UNITED NATIONS CAPITAL DEVELOPMENT FUND (UNCDF)

Better Than Cash Alliance (BTCA)

Update of the ‘ 2019 Philippines Digital Payments Diagnostic’ model and

development of a data-collection framework

REQUEST FOR APPLICATIONS

Deadline for submission: 26th July at midnight EDT

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| * + - 1. **INTRODUCTION and BACKGROUND TO THIS REQUEST FOR APPLICATIONS** |

1. ***Purpose of the RFA***

The purpose of this request for applications (RFA) is to assist the Philippines to continue the use of the Digital Payments Diagnostic[[1]](#footnote-2) model developed in 2019, **first by building the capacity of a core team at the Bangko Sentral ng Pilipinas (BSP) to collect the required data for the digital payments diagnostic model update[[2]](#footnote-3) in a more regular manner,** and **second, by incorporating a predictive function in the updated model** that seeks to test assumptions of current and future policy directives aimed at driving digital payments.

This assignment is carried out at the request of the BSP, and the resulting data and projections will be shared at intra-government platforms as well as public-private forums convened to discuss key digital payments use-cases discussed in the 2019 Philippines Digital Payments Diagnostic. The upgraded model and outputs will be critical in driving action across other relevant government agencies as well as by key private sector actors who ultimately hold key levers in driving the digitization trends for the key use-cases.

Key objectives:

1. Define a clear roadmap for gender-disaggregated data collection of key data indicators of the five priority digital payments use-cases[[3]](#footnote-4). It is expected that the data collection can be done, at a minimum, every quarter and, wherever possible, by leveraging (1) BSP’s payment system oversight function, and (2) other relevant Government agencies (e.g. Department of Budget and Management, Bureau of Internal Revenue, Department of Social Welfare and Development and others) mandate and ability to collect data from relevant stakeholders.
2. Upgrade existing diagnostic model to include a predictive function to be able to test the impact of different assumptions (e.g. policies and interventions) for the short- and medium-term time horizon (2-3 years)
3. Strengthen the capabilities of an identified core team (BSP, Philippine Statistics Authority and/or other relevant agencies, as appropriate) (1) to collect the key data indicators regularly by integration into the formal payment system oversight processes, and (2) to continue the use of the BTCA Diagnostic methodology for future updates in an autonomous manner.
4. Distill lessons from the Philippines experience on the need for a regular data collection and monitoring framework, and the associated best practices to timely track the digital payments progress for other BTCA member countries.

The final outputs and deliverables of this RFA are intended to ensure the sustainable use of the Diagnostic methodology and to build a data-backed foundation to develop policies for an inclusive digital payments ecosystem in the Philippines and. After appropriate consultation with the BSP, the outputs and deliverables for this assignment will be selectively made public with the intent that it can be freely and widely used by other parties.

1. ***Background Information*** 
   1. ***About BTCA Payments Ecosystem Diagnostics***

The ‘payments ecosystem’ is a term describing the interaction of various stakeholders who provide or process payment instruments with those who use them for a wide range of purposes in the economy. It goes beyond the systems used by those who provide or regulate payments by considering the requirements, behaviors, needs, and implications for all users and potential users of payments. Payments also vary based on who is the payer and who is the payee (See Fig.1).

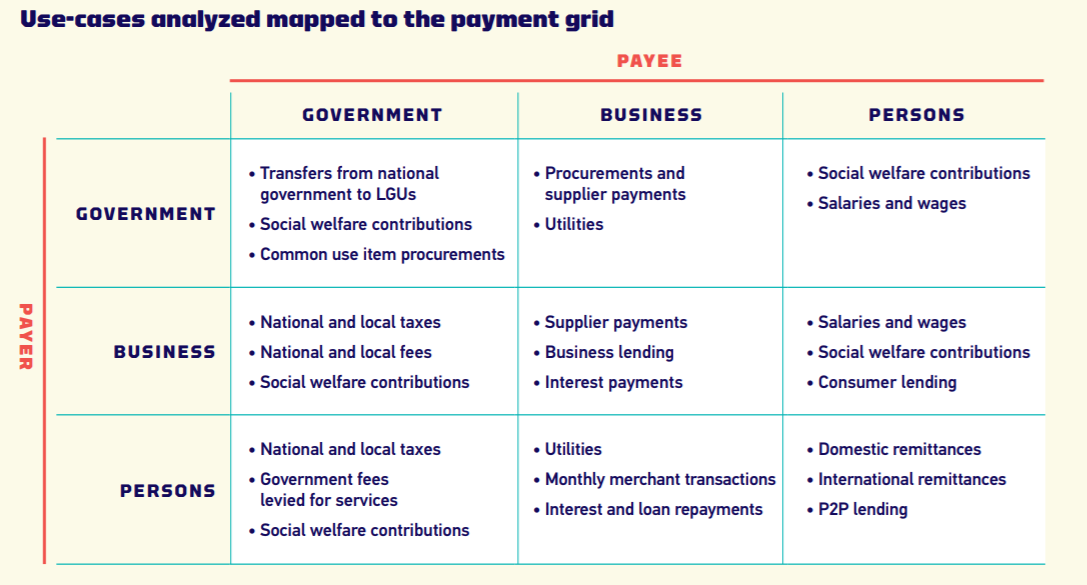


Figure 1. The Payment Grid – Types of Payments by Payer and Payee. (Source: BTCA, Philippines Digital Payments Diagnostic 2019)

***ii. About the Philippines and the Better Than Cash Alliance***

The Philippines is a founding member of the Better Than Cash Alliance, making clear its commitment to the cause of digitization and the work of the Alliance since day one.[[4]](#footnote-5) Since then, the Philippines has remained a reliable advocate for the digitization of payments as a means to achieve financial inclusion[[5]](#footnote-6) and an active partner and collaborator of the Alliance’s Peer Learning agenda.[[6]](#footnote-7)

In 2015, the first diagnostic study was carried out at the request of the Government of the Philippines with the collaboration of the Bangko Sentral ng Pilipinas (BSP), the Department of Budget and Management (DBM), the Department of Social Welfare, the Department of Trade and Industry, the National Statistical Coordination Board, the Office of the Director of Public Procurement as well as key stakeholders from the private sector. A similar request was made in 2018 by the BSP to help update the figures and findings and to measure the progress compared to the 2015 baseline. The key objectives were to assess the trajectory of the shift to digital payments focused on 'real-economy' payment use-cases to measure the progress, and importantly, to identify where the biggest opportunities remain, to prioritize the efforts through an actionable roadmap for key stakeholders in the country. The Governor of the BSP has since set a target to **increase 30% of all payments digital by 2020 in terms of value.**

The 2019 Digital Payments Diagnostic was launched at the Digital Payments Leaders’ Summit in December 2019. The 2019 Diagnostic identified the **‘Person to Business’ (P2B) use-case as one of the five most critical drivers of digital payments. The other four priority use cases are ‘Business to Business’ (B2B), ‘Person to Person’ (P2P) remittances, utility payments, and ‘Government to Person’ (G2P) payments.**

The P2B use-case has great potential contributing to approximately 75% of the total payment volume as per the 2019 Diagnostic. As of 2018, only 9-11% of all retail payments are digitized. Digital payments are limited to 10% of all merchants (mostly large) and 20% of consumers. It is also noted that a key enabler for driving P2B payments in the Philippines is e-commerce. With the internet economy growing at more than 30% annually, there is an opportunity for e-commerce platforms to be the pathway for creating access to digital payments and driving the use of digital payments channels such as e-wallets and direct debits.

