Charges/Rate (Including Operational cost, administrative cost, ancillary and allied services)	
Estimates of Local Indirect Taxes (GST) (if applicable)-To be discussed & finalized at the contract negotiations.	
Total =	

Appendix H–Technical Document of MIS Integration

Version Control

Number	Date	Author	Verified By	Version	Description
1.	23-May-19	Hasan Javed		1.0	Integration description between BISP and Partner Financial Institutions
2	07-Oct-19	Hasan Javed	Rana Khurram Ashfaq Asim	1.1	
3	21-Nov-19	Hasan Javed		1.1.1	Code removed from Response of every method and Appendix. Only string of Error detail will be posted with HTTP Response
4	26-Nov-19	Hasan Javed		1.1.2	Poverty Scorecard Address Library prepared. 5.3, 5.4 and 6.6 have been updated.
5	27-Nov-19	Hasan Javed		1.1.3	Appendix 7 added to define HTTP Responses. General responses were already included in design and swagger.
6	12-May-20	Hasan Javed		1.1.4	Appendix 7 modified. Branch added in Transaction type and Exceptions added in Card Mode.
7	13-Jul-20	Hasan Javed		1.1.5	Appendix 4 modified. Nutrition CCT added in Transaction Head (414).
8	15-Sep-20	Hasan Javed		1.1.6	5.2 and 5.3 modified. IMEI added for register/update Withdrawal Point. IP added for add/update account activity. In 7.4 ,new code added for Waseela-e-Haq (415).

9	16-Nov-20	Hasan Javed		1.1.7	Appendix 7 modified. Phase 1 added in Transaction Head.
10	24-Nov-20	Hasan Javed		1.1.8	Sub Agent User ID and IMEI added in 5.2.1.
11	24-Feb-21	Hasan Javed		1.1.9	Appendix 7, table 6 of account type is modified. COVID, PHASE 1 & LOC is added. Rules in red added in Section 5.1 and 5.2 updated.
12	04-Apr-21	Hasan Javed		1.2.0	PK of 5.1 and FK of 5.2 is changed (Rules in red).
13	03-Nov-21	Hasan Javed		1.2.1	In Section 5.2, MAC, Region, District, Tehsil, Union Council, Location Address, Franchise_Name, Owner_Name, Franchise_Contact_No, Agent Latitude, Agent Longitude, Agent Accuracy and is_receipt_given are added. In 5.2 & 5.3 increase precision and scale for Lat. and Long. In 5.2 convert accuracy field type to double.

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1 Audience

This document is for technical team of partner FIs for integration of Services developed by BISP or to be developed by FI BISP payment system.

2 Introduction

Benazir Income support program (BISP) is an effort by the Government of Pakistan to provide a social safety net to the poor segment of the society. Mode of payment to beneficiaries would be BVS/BDC. There are number of web services that will enable partner FIs & BISP to interact with BISP payment system. This document serves as the definition of exposed web interfaces by BISP and partner FIs. Some of these web services will be exposed by BISP and will be consumed by banks and vice versa.

3 Technology

The technology used for development is Asp .Net Web Restful Api 2.2 with https self signed certificate.

Swagger will be used to describe and test the Api.

4 Authorization

4.1.1 Request Type POST

BISP and Banks will expose a web service that will be utilized by BISP and FI in order to retrieve token. User name and password would be required to get token. Once token is acquired, it will be used to call other web services. If token is not provided in header of the http request of any other web service, the request will be considered, unauthorized. Bank will be identified by username and password. Then it will be added in the header of token. Details of the interface is as follows;

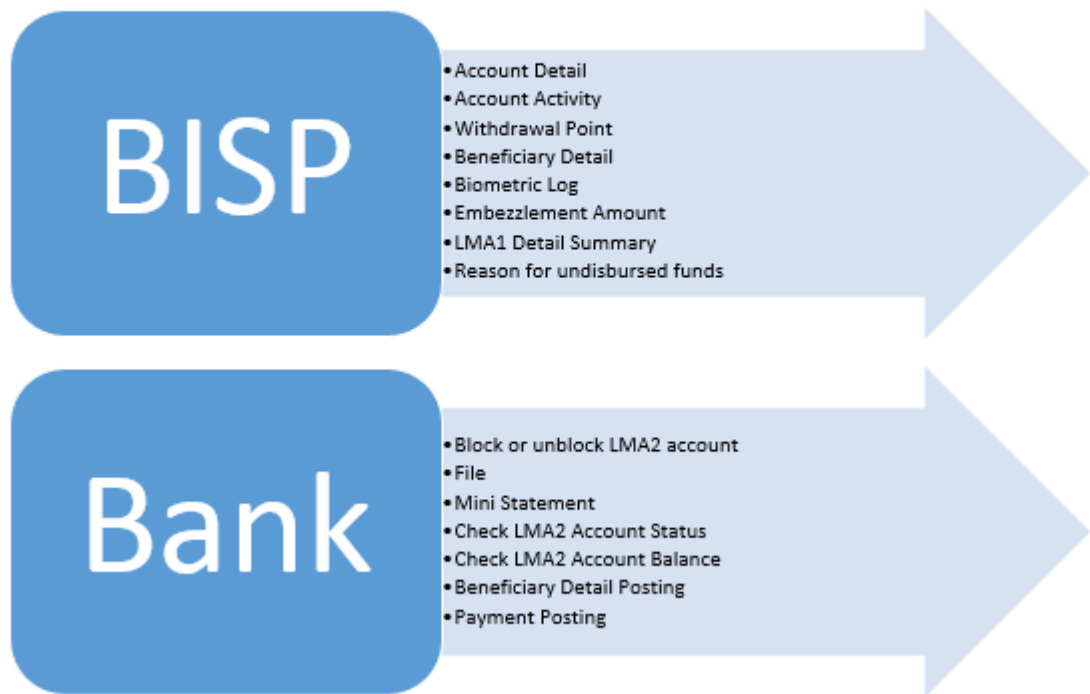
API Endpoint Login

Input parameters LoginObject (Appendix – 7)

Successful/Failure Response HTTP Status

5 BISP Web Services

Services Exposed



5.1 Account Detail

BISP will expose a web service that will be utilized by FI in order to save/update Beneficiary Account information. Details of the interface is as follows;

API Endpoint Post

Input parameters Account Detail Object

Successful/Failure Response HTTP Status

Rules:

- **Account No & Bank is the Primary Key**
- Citizen No. and Account Type is Composite PK
- Card Number is unique
- Mobile No. is unique
- Account No. is unique
- Citizen No. is not null
- Issued Date is not null
- Account No. is not null
- Bank is not null
- Mode is not null

Field Name	Constraint	Description	Data Type
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
Account_Type	Mandatory	Appendix – 6	Short
Verification_Date	Mandatory	YYYY-MM-DD HH::MM:SS (24 hours clock) Time of biometric verification. This date may change on shifting account from BDC to BVS and vice versa.	Date Time
Issued_Date	Mandatory	YYYY-MM-DD HH::MM:SS (24 hours clock) Time of issuing BDC/opening BVS account. The date that is related to operational fund. It will not be updated.	Date Time
Mobile_No	Mandatory	Cell/Mobile Number issued to Beneficiary	NUMBER
Account_No	Mandatory	Account No issued to BISP	NUMBER

		beneficiary	
Card Number	Not Mandatory	Mandatory for Benazir Card.	NUMBER
Mode	Mandatory	Appendix - 3	Short

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.2 Account Activity

5.2.1 Save/Update Beneficiary Account Activity

BISP will expose a web service that will be utilized by FI in order to save/update beneficiary account activity. Full row will be inserted/updated through the composite PK(citizen_no and transaction_no). Details of the interface is as follows;

Method Name Post

Input parameters Account Activity Object

Successful/Failure Response HTTP Status

Rules:

- Payment_ID & Account_Type is a new unique constraint
- **Foreign key is Account No & Bank from Account Detail table.**
- In case of BVS withdrawal session_id received from NADRA will be pushed in Payment_ID field.
- Registration of Franchise with BISP is prerequisite to report of Withdrawal.
- Case 1 of Deposit (Tranche Case) :- Report the mode (303 BDC/304 BVS) received from BISP in Payment List.
- Case 2 of Deposit (Float Case) :- Report the mode (303 BDC/304 BVS) if account opened on BDC/BVS respectively.
- Withdrawal cannot be reported if withdrawal point is not registered or registered with incomplete information and inactive status.
- Citizen No. and Transaction No. is composite PK
- Citizen No. and Account Type is FK from account detail
- Citizen No. is not null

- Account Type is not null
- Activity Type is not null
- Account Number is not null
- Transaction Type is not null
- Amount is not null
- Balance is not null
- Transaction Time is not null
- Mode is not null
- Payment ID is not null
- Payment ID is unique
- In case of trache deposit, the payment_id received from BISP will be posted.
- In case of float deposit, the payment_id (CNIC-BANK-Installment_no) will be posted.
- Incase of BVS withdrawal, the payment_id (Session_ID of NADRA) will be posted.

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	Verified BISP Beneficiary	Long – 13 digits
Account_Type	Mandatory	Appendix – 6	Short
Activity Type	Mandatory	Appendix – 5	Short
Card Number	Mandatory for Benazir Card		NUMBER
Account Number	Mandatory		NUMBER
Transaction Type	Mandatory for Withdrawal	Appendix – 2	Short
Transaction Head	Mandatory with deposit transaction only	Appendix – 4	Short
Franchise ID	Mandatory for withdrawals	Franchise ID registered with BISP	Varchar2(50)
Transaction Number	Mandatory		Varchar2(50)
Amount	Mandatory		NUMBER
Balance	Mandatory	Balance after transaction	NUMBER
Transaction time	Mandatory	YYYY-MM-DD	Date Time

		HH::MM:SS (24 hours clock)	
Period	Mandatory for Deposit	Trache deposit, as received from BISP. Float deposit, the quarter in which account was opened. (e.g. Jul-Sep 16)	Varchar2(20)
Mode	Mandatory	Appendix - 3	short
Installment No	Mandatory for BISP Generated Payment only	Default value is -1	Short
Payment_ID	Mandatory	Mentioned in rules.	Varchar2(75)
Device Latitude	Mandatory	N – dd.dddddd (d = digit). Latitude of the device on which the withdrawal transaction was performed.	NUMBER(16,14)
Device Longitude	Mandatory	E – dd.dddddd (d = digit). Longitude of the device on which the withdrawal transaction was performed.	NUMBER(16,14)
Device Accuracy	Mandatory	Double values are allowed. Accuracy of the device on which the withdrawal transaction was performed.	NUMBER
IP	Mandatory		Varchar2(50)
SUB_AGENT_USER_ID		Sub Agent User ID	Varchar2(50)

		registered with BISP	
IMEI		IMEI	Varchar2(50)
MAC	Not-Mandatory	MAC Address of device	Varchar2(50)
Region	Not-Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
District	Not-Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
Tehsil	Not-Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Union Council	Not-Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Location Address	Not-Mandatory		Varchar2(1024)
Franchise_Name	Not-Mandatory		Varchar2(256)
Owner_Name	Not-Mandatory		Varchar2(256)
Franchise_Contact_No	Not-Mandatory	Branch Rep/Head	Long – 11 digit

		Contact Number	
Agent Latitude	Mandatory	N – dd.dddddd (d = digit). Latitude of Agent Location (Shop/Campsite etc.).	NUMBER(16,14)
Agent Longitude	Mandatory	E – dd.dddddd (d = digit). Longitude of Agent Location (Shop/Campsite etc.).	NUMBER(16,14)
Agent Accuracy	Mandatory	Double values are allowed. Accuracy of Agent Location (Shop/Campsite etc.).	NUMBER
IS_RECEIPT_GIVEN	Not-Mandatory	Is receipt given to the beneficiary? Valid values may be 'Y' or 'N' only.	Varchar2(2)

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.2.2 Delete Beneficiary Account Activity

BISP will expose a web service that will be utilized by FI in order to delete beneficiary account detail. Full row will be deleted through the composite PK(citizen_no and transaction_no). Details of the interface is as follows;

API Endpoint Delete

Input parameters Account Activity Object

Successful/Failure Response HTTP Status

5.3 Withdrawal Point

BISP shall expose a web service that will be utilized by FI in order to register/update their Franchises with BISP (Banks' ATM, POS, Franchise). FIs must register all their possible transaction locations (franchises) with BISP before actual live transactions start, since each transaction is associated with some franchise. Details of the interface is as follows;

Method Name Post

Input parameters WithdrawalPointObject

Successful/Failure Response HTTP Status

Rules:

- Franchise Name, Owner Name, Franchise Contact No., Region, District, Tehsil, Union Council, Location Address, GPS-Latitude & GPS-Longitude will be mandatory for ATM & Franchises.
- Default all Franchises are registered with Active status through this API.
- FRANCHISEID, TYPE and BANK is composite PK.
- FRANCHISEID is not null
- TYPE is not null
- BANK is not null

Field Name	Constraint	Description	Data Type
Franchise ID	Mandatory	Globally unique ID (Nationwide) [Same ID for a Common POS or Franchise or ATM across BANKS]	Varchar2(50)
MAC	Mandatory	MAC Address of device	Varchar2(50)
Region	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
District	Mandatory	Use ID of Address Library shared with BISP. Bank will be	Short

		maintaining a mapping.	
Tehsil	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Union Council	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Location Address	Mandatory		Varchar2(1024)
Type	Mandatory	Appendix – 2	Short
Device Latitude	Mandatory	N – dd.dddddd (d = digit)	NUMBER(16,14)
Device Longitude	Mandatory	E – dd.dddddd (d = digit)	NUMBER(16,14)
Franchise_Name	Mandatory		Varchar2(256)
Owner_Name	Mandatory		Varchar2(256)
Franchise_Contact_No	Mandatory	Branch Rep/Head Contact Number	Long – 11 digit
Active_Status	Mandatory	0 = Inactive, 1 = Active	Boolean
IMEI	Mandatory		Varchar2(50)

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.4 Beneficiary Detail

BISP will expose this web-service which will be utilized by FIs in order to verify a beneficiary. If citizen is a beneficiary then her personal information will be returned to bank which will facilitate bank to open her account. When Bank will successfully receive a record, it will open a dormant account for the beneficiary. Details of the interface is as follows;

Method Name Get

Input parameters Mentioned below;

Successful/Failure Response HTTP Status

Rules:

Input parameters

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	CNIC of a citizen	Long – 13 digits

Return parameter Beneficiary Detail Object

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description	Data Type
Beneficiary Name	Mandatory		Varchar2(256)
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
DOB	Mandatory		Varchar2(16)
Gender	Mandatory		Varchar2(16)
Region	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
District	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
Tehsil	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32

Union Council	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Village Name	Mandatory		Varchar2(128)
Address	Mandatory		Varchar2(1024)
Is_Active_With_Other_Bank	Mandatory	Value is 0 (Open for Registration) Or 1 (Registered with other Bank or Registered with your bank)	Boolean

5.5 Biometric Log

BISP will expose this web-service which will be utilized by FIs in order to post(add/update) successful/failed biometric attempts. Details of the interface is as follows;

Method Name Post

Input parameters BiometricLogObject

Successful/Failure Response HTTP Status

Rules:

- Successful/Unsuccessful attempt will be reported along with session_id. All the 8 attempts will not be reported.
- Biometric attempts cannot be reported of withdrawal points registered with incomplete information and inactive status.

