



**STATE BANK OF PAKISTAN  
REQUEST FOR EXPRESSIONS OF INTEREST (REOI)  
(CONSULTING SERVICES)**

**Pakistan Financial Inclusion & Infrastructure Project**

**Credit No.: 5989-PK (Part B)**

**Project ID No. P159428**

**Assignment Title: Consultancy for National Payment Gateway and Payment Systems**

**Reference No. PK-SBP - FIIP-153924-CS-QCBS**

The Government of Pakistan has received financing from the World Bank Group (WBG) for Financial Inclusion and Infrastructure Project (FIIP) to support the implementation of Pakistan's National Financial Inclusion Strategy. This project aims to improve access to credit for Micro, Small and Medium Enterprises and to enable individual uptake of digital payments and financial services through an upgraded financial infrastructure and capacity building. Moreover, the project will benefit financial service providers (that is, participating financial institutions [PFIs], MFIs, MFBs, and banks) and Government agencies (SBP), and departments of the Ministry of Finance (MOF), including the CDNS.

One of the major components of the project is to upgrade/replace the existing SBP operated Real Time Gross Settlement System (RTGS) with a state-of-the-art Automated Transfer System (ATS+). For the purpose, SBP intends to hire Consultancy Services for National Payment Systems Gateway under the umbrella of World Bank's Financial Inclusion Infrastructure Project (FIIP). As a major part of FIIP, SBP intends to hire a consulting firm that will be broadly responsible to study the overall payment systems landscape of Pakistan, analyze the current payment systems infrastructure in State Bank of Pakistan, present their recommendations on improving the current infrastructure and be the project manager for the procurement of the same.

The detailed Terms of Reference (TOR) of the assignment can be downloaded from the website: [www.sbp.org.pk](http://www.sbp.org.pk).

State Bank of Pakistan (SBP) now invites interested consultants / joint venture to indicate their interest for providing consultancy services for National Payment Gateway and payment systems as per the provision mentioned in the Terms of Reference. The eligible firms are required to demonstrate/ provide requisite information to prove their qualification/ eligibility to perform the assignment. In this regard, there are prescribed standards which have been mentioned in the Instructions for the Consultancy Firms which may be downloaded from the website [www.sbp.org.pk](http://www.sbp.org.pk) where this REOI is also available. Prospective firms are encouraged to provide materials/ information that would be specific to the proposed services only by giving all the relevant details as required in the Instructions, and to avoid submitting generic promotional material. The unrelated or incomplete materials/ information shall not be considered. The parameters for evaluation of EOIs are as follows:

- a) General Capability (Max Score= 15)
- b) Relevant Experience and Technical Capability (Max Score= 85)

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank's "Procurement Regulations for IPF Borrowers" July 2016 [Revised November 2017 and August 2018] ("Procurement Regulations"), setting forth the World Bank's policy on conflict of interest. In addition, please refer to the following specific information on conflict of interest related to this assignment:

A firm that has been engaged by the Borrower to provide Consulting Services for the preparation or implementation of a project (or an affiliate that directly or indirectly controls, is controlled by, or is under common control with that Consulting firm), shall be disqualified from subsequently providing Goods, Works, or Non-consulting Services resulting from, or directly related to those Consulting Services.

Consultants may associate with other firms to enhance their qualifications, but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

A consultant will be selected through "Quality and Cost based Selection (QCBS) Method" in accordance with the procedures set out in the World Bank's Procurement Regulations. In addition, the whole procurement process will be governed under the World Bank "Procurement Regulations for IPF Borrowers" July 2016 [Revised November 2017 and August 2018].

Further information can be obtained from the address below during office hours i.e. 0900 to 1700 hours (Pakistan Standard Time).

Expressions of interest must be delivered in a written form to the address below (in person, or by post) by or before 1500 hours (Pakistan Standard Time) on **March 3, 2020** which shall be opened on same day at 1530 hours in the presence of representatives of consulting firms who may choose to be present. This REOI is also available on the websites: [www.sbp.org.pk](http://www.sbp.org.pk)/[www.ppra.org.pk](http://www.ppra.org.pk).

The assignment title of the consultancy should be clearly written on the front of the envelope or in the subject line.

**Joint Director**

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