Stakeholders in attendance at the Digital Payments Leaders' Summit agreed that to drive action on P2B digitization, support and action from both government agencies as well as private sector actors were critical, and they made public commitments towards their actions to driving progress. The specific actions that were agreed for the P2B payment stream are:

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| **1** | Mandate zero fees for micro-transactions | **Primary:** BSP, PPMI  **Secondary**: DTI |
| **2** | Implement QR standards to drive adoption and interoperability | **Primary:** BSP, PPMI, DTI  **Secondary:** Large FMCG companies |
| **3** | Create incentives (monetary or non-monetary) for digital payments for merchants and consumers | **Primary:** BSP, PPMI, DTI  **Secondary:** Philippines Retailers Association, e-Commerce platform providers, large FMCG companies |

***c) Data collection methodology***

Suitable sources and proxies for the key data indicators relevant to the 5-priority use-cases have been identified as part of the 2019 Diagnostic Model. In previous efforts, BTCA along with the selected provider has worked closely with the Government to ensure support and it is expected in this case, the firms will be expected to collaborate with the relevant government agencies under BSP’s guidance on data collection.

In elaborating the methodology for the expected data collection framework, that enables regular and more direct collection of relevant data indicators, the following parameters are viewed to be critical:

1. *Gender-disaggregation of data*

Gender-disaggregated[[7]](#footnote-8) data is essential to address the gender gap in digital payments adoption and use. In the Philippines today, while a greater proportion of women (27%) transact digitally than men (23%), it is important to systematically collect this data from the supply-side for continued use of the diagnostic model to ensure that evidence-based policies can be made and the effectiveness of measures to overcome gender-specific barriers can be measured.

When incorporating sex-disaggregation in the data collection framework, the following should be considered:

* the relevance of other variables to cross-reference sex-disaggregated data with gender, such as income brackets, age, marital status, and geography (i.e. urban versus rural).
* the experience of and lessons learned from BTCA members, including Bangladesh, Kenya, Mexico, and Peru, which have been collecting sex-disaggregated data on payments

*ii. Approaches to ensure supply-side compliance*

As regulators depend on Financial Service Providers (FSPs) to specifically collect supply-side data, recommendations to ensure compliance should also be developed. In defining the data collection framework, consultations convened together with the BSP could be required to:

* share the key data indicators required, especially where they are not currently being collected as part of BSP’s oversight function
* understand anticipated or actual challenges (cost, HR capability, etc.) faced by FSPs in providing the data to access and suggest practical approaches to overcoming these challenges
* define clearly time-points from which data collection is required

Accordingly, the need for any incentives to ensure compliance in data provision can also be ascertained and designed.

1. ***Timing***

Applications should be returned to the Better Than Cash Alliance Secretariat **by email** no later than midnight on **July 26th of 2020**.

It is anticipated that negotiations and grant signing will commence within 2 to 3 weeks of the application deadline (**July 26th of 2020**.**EDT**).

The overall duration of the project should not exceed **4 months**.

1. ***Contact***

Applications and any consultation about this RFA should be submitted via email to [isvary.sivalingam@uncdf.org](mailto:isvary.sivalingam@uncdf.org) copying in (cc) [amela.cosovic-medic@uncdf.org](mailto:amela.cosovic-medic@uncdf.org). Please include in the subject line of the email: Philippines Digital Payments Diagnostic Model Update 2020.

1. ***Responses***

All queries and submitted applications will be acknowledged. Please submit any questions and request for clarifications before July 10th of 2020.

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| **2. ORGANIZATION CONTEXT** |

1. ***Organization Context***

**UNCDF** is the UN’s capital investment agency for the world’s 48 least developed countries. It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia, with a special commitment to countries emerging from conflict or crisis. It provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples’ lives. UNCDF programs help to empower women and are designed to catalyze larger capital flows from the private sector, national governments, and development partners, for maximum impact toward the Millennium Development Goals.

The **Better Than Cash Alliance** is a partnership of governments, private sector, and international organizations that accelerates the transition from cash to digital payments to reduce poverty and drive inclusive growth.

The Better Than Cash Alliance partners with governments, companies, and international organizations that are the key drivers behind the transition to make digital payments widely available by:

1. Advocating for the transition from cash to digital payments in a way that advances financial inclusion and promotes responsible digital finance.
2. Conducting research and sharing the experiences of our members to inform strategies for making the transition.
3. Catalyzing the development of inclusive digital payments ecosystems in member countries to reduce costs, increase transparency, advance financial inclusion– particularly for women– and drive inclusive growth.

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| **3. SCOPE OF EXPECTED OUTPUTS AND DELIVERABLES** |

BTCA is seeking applications from qualified technical partners (e.g. commercial for-profit consulting firm, not-for-profit organization with proven experience carrying out similar projects) for support in (1) building the technical capabilities of key Philippine authorities to collect the requisite data for the indicators identified in the 2019 Diagnostic, that would enable regular updates and use of the BTCA diagnostic model developed in 2019, and (2) to update the model functionality such that a predictive function that allows the testing of the allows assumptions of current and future policy directives aimed at driving digital payments is incorporated.

The data collection framework and associated capacity building as well as the model upgrade will support the continued use of the model, which has already been adopted by the BSP for internal use and sharing across Government. Beyond the Governments, it will be useful for payment stakeholders such as financial service providers, manufacturers, distributors, FMCG companies, retailers, and development organizations, that are seeking to identify opportunities to digitize payments and to leverage activity that is already occurring across other use cases.

