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**Request for Proposal (RFP) -  
For the Provision of Pre-paid or Debit Cards and Financial  
Services to CRS program participants in Greece.  
Ref. N°. 135**

Dear Sir or Madam,

**Catholic Relief Services (CRS) Country Program in Greece** seeks financial institutions to participate in a tender process to identify one or more financial institutions that will be responsible provision of financial services and supply of prepaid or debit cards to its program participants in Greece. Pre-paid cards are the preferred form of payment, but other payment forms will also be considered (e.g., direct cash transfers, bulk payments and alternative payment mechanisms).

Since its launch in Greece in 2015, CRS has implemented cash-based projects for asylum seekers and refugees, including prepaid cards and bank transfers. Through these programs, CRS aims to assist up to 15,000 households, necessitating monthly payments starting in late May or early June 2024. For this, and future programs, CRS is seeking financial service provider(s) to manage these payments.

CRS will consider local, regional, and national financial institutions to respond; small-scale and localized financial institutions serving hard-to-reach locations are highly encouraged to apply. The attached RFP contains all the necessary information for interested Bidders.

CRS realizes that Bidders may have additional questions after reading this RFP. Question may be submitted to the CRS Greece Country Program Procurement Unit, by email to [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org), according to the instructions in the RFP. If necessary, CRS will provide answers to all relevant questions by email to all companies or organizations that expressed interest.

This RFP does not obligate CRS to execute a contract, nor does it commit CRS to pay any costs incurred in the preparation and submission of the proposals. Furthermore, CRS reserves the right to reject any and all offers, if such action is considered to be in the best interest of CRS.

Sincerely,

Country Director



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## **Request for Proposal (RFP) - For the Provision of Pre-paid or Debit Cards and Financial Services to CRS program participants in Greece.**

**Contracting Entity:** Catholic Relief Services (CRS) Greece Country Program

**Address:** 75 Solonos str., 106 79 Athens, Greece

**Prime Contact Number:** 210 36 38 062

**E-mail address for queries:** [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org)

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## **Component I: General Information**

### **1.1 Introduction**

Catholic Relief Services - United States Conference of Catholic Bishops (CRS), was established in 1943 and dedicates its efforts to aiding the impoverished and vulnerable across the globe. Since 2015, the Greek branch of CRS has been operational in response to the refugee and migrant crisis, collaborating with national and local dioceses Caritas organizations as well as other partners in Greece.

**CRS Greece** administers the nationwide project, "**Financial Assistance to Applicants for International Protection**", with **MIS code 5150160, from the National Program of the Asylum, Migration and Integration Fund**, which is co-funded by the European Union, to support those seeking international protection in Greece.

This initiative aims to provide eligible applicants for international protection with predetermined monthly cash assistance via prepaid cards. The purpose of the assistance is to help meet the basic needs of applicants, aligning with the state's responsibility to provide material reception conditions as per existing national and European legislation.

Eligible program participants comprise adults seeking international protection residing in accommodation programs under the Greek Government's Ministry of Migration and Asylum. This program may encompass shelters, hospitality centers operated by international organizations, legal entities under public law, local authorities, and registered agencies in the Ministry of Migration and Asylum's registry of Greek and foreign Non-Governmental Organizations.

**The project targets providing prepaid cards to an estimated 15,000 households.**

**CRS undertakes essential activities within this project, including the distribution, activation, and loading of prepaid cards for eligible beneficiaries.** These beneficiaries are identified through monthly eligibility lists provided by the Greek government's Ministry of Migration and Asylum.

### **1.2 Deadline for Submission of Bids**

The deadline for receiving proposals is **April 29, 2024, at 12:00 PM Greek time (GMT+2).**

Bidders are responsible for ensuring that their offers are received in accordance with the instructions stated herein. Late submissions after the aforementioned deadline date and time will not be considered by CRS. If your organization is encountering any problems submitting the proposal, please contact the CRS Greece Procurement unit via email at [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org) or via phone: **210 36 38 062**.



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### 1.3 Submission of Bids

Duly completed **Cover Letter, Technical, and Financial Proposals should be submitted AS SEPARATE DOCUMENTS OR ATTACHMENTS** via email to: [GR\\_quotes@crs.org](mailto:GR_quotes@crs.org)

See **Section 1.4.B** for more details on required proposal documents.

### 1.4 Requirements

To be determined responsive, an offer must include all of the documents and sections included in I.4.A and I.4.B (see below).

