



Request for Proposals

Project Title: National Insurance Services of St. Vincent and the Grenadines Electronic Payments Solution

1. The National Insurance Services (NIS) is seeking proposals for the provision of an electronic payment solution. The NIS is in the process of developing a suite of electronic services that will extend its services to the population of St. Vincent and the Grenadines. We are therefore desirous of adding an ePayment solution as part of the suite of services offered. The proposed system should allow us to receive contribution payments from our customers via Direct Debit, Credit or Debit cards. The NIS is therefore requesting proposals for the provision of those services in order to facilitate the above stated objective.

The NIS now invites sealed Tenders from eligible bidders for the National Insurance Services of St. Vincent and the Grenadines E-Commerce Payments Solution. Interested eligible bidders may obtain further information from:

The National Insurance Services
Upper Bay St.
Kingstown
St. Vincent and the Grenadines
Telephone Number: 1 784 456 1514
Email: nis@nissvg.org
Website: nissvg.org

2. **Proposals:** See Terms of Reference for the recommended format. However bids must include:
 - Relevant qualifications and experience
 - Execution: methodology and project schedule
 - Financial offer – Quoted in Eastern Caribbean Dollars (XCD)
 - Tenders must be sent to the following address: **The Director, the National Insurance Services, Upper Bay Street, Kingstown, St. Vincent and the Grenadines.**

3. **Tenders must comply with the following conditions:**

All tenders must be submitted in one envelope, with two envelopes enclosed therein. One envelope must be marked 'original' with the original enclosed therein. The other envelope must be marked "copies" with three (3) copies enclosed therein. Bids must have double side printing; copies must be signed in the same way as the original and marked 'copy'. The outer envelope shall be addressed and delivered to the address below on or before **June 29, 2018 at 3: 00 pm EST:**

**The Director
The National Insurance Services
Upper Bay St.
Kingstown
St. Vincent and the Grenadines**

Bear the name “**National Insurance Services of St. Vincent and the Grenadines E-Commerce Payments Solution**” and the words “**DO NOT OPEN BEFORE 3: 00PM EST ON June 29, 2018.**”

LATE TENDERS WILL BE REJECTED.

4. **Clarifications:** The NIS, on its own initiative or in response to a request from a prospective tenderer, may provide additional information on the tender. The NIS will send such information in writing to all other prospective tenderers at the same time.

Request for clarification must be submitted in writing to The National Insurance Services Upper Bay St. Kingstown, St. Vincent and the Grenadines, Telephone Number: **1 784 456 1514** or via email to nis@nissvg.org or stewart.haynes@nissvg.org by June 14, 2018. Clarifications will be posted on www.nissvg.org on June 19, 2018.

5. **Period of validity:** Tenderers will be bound by their tenders for a period of 90 days from the deadline for the submission of tenders. In exceptional cases and prior to the expiry of the original tender validity period, the NIS may ask tenderers in writing to extend this period by 10 days. Such requests and the responses to them must be made in writing. Tenderers that agree to do so will not be permitted to modify their tenders and they are bound to extend the validity of their tender guarantees for the revised period of validity of the tender.
6. **Alteration or withdrawal of tenders:** Tenderers may alter or withdraw their tenders by written notification prior to the deadline for submission of tenders. No tender may be altered after this deadline. Withdrawals must be unconditional and will end all participation in the tender procedure. Tenderers shall not be allowed to retrieve the original tender where the tender is to be altered. The tenderer must submit the altered tender in the same manner in which the original tender was submitted. Withdrawn tenders will be returned to the tenderer unopened. The outer envelope must be marked ‘Alteration’ or ‘Withdrawal’ as appropriate. No tender may be withdrawn in the interval between the deadline for submission of tenders referred to herein and the expiry of the tender validity period.
7. **Cancellation of the tender procedure:** If a tender procedure is cancelled, tenderers will be notified by the NIS. If the tender procedure is cancelled before the tender opening session the sealed envelopes will be returned, unopened, to the tenderers. Cancellation may occur, for example, if:

- i. the tender procedure has been unsuccessful, namely where no qualitatively or financially worthwhile tender has been received or there has been no valid response at all;
- ii. the economic or technical parameters of the project have changed fundamentally;
- iii. exceptional circumstances or force majeure render normal implementation of the project impossible;
- iv. all technically compliant tenders exceed the financial resources available;
- v. there have been irregularities in the procedure, in particular where these have prevented fair competition;
- vi. the award is not in compliance with sound financial management, i.e. does not respect the principles of economy, efficiency and effectiveness (e.g. the price proposed by the tenderer to whom the contract is to be awarded is objectively disproportionate with regard to the price of the market).

In no event will the NIS be liable for any damages whatsoever including, without limitation, damages for loss of profits, in any way connected with the cancellation of a tender procedure even if the NIS has been advised of the possibility of damages.



Terms of Reference

National Insurance Services of St. Vincent and the Grenadines

Electronic Payments Solution

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Background Information

The National Insurance Services (NIS) was incorporated in St. Vincent and the Grenadines **by an ACT of Parliament Chapter 296 of the Revised Laws of St. Vincent and the Grenadines 2009**. The NIS' primary purpose is to provide social security on behalf of the Government to the people of St. Vincent and The Grenadines. The organisation has been fulfilling this mandate since January 1987. The Organization operates from its own Premises **at Upper Bay Street Kingstown St. Vincent**. In addition to operations at the head office, the organization operates one full time service center in Union Island and part time collection agencies in Bequia and at Georgetown.