Field Name	Constraint	Description	Data Type
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
Status	Mandatory	1 for success and 0 for failure	Boolean
BVS_Attempt_Time	Mandatory	YYYY-MM-DD HH::MM:SS	Date Time

		(24 hours clock) Time of enabling BVS in beneficiary account.	
Franchise ID	Mandatory		Varchar2(50)
MAC	Mandatory	MAC Address of device	Varchar2(50)
Franchise Type	Mandatory	Appendix – 2	Short
Session ID	Mandatory	Session ID received from NADRA.	Varchar2(75)
Nadra_Code	Mandatory	Response Code returned after verification from NADRA	Short
Nadra_Message	Mandatory	Response Message returned after verification from NADRA	Varchar2(256)

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.6 Embezzlement Amount

BISP will expose this web-service which will be utilized by FIs in order to post(add/update) embezzled amount transaction. The complete transaction will be reported. The failed withdrawal transaction will be identified completely. The amount embezzled will be reported. Details of the interface is as follows;

Method Name Post

Input parameters Embezzlement Amount Object

Successful/Failure Response HTTP Status

Rules:

-

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	Verified BISP Beneficiary	Long – 13 digits
Account Number	Mandatory		NUMBER
Transaction Type	Mandatory	Appendix – 2	Short
Franchise ID	Mandatory	Franchise ID registered with BISP	Varchar2(50)
Transaction Number	Mandatory		Varchar2(50)
Amount	Mandatory		NUMBER
Embezzlement time	Mandatory	YYYY-MM-DD HH::MM:SS (24 hours clock)	Date Time
Mode	Mandatory	Appendix - 3	short
Time of Recovery	Mandatory	YYYY-MM-DD HH::MM:SS (24 hours clock)	Date Time
Is Reported by Bank	Madatory	1 = reported by bank	Number

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.7 LMA1 Detail Summary

BISP will expose this web-service which will be utilized by FIs in order to post(add/update) LMA1 Daily Summary. The daily summary of all debit credits will be reported. Details of the interface is as follows;

Integration/Tagging of cheque issued by BISP to FI's/Banks against each programme should be included to track/reconcile disbursement. Therefore, new field name with cheque number, head of account and amount can be included.

In Field Name De-Credit and Govt. Treasury, the integration of verified challan's image deposited by banks into Government Treasury be available with BISP MIS Report Manager's against reported figures in BISP Server's.

Method Name Post

Input parameters LMA1DailySummaryObject

Successful/Failure Response HTTP Status

Rules:

-

Field Name	Constraint	Description	Data Type
LMA1 Account Number	Mandatory	Account number of LMA1	Long
LMA1 Name Code	Mandatory	UCT = 1, CCT = 2, etc.	Short
Transaction Head	Mandatory	Transaction Head or BISP Payment Program under which the account was opened	short
Summary Date	Mandatory	Date of the summary being posted	DateTime
LMA1 Deposit	Non Mandatory	The total LMA1 credit due to OP Fund/Tranche Cheque.	NUMBER
LMA2 Deposit	Non Mandatory	The total LMA1 debits due to depositing funds into LMA2 accounts	NUMBER
De-credit	Non Mandatory	The total LMA1 credits due to de-credit activities performed on LMA2.	NUMBER

Govt. Treasury	Non Mandatory	The total LMA1 debits due to releasing back funds to Govt. Treasury.	NUMBER
Challan Image	Non Mandatory	The Image of Challan for releasing of funds back to Govt. Treasury.	BLOB/Binary
Cheque Number	Non Mandatory	The Cheque number against amount of beneficiary released to LMA	NUMBER
Embezzled Amount	Non Mandatory	The total Main A/c credits due to recovery of embezzlement amount.	NUMBER
Main A/c Day End Balance	Mandatory	The Main A/c Day end balance	NUMBER
LMA Withdrawal	Non Mandatory	Total withdrawals performed on LMAs	NUMBER

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

5.8 Reason for undisbursed funds

BISP will expose this web-service which will be utilized by FIs in order to post(add/update) payment record along with the reason for un-disbursement. Reason Description table will be defined by Banks. The reason to identify why payment was generated but deposit into LMA failed. Purpose is to synchronize the status of LMAs with BISP virtual accounts database table. Details of the interface is as follows;

Method Name Post

Input parameters ReasonForUnDisbursedFundsObject

Successful/Failure Response HTTP Status

Rules:

-

Field Name	Constraint	Description	Data Type
------------	------------	-------------	-----------

Citizen Number	Mandatory	Verified BISP Beneficiary	Long – 13 digits
Transaction Head	Mandatory	Appendix – 4	Short
Amount	Mandatory		NUMBER
Period	Mandatory	Trache deposit, as received from BISP. Float deposit, the quarter in which account was opened. (e.g. Jul-Sep 16)	Varchar2(20)
Mode	Mandatory	Appendix - 3	short
Payment_ID	Mandatory	Mentioned in rules of Account Activity.	Varchar2(75)
Reason_ID	Mandatory	Reason Description Table. Defined by Bank.	short

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

6 Bank Web Services

6.1 Block or unblock LMA

FIs will expose this web-service which will be utilized by BISP in order to post request to block or unblock LMA of beneficiary. Details of the interface is as follows;

Method Name Post

Input parameters BlockOrUnBlockAccount Object

Successful/Failure Response HTTP Status

Rules:

-

Field Name	Constraint	Description	Data Type
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
Action	Mandatory	1 Block; 2 Unblock	Short
Reason	Mandatory	Died - Wrong Update - etc.	Varchar2(100)

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

6.2 File

FIs will expose this web-service which will be utilized by BISP in order to post Excel/Text/CSV files for data transfer. Data transfer may be to share beneficiary detail file for opening of accounts or payment files for disbursement into LMA of beneficiary. Details of the interface is as follows;

Method Name Post

Input parameters File Object

Successful/Failure Response HTTP Status

Rules:

Field Name	Constraint	Description	Data Type
Type	Mandatory	1 Beneficiary; 2 Payment	Short
Name	Mandatory	Name of File	Short
Contents	Mandatory	File contents	Blob

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

6.3 Mini Statement

FIs will expose this web-service which will be utilized by BISP in order to retrieve last 5 debit/credit transactions of a beneficiary LMA. Details of the interface is as follows;

Method Name Get

Input parameters As follows;

Successful/Failure Response HTTP Status

Rules:

-

Input parameters As follows;

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	CNIC of a citizen	Long – 13 digits

Return parameter List of Account Activity Object

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	Verified BISP Beneficiary	Long – 13 digits
Account Type	Mandatory	Appendix – 6	Short
Activity Type	Mandatory	Appendix – 3	Short
Card Number	Mandatory for Benazir Card		NUMBER
Account Number	Mandatory		NUMBER
Transaction Type	Mandatory for Withdrawal	Appendix – 2	Short
Transaction Head	Mandatory with deposit transaction only	Appendix – 4	Short
Franchise ID	Mandatory for withdrawals	Franchise ID registered with BISP	Varchar2(50)
Transaction Number	Mandatory		Varchar2(50)
Amount	Mandatory		NUMBER
Balance	Mandatory	Balance after transaction	NUMBER
Transaction time	Mandatory	YYYY-MM-DD	Date Time

		HH::MM:SS (24 hours clock)	
SC Mode	Mandatory for Smart Card	Not Applicable	Short
Period	Mandatory for Deposit	Trache deposit, as received from BISP. Float deposit, the quarter in which account was opened. (e.g. Jul-Sep 16)	Varchar2(20)
Mode	Mandatory	Appendix - 4	short
Installment No	Mandatory for BISP Generated Payment only	Default value is -1	Short
Payment_ID	Mandatory	Session ID received from NADRA.	Varchar2(75)
Device Latitude	Mandatory	N – dd.dddddd (d = digit)	NUMBER(8,6)
Device Longitude	Mandatory	E – dd.dddddd (d = digit)	NUMBER(8,6)
Device Accuracy	Mandatory	Float value may be converted to whole number.	NUMBER

6.4 Check LMA Status

FIs will expose this web-service which will be utilized by BISP in order to check status of a beneficiary LMA. Details of the interface is as follows;

Method Name Get

Input parameters As follows;

Successful/Failure Response HTTP Status

Rules:

-

Input parameters

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	CNIC of a citizen	Long – 13 digits

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description	Data Type
Active Status	Mandatory	True active; False inactive	Boolean

6.5 Check LMA Balance

FIs will expose this web-service which will be utilized by BISP in order to check balance of a beneficiary LMA. Details of the interface is as follows;

Method Name Get

Input parameters As follows;

Successful/Failure Response HTTP Status

Rules:

-

Input parameters

Field Name	Constraint	Description	Data Type
Citizen Number	Mandatory	CNIC of a citizen	Long – 13 digits

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description	Data Type
Balance	Mandatory	Balance of LMA	NUMBER

6.6 Beneficiary Detail Posting

FIs will expose this web-service which will be utilized by BISP in order to post beneficiary personal information which will facilitate Banks to open beneficiaries' dormant accounts beforehand. When Bank will successfully receive a record, it will open a dormant account for the beneficiary. Details of the interface is as follows;

Method Name Post

Input parameters BeneficiaryDetailPostingObject

Successful/Failure Response HTTP Status

Rules:

- This activity will run in the morning by 04:00 A.M.
- If a CNIC repeats in records being posted from BISP, Bank has to check the Is_Active_With_Other_bank flag and update its local information of beneficiaries accordingly. This information is to facilitate Banks to roll-off any dormant accounts which now will never be activated as the beneficiary has opened an account with some other bank.

Field Name	Constraint	Description	Data Type
Beneficiary Name	Mandatory		Varchar2(256)
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
DOB	Mandatory		Varchar2(16)
Gender	Mandatory		Varchar2(16)
Region	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
District	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Short
Tehsil	Mandatory	Use ID of Address Library shared with BISP. Bank will be maintaining a mapping.	Int32
Union Council	Mandatory	Use ID of Address Library	Int32

		shared with BISP. Bank will be maintaining a mapping.	
Village Name	Mandatory		Varchar2(128)
Address	Mandatory		Varchar2(1024)
Is_Active_With_Other_Bank	Mandatory	Value is 0 (Open for Registration) Or 1 (Registered with other Bank or Registered with your bank)	boolean

Return parameter

Following are the possible return values. Every response will contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

6.7 Payment Posting

FIs will expose a web service that will be utilized by BISP to specify next installment amount against beneficiary account. Based on this information banks will deposit cash in beneficiaries account. Details of the interface is as follows

Method Name Post

Input parameters PaymentPostingObject

Successful/Failure Response HTTP Status

Rules:

- *Payment_id, is unique*

Field Name	Constraint	Description	Data Type
Citizen_no	Mandatory	CNIC of BISP Beneficiary	Long – 13 digit
Transaction Head	Mandatory	Appendix – 4	Short

Mode	Mandatory	Appendix - 3	Short
Amount	Mandatory		float
Period	Mandatory for Tranche	Month the credit was made for ' Apr 11, Jun 11' or 'Jan-11'	Varchar2(20)
Installment_No	Mandatory for Tranche		Short
Payment_Id	Mandatory	Unique	Varchar2(75)

Return parameter

Following are the possible return values. Every response will should contain all the fields but only relevant fields will be populated.

Field Name	Constraint	Description
Message	Mandatory	Detail of Error

7 APPENDIX

1. Banks

ID	Bank Name
101	FI-1
102	FI-2

2. Transaction Type (For Withdrawal)

ID	Type
201	ATM
202	POS
203	BRANCH

Jazz, Easy Paisa, FI Connect. No understanding of where to fit this info.

3. Card Mode

ID	Type
303	BENAZIR CARD
304	BIOMETRICS
305	Exceptions

4. Transaction Head (It is basically Program Name/Head)

ID	Type
401	CASH TRANSFER
402	FLOOD RELIEF
403	WASEELA -E-TALEEM
405	MONEY TRANSFER (TRANSFER BY CHECK/IBFT/ MWALLET)
406	CASH DE-TRACK (FOR ATM CASH RECEIVING ERROR)
409	CASH WITHDRAWL
411	WASEELAEROZGAR
412	PM RELIEF - THARPARKAR
413	SHOCK RESPONSIVENESS CASH TRANSFER
414	NUTRITION CCT
415	WASEELA -E-HAQ
416	PHASE 1

5. **Activity Type**

ID	Type
501	WITHDRAWL
502	DEPOSIT
503	DE-DEPOSIT
504	BANKDEBIT
505	De-credit
507	Forced De-credit

6. **Account Type**

ID	Type
1	LMA (Default Account of Regular Beneficiary)
3	COVID
4	PHASE 1
5	LOC

7. **HTTP Response**

Code	Message	Meaning of Code
200	May or may not be applicable for	HTTP OK response on Successful request.

	every method. Refer Swagger.	
400	Validation Error in text.	HTTP BAD Request. Request Failed due to a Validation Error.
401	Not Applicable.	HTTP Unauthorized
403	Not Applicable.	HTTP Forbidden
404	May or may not be applicable for every method. Refer Swagger.	HTTP Record not found
500	Constraint Violation in text.	HTTP Internal Server Error. Request Failed due to DB Constraint Violation.

Appendix I-PCMS User Guidelines

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1. INTRODUCTION

Benazir Income support program (BISP) is an effort by the Government of Pakistan to provide a social safety net to the poor segment of the society. BISP extended its services through banks and there is a need of complaint management system. BISP Complaint Interface application facilitates in launching the complaints and then tracking its progress and updating its status accordingly.

