

Questions and Responses - CRS RFP US8574.07.2024 Global Payment Solutions

Note: This document was updated on August 14, 2024 by the addition of Questions and Responses starting with Question 29. Some questions have been slightly modified to anonymize the sender, and/or for clarity.

1. *Does CRS anticipate that the cards will be loaded in USD and allow the Visa/MasterCard network to do the conversion to local currency?*

Prepaid cards may be loaded in USD or another currency, depending on the context. The determination is made by the project team in the respective country. CRS does not have a standard policy that requires cards are loaded in either USD or local currency.

2. *If our submitted proposal is rejected for an earlier period, can we revise our submission for a future period? Or is only one submission allowed?*

Bidders may resubmit their proposal with significant changes to the services provided and/or cost during a subsequent period. Submitting a revised proposal does not guarantee an award. CRS anticipates awarding at least one award per Lot, unless bidders deemed lowest-cost/most responsive are able to cover multiple lots. CRS may award multiple suppliers per lot if one supplier cannot cover all geographic locations.

3. *What is the anticipated load volume (average/traditional payment amount), given a particular disaster?*

The volume of CVA provided by CRS and its partners in a particular disaster can vary significantly. In some small-scale emergency responses, assistance may total 50,000 - 150,000 USD over the initial 3 months of a response, and in other larger-scale emergency responses, assistance may total \$5 million USD or more over the initial months of a response.

4. *Does CRS (Catholic Relief Services) have offices based in France or in any other country member of the EU? If yes, which ones (as we also have offices in 18 European countries)?*

CRS' only EU-based office is in Greece. CRS also works with Implementing Partners in the following EU countries: Bulgaria, Croatia, Hungary, Italy, Poland, Romania, and Slovakia; and with Strategic Partners in Ireland, Germany, France, and Switzerland (through the Caritas network).

5. *The funds that are used for CVA operations, are they transferred from one of your offices in the EU to an FSP (in EUR) or exclusively from Baltimore exclusively in USD?*

Funds may be transferred from CRS HQ in Baltimore or from CRS offices (globally), and/or from Implementing Partner offices (including those in the EU). Money may be transferred in USD or local currency.

6. *Can CRS transfer CVA-supported funds in EURO?*

CRS can transfer funds in currencies besides USD, such as EUR.

7. *Some countries, where CRS is providing CVA assistance, are part of the GAFI gray or black-list. We are not allowed to operate in countries that are black-listed, and in the grey-list, some operations can be forbidden. In our proposal can we exclude them in the scope of our operations?*

Yes, please include only the countries in which you can operate in your proposal. You may indicate in your proposal why certain countries are excluded from the list, for the reasons mentioned.

8. *I would like to kindly request, if possible, to share with us any available data you may have on payment volumes per country - even if it is historical. This data would greatly assist us in preparing a more accurate proposal to meet CRS's needs.*

The following table shows historical transfer values from 2020 - 2023, using CRS' existing four (4) agreements with Global Payment Solution Providers, against CRS' total USD value of cash and vouchers distributed during the same period.

	2020	2021	2022	2023	Total
Total Transferred through GPS Contracts	-	\$ 350,979	\$ 673,904	\$ 3,270,627	\$ 4,295,510
Total CVA Transferred through all agreements*	\$38,409,811	\$75,238,893	\$148,699,166	\$130,515,195	\$392,863,065

**GPS and locally awarded FSP contracts.*

Please note that these volumes are historical and indicative and do not guarantee future volumes. In line with CRS' 2030 Strategy, we expect the volume of CVA transfers to continue to increase over time. Similarly, we anticipate the volume of transfers through the GPS contracts to increase as a percentage of total CVA transfers.

Please see Annex 1 for payment volumes per country from 2023. Please note that the tables in Annex 1 include all transfers through all agreements (i.e., not only through the existing Global Payment Solutions), and are inclusive of both cash and voucher programs. Transfer volumes per country are variable year to year based on need/disasters.

9. *To help structure the pricing proposal for CRS, would it be possible to share historical (or estimated) annual volumes of global disbursements broken down by number of payments, volume, destination country and currency?*

Please see Question 8, and Annex 1 for payment volumes by country.

10. *Will CRS award a bidder after each submission period or wait until the final submission date to select their preferred partners (May 2025)?*

Yes, CRS may award bids after each period, although CRS is not obligated to issue awards after every period. CRS anticipates awarding at least one award per Lot. CRS may choose to close out Lots in subsequent periods if the desired number of awards has been met in previous rounds.