The expected results are the diagnostic results will findings that policymakers can use to make data-driven decisions

### Expected Outputs

### This assignment will involve desk research and regular consultations with an identified core team at BSP and other relevant government agencies to build a framework for data collection of key payment data indicators to facilitate the regular update of the digital payments diagnostic model and is expected to cover the following main areas:

* + 1. **Development of a framework for regular data collection**: This involves a review of 3-4 approaches adopted globally for payments data-c0llection by comparable agencies in-country reviewed and creation of a framework adapted for the Philippines country context and payments ecosystem, as well as its current state of transition and evolution toward digital payments. This framework should (1) include guidelines for **gender-disaggregated data collection** wherever currently possible and (2) appropriate strategies for the short to medium term to support gender-disaggregated data collection where immediate
       - Identify and perform a qualitative review of 3-4 global approaches for data collection including the use of 'suptech[[8]](#footnote-9) by central banks or other relevant government and international development agencies (e.g. statistics, social protection, World Bank, Alliance for Financial Inclusion, etc.) to inform the development of a framework customized to the needs and context of the Philippines. The technical partner is expected to conduct a comprehensive desk-review to be complemented by telephone telephonic stakeholder interviews as required. The required connections to relevant central banks or government agencies will be facilitated wherever possible.
       - Develop a more regular (quarterly or otherwise appropriately defined) data collection process, which includes and allows:
         * Identifying the relevant sources and suitable proxies for the current and additional data points identified in the 2019 diagnostic
         * Clearly defining where gender-disaggregated data collection is possible and otherwise defining a clear pathway for gender-disaggregated data collection
         * Creating Standard Operating Processes (SOPs) for collecting the relevant data points on the five-priority payment use-cases in 2019 Diagnostic, as well as the respective timeframe for collection by the BSP as well as other relevant Government agencies. These SOPs should (1) map existing processes such as those which are part of BSP’s payment system oversight function and other regular interfaces in existing data collection processes and schedules of Government agencies and (2) outline new processes to be integrated upon consultation with the BSP team
         * Provide an evaluation of new data sources identified and any discrepancies (data quality index)
         * Factors possible imperfections in the quality of data caused by unreliable methodologies in the data collection and processing by the source of the data
         * Tracking absolute volume of transactions (in addition to % share of digital payments) so that the magnitude of progress made can also be measured

2.1.2 **Trajectory of electronic payments**: This involves assessing the likelihood of further movement for the key payment use-cases which have the biggest contribution to driving total digital payments volume, namely, P2B, P2P, and B2P. This requires:

* Updating the model functionality to include a predictive function:
  + - to test the impact of different assumptions (e.g. policies and interventions) for the short- and medium-term time horizon (e.g. 6 months; 1 year; 2 years) by focusing on the volume and value of the P2B, P2P, and B2P use-cases
    - enable target-setting for both the volume and value of payments
* Given current ecosystem conditions and incentives in the market, identify and update barriers affecting the trajectory of each of the all five-priority use-cases identified in the 2019 Philippines Digital Payments Diagnostic
  + Estimate the aggregate number and value of payments, and the proportion of payments made digitally across the five-priority payment use-cases in 2019 and the first two quarters of 2020
  + Enable measurement of e-payments absolute volume and value

2.1.3 **Deep dive on digital P2B payments and update recommendations in 2019 roadmap:**  A decision has been taken to focus on the P2B use-case, which offers the highest potential for driving overall payments volume and contributing to **approximately 75% of total payment volume** as per the 2019 Diagnostic. Considering competing and complementary incentives of the different stakeholders, as well as the champions and allies identified to move the process forward and opportunities for empowering them, the recommendations for the P2B use-case, will be revised based on the latest model projections. These recommendations could be policy, regulation, partnership, or processes that this use case should follow to address identified barriers. These recommendations will support the discussions at a new public-private working group convened to drive action on the P2B use-case by a variety of stakeholders:

* + - * Recommend ways in which the government, private sector, and other stakeholders can promote the expansion of appropriate, inclusive, affordable, and accessible digital payments.
      * Identify opportunities the government and the private sector can leverage current digital payments initiatives in the country (e.g., mobile platforms, electronic identification initiatives)
      * Describe potential scenarios for the future of the country’s payments ecosystem, given the potential use cases that have been identified as part of the diagnostic.

### Expected Deliverables

As final deliverables the technical partner will produce:

* Project plan (with timelines) in Powerpoint and to be presented over videoconference to kick-off the project with the BSP in the Philippines to discuss and agree on the scope of the project.
* Review report of global good practices for data collection and identification of guidelines relevant to the 2019 Philippines Digital Payments Diagnostic model and the broader country context in Powerpoint
* Draft data collection framework, including amendments to existing SOPs as required and/or new SOPs developed to support continued updates of the 2019 Philippines Digital Payments Diagnostic model. Two revisions of the framework to be agreed with the BSP and BTCA.
* Presentation of the draft data collection framework to the BSP over videoconference.
* Development, organization, and delivery of at least five capacity-building/consultation e-workshops on the data collection framework. These workshops will include the participation of relevant stakeholders aside from the BSP to ensure the development of the national capacity of other Philippine institutions (such as the Philippine Statistics Authority, PPMI, Bankers’ Association) to implement the methodology.
* A final detailed framework in PowerPoint that will be shared with BTCA as well as with the BSP and any other relevant local authorities.
* Excel sheets for the updated model with source files with the data collected per the data-collection framework. All data collected is considered a public good and will be required to be clean to feed to a data visualization tool for ease of comparability. Up to two revisions of the framework to agree with the BSP and the BTCA.
* Highlights of data collection framework captured as a case-study to support peer-learning amongst BTCA membership (including discussion on limitations and key recommendations). The expected length of the case study is about 10 pages.
* Presentation of the case-study to BTCA’s Editorial and Publications Committee (conference call).
* A blog post for media placement in the relevant market with relevant data and examples.
* The supporting data for an infographic with key messages and informed data to be promoted on social media –mainly twitter and LinkedIn.
* Participation in a 1-hour webinar for BTCA members which will be produced in collaboration with the BTCA team.

These deliverables should incorporate feedback from the BTCA and key stakeholders[[9]](#footnote-10) before receiving the status of final deliverables. The firm should leverage a professional writer/copy editor as needed with the ability to communicate to different audiences, and capable of being assertive in engaging the BTCA’s target audience, which the firm will provide (i.e. included within applicant’s budget allocation and timeline).

In addition to the core team at the BSP, the firm is expected to work with the **BTCA Southeast Asia Lead** during the lifecycle of the project with support from the **BTCA Asia Pacific Lead** and **Research Lead and relevant external experts** for quality assurance, and the **Communications team,** to help promote the key findings of the case study. Target audiences are decision‐makers and experts from governments, central banks, companies, and international organizations, as well as other stakeholders, who are involved or interested in moving away from cash to digital payments. These include but are not limited to the BTCA members and funders, as well as partners.

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| 1. **AGREEMENT PARAMETERS** |

1. ***Outputs and deliverables***

The outputs and documents produced in the course of this study (i.e. lessons learned) will be considered a public good. Thus, they will be placed in the public domain with the intent that they can and should be freely and widely used by other parties.