Both BISP and partner banks will use the same system on daily basis to resolve beneficiary complaints in an effective and efficient manner.

2. INSTALLATION GUIDE

- 1) Download **PCMS.EXE** from <http://58.65.177.220:5123/>
- 2) The file format is rar file type.
- 3) Extract the file to specific folder.
- 4) The Folder will contain two files one is EXE and other is configuration.
- 5) Double click on EXE file to execute the file.
- 6) **To download the reports create folder in your computer drive C:\BISP MIS Generated Files**

3. USER LOGIN

The relevant user of BISP or Bank(s) would enter his/her 'User Name' and 'Password' to access the main Complaint application.

After entering the desired 'User Name' and 'Password', the user presses 'OK' and if the user name and password is correct the user will proceed to the main 'Complaint Application' Interface as shown in the next section

The login process is updated with security that the user has to verify the login by verification code generated by the system which is sent to the user and the verification mode is run by dynamically at run time; the verification modes are: email; biometric and SMS.

Prerequisites: For Additional security the MAC address of the authorized system, pre-designated email and approved and registered phone number is required.

Figure 1: Login Screen

The verification modes are Email, SMS and via Biometric verification system.

3.1 Using Verification Form

If the user's verification mode is "Email", then the registered user has to enter the verification code from the Email which is already saved in PCMS database. On correct entry of the verification code the user enters into the main Menu. The user can also press 'Cancel' button if he/she doesn't want to continue.

(For Biometric verification, plz see section 22)

Figure 2: Code Verification Screen

4. PCMS MAIN HOMEPAGE

After entering verification code and pressing "ok" button, the following screen would be displayed for the Admin

section.

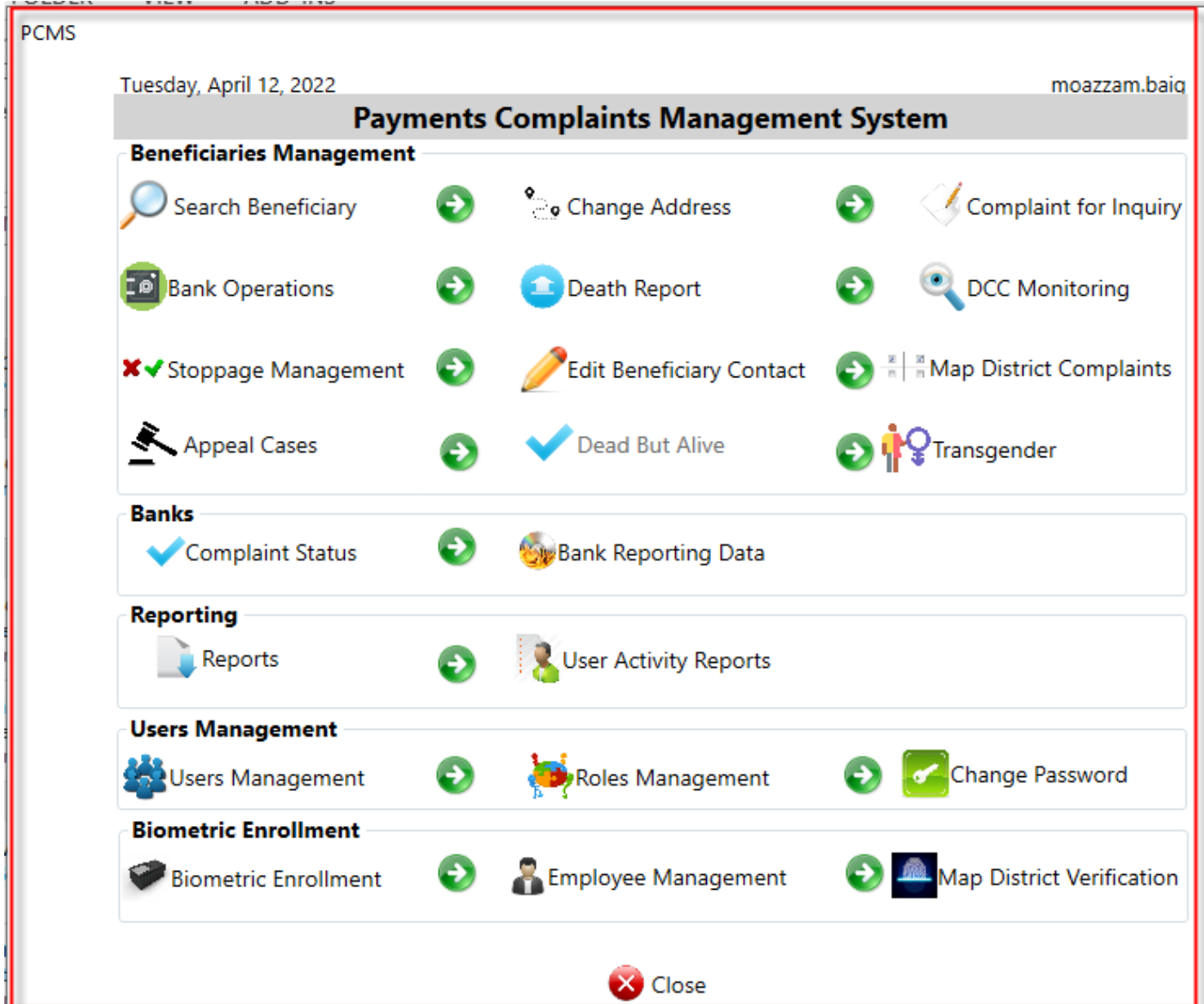


Figure 3: PCMS Main Screen

Actions performed on the home screen includes:

- ✓ Search Beneficiary
- ✓ Complaint
- ✓ Complaint for Inquiry
- ✓ Transgender
- ✓ Death Report
- ✓ Downloads
- ✓ Change Password
- ✓ Roles Management
- ✓ User Management

- ✓ Stoppage List management
- ✓ Map District Complaints
- ✓ Appeal Cases
- ✓ User Activity Reports
- ✓ Bank Reporting Data
- ✓ Edit Beneficiary Contact
- ✓ Biometric Enrollment
- ✓ Map Distt. Verification
- ✓ Mark Attendance
- ✓ Employee Management
- ✓ Change Address

5. LAUNCH COMPLAINTS for INQUIRY

This is the most important section and gives details about complaints which are related to ATM/ POS/ Payments Related Complaints, Biometric Verification Complaints (BVS) and Staff Related complaints. There are four (4) main cases which have separate interface to handle and register each complaint type separately.

The BISP Tehsil staff /A.D user has the following screen after successful login to launch complaints.

The logged in user id would come by default.

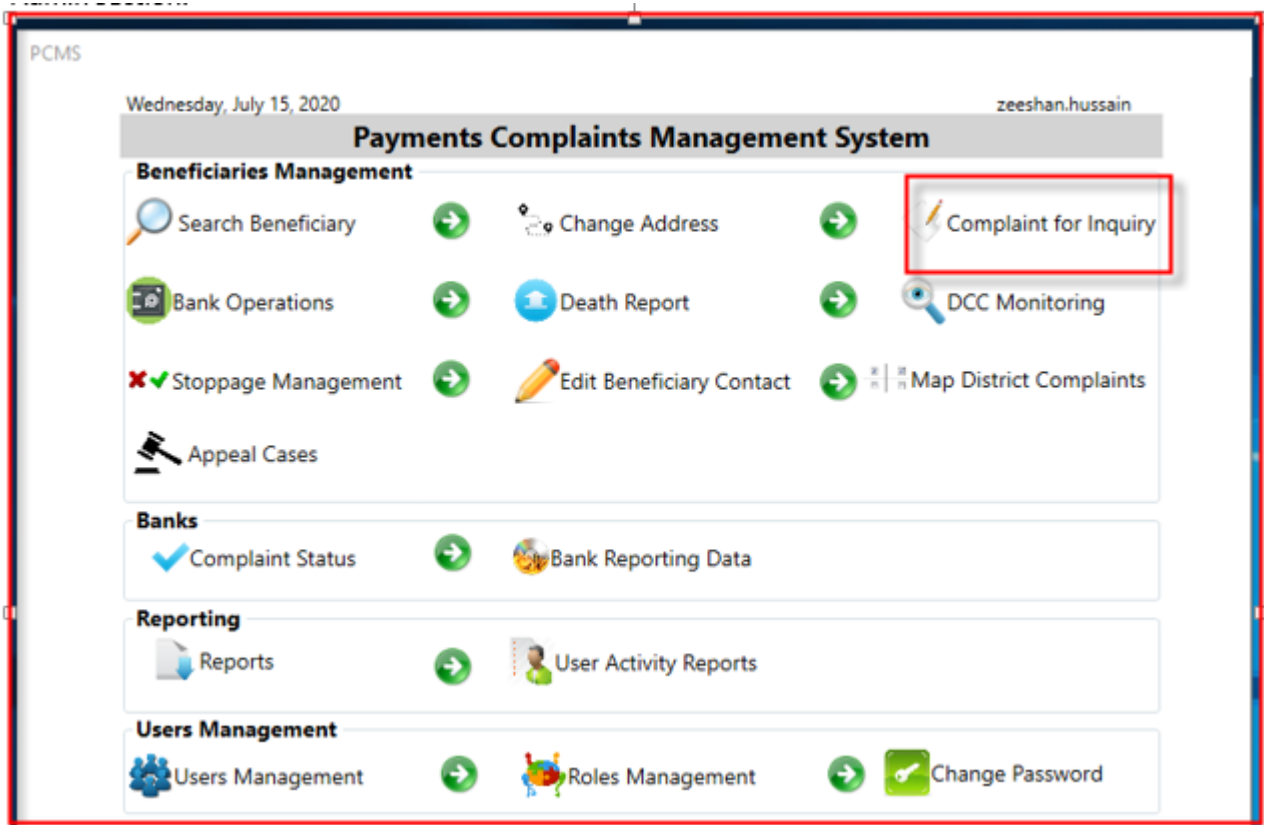


Figure 4: Launch Complaint

6. Cases for Complaints:

There are two payment agencies Banks and PPOST with their own complaint types and sub types.

There are four major Complaint Types:

- i. Biometric Verification System(BVS) Complaints
- ii. Payments Related Complaints
- iii. Quality of Service(QoS) regarding POS/ATM/BVS

Each case has further sub-cases which are handled in different interfaces.

In the following section the complete process flow of one complaint is described in details and in the subsequent sections the remaining complaints are described.

There are different roles in complaint handling process

7. Roles in Complaint Handling

i. BISP Tehsil Officer/A.D:

The BISP Tehsil officer/A.D can launch all types of Complaints. By default the status of each complaint is "Open" unless resolved.

ii. BANK Support Staff:

The bank support staff can resolve BVS, QoS related complaints.

iii. Bank Inquiry Officer:

Bank inquiry officer can handle 'Payments' related complaints.

A. Status of Complaint

8. Complaint Status

The screenshot displays the 'Complaints Status' interface in PCMS. At the top, there is a search bar labeled 'Search by CNIC' with a magnifying glass icon. Below this is the 'Basic Information' section, which includes a CNIC input field containing '3120282901362', a 'Type' dropdown menu (currently showing 'All Complaints' with a list of options: All Complaints, BVS, Payment Related, Quality of Service - POS/ATM/BVS, Appeal Cases, and Tranagender Appeal), a 'Status' dropdown menu (set to 'Initiated'), and 'Date From' and 'Date To' fields (both set to 'Select a date'). There are 'Clear' and 'Search' buttons. Below the search fields is the 'Search Results' section, which contains a table with columns for 'Comp. Id', 'Beneficiary CNIC', 'Contact No', 'Type', and 'Sub Type'. The table is currently empty. At the bottom right of the interface, there is a button labeled 'Update Complaint(s) Status' with a floppy disk icon.

There are five types of complaints:

- i. BVS

- ii. Payments related
- iii. QOS complaints
- iv. Appeal Cases
- v. Transgender Appeal

Status of Each Complaint:

Statuses of each complaint regarding its resolution are.

The screenshot shows a web interface for managing complaints. At the top, there is a search bar with the CNIC number '3120282901362' entered. Below it, there is a dropdown menu for 'Type' set to 'All Complaints'. To the right, there is a dropdown menu for 'Status' currently set to 'Initiated'. A red box highlights the 'Status' dropdown and its open menu, which lists the following options: 'Initiated', 'Open', 'In Progress', 'Documents Unreadable', 'Completed', and 'Close'. Below the dropdowns, there is a table with columns for 'Contact No', 'Current Status', and 'Type'. The table is currently empty.

i) **Initiated:**

Each complaint when it is launched has default status "initiated".

ii) **Open**

Each complaint yet not resolved is open status

iii) **In Progress:**

When the complaint is launched by BISP Tehsil offices, the Bank Support/Inquiry staff after login can change the status of complaint from "Open" to "In Progress".

iv) **Completed:**

After doing necessary actions and attaching required documents (described in the following sections), the Bank Support Staff and Inquiry Staff can change the status from "In Progress" to "Complete".

v) **Documents Unreadable**

The attached documents are not readable.

vi) **Closed**

When the complaint is resolved or not resolved and closed

9. Launching Complaint

The BISP Tehsil offices/A.Ds can launch all types of complaints as mentioned in section 6.1. The A.D will open the interface from the main screen, pressing "Complaint for Inquiry" button. The following interface will be shown where the A.D will enter the CNIC of the beneficiary and press the "search" button for the beneficiary details. The following fields will be populated.

- i. The name of beneficiary (the name of beneficiary is unchangeable field).

