

Mr. XYZ  
Director/Head of Financial Services  
ABC Organization,  
Address

Date:

**Subject: Establishing Branchless Banking Services At PSO Forecourt's**

Pakistan State Oil Company Limited (PSO) is the largest oil marketing company of Pakistan, having a wide spread network including the highest number of retail outlets across the country. In order to benefit from such a wide spread network and to capitalize on the synergy, PSO intends to seek proposals from interested parties for jointly establishing and operating "Branchless Banking" for having value added services/facilities at our Service Stations across Pakistan.

Our service stations are strategically located in main cities, highways, link roads and rural areas which will certainly provide additional opportunities for financial institutions and mobile banking operators to open up new venues to facilitate their customers at built- up infrastructure. Furthermore the liquidity strength of our stations shall create an impetus for enhanced number of transactions on a daily basis thereby providing the customers a reliable place which shall cater to their financial services needs.

We are therefore writing to potential organizations in this regard, for sending us their detailed plan on this business proposition. The proposals submitted to PSO shall be based on following aspects

- History of the Brand & its key achievements
- Products/Services being offered
- Current Outreach of the provider's network of Financial Institution's branches & its sub-agents
- Volumetric Throughput & Market Share (5 years trend)
- Plan to integrate (Roll Out) entire array of products/services at PSO forecourts to be offered to the populace
- Commission structure to be offered to PSO
  - P2P Funds Transfer (CNIC to CNIC)
  - P2P Funds Transfer (MW to CNIC/CNIC to MW)
  - G2P/P2G Funds Transfer (Payment & Collection)
  - Utility Bill Payments
  - Mobile Top Ups
  - Corporate Cash Management (Cash Collection + Payments)
  - Account Opening/Debit Card Issuance
  - Insurance services (If applicable and currently being offered)
  - Foreign remittance (If applicable and currently being offered)
  - Agent to Agent Funds transfer (Liquidity Support)
  - Any Other Product/Service
- App Deployment Strategy; Training & Backend Support for PSO's Staff
- Provision for Flexible line of credit/Over Draft facility to sub agent accounts
- Access to transaction reports through sub-agent network (as a super agent) for reconciliation
- How the relationship shall be communicated/advertised to end consumers after its implementation on PSO forecourts

In case of any query you may call Mr. Haseeb Iqbal (Cell 0321-8422331) for further clarification.

The last date/time of submission shall be July 15<sup>th</sup>, 2016 at 4:00 pm. Any Proposal submitted thereafter shall not be considered/entertained.

Enclosed also please find a technical evaluation form to be duly filled and submitted along with the signed & stamped proposals in a sealed envelope.

Regards,

Arif Rasheed Khan  
Deputy General Manager NFR  
Pakistan State Oil Co. Ltd.