#### A. General Requirements

CRS Greece anticipates issuing a contract to the Financial or Payment Service Provider that has the ability to fulfill the requirement in Greece. Companies and organizations that submit proposals in response to this RFP must meet the following requirements:

- i. Companies or organizations, whether for-profit or non-profit, must be legally able to conduct business in the Greece and have the ability to provide cash transfer services in the Greece upon award of the contract;
- ii. Must accept and abide by the [CRS Supplier/Service Provider Code of Conduct](#);
- iii. Must have not declared or be in the process of declaring bankruptcy;
- iv. Have not been convicted for an offense concerning professional conduct;
- v. Have fulfilled obligations related to payment of government taxes and have documents showing tax compliance and legal business permit/license that allows the service provider to work in Greece generally;
- vi. Are not in situations of conflict of interest (e.g., with primary relationship to family or business relationship to parties on tender committee or any person in CRS);
- vii. Have the capacity, operational personnel, and capital to provide the required services;
- viii. Comply with EU General Data Protection Regulation (GDPR) and applicable national laws.
- ix. **Are not on any list of sanctioned parties issued by the United States Government, the United Nations or the European Union as detailed below:**
  - The website of the System for Award Management (SAM) formally known as the Excluded Party List System (EPLS): <https://www.sam.gov>;
  - The website of the United Nations Security (UNSC) sanctions committee established under UNSC Resolution 1267 (1999) (the “1267 Committee”): [http://www.un.org/sc/committees/1267/aq\\_sanctions\\_list.shtml](http://www.un.org/sc/committees/1267/aq_sanctions_list.shtml);
  - The Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons List <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>

## B. Required Proposal Documents

### i. Cover Letter

The Bidder's cover letter shall include the following information:

- a) Name of the company or organization
- b) Type of company or organization
- c) Address
- d) Telephone
- e) E-mail
- f) Full names of members of the Board of Directors and Legal Representative (as appropriate)
- g) Legal business permit/license
- h) Value Added Tax (VAT) Certificate
- i) Copy of registration or incorporation in the public registry, or equivalent document from the government office where the Bidder is registered.
- j) Statement confirming compliance with requirements stated in Section I.4.A of this tender document.

### ii. Technical Proposal

The technical proposal consists of a detailed response to **Component III: Questionnaire – Technical Proposal**. Bidders are required to answer all questions as they pertain to the organizations respective proposal in the order presented in questionnaire with sufficient detail for CRS to determine the bidder's capacity to undertake the Scope of Work.

Under no circumstances may financial information be included in the technical proposal. No financial information or any prices, whether for deliverables or line items, may be included in the technical proposal. Financial information must only be shown in the financial proposal.

### iii. Financial Proposal

The Financial Proposal shall consist of a response to **Component IV: Questionnaire – Financial Proposal**.

The financial proposal is used to determine which proposals represent the best value and serves as a basis for negotiation before the award of a contract. The financial proposal will include all costs associated with the implementation of the technical proposal.

No profit, fees, taxes, or additional costs can be added after the award. All financial information must be expressed in Euro.



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**Under no circumstances may financial information be included in the technical proposal.** No financial information or any prices, whether for deliverables or line items, may be included in the technical proposal. Financial information must only be shown in the financial proposal.

## 1.5 Source of Funding

The primary purpose of this tender is to render services for the project, titled "**Financial Assistance to Applicants for International Protection**" is co-funded by the European Union with an **MIS code 5150160** under the Greek National Program of the Asylum, Migration and Integration Fund. Any contract resulting from this RFP that is financed by the European Union, through the Government of Greece and the Ministry of Migration and Asylum, may be subject to donor regulations.

CRS may also use the services obtained through this solicitation process in additional programs with separate donors, subject to donor requirements and vendor approval.

## 1.6 Questions about the RFP

Please submit any questions in writing to the RFP via email to [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org) by **April 12, 2024**. All questions will be answered in blind copy to all bidding organizations.

## 1.7 Validity Period

Bidders' proposals must remain valid for 90 calendar days after the proposal deadline.

## 1.8 Evaluation and Basis for Award

A Contract will be executed with the Bidder(s) whose proposal is determined to be responsive to this solicitation document; meets the eligibility criteria stated in this RFP; meets the technical, management/personnel, and corporate capability requirements; and is determined to represent the best value to CRS.

This RFP will use the response of the bidder to the Scope of Work and minimum service requirement annexed to this RFP to determine the best value. That means that each proposal will be evaluated and scored against the evaluation criteria and evaluation sub-criteria, which are stated below.