- ii. Contact Number. The user (A.D) can change contact number of beneficiary if it is not correct.
- iii. BDC No(not changeable)
- iv. Mode of Payments (not changeable)
- v. Bank of Beneficiary (not changeable).
- vi. Home address. (Not changeable)

The work flow is as follows:

- i. The user (A.D) will search beneficiary details by entering the CNIC and press the search button.
- ii. Then the user will select the office location, Address and phone.
- iii. Then the user will select the complaint type from dropdown item as well as consecutive sub-type.
- iv. When the user select the sub-type and press " Add Details" button, the appropriate 'Form' will be opened to launch complaint(described in next sections)

The screenshot shows the 'Complaint For Inquiry' form in the PCMS system. The form is organized into several sections:

- Beneficiary Information:** Includes fields for CNIC (with Search and Clear buttons), Name, Contact No., BDC No., Mode, Bank, Address, Tehsil, District, and Province. A Date field shows 'Tuesday, October 5, 2021' and a Time field shows '11:00:00 AM'.
- Assistant Director and Tehsil Office Information:** Includes fields for AD User (dropdown), AD Name, Contact No. - Landir, Contact No. - Ce, Tehsil, District, and Province.
- Complaint Type/Sub-Type Selection:** Includes Agency (dropdown, set to 'Bank'), Complaint Type (dropdown, set to 'BVS'), Sub Type (dropdown, set to 'Thumb Verification failure'), and Complaint Source (dropdown, set to 'Field Office'). An 'Add Details' button is located to the right of the Sub Type dropdown.
- Bank and Delivery Information:** Includes fields for Bank, Card Mode, Delivery District, and Delivery Tehsil (dropdown).

At the bottom of the form, there is a table with columns: Beneficiary CNIC, Contact No, Request Date, Status, View, and Remove. Below the table is a 'Log' button.

Figure 5: Launching Complaint

The A.D can launch any major type of complaint from drop down list as shown below
There are three types of main complaint types.

- i. Biometric Verification System(BVS) Complaints
- ii. Payment Related Complaints
- iii. Quality of Service(QoS) Complaints

Figure 6: Selecting Complaint Types

10. Agency

There are two agency types Banks and Pak.Post. They appear in a dropdown list, the user will select anyone.

11. Complaint Sub Types

Each complaint type has further its complaint sub types. They are described as follows:

12. BVS Sub Types

If the complaint type is BVS, then there are three sub complaint types

- i. Thumb verification failure
- ii. Poor finger prints
- iii. Any other complaints
- iv. Banks
- v. BVS agent
- vi. Beneficiary
- vii. Operations by un informed BB/POs agents
- viii. Roaming of BVS devices in un designated areas

- ix. Transactions beyond BISP specified withdrawal timings
- x. Multiple Login IDs allowed to their retailers
- xi. ATM without biometric devices
- xii. ATM is not functional

Figure 7: Biometric Verification System(BVS) Complaint Sub Types

13. Thumb verification failure

14. Complaint details

The complaint details are follows:

The screenshot shows a 'Complaint Details' form with the following fields and values:

- Sub Type:** Thumb Verification failure
- Complaint Against:** POS (dropdown menu)
- POS ID:** POS (dropdown menu) with a button to view details
- POS Complete Address:** NADRA
- Error/Complaint Details:** (empty text area)
- Transaction Date and Time:** 07- Jun -2021 11:49:20 AM
- Did you visited NADRA?:** Yes (selected)
- NADRA Advice:**
 - Re-verify Impressions (selected)
 - Thumb Impression is fine and asked to visit POS ag
 - Other (Please specify below)


The detailed field's description are as follows

- i. **Sub Type:** The complaint sub type relevant to each major Complaint type. Each complaint type has its further sub types.
- ii. **Complaint Against:** In this case the A.D can launch complaint against POS or ATM from drop down list.

The screenshot shows a 'Complaint Details' form with the following fields and values:

- Sub Type:** Biometric Verification failure on machine
- Complaint Against:** POS (dropdown menu)
- POS ID:** POS (dropdown menu) with a button to view details
- POS Complete Address:** (empty text area)
- Transaction Date and Time:** 28- Jun -2018 01:10:41 PM

Figure 8: Complaint Against ATM/POS

- iii. **POS ID:** POS/ATM ID is a unique number. When the user clicks on the POS ID button on right side , the complete list of POS/ATM IDs that lies in a given geographic area would be shown as below.

Thumb Verification failure Complaint

Complaint Details

Sub Type: Thumb Verification failure Non-BVS complainant BVS complainant

Complaint Against: POS Document Attachments

POS ID: Beneficiary Written complaint verified by thumb impression *

POS Complete Address: District: rawalpindi

Error/Complaint Details:

POS/ATM ID	Complete Address
00010060	new city wah cantt

Transaction Date and Time

Did you visited NADRA?

NADRA Advice

Figure 9: POS/ATM Address

iv. POS/ATM Transactions

If there is any transaction against that particular POS/ATM, that transaction history will be shown with Transaction ID, Transaction Date and Transaction Amount.

POS ID

POS Complete Address

Transaction Date and Time

POS/ATM Information

District: fa

POS/ATM Transactions

Transaction ID	Transaction Date	Transaction Amount
2004260		
2002160		
2004260		
2004260		
88		

Figure 10: POS/ATM Transaction

- v. **POS Complete Address:** The user will double click on the required POS/ATM ID (in step iii above) and the complete address will be populated in the field "POS Complete Address"

Complaint Details

Sub Type: Thumb Verification failure

Complaint Against: POS

POS ID: 00010060

POS Complete Address: new city wah cantt

Error/Complaint Details

Transaction Date and Time: 07- Jun -2021 11:49:20 AM

Did you visited NADRA? Yes No

Figure 11: POS/ATM Physical Address

- vi. **Error/Complaint Details:** The A.D will write down error complaint details in the text field.
- vii. **Transaction Date and Time:** If there is any payment transaction done through a certain POS/ATM, then the A.D will select from calendar and select the date and time.

Transaction Date and Time: 07- Jun -2021 11:49:20 AM

Did you visited NADRA? Yes No

NADRA Advice

Re-verify Impressions

Thumb Impression is fine and asked to visit POS ag

Other (Please specify below)

Figure 12: Transaction Date& Time

15. NON-BVS& BVS Complaints

These are radio button; if the complaint is BVS, then the checked radio button will be "*Non-BVS holder complaint*" and for Payments related complaints, the radio button will be "*BVS holder complaint*" will be checked in.

Non-BVS complainant
 BVS complainant

Document Attachments

Beneficiary Written complaint verified by thumb impression *

Complainant /Beneficiary CNIC's copy (Original Preferred) *

Beneficiary picture showing AD office in background

Error Screenshot

Note : * Application and CNIC copy are mandatory to be provided at inquiry time.
 Attachments marked with an asterisk (*) are must.
 Attachments not marked with an asterisk (*) are optional.

Figure 13: BVS Complainants

viii. **Documents Attachment:** The A.D will click on the "Browse" button and attach the required documents. Each Form has its own documents attached documents. The documents with "*" are compulsory.

In the following example, Thumb Verification Complaint , the attached documents included

- Beneficiary written complaint verified by finger print impression(compulsory)
- Complaint beneficiary CNIC Copy(compulsory)
- Beneficiary picture showing AD Office in background(non-compulsory)
- Error Screenshots

16. Poor Finger Prints

In this complaint sub type, the user will click on the button “ Add Details” and enter the relevant information

Complaint Type/Sub-Type Selection

Agency Bank Complaint Type BVS Sub Type Poor Finger Prints

Press this button=> **+ Add Details**

After clicking on the ‘Add Details’, the following form will be open

Figure 14: Poor finger prints

Note: The “Form” details are same as in previous section 8.3.1.1

17. Banks

In the current version 5.2, the attachment should not be required for below complaint types/subtypes:-

Banks, BVS Agent and Beneficiary as shown below.

In the latest version 5.2, the complaints sub types; ‘Banks’, ‘BVS Agents’ and ‘Beneficiary’ related “Forms” are opened with disabled attachment section. The user can skip this section.

18. Error Code

The following are error codes:

- i. NADRA connectivity down
- ii. System downtime/service not available
- iii. Transaction declined due to unauthorized access

Figure 15: Error Codes

19. Add Complaint

The user will press Add Complaint button and the complaint will be added with the following screen displayed:

Bank and Delivery Information

Bank: _____ Card Mode: _____ Delivery District: Delivery Tehsil:

Beneficiary CNIC	Contact No	Request Date	Status	View	Remove
<input type="text" value="3310081107844"/>	<input type="text" value="923405165433"/>	<input type="text" value="23-Jun-21"/>	<input type="text" value="Open"/>	<input type="button" value="View"/>	<input type="button" value="Remove"/>

20. Payments Related Sub Types

If the complaint type is Payment Related, then there are twelve sub complaint types

Complaint Type/Sub-Type Selection

Agency: Complaint Type: Sub Type:

Complaint Source:

Bank and Delivery Information

Bank: _____ Card Mode: _____ Delivery District:

Beneficiary CNIC	Contact No	Request Date	Status	View	Remove

ii. Debit Card not wor

- Non-Payment of Amount & Partial Payment (Deduction)
- Non-Payment of Amount & Partial Payment (Deduction)
- Charging money for SIM provision
- Refusal to pay/Refusal to pay unless bribe is paid
- Any other complaint
- Illegal withdrawal by BB Agent by using credentials of other districts
- Illegal withdrawal by BB Agent within the same district/Tehsil
- Embezzlement by BB Agent
- Biometric thumb impressions without making payments
- Deductions and demanding of commission
- ATM transaction without any payment
- ATM out of cash
- Forceful transfer of funds

Figure 16: Payments Related Complaint Sub-Types

21. Non-Payments of Amount & Partial Payment (Deduction)

PCMS

Non-Payment of Amount & Partial Payment (Deduction) Complaint

Complaint Details

Sub Type: Non-Payment of Amount & Partial Payment (Deduction)

Complaint Against: ATM

ID of ATM/POS: [] [.....]

Complete Address of ATM/POS: []

Transaction Amount: 0 *If Transaction amount=0, the user can edit it.*

Amount Received By Beneficiary: 0

Amount Defrauded: 0

Transaction Date/Time: 04-Oct-2021 11:16:42 AM

Non-BVS complainant BVS complainant

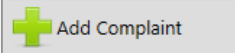
Document Attachments

Beneficiary Written complaint verified by thumb impression * [] [Browse]

Complainant /Beneficiary CNIC's copy (Original Preferred) * [] [Browse]

Beneficiary picture showing AD office in background [] [Browse]

Note : * Application and CNIC copy are mandatory to be provided at inquiry time.
Attachments marked with an asterisk (*) are must.
Attachments not marked with an asterisk (*) are optional.



22. Complaint Details

Complaint Details

Sub Type: Non-Payment of Amount & Partial Payment (Deduction)

Complaint Against: ATM

ID of ATM/POS: [] [.....]

Complete Address of ATM/POS: []

Transaction Amount: 0 *If Transaction amount=0, the user can edit it.*

Amount Received By Beneficiary: 0

Amount Defrauded: 0

Transaction Date/Time: 04-Oct-2021 11:16:42 AM

The detailed fields description are as follows

- ix. **Sub Type:** The complaint sub type relevant to each major Complaint type. Each complaint type has its further sub types.
- x. **Complaint Against:** In this case the A.D can launch complaint against POS or ATM from drop down list.

The screenshot shows a form with the following fields:

- Complaint Against:** A dropdown menu with 'ATM' selected.
- ID of ATM/POS/Post Office:** A text input field with a search button (.....) to its right.
- Complete Address of ATM/POS/Post Office:** A text input field.

Figure 17: Complaint Against ATM/POS

- xi. **POS ID:** POS/ATM ID is a unique number. When the user clicks on the POS ID button on right side (.....), the complete list of POS/ATM IDs that lies in a given geographic area would be shown as

The screenshot shows the 'Complaint Details' form with the following fields:

- Sub Type:** Non-Payment of Amount & Partial Payment (Deduction)
- Complaint Against:** ATM
- ID of ATM/POS/Post Office:** (Empty field with search button)
- Complete Address of ATM/POS/Post Office:** (Empty field)
- Document Attachments:** Beneficiary Written complaint verified by the... (Empty field)
- Complainant /Beneficiary CNIC's copy (Original):** (Empty field)
- POS/ATM Information:** A table showing POS/ATM IDs and their complete addresses for the district of Rawalpindi.

POS/ATM ID	Complete Address
00040801	Bank Road Rawalpindi PK
00070809	Madina Plaza, Mohrra Chappar Chakri Road, Rawalpindi.

Figure 18: POS/ATM Address

xii. POS/ATM Transactions

If there is any transaction against that particular POS/ATM, that transaction history will be shown with Transaction ID, Transaction Date and Transaction Amount.

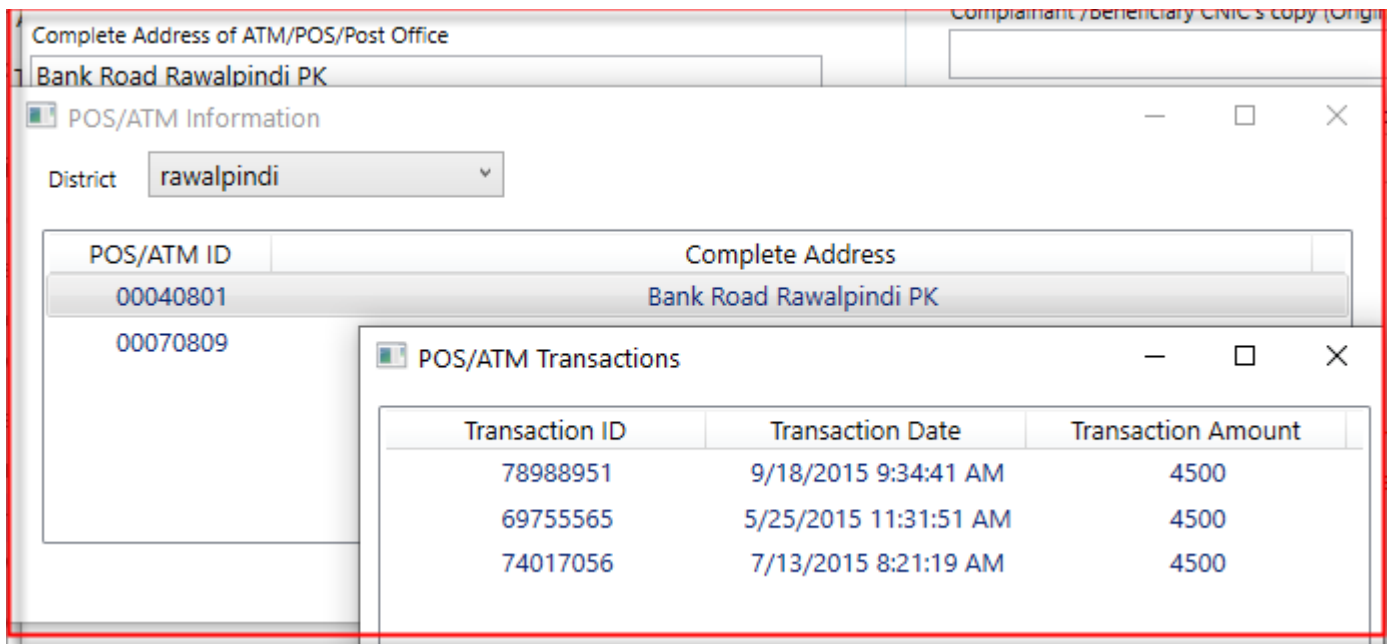


Figure 19: POS/ATM Transaction

- xiii. **POS Complete Address:** The user will double click on the required POS/ATM ID (in step iii above) and the complete address will be populated in the field "POS Complete Address"

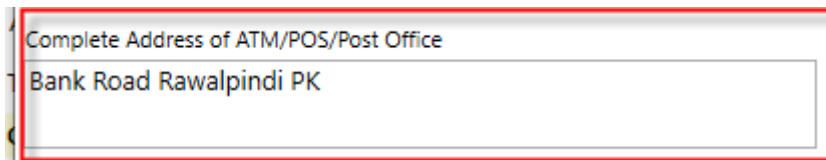


Figure 20: POS/ATM Physical Address

- xiv. **Error/Complaint Details:** The A.D will write down error complaint details in the text field.
- xv. **Transaction Amount:** The total transaction amount
- xvi. **Amount Received by Beneficiary:** The total amount received by the beneficiary
- xvii. **Amount Defrauded:** The amount that is defrauded
- xviii. **Transaction Date and Time:** If there is any payment transaction done through a certain POS/ATM, then the A.D will select from calendar and select the date and time.

