FREQUENTLY ASKED QUESTIONS (FAQ) FOR REQUEST FOR APPLICATIONS (RFA)
Data Systems Implementation for Migrant Remittances and Financial Services
July 29, 2022

The FAQ is based on queries received from potential applicants and has been updated frequently to respond to incoming questions. This is the final version of the FAQ, no further updates are expected.

1 - GENERAL QUESTIONS

1.1-OVERVIEW

1. Is a deadline extension for the RFA possible?

The RFA deadline has been extended by 3 weeks. The new deadline is August 22nd, 2022, at 11:59 pm EDT (New York time).

2. When will the project begin?

The expected start date for the project is Q4 2022.

3. What is the expected duration of the project?

The initial project will be 12 months and is expected to run from Q4 2022 to Q4 2023, with the possibility for annual renewal subject to positive performance appraisal and additional funding available. The engagement is intended to be at least three years long and to run through 2025 in Phase I.

1.2 - APPLICATION & ELIGIBILITY

1. The eligibility criteria mentioned that applicants may apply independently or in a consortium, provided that the consortium has a pre-established partnership before the issuance of this request for applications. If we submit the proposal as a consortium, what type of partnership documents does UNCDF expect?

Consortium applicants may submit any of the following: Letter of Association, Partnership Agreement, Contract, Consortium Agreement, Power of Attorney, Memorandum of Understanding, or other similar documentation substantiating the prior existence of a working partnership. An example of such a working partnership already delivering for a client would be considered positively by the independent evaluation panel.

2. What is a “pre-established” partnership?

A "pre-established" partnership means that it was already in place through some form of formal agreement before July 1, 2022, the date of issuance of this RFA. UNCDF intends to contract with the lead partner. Please refer to Question 4 for accepted documentation of the partnership.

3. **When do we need to submit the following documents? Certificate of incorporation; Latest audited financial statements; Latest management accounts; Official document confirming that the candidate complies with all tax and social security payment obligations?**

Those documents - certificate of incorporation, latest audited financial statements, latest management accounts, and an official document confirming that the candidate complies with all tax and social security payment obligations - are all expected to be provided as part of the complete application by the submission deadline of August 22nd, 2022. UNCDF uses them during the preliminary screening process toward formal compliance verification.

1.3 - AGREEMENT

1. **Would it be possible to sign a service agreement instead of a financing grant agreement?**

Given the objective of this project to develop a public good in a co-creation exercise with the engineering firm, we cannot sign a service agreement, which is issued through an RFP selection process. The template used for the RFA selection will be the Financing Agreement.

2. **For what period is the applicant/ grant recipient expected to provide audited annual financial statements to UNCDF? Does this requirement apply to a recipient not legally obliged to audit and publish financial statements in their country of incorporation?**

Applicants are expected to provide either audited financial statements for the past three years or financial statements submitted to the relevant authorities of the country of incorporation and continue to provide such statements annually until the end of the project. This requirement is part of UNCDF's risk management policy and due diligence process and applies to all applicants.

3. **In the Grant Agreement, the receiving institution agrees to make personnel available for on-site monitoring visits; what are expected to be the on-site requirements for this project?**

Considering the scope of the grant, this might not be requested by UNCDF regularly. It is possible that a few workshops or trainings could be conducted at UN offices, which would be arranged considering implementing partners' constraints, including travel support and DSA from UNCDF.

4. **What will the complete quarterly quantitative report template look like (Annex 2, Financing Agreement)?**

The quantitative report template is tailored to the specific KPIs and milestones for the project, and the template in the Annex is intended as a reference example of the format. The report template will be finalized in collaboration with the grant recipient after they are selected.

