**Framework agreement for the services of an Individual Contractor Engaged on On-Call Basis, Senior Technical and Technical Experts on Responsible Digital Payments and Digital Financial Inclusion, Better Than Cash Alliance (BTCA)**

|  |  |
| --- | --- |
| **Project Title** | UNITED NATIONS CAPITAL DEVELOPMENT FUND |
| **Location:** | Various |
| **Application Deadline:** | July 1, 2022 (Midnight New York, USA) |
| **Type of Contract:** | Individual Contract |
| **Post Level:** | International consultant |
| **Languages Required:** | Fluent command of oral and written English and French. Spanishis an asset |

##### BACKGROUND

1. **About UNCDF**

[United Nations Capital Development Fund](https://www.uncdf.org/) (UNCDF) is the UN’s capital investment agency for the World’s 46 least developed countries (LDCs). It creates new opportunities for poor people and their communities by increasing access to inclusive finance and investment capital. Established by the General Assembly in 1966 and with headquarters in New York, UNCDF is an autonomous UN organization affiliated with the United Nations Development Programme (UNDP).

**About the Better Than Cash Alliance**

Hosted by UNCDF, the [Better Than Cash Alliance](https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.betterthancash.org%2F&data=04%7C01%7Cmomenat.al-khateeb%40uncdf.org%7Cb5d6c59dcf13430fb9c208d8d1f28575%7Cb3e5db5e2944483799f57488ace54319%7C0%7C0%7C637490186831439790%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=%2BM32CjFC3QHW02PEY8cXZRtygwUlrN8TatmwuYZWjcQ%3D&reserved=0)’s mission is to catalyze a global movement from cash to digital payments to help achieve the [Sustainable Development Goals](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.betterthancash.org%2Ftools-research%2Freports%2Figniting-sdg-progress-through-digital-financial-inclusion&data=04%7C01%7Cmomenat.al-khateeb%40uncdf.org%7Cb5d6c59dcf13430fb9c208d8d1f28575%7Cb3e5db5e2944483799f57488ace54319%7C0%7C0%7C637490186831439790%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=64FyGfiMMrpVsCGNTxGE1p6UXYUNrDy3sHg1ux6ef%2BY%3D&reserved=0).Specific benefits include efficiency, transparency, women’s economic participation, and financial inclusion, helping build economies that are digital and inclusive.

The Alliance has [75 members](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.betterthancash.org%2Fmembers&data=04%7C01%7Cmomenat.al-khateeb%40uncdf.org%7Cb5d6c59dcf13430fb9c208d8d1f28575%7Cb3e5db5e2944483799f57488ace54319%7C0%7C0%7C637490186831449786%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=tC5feg8kdVw6sP8UQYDdaX8OW5LrhK6dCuaRx4kxz%2Fo%3D&reserved=0), including national governments from Africa, Asia-Pacific, and Latin America, companies, and international organizations which have committed to digitizing payments.

The Secretariat works with the Alliance members on their journey to digitize payments by:

* Providing advisory services based on member priorities.
* Sharing action-oriented research and fostering peer learning.
* Conducting advocacy at the national, regional, and global levels.

Billions of dollars in cash payments and transfers are made daily in emerging and developing economies, including payment of salaries, social welfare, relief, payments to suppliers, and remittances. The problems with these cash payments include a lack of transparency, accountability, and security, as well as inefficiency. Individuals who receive cash payments are often part of the 1.7 billion excluded from the formal financial sector, the majority of whom are women. This means they are excluded from access to a range of appropriate and affordable financial services to help them save safely take advantage of economic opportunities and reduce their vulnerability to risk.

Shifting these payments from cash to digital has the potential to improve the lives of low-income people, particularly women while giving governments, the development community, and the private sector a more transparent, time and cost-efficient, and often-safer means of disbursing payments.

The Better Than Cash Alliance Team’s Core Values are the following:

* Achieving together
* Striving for excellence
* Service oriented
* Results oriented

The Alliance has been widely recognized as a leading global authority on the digitization of payments, a trusted source of evidence-based and tailored policy guidance, and a forceful advocate for responsible and inclusive digital ecosystems. It is credited with having catalyzed a global movement to drive the digitization of payments. More than 100 organizations have made commitments to move away from cash to digital payments from Government, private sectors, UN agencies and many more.