Transaction Amount	4500
Amount Received By Beneficiary	0
Amount Defrauded	0
Transaction Date/Time	18-Sep-2015 09:34:41 AM

Figure 21: Transaction Amount& Date& Time

23. NON-BVS& BVS Complaints

These are radio button; if the complaint is BVS, then the checked radio button will be "*Non-BVS holder complaint*" and for Payments related complaints, the radio button will be "*BVS holder complaint*" will be checked in.

a. NON-BVS Complaints

<input checked="" type="radio"/> Non-BVS complainant	<input type="radio"/> BVS complainant
Document Attachments	
Beneficiary Written complaint verified by thumb impression *	<input type="text"/> <input type="button" value="Browse"/>
Complainant /Beneficiary CNIC's copy (Original Preferred) *	<input type="text"/> <input type="button" value="Browse"/>
Beneficiary picture showing AD office in background	<input type="text"/> <input type="button" value="Browse"/>
<p>Note : * Application and CNIC copy are mandatory to be provided at inquiry time.</p> <p>Attachments marked with an asterisk (*) are must.</p> <p>Attachments not marked with an asterisk (*) are optional.</p>	

xix. **Documents Attachment:** The A.D will click on the "Browse" button and attach the required documents. Each Form has its own documents attached documents. The documents with "*" are compulsory.

In the following example of Non-BVS Complaints, the attached documents included

- e. Beneficiary written complaint verified by finger print impression(compulsory)
- f. Complaint beneficiary CNIC Copy(compulsory)
- g. Beneficiary picture showing AD Office in background(non-compulsory)

b. BVS-Complaints

The A.D will click on the "Browse" button and attach the required documents. Each Form has its own documents attached documents. The documents with "*" are compulsory.

In the following BVS Complaint , the attached documents included

- h. Beneficiary written complaint verified by finger print impression(compulsory)
- i. Complaint beneficiary CNIC Copy(compulsory)
- j. Beneficiary picture showing AD Office in background(non-compulsory)

The screenshot shows a form for BVS complaints. At the top, there are two radio buttons: "Non-BVS complainant" (unselected) and "BVS complainant" (selected). Below this is a section titled "Document Attachments" containing three rows, each with a text input field and a "Browse" button:

- Beneficiary Written complaint verified by thumb impression *
- Complainant /Beneficiary CNIC's copy (Original Preferred) *
- Beneficiary picture showing AD office in background

Below the attachment section, there is a red note: "Note : * Application and CNIC copy are mandatory to be provided at inquiry time." and two lines of red text: "Attachments marked with an asterisk (*) are must." and "Attachments not marked with an asterisk (*) are optional."

24. Quality of Service-POS/ATM/BVS Types

If the complaint type is Quality of Service then there are following sub complaint types

The screenshot shows a web interface for selecting complaint types. The "Complaint Type/Sub-Type Selection" section has a dropdown menu for "Complaint Type" set to "Quality of Service - POS/ATM/BV" and a "Sub Type" dropdown menu set to "Non-provision of receipts". The "Sub Type" dropdown is open, showing a list of options:

- Non-provision of receipts
- Misconduct/Misbehavior
- Improper facilities
- Non Functional ATM/POS
- Any other complaint
- BVS touch point liquidity issue
- Non-issuance of system generated receipts
- Sharing of wrong POS lists
- Activation of blacklisted retailers
- Denial of service

Below the dropdowns, there is a section for "Bank and Delivery Information" with fields for "Bank", "Card Mode", and "Delivery District". At the bottom, there is a table with columns for "Beneficiary CNIC", "Contact No", "Request Date", "Status", "View", and "Remove".

Figure 22: QoS Complaint Sub Types

25. Non-Provision of Receipts

The non provision of receipts complaint sub type has following complaint 'Form' shown below.

Non Provision of Receipts Complaint

Complaint Details

Sub Type

Complaint Against

ID of POS/ATM/Post Office

Complete Address of POS/ATM/Post Office

Transaction Date and Time

Non-BVS complainant BVS complainant

Document Attachments

Beneficiary Written complaint verified by thumb impression *

Complainant /Beneficiary CNIC's copy (Original Preferred) *

Beneficiary picture showing AD office in background

Note : * Application and CNIC copy are mandatory to be provided at inquiry time.


Attachments marked with an asterisk (*) are must.
Attachments not marked with an asterisk (*) are optional.

Complaint Details

The detailed fields description are as follows

- i. **Sub Type:** The complaint sub type relevant to each major Complaint type. Each complaint type has its further sub types.
- ii. **Complaint Against:** In this case the A.D can launch complaint against POS or ATM from drop down list.

Figure 23: Complaint Against ATM/POS

- iii. **ID of POS /ATM ID/Post Office** is a unique number. When the user clicks on the POS ID button on right side , the complete list of POS/ATM /Post Office IDs that lies in a given geographic area would be shown as

POS/ATM ID	Complete Address
00010060	new city wah cantt

Figure 24: POS/ATM Address

- iv. **POS Complete Address:** The user will double click on the required POS/ATM ID (in step iii above) and the complete address will be populated in the field "POS Complete Address"

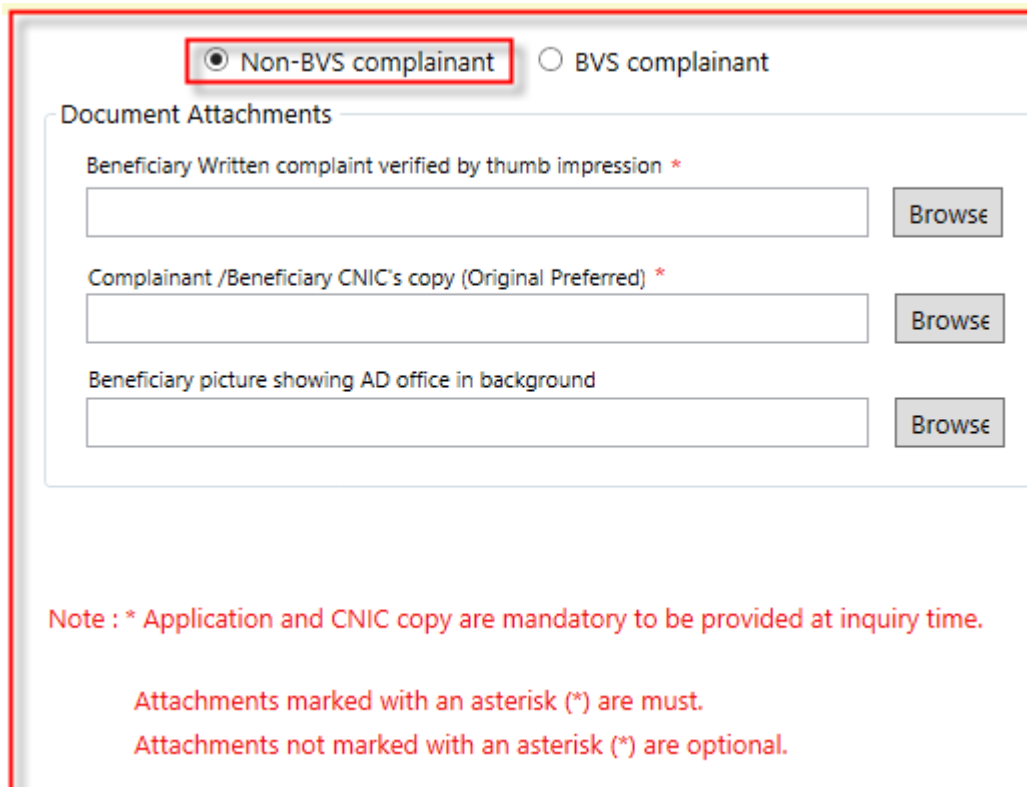
Figure 25: POS/ATM Physical Address

- v. **Transaction Date and Time:** If there is any payment transaction done through a certain POS/ATM/Post Office, then the A.D will select from calendar and select the date and time.

26. NON-BVS& BVS Complaints

These are radio button; if the complaint is BVS, then the checked radio button will be "*Non-BVS holder complaint*" and for Payments related complaints, the radio button will be "*BVS holder complaint*" will be checked in.

c. NON-BVS Complaints



Non-BVS complainant BVS complainant

Document Attachments

Beneficiary Written complaint verified by thumb impression *

Complainant /Beneficiary CNIC's copy (Original Preferred) *

Beneficiary picture showing AD office in background

Note : * Application and CNIC copy are mandatory to be provided at inquiry time.

Attachments marked with an asterisk (*) are must.
Attachments not marked with an asterisk (*) are optional.

- xx. **Documents Attachment:** The A.D will click on the "Browse" button and attach the required documents. Each Form has its own documents attached documents. The documents with "*" are compulsory.

In the following example of Non-BVS Complaints, the attached documents included

- k. Beneficiary written complaint verified by finger print impression(compulsory)
- l. Complaint beneficiary CNIC Copy(compulsory, original preferred)
- m. Beneficiary picture showing AD Office in background(non-compulsory)

d. BVS-Complaints

The A.D will click on the "Browse" button and attach the required documents. Each Form has its own documents attached documents. The documents with "*" are compulsory.

In the following BVS Complaint , the attached documents included

- n. Beneficiary written complaint verified by finger print impression(compulsory)
- o. Complaint beneficiary CNIC Copy(compulsory)
- p. Beneficiary picture showing AD Office in background(non-compulsory)

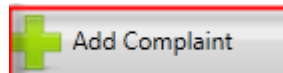
The screenshot shows a web form interface. At the top, there are two radio buttons: "Non-BVS complainant" (unselected) and "BVS complainant" (selected). Below this is a section titled "Document Attachments". It contains three rows, each with a text input field and a "Browse" button to its right. The first row is labeled "Beneficiary Written complaint verified by thumb impression *" and has an asterisk. The second row is labeled "Complainant /Beneficiary CNIC's copy (Original Preferred) *" and has an asterisk. The third row is labeled "Beneficiary picture showing AD office in background" and does not have an asterisk. Below the attachment section, there is a red note: "Note : * Application and CNIC copy are mandatory to be provided at inquiry time." At the bottom of the form, there are two lines of red text: "Attachments marked with an asterisk (*) are must." and "Attachments not marked with an asterisk (*) are optional."

27.Add Details

After selecting sub types, the user will click on "Add Details" button and the relevant 'Form' will be opened.

For example if the Complaint is BVS and sub type is The BVS related Complaints 'form' are to be filled by Tehsil office designated A.D. On selection of each type and sub-type, a form will be displayed on the screen to fill the required information to proceed further. The system will then auto direct the complaint to concerned Banks/Ppost and departments through pre-determined routing.

27.1.1 Add Complaint



After pressing "adding complaint" button, the complaint will be added in the lower grid of main Complaint form for Inquiry as shown below:

Complaint Type/Sub-Type Selection

Agency Complaint Type Sub Type

Beneficiary CNIC	Contact No	Request Date	Status	View	Remove
<input type="text" value="3310487721570"/>	<input type="text" value="0306-7200512"/>	<input type="text" value="7/19/2018"/>	<input type="text" value="Open"/>	<input type="button" value="View"/>	<input type="button" value="Remove"/>

Figure 26: adding complaint

The grid table shows Beneficiary CNIC, Contact No., Request date and Status. By default all the statuses of launched applications are open until proceed further for resolution by Bank support staff.

There are three status of any complaint

- i. Open
- ii. In Progress
- iii. Completed
- iv. Documents Unreadable
- v.

27.1.2 View Complaint

The user can view complaint details by clicking on the view button as shown below.

Bank and Delivery Information

Bank Card Mode Delivery District Delivery Tehsil

Beneficiary CNIC	Contact No	Request Date	Status	View	Remove
<input type="text" value="3310081107844"/>	<input type="text" value="923405165433"/>	<input type="text" value="23-Jun-21"/>	<input type="text" value="Open"/>	<input type="button" value="View"/>	<input type="button" value="Remove"/>

Figure 27: View

When the user click on the "View" button , the following screen will be shown(each complaint has its own specific view details due to different Forms for each complaint).

PCMS

BVS Poor Finger Prints Complaint

Complaint Details

Sub Type:

Complaint Against:

POS ID:

POS Complete Address:

Nature:

Visited NADRA: Yes No

NADRA Visit Details

Have got special CNIC for disabled person from NADRA: Yes No

Non-BVS complainant BVS complainant

Document Attachments

- Beneficiary Written complaint verified by family member
- Complainant /Beneficiary CNIC's copy
- BISP Tehsil office disability physical confirmation Report
- Doctor Certificate for disability
- NADRA acknowledgement for biometric verification not possible
- Any other Evidence

Figure 28: View Complaints

27.1.3 Download View Attachments

The user can download the view attachments.



Figure 29: View Complaint

In the above figure, the view details Form is for BVS Finger print Verification Failure Complaint.

Note: Each different Forms are defined in detail in their own relevant sections.