1. ***Duration***

*The technical partner is expected to sign a* ***Performance-Based Financing (Grant) Agreement*** *with UNCDF* starting in August 2020 (see Annex 2 for a sample of our legal language in this regard). The expected date of full completion is November 2020.

1. ***Agreement size***

Up to US$100,000 (ONE HUNDRED THOUSAND US DOLLARS) for the update of the 2019 Philippines Digital Payments Diagnostic and building the capabilities of the BSP and other selected national institutions to develop a robust data collection framework to enable continued use of the diagnostic model. Applicants should provide budgets indicating how they would allocate costs to produce high quality expected results with their technical approach.

1. ***Language***

The response to the RFA should be in English. If the financial statements are in any other language, they should be included along with a non-official translation into English. Deliverables, as well as any related correspondence exchanged by the organization and UNCDF, shall be written in English. Final deliverables shall be provided in English.

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| 1. **APPLICATION REQUIREMENTS** |

1. ***Minimum qualification criteria***
   * + Any type of organization (commercial for-profit firms, educational institutions, and non-profit organizations) is eligible to compete
     + **Philippine Specific Experience:** Due to the requirements and timing of the country diagnostic, local presence, experience and staff are requirements for this assignment. The firm must be able to demonstrate an understanding of and stakeholder relationships in the Philippines:
       - Experience working with high-level government, private sector and international organizations preferred
       - Knowledge of key payments databases internationally and in the Philippines, including supply-side and demand-side
       - Demonstrated familiarity with key stakeholders in the country’s payments system and understanding of responsibilities and relationships of government agencies
       - Existing relationships with key private and public sector stakeholders.
       - Commitment to provide in-country resources particularly given current travel restrictions, and as needed, to fill gaps in data and analysis
     + Having successfully conducted similar assignments at a country or regional level such as on data-collection and gender-disaggregation, digital payments diagnostics, digitization of government payments, electronic payments, financial and social inclusion, and digital financial services with proven excellent results
     + Demonstrated experience and deep understanding of public sector decision-making process, public financial management, working reform process with governments in digital payments, digital finance, government payments, electronic money, and/or financial inclusion
     + The team should consist of general payments, and data and policy experts (e.g., a senior level consultant with experience data collection or measurement and analytics), as well as research and country analysts.
       - Data collection, measurement, and analytics expertise: Strong and rigorous financial inclusion research and strategy development skills, leading to reports, manuals or handbooks which can be understood by non-experts—as evidenced by previous publications. Experience planning and executing national-level quantitative research on consumer payments.
       - Payments expertise: Global level expertise on the issues surrounding the conversion of cash payments to digital forms in emerging countries from an ecosystem perspective. Demonstrated understanding of the components of payment systems in emerging countries including experience in analyzing such systems. Regulatory and/or industry experience related to retail payment systems, such as interoperability, branchless banking, and mobile money or agent networks. Demonstrated understanding of payment processes, trends, and recommended practices for governments, businesses, and development partners.
       - Facilitation and training expertise: Experience in facilitating an inclusive research process and consultations across the financial sector that includes both managing and coordinating at senior levels with a range of governments, business, and donor agencies as well as engaging with non-government organizations
       - Expertise dealing with development issues, including financial inclusion. The team should show a demonstrated ability to research issues affecting poor and excluded populations, and an ability to understand the financial and economic issues affecting these segments, for maximum social impact.
     + Excellence in technical writing and fluency in speaking in English.
     + Ability to translate technical terms into actionable language and recommendations.
     + Evidence of high quality of documentation, packaging, and disseminating technical knowledge to a wide range of audiences
     + Have confirmed human resources to cover all planned/required activities
     + Provide written confirmation (Annex 1) that the organization has reviewed the UNCDF Grant Agreement template (Annex 2), is prepared to sign it upon notification of final selection, without revision to the standard language
     + Submit a complete application
2. ***Other requirements and qualifications***
   * + Experience working in developing and emerging countries, relevant countries preferred
     + Demonstrated excellence in research, analytical, and field implementation capacity
3. ***Structure of the Application***

* The application should follow the template provided in Annex 1: *Submission Format.*
* Only applications that follow the **Submission Format** and include all the necessary documentation will be accepted.

***d) Submission of the Application***

* Please update and align with the following submission guidelines provided in page 5
* Applications and any consultation about this RFA should be submitted via email to isvary.sivalingam@uncdf.org copying in (cc) amela.cosovic-medic@uncdf.org. Please include in the subject line of the email: Philippines Digital Payments Diagnostic Model Update 2020.
* The **deadline** to submit the applications is **July 26th of 2020.**

**ANNEX 1: SUBMISSION FORMAT**

[insert: *Location*]

*[insert: Date*

To: Ruth Goodwin-Groen, Managing Director, BTCA

Dear Sir/Madam:

We, the undersigned, hereby apply for *2020 BTCA Diagnostic of the Philippines* in accordance with your Request for Application dated [*insert: Date*] and our Application. We are hereby submitting our Application, which includes the Technical Proposal including proposed budget allocation.

We hereby declare that:

1. All the information and statements made in this Application are true and we accept that any misrepresentation contained in it may lead to our disqualification; and
2. We have no outstanding bankruptcy or pending litigation or any legal action that could impair our operation as a going concern

We confirm that we have read, understood and hereby accept the duties and responsibilities required of us in this RFA, and the standard language of UNCDF’s Performance Based Agreements (PBA), including the requirements regarding the public good nature of the outputs to be produced (see Annex 2 for a sample of our legal language in this regard). Therefore, if our application is accepted, we will be ready to sign and accept the legal language, without modification, of the UNCDF grant agreement (performance based) by XXX 2020.

We fully understand and recognize that UNCDF is not bound to accept this application, that we shall bear all costs associated with its preparation and submission, and that UNCDF will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

We remain,

Yours sincerely,

Authorized Signature [*In full and initials*]:

Name and Title of Signatory:

Name of Firm:

Contact Details:

*[Please mark this letter with your corporate seal, if available]*

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**SECTION 1: GENERAL APPLICANT’S INFORMATION**

1. Applicant’s Legal Name:
2. Type of Organization (e.g. commercial for-profit firm, educational, non-­ profit, etc.):
3. In case of Joint Venture (JV), legal name of each party:
4. Actual or intended Country/ies of Registration/Operation:
5. Year of Registration:
6. Countries of Operation / No. of staff in each Country / Years of Operation in each Country
7. Legal Address/es in Country/ies of Registration/Operation
8. Description and value of top three grants or contracts relevant to the scope of this RFA for the past five years. Provide the following information for each of them.
   * Name of the project (website if applicable):
   * Date, location:
   * Client/Funder (if applicable):
   * Grant/Contract value in USD:
   * Types of results produced/activities undertaken:
   * References, contact details (name, position, email, phone number):
9. Applicant’s Authorized Representative Information
   * Name:
   * Address:
   * Telephone/Fax numbers:
   * Email Address:
10. Are you in the UN Ineligibility List? ☐ YES or ☐ NO
11. Attached are copies of original documents of:
    * Financial statements for the past 2 years (in English)