In evaluating proposals, CRS will use the following evaluation criteria to score bidder's responses with respect to Components III and Components IV:



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Component	Weight
<b>Administrative Criteria</b> <ol style="list-style-type: none"> <li>1. Proposal includes a cover letter, technical proposal, and financial proposal.</li> <li>2. Bidder is compliant with requirements stated in <b>Section I.4.A</b> of this tender document, with supporting evidence.</li> <li>3. Financial and Technical proposals submitted as separate documents.</li> <li>4. Offer is received by the deadline.</li> <li>5. Offer is signed or stamped.</li> <li>6. Offer meets the bid validity period (<b>see Section 1.7</b>).</li> </ol>	Pass/Fail
<b>Component III: Questionnaire – Technical Proposal</b> <ol style="list-style-type: none"> <li>1. Organizational Overview &amp; General Information</li> <li>2. Banking System &amp; Information Reporting (Non-Electronic)</li> <li>3. Payment Product Details: End User (Payee/Beneficiary)</li> <li>4. Distribution</li> <li>5. Security &amp; Internal Controls</li> <li>6. Service Relationship Management/Technical Support &amp; Training</li> </ol>	70%
<b>Component IV: Questionnaire – Financial Proposal</b> <ol style="list-style-type: none"> <li>1. Costing Structure &amp; Fees</li> </ol>	30%
<b>Total</b>	<b>100%</b>

Bidders must pass the Administrative Review before passing to the Technical and Financial Review.

### 1.9 Negotiations

Best offer proposals are requested. It is anticipated that a contract will be awarded solely on the basis of the original offers received. However, CRS reserves the right to request clarifications prior to award. Furthermore, CRS reserves the right to conduct a competitive range and to limit the number of Bidders in the competitive range to permit an efficient evaluation environment among the most highly-rated proposals. Highest-rated Bidders, as determined by the technical evaluation committee, may be asked to submit their best prices or technical responses during a competitive range. At the sole discretion of CRS, Bidders may be requested to conduct oral presentations. If deemed an opportunity, CRS reserves the right to make separate awards per component or to make no award at all.

### 1.9 Non-exclusivity

CRS reserves the right to enter into an agreement for services with any and all vendors responding to this RFP. Additionally, this solicitation does not oblige CRS to establish agreements with any vendors participating in this open tender if it does not choose to do so.



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## 1.10 Protest

By submitting a response to this RFP, Bidders understand that the Greek Ministry of Migration and Asylum is NOT party to this solicitation. Bidders agree that any protest to this request for proposals must be presented in writing with a full explanation of the Bidders concerns to CRS for consideration. The Greek Ministry of Migration and Asylum will not consider protests made to the ministry regarding the solicitation of this award. At its sole discretion, CRS will make a final decision on the protest.

--- END OF COMPONENT I ---

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## **Component II: Scope of Work - Provision of Financial Services for CRS Program Participants in Greece**

### **2.1 Summary:**

Catholic Relief Services (CRS) is seeking one or more financial service provider(s) to be able to make regular payments to households and individual participants in CRS' projects in Greece. Pre-paid cards are the preferred form of payment, but other payment forms will also be considered (e.g., direct cash transfers, bulk payments and alternative payment mechanisms). Local, regional, and national financial service providers are highly encouraged to apply.

### **2.2 Background Information:**

Since becoming operational in Greece in 2015, CRS has implemented multiple cash-based projects utilizing different payment modalities including prepaid cards and bulk bank transfers to eligible asylum seekers and refugees. While this Scope of Work has been developed with a specific project and target population in mind, CRS seeks financial service provider(s) who may be able to expand modalities across other program objectives and target participants.

Currently, one of the main projects that CRS implements is a nationwide project across Greece that aims to provide monthly cash assistance to eligible applicants for international protection. Prepaid cards have been used in the past to make payments based on household size, though service providers are encouraged to propose other payment methods. This assistance is specifically designed to fulfill the basic needs of the applicants and to comply with the state's obligation to provide material reception conditions as outlined in both national and European legislation.

Participants eligible for the program are adults seeking international protection residing in accommodation programs administered by the Greek Government's Ministry of Migration and Asylum. These programs may include shelters and hospitality centers managed by international organizations, legal entities under public law, local authorities, and agencies listed in the registry of Greek and foreign Non-Governmental Organizations of the Ministry of Migration and Asylum. The project aims to reach a maximum of 15,000 distinct households.

### **Under this project, CRS undertakes the following key activities:**

- Distributing, activating, and loading prepaid cards for eligible individuals based on monthly eligibility lists provided by the Greek government's Ministry of Migration and Asylum.

