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**United Palestinian Appeal (UPA)**

**Bid Document (Terms of Reference TOR)**

**“Financial Service Provider (FSP) for Multipurpose Cash Assistance (MPCA) Program in Lebanon”**

**Bid No: 2026 – 10184 – 01 – MPCA - LB**

**This Tender Document includes the Following:**

- Invitation to Bid: Tender Document
- Section A: Instructions for financial service providers
- Section B: Terms and Conditions of Service
- Section C: Financial Proposal
- Section D: Technical Proposal

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_ Registration VAT No: \_\_\_\_\_

Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Name & Signature (Stamp): \_\_\_\_\_

3 June 2026

**transforming lives, empowering communities**

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## **Invitation to Bid**

### **“Financial Service Provider (FSP) for Multipurpose Cash Assistance (MPCA) Programming in Lebanon”**

**Bid No: 2026 – 10184 – 01 – MPCA - LB**

**Date: 3 June 2026**

United Palestinian Appeal, Inc. (UPA), a 501(c) (3) New York-registered non-profit organization, with headquarters in Washington, DC. Established in 1978 by Palestinian-American professionals, UPA was conceived as a non-political, non-sectarian organization that would help Palestinians meet their relief and development needs.

#### **1. Background and Context**

United Palestinian Appeal (UPA) is implementing a humanitarian emergency response in Lebanon through a Multipurpose Cash Assistance (MPCA) program targeting vulnerable Palestinian refugee families and other displaced populations facing acute economic hardship and limited access to essential services.

The program aims to support affected households in meeting their basic needs with dignity, flexibility, and autonomy through cash assistance. This intervention seeks to strengthen household resilience, reduce negative coping mechanisms, and improve access to food, shelter, healthcare, and other essential goods and services in the context of prolonged economic instability.

#### **2. Purpose for the Request for Quotations (RFQ)**

In order to support the implementation of these activities, United Palestinian Appeal (UPA) is seeking to contract qualified and licensed Financial Service Providers (FSPs), including banks, money transfer companies, and/or electronic payment service providers operating in Lebanon.

The objective of this assignment is to facilitate secure, timely, accountable, and efficient delivery of cash transfers to eligible beneficiaries in United States Dollars (USD)..

#### **3. Scope of Services**

The selected Financial Service Provider will be responsible for facilitating secure and accountable cash transfers in USD and/or LBP to beneficiaries across Lebanon, including Beirut, Tyre, North Lebanon, Central Lebanon, Saida, and Bekaa, as well as surrounding areas.

The service provider(s) will be expected to support UPA in, but not limited to, the following:

- Secure disbursement of cash assistance to selected beneficiaries
- Provision of accessible cash-out and/or digital payment mechanisms
- Beneficiary verification and authentication systems
- Transaction tracking, reconciliation, and reporting
- Compliance with applicable regulatory requirements, including anti-money laundering (AML) and counter-terrorism financing (CTF) standards
- Coordination with UPA teams to ensure efficient implementation and issue resolution

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#### 4. Contract Type and Duration

The proposed contract shall be a **Framework Agreement** for an initial period of one (1) year. The agreement may be renewed based on satisfactory performance, operational needs, availability of funding, and mutual agreement between both parties.

#### 5. Financial Conditions

Bidders must confirm that all prices, fees, commissions, and service charges submitted under this tender shall remain fixed throughout the contract period and shall not be subject to change without prior written approval from UPA.

#### 6. Service Provider Requirements

The selected service provider(s) must demonstrate:

- Strong operational and financial capacity
- Sufficient liquidity to manage large-scale transfers
- Broad geographical coverage across Lebanon
- Secure and reliable beneficiary verification systems
- Strong reconciliation and reporting capabilities
- Proven experience in implementing humanitarian cash assistance programs or similar large-scale financial transfer services

#### 7. Tender Structure and Evaluation

This tender is **divisible**, meaning UPA may award the contract to one or multiple service providers depending on operational needs, geographical coverage, technical capacity, and financial competitiveness.