**27.1.3.1 Vie
w Documents Attached**

Another view button is also available on the right side of the Form to view documents attached.

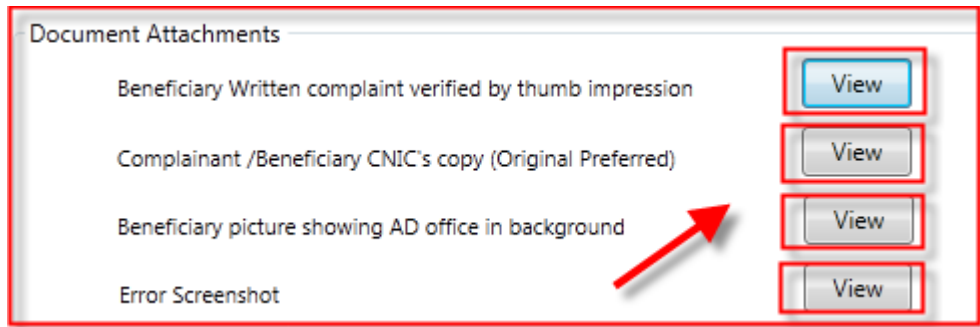


Figure 30: View Documents Attached

27.1.4 Log Complaint



The authenticated user/A.D will press the Log button to log complaints generate token for printing.

After logging complaint successfully a popup message would be shown.

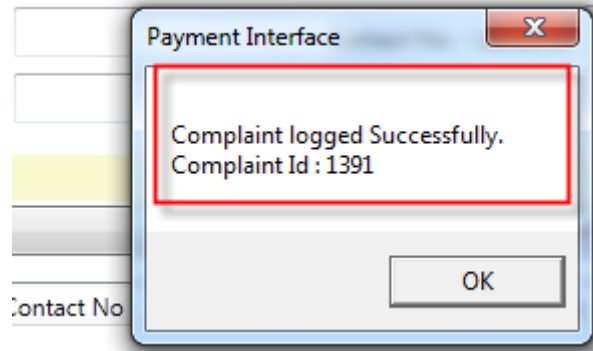


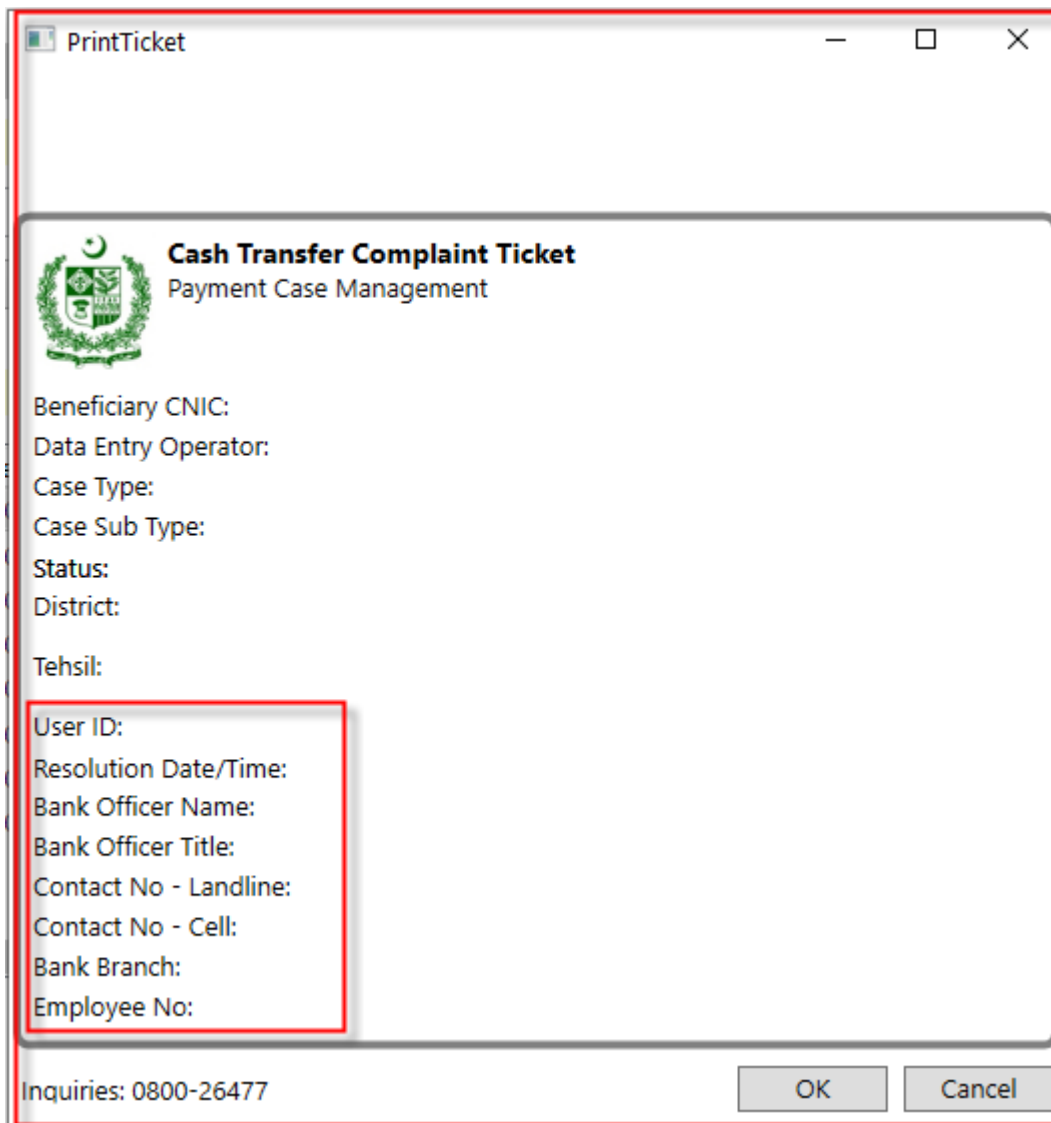
Figure 31: Complaint Logging message

27.1.5 Printing Ticket

The A.D gets the Cash Transfer Complaint Ticket and can print the ticket.

In the updated version following changes are incorporated

- Add a new field **User ID** (Above Complaints Resolution Date/Time)
- Documents Unreadable should also be considered as closure status
- Delivery Address Field is removed
- Delivery District is renamed as 'District'
- Delivery Tehsil is renamed as 'Tehsil' as shown below.



The screenshot shows a window titled "PrintTicket" with a standard Windows title bar. The main content area features the logo of the Government of Punjab on the left and the text "Cash Transfer Complaint Ticket" and "Payment Case Management" on the right. Below this, a list of fields is displayed: Beneficiary CNIC, Data Entry Operator, Case Type, Case Sub Type, Status, District, Tehsil, User ID, Resolution Date/Time, Bank Officer Name, Bank Officer Title, Contact No - Landline, Contact No - Cell, Bank Branch, and Employee No. A red rectangular box highlights the fields from "User ID" to "Employee No". At the bottom left, the text "Inquiries: 0800-26477" is visible. At the bottom right, there are two buttons labeled "OK" and "Cancel".

Figure 32:Printing Receipt

28. COMPLAINT STATUS and COMPLAINT SEARCH PROCESS

When the Compliant is launched, its default status is "Open", then the complaint will go to the Bank Support staff or if it is Payment related Complaint, it will go to the Bank Inquiry staff . The user can see the complaint status and handle it accordingly.

Payments Complaints Management System

Beneficiaries Management

- Search Beneficiary
- Change Address
- Bank Operations
- Death Report
- Stoppage Management
- Edit Beneficiary Contact
- Complaint for Inquiry
- DCC Monitoring
- Map District Complaints
- Appeal Cases

Banks

- Complaint Status
- Bank Reporting Data

Reporting

- Reports
- User Activity Reports

Users Management

- Users Management
- Roles Management
- Change Password

Biometric Enrollment

- Biometric Enrollment
- Employee Management
- Map District Verification

Close

Figure 33: Seeing Complaint Status

By default all the complaints, entered by A.D have "open" status unless resolved.

PCMS

Complaints Status

Search by CNIC

Basic Information

CNIC

Type Status Date From Date To

Search Results

Comp. Id	Beneficiary CNIC	Contact No	Current Status	Attachments	Resolution	History	Request Date	Last Update	District	Tehsil

Figure 34: Complaint Status

29. Complaint History(Complaint History): Search Complaint by CNIC

Note: Implemented for the bank users as well

- i. The user/A.D/Bank Support/Bank Inquiry staff can search complaint of any specific beneficiary by entering her CNIC.
- ii. Enter beneficiary CNIC and selecting complaint type and then press "Search" button.
- iii. The search results will be shown in the lower grid.
- iv. Click on the complaint ID and the complaint search results will be displayed.

PCMS

Complaints Status

Search by CNIC

Basic Information

CNIC:

Type: Status:

Date From: Date To:

Search Results

Comp. Id	Beneficiary CNIC	Contact No	Current Status	Attachments	Resolution	History	Request Date
291110	3310081107844	0307-6087306	Open				1/23/2020
291683	3310081107844	92340516543	Open				6/23/2021
291684	3310081107844	92340516543	Open				6/23/2021
291685	3310081107844	92340516543	Open				6/23/2021

Total Complaints : 5

Request Date	Last Update	District	Tehsil
1/23/2020	1/23/2020	Faisalabad	Faisalabad Sadar
6/23/2021	6/23/2021	Faisalabad	Faisalabad Sadar
6/23/2021	6/23/2021	Faisalabad	Faisalabad Sadar
6/23/2021	6/23/2021	Faisalabad	Faisalabad Sadar

Figure 35: Search Complaint by CNIC

The Complaint search results contains Complaint ID, Benef CNIC, Contact#, Current Status, Attachements, Resolution, History, request date, last update, District and Tehsil. All the complaints entered by A.D/DEO have by default complaint status "Open".

Total Complaints : 5

The system also shows "total complaints".

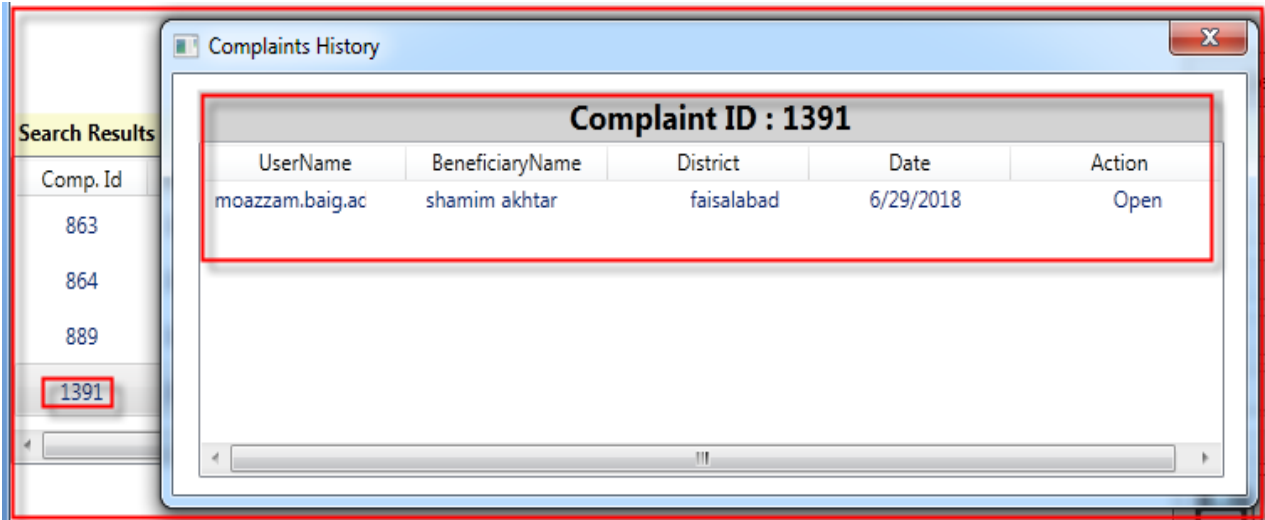


Figure 36: Search Complaint History

30. Search Complaint by Its Types

The user can search by complaint types and status of complaints. For example all those complaint types whose status is BVS and status "open" and then press "Search" button.