5. **According to Article 3.3 of the Financial Agreement (Annex 4), the Recipient Institution is obligated to provide information such as the "Total number of active savings clients in an institution" and "The number of individuals or entities at an institution that has a positive savings balance at the time of reporting" etc. Are these reporting requirements relevant for this project?**

The Financing Agreement provided is a standard document to demonstrate the typical structure of the Agreement for RFA Applicants. On Apply, you will find a simplified version of the Performance Based Agreement:
https://apply.uncdf.org/prog/data_systems_implementation_for_migrant_remittances_and_financial_services/

1.4 - BUDGET

1. What is the total budget of the project?

Up to US$500,000 for the first year (12 months), with possible annual renewal of the contract subject to positive performance appraisal for the period 2023-2025. If required, UNCDF can include an additional 10% (up to US$50,000) to cover the procurement costs of the technology platform(s) by the implementing institution for the first 12 months. The project timeline will be extended to three years, subject to positive performance appraisal and additional funding available.

2. Should the procurement costs of the technology platform(s) for the 12-month project duration be itemized in the project budget? Will the procurement of the technology platform(s) be paid for by the implementing firm or directly by UNCDF?

UNCDF is open to open cloud-based technologies proposed by the applicant, provided they strictly meet minimum 3rd party security criteria. The compute consumption and data storage should be part of the budget.

If needed, UNCDF is amenable to an additional budget of up to 10% or up to 50,000 US$ specifically for the proposed cloud-technology instance and compute consumption for the first 12 months. The payment for the costs associated with the technology platform(s) would then be expected to be made by the applicant, provided that the platform account is in UNCDF's name and UNCDF is the primary owner of all credentials and associated licenses. Beyond the project duration (>12 months), the cost of the technology platform(s) will be borne by UNCDF.

At the moment, UNCDF has a subscription for Tableau and Power BI for Data Visualization and can be used for the front-end solution.

2 - IMPLEMENTATION

2.1 - DESIGN & DEVELOPMENT

1. Why has UNCDF selected a data lakehouse architecture over other data solutions?

After consulting several industry experts and evaluating which architecture would best support the project's long-term objectives, the data lakehouse architecture was selected. UNCDF is receptive to proposals recommending alternative data solutions, provided they address all of the technical requirements in the RFA.

2. Will UNCDF provide software development lifecycle (SDLC) environments that meet the UN's security and access requirements for the implementing firm to perform its development work?

Applicants can propose development and staging environments in addition to the live environment as part of the technology stack recommendations. Applicants should note that the load-management and disaster recovery are part of the proposed cloud/proprietary technology stack. Any SDLC environments will be the responsibility of the applicant.

2.2 - USERS & ACCESS

1. How many external stakeholders will be involved in the project, and what is their expected involvement?

During the 12 months of this project, two primary points of interaction with external stakeholders (other than UNCDF) are expected. First, during the testing phase, UNCDF will recommend and connect the implementing partner with roughly 20 organizations that may be solicited for their feedback on user experience. Later, UNCDF will invite a broader group of stakeholders to participate in the trainings, which can be conducted in groups.

2. Does UNCDF have any in-house training personnel that would support training efforts on the project?

The selected grantee is solely responsible for preparing and developing the training and support material for training people in the data lake setup and usage. The UNCDF Migrant Money Research Team will support in tailoring pieces of training to various audiences.

3. How many individual users are expected within each user type specified in the RFA?

The initial number of individual users in the following categories is estimated as follows. While difficult to anticipate the rate of growth, the data lakehouse should support expanding the number of individuals in the last three groups to grow by tenfold in the next five years.

- UNCDF team members and other UN agencies (sub-set of whom will have back-end access): <100
- Academic researchers: <100
- RSPs: <100
- Regulators: <100
- General public: <10,000 visits/ month

4. What type of data will be made available publicly, and how should it be accessible?

Public data sharing will be limited to direct download in CSV. Raw and transaction-level data will not be shared publicly; any data available for download will be fully anonymized (not identifiable to individuals or service providers) and disaggregated.