Offers will be evaluated based on:

- Technical responsiveness
- Operational capacity
- Geographical accessibility
- Transaction fees and cost-effectiveness
- Reporting and reconciliation systems
- Implementation timelines and readiness

#### 8. Indicative Scope and UPA Flexibility

UPA reserves the right to increase or decrease the estimated number of beneficiaries, transfer amounts, distribution locations, or overall scope of services during the contract period, depending on funding availability, operational requirements, and programmatic needs.

Any estimated quantities, transaction volumes, or geographical coverage provided in this TOR are indicative only and do not constitute a commitment by UPA.

#### **Deadline for Bids Submission:**

**On or before Friday, 19 June 2026, at 5:00, Lebanon time. Note: In any way, late bids will not be accepted.**

#### **Means of Submission:**

Email ONLY ([bids@upaconnect.org](mailto:bids@upaconnect.org)), No phone calls.

## **Section A: Instruction to Bidders and Service Providers**

### **1. Bids Preparations**

#### **Cost of Bidding:**

The bidders should include all the costs of the preparation and submission of their bids in their price offers. UPA will not be responsible for any costs encountered by the bidder during any stage of the tendering process.

#### **Bid Pricing:**

- Prices should include all costs, fees, commissions, operational charges, administrative expenses, and any other related costs required for the provision and implementation of the requested financial transfer and cash disbursement services under this tender.
- Prices should include all costs, fees, commissions, operational charges, administrative expenses, VAT, taxes, and any other applicable charges related to the provision and implementation of the requested financial transfer and cash disbursement services under this tender.
- The bidder shall submit its financial offer in USD as per the designated Financial Proposal forms and clearly indicate all applicable transaction fees and service charges related to cash disbursement services in USD.
- Prices and fees should be clearly written in USD.
- All quoted prices, transaction fees, and administrative charges shall remain fixed throughout the contract period.

#### **Mandatory Requirements:**

**على الشركات المتقدمة تقديم المستندات الإلزامية التالية مع عرض السعر حتى تكون مؤهلة للمنافسة**

- The bidders should submit their bids by **email ONLY** to [bids@upaconnect.org](mailto:bids@upaconnect.org).
- The subject of the email should be formatted as: **Company Name\_ Bid No: 2026 - 10184 – 01 - MPCA - LB**
- All documents should be contained in one zipped file.
- The bidders should sign and stamp all tender documents pages, including the Instructions to Bidders, Terms and Conditions, Technical Proposal, and Financial Proposal documents, and submit them in PDF format.
- Official Company Registration Documents.
- Company Bank Account details (USD).
- Commercial Circular and valid operating license authorizing the company to provide financial transfer/payment services in Lebanon Summary of company's performance including a record of previous similar activities.
- Ministry of Finance registration and VAT registration certificates (if applicable).
- Company profile including organizational structure, operational capacity, and geographical coverage across Lebanon.
- Summary of company experience including records of previous similar projects, especially humanitarian cash assistance, MPCA, banking, money transfer, or large-scale financial transfer services.
- List of branch locations, agents, ATMs, or payment points across Lebanon.

- Proof of sufficient liquidity and operational capacity to support large-scale cash disbursement activities.
- Supporting financial capacity documents
- Details of the electronic/payment management system used for reconciliation, reporting, beneficiary verification, and transaction tracking.
- At least two references from previous or current clients for similar services.
- UPA reserves the right to request additional supporting documents, clarifications, demonstrations of systems, or due diligence documents during the evaluation process.
- Bid Entry Bank Guarantee with 5% of the estimated bid value. A scanned copy should be included within the submitted bid documents, while the original guarantee should be submitted by hand to UPA in a sealed envelope before the bid submission deadline to UPA Program Manager Mr. Hasan Lemhammad, who can be contacted at **(+961) 81 820 712**
- Personal bank checks will not be accepted.
- All documents should be submitted in one zipped file.