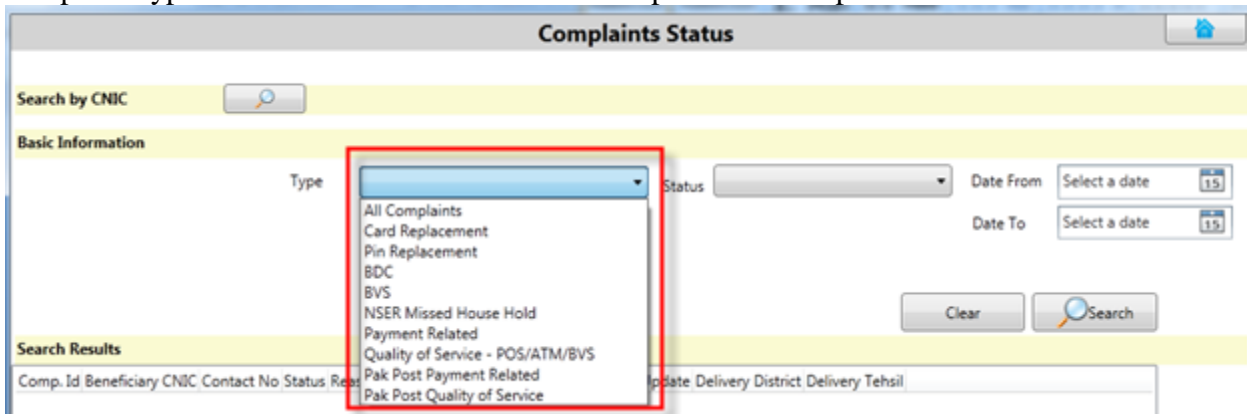


Figure 37: Search Complaint by Complaint Type

31. Search by Complaint Status

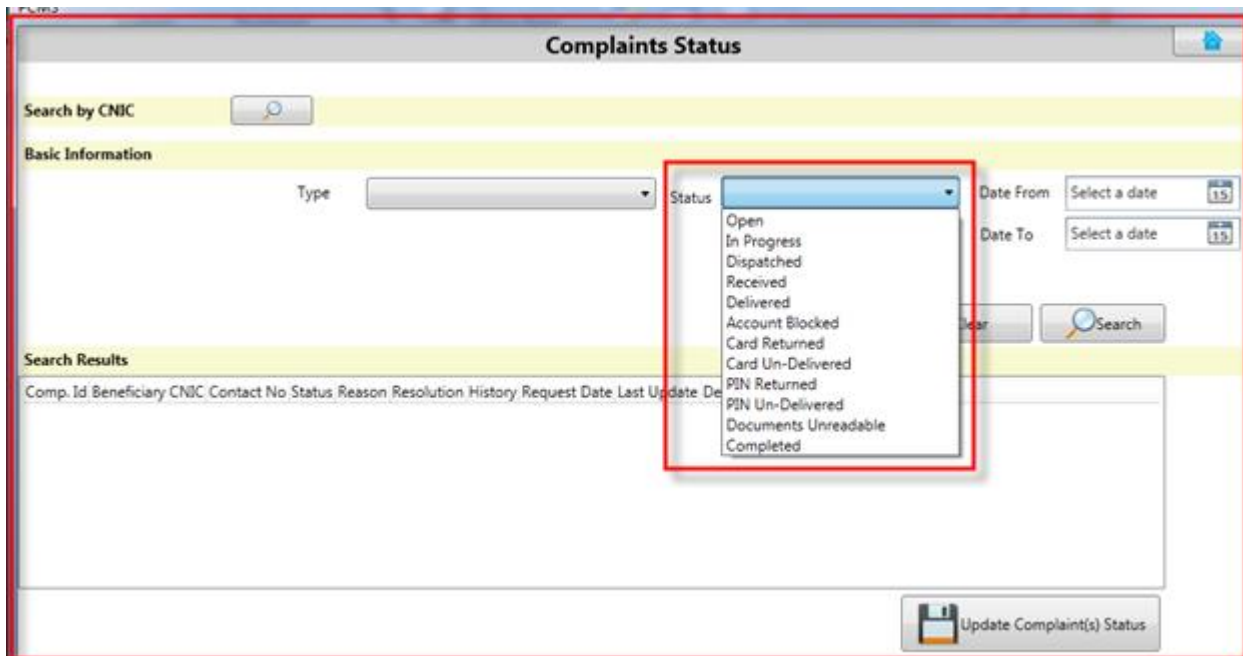


Figure 38: Search Complaint by Status

32. COMPLAINT STATUS& COMPLAINT RESOLUTION PROCESS

All the logged/launched complaints have by default "open" status.

The Bank support staff can resolve all BVS and QOS related complaints and the Bank inquiry officer can resolve payment complaints.

The support staff can only update complaint status and change password. All other modules on main screen will be disabled for bank support staff. When the Bank user will login , the following screen will be shown.

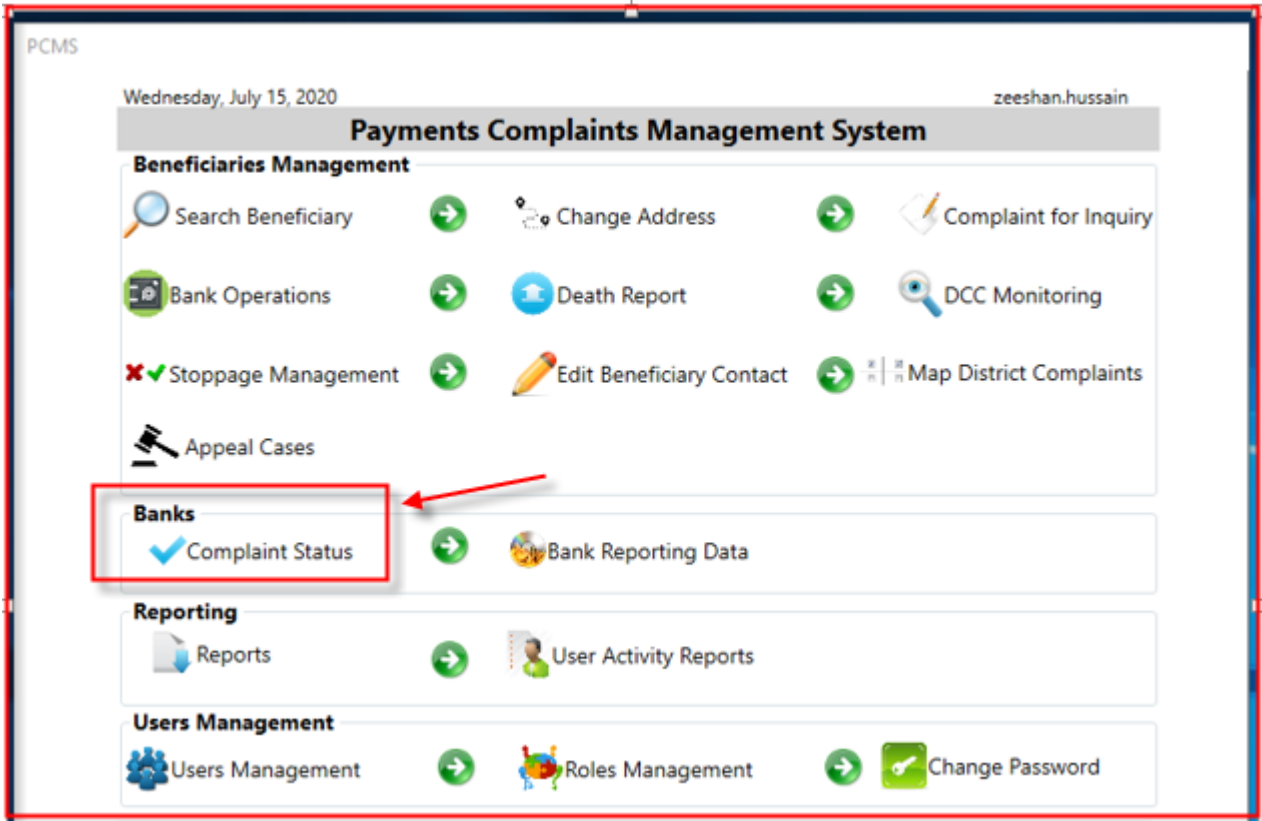


Figure 39: Bank Support Staff main screen

33. Complaint Status

The complaint staff can search by CNIC or by complaint type and status and can find required complaint ID and resolve the required complaint.

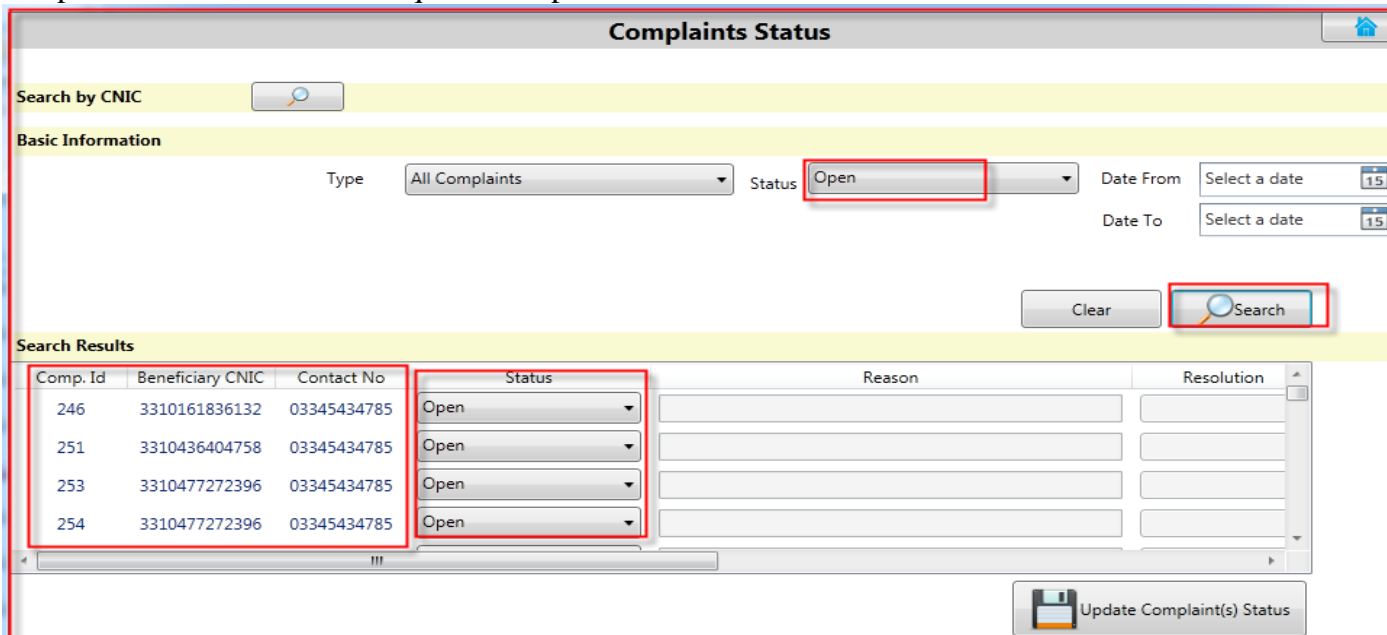


Figure 40: Complaint Status

The user/Bank Support staff can open the dropdown list "Status". After attaching required documents and taking necessary actions, the authenticated user will change the status of complaint from "Open" to "In progress" or "completed" depends on the criteria and necessary actions and documents attached as per each complaint nature defined in operational SOPs.

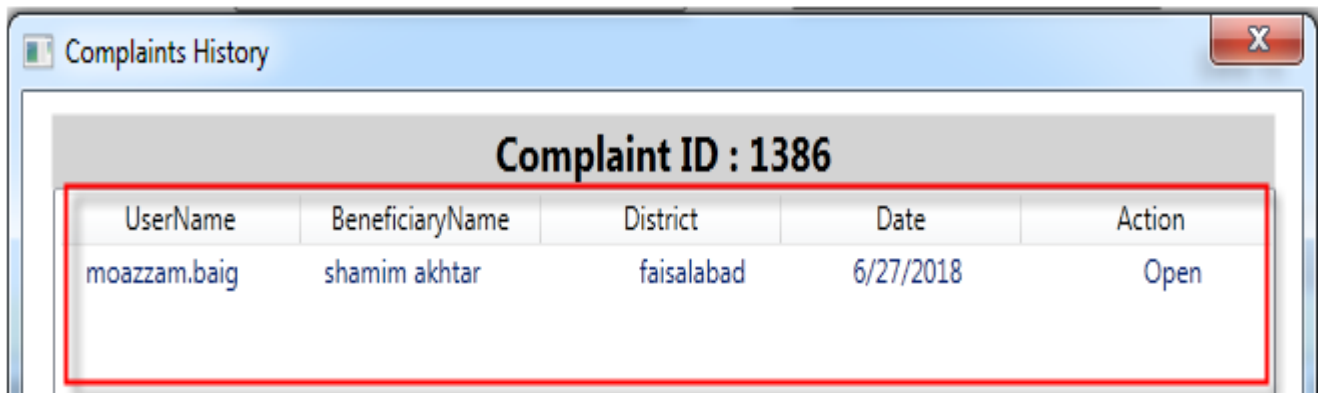
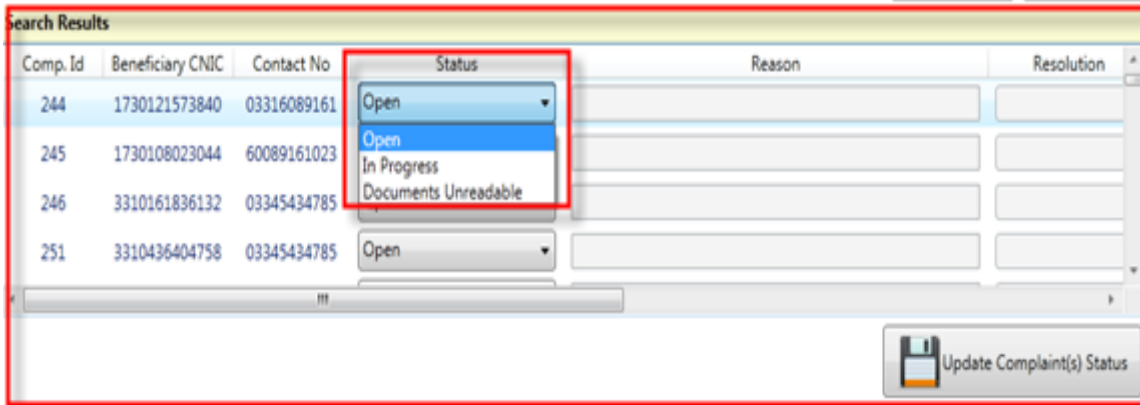


Figure 41: Checking Complaint History

Request Date	Last Update	Delivery District	Delivery Tehsil
4/27/2018	4/27/2018	faisalabad	faisalabad city
4/30/2018	4/30/2018	faisalabad	faisalabad city
6/27/2018	6/27/2018	Faisalabad	Jaranwala
6/27/2018	6/27/2018	Faisalabad	Jaranwala

34. Update Complaint Status from "OPEN" to "IN-PROGRESS"

The user will update complaint status by pressing the button "Update Complaint Status".

Search Results					
Comp. Id	Beneficiary CNIC	Contact No	Status	Reason	Resolution
1363	3310076191896	-	Open		
1386	3310487721570	0306-7200512	Open		
1387	3310487721570	0306-7200512	Open		
1391	3310487721570	0306-7200512	In Progress		

Update Complaint(s) Status

Figure 42: Status In Progress

After a successful updates, a pop up widow message will be shown updated successfully.

Search Results					
Comp. Id	Beneficiary CNIC	Contact No	Status	Reason	Resolution
1363	3310076191896	-	Open		
1386	3310487721570	0306-7200512	Open		
1387	3310487721570	0306-7200512	Open		

Payment Interface

Complaint(s) status updated successfully.

OK

Figure 43: Status Updates

35. Update Complaint Status From "IN-PROGRESS" to "COMPLETED".

The user will search for the in progress complaint either through "status" or by searching a specific CNIC. The user will click on the Complaint ID and go to "resolution" tab and press "Add Details" button and proceed further.

Note*:Each Complaint has its own Complaint resolution Forms opened when click on the "Add Details" button as shows in next section.

The user can also see the complaint details e.g. the complaint launched date, last update on the complaint and its delivery Tehsil.