☐Letter from the applicant organization’s executive director, CEO, or board, expressing its commitment to the execution and participation in this process

☐Complete resumes of all the team members involved in the assignment

* + Staff time allocation spreadsheet per result

☐Electronic copies and hyperlinks where available of studies, knowledge products produced under similar assignments and list of dissemination channels

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**SECTION 2: Technical and Strategy Experience on Country Payments Diagnostic**

1. Please describe your organization’s experience in producing **similar** projects/studies. For each one, make sure you describe the following (maximum 2 pages per project):
   1. Name of the project (website if applicable):
   2. Client/Funder (if applicable):
   3. Grant/Contract value:
   4. Description of the **approach/methodology:**
   5. Types of **outputs**/**deliverables** produced, and activities undertaken:
   6. Tools used to conduct the study (e.g., data collection, data measurement, stakeholder’s analysis, research on the supply and the demand side of the payments ecosystem, roadmap to digitize payments, metrics/indicators collected, etc.):
   7. Tools you used to identify opportunities and constraints at the policy, regulatory, and/or implementation level:
   8. Time it took you to complete the assignment, dates, location:
   9. Number of people and names of the staff that participated in the assignment:
   10. Knowledge product production and dissemination strategy of the assignment:
   11. References, contact details (name, position, phone number, email):
2. Please describe your organization’s experience in gathering data for/performing country Better Than Cash Diagnostics as described in the scope of this RFA and key takeaways from performing those studies (maximum 3 pages)
3. Please describe your organization’s experience in supporting central banks or other relevant government agencies in designing and adapting to new processes – creating a change management framework and providing capacity building to adopt said frameworks (maximum 2 pages)
4. Please describe your organization’s experience in assessing trajectory towards electronic payments

identifying, understanding and prioritizing payment use cases and evaluating the likely trajectory of digital payments (maximum 1 page)

1. Please describe your organization’s experience in roadmap and recommendations to shift to digital payments (maximum 1 page)

**SECTION 3: APPROACH AND IMPLEMENTATION PLAN (15 pages maximum)**

1. **Approach to the Results Required**

Please provide a detailed description of the approach/methodology for how the applicant will plan, focus the diagnostic, conduct research, gather data, perform analysis, and achieve project outputs and deliverables, keeping in mind the appropriateness to local conditions, project environment and current COVID-19 related constraints. Please provide an indication of data sources that will be used and resources that will be utilized to gather this data.

1. **Sub-grantees**: Explain whether any work would be delegated, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-­ grantees. Special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team.

## **Implementation Timelines**

Please submit a Gantt Chart or Project Schedule indicating the detailed sequence of phases, activities that will be undertaken and their corresponding timing, specifying timelines, responsibility, and time devoted to each result.

## **Risks / Mitigation Measures**

Please describe the potential risks for the implementation of this project that may impact achievement and timely completion of expected results as well as their quality. Describe measures that will be put in place to mitigate these risks.

## **Technical Quality Assurance Review Mechanisms**

Please describe details of the applicant’s internal technical and quality assurance review mechanisms.

## **Reporting and Monitoring**

Please provide a brief description of the mechanisms proposed for this project for reporting to UNCDF and partners, including a reporting schedule (also reflected in Gantt chart).

## **Research Methodologies**

Please explain your organization's experience using quantitative and qualitative research methodologies are adequate to learn about government payments and payments ecosystem

**SECTION 4: PERSONNEL**

1. **Management Structure**

Describe the overall management approach toward planning and implementing this result. Include an organization chart for the management of the project describing the relationship, roles and responsibilities of key positions and designations.

1. **Staff Time Allocation**

Provide a spreadsheet to show the activities of each staff member and the time allocated for his/her involvement. Please describe any travel/missions/field visits planned for this assignment indicating team member participation and duration.

(Note: *This spreadsheet is crucial, and no substitution of personnel will be tolerated once the grant has been awarded except in extreme circumstances and with the written approval of UNCDF. If substitution is unavoidable it will be with a person who, in the opinion of the UNCDF’s Digital Finance Specialist, is at least as experienced as the person being replaced, and subject to the approval of UNCDF. No increase in grant will be considered as a result of any substitution.)*

1. **Qualifications of Key Personnel**

Provide the CVs for key personnel (Team Leader, Managerial, Technical experts and general staff) that will be provided to support the implementation of this project. CVs should demonstrate qualifications in areas relevant to the results to be produced. In addition to the CVs, please submit a summary for each person in the following format:

|  |  |  |  |
| --- | --- | --- | --- |
| Name: | |  | |
| Position for this Contract: | |  | |
| Nationality: | |  | |
| Contact information: | |  | |
| Countries of Work Experience: | |  | |
| Language Skills: | |  | |
| Educational and other Qualifications: | |  | |
| Summary of Experience: *Highlight experience in the region and on similar projects.* | | | |
| **Relevant Experience (From most recent):** | | | |
| **Period: From – To** | **Name of Organization/Project/Activity, if applicable:** | | **Job Title and Activities undertaken/Description of actual role performed:** |
| *e.g. June 2015-­‐February 2016* |  | |  |
| *Etc.* |  | |  |
| *Etc.* |  | |  |

|  |  |
| --- | --- |
| **References no.1 (minimum of 3):** | *Name Designation Organization*  *Contact Information – Address; Phone; Email; etc.* |
| **Reference no.2** | *Name Designation Organization*  *Contact Information – Address; Phone; Email; etc.* |
| **Reference no.3** | *Name Designation Organization*  *Contact Information – Address; Phone; Email; etc.* |
| **Declaration:**  I confirm my intention to serve in the stated position and present availability to serve for the term of the proposed grant agreement. I also understand that any willful misstatement described above may lead to my disqualification, before or during my engagement.    Signature of the Nominated Team Leader/Member Date Signed | |

**SECTION 5: PROPOSED BUDGET ALLOCATION**

Please provide budget allocation in the following suggested format for each of the countries of interest

* + 1. **Summary of costs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Level of effort** | | **# Days** | **Cost** | **Total** |
|  | Team member #1 | .. days |  |  |
| Team member #2 | .. days |  |  |
| ….. | .. days |  |  |
|  | | | Sub-­‐Total LOE | **USD …** |
| **Travel/mission/other budget** | | | **Cost** | **Total** |
|  | Travel/mission #1 | |  |  |
| Travel/mission #2 | |  |  |
| Other (describe) | |  |  |
|  | | | Sub-­‐Total Travel |  |
| **Total** | **USD …** |