#### **Bids Validity, Clarifications & Responsibilities:**

- The offers submitted should be valid for 90 calendar days from the deadline of bids submission.
- If the validity of bids is expired due to un-expected circumstances. UPA shall request from the bidder(s) in writing to extend the validity of their bids without changing/modifying their prices. If the bidder(s) request to change the offered prices, UPA reserves their right to cancel the bidder's offer.
- All bidders are responsible for ensuring the completeness and accuracy of all submitted documents, information, and requirements. Any missing information, incomplete documentation, or failure to provide the requested details in the Technical Proposal, Financial Proposal, or any other tender document may result in disqualification of the bid.

#### **Special Requirements:**

- Bidders should clearly provide all requested details in the Technical and Financial Proposals, including but not limited to: geographical coverage, number and locations of branches/agents/payment points, transaction processing timelines, payment mechanisms, reconciliation and reporting systems, beneficiary verification procedures, liquidity capacity, and applicable transaction fees.
- **Bidders are also required to complete and submit the attached Excel sheet/template with all requested information. Please ensure that all sections of the Excel sheet are properly filled in and submitted as part of the Technical Proposal.**
- Offers with incomplete documentation, missing information, or unclear financial and technical details may be excluded and rejected by the UPA Tender Committee.
- Shortlisted bidders may be requested to provide demonstrations or presentations of their systems, reporting platforms, reconciliation mechanisms, beneficiary verification processes, or any other relevant operational tools during the evaluation process.
- The selected service provider(s) shall comply with UPA's policies and procedures related to confidentiality, data protection, beneficiary information management, anti-fraud measures, and humanitarian compliance requirements.

- UPA reserves the right to request additional supporting documents, operational clarifications, sample reports, or system access for verification purposes during the technical evaluation stage.

#### **Deadline of Bids Submission:**

- Bids must be received by UPA through email no later than the date and time specified in the Bid Invitation.
- UPA may, at its discretion, extend the deadline for the submission of bids or repeat the bid, any time at its discrete decision.
- Late Bids: UPA shall not consider and will reject any bid that arrives after the deadline of submission of bids (or as extended by UPA to secure sufficient number of offers or any other reason based on UPA sole decision).

## **2. Bids Evaluations**

#### **Confidentiality and Conflict of Interest:**

- No information will be given about financial offers, technical proposals, evaluation process, or bidders participating in this tender.
- Any effort by a Bidder to influence UPA in the examination, evaluation, comparison, and post-qualification of the bids or contract award decisions may result in the rejection of their Bid.
- The selected service provider(s) will be required to comply with and sign UPA's applicable policies and procedures, including but not limited to Child Protection, Confidentiality, and Data Protection policies.

#### **Bids Clarifications:**

- During the evaluation stage, the evaluation committee may send a request for clarifications in writing to the bidder to clarify their bid to assist in the examination, evaluation, comparison, and post qualification of the bid. If the submitted response by the bidder in respect of their bid is not in response to UPA's request, the bidder offer shall not be considered.
- It is not allowed for the bidder to change any of their offered prices EXCEPT to confirm the correction of errors founded by UPA in the evaluation of the bids.

#### **Responsiveness of Bids & Evaluation Factors:**

If any of the following required documents or information are missing, the offer may be rejected based on UPA's sole discretion:

في حال لم تقم الشركة المتقدمة بتقديم المستندات الإلزامية التالية، أو لم تكن تلك المستندات مطابقة لما هو مطلوب، قد يتم استثناء الشركة من المنافسة

- The tender documents (all pages), including technical proposal, financial proposal, and terms and conditions should be signed and stamped and returned with the bidder's offer.
- The Financial Proposal must be completed using the standard format attached to this tender and clearly indicate all transaction fees, administrative charges, and applicable service costs.
- Official Company Registration Documents, Commercial Circular, and valid licenses authorizing the provision of financial transfer/payment services in Lebanon.