As a Social Security system in operation for more than thirty years, the NIS has invested significant resources in ICT in order to provide its customers with excellent customer service. The NIS' ICT roadmap includes the addition of online payments of contributions. This will allow the NIS to extend its payment services beyond current office hours and ultimately lower its operational costs.

Further information about The National Insurance Services can be obtained from its **website at <http://www.nissvg.org>**. The National Insurance Services management will supply prospective tenderers with all other relevant information required to compete for the tender.

Relevant Country Background

St. Vincent and the Grenadines (SVG) is a multi-island state comprising of the main island of St. Vincent and seven smaller inhabited islands as well as about 30 uninhabited islets constituting the Grenadines. The islands are home to a population of 109,000 people and cover a land area of 389 square kilometers.

Project Background

The National Insurance Services is seeking to enhance its service and delivery of social protection to the people of St. Vincent and the Grenadines. We have recently enhanced our online wage reporting web application which is used by private sector employers and the Government of St. Vincent and The Grenadines (SVG) to report employees' wages and social security contributions via the internet. Additionally, we are currently in the process of developing a mobile application that will allow employees to verify wages and deductions, simulate pensions, and access other important services. The NIS is now desirous of integrating online payment of contributions with these applications.

Purpose

The purpose of this RFP is to solicit bid proposals for the provision of an electronic payment system (hereafter called ePayments System). This service should allow the NIS to receive payments of contributions via integration with its existing web and mobile applications.

Objectives

The key objectives of the initiative are:

1. To implement an eCommerce gateway that will allow the NIS to receive contribution payments from employers, self employed, and voluntary contributors within the state of St. Vincent and the Grenadines and the diaspora.
2. To use ePayments as a means of improving social protection and increasing contribution income.
3. The system must be implemented in a cost effective manner, since the NIS does not intend to charge its customers for the use of an online payment service.

Expected Result

The ePayment System should integrate seamlessly with the NIS' web and mobile applications, allowing our customers to easily and safely make contribution payments, and allowing the NIS to easily manage transactions.

Transaction Projections

The NIS intends to market the ePayment service to Employers, Self Employed and Voluntary Contributors. The table below represents our estimated transactions for the first year. The base year used is 2017. It is anticipated that with aggressive marketing the number and value of transactions will increase over time.

Description	Employers	Voluntary Contributors and Self Employed	Total Estimated Monthly Transactions
Average number of monthly transactions	75	120	195
Average monthly value of transactions	\$250,000.00	\$8222.00	\$258,222.00

Scope of Work

1. Provision of eCommerce payment system to facilitate the acceptance of ePayments. Electronic payments should be made via Direct Debit facilitated by a local banking institution. Credit and debit cards should be accepted through issuers Visa and MasterCard.
2. The electronic payment services should support 3-D Secure Protocol.
3. Seamless integration with NIS' web and mobile applications is required.
4. The Service Provider must provide detailed logs of daily transactions to the NIS' bank account.
5. The Service Provider must provide the technical specifications to the NIS' Application Development Team for the integration of the ePayments gateway with the NIS' web and mobile applications.

Experience

The bidder must have documented experience of similar works which includes:

1. Completion of at least one successful contract involving the implementation of an electronic payment solution within the last three years.
2. Proof of adequate capacity and skills to implement the technical components of the electronic payment solution.

Logistics and Timing

The winning bidder will be expected to implement the ePayment solution within a reasonable time (estimated timeline for implementation should be contained within the bidder's proposal). During this time personnel from both parties will collaborate in person or via virtual meetings using appropriate collaboration software and other means of electronic communication.

Location and availability

The ePayment service should be accessible online and available twenty-four hours per day and seven days per week.

Reporting Requirements

The contracted ePayment Service Provider shall be obliged to submit a weekly report outlining the progress of implementation. The report should include, but not limited to the following:

1. Project Gantt Chart
2. Project status summary

3. Project milestones status
4. Project deliverables status
5. Project risks and resolution

The contracted ePayment Service Provider shall also be obliged to submit a closeout report at the successful completion of the project.

SUBMISSION & APPROVAL OF PROGRESS REPORTS

Reports must be submitted to the NIS' project coordinator and Executive Management Team on the Monday immediately following the work week being reported. Reports should be submitted via electronic email or hard copy if required by the NIS.

ASSESSMENT CRITERIA

NIS will conduct its evaluation based on the Technical and Financial proposals received. The bidder with the highest score will be invited to negotiate contractual terms. The assessment criteria are as stated in the table below:

Criteria	Weights (%)
Technical Requirements	70%
Financial Proposal	20%
Experience	10%
Total possible score	100%

COMPANY CRITERIA

Bids will only be considered from companies who are compliant with the relevant laws and regulations and those who have no pending litigation before the court or do not have a history of judgments or arbitration proceedings resulting from breach of contract. In particular, the company's social security contribution payments must be current, and the relevant Social Security Organisation should not have had to initiate any legal action against the company for the recovery of arrears of contributions.

MONITORING

Monitoring shall be conducted by the NIS' ePayment Project Coordinating Team. The performance of the ePayment provider will be evaluated based on the management of the project's quantitative and qualitative tasks in accordance with the project's scope, timeline, and budget. Unsatisfactory performance shall be subject to the terms of the contract.

The NIS' ePayment Project Coordinating Team is obliged to provide timely feedback on progress reports and work with the ePayment Service Provider to ensure a successful project outcome.