- Facilitating a user-friendly process for handling claims related to card loss, theft, lockout, and replacement.
- Operating a multilingual helpline to provide telephone assistance to project participants.
- Distributing relevant materials in various languages understood by the project participants.
- Maintaining digital records of card delivery through a Card Receipt Note, signed by both the beneficiary and the responsible officer upon delivery.

***Additionally, while prepaid cards are currently utilized, CRS is open to exploring alternative forms of payment.***

### **2.3 Purpose:**

CRS seeks the services of one or more financial service providers that can:

- Provide financial services to CRS for its cash assistance programs throughout Greece. Prepaid cards (branded and generic) are the preferred mechanism, but other payment mechanisms will be considered.
- Work with vulnerable populations who may have recognized refugee status, an asylum seeker card, or an international protection card issued by the Ministry of Migration and Asylum.
- Provide technical support and assistance to project participants throughout the distribution process, and provide timely troubleshooting of issues (e.g. in the event of failed transactions, loss or theft of cards or PIN etc.)
- Comply with EU General Data Protection Regulation (GDPR) and applicable national laws. Service providers must sign a data processing and data sharing agreement as part of the contract.

### **2.4 Objectives and Scope:**

CRS will need to make regular monthly payments to approximately 15,000 project participant households (per monthly payment) starting within a couple of months following the tender (start in May/ June 2024), and therefore requests one or more financial Service provider(s) to be able to manage these monthly payments.

### **2.5 Payment Mechanism:**

The preferred payment mechanism is through **pre-paid cards**. However, service providers can propose alternative payment mechanisms for consideration that allow for bulk payments to the target group mentioned in the 'Background Information' section, and that meet the requirements set out in this SoW.

Whatever payment mechanism(s) are proposed, the proposal should highlight different scenarios, common risks, and mitigation measures to demonstrate its appropriateness and feasibility.

### ***2.5.1 Prepaid Cards***

If **pre-paid cards** are proposed, then the following requirements apply:

#### Card Issuance

- a) Prepaid cards shall be delivered to CRS as inactive/unloaded cards to be prepositioned at CRS Greece offices.
- b) Each card envelope shall include instructions on how to access the card PIN and if possible, mention the CRS Helpline number, for card-related queries (e.g. Report a card stolen, Request PIN retrieval instructions, PIN reset, etc.).
- c) Project participants should be issued a complete list of card-related usage and service fees.
- d) Prepaid cards are to be loaded electronically by the service provider or by CRS staff through a web portal with appropriate security measures.
- e) Individual opening of accounts is not required on the part of project participants/recipients.
- f) CRS and donor logos must be included on the card face.
- g) CRS and Accommodation partners of the Ministry of Migration and Asylum will be responsible for the card distribution as per internal policies.

#### Usage

- a) Prepaid Cards will function on either Visa or MasterCard financial networks.
- b) Prepaid Cards will have a visible expiration date (a minimum of 12 months from the time CRS receives the cards) along with a unique identification number that will allow CRS to easily track them in their database.
- c) Restrictions on the use of prepaid cards will be managed by the financial service provider or CRS staff through a web portal with appropriate security measures. Prepaid cards are to be restricted for use, only via the below-mentioned modalities:
  - i. Automated Teller Machines (ATM) with Security PIN where Visa or MasterCard are accepted.

- ii. At vendor shops that have Point of Sale machines functioning on the Visa or MasterCard network.
- d) Withdrawals will be limited by the daily in-country limits and the amounts available on each individual card. There shall be no credit facilities extended to project participants.
- e) Prepaid cards must be reloadable.
- f) CRS must be able to enable or disable (through a direct manner) prepaid cards access to:
  - i. ATM withdrawals
  - ii. POS usage
  - iii. Online transactions

#### Account Management

- a) Prepaid cards will be linked to CRS's account with the contracted financial service provider, allowing for account management from activation to deactivation of every issued card.
- b) Expiration dates will be pre-defined in the agreement between CRS and the financial service provider.
- c) CRS will be able to manage and monitor activated cards through the financial Service provider's online web portal, with user security features meeting industry standards.
- d) Prepaid card deactivation occurs immediately or within 24 hours of a CRS request through the online web portal.
- e) The service provider should have a clear focal point, who will be responsible for managing the relationship with CRS, and who will be the focal point for all communication.
- f) The service provider should be able to provide an orientation for CRS staff on any online portal that is used for card management, loading, data exchange, etc. along with written instructions and a troubleshooting guide for reference (or equivalent helpdesk function for timely problem solving).
- g) If loading steps can be conducted through an online portal by CRS staff directly, the service provider's platform should allow for at least 2 levels of access (request, and

approve), and allow for different access levels to the portal based on roles/responsibilities of individual staff.