The Better Than CASH Alliance has developed its strategy 2022-2025 focusing on scaling digital payments with a focus on Africa and women for COVID-19 post recovery using both advocacy and advisory services. Building on nine years of achievements, 2022-2025 Strategy will focus on scaling digital payments in emerging and developing economies with a focus on responsible practices and financial equality for women by:

* Providing advisory services to governments in payment streams with potential for scale
* Driving payment digitization with companies and apex bodies along their supply chains in key payment streams and sectors where the Alliance has the expertise and can achieve scale, incl. B2P wage digitization and B2B payments in agriculture, readymade garments, and merchants
* Brokering regional commitments for responsible digitization with a focus on Africa

The Alliance Secretariat provides demand-driven services to its members in payment streams that have the potential to scale, where the Secretariat has a unique value, and where they complement their partnership with the Alliance. During 2022-2025, the payment streams will be focusing on the following:

1. **Business to People (B2P)** – with the focus on wages digitization, merchant digitization, and Agriculture payment digitization with the focus on the cocoa, tea, and coffee sector.
2. **Government to People (G2P)** Digital payments were instrumental in delivering pandemic relief and wages for many of the social protection measures implemented by governments
3. **Humanitarian and UN payments** - drive efficiency, reduce costs and improve aid by UN agencies
4. **People to Government (P2G)** with the focus on digitizing tax payments in emerging countries as well as Heath payment digitalization
5. **Specific Objectives**

The objective of this terms of reference is to find high- quality technical experts in digital finance that are capable of providing advisory and advocacy support to help achieve the Alliance’s goal of catalyzing a movement from cash to digital payments and support members of the Alliance to adopt digital payment instrument methods

Individual Consultants are expected to provide advocacy, research, advisory services, capacity building, and technical assistance interventions in the following areas:

* Support elaboration of an informed and sound ecosystem with the focus on strengthening strategy or roadmap for responsible digital payments.
* Technical advice to support the implementation of the Alliance strategy with a focus on gender; manage activities and institutional relations for in-country projects/programs.
* Promote and accelerate the transition from cash payments towards responsible digital payments and financial inclusion.
* Conduct research on the responsible digitization of payments, drawing insights and lessons for other countries or members of the Alliance following a similar path/responsible practices.

**The Expert must prove knowledge and practical experience in one or more of the following themes:**

* Implementation of responsible practices in line with the ‘ [UN Principles for Responsible Digital Payments](https://responsiblepayments.org/pdfs/UN-ResponsiblePayments.pdf)’
* Digital payments
* Gender and digital payments
* Gender and digital financial inclusion
* APIs and platform/data integration
* Interoperability
* Merchant Digitization
* Recourse mechanisms
* Consumer protection
* Data privacy
* Digitization of agriculture payments
* Digitization of humanitarian payments
* Digitization of G2P payments (i.e. social welfare payments, emergency relief transfers)
* Digitization of business payments, including B2B (supply chains), B2P (wages)
* Digitization of humanitarian assistance payments
* Digital identity
* E-KYC
* Regulation of digital financial services
* Financial inclusion policy
* Financial literacy and training for digital payments and financial services
* Keeping money digital (digital ecosystems development)
* Climate finance
* Climate finance and gender resilience
* CBDCs
* Artificial Intelligence, machine learning, and algorithms bias in the context of digital payments
* Remittances (international and domestic)

1. **SCOPE OF THE SERVICES REQUIRED**

Financial Inclusion experts are expected to provide technical assistance and support to Governments or companies members of the Alliance be called upon to support the Alliance activities across its three key verticals:

* Advocacy Services
* Advisory to Member services and,
* Research and Innovation

**Expected Outputs:**

* Support elaboration of an informed and sound ecosystem strengthening strategy or roadmap for responsible digital payments.
* Provide advisory and technical advice to support the implementation of the Alliance strategy with a focus on gender; manage activities and institutional relations for in-country projects /program
* Help promote and accelerate the transition from cash payments toward responsible digital payments and financial inclusion
* Conduct deep-dive research on the responsible digitization of payments, drawing insights and lessons for other countries or members of the Alliance following a similar path/responsible practices.
* Conduct scoping missions in selected countries: As part of its programme activity, the Alliance conducts scoping missions in order to map out market trends and developments, asses institutional capacity, verify programme assumptions and identify partnership opportunities.
* Advise selected partners on project implementation: Assist partners selected by the Alliance in the design, pilot or roll-out of digital payment solutions with the inclusion of UN Digital Payment principles

