REQUEST FOR EXPRESSIONS OF INTEREST

Tajikistan

TAJIKISTAN DIGITAL FOUNDATIONS PROJECT

Loan No./Credit No./ Grant No.: P171382

Assignment Title:For an individual consultant to assess the feasibility of a unified payment gateway for C2G/B2G payments and develop its technical specifications

Reference No. (as per Procurement Plan): TDFP/CS/IC-01

The Ministry of Finance of the Republic of Tajikistan has received project preparation advance (PPA) out of the WBG Project Preparation Facility for the preparation of the Tajikistan Digital Foundation Project, and intends to apply part of the proceeds toward payments under the consultancy contract for an individual consultant to assess the feasibility of a unified payment gateway for C2G/B2G payments and develop its technical specifications.

The assessment shall (i) identify main stakeholders engaged in the P2G/B2G payments collection and processing; (ii) determine potential gaps and vulnerabilities of the current P2G/B2G ecosystem; (iii) assess if a modular system, based on a pluggable microservice architecture and offering standardized, integration interfaces for both service and payment providers (similar to MPay deployed in Moldova or other pertinent solutions elsewhere) can work in Tajikistan; and (iv) develop technical specifications for such an e-payment platform.

For the purposes of these ToRs, P2G/B2G payments include payments for public services (e.g., duties and fees), mandatory payments (e.g., fines and taxes), as well as recurring payments for services provided by state-owned enterprises (e.g., utility bills). Payments shall include fund transfers initiated in cash or cashless form, independent of the interface.

The assignment includes the following tasks:

1. Assessment of the ecosystem of P2G/B2G payments in Tajikistan and analysis of the entities involved in collection of P2G/B2G payments, including but not limited to:
	1. State agencies (as recipients of the P2G/B2G payments and facilitators – such as the Ministry of Finance, Ministry of Justice, Ministry of Economic Development and Trade, etc.)
	2. Financial institutions
	3. Payment services providers
	4. State-owned enterprises (e.g., utility providers)
	5. Other entities involved in collection of P2G/B2G payments (e.g., authorities receiving payments for fines, such as Ministry of Interior, Tax Committee, state-owned utility providers etc.)
	6. End users (e.g., their level of financial literacy, preferred payment mechanisms)
2. Analysis of P2G/B2G payments mechanisms in Tajikistan:
3. Overview of the channels used to make P2G/B2G payments (online, offline, ATMs, cash-in kiosks, etc.)
4. Overview of customer fee structure for P2G/B2G payments depending on the payment channel
5. Analysis of timeframes of P2G/B2G payments settlement/finality, depending on the channel and modality
6. Analysis of current data flows (electronic and non-electronic) between participants in the P2G/B2G process
7. Assessment of financial aspects related to P2G/B2G payments
8. Analysis of the money flows (financial and information), including settlement rules and approaches between the participants of the P2G/B2G ecosystem
9. Review of the distribution of fees between the participants of the P2G/B2G ecosystem, depending on the modality and type of P2G/B2G payment
10. Assessment of technical aspects of P2G/B2G payments:
11. Analysis of financial settlement of P2G/B2G payments within P2G/B2G ecosystem
12. Analysis of the electronic data flows within P2G/B2G payments ecosystem, in particular identification of the necessary information for successful processing of P2G/B2G transactions and streamlining service delivery (e.g., eliminating the need for people to show/submit proof of payment)
13. Overview of the messaging standards, data exchange protocol(s) used by the P2G/B2G payment recipients, connection channels (VPN, GWAN, internet) and security (password, PKI)
14. Overview of the documents that can be used as a confirmation of a P2G/B2G payment
15. Analysis of the procedures for error correction and reversal of erroneous transactions
16. Overview of dispute resolution mechanisms (such as the refund process in case, e.g., the service has not been provided or the wrong amount has been paid)
17. Legal analysis of P2G/B2G payments:
18. Analysis of the legal and regulatory provisions governing the collection of P2G/B2G payments, including state-level strategies / policies, laws and decrees that may affect collection of P2G/B2G payments
19. Legal obligations of the P2G/B2G payments recipients related to the collection of P2G/B2G payments
20. Overview of the legal agreements between the participants of the P2G/B2G ecosystem participants, including qualification of the fund transfers vis-à-vis the fund transfers modalities as stipulated by the Law on Payment Services and Payment Systems
21. Assessment of the feasibility of the deployment of a modular P2G/G2P system (similar to MPay deployed in Moldova or other pertinent solutions elsewhere) in Tajikistan, in particular:
22. Identification of modules (functionality) relevant for Tajikistan to ensure the efficiency of the system
23. Assessment of a possibility to ensure interoperability of the current infrastructure (or its part) with the proposed modular system
24. High-level overview of the scope of technical integration efforts that will be required by the financial institutions to use the new system (considering the software/hardware currently used)
25. Assessment of the technical capacity of relevant public agencies (providers of state services) to integrate with the new system
26. Recommendations on minimum technical parameters/requirements of the proposed modular system
27. Recommendations on the governance model for the proposed system
28. Recommendations on the pricing structure in the proposed system
29. Development of recommendations related to the improvement of the P2G/B2G collection practices in Tajikistan; in particular, related to:
30. Technical gaps that prevent collection of P2G/B2G payments in cashless form
31. Legal gaps that prevent collection of P2G/B2G payments through different financial institutions/payment services providers
32. Initiatives that might create additional financial incentives to the P2G/B2G ecosystem participants to scale up adoption of P2G/B2G payments in cashless form, in particular the end user adoption
33. Based on the results of the feasibility assessment under Task 6 and the recommendations under Task 7, develop the functional and technical requirements (technical specifications) for a payment gateway for P2G/B2G and, potentially, G2P/G2B payments in Tajikistan.

The accomplishment of assignment should approximately begin in March-April 2024. The Consultant will complete the assignment in full within 6 months.

The detailed Terms of Reference (TOR) for the assignment can be obtained at the address given below.

The Project Implementation Unit under the State Institution "CENTER FOR PROJECT IMPLEMENTATION AND ACCESS TO GREEN FINANCING AND RURAL DEVELOPMENT FINANCE" now invites eligible Individual Consultants (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.

The consultant needs to demonstrate:

1. A track record of at least 10 years of experience in financial and government sectors, with a focus on digital payments and public service delivery
2. Excellent knowledge of payment systems, including different payment mechanisms, standards, and processes and the associated legal framework
3. Strong background in designing and developing payment systems (at least 1), including performing assessments and writing technical specifications
4. Experience in working on payment system matters at national level in multiple (at least …) countries and knowledge of international good practices.
5. Familiarity with digitalization of P2G/B2G and G2P/G2B payments in other developing countries which successfully implemented such payment gateways
6. Familiarity with local or regional context would be an advantage
7. Excellent command of English and Russian (both writing and presentation skills).
8. Track record of integrity and honesty in handling public respources and in executing duties.

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 (“Procurement Regulations”), setting forth the World Bank’s policy on conflict of interest.

A Consultant will be selected in accordance with the Framework Agreement arrangements described in the Procurement Regulations and to be specifically set out in the Request for Proposals.

Further information can be obtained at the address below during office hours 09:00 – 17:00.

Expressions of interest must be delivered in a written form to the e-mail’s below by February 8, 2024, 5:00 p.m. local time.

**Attention: Acting Project Director, Mr. Sattorzoda Jamshed**

**E-Mail:**  **info@piumof.tj**

**Cc:** **katya.bobro@gmail.com**