

RFQ – MOBILE MONEY DIGITAL PAYMENTS MANAGEMENT PLATFORM 2025

Raising The Village (RTV) is looking for a digital payments management solution service provider to ensure efficient disbursement of funds, increased transparency and accountability, cost saving, streamlined operations and improved access to our beneficiaries as we scale.

Raising The Village (RTV) invites your company to submit a quotation for the) digital payment management solutions as detailed in the attached TOR document.

Key dates

Milestone	Date & Time (EAT)
Final day for enquiries	3rd October 2025, 17:00 (logistics@raisingthevillage.org)
RFQ submission deadline	7th October 2025, 17:00 (tenders@raisingthevillage.org)

Minimum information to include in your quotation

Please ensure the quotes is clearly indicated as per the TOR details. Quotations lacking any of the details may be considered non-responsive.

Submission instructions

- Send a single PDF (quotation + supporting documents) by email to tenders@raisingthevillage.org with the subject line: "RFQ – MOBILE MONEY DIGITAL PAYMENTS MANAGEMENT PLATFORM 2025 – [Supplier Name]".
- Late submissions, partial quotations, or offers submitted to other addresses will not be considered.

Should you require clarification, kindly submit questions by 03 October 2025 (17:00 EAT) to logistics@raisingthevillage.org. Responses will be shared as soon as possible with all interested bidders.

We appreciate your interest in partnering with RTV and look forward to receiving your competitive quotations.

TORs FOR MOBILE MONEY DIGITAL PAYMENTS MANAGEMENT PLATFORM

Overview

Raising The Village (RTV) exists because we believe that together, we can find straightforward solutions to complex problems of inequality. Together, we can achieve what is impossible alone. Our story is born as a result of two deep convictions: ultra-poverty is the worst form of inequality in our world; we have the opportunity to end ultra-poverty in our generation.

Since our inception in 2012, we have focused on partnering with last-mile rural communities in Uganda to develop initiatives that pave the pathway out of ultra-poverty towards economic self-sufficiency. We believe everyone deserves an opportunity to make choices and have a real chance at life. Through our partnerships, we resource, guide, train, and equip ultra-poor families to make empowering decisions, access new opportunities, and shape their futures.

Our work and success are the result of cross-cultural collaboration between our staff and village partners, the local and federal government of Uganda, and experts from around the globe, all working together. Fueled by the support of our donors, we are on a path to reaching 1 million people living in ultra-poverty by 2025

Objectives:

RTV is looking for a digital payments management solution service provider to ensure efficient disbursement of funds, increased transparency and accountability, cost saving, streamlined operations and improved access to our beneficiaries as we scale.

Scope of Work

Functional Requirements:

- **Payment Types:** The payments we make include vendor payments, advances to staff, airtime top ups and disbursements to beneficiaries.
- **Collection Types:** We usually collect some start-up fund fees from the beneficiary's contacts and unspent advances from staff.
- **Beneficiary & Customer Management:** We expect a payment solution that provides security control checks, which include verifying Payee contacts at the creation stage in the system and their registration status, to ensure the security of our transactions.

- Real-time vs. Batch Processing: We are looking for a solution that can process vendor payments or disbursements in just a few seconds or minutes, for both single and bulk transactions.
- Network Availability: We expect a solution that operates across all mobile networks in Uganda, Rwanda, the DRC, Tanzania, and other countries.
- Ability to reverse transactions: We are looking for a platform that has the capacity to reverse transactions in case there is a need.

Technical Requirements

- Platform Integration: A solution that integrates with Sage intact would be a plus for us. Alternatively, the solution should have an API option for integration with other systems.
- Security Features:
 - Contact verification eliminates mistakes & fraud: We need a solution that verifies contact names, numbers and registration status before making payments & flags those contacts that need further attention.
 - Two-factor authentication provides double protection for users: Users should be required to verify phone numbers at each login. Therefore, an intruder would have to have access to the user's username and password, as well as the user's mobile phone.
 - Logging and lock-out: All access is logged, and multiple failed access attempts should lead to account blockage to prevent password hacking through trial and error.
 - Security updates: The Solution should be able to perform regular security updates and scans to protect against intrusion.
 - Data protection: We require a platform with automated backup, monitoring, and fault tolerance systems in place.

Reporting and Analytics:

- Report Types: We are looking at a system that provides us with reports that include: Payment summaries and Monthly statements, transaction logs/IDs, audit trails, etc.
- Customization: A platform that will provide flexibility in customization of data that we want to see on our dashboard
- Data Retention: We are looking at a platform that retains data for a period of 7 years.

Key Performance Assessment Criteria

- Uptime and Reliability: Our target percentage of timely processing and platform reliability is 99%
- Transaction Speed: Our target provider should have a simple, fast, and reliable system that allows momentary processing and reporting.
- Customer Support: We seek a service provider with prompt response times for support queries and availability during the EAT time zone and extended office hours.
- Security and control: security and access controls for all approval workflows and wallet access.
- API availability: Availability of an API connection with the bank and ERP (Sage intact), Please specify current integrations and potential ones.
- Portal and reporting: portal interface and report customization capability
- Batch upload and approval workflow: The availability of the batch upload function and a smooth approval workflow.

Business and Operational Requirements

- Provider Experience: The provider's proven track record in delivering mobile money solutions and experience with similar clients.
- Financial Stability: Evidence of financial stability and capacity to handle large volumes of transactions.
- Regulatory Compliance: Proof of Adherence to all local and national financial regulations.

Submission Requirements

- Technical Proposal: A detailed description of the proposed solution, methodology, and implementation plan.
- Commercial Proposal: A breakdown of costs, including transaction fees and any setup charges.
- References: Contact information for past and current clients to verify experience.
- Legal Documentation: Proof of business registration and compliance with local laws.