5. **On the publicly hosted webpage that will have access to visualizations and [disaggregated] data, should the data be accessible to the users only via the webpage or a self-service feature required for the users to be able to write custom queries?**

The data should be accessible to the users via the webpage, and data dashboards and outputs should be user-friendly also, e.g., laptops, mobile phones, tablets, and other devices.

Some level of customized queries for more aggregated market data extraction would also be welcomed functions.

6. **Are the research entities who should have access to the data lakehouse internal or external to UNCDF? If external, should they have access to the central data lakehouse or a copy with restrictions?**

Research entities are external to the UNCDF teams. Research entities and individuals can request access from UNCDF to the data for approved research purposes. They may be granted direct read-only access to the data lakehouse.

7. **Is a user administration process required to manage the users and grant access permissions to specific data and visualizations? How will users be onboarded and managed?**

Yes, a user administration process and management system are required. UNCDF will be the system administrator. Users should be able to self-register in a self-selected role, but accounts will need to be approved by UNCDF, which will confirm that the user has self-assigned correctly and should have the capability of re-assigning roles.

8. **Does UNCDF already have an internal repository of users from an active directory / LDAP / Okta that can be leveraged in the onboarding flow?**

Authentication will be managed independently from any existing repository.

9. **Is a multi-step/ multi-department approval flow required for data access requests?**

A multi-step internal approval flow for data access is not required. The user management system should enable users to create an account with the necessary permissions. Should additional data access be required or desired (anticipated to be a rare occurrence), those requests may be submitted and granted on an ad-hoc basis to the user system administrator.

2.3 - DATA

1. **What is the expected data volume the solution should handle?**

The initial data to be imported to the data lake is about 80+ million customer/agent transaction records as of July 2022. Other than transaction records, there are customer/agent information, qualitative interviews, and surveys. As the effort scales, the data lakehouse should be able to house billions of records.

2. What is UNCDF's current data collection process and frequency?

UNCDF collects data exports from our partner's management information systems (MIS) every quarter through a secure file transfer system. The exports are typically provided in an Excel or CSV format. Using Python and R scripts customized for each partner, UNCDF transforms each partner's native formatting into a set of uniformly formatted and named indicators.

UNCDF expects that the data lakehouse design will enable this process to happen quicker, more frequently, and less manually. We hope to include the RSP partners in the data transformation process and provide an API option for sharing data to enable real-time or near real-time data collection. However, we may need to provide various options to our partners for sharing their data and tolerate some lag time in data collection.

3. Whose responsibility is it to harmonize the format of the data from the RSPs?

UNCDF has written a detailed guide to harmonizing remittance transaction, agent, and customer data, which will be shared with the selected implementing partner. In order to facilitate long-term scalability, UNCDF would like to invite recommendations from our implementing partner on how to automate the data transformation process.

The data transformation process will be finalized in close collaboration and final approval by UNCDF considering other aspects of the program which are dependent upon the processes. The data lakehouse and data collection system produced by the selected data engineering firm will be highly complementary to streamlining of the program’s results measurement process, a piece of work that is expected to be done concurrently by a results measurement firm (yet to be selected, forthcoming RFA, August 2022).

4. How is the communication with external data providers for data availability and data fixes handled? Is the vendor expected to communicate directly with the external data providers?

The selected grantee will primarily interact with the UNCDF Migrant Money Research Team. UNCDF will coordinate and communicate with our partners (external data providers). For any and all data available and fixes, the selected grantee's point of contact will be the UNCDF Migrant Money Team.

5. What is the current format for qualitative information stored with UNCDF, such as surveys and interview data?

The qualitative information is stored in text files and CSV format. Survey responses are also stored in CSV format.

6. What are the security considerations for data? Does the data contain sensitive information that requires additional security controls?

The remittance transaction data shared by RSPs requires the application of strict data handling protocols, however, no personal identifying information (PII) is shared with UNCDF. Only approved UNCDF staff will have access to the back-end data and the remaining users will have access to only front-end anonymized aggregated/disaggregated data and respective visualizations.

