

TERMS OF REFERENCE (ToR)

Call for Tender 30000028359,1: Provision of Money Transfer Services – Democratic Republic of Congo (DRC)

1. Background

The International Organization for Migration (IOM) is implementing humanitarian and development programmes across multiple locations in the Democratic Republic of Congo (DRC). These operations require the timely, secure, and accountable transfer of funds to beneficiaries, field staff, suppliers, and implementing partners.

To support effective programme delivery while ensuring compliance with financial regulations, internal controls, and donor requirements, IOM seeks to contract a qualified and licensed Financial Service Provider (FSP) capable of delivering reliable, secure, and scalable money transfer services.

2. Purpose of the Tender

The purpose of this tender is to identify and select a reputable and experienced Money Transfer Service Provider to support IOM in executing secure, fast, transparent, and cost-effective financial transfers across its areas of operation in DRC.

3. Scope of Services

The selected service provider shall perform the following tasks:

3.1 Core Services

- Provide cash transfer and/or mobile money transfer services (MPESA, AIRTEL MONEY, ORANGE MONEY, AFRICEL MONEY) to beneficiaries and stakeholders.
- Facilitate bulk payments to large groups with minimal processing time and high accuracy.
- Enable transfers in **American dollar (USD)** and local currency (**Congolese Franc – CDF**) and, where required, other currencies, with transparent and competitive exchange rates.
- Ensure real-time tracking, reporting, and reconciliation of all transactions.

➤ Experience Requirement:

- The bidder must demonstrate **proven prior experience in similar assignments (3years at least)**, including large-scale cash transfer or payment services; with contracts and purchase orders as proof
- **Previous experience with international and/or national humanitarian organizations will be considered a strong advantage.**

3.2 Geographic Coverage

The service provider must demonstrate operational capacity in the following locations:

- Bas-Uele ; Équateur –Haut-Katanga ; Haut-Lomami ; Haut-Uele ; Ituri ; Kasai ; Kasai-Central ; Kasai-Oriental ; Kinshasa ; Kongo-Central ; Kwango ; Kwilu ; Lomami ; Lualaba ; Mai-Ndombe ; Maniema ; Mongala ; Nord-Kivu ; Nord-Ubangi ; Sankuru ; Sud-Kivu ; Sud-Ubangi ; Tanganyika ; Tshopo ; Tshuapa

The bidder shall provide:

- A detailed description of the agent network, service points and areas covered (Business profile);
- Information about the mobile money platforms, banking partners and cash withdrawal capabilities available in each area.
- All administrative documents demonstrating eligibility to operate in the DRC (RCCM, ID Nat, Tax number, CNSS, tax clearance) and the approval of the Central Bank of Congo which authorizes to work in the financial sector.

3.3 Operational Requirements

The service provider shall:

- Guarantee secure, reliable, and confidential transfer mechanisms
- Offer flexible payment modalities, including:
 - Cash disbursement
 - Mobile wallets
 - Bank transfers
- Provide a secure, user-friendly digital platform or dashboard enabling:
 - Real-time monitoring of transactions
 - Beneficiary tracking
 - Reporting and reconciliation
- Maintain an effective customer service system, including beneficiary support
- Establish robust complaint handling and dispute resolution mechanisms

Reporting Requirements:

- Payment confirmation reports
- Exception reports (failed, pending, reversed transactions)
- Monthly reconciliation statements
- Any additional reports requested by IOM

4. Deliverables

The selected service provider shall deliver:

- A fully functional and secure payment system operational within short period of time after signature of purchase order for each transaction
- Verified completion reports for each transfer cycle
- Regular financial and operational reports in agreed formats
- Periodic performance reports (timeliness, success rates, system reliability)

➤ Risk Management Requirements

The provider must establish and implement robust risk management measures, including:

- Beneficiary identification and verification procedures (KYC compliance)
- Fraud detection and prevention mechanisms
- Transaction validation controls prior to disbursement
- Safeguards against duplication, diversion, and unauthorized payments
- Secure handling of cash and liquidity management across locations
- Contingency and business continuity plans (e.g., system failure, liquidity shortages)
- Clear escalation and incident reporting procedures
- Internal audit and compliance monitoring systems

5. Duration of the Contract

The contract will be established for an initial period of **twenty-four (24) months**, renewable once subject to satisfactory performance, operational requirements, and availability of funds.

6. Eligibility and Required Documentation

Interested service providers must submit the following:

6.1 Administrative Documents

- Valid business registration certificate (RCCM, Id Nat, CNSS, Status, etc.)
- Valid tax clearance certificate (numero Impot, quitus fiscaux)
- Proof of compliance with national financial regulations (e.g., Central Bank license)
- Legal authorization to provide money transfer services in DRC

6.2 Technical Documentation

- Company profile and organizational structure
- Evidence of experience in humanitarian or large-scale financial transfer operations
- Detailed methodology and transfer procedures
- Proposed Service Level Agreement (SLA)
- Risk management and fraud mitigation framework
- Data protection and privacy policies
- Description of IT systems and security protocols
- Geographic coverage and agent network details

6.3 Financial Proposal

- Detailed fee structure (transaction fees, commissions, exchange margins)
- Any fixed or additional service charges
- Pricing structure for bulk transactions (if applicable)
- Any cost-efficiency measures or value-added services

7. Evaluation Criteria

Proposals will be evaluated based on the following criteria:

Evaluation Criteria	Weight (%)
Technical Capacity & Experience	30%
Geographic Coverage	20%
Operational Reliability & Security	20%
Cost Effectiveness	20%
Reporting Tools & Customer Service	10%

8. Submission Guidelines

All proposals must be submitted in sealed envelopes or via secure electronic submission or via email to:

Email Address: rfqdc@iom.int

Physical Address: 372, avenue Colonel Mondjiba, C/Ngaliema. Ref. Utxafrica
Subject: Call for tender 30000028359,1 – Money Transfer Services (DRC)

Deadline: 24/07/2026 at 5:00, Kinshasa Time

Late submissions will not be considered.

9. Terms of Payment

Payments to the service provider will be made upon:

- Delivery of services
- Submission of valid invoices
- Approval of financial and operational reports by IOM

10. Confidentiality and Data Protection

All information shared during the contract period shall be treated as strictly confidential.

Given the highly sensitive nature of beneficiary data, the service provider must:

- Establish and maintain a **clear written policy for the handling, processing, and management of personal data**
- Ensure compliance with applicable data protection regulations and international standards
- Guarantee that beneficiary data is used exclusively for contractual purposes
- Implement secure data storage and access controls
- Ensure encryption and secure transfer of sensitive information
- Prevent unauthorized access, disclosure, or misuse of data

11. Contact for Clarifications

For further information or clarification:

Faroq Ghaleb

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