11. *What ERP system does CRS use?*

CRS uses Insight, a custom cloud-based Oracle system that standardizes and integrates core CRS processes for Human Resources, Finance, Supply Chain, and Planning & Budgeting.

12. *Will all payments be funded from an account domiciled in the US? Or will payments be funded from bank accounts in other countries? If so, which countries would be funding payments?*

No, payments may either be disbursed from a local bank account (e.g., operated by a Country Program) or from an HQ-held account, based in the US. Please see Annex 1 for an illustrative list of countries from which CRS may disburse funds. This list is not inclusive of all CRS Country Programs that may implement CVA programs in the future.

13. *Is CRS open to disbursing funds from a regional location and, if so, what are the preferred regional hubs?*

CRS may disburse funds from CRS HQ in the USA or from any CRS Country or Regional Office where CVA programs are managed. Please see Annex 1 for an illustrative list of countries from which CRS may disburse funds. This list is not inclusive of all CRS Country Programs that may implement CVA programs in the future.

14. *Are you able to share a list of/examples of CRS partner organizations?*

CRS works closely with a variety of local humanitarian actors (faith-based and non-faith-based organizations) to maximize its impact in communities worldwide. Below is an illustrative, though not comprehensive, list of some of CRS's key partners, especially those involved in cash distribution programs:

- **National Caritas** organizations in various countries. CRS is a member of the Caritas Internationalis network and as such works with sister agencies/ Caritas partners across the world who play a crucial role in local humanitarian and development efforts.
- **Other faith-based organizations (FBO)** such as Mission Scalabrini, the Episcopal Conferences and the local dioceses, Living Water Community, etc. These FBO provide a wide range of assistance through their programming to affected and vulnerable population within their respective contexts.
- **National NGOs and Community-based organizations (CBOs)** that have a deep understanding of local needs and dynamics.
- **International Non-Governmental Organizations (INGOs)**
- **National Government Entities**

15. *What is the average frequency of CVA transfers per recipient in the case of an emergency?*

CRS uses CVA transfers across the emergency - recovery - development continuum. Depending on the context, CVA transfers may be provided as a one-off payment per recipient or in monthly (or other frequency) installments for up to a year (or more).

16. *For how long does the CVA support continue (per individual) on average?*

The duration of CVA support per individual depends on the context. Support may be one off, seasonal (e.g., during the lean season), or may be provided in regular intervals for one or multiple years.

17. *How are recipients for assistance identified and to what extent is/can this be done in advance of the start of programming assistance? (e.g. through CRS staff or partner organizations)*

Recipients are identified by CRS, CRS Partners, and/or government agencies. FSPs will receive a list of recipients before cash is transferred.

18. *Is anticipatory aid something that CRS is considering? (e.g. provide assistance in advance of pending climatic shocks, famines or conflict)*

Yes, CRS has implemented and piloted anticipatory action/aid, as part of our efforts to shift from reacting to disasters to acting ahead of them. CRS is looking to make anticipatory action a bigger part of our CVA portfolio moving forward.

19. What percentage of aid is in-kind? And what is the most common type of in-kind assistance provided?

CRS provides in-kind assistance across sectors, with US-sourced food and insecticide-treated nets (ITNs) among the most common types of assistance. Other types of in-kind assistance include, but are not limited to, locally-procured food, agricultural inputs, shelter materials, non-food items, and health materials. While CRS cannot easily calculate the percentage of resource transfers that are in-kind, we can offer the following indicators to illustrate the scale of our in-kind assistance.

US-sourced food commodities:

FY	commodity value	gross wt. (MT)
2020	\$ 67,064,190	235,498
2021	\$ 138,431,088	418,878
2022	\$ 241,177,602	447,084
2023	\$ 246,796,388	478,752
Total FY 2020 - 2023	\$ 693,469,268	1,580,212

Insecticide-treated nets (ITNs)

FY	No. ITNs
Total FY 2021 - 2023	97 million

20. How is in-kind assistance sourced and distributed today?

In-kind assistance is sourced through local, regional, and international procurement; Gifts in Kind (USG); from prepositioned stocks; and, in limited cases, from loans from other agencies.

21. What is the volume of the physical cash disbursement? Is the cash disbursement concentrated in certain locations? If so, can you please specify?

Please see Question 8 and Annex 1 for the volumes of cash transfers and illustrative locations. This data is not disaggregated by modality (e.g., cash and vouchers) or payment method (e.g., digital, mobile, and physical cash). The geographic locations for cash disbursements vary significantly context by context - in some countries, target populations may be concentrated in particular locations (e.g. urban centres), while in others, the target populations may be disbursed over a wide geographic area, and in some cases, target populations may be located throughout the whole country.