- All prices, fees, and financial information must be typed clearly (NO handwriting).
- A Bid entry Bank guarantee with 5% of the bid value (Scanned Copy). The original copy should be submitted by hand to UPA's Program Manager Mr. Hasan Lemhammad before the bid submission deadline.
- All bids will be evaluated in accordance with the mandatory requirements, including completeness of submissions, validity of offers, technical capacity, operational systems, geographical coverage, previous experience, implementation timelines, and financial competitiveness.
- Company profile and evidence of previous similar experience in humanitarian cash assistance, banking, financial transfer, or related services.
- Proof of geographical coverage, operational capacity, and sufficient liquidity to implement the required services across Lebanon.
- UPA is not bound to accept the lowest financial offer and reserves the right to reject any offer that is not technically responsive or does not meet UPA's operational and compliance requirements.

#### **Correction of Errors:**

Errors will be corrected based on:

- If there is a discrepancy between the unit transaction fee, administrative fee, or any financial amount and the corresponding calculated total amount, the unit fee/rate shall prevail and the total amount shall be corrected accordingly, unless UPA determines that there is a clear typographical or decimal error, in which case the quoted total amount may prevail and the relevant fee/rate shall be corrected.
- If there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an error, in which case the amount in figures shall prevail subject to the previous point.
- No scratches, alterations, or any other form of damage to the bid document are permitted. Any bid document found to have scratches or alterations may be considered void and rejected from the bidding process.
- If bidders need to include any notes, assumptions, comments, or clarifications regarding their Technical Proposal or Financial Proposal, these should be clearly indicated in the designated comments/remarks section only.
- If a bidder refuses to accept corrections of arithmetic or administrative errors identified during the evaluation process, UPA reserves the right to reject and disqualify the bidder's offer.

#### **Cancellation of the bid:**

UPA reserves the right to reject/cancel any bid or reject all bids at any time prior to contract award, without thereby incurring any liability to bidders, or any obligation to inform bidders of the grounds for the UPA decision/action.

### **3. Contract Award**

#### **Notification of Award (Letter of Award):**

- UPA may not notify all bidders of the status of their offers before the expiration of bids validity period.

- UPA will consider a Letter of Award as a binding contract, the bidder(s) should deliver a performance guarantee accordingly.

#### **Performance Guarantee:**

The winning bidder(s) should deliver a performance guarantee within the period specified in the Letter of Award, and it will be considered as a pre-condition for signing the contract. The unconditional bank guarantee should be 10 % of the total contract award valid for a period of thirteen months from the date of the awarding letter.

#### **Signing the Contract:**

UPA expects the selected service provider to commence implementation and operational readiness activities immediately upon contract signature, including coordination, system setup, testing (if applicable), and preparation for cash disbursement activities.

#### **Apology Letter:**

UPA will notify in writing all unsuccessful bidders, upon finalizing and signing the contract with the winning bidder(s).

### **Section B: Terms and Conditions of Service**

#### **1. Prices and Supply Requirements**

##### **General Requirements.**

- Prices should include all costs, transaction fees, commissions, operational expenses, administrative charges, taxes, VAT, reconciliation services, reporting requirements, system access, and any other related costs required for the provision of the requested financial transfer and cash disbursement services in Lebanon.
- The bidder shall present its financial offer in USD as clarified in the Financial Proposal forms. Payments under the contract will be made in the same currency of the contract (USD), unless otherwise agreed in writing by both parties.
- Only prices and fees presented in the official Financial Proposal forms attached to this tender will be accepted.
- All quoted prices, transaction fees, commissions, and administrative charges submitted during the bidding process and throughout the contract implementation period shall remain fixed and firm and shall not be subject to any amendments or adjustments.
- The selected service provider(s) shall ensure the ability to implement cash disbursement activities within the required timelines communicated by UPA for each distribution cycle.
- The timeframe for processing beneficiary payments, activating transfers, and completing distributions will be considered an important criterion during the technical and financial evaluation process.
- Cash assistance services may be implemented across multiple regions in Lebanon, including but not limited to **Beirut and surrounding areas**, based on operational needs and beneficiary locations.
- The selected service provider(s) shall maintain sufficient liquidity and operational readiness at all branches, agents, ATMs, or payment points to ensure smooth and timely cash disbursement activities.
- All payment processing, beneficiary verification, reconciliation, and reporting activities must be coordinated closely with UPA.