**Indicative Outputs:**

* Advisory
  + Technical Advisory services
  + Institutional strategies
  + International good practices and standards.
  + Technical Advice in the set-up, piloting and roll-out of digital solutions with adopting the UN Responsible
  + Metrics and design elements for gender-disaggregated data systems.
  + Implementation plans
  + Concept notes
* Policy
  + Regulatory assessments and diagnostic
  + Gap analysis of regulations
  + Comparative policy analysis
  + Policy recommendations
* Research and Innovation
  + Design system and training requirements.
  + Research Papers
  + Lessons learned reports and recommendations.
  + Demand side analysis identifying key behaviours to be changed to increased uptake and usage of digital solutions. Data will be desegregated by sex, age and other relevant demographic or geographic segmentation as necessary.
* Advocacy:
  + Advocacy Strategies
  + Advocacy engagement

##### Deliverables and Expected Results

For each specific assignment, the UNCDF will develop a specific Terms of Reference (TOR) with detailed scope of work, expected deliverables and project timeline which will be sent to qualified partners. Upon receipt of the TOR, the consultant will be requested to share confirmation of interest for attending the assignment and submit a financial proposal based on the work requirements and timeline specified in the TOR. The indicated outputs and delivery schedules can be different in each assignment and will be detailed in each Term of Reference (TOR) specifies per assignment.

1. **Approach and Methodology**

The Better Than Cash Alliance (BTCA) is looking to hire Experts and Senior Technical Experts to support the Alliance’s work to advance responsible digital payments and provide advisory services (including policy and regulatory advice, expertise in financial inclusion and digital payments, experience in promoting inclusive innovation processes and expertise in capacity/skill-building) to support the development of program interventions in the above-mentioned payment streams.

This solicitation is for a long-term agreement (LTA) for three years. “LTA” refers to a mutual arrangement whereby the consultant will provide services as required, over a specific period. An LTA specifies the unit price, allowing for a framework agreement to be used when the contractors’ services are needed

An LTA is a framework agreement between UNCDF and individual where the latter may, at any time within the duration of the LTA, be required to render the agreed services at deliverable-based prices for a minimum period of 12 months, with potential extension for up to three (3) additional years, depending on satisfactory performance of the individual.

Under an LTA, Better Than Cash Alliance program does not guarantee that any specific quantity of services shall be purchased during the term of this agreement.  The LTA does not form a financial obligation or commitment from UNCDF at the time the LTA contract is signed, and such an agreement is non-exclusive.

Over the past three years, the Alliance has established rosters for experts and senior experts, table data below demonstrating the historical data trends under each roster:

|  |  |  |
| --- | --- | --- |
| Description | Senior Expert roster | Expert roster |
| Number of experts in each roster | 23 Senior Experts | 52 Experts |
| Range of contract values | $26,000- $185,000 | $48,000 - $255,000 |
| Percentage (%) Of utilization based on the total amount for each roster | 60% | 86% |

For this LTA, UNCDF would like to reach a total of 80 entries in the combined roster of experts and senior experts. However, if this number is not reached, the creation of the roster will still proceed.

Based on the objectives mentioned under **section B** “Specific Objective”, this TOR has been divided into 2 LOTS based on the preferred level of seniority, depth of knowledge, background, and years of experience.

UNCDF seeks to establish Long Term Agreements (LTAs) with multiple experts and senior experts under the following LOTS:

* Lot 001. Senior Experts in Digital Payments
* Lot 002. Experts in Digital Payments

Under both lots, the experts will support the Alliance’s goal of catalyzing a movement from cash to digital payments and support members of the Alliance to adopt digital payment instrument methods.

Bidders must apply to only one lot that highly corresponds to their level of seniority, knowledge, background, and years of experience as reflected in the section Professional Qualifications of the Successful Consultants.

