



Schedule No. 9.

Technical Specifications / Bill of Quantities

Name of service: Financial Service Provider

Technical description:

Money transfer and distribution to beneficiaries:

Locations: initially Ninawa Governorate of Iraq, specifically but might not be limited to locations in Sinjar District.

The service provider will provide cash payments (focusing on delivery mechanisms: Mobile Money Transfers, Direct cash) on behalf of PAH to programme beneficiaries in accordance with programme activities as per each requirement and agreed terms and conditions.

The service provider will make cash payments in IQD (optionally in USD) every two weeks or monthly in Ninawa Governorate based on instructions from PAH or any other Partner that PAH will indicate.

All payments will be attended by PAH's or indicated Partner's staff or a representative acting on behalf of PAH. Where an exchange rate is applied this will be agreed in writing prior to the payments being made, but should be similar to the national stock exchange rate.

PAH is implementing two projects where the estimated grant distribution for the two projects in 14 months is equal to the distribution of 380,000 USD or its equivalent in IQD within multiple tranches and payments. Individual payments are estimated around USD 15,000 with each payment, which are broken down into pay-outs of approximately USD 300 (or IQD equivalent) per programme beneficiary. Both the total and per-beneficiary amounts may be more or less at any one time. In cases where recipient cannot reach the distribution point because of vulnerability, safety and security or other justified reasons the selected financial service provider should be able to deliver cash directly.

The service provider will be requested to provide the full payment amount as well as the correct denominations of banknotes to ensure the correct per-beneficiary amounts.

To receive payment, the service provider must submit an invoice and supporting paperwork of payments made. Payments by PAH or indicated Partner to the service provider will be bank transfer only. All payments are preferred to be in arrears upon reconciliation by PAH or indicated Partner between the service provider's paperwork and PAH's or indicated Partner's internal paperwork. Any discrepancy between PAH's or indicated Partner's and service provider paperwork will result in the service provider being asked to resubmit a corrected invoice.

The service provider is responsible for ensuring all the correct documentation and financial proofs as specified by PAH or indicated Partner are available for all payments to ensure exact payments are made to beneficiaries.

The service provider will accept full liability for all payments, including (but not limited to) the security of the cash up to point of handover to final beneficiary; and the security and liability for the service provider's employees, associates and subcontractors.

No fees or commissions will be deducted from the amounts transferred to the beneficiaries; all the additional costs related to the delivery mechanism need to be listed in the offer and cannot be deducted from amount that will be cashed out by beneficiaries.

PAH as a humanitarian organization is delivering aid to the most vulnerable people and its priority is to do no harm. Therefore, all cash distributions regardless of the delivery mechanism will be done in a safe and dignified way, having beneficiary's or other cash recipient's safety and security as a priority (including COVID-19 prevention measures). The selected Financial Service provided will have to adhere to the internal policies and standards (including Protection against sexual exploitation and abuse – PSEA and Child Protection Policy) of PAH or indicated Partner listed in the contract. All the distribution points need to be agreed in advance with PAH or indicated Partner, in a close proximity to the beneficiaries. The security situation will be analyzed before distribution and PAH or indicated Partner will have to agree on the mitigation measures proposed by the selected Financial Service Provider. Selected Financial Service Provider's staff are obliged to treat all the cash recipients with at most respect while delivering their service.

Service standards:

- Deliver cash or make it available in the beneficiary's wallet in either USD or IQD to individual beneficiaries named, at the specified location and time, within 48 hours of the Purchase Order being confirmed. Any delays will result in deduction of agreed % of the financial service provider's fee.
- Invoices must contain the full company name & address, bank details and be signed by an authorized representative of the company.
- Exchange rates, where applicable, will be agreed in writing at least 24 hours before any disbursement or delivery of funds.
- Transactions will be confirmed with a signed PAH or indicated Partner Purchase Order, including all necessary details, which the service provider must also sign.
- Funds must be available in the currency and denominations requested.
- Funds must be available within the designated timeframe.
- All supporting documentation must be completed correctly and submitted to PAH's or indicated Partner's Logisticians as soon as all payments are made.
- Service provider is compliant with relevant national, international and donor laws and regulations on cash disbursements, including (but not limited to) Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations; and informs PAH or indicated Partner in a timely manner of any requirements or information needed from PAH or indicated Partner.
- Security of cash and cash agents is the responsibility of the service provider until it is signed over to either beneficiaries, third party designated by the PAH or indicated Partner or PAH and indicated Partner themselves, and PAH or indicated Partner is not responsible for any losses of cash until this point.

All personal data of PAH's or indicated Partner's employees, programme beneficiaries or other cash recipients must be received, transmitted and stored securely, and treated as highly confidential and should be managed according to the GDPR (The General Data Protection Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016). Any data breach may result in serious legal consequences for the service provider.

Name and seal of the Company _____

Address _____

Representative Name: _____

Position with the Company: _____

Place, date: _____

Signature