### Reporting

- a) *Preferred option*: Online access to real-time data of card balances, usage/transactions, and service fees incurred.
- b) *Secondary option*: Individualized and bulk financial statements of activated cards.
  - a. Ideally this export should be available in a weekly basis (ad-hoc requests may also be required, e.g., right after payments are completed). It should be available in excel format and contain all payment related information (date of payment, unique ID that corresponds to each individual, amount paid etc.)
  - b. Every issued invoice for service provision should be accompanied by a corresponding report that verifies the accuracy of the charges. This report will be cross-checked with our own data.
  - c. Ideally, FSP should allow loadings to be paid in advance at the start of the month (in the form of a CRS wallet) to allow the actual monthly payments to take place without delays (this is not mandatory and we are open to other potential payment mechanisms). In addition, CRS should be able to reverse any remaining balance in the wallet at the end of the project.

### ICT Integration

- a) FSP must have set up procedures that allow loading/activation/unloading of cards and are compatible with Excel. (e.g. Importing files for batch loading, exporting reports etc.)

### **2.5.2 Other Payment Mechanisms**

If another payment mechanism is proposed, then the service provider must specify how the process in which payments will be enacted. In addition, the following requirements apply:

- Project participants receive cash transfers in a timely fashion in line with agreed distribution schedules (e.g. within three days of payment request submission to the Service provider, and preferably instant electronic transfer)
- Service provider must be able to accommodate bulk transfers simultaneously (e.g. through electronic submission, for example, sending an excel sheet with detailed beneficiary information, or through payment instructions with beneficiary detailed information submitted via the Service provider's electronic platform)

- Ability of service provider to cover at least one or more of the above-mentioned zones (see 2.6 Geographic Locations), and be able to provide payments in remote areas, including areas without regular internet/mobile access.
- Service provider must be able to make regular, repeat cash transfers to project participants of varying values as per payment request from CRS.
- The proposed distribution process should include adequate security measures to prevent fraud, misuse, or theft, including adequate insurance to mitigate risks associated with the cash distributions.
- The proposed distribution process should have suitable mechanisms in place to verify the correct identity of the individual receiving the cash transfer and/or their proxy – with appropriate authorization. This is applicable at the point of account opening (if relevant to the proposed payment mechanism), and/or the point of disbursement.
  - Preferably, the service provider will accept CRS and partner data collection, including KYC (Know Your Customer) data, for account creation if needed.
- The service provider must be able to accommodate bulk transfers for payment of up to 15,000 project participants at one time.
- Project participants receive cash transfers in a timely fashion in line with agreed-upon distribution schedules.
- A report, statement, record or transaction report confirming receipt of payment by individual participants must be provided by the service provider, including the payment amount.

## 2.6 Geographic Locations

CRS' project participants are in the following location. Service providers are asked to confirm that the below locations are within their coverage zone in their proposal.

Location	Location
Agia Eleni	Kyllini
Alexandria	Lagkadikia
Athens	Leros
Attiko Alsos	Lesvos
Chios	Malakasa
Diavata	Oinofyta
Drama	Polykastro
Filipiada	Pyrgos
Katsikas	Ritsona
Kavala	Samos
Korinthos	Schisto
Kos	Serres

Koutsochero	Sintiki
Kozani	Thermopyles
Veroia	Thiva
Volos	Vagiochori

--- END OF COMPONENT II ---

**Please move to:**

**Component III: Questionnaire – Technical Proposal**

**Component IV: Questionnaire – Financial Proposal**

***NOTE: Please fill questions in the order, directly in the template provided below.  
Additional information can be included as an Annex.***

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### Component III: Questionnaire – Electronic Technical Proposal

Please take note of the following before submitting the proposal:

- **Do not include financial information in the technical proposal!**
- The technical proposal must address the following criteria listed in this sheet to be considered.
- If the proposal asks for an explanation and it's not provided, the submission will be considered incomplete.
- The bidder may provide their responses directly in this document or attach a separate document.
- If a separate document is used for the technical proposal, the answers should be clearly marked to which items they are referring to.
- Questions may be directed to [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org).