Technical and Financial proposals must be submitted separately, for financial proposals, it should be password protected.

**Technical proposal**

The consultants must provide their CVs, for the senior experts the CVs must include the list of relevant publications, as well as a cover letter substantiating their understanding of the Better than Cash Alliance interventions, area of expertise as reflected under the themes in the Specific Objective, **section B,** and what their approach would be to respond to the indicative outputs.

The consultants must demonstrate their expertise with the key customer segments (Youth, women, migrants, refugees, and MSMEs) with the sectors targeted (finance, agriculture, energy, health, tax, wages, Social Protection beneficiaries, women-led enterprises and Climate focusing on renewable energy and energy transition).

The Better Than Cash Alliance operates in Low and Middle-Income Countries in West Africa, East Africa, the Middle East, Asia, Southeast Asia, and the Pacific thus relevant implementation experience in these geographies should be highlighted.

Case studies of past successful efforts of embedding the above in the development and organizational space should be brought to the fore.

**Price and Schedule of Payments**

An LTAs is not a financial commitment with UNCDF at the time of its signed. UNCDF will issue call-off contract against the LTA only upon a specific requirement with clear and measurable deliverables. Financial commitments will be established on an ad-hoc basis every time services are requested within the scope of the LTA and a contract will be issued.

Final Price and Schedule of Payments will be determined at the time of the call-off contract. When required, the UNCDF will contact LTA holders to provide a signed Confirmation of Interest and price proposal. The subsequent quotes provided must be equal to or lower than the unit rates agreed in the LTAs. Call-off contracts are separate contracts that fall under the framework agreement of the LTA.

Financial proposals will include professional fees: ‘**’All-inclusive Daily Rate**”. This all-inclusive Daily Rate must include all expenses to be incurred by the respective consultant in their daily work schedule when not traveling. This will include but is not limited to his/her professional fees, incidental expenses, medical and health insurance, communication, stationery, etc.

A financial proposal for this LTA shall not include travel costs including all costs associated with such travels All travel-related expenses including tickets, lodging, terminal expenses, insurance/medical costs, etc. should be agreed upon between the hiring unit and service provider prior to undertaking an assignment.

Travel will be reimbursed on an actual basis. In general, UNCDF shall not accept travel costs exceeding those of an economy class ticket. Should the service provider wish to travel in a higher class he/she should do so using their own resources. The total contract value of each specific assignment, inclusive of all elements, shall be converted into a lump sum contract. Payments under each contract shall be made on submission and acceptance of deliverables under the contract in accordance with the schedule of payment.

**Call-off/ Selection Process for Specific Assignment**

1. Successful candidates for this position will be engaged on an assignment basis. These assignments may be short-term or long-term and will be discussed with the consultant, who will be free to accept or decline the offer for each assignment.
2. Subject to the consultant’s availability and interest in specific missions, the consultants may be tasked with activities such as providing technical assistance and support to Governments or companies members of the Alliance, conducting research, or helping BTCA members design and implement public policies to support the responsible digitization of payments. These tasks may support either service to members (in-country work) or the global advocacy and research roles of the Alliance.
3. The Better Than Cash Alliance will be solely responsible for managing the roster, any request for any other business unit, a formal request shall be sent to the Head of Innovation Unit and Research and the Management Specialist for their consent and approval.
4. The requesting Unit is responsible for all the administrative processes for engaging with the consultant
5. The consultant selected to perform a specific project for any other business unit other than the Alliance, should communicate to the Alliance Management Specialist and seek clearance on the engagement.
6. An Evaluation performance shall be prepared and signed off by the Requesting unit for each assignment.
7. Any other requesting Unit other than Better Than Cash Alliance that is using the consultants in the roster, is responsible for providing signed-off evaluation performance for the BTCA Management Specialist upon the completion of the consultant’s assignment, failure to do so, the BTCA has the right for not granting approval/consent for the requesting unit to use the BTCA consultants.
8. For each assignment, the requesting unit who is planning to place the call-off for a particular consultant shall ensure that the call-off amount, as well as the prior payments made to the consultants from the start date of the LTA, does not exceed the total amount of the LTA.

