

Technical Evaluation Criteria

The applicants who have placed their proposals for partnering with PSO for developing financial services (Branchless Banking) on the forecourts are required to provide mandatory requirements followed by the evaluation criteria & additional requirements outlined in the details as per the attached checklist.

Mandatory Requirements:

(Please Tick appropriate column)

S. No	Description	Yes	No
01	Has your firm been involved in any litigation with PSO? <i>(If yes please provide details on Company Letter Head). In case of No, the proposal shall not be considered for further processing</i>		
02	Is your firm registered with the tax (FBR) Authorities? <i>(If yes please provide NTN Certificate). In case of No, the proposal shall not be considered for further processing.</i>		
03	Is your firm adhering to Federal / Provincial Regulatory Authorities for the purposes of income tax, GST and/or all other applicable taxes? <i>(If Yes please provide the Certificate of Registration, Certificate of Incorporation and copies of relevant Licenses in this respect)</i>		

Evaluation Criteria

S. No	Criteria / Description	Please Tick appropriate Heading
01	Total number of Financial Institution's Branches	
1.1	>500 (10 Points)	
1.2	>100<500 (7.5 Points)	
1.3	<100 (5 Points)	
02	Total Number of Sub-Agent Branches	
2.1	>70000 (10 Points)	
2.2	>40000<70000 (7.5 Points)	
2.3	<40000 (5 Points)	
03	Cash Collection/Deposit	
3.1	Mostly Bank Branches, Partially Sub Agents/IBFT (10	

	Points)	
3.2	Mostly Sub Agents/IBFT, partially Bank branches (7.5 Points)	
3.3	IBFT through other banks (5 Points)	
04	Technology/Support end partners/Payment Platforms	
4.1	In House (10 Points)	
4.2	Outsources/Third Party (5 Points)	
05	Volumetric Throughput of Transactions (Year 2015)	
5.1	>500 Billion (10 Points)	
5.2	>300<500 Billion (7.5 Points)	
5.3	<300 Billion (5 Points)	
06	Market Share in P2P Transfer (Avg. for 2013,2014 & 2015)	
6.1	>50% (10 Points)	
6.2	>25%<50% (7.5 Points)	
6.3	<25% (5 Points)	
07	Market Share in Utility Bill Payments (Avg. for 2013, 2014 & 2015)	
7.1	>50% (10 Points)	
7.2	>25% <50% (7.5 Points)	
7.3	<25% (5 Points)	
08	Market Share in Government Remuneration (Avg. for 2013, 2014 & 2015)	
8.1	>50% (10 Points)	
8.2	>25%<50% (7 Points)	
8.3	<25% (5 Points)	
09	Market Share in Corporate Cash Management (Avg. for 2013, 2014 & 2015)	
9.1	>50% (10 Points)	
9.2	>25%<50% (7.5 Points)	
9.3	<25% (5 Points)	
10	Provision for Account Opening & Debit Card Issuance at existing Sub-Agent Network	
10.1	100% (10 Points)	
10.2	>50%<100% (7.5 Points)	
10.3	<50% (5 Points)	

11	Provision of Biometric Verification for Account Opening at existing Sub-Agent Network	
11.1	100% (10 Points)	
11.2	>50%<100% (7.5 Points)	
11.3	<50% (5 Points)	
12	Availability of Agnostic Platform for Mobile Wallets (For account opening) through different telecom Operators numbers/sims	
12.1	Telco-Agnostic MW development Platform (10 Points)	
12.2	Telco-Dependant MW development Platform (5 Points)	
13	Deployment of App Capability through	
13.1	NFC, POS Terminal, Cell Phone (5 Points)	
13.2	POS Terminal, Cell Phone (3.5 Points)	
13.3	Cell Phone (2 Points)	
14	Provision for providing flexible line of credit/over draft facility for sub-agent accounts	
14.1	YES (10 Points)	
14.2	NO (0 Points)	
15	Terms of Credit Line/Over Draft Facility for Sub-Agents	
15.1	Flexible financial charges based (5 Points)	
15.2	Daily/Monthly Fee based (For specific amount range) (3.5 Points)	
15.3	Flat Mark up Based (2 Points)	
16	Provision for providing transaction reports to Super Agent	
16.1	Daily/Hourly Basis (10 Points)	
16.2	Weekly Basis (7.5 Points)	
16.3	Monthly Basis (5 Points)	
17	Potential for Staff Training on	
17.1	Weekly basis (5 Points)	
17.2	Monthly basis (3 Points)	
17.3	Yearly basis (2 Points)	
	<i>(You are requested to kindly provide some training schedule already implemented for our reference)</i>	
18	Communication/Advertising of the Relationship to Customers	
18.1	TVC/OOH/Print/Radio/Social Media (10 Points)	
18.2	OOH/Print/Radio/Social Media (7.5 Points)	
18.3	OOH/Print/Social Media (5 Points)	

18.4	Print/Social Media (2.5 Points)	
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**Documentation (al) evidence required for product wise volumetric transactions/market share statistics (on Official LetterHead). Statistics (Transaction number, volumes & market share for each year 2013, 2014 & 2015 should be mentioned separately.*

**An undertaking to confirm that all facts mentioned in the proposal & the technical evaluation form are correct & no misappropriation of information has been done.*

**Please note that in case of misleading facts PSO reserves the right to solely disqualify an individual or a number of party(ies) from the selection process.*

Additional Requirements:

S. No	Criteria / Description	Please Tick appropriate Heading
01	Type of Firm	
1.1	Sole Proprietorship	
1.2	Partnership Firm	
1.3	National Company	
1.4	Multinational Organization	
03	Number of years since the inception of Branchless Banking Services	
3.1	5 or more	
3.2	3 – 4 years	
3.3	1 – 2 years	