Search Results					
Comp. Id	Beneficiary CNIC	Contact No	Status	Reason	Resolution
1345	3310468632398	0302-3323520	In Progress		
1349	3310417514758	0303-2920347	In Progress		
1373	3310410576608	0322-7982952	In Progress		
1391	3310487721570	0306-7200512	In Progress		

Search Results						
	Resolution	History	Request Date	Last Update	Delivery District	Delivery Tehsil
	Add Details *		6/19/2018	6/19/2018	Faisalabad	Jaranwala
	Add Details *		6/20/2018	6/20/2018	Faisalabad	Jaranwala
	Add Details *		6/21/2018	6/21/2018	Faisalabad	Jaranwala
	Add Details *		6/29/2018	7/3/2018	Faisalabad	Jaranwala

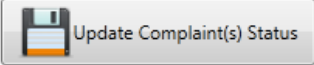
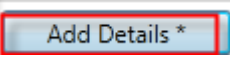


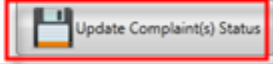
Figure 44: Update Status

36. Add Details

The user/A.D will press the "Add Details" button  and fill the required form.

Unless the user click on "add details" button and fill the add details form, the status of complaint will remain "In Progress" model and "Complete status will not be visible as shown below.

Search Results						
Comp. Id	Beneficiary CNIC	Contact No	Status	Reason	Resolution	
243	3310161836132	03345434785	In Progress		Add Details *	
891	3310077037140	03345434785	In Progress			



37. Complaint Resolution Form

After pressing "Add Details" button the following form will be open.

Each complaint sub type has its own specific complaint resolution form. This is very important section and user should fill it with great care and enter the correct data.

In the given example of complaint sub type " BVS complaint resolution Form", the Form is divided into the following sections:

- i. Bank Support Officer Information
- ii. Technical Error Type
- iii. Actions Taken
- iv. Documents Attached

PCMS

BVS related Complaints Resolution Form

Bank Support Officer Information

Name *

Title

Contact No - Landline

Contact No - Cell *

Employee No (If any)

Bank Branch / Location

Technical Error Type successful

Document Attachments

Beneficiary Satisfaction Statement * Browse

Beneficiary Picture with Support Officer * Browse

Support Officer Statement Browse

Note : Beneficiary satisfaction statement and picture with support officer are mandatory.

ACTIONS : - Must tick at least one action

Beneficiary approached by officer, assisted to make transaction successfully

Beneficiary guided/routed to NADRA for bio update on CNIC

NADRA verification services restored Beneficiary approached, assisted to make transaction successfully

Technical Error Resolved from NADRA, beneficiary approached, assisted to make transaction successfully

Beneficiary already made withdrawals, beneficiary approached and guidance provided

Other Reason, Beneficiary clarified

View Complaint Details

+ Add Resolution Details

Figure 45: Complaint Form

38. Bank Support Officer Information

The relevant Bank officer will enter his/her own data.

Bank Support Officer Information

Name *

Title

Contact No - Landline

Contact No - Cell *

Employee No (If any)

Bank Branch / Location

Figure 46: Bank Support Info

39. Technical Error Types

The user will select the technical error type from dropdown list.

BVS related Complaints Resolution Form

Bank Support Officer Information

Name * Moazzam Baig
Title PR Officer
Contact No - Landline 514933234434322
Contact No - Cell * 923360566424
Employee No (if any)
Bank Branch / Location Rawalpindi

Document Attachments

Beneficiary Satisfaction Statement *
C:\Users\HP\\Desktop\1.jpg Browse

Beneficiary Picture with Support Officer *
C:\Users\HP\\Desktop\1.jpg Browse

Support Officer Statement
C:\Users\HP\\Desktop\1.jpg Browse

Note : Beneficiary satisfaction statement and picture with support officer are mandatory.

Technical Error Type successful

ACTIONS : Must tick

- Beneficiary approa
- Beneficiary guided
- NADRA verification
- Technical Error Res
- Beneficiary already
- Other Reason, Ben

citizen number is not verified
finger not found in citizen database
error generating session id
invalid verification reference number
Invalid service provide transaction id
invalid input finger template
invalid finger index
Fingerprint does not matched
invalid finger template format
Citizen is not verified. please advise to visit NADRA center
Invalid contact number
beneficiary not found in BISP database
beneficiary has not issued debit card
bank name does not match with beneficiary debit card bank
transaction id already exist

View Complaint Details

Figure 47: BVS Complaint Resolution Form

40. ACTIONS

The user will select appropriate action type from check boxes. The user will click on all the required actions taken.

Technical Error Type citizen number is not verified

ACTIONS : Must tick at least one action

- Beneficiary approached by officer, assisted to make transaction successfully
- Beneficiary guided/routed to NADRA for bio update on CNIC
- NADRA verification services restored Beneficiary approached, assisted to make transaction successfully
- Technical Error Resolved from NADRA, beneficiary approached, assisted to make transaction successfully
- Beneficiary already made withdrawals, beneficiary approached and guidance provided
- Other Reason, Beneficiary clarified

Figure 48: BVS-Complaint Resolution Form-Actions

41. Documents Attached

The user will click on the "Browse" button and select the required file(S) for uploading. The fields with "*" are mandatory to attach documents.

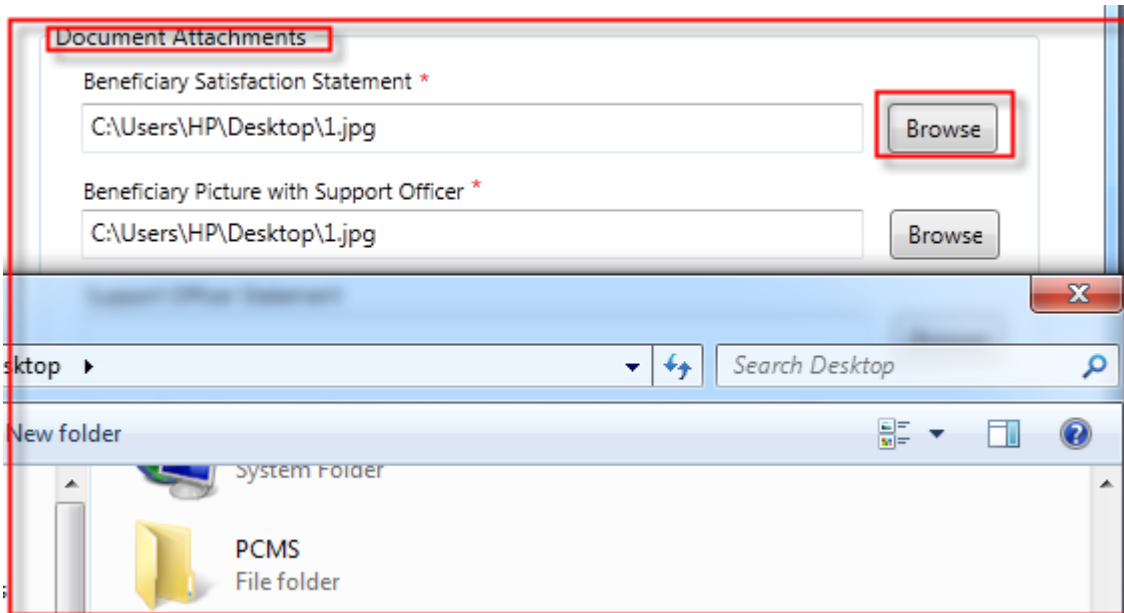


Figure 49: Documents Attached

42. VIEW COMPLAINT BASIC DETAILS

The user/bank support staff will press the complaint Details button

View Complaint Basic Details

to view/review the complaints entered data.

Figure 50: View Complaint Basic Details

Complaint For Inquiry

Beneficiary Information

CNIC: 3310487721570
 Name: Shamim Akhtar
 Contact No.: [] BDC No.: 6271008001994126
 Mode: BVS Bank: Bank Alfalah
 Address: [] Tehsil: Jaranwala District: Faisalabad Province: punjab

Assistant Director and Tehsil Office Information

AD User: ad.jaranwala AD Name: [] Contact No. - Landline: [] Contact No. - Cell: 923360566424
 Tehsil: Jaranwala District: Faisalabad Province: punjab

Figure 51: View Complaint Details

43. Log

The user will press the Log button to log the complaint

Complaint For Inquiry

Note: Please enter valid contact numbers, In case a contact number is found incorrect, you will be held responsible.

Beneficiary Information

CNIC: 3310487721570 Search Clear Date: Thursday, August 2, 2018 Time: 10:56:53 AM
 Name: Shamim Akhtar Contact No.: 0306-7200512 BDC No.: 6271008001994126 Mode: BVS Bank: Bank Alfalah
 Address: st 1 Tehsil: Jaranwala District: Faisalabad Province: punjab

Assistant Director and Tehsil Office Information

AD User: ad.jaranwala AD Name: [] Contact No. - Landline: [] Contact No. - Cell: 923360566424
 Tehsil: Jaranwala District: Faisalabad Province: punjab

Complaint Type/Sub-Type Selection

Agency: Bank Complaint Type: BVS Sub Type: Thumb Verification failure Add Details

Beneficiary CNIC	Contact No	Request Date	Status	View	Remove
3310487721570	0306-7200512	8/2/2018	Open	View	Remove

Log

Figure 52: Log Complaint

The pop up message will be shown for successfully logging the complaint

Payment Interface

Complaint logged Successfully.
 Complaint Id : 1562

OK

Figure 53: Logging Complaint

When the user press the OK Button, the print receipt token will be shown to print the ticket.

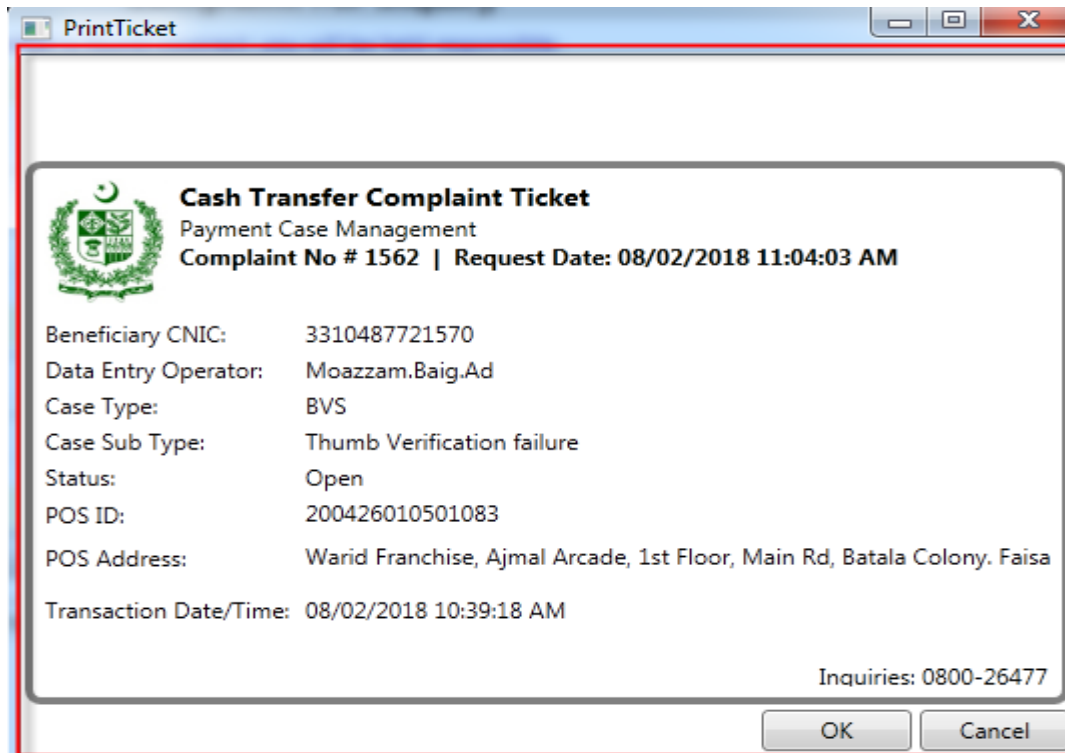


Figure 54: Print Token

Appendix J-Integrity Pact

Integrity Pact

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN CONTRACTS WORTH RS.10.00 MILLION OR MORE

Contract Number: _____

Dated: _____

Contract Value: _____

Contract Title: _____

[Name of Service Provider] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Benazir Income Support Programme (BISP), Government of Pakistan or any administrative subdivision or agency thereof or any other entity owned or controlled by it (BISP) through any corrupt business practice.

Without limiting the generality of the foregoing [Name of Service Provider] represents and warrants that it has fully declared the brokerage, commission, fee etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultations fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from BISP, except that which has been expressly declared pursuant hereto.

[Name of Service provider] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with BISP and has not taken any action or will not take any action to circumvent the above declaration, representative or warranty.

[Name of Service Provider] accepts full responsibility and strict liability for making and false declaration, not making full disclosure, misrepresenting fact or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to BISP under any law, contract or other instrument, be voidable at the option of BISP.

Notwithstanding any rights and remedies exercised by BISP in this regard, [Name of Service Provider] agrees to indemnify BISP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to BISP in an amount

equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Service Provider] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from BISP.

[Buyer]

[Seller/Supplier]

Appendix K–Format of Performance Guarantee

Format of Performance Guarantee

To: [Name & Address of the Procuring Agency]

Whereas [Name of FI] (hereinafter called “the Service Provider”) has undertaken, in pursuance of Contract No. [number] dated [date] to supply [description of assignment] (hereinafter called “the Contract”).

And whereas it has been stipulated by you in the said Contract that the Service Provider shall furnish you with a Bank Guarantee by a scheduled bank for the sum of **Rs.30 Million** as a Security for compliance with the Service Provider’s performance obligations as per Contract

And whereas we have agreed to give the Service Provider a Guarantee:

Therefore we hereby affirm that we are Guarantors and responsible to you, on behalf of the Service Provider, upto a total of [Amount of the Guarantee in Words and Figures] and we undertake to pay you, upon your first written demand declaring the Service Provider to be in default under the Contract and without cavil or argument, any sum or sums within the limits of [Rs.30 Million] as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____, 2026

Signature and Seal of the Guarantors/ Bank

Address Date

**Appendix L –
Tripartite Agreement with NADRA for BISP
specific web service (to be provided prior to
the signing of the contract)**

Appendix M –

**Power of Attorney / Letter of Authorization
to execute and /sign the Contract (to be
provided by the FI prior to signing of the
contract).**