

**TERMS OF REFERENCE**  
**Payments System Specialist**  
**Sindh Social Protection Authority**

**Background**

Government of Sindh (GoS), through the Sindh Social Protection Authority (SSPA), is implementing the “Strengthening Social Protection Delivery (SSPDS) System in Sindh” project with the assistance of the World Bank to strengthen social protection service delivery system and enhance accessibility and utilization of mother and child health services in selected districts in Sindh.

The project will support three components, financed through an Investment Project Financing (IPF) instrument, with US\$200 million from the International Development Association (IDA) and US\$30 million from counterpart funding. The Project components are: (a) Strengthen Sindh Social Protection Service Delivery Systems to support the modernization of systems and processes to fully operationalize the newly established Sindh SP Authority and improve its institutional capacity by strengthening the administrative, operational, policy, and planning functions and capabilities, including the development of energy efficient/climate-smart information technology (IT) systems and capacity building through the provision of technical assistance; (b) Mother and Child Support Program (MCSP) focusing on birth and first 1,000 days where risks and needs are high but programmatic responses are weak; the main objective of this component is to create demand for Maternal and Newborn Child-Health (MNCH) services and promote behavioral change to increase uptake of the MNCH services focusing on the first 1,000 days of life through the provision of CCTs in selected districts; and (c) Contingent Emergency Response with zero allocation, providing the Borrower to gain quick access to Bank financing to respond to a crisis or emergency. As part of a comprehensive disaster risk management strategy, the Contingent Emergence Response Component typically provides support for immediate rehabilitation and reconstruction needs.

**Objectives of the Assignment**

Strengthening Social Protection Delivery System in Sindh (SSPDS), intends to hire the services of a “Payments System Specialist” to perform the below-mentioned roles and responsibilities.

**Scope of Functions and Deliverables**

SSPDS is currently implementing the pilot Mother and Child Support Program (MCSP) in two pilot districts i.e. Tharparkar & Umerkot. The MCSP offers CCTs to all (as per criteria) pregnant and lactating women (PLW) till the age of two years of their children in the selected districts, contingent upon the utilization of MNCH services at public health facilities. Under the project, the pilot will be expanded to thirteen more districts of Sindh, covering approximately 1.3 million beneficiaries.

SSPDS intends to hire a ‘payment system’ consultant having branchless banking experience, significant knowledge of the Pakistani banking system and Government regulations, and sufficient knowledge and capacity of evaluating i) the existing payment systems of SSPA, ii) technical and financial proposals of the Financial Institution(s)/ Payment System Provider. Currently, the SSPA has a CNIC-based payment system in place under an existing contract with a Payment Service Provider. The list of activities and deliverables is given in the table below.

<b>Design Part</b>			
<b>S#</b>	<b>Scope of Function</b>	<b>Deliverables</b>	<b>Days</b>
1	Review SSPA's existing payment systems, and review future needs considering SSPA's current and upcoming programs, especially, with the view to make timely and transparent payments to beneficiaries and mitigate fiduciary risks.	<ul style="list-style-type: none"> <li>i. Evaluation report of the existing system</li> <li>ii. Needs assessment report</li> </ul>	10
2	Preparation of a design document for a new Payment System for the SSPA, based on the sessions/meetings with internal as well as external stakeholders, providing existing gap analysis, proposed end-to-end system architecture and operational processes.	<ul style="list-style-type: none"> <li>i. Submission of a detailed Design Document on the sustainable Payment Model to be adopted by the SSPA.</li> <li>ii. Presentation of Design Document for the sustainable payment system to the SSPA Management.</li> </ul>	
<b>Implementation Part</b>			
<b>S#</b>	<b>Scope of Function</b>	<b>Deliverables</b>	<b>Days</b>
1	Preparation of the required technical documents for the RFP, including evaluation criteria, clustering, penalty matrix and technical requirements.	Submission of the following for RFP:	05
		<ul style="list-style-type: none"> <li>i. Technical requirements</li> <li>ii. Clustering</li> <li>iii. Penalty Matrix</li> </ul>	
2	Supporting the pre-proposal Conference with potential bidders and addressing queries of the bidders.	Report on the pre-proposal conference.	2
3	Leading the preparation of Functional Specification Document (FSD) for systems integrations (Providing details of all APIs & Integrations) with the selected payment service provider/s, in coordination with SPA IT Team and & relevant partner entities.	Submission of Functional Specification Document for system integrations with Payment Service Provider/s, signed off by all stakeholders	5
4	Assistance in the evaluation of technical and financial proposals/bids providing technical expertise to expedite the evaluation process	Submission of: <ul style="list-style-type: none"> <li>i. Combined Technical and Financial</li> <li>ii. Evaluation Report Presentation</li> </ul>	3
5	Preparation of Transition plan/strategy / migration to the new payment model and assisting the Contract Negotiations with the selected payment service providers, in accordance with the agreed design.	<ul style="list-style-type: none"> <li>i. Contract Negotiation</li> <li>ii. Proposal for Transition plan/strategy.</li> <li>iii. Final report on the transition to new FIs.</li> </ul>	4

		Presentation/Minutes of the meeting.	
6	Leading, supervision and coordination among all stakeholders in implementation of technical requirements including system integrations and other technical requirements from Payment Service Provider/s and submission of report at the end of the implementation phase	Review Report at the end of the implementation phase providing details of compliance to clauses of the contracts signed with the Payment Service Provider/s	5
7	Providing support to SSPA in negotiating a tripartite agreement with NADRA for biometric verification and other services between SSPA, Payment Service Provider/s and NADRA	i. Submission of draft version of tripartite agreement	1

Note: Some activities may be added (within the scope of this consultancy) or removed after the needs assessment and payment systems design reports and SSPA's management decisions.

Sequence of the above activities/deliverables may also be changed as per the priority of SSPA Management. The Consultant would also be required to formally submit the deliverables both in hard/soft form along-with cover letter to CEO, SSPA for approval. After approval of deliverable, invoice will be submitted for payment. All payments are subject to deduction of applicable taxes as per prevailing laws.

### **Time Frame and Reporting**

The consultant shall perform the services for 35 person days (spread over multiple calendar days to be negotiated later) from the date of signing of contract. The consultant shall be entitled for payment of consultancy fee on per day charge rate on submission of invoice and relevant deliverables.

The consultant shall report to the PD, SSPDSS.

### **Qualification and professional experience**

#### **Qualifications**

- Sixteen years of education in Business Administration/ Accounting/ Economics/ Finance/ Commerce/ IT or relevant field from a foreign or local university, duly recognized by the Higher Education Commission (HEC) of Pakistan.

#### **Experience**

- Proven work experience of a minimum eight years in the relevant field of which minimum three years should be in designing and implementing branchless/digital banking and G2P payments.

#### **Skills**

- Excellent communication (written and verbal) in English language, report writing, and analytical skills.

- High-level computer skills in Microsoft Office are necessary to fulfill job requirements.

**Selection Process**

The appointment will be made using competitive selection in accordance with the “World Bank Procurement Regulations for Investment Project Financing Goods, Works, Non-Consulting and Consulting Services” (July 2016) revised (November 2020).