##### Standard Operation procedure for placing the call-off

1. Prior to the call-off, a need assessment by the requesting unit for every assignment shall be conducted, and the service requirement may be linked to the global and national program
2. A secondary competition through a desk review of at least three (3) experts from the roster must always be conducted.
3. In the event that less than 3 experts are able to confirm availability for the assignment, the desk review will stand as valid, provided that not less than a week’s time to respond was given to the expert duly qualified for the assignment.
4. The requesting unit must provide written evidence that at least two (3) experts were duly contacted; and
5. All other experts have duly communicated in writing their reasons for not submitting an offer for the assignment.

Based on the need assessment and a predefined TOR, UNCDF will review the Vendor’s qualification and experience, focus area, regional coverage as well as work languages and then approach the Vendor from the Roster that best fits with the assignment & offers the best VFM – seeking the consultant’s:

1. confirmation of Interest and availability; and
2. a final price proposal incorporating all expected costs to complete the work, making use of their daily fee as reflected in the roster. These should be formalized using the financial proposal template for ICs.
3. The Evaluation panel shall include one staff member that is not from the hiring unit
4. The basis for the award will be based on the lowest total all-inclusive financial proposal.
5. When the expert found to offer the lowest total financial proposal has an ongoing assignment with BTCA that have conflicting timelines, and hence workload and timely completion becomes a concern, BTCA reserves the right to award the contract to the second-lowest financial proposal, provided that the price is within BTCA’s budget for the assignment.
6. BTCA Management Specialist will be responsible to oversee the management of the roster, as well as the monitoring of the cumulative payments to each of the individuals in the roster, and its regular updates on the Contract issues, working with the Office of Finance and Management Services (FMS) on the contract issuance process and ensuring timely submission for any amounts that will be further subjected to the ACP approval.

##### Key Performance Indicators and Service Level

Each specific TOR will describe in detail the list of key services required, their frequency of requirement, and minimum standard of services acceptable.

Monitoring of progress shall be measured both per the activities of the contractor as well as the performance of the BTCA partners involved in the project.

The contractor will be asked to organize progress calls with the Key Lead/s from the Better Than Cash Alliance.

Payments will be linked to the approval of deliverables, should a deliverable not meet the standard agreement, BTCA will withhold payment and discuss remedial actions with the contractor.

The consultant must prove knowledge and implementation experience in one or more of the following subjects:

* Share expertise and experiences from the Better Than Cash Alliance and from the Senior Experts’ own academic and professional work with governments, companies, and international organizations.
* Translate complex technical ideas to non-technical audiences: In order to effectively reach senior decision-makers, it is necessary to make complex technical ideas into easy-to-understand language.
* Perform a leading role in Better Than Cash Alliance member peer exchanges drawing on extensive subject matter expertise and networks.

1. **Governance and Accountability**

The LTA agreement will be managed by the Head of Research and Innovation Hub and the Management Specialist for the Alliance.

Additionally, each specific project TOR will:

* Identify the specific authority who will directly supervise the contractor, and to whom the contractor will be directly responsible, reporting to, seeking approval/acceptance of output (e.g., the Project Manager, National Project Director, etc.).
* Determine the frequency of progress reporting,
* Identify institutions/organizations/individuals with whom the contractor is expected to liaise/interact/collaborate/meet while performing the work.

1. **Facilities to be provided by UNCDF**

Unless specified in an assignment TOR, The Better Than Cash Alliance will not provide any facilities.

1. **Expected duration of the contract/assignment**

This solicitation is for a non -exclusive long-term agreement (LTA) three years starting from the date of signing the LTA.

For each assignment the duration will vary and will be specified in the TOR, each specific project TOR will:

* State expected duration of work and expected date of full completion.
* Indicate target date of commencement of the work and expected completion date, including conditions to both.
* Give estimated lead time for UNCDF or Project Implementing Partners to review outputs, give comments, approve/accept outputs, etc.