- The service provider agrees to accommodate any operational changes required by UPA during the implementation period, including changes related to beneficiary numbers, transfer values, payment schedules, locations, payment modalities, or distribution timelines.
- Cash disbursement activities may be implemented in multiple phases or distribution cycles depending on programmatic and operational requirements. UPA and the selected service provider(s) will coordinate to establish the most appropriate implementation and payment schedules.
- The selected service provider(s) shall ensure confidentiality and protection of all beneficiary and transaction data and comply with all applicable financial regulations, sanctions screening requirements, and anti-fraud procedures.

#### **Quantities and Service Scope:**

- UPA reserves the right to increase or decrease the estimated number of beneficiaries, transfer amounts, distribution cycles, geographical coverage areas, or overall scope of services mentioned in this tender depending on operational needs, funding availability, and programmatic requirements.
- UPA reserves the right to suspend, cancel, modify, or reject any payment cycle, transaction batch, or service activity that does not comply with the tender requirements, agreed procedures, reconciliation standards, beneficiary verification requirements, or applicable financial and compliance regulations. UPA shall bear no liability resulting from such rejection or suspension.
- The selected service provider(s) shall be fully responsible for any operational errors, failed transactions, duplicate payments, unauthorized disbursements, data inaccuracies, system issues, or losses caused by negligence or failure to comply with agreed procedures. The service provider shall take corrective actions and resolve such issues within the timeline communicated by UPA.
- The selected service provider(s) shall ensure timely resolution of complaints, payment issues, reconciliation discrepancies, and beneficiary-related cases in coordination with UPA and within the agreed operational timelines.

#### **2. Payment Terms and Conditions:**

- UPA will transfer the approved beneficiary cash amounts to the selected service provider prior to each agreed distribution/payment cycle based on the approved beneficiary lists and payment schedules.
- Service fees, transaction fees, administrative charges, or any other agreed contractual fees shall be paid within thirty (30) working days upon completion of the relevant distribution cycle, submission of the original invoice, reconciliation reports, signed receipts (if applicable), and completion of all required supporting documentation and approvals.
- Payments under the contract shall be made through bank transfer in USD as specified in the signed contract agreement.
- The selected service provider shall submit official invoices addressed to UPA in English along with all required reconciliation reports, transaction summaries, proof of payments, beneficiary verification records, and any other supporting documents requested by UPA.

- UPA reserves the right to withhold or delay payments related to service fees in case of unresolved reconciliation discrepancies, missing documentation, operational issues, or non-compliance with the contract requirements.
- The selected service provider shall ensure the accuracy of all submitted banking and financial information. Any bank charges, penalties, or additional costs resulting from incorrect banking information provided by the service provider may be deducted from the due payment amount.

### **3. Contract Termination:**

UPA reserves the right to suspend, terminate, or cancel the contract, in whole or in part, if the selected service provider fails to comply with the terms and conditions of the contract, including but not limited to agreed implementation timelines, payment processing schedules, reconciliation and reporting requirements, beneficiary verification procedures, operational performance standards, compliance obligations, or any other contractual requirements agreed upon by both parties.

### **4. Penalty:**

The selected service provider shall ensure timely implementation of all payment cycles, cash disbursement activities, reconciliation processes, and related operational services as agreed upon in the contract and communicated by UPA.

The selected service provider must notify UPA immediately and in writing of any expected delays, operational issues, liquidity constraints, system failures, or circumstances that may affect the agreed implementation timelines or payment schedules.

If the agreed implementation timelines or payment schedules are not met without acceptable justification, UPA reserves the right to apply a penalty equivalent to 5% of the affected service fees or delayed payment cycle value for each week of delay. UPA also reserves the right to apply contractual penalties and/or utilize the performance guarantee, where applicable.

Only delays resulting from force majeure circumstances will be considered, subject to written notification by the service provider and formal review and approval by UPA.