* + 1. **Cost Breakdown per deliverables**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Deliverables**  ***[List them as referred to in the RFA, the following list is an example and not restrictive]*** | **Percentage of Total Price (Weight for payment)** | **Price**  **(Lump Sum, All Inclusive)** |
| 1 | Clear project plan and inception call |  |  |
| 2 | Review report of global good practices for data collection and consultation with the supply -side on relevance and suitability for local context |  |  |
| 3 | Draft data collection framework with up to two iterations towards finalization and presentation over videoconference |  |  |
| 4 | Up to 5 virtual sessions covering both capacity building for BSP and any required further consultations with supply-side actors on the final data collection framework |  |  |
| 5 | Excel sheets for the updated model with source files with the data collected per the data-collection framework |  |  |
| 6 | Lessons learned captured in a case-study to support peer-learning amongst BTCA membership and presentation for internal approvals |  |  |
| 7 | Contribution to a blog post and other knowledge or communication collaterals on social media, webinars |  |  |
|  | **Total** |  | **USD ……** |
|  |  |  |  |

**ANNEX 2: Sample of Performance Based Financing Agreement**

Between

THE UN CAPITAL DEVELOPMENT FUND

(UNCDF)

And

Recipient Institution

**SAMPLE OF PERFORMANCE BASED FINANCING AGREEMENT**

**Between UNCDF and RECIPIENT INSTITUTION**

The Performance Based Agreement (hereinafter referred to as the "Agreement') made between the **UN Capital Development Fund, represented by its Executive Secretary** (hereinafter referred to as **"UNCDF'')**

and **Name of Institution** represented by its XXX, (hereinafter referred to as the **"RECIPIENT INSTITUTION''**).

The purpose of this Agreement is to support the **implementation of NAME OF UNCDF PROGRAMME XXX**).

WHEREAS **UNCDF** desires to provide funding to the **RECIPIENT INSTITUTION** in the context of XXXX that aims to complete an initial wave of research, analysis, mapping, recommendations and knowledge-sharing to track and understand the XXXXXX in the country of XXXXX. This wave of assessment, to be called the XXXXX.

**WHEREAS RECIPIENT INSTITUTION** is ready and willing to accept such funds from **UNCDF** for the activities identified below on the terms and conditions expressed in this agreement.

NOW, therefore, the parties hereto agree as follows:

1. **Responsibilities of the RECIPIENT INSTITUTION**

The RECIPIENT INSTITUTION agrees to undertake the activities described in this grant agreement as per Annex A – “XXXXXX.” Funds provided pursuant to this Agreement shall be used for purposes related to producing results specified in in this agreement.

* 1. The RECIPIENT INSTITUTION agrees that the results shall be fully expressed in the following deliverables:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table of Deliverables/Outputs** | | | | |
| **Activity** | **Deliverables** | **Start Date** | **End Date** | **Support Required** |
| **1A**: XXXXX | * XXXXX * XXXXX * XXXX * XXXX * **XXXX\*** | XX/XX/XXXX | XX/XX/XXXX | * XXXXX |
|  |  |  |  |  |

\*indicates reports for publication.

1.2 For the purpose of defining ‘submission’ as stated above in respect of reports and publications:

* The final form of all blogs and documents for publication will be finalized between UNCDF and the RECIPIENT INSTITUTION prior to use or release. In the case of reports for publication, *submission* shall follow this process: RECIPIENT INSTITUTION shall provide draft versions for comments from UNCDF and other parties, as UNCDF requires.
* The RECIPIENT INSTITUTION shall provide final draft versions which address all comments and are provided in a form that may be independently edited and formatted.
* In the case of blogs and PowerPoint presentations, submission shall be done in formats provided by UNCDF and updated from time to time.
* The RECIPIENT INSTITUTION may not publish any materials developed under this agreement without the express written consent of UNCDF.

**2. Key Results/Milestone and Payments**

2.1 **UNCDF** shall provide funds to the **RECIPIENT INSTITUTION** of an amount of USD XXXXXX according the schedule set out below. Payments are subject to the **RECIPIENT INSTITUTION** achieving the Development Results represented in the disbursement conditions set forth in this article, if any.

| **Payment/ Likely Date** | **Amount (in USD)** | **Key Results/ Milestones to Be Achieved** | **Disbursement Conditions** |
| --- | --- | --- | --- |
| XX/XX/XXXX | XXXX | XX% upon signature of grant agreement |  |
| XX/XX/XXXX | XXXX | XX% upon completion of the following:  1.       XXXXX  2.       XXXXX  3.      XXXXXX | XXXXXX |
| XX/XX/XXXX | XXXX | XX% upon completion of XXX | XXXXXXXXX |
| XX/XX/XXXX | XXXX | xx% upon completion of XXXX | XXXXXX |
| **TOTAL** | XXXX |  |  |

2.2 Disbursement Conditions shall include meeting reporting requirements.

| **Mechanism** | **Timing/Due Date** | **Scope** | **Responsibility** |
| --- | --- | --- | --- |
| XXXXXX | XXX | XXXX | XXXXX |
| XXXXXX | XXXX. | XXXXXX | XXXXXX. |
| XXXXXX | XXXX. | XXXXXX | XXXXXX. |

2.3. The RECIPIENT INSTITUTION agrees to inform UNCDF about any problems it may face in attaining the objectives agreed upon.

**3. Duration**

3.1 This Agreement will come into effect on the signature date and shall expireon **XX/XX/XXXX**. It can be extended, if necessary, by exchange of letters, noting the new expiration date.

3.2 Should any change arise in the countries where activities are planned, in case the type of activity needs to change as a result, a grant modification or increase might be approved based on exchange of letters and new budgets with the RECIPIENT INSTITUTION.

3.3 In case of need, this agreement can be extended and/or the amount reviewed to cover: circumstances in a country outside of the control of the RECIPIENT INSTITUTION which results in material delays or changes in scope of activities in that country; or additional case studies requested by UNCDF and additional measurement activities by UNCDF to achieve greater precision and definition by exchange of letters, noting the new budgets and duration, in addition to the reasons of such an extension and/or increase.

**4. Payments**

4.1 UNCDF shall provide funds in United States Dollars. The amount will be up to USD XXXX; XXXXX (IN WORDS) U.S. dollars).

4.2 All payments shall be deposited into the RECIPIENT INSTITUTION's bank account of which the details are as follows**:**

NAME OF THE BANK:  XXXX

BANK ROUTING NUMBER:  XXXXXX

Swift code: XXXX

BENEFICIARY ACCOUNT NAME:  XXXXX

BENEFICIARY ACCOUNT NUMBER: XXXXX

ADDRESS OF THE BANK: XXXXXXXXX

4.3 The amount of payment of such funds is not subject to any adjustment or revision because of currency fluctuations or the actual costs incurred by the RECIPIENT INSTITUTION in the performance of the activities under this agreement.