1. **Institutional Arrangement**

Depending on the topic or the region covered, the consultant will work under the direct supervision of one of the following BTCA staff:

* Managing Director
* Deputy Managing director
* Head of Africa Advocacy and Partnerships
* Head of Private Sector Digital Payment Innovation
* Regional Lead, Asia Pacific Regional Lead
* Regional Lead, Latin America and the Caribbean
* Regional Lead, Africa

1. **Duty Station**

The Better Than Cash Alliance currently works in

* Asia: India, Pakistan, Bangladesh, Indonesia, Philippines
* Africa: Ghana, Senegal, Kenya, Ethiopia, Cote d’Ivoire, Rwanda, Liberia, Sierra Leone, Sudan, Uganda, Equatorial-Guinea, Benin, and Malawi
* LAC: Colombia, Mexico
* Middle east: Jordan

For each assignment the location will be specified in the TOR, each specific project TOR will:

* Identify the contractor’s duty station/location during the contract, mentioning the location of field works or in pursuit of other relevant activities, especially where traveling will be required
* State whether the contractor will be required to report regularly or be present at a certain office during the work, including frequency of reporting, even if intermittent
* For the Senior Experts (as submitted in the proposal) shall need to be virtually present for global advisory support. For any virtual/ physical meetings/ presence, advance notice shall be given by UNCDF. All costs involved in physical meetings/presence etc. will be reimbursed by UNCDF on an actual basis.

1. **Professional Qualifications of the Successful Contractor:**

|  |  |  |
| --- | --- | --- |
|  | **LOT 1** | **LOT 2** |
| **SERVICE PROVIDER QUALIFICATIONS:** | **Senior Experts in Digital Payments** | **Experts in Digital Payments** |
| **Education:** | * Master's degree in economics, finance, public/business administration, law, social sciences, international relations, or related fields. | * Master's degree in economics, finance, public/business administration, law, social sciences, international relations or related fields. |
| **Skills and Experience:** | * Minimum of 20 years of professional experience at the highest possible level in responsible positions in either government, international organizations, corporate, or academia working on digital payments, financial services, financial inclusion, or a relevant related field * Senior level expertise in driving the responsible digitization of payments and expanding financial inclusion. * Fully versed in policy and technical implementation issues of financial inclusion and the digital agenda at a global level and/or in G20 emerging market countries, and continental partners including AU, AfCFTA, AfDB, UNECA, Smart Africa, and Africa Nenda; * Senior level expertise in policy, legal or regulatory issues related to inclusive payments systems. * Expert knowledge in topics related to gender, recourse, digital payments, consumer protection, digitization of health payments, digitization of agriculture payments, digitization of humanitarian payments, data privacy, interoperability, CBDCs, etc. * Experience working with high-level government officials and international organizations. * Experience working with the United Nations and/or other multilateral organizations, an advantage. * Recognized research * Experience working with the United Nations and/or other multi-lateral organizations, an advantage | * Minimum of 7-10 years of professional experience in either government, international organizations, corporate or academia working on digital payments, financial services, financial inclusion, or a relevant related field. * Recognized research and publications in relevant fields. * Demonstrated expertise in the implementation of digitization of payments and expanding financial inclusion. * Proven knowledge of policy and technical implementation issues of responsible digital payments and financial inclusion at a global level and/or in Better Than Cash [member countries](https://www.betterthancash.org/about/members); * Expertise in policy, legal or regulatory issues related to gender and responsible payments systems. * Expert knowledge in topics related to gender, recourse, digital payments, consumer protection, digitization of health payments, digitization of agriculture payments, digitization of humanitarian payments, data privacy, interoperability, CBDCs, etc * Experience working with high-level government officials and international organizations. * Experience working with the United Nations and/or other multi-lateral organizations, an advantage. |
| **Language:** | * Excellent oral and written communication skills in English. * Excellent oral and written communication skills in French or Spanish, an asset. * Proficiency in other languages is an advantage | * Excellent oral and written communication skills in English. * Excellent oral and written communication skills in French or Spanish, an asset. * Proficiency in other languages is an advantage |
| **Core Competences** | * Demonstrates ethics and integrity. * Demonstrates political acumen and calculated risk-taking. * Build own competence, creating an environment of creativity and innovation. * Creates and promotes open communication. * Remain calm, in control, and good humored even under pressure. * Conduct fair and transparent decision-making. * Display cultural and gender sensitivity and adaptability; and * Show strong corporate commitment. | * Demonstrates ethics and integrity. * Demonstrates political acumen and calculated risk-taking. * Build own competence, creating an environment of creativity and innovation. * Creates and promotes open communication. * Remain calm, in control, and good humored even under pressure. * Conduct fair and transparent decision-making. * Display cultural and gender sensitivity and adaptability; and * Show strong corporate commitment. |
| **Functional Competencies (Technical):** | * Demonstrated senior-level expertise on gender, responsible digital payments and financial inclusion and key-related issues as defined above; * Robust senior level expertise in one or more priority use cases identified by the Better Than Cash Alliance for its digitization of payment efforts (gender, agriculture, government payments, health payments, humanitarian payments, etc) * Excels at engaging with the highest level of governments, and/or executives of business, international organizations and civil society. * Proven senior level capacity to design and support the implementation of responsible practices for digital financial inclusion strategies and initiatives. * Demonstrated senior level experience managing projects, particularly on digital finance and related issues. * Experience conducting research on digital financial services at a global and national level. * Experience working directly with national administrations including ministries of finance, national treasuries, central banks and/or other ministries relevant to the digitization of payments such as ICT, Social Development, Women, Welfare and other senior leaders and their staff in specific topic areas such as defined above * Ability to translate complex technical ideas to a non-technical audience in both verbally and in writing as evidenced in authored publications. | * Demonstrated expertise on gender, responsible digital payments and financial inclusion, and key-related issues as defined above; * Robust expertise in one or more priority use cases identified by the Better Than Cash Alliance for its digitization of payment efforts (gender, agriculture, government payments, health payments, humanitarian payments, etc) * Excellent ability to engage with governments effectively, and/or executives of business, international organizations and civil society. * Proven capacity to design and support the implementation of responsible practices for digital financial inclusion strategies and initiatives. * Demonstrated experience managing projects, particularly on digital finance and related issues. * Experience conducting research on digital financial services at a global and national level. * Experience working directly with national administrations including ministries of finance, national treasuries, central banks and/or other ministries relevant to the digitization of payments such as ICT, Social Development, Women, Welfare and other senior leaders and their staff in specific topic areas such as defined above * Ability to translate complex technical ideas to a non-technical audience in both verbally and in writing as evidenced in authored publications. |