22. What volume (anticipated) would be expected to be directed towards financially excluded populations?

It is not possible to indicate the anticipated volume of cash that would be disbursed to financially excluded populations. In general, CRS tends to serve populations most significantly impacted by emergencies and with the highest need, this can include the most vulnerable, and those experiencing high levels of poverty. In many cases, these populations may not have access to existing formal financial services.

23. *Would the data solution needed to be localized (language, local data regulation etc.)?*

Yes, data solutions should comply with local legislation in the countries in which they are deployed and should allow for use of the solution in local language(s), as feasible.

24. *Would CRS consider provision of air-time top-up to beneficiaries under “Other” sub-lot (to assist with accessing mobile money and any other relevant humanitarian services)?*

If the provision of air-time is directly linked to the mobile money platform, it may be included under the mobile money sub-lot. If the air-time top-up is standalone and not linked to another (specific) delivery mechanism, then it may be classified in the “Other” sub-lot category.

25. *Could you please provide an indication of expected volumes per payment modality/sub-lot?*

We currently do not have the data to disaggregate volumes per payment modality/sub-lot.

26. *Can you please share with us any available data you may have on payment volumes per country - even if it is historical?*

Please see Question 8, and Annex 1.

27. *Can we submit proposals under different deadlines for separate lots/sub-lots? For example, is it permissible to apply for the "payments to bank accounts" sub-lot by the first deadline and submit another proposal for different sub-lots in subsequent deadlines?*

Yes, this is possible. However, please consider the answers to Questions 2 and 10.

28. *For KYC information, are you able to please provide CRS’ profile, including an updated registration document, the name of the current President and CRS leadership, and CRS’ most recent annual report?*

a. CRS’ Profile and Registration:

- We have updated information about CRS on our website: [CRS’ General Profile](#).
- CRS’ non-profit status is indicated in CRS’ Pro Forma IRS Form 990: <https://www.crs.org/about/financial-reports/pro-forma-irs-form-990>

b. Name of President & CEO and leadership organization

- Sean Callahan is our CEO. His profile can be viewed [here](#). Other members of CRS’ Leadership team may be found here: <https://www.crs.org/about/leadership>.

c. Annual report (last edition if available)

- Please find the **FY23 Annual Report** at [CRS’ Global Results page](#).
- Our audited financial statements and previous annual reports can be found on [CRS’ Financial Reports page](#)

d. In addition, CRS has been accredited and rated by the following organizations:

- **BBB Wise Giving Alliance:** <https://www.charitywatch.org/charities/catholic-relief-services>
- **Charity Watch Dog:** <https://give.org/charity-reviews/Religious/Catholic-Relief-Services-in-Baltimore-md-475>

29. *Can you help give a general indication of the proportion of financial aid that is likely to be transferred using the different modalities? What portion will be likely allocated to what payment modality? I.e. 10% prepaid, 65% ACH, 45% e-vouchers. We are looking for best guess or rough figures here, we understand this cannot be precise!*

Unfortunately, we do not have the information available to give accurate estimates, at the risk of being misleading to prospective bidders. However, we can say that over-the-counter (OTC) transfers remain the most utilized delivery mechanism across CRS Country Programs, while mobile money seems to be the fastest-growing delivery mechanism.

30. *Regarding presentations, when do these usually happen?*

Presentations will be scheduled as soon as possible following the evaluation of the written technical proposal. While we cannot predict the number of bids received and the level of effort to conduct the evaluations, we are planning for the presentations to be held in early October 2024.

31. *What Data Collection Tools are currently being used or are proposed?*

CRS currently uses CommCare for data collection.

32. *Can you provide us with any examples and information on the ‘existing solutions’ referenced, and data management services being used?*

CRS is unable to share the specifics of ongoing agreements; however, CRS currently contracts with one prepaid card provider, one over-the-counter cash provider, one mobile money aggregator, and one data and payment aggregator.

33. *Regarding interconnectivity/interoperability of existing systems and platforms, e.g. APIs and existing platforms - is there a specification list for these or any further information you can expand on to help understand what is anticipated?*

CRS seeks a solution that allows CRUD operations through any of the market standard API protocols like REST, ODataFeed, SOAP etc. The APIs should be mature enough to allow operations on filtered data sets.

The expectation is that the APIs would allow integration as and when needed with other ICT4D platforms, for example, CommCare, SurveyCTO, etc. Listing every ICT4D platform that a program team uses is not feasible, hence, as long as the APIs offered by your system are mature, it works for us.

Native and easy connectors for PowerBI is desirable. Most of the advanced analytics is done through PowerBI at the agency level.