UNCDF has data handling protocols in place to ensure security while processing sensitive information. The same will be shared with the applicant on successful selection. The applicant is also welcome to make recommendations for enhancing data security.

The following summarizes the handling protocols and terms of use in place to ensure the security and processing of sensitive information:

- Data are collected and analyzed only for non-commercial research purposes. UNCDF will communicate intended data use to the provider and obtain consent prior to transfer. Data will only be used for the pre-stated intents.
- Prior to the transfer of data, a UNCDF non-disclosure agreement (NDA) must be signed by the provider and UNCDF. The provider can cancel the NDA in writing at any time, in which case the data will be destroyed by UNCDF. Likewise, UNCDF may cancel the agreement on similar terms at any time.
- All data provided to UNCDF is anonymized to protect client data confidentiality. Data may not contain unique identifying information such as names, ID numbers, or bank account numbers. Only for the purposes of conducting lean data surveys or other primary research can phone numbers be shared—and only with the full consent of the partner institution.
- Access to the data is limited to authorized UNCDF Migrant Money Research Team members and the provider.
- UNCDF takes responsibility for ensuring that the proper technical and organizational data storage and handling measures are in place to prevent accidental loss, theft, damage, or other corruption of data and for ensuring that data are transferred only through authorized and secure channels.
- Any research insights or outputs that refer to a particular institution's data will only be shared or published with the consent of that institution. Only aggregated/disaggregated anonymized research outputs/insights derived from the data will be published. UNCDF shall not share or communicate any datasets to any third party without the full prior consent of the data provider.

7. Can you provide an exhaustive set of data sources that will be included in the data lakehouse?

The complete dataset and sources included in the project will be jointly finalized with the selected grantee after the 5 use cases are selected during the design phase. The bulk of the data volume and complexity will come from the customer and transaction data which is certain to be included.

8. How will UNCDF access data from publicly available datasets?

For most public datasets, there are APIs available for integration; therefore, wherever available, public datasets will be accessed over APIs, and no direct database integration will be required for publicly available datasets.

2.4 - SOFTWARE

1. Does UNCDF have a designated selection process to select the technology platform(s) for this work? What are the high-level steps and typical time required for software selection and procurement?

The applicant can procure the software licensing (e.g., cloud storage or dashboards) provided that UNCDF is the software license owner (including credentials). Please see Section 1.4, Qs.1 & Qs.2 about the available budget for software purchases. The selected grantee may also opt to recommend platforms to which UNCDF already has subscriptions, such as Tableau and Power BI (though additional licenses may be required). If other software is needed that should be purchased by UNCDF, there are designated procurement processes that require justification as to why the selected software is necessary. Procurement time may vary depending on cost but is usually done within a week.

2. What kind of "cloud native" solution are you looking for? Is the cost of the cloud solution included in the budget?

No cloud technologies have been preselected for the platform. UNCDF is open to any open cloud-based technologies proposed by the applicant (provided they strictly meet minimum 3rd party criteria of security), including, but not limited to, providers such as Snowflake, AWS, and Databricks. The estimated compute consumption for the 12 months of the project duration should be part of the budget and paid for by the selected grantee. Please see Section 1.4, Qs.1 & Qs.2 about the available budget for software purchases.

3. To what degree is the solution expected to be cloud-agnostic (i.e., moveable across cloud providers)?

UNCDF will prioritize solutions with technology stacks that are cloud-agnostic.

4. Where and how is the UNCDF Migrant Money website hosted?

The Migrant Money website is developed in WordPress. The discovery phase can provide additional information required for the front-end development.

3 – PROJECT OUTCOMES

3.1 - CHALLENGES & CHANGE MANAGEMENT

1. **Does UNCDF possess the requisite talent and skills to use and manage the data system independently? Are there any known skill gaps?**

The UNCDF Migrant Money Research Team, responsible for owning and managing the data lakehouse, has diverse technical experience ranging from software engineering, big data analytics, to data science. The applicant should address any skill gaps identified during the requirement gathering and implementation phases in their trainings. For more information on training, please see under Section 2.2 Qs.1 & Qs.2.