**5 Records, Information and Reports**

5.1 The RECIPIENT INSTITUTION shall maintain clear, accurate and complete records in respect of the funds received under this Agreement.

5.2 The RECIPIENT INSITUTION shall provide a progress report to UNCDF on a quarterly basis, with the activities carried out as at the report date, the budget/ expenses situation, and the plan forward.

5.3 The RECIPIENT INSTITUTION shall furnish, compile and make available at all times to UNCDF any records or information, oral or written, which UNCDF may reasonably request in respect of the funds received by the RECIPIENT INSTITUTION.

5.4 Within sixty days after completion of project activities, the RECIPIENT INSTITUTION shall provide UNCDF with a final report with respect to all expenditures made from such funds (including fees, travel and supplies).

5.5 All further correspondence regarding the implementation of this Agreement should be addressed to**:**

|  |  |
| --- | --- |
| For UNCDF:  XXXXXX | For the RECIPIENT INSTITUTION:  XXXXXXXX |

**6. Copyright, Patents and Other Proprietary Rights:**

6.1 UNCDF is custodian of copyright, patents and other proprietary rights. Except as is otherwise expressly provided in writing in the Agreement, the UNCDF shall be entitled to all intellectual property and other proprietary rights including, but not limited to, patents, copyrights, and trademarks, with regard to products, processes, inventions, ideas, know-how, or documents and other materials which the RECIPIENT INSTITUTION has developed for the UNCDF under the Agreement and which bear a direct relation to or are produced or prepared or collected in consequence of, or during the course of, the performance of the Agreement, and the RECIPIENT INSTITUTION acknowledges and agrees that such products, documents and other materials constitute works made for the UNCDF. In line with the public good nature of the UNCDF, UNCDF will place all the deliverables for publication specified in the public domain with the intent that they can and should be freely and widely used by other parties and the RECIPIENT INSTITUTION shall not be excluded from the ability to use such deliverables on the same basis as other external parties.

6.2 To the extent that any such intellectual property or other proprietary rights consist of any intellectual property or other proprietary rights of the RECIPIENT INSTITUTION: (i) that pre-existed the performance by the RECIPIENT INSTITUTION of its obligations under the Agreement, or (ii) that the RECIPIENT INSTITUTION may develop or acquire, or may have developed or acquired, independently of the performance of its obligations under the Agreement, the UNCDF does not and shall not claim any ownership interest thereto, and the RECIPIENT INSTITUTION grants to the UNCDF a perpetual license to use such intellectual property or other proprietary right solely for the purposes of and in accordance with the requirements of the Agreement.

6.3 At the request of the UNCDF; the RECIPIENT INSTITUTION shall take all necessary steps, execute all necessary documents and generally assist in securing such proprietary rights and transferring or licensing them to the UNCDF in compliance with the requirements of the applicable law and of the Agreement.

6.4 Subject to the foregoing provisions, all maps, drawings, photographs, mosaics, plans, reports, estimates, recommendations, documents, and all other data compiled by or received by the RECIPIENT INSTITUTION under the Agreement shall be the property of the UNCDF, shall be made available for use or inspection by the UNCDF at reasonable times and in reasonable places, shall be treated as confidential, and shall be delivered only to UNCDF authorized officials on completion of work under the Agreement.

**7. Use of Name, Emblem or Official Seal of UNCDF or the United Nations:**

7.1 The RECIPIENT INSTITUTION shall not advertise or otherwise make public the fact that it is a RECIPIENT INSTITUTION with UNCDF without the express written consent of UNCDF, nor shall the RECIPIENT INSTITUTION, in any manner whatsoever use the name, emblem or official seal of UNCDF or The United Nations, or any abbreviation of the name of UNCDF or United Nations in connection with its business or otherwise.

7.2 However, the RECIPIENT INSTITUTION may represent in the course of the activities necessary to produce these results and in general that it has been appointed by UNCDF to complete the activities and deliverables specified in this agreement; provided that the RECIPIENT INSTITUTION or any party associated with it may not make any public announcement to this effect until UNCDF has issued an announcement.

7.3 The RECIPIENT INSTITUTION shall have no ability to make any representations which bind UNCDF other than in the direct course of delivering the specific results indicated here.

7.4 While all publications resulting from this Agreement shall follow the template and format to be defined by UNCDF, the authorship of RECIPIENT INSTITUTION, including specific members of the RECIPIENT INSTITUTION’s consortium shall be acknowledged in each publication.

**8. Confidential Nature of Documents and Information:**

Information and data that is considered proprietary by either party and that is delivered or disclosed by one party (“Discloser”) to the other party (“Receiver”) during the course of performance of the Agreement, and that is designated as confidential (“Information”), shall be held in confidence by that Party and shall be handled as follows:

8.1 The receiver (“Receiver”) of such information shall use the same care and discretion to avoid disclosure, publication or dissemination of the Discloser’s Information as it uses with its own similar information that it does not wish to disclose, publish or disseminate; and, use the Discloser’s Information solely for the purpose for which it was disclosed.

8.2 Provided that the Receiver has a written agreement with the following persons or entities requiring them to treat the Information confidential in accordance with the Agreement and this Article 8, the Receiver may disclose Information to any other party with the Discloser’s prior written consent; and, the Recipient’s employees, officials, representatives and agents who have a need to know such Information for purposes of performing obligations under the Agreement, and employees officials, representatives and agents of any legal entity that it controls, controls it, or with which it is under common control, who have a need to know such Information for purposes of performing obligations under the Agreement, provided that, for these purposes a controlled legal entity means:

8.2.1 a corporate entity in which the Party owns or otherwise controls, whether directly or indirectly, over fifty percent (50%) of voting shares thereof; or,

8.2.2 any entity over which the Party exercises effective managerial control; or,

8.2.3 for the UNCDF, UNDP and UNV, as associated fund of UNDP.

8.3 The RECIPIENT INSTITUTION may disclose Information to the extent required by law, provided that, subject to and without any waiver of the privileges and immunities of the United Nations, the RECIPIENT INSTITUTION will give the UNCDF sufficient prior notice of a request for the disclosure of Information in order to allow the UNCDF to have a reasonable opportunity to take protective measures or such other action as may be appropriate before any such disclosure is made, to the extent allowed by law.

8.4 The UNCDF may disclose Information to the extent as required pursuant to the Charter of the UN, resolutions or regulations of the General Assembly, or rules promulgated by the Secretary-General.

8.5 The Receiver shall not be precluded from disclosing Information that is obtained by the Receiver from a third party without restriction, is disclosed by the Discloser to a third party without any obligation of confidentiality, is previously known by the Receiver, or at any time is developed by the Receiver completely independently of any disclosures hereunder.

8.6 These obligations and restrictions of confidentiality shall be effective during the term of the Agreement, including any extension thereof, and, unless otherwise provided in the Agreement, shall remain effective following any termination of the Agreement for a period not to exceed 2 years from termination.