**Proposed Payment Mechanism:**  Prepaid Cards

Other (specify) \_\_\_\_\_

Item No.	Category	Minimum Service Requirements	Complete
<b>Section 1: Organizational Overview &amp; General Information</b>			
1.1	Service Name	Provide <b>contact information</b> (full name, address, country, telephone, email addresses, website, other focal points).	<input type="checkbox"/>
1.2	Licensing & Registration	Provide your <b>current business license</b> .	<input type="checkbox"/>
1.3	Tax Regulations	Provide a <b>Certificate of compliance</b> with tax regulations.	<input type="checkbox"/>



1.4	<b>Organizational Overview</b>	<p>Provide an <b>overview of the organization</b> including:</p> <ul style="list-style-type: none"> <li>a) Year of establishment.</li> <li>b) Primary regions/countries of operation.</li> <li>c) Organizational structure, including key departments and personnel responsible for this project.</li> </ul>	□
1.5	<b>Past Experience &amp; References</b>	<p>Describe <b>past experience with I/NGOs</b>, Government Agencies, UN and/or other international organizations delivering similar services:</p> <ul style="list-style-type: none"> <li>a) Explain whom you worked with, the nature of the program, scale, geographic locations, and payment mechanism used.</li> <li>b) Include a list of references from each organization and current contact information.</li> <li>c) Attach any certifications, accreditations, or industry affiliations that your organization possesses that are relevant to this project.</li> </ul>	□
<b>Section 2: Banking System &amp; Information Reporting (Electronic)</b>			

2.1	<b>Electronic Fund Transfer (System)</b>	<p>Describe the features and capability of your system to initiate fund transfers.</p> <ul style="list-style-type: none"> <li>a) Describe the fund transfer process from <b>CRS</b> to <b>Project Participants</b>.</li> <li>b) Explain when the electronic system was developed and specify the version of the system that is being offered.</li> <li>c) Is your organization able to make <b>bulk transfers</b> to multiple beneficiaries simultaneously?</li> <li>d) Is there a limit to the number of beneficiaries that can receive transfers per/month?</li> <li>e) Is it possible to advance funds to enact payments, prior to receiving the funds from CRS?</li> <li>f) Please describe any available escrow or trust account arrangements, or any other type of advance payment bonds.</li> </ul>	□
2.2	<b>Corporate Account Registration and Activation</b>	<ul style="list-style-type: none"> <li>a) Does CRS need to have an account with the Service Provider for the project?</li> <li>b) List the process to activate an account with the service provider, including any Know Your Business (KYB) requirements.</li> </ul>	□
2.3	<b>Account balance and transaction volume limitations (Corporate Account)</b>	<p>Describe all <b>transfer monetary limits</b>.</p> <ul style="list-style-type: none"> <li>a) Can limits be set up for a system user (agency side)?</li> <li>b) Is there a monetary ceiling for individual transfer amounts?</li> <li>c) Is there a monetary ceiling for withdrawal amounts per beneficiary?</li> <li>d) Is there a total monetary ceiling for daily transfers?</li> <li>e) Is there a limit on the number of daily transfers?</li> </ul>	□

2.4	<b>Electronic Funds Transfer (Payment Process)</b>	<p>Provide a <b>process flow chart of the disbursement of funds</b>, including screenshots and explanations.</p> <ul style="list-style-type: none"> <li>a) How many days' notice is needed to enact payments?</li> <li>b) How many beneficiaries can receive payments in one day, week, and month?</li> <li>c) Explain safeguards to mitigate beneficiaries' ability to receive payments multiple times in the same distribution.</li> <li>d) What specific types of ID are accepted for beneficiaries to access funds?</li> </ul>	□
2.5	<b>Security of Funds and Safeguards</b>	<ul style="list-style-type: none"> <li>a) Describe processes, policies, physical security measures, and/or software safeguards implemented by CRS for the security of funds once they are deposited into CRS' account, including control of access to funds transfer systems and service provider account information.</li> <li>b) Additionally, specify any authentication and encryption technologies utilized by CRS to communicate with customers and provide an explanation if applicable.</li> </ul>	□
2.6	<b>Disaster Recovery and System Back-up</b>	<ul style="list-style-type: none"> <li>a) Explain the disaster recovery plan and backup arrangements for your system, including procedures for mitigating the impact of system failures and restoring services in the event of a disaster.</li> <li>b) Additionally, clarify how and when CRS will be notified if any service is impacted by a systems failure and specify the location of your backup facilities.</li> </ul>	□