1. **Criteria for Selection of the Best Offer**

Applications will be screened and only candidates meeting the following minimum criteria will progress for further review:

|  |  |  |
| --- | --- | --- |
|  | **LOT 1** | **LOT 2** |
| **Steps** | **Senior Experts in Digital Payments** | **Experts in Digital Payments** |
| **Technical Evaluation** |  |  |
| **Step I: Screening/ Longlisting** | * Education: Master’s degree in economics, finance, public/business administration, law, social sciences, international relations or * Experience: Minimum of 20 years of professional experience in either government, international organizations, corporate or * Language: Excellent oral and written communication skills in English, other languages an advantage. * Mandatory submission of CV with list of relevant publications. | * Education: Master’s degree in economics, finance, public/business administration, law, social sciences, international relations or * Experience: Minimum of 7 years of professional experience in either government, international organizations, corporate or * Language: Excellent oral and written communication skills in English, other languages an advantage. * Mandatory submission of CV. |
| **Step II: Shortlisting by Review of a Profile**  **UNCDF will conduct a review of a profile (technical evaluation). Only candidates obtaining a minimum of 80 points in Step II will be considered technically qualified and included in the Roster.** | **Criteria for Technical evaluation (100 points maximum):**   * (40 points) - Previous experience working directly with academia, private sector, international organizations or national administrations including ministries of finance, national treasuries, central banks and/or other ministries relevant to the digitization of payments such as ICT, Social Development, Women, Welfare and other, in specific topic areas such as P2G, G2P, B2B, B2P and B2G payments, tax collection, digital identification, financial inclusion policy, ICT, innovation, payments infrastructure, public financial management or other related fields. * (30 points) - Extensive experience implementing payments digitization initiatives and expanding financial inclusion, especially in emerging and developing markets * (20 points)- Writing illustrates clear understanding and knowledge of substantive issues covered by the Better Than Cash Alliance and makes complex topics interesting and easy to understand * (10 points)- Relevant education | **Criteria for Technical evaluation (100 points maximum):**   * (40 points) - Previous experience working directly with academia, private sector, international organizations or national administrations including ministries of finance, national treasuries, central banks and/or other ministries relevant to the digitization of payments such as ICT, Social Development, Women, Welfare and other, in specific topic areas such as P2G, G2P, B2B, B2P and B2G payments, tax collection, digital identification, financial inclusion policy, ICT, innovation, payments infrastructure, public financial management or other related fields. * (30 points) - Extensive experience implementing payments digitization initiatives and expanding financial inclusion, especially in emerging and developing markets * (20 points)- Writing illustrates a clear understanding and knowledge of substantive issues covered by the Better Than Cash Alliance and makes complex topics interesting and easy to understand * (10 points)- Relevant education |
| **Financial Evaluation** |  |  |
| **Financial Evaluation** | Applications will be rated on both technical and financial submissions. The following selection method will be used:  The highest-rated proposal uses the combined scoring method, which assigns the weight distribution between the technical and financial proposals (attached under annex I).  The overall combined score will be 100 points, where weight distribution shall be 70% technical and 30% financial. | Applications will be rated on both technical and financial submissions. The following selection method will be used:  The highest-rated proposal uses the combined scoring method, which assigns the weight distribution between the technical and financial proposals.  The overall combined score will be 100 points, where weight distribution shall be 70% technical and 30% financial. |