**9. General Provisions**

9.1 This Agreement and the Annexes attached hereto shall form the entire Agreement between RECIPIENT INSTITUTION and UNCDF superseding the contents of any other negotiations and/or agreements, whether oral or in writing, pertaining to the subject of this Agreement.

9.2 The RECIPIENT INSTITUTION shall carry out all activities described in its proposal with due diligence and efficiency. Subject to the express terms of this Agreement, it is understood that the RECIPIENT INSTITUTION shall have exclusive control over the administration and implementation of the activities referred to above in paragraph 1.1 in Coordination with UNCDF. If at any time RECIPIENT does not produce the required results in agreed timeframes and to level of quality acceptable, UNCDF may serve notice of its intent to terminate indicating the grounds; and if breaches in the performance are not rectified within an agreed timeframe, UNCDF may decide to declare this Agreement terminated by written notice to the RECIPIENT INSTITUTION as described in paragraph 9.6 below; and/or seek any other remedy as may be necessary.

9.3 UNCDF undertakes no responsibilities in respect of life, health, accident, travel or any other insurance coverage for any person, which may be necessary or desirable for the purpose of this Agreement or for any personnel undertaking activities under this Agreement. Such responsibilities shall be borne by the RECIPIENT INSTITUTION.

9.4 The rights and obligations of the RECIPIENT INSTITUTION are limited to the terms and conditions of this Agreement. Accordingly, the RECIPIENT INSTITUTION and personnel performing services on its behalf shall not be entitled to any benefit, payment, compensation or entitlement except as expressly provided in this Agreement.

9.5 The RECIPIENT INSTITUTION shall be solely liable for claims by third parties arising from the RECIPIENT INSTITUTION's acts or omissions in the course of performing this Agreement and under no circumstances shall UNCDF be held liable for such claims by third parties.

9.6 On the grounds defined in 9.2 above, this Agreement may be terminated by either party before completion of the Agreement by giving thirty (30) days written notice to the other party, and the RECIPIENT INSTITUTIONshall promptly return any unutilized funds to UNCDF as per paragraph 9.7 below. Unutilized funds shall mean any funds in possession of RECIPIENT INSTITUTION after allowing for the settling all obligations incurred up to the date of termination. Also, in the event that funds are in fact due to RECIPIENT INSTITUTION for activities undertaken by RECIPIENT prior to termination, then these funds will be specified and paid by UNCDF to the RECIPIENT INSTITUTION.

9.7 The RECIPIENT INSTITUTION acknowledges that UNCDF and its representatives have made no actual or implied promise of funding except for the amounts specified by this Agreement. If any of the funds are returned to UNCDF or if this Agreement is rescinded, the RECIPIENT INSTITUTION acknowledges that UNCDF will have no further obligation to the RECIPIENT INSTITUTION as a result of such return or rescission.

9.8 No modification of or change to this Agreement, waiver of any of its provisions or additional contractual provisions shall be valid or enforceable unless previously approved in writing by the parties to this Agreement or their duly authorized representatives in the form of an amendment to this Agreement duly signed by the parties hereto.

9.9 Any disputes between the Parties arising out of or relating to this Agreement which is not settled amicably or by other agreed mode of settlement shall be submitted to arbitration at the request of either Party. Each Party shall appoint one arbitrator, and the two arbitrators so appointed should appoint a third, who shall be the chairman. If within thirty days of the request for arbitration either Party has not appointed an arbitrator or if within fifteen days of the appointment of two arbitrators the third arbitrator has not been appointed, either Party may request the President of the International Court of Justice to appoint an arbitrator. The procedure of the arbitration shall be fixed by the arbitrators, and the expenses of the arbitration shall be borne by the Parties as assessed by the arbitrators. The arbitral award shall contain a statement of the reasons on which it is based and shall be accepted by the Parties as the final adjudication of the dispute.

9.10 The parties shall be bound by any arbitration award rendered as a result of such arbitration as the final adjudication or any such controversy or claim.

9.11 Nothing in or relating to this Agreement shall be deemed a waiver of any privileges and immunities of the United Nations, or UNCDF.

IN WITNESS WHEREOF, the undersigned, duly appointed representatives of UNCDF and the RECIPIENT INSTITUTION, respectively, have on behalf of UNCDF and the RECIPIENT INSTITUTION signed the present Agreement on the dates indicated below their respective signatures.

|  |  |
| --- | --- |
| **On behalf of UNCDF:**  Name: Judith Karl  Title: Executive Secretary  Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | **On behalf of the RECIPIENT INSTITUTION:**  Name: XXXXXXXXXX  Title: XXXXXXXXXXX  Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**ANNEX A:**

**Proposal to UNCDF for XXXXX - is attached and considered part of this agreement.**

1. [The Philippines Digital Payments Country Diagnostic](https://btca-prod.s3.amazonaws.com/documents/436/english_attachments/The_State_of_Digital_Payments_in_the_Philippines.pdf?1577119102) 2019 [↑](#footnote-ref-2)
2. The selected technical partner will be provided with a copy of the underlying model of the Digital Payments Diagnostic in excel format. [↑](#footnote-ref-3)
3. The five payment use-cases offer the most promise – both in terms of increasing the share of digital payments as well as democratizing the benefits of digital payments: (1) merchant payments, (2) supplier payments by businesses, (3) remittances, (4) utility payments, and (5) social benefit transfers. Source: BTCA, Philippines Digital Payments Diagnostic 2019 [↑](#footnote-ref-4)
4. <https://www.betterthancash.org/news/blogs-stories/empowering-people-one-transaction-at-a-time> and <https://www.betterthancash.org/news/blogs-stories/better-than-cash-launch-event> [↑](#footnote-ref-5)
5. <https://www.betterthancash.org/news/blogs-stories/pioneer-governments-lead-the-way-on-shifting-from-cash-to-digital-payments> [↑](#footnote-ref-6)
6. <https://www.betterthancash.org/news/blogs-stories/join-our-webinar-digitizing-business-payments-in-the-philippines> and <https://www.youtube.com/watch?v=D2RExGA0T6U> [↑](#footnote-ref-7)
7. Gender-disaggregated data is defined here as data collected separately for males and females. [↑](#footnote-ref-8)
8. ' Supervisory technology (suptech) is the use of innovative technology by supervisory agencies to support supervision. It helps supervisory agencies to digitize reporting and regulatory processes, resulting in more efficient and proactive monitoring of risk and compliance at financial institutions. [↑](#footnote-ref-9)
9. BTCA’s Editorial and Publications Committee, the Member Services Committee (and their respective members as needed) as well as external reviewers and partners of BTCA’s publications e.g. the World Bank, CGAP, ADB [↑](#footnote-ref-10)