2.7	<b>Reporting</b>	<p>Reports detailing charges and distributions to program participants are required.</p> <p>Describe and provide samples of all current and previous day reports available through the proposed system; including:</p> <ul style="list-style-type: none"> <li>a) What information is included in the report?</li> <li>b) Is CRS able to generate reports at any time for any reporting period, or does your organization generate reports for CRS?</li> <li>c) Frequency at which reports can be generated and made available to CRS.</li> <li>d) Describe how your system generates reports on successful and unsuccessful transactions.</li> <li>e) Can your system produce a monthly account statement?</li> </ul>	<input type="checkbox"/>
2.8	<b>Real-Time Information and Transaction Tracking</b>	<ul style="list-style-type: none"> <li>a) Is real-time information on balances and transactions available? If not, specify the frequency and timing of same-day information updates.</li> <li>b) Describe the methods by which CRS can access the electronic banking system, including whether it can be accessed via the Internet and the system's accessibility hours.</li> <li>c) Explain how beneficiaries/beneficiary accounts are pre-verified before payments are made, and detail the process for providing transaction information to CRS post-payment, including providing a sample transaction statement.</li> </ul>	<input type="checkbox"/>
2.9	<b>Reconciliation</b>	<ul style="list-style-type: none"> <li>a) What is the reconciliation process for payments?</li> <li>b) Explain the process for the return of funds not received or collected by beneficiaries.</li> </ul> <p><b><i>*NOTE: Reference specific documents in the reconciliation process</i></b></p>	<input type="checkbox"/>

<b>Section 3: Payment Product Details: End User (Payee/Beneficiary)</b>			
<b>3.1</b>	<b>Beneficiary Registration</b>	a) Explain what beneficiary onboarding is required, how this would be done, and where. b) Explain how you would be able to adapt to a changing number of beneficiaries.	<input type="checkbox"/>
<b>3.2</b>	<b>Receipt of Funds</b>	a) Explain how beneficiaries (project participants) will be notified of payments.	<input type="checkbox"/>
<b>3.3</b>	<b>Registration and Know Your Customer Requirements (end-user account)</b>	Explain: Whether beneficiaries (project participants) are required to have an account with you to receive payments. a) If an account is required, what are the requirements for account opening and activation? b) Process for enacting payments to non-account holders, or c) Process for enacting payments for unregistered beneficiaries, d) What specific types of ID are accepted for beneficiaries to register an account (be as specific as possible).	<input type="checkbox"/>
<b>3.4</b>	<b>Account Funds</b>	a) What is the minimum balance required to maintain an active account? b) How long will the company hold a 0.00 euro balance account before closing?	<input type="checkbox"/>
<b>3.5</b>	<b>Account Management</b>	a) Please describe the methods by which a project participant may check their account balance. b) Can the account be overdrawn?	<input type="checkbox"/>

3.6	<b>Card Issuance and Activation (Pre-Paid Card Proposals Only)</b>	<p>a) Please describe the process for card issuance and activation to project participants, with respect to the requirements in 2.5.1 of Component II of this tender.</p> <p>b) Will project participants receive a sample fee schedule with their card?</p>	<input type="checkbox"/>
3.7	<b>Card Features (Prepaid Card Proposals Only)</b>	<p>Specify particular features of the card, including:</p> <p>a) Which financial networks it operates (e.g., Visa or MasterCard).</p> <p>b) Limitations and restrictions of the use of the card.</p> <p>c) How the card may be used at POS terminals and ATMs, as well as disabled if need be.</p>	<input type="checkbox"/>
<b>Section 4: Distribution</b>			
4.1	<b>Coverage Area and Distribution Network</b>	<p>Map of service geographic coverage areas in Greece.</p> <p>a) List all cash-in/cash-out access points (agents / ATMs / other cash-out points), locations, and number of staff/agents by location.</p> <p>b) List all Regions you could cover under the project.</p> <p>c) How many days do you need to deploy agents, if applicable (and mention if/how this differs by location)?</p> <p>d) Explain if/how payments and services can be offered outside branches.</p> <p>e) Explain how payments can be enacted with/without network connectivity.</p>	<input type="checkbox"/>
4.2	<b>Cash in/Cash out Liquidity Controls</b>	<p>a) How is liquidity managed at the field level?</p>	<input type="checkbox"/>
<b>Section 5: Security &amp; Internal Controls</b>			

5.1	<b>Security Administration</b>	Describe the procedures used for establishing a security administrator. a) Can CRS set up dual security administrators?	<input type="checkbox"/>
5.2	<b>Authorized Users</b>	Explain the process for establishing authorized users for each proposed system: a) Does the provider or CRS assign passwords? b) How long until passwords expire?	<input type="checkbox"/>
5.3	<b>Audit</b>	a) Is an audit trail report available, showing all activity, by whom, and when? b) Provide samples of audit trail and other security reports available.	<input type="checkbox"/>
5.4	<b>Archived Information</b>	a) How long is historical information retained?	<input type="checkbox"/>
5.5	<b>Data Privacy</b>	a) Describe the process and policies you have for ensuring the privacy and security of beneficiary data/information involving their personal information and transactional history. b) Please provide links to your GDPR policy and disclosure agreement.	<input type="checkbox"/>
5.6	<b>Insurance</b>	a) Are CRS funds insured? b) Explain if there is a deductible and the cost.	<input type="checkbox"/>
<b>Section 6: Service Relationship Management/Technical Support &amp; Training</b>			