1. **Application Procedure**

Interested individuals must submit the following documents/information to demonstrate their qualifications:

* Detailed and up-to-date CV
* 3 examples of publications or provide an internet link to the publications. If internet links are not available, the candidate must otherwise submit the relevant content by email to [uncdf.procurement@uncdf.org](mailto:uncdf.procurement@uncdf.org) with the subject line " Senior Technical /Technical Experts on Responsible Digital Payments and Digital Financial Inclusion, Better Than Cash Alliance (BTCA)"
* Please note that the UNDP Jobsite system allows only one uploading of application documents, so please make sure that you merge all your documents into one single file.
* Please complete and submit the [Letter of Confirmation of Interest and Availability](https://popp.undp.org/_layouts/15/WopiFrame.aspx?sourcedoc=/UNDP_POPP_DOCUMENT_LIBRARY/Public/PSU_%20Individual%20Contract_Offerors%20Letter%20to%20UNDP%20Confirming%20Interest%20and%20Availability.docx&action=default)  (Please click here for the document), please send it separately to the email address:  [financial.proposal@uncdf.org](mailto:financial.proposal@uncdf.org) with the subject line " Senior Technical /Technical Experts on Responsible Digital Payments and Digital Financial Inclusion, Better Than Cash Alliance (BTCA)"
* [General Terms and Conditions for ICs are provided; here:](http://www.undp.org/content/dam/undp/documents/procurement/documents/IC%20-%20General%20Conditions.pdf)

1. **Contracting Arrangement:**

Please refer to the Section above “Standard Operation procedure for placing the call-off” where a request for service arises, the UNCDF office shall directly contact the consultant with the most appropriate experience with the specific Terms of Reference outlining the outputs for the assignment and a request for a lump sum price quotation. The regional/international consultant will notify the UNCDF unit/office of his /her availability for the assignment within 3 working days and a purchase order will be issued to the consultant. Conditions of an assignment is maybe negotiable.

1. **Payments**

The consultant must provide a daily fee which will be used to score the application and calculate payments for each assignment. Payments will be made to the consultant as a lump sum based on the deliverables required as agreed with the UNCDF contracting office. The daily fee is all-inclusive and shall take into account various expenses incurred by the consultant during the period of the contract, including professional fees, insurance, risks and inconveniences related to work under hardship and hazardous conditions, and any other relevant expenses related to the performance of services under the contract. Payments will be based on timesheets and invoices approved by the supervisor.

1. **Travel:**

National or international business travel may be anticipated in which case it will be included under the assignment contract and agreed upon with the supervisor. UNCDF will pay separately travel expenses of approved travel (economy airfare, terminal expenses, and per diems which include hotel and food expenses) according to standard UN rates based on evidence of approved and actual travel.

Individual consultants are responsible for ensuring have vaccinations inoculations when traveling to countries, as designated by the UN Medical Director. Consultants are required to comply with the UN security directives set forth under the DSS.UN.ORG