### **5. Ineligibility and exclusion criteria:**

UPA shall exclude from participation in the procurement process any candidate/tenderer in case:

- They have suspended business activities.
- They have been convicted of an offence concerning their professional conduct.
- They have been guilty of proven grave professional misconduct.
- They have been the subject of a judgement that has the force of res judicata for fraud, corruption, involvement in a criminal organisation or any other illegal activity.
- If the company fails to comply with applicable financial regulations, sanctions screening requirements, anti-money laundering (AML) obligations, or other compliance requirements relevant to financial service operations.

UPA strictly enforces a zero-tolerance policy regarding unethical, unprofessional, fraudulent, exploitative, corrupt, or illegal practices by its suppliers and service providers. Any company found to have engaged in such activities may be suspended, disqualified, or permanently prohibited from conducting business with UPA.

UPA requires all suppliers and service providers to observe the highest standards of ethics, integrity, accountability, confidentiality, and professional conduct during both the procurement

process and contract implementation, including compliance with measures related to Child Protection, Anti-Fraud, Data Protection, and safeguarding of beneficiaries and vulnerable populations.

### **Section C: Financial Proposal**

Bidders are requested to complete the below Financial Proposal section clearly and accurately and submit it signed and stamped as part of the tender submission package.

All prices, transaction fees, administrative charges, commissions, taxes, VAT, and any other applicable service costs should be clearly stated in USD.

All quoted prices and fees shall remain fixed throughout the contract period and shall not be subject to any amendments or adjustments without prior written approval from UPA.

Description of Service	Currency	Transaction / Service Fee	Administrative Fees (if applicable)	Remarks
Cash Disbursement Services – USD Transfers	USD			
System / Platform Fees (if applicable)	USD			
Any other applicable charges	USD			

## **Section D: Technical Proposal**

Bidders are requested to submit a detailed Technical Proposal signed and stamped by the authorized representative of the company. The Technical Proposal should include, but not be limited to, the following information:

### **Company Information**

- Company profile and organizational structure.
- Valid licenses and registrations authorizing financial transfer/payment services in Lebanon.
- Number of years in operation.

### **Operational Capacity**

- Geographical coverage across Lebanon.
- List of branches, agents, ATMs, or payment points.
- Liquidity management capacity.
- Number of operational staff and focal points.
- Audited financial statements for the last two fiscal years, if available.
- Latest financial reports or supporting financial documents demonstrating the company's financial stability and operational capacity.
- Bank solvency/support letter or other proof demonstrating sufficient liquidity capacity to support large-scale cash disbursement activities across Lebanon.
- Description of liquidity management procedures and the company's ability to maintain sufficient cash availability during distribution cycles.

### **Experience**

- Previous experience in humanitarian cash assistance, MPCA, banking, money transfer, or similar large-scale financial transfer services.
- Experience working with NGOs, UN agencies, or humanitarian organizations.
- List of at least three references for similar projects.

### **Payment and Verification Systems**

- Description of payment mechanisms and transfer modalities.
- Beneficiary verification procedures.
- Reconciliation and reporting systems.
- Availability of online/live tracking and reporting systems.
- Complaint and issue resolution mechanisms.

### **Compliance and Risk Management**

- Anti-fraud and anti-money laundering procedures.
- Sanctions screening and compliance measures.
- Data protection and confidentiality measures.
- Business continuity and contingency plans.

### **Implementation Timelines**

- Estimated timelines for payment processing and completion of payment cycles.
- Ability to respond to emergency or urgent disbursement requests.

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Bidders are also required to complete and submit the attached **Excel sheet/template**, including all requested information related to branch/agent coverage, distance from target locations and camps, USD disbursement availability, beneficiary withdrawal accessibility, and other operational details. Please ensure that all sections of the Excel sheet are fully completed and submitted as part of the Technical Proposal.

The Technical Proposal must be signed and stamped by the authorized representative of the bidder. UPA reserves the right to request demonstrations, presentations, system access, or additional supporting documentation during the technical evaluation process.