<p><b>6.1</b></p>	<p><b>Relationship Specific</b></p>	<p>Details on how the relationship will be managed with CRS:</p> <ul style="list-style-type: none"> <li>a) Describe the staffing structure for this project.</li> <li>b) Describe if an implementation manager and/or implementation team will be assigned to CRS. Describe the personnel assigned (e.g., position/title, location, experience).</li> <li>c) Please describe how communication will be managed between CRS and your agency.</li> <li>d) Provide details on the service provider's customer service and support availability and standards.</li> <li>e) Discuss the resources (human and time) CRS is expected to commit.</li> </ul>	<p><input type="checkbox"/></p>
<p><b>6.2</b></p>	<p><b>Technical Support and Service Level Agreement</b></p>	<p>Please attach a copy of your <b>Service-Level Agreement (SLA)</b> and explain the service provider's support availability, monitoring, measurement, and reporting of technical support services.</p> <ul style="list-style-type: none"> <li>a) Is technical support provided within the country? Describe the structure of your technical support team.</li> <li>b) During what hours is technical support available (specify time zones)?</li> </ul>	<p><input type="checkbox"/></p>



6.3	<b>Troubleshooting</b>	<p>Explain <b>the troubleshooting methods</b> and solutions outlined for different scenarios:</p> <ul style="list-style-type: none"> <li>a) Project participants with/without access to ID.</li> <li>b) The process for blocking and replacing cards that are reported as lost, stolen, or damaged (<b>prepaid card only</b>).</li> <li>c) How project participants may request a PIN to be reset.</li> <li>d) Transaction issues and declined purchases/access.</li> <li>e) Explain the timeframe for complaint/issue resolution.</li> <li>f) Who (CRS or FSP) is responsible for troubleshooting transaction problems encountered by beneficiaries.</li> <li>g) Explain how your organization will communicate any type of service disruption with CRS.</li> </ul>	□
6.4	<b>Training for CRS Staff</b>	<ul style="list-style-type: none"> <li>a) Detail the training provided to CRS staff.</li> </ul>	□
6.5	<b>Training or end users (beneficiaries)</b>	<ul style="list-style-type: none"> <li>a) Details on training provided to the end user (payees/beneficiaries).</li> </ul>	□
6.6	<b>Other</b>	<ul style="list-style-type: none"> <li>a) Please share any other information you think is relevant to your proposal.</li> </ul>	□

--- End of Component III ---



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## Component IV: Questionnaire – Financial Proposal

Please take note of the following before submitting the proposal:

- Only include financial information in this Component (IV)!
- If the proposal asks for an explanation and it's not provided, the submission will be considered incomplete.
- The bidder may provide their responses directly in this document or attach a separate document.
- If a separate document is used for the financial proposal, the answers should be clearly marked to which items they are referring to.
- Questions may be directed to [gr\\_purchasing@crs.org](mailto:gr_purchasing@crs.org).

<b>Proposed Payment Mechanism:</b> <input type="checkbox"/> Prepaid Cards  <input type="checkbox"/> Other (specify) _____
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Section 1: Financial Proposal - Costing Structure & Fees			Complete
1.1	<b>Costing Structure</b>	Provide a comprehensive price list in <b>Euro</b> for all services. Categorize each price as one-time, monthly, quarterly, annual charges or transaction-based charges.	<input type="checkbox"/>
1.2	<b>End User Charges</b>	Are beneficiaries charged any fees whether for account opening, cash reception, or any other transaction fees? If yes, please provide details of these fees.	<input type="checkbox"/>
1.3	<b>Additional Charges</b>	Are there any costs for additional services or reports not detailed in proposal? For instance, do you offer any additional services or add-ons, such as loyalty programs, rewards schemes, or fraud prevention tools?  What are the costs associated with these supplementary services? Please provide details.	<input type="checkbox"/>
1.4	<b>Volume Discounts</b>	Do you offer volume discounts based on the number of prepaid cards issued?  Are there any incentives or rebates available for high-volume usage?	<input type="checkbox"/>

--- End of Component IV ---



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## **Annex 1: Terms and Conditions of the Agreement**

**See attachment to RFP.**

**---END---**