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34. *What is the anticipated level of 'operation' expected within any of the countries - e.g. online, customer service local number, physical presence, staff present, operations through CRS or partner organizations?*

From an operations perspective, CRS seeks a solution that is flexible enough to be managed directly through CRS HQ, CRS Country Programs and/or CRS' Partner Organizations to ensure responsiveness to local needs.

CRS will need to understand the level of effort provided by the FSP and structure of technical support with respect to availability, monitoring, measurement, and reporting of technical support services.

It will need to be clear how the FSP will manage troubleshooting issues with the platform, disruption of service, transactional issues, or unforeseen problems as they arise.

Customer support and communication are crucial, especially when communicating with CRS Country Program and Partner Staff - CRS will need to understand how the FSP will manage communications at all levels.

Depending on the delivery mechanism, physical presence in the implementing country may or may not be necessary depending on the operational context.

Generally, operations are supported by staff from both CRS and our partner organizations based on the roles defined in the Scope of Work. As such, it will be important to understand how training for CRS/Partner staff will be managed and under what circumstances end-user training is offered.

35. *What are the expectations around local currency / denominations - do each of the payment modes require to be allocated in denominations of that country?*

Payments may be made in USD or another currency, depending on the context. The determination is made by the project team in the respective country. Oftentimes, local currencies are preferred, and the exchange may take place through a local banking partner during the transfer of funds (e.g., CRS to FSP).

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- **Annex 1:** Historical CVA volumes per country per year (including distributions through CRS Partners).

Region	Country	FY2023	Total 2020-2023
ASIA	Bangladesh	\$244,372	\$1,166,662
	India	-	\$218,833
	Indonesia	\$696,855	\$8,152,107
	Myanmar	\$1,540,218	\$1,550,493
	Nepal	\$621,249	\$1,774,859
	Philippines	\$1,320,663	\$9,932,854
	Timor-Leste	\$134,869	\$205,169
	Vietnam	\$1,284	\$784,538
CARO	Benin	\$125,321	\$125,321
	Burundi	\$1,595,963	\$1,768,094
	Cameroon	\$1,084,732	\$4,487,561
	Central African Republic	\$541,030	\$1,541,254
	Congo - Brazzaville	-	\$255,049
	Democratic Republic of Congo (DRC)	\$3,598,290	\$13,690,379
	Nigeria	\$7,340,492	\$29,933,623
	Rwanda	\$38,577	\$286,288
	Togo	\$65,900	\$65,900
EARO	Ethiopia	\$2,932,046	\$6,897,729
	Kenya	\$4,281,124	\$5,902,664
	Somalia	\$296,670	\$296,670
	South Sudan	\$9,657,155	\$29,005,567
	Sudan	\$71,654	\$973,705
	Uganda	\$403,379	\$4,541,882
EMECA	Afghanistan	\$3,200,950	\$8,583,621
	Bosnia and Herzegovina	\$1,750,110	\$1,762,580
	Egypt	\$3,061,258	\$11,330,965
	Greece	\$4,393,875	\$25,172,711
	Iraq	\$1,932,572	\$9,501,466
	JWBG	\$9,867,361	\$23,357,206
	Lebanon	\$417,063	\$841,669
	Moldova	\$50,350,071	\$91,311,873
	Pakistan	\$2,081,382	\$2,131,589
	Syria	-	\$75,318
	Ukraine	-	\$3,692,079
Headquarters	United States	\$1,179,533	\$17,000,891
LACRO	El Salvador	\$2,757,300	\$6,430,271
	Guatemala	\$2,889,906	\$15,529,133

Region	Country	FY2023	Total 2020-2023
	Haiti	\$2,985,755	\$14,659,550
	Honduras	\$2,563,791	\$5,932,536
	Mexico	-	\$118,456
	Nicaragua	\$198,135	\$258,815
	Venezuela	-	\$1,836,113
SARO	Lesotho	-	\$127,465
	Madagascar	\$174,347	\$2,379,229
	Malawi	\$415,156	\$1,581,130
	Zambia	\$42,656	\$78,310
	Zimbabwe	\$430,860	\$4,115,185
WARO	Burkina Faso	\$1,263,928	\$2,592,481
	Ghana	\$305	\$118,804
	Guinea-Bissau	\$2,202	\$2,202
	Liberia	-	\$114,645
	Mali	\$429,196	\$4,760,583
	Niger	\$1,254,966	\$11,020,970
	Senegal	\$240,150	\$1,857,361
	Sierra Leone	\$40,524	\$934,961
	The Gambia	-	\$95,696
Total		\$130,515,195	\$392,863,065