2. **What are the most significant challenges that UNCDF anticipates in this project?**

We anticipate several possible challenges that the complexity of the project could pose to its ability to scale and be sustainable:

- The data upload process must be inclusive and considerate of our partner's technical constraints. In our experience, the data collection and harmonization process often requires intensive individual efforts from our team to ensure harmonization across all partners. In order to scale the data lakehouse, the pipeline/process will require automation with suitable checks in place that is capable of accounting for different datasets reducing end-to-end timelines.

- The data access and visualization tools must provide strong value-added for both the private and public sectors. Through our experience providing research-focused technical assistance the value to our partners has been clear and the research tools and analysis well received, a challenge could be ensuring that the visualizations can provide the same value to the larger audiences as they are standardized, and research purposes become more varied.

3.2 - LEARNING

1. **What are the lessons learned from previous technical implementations by UNCDF?**

Over the last 6 years, UNCDF has engaged in data and research projects with the private sector, utilizing datasets from financial institutions, including Telcos, Banks, MFIs, and remittance companies. In the last 2 years, UNCDF has specifically focused on and built our capacity to analyze remittance data. From this experience, UNCDF has learned there is a significant demand for data analysis and a huge potential for the insights it can yield – from product development to monitoring to public policy. In all cases, we have observed a strong urge from private sector partners to eventually improve the financial experience of customers and support financial inclusion objectives. We've recently published some of the learnings from remittance data analysis: case studies from BRAC Bank in Bangladesh and Ping in the Gambia.

With increased demand from new partners to collaborate, UNCDF's institutional knowledge of remittance data has also grown immensely: we've learned commonly occurring variables in customer and transaction datasets, and what analysis methods are most useful for remittance data. We've also identified the need for a strong infrastructure in the form of a data lakehouse.

2. Does UNCDF have a current learning management system (LMS) in place?

UNCDF does not have an LMS in place. UNDP does have an LMS in place which can be leveraged depending on the needs and requirements.

3.3 - IMPACT

1. How does UNCDF define success overall for the RFA?

The success of this project will be measured in terms of completion on time of the required outputs and outcomes as detailed in the RFA according to the highest industry standards.

Additionally, in line with the objective of the RFA, UNCDF data lakehouse shall become a reference point for the remittance practice community and shall inform the development of products and policies in the remittance sector and support market research publications.

The project will be considered successfully accomplished when stakeholders in the remittance sector will be using the solution to get data insights disaggregated by sex, age, and other market data to develop migrant-centric policies, products, and solutions.

2. What are the expected impacts to UNCDF's partners as a result of this initiative?

As a result of this initiative, UNCDF would like to bring about a data-driven change in remittance policies and regulations at one end and migrant-centric gender-smart product design, on the other, towards supporting financial inclusion and financial stability objectives of the host and origin countries. UNCDF aims for this disaggregated transaction data to help inform remittance market research, strengthen market competition, and improve investor insights. In other words, addressing the data and knowledge gaps that continue to persist in the sector despite the best efforts from the international community.

3. How does UNCDF track/measure adoption? What would a successful adoption look like?

UNCDF will measure the successful adoption of the solution in terms of Repeat User Ratio (RUR) which will measure the percentage of users registered to the proposed solution who will actively use or return the solution on a regular basis (ideally 90 days).

Additionally, as mentioned in Section 3.3, Qs.1, the successful adoption of the solution would imply that the remittance community will be using the platform to inform data-driven change in remittance policies and migrant-centric gender-smart product design and development.

4. Why do we have to report KPIs?

Reporting KPIs is essential to our ability to ensure that the project is contributing to our programme's broader objectives as committed to our donors and development partners.