



Terms of Reference (ToR) – Cash Disbursement Services for Field Operations

1. Introduction

The International Organization for Migration (IOM) Rwanda implements programmes supporting migrants, returnees, refugees, and host communities. Many projects involve cash-based interventions (CBI) such as MPCA, AVRRE reintegration, protection support, emergency assistance, and participant incentives. To ensure secure and efficient delivery of cash assistance across Rwanda, IOM seeks a qualified Cash Disbursement Service Provider.

2. Objective

To contract a service provider capable of delivering end-to-end cash disbursement services across IOM Rwanda's operational districts through modalities such as cash-in-envelope, mobile money (MTN/Airtel), and bank deposits to beneficiaries or other local service providers.

3. Scope of Services

3.1 Pre-Disbursement

- Secure receipt of beneficiary lists.
- Verification of beneficiary identity.
- Liquidity planning to ensure cash availability.
- Coordination with IOM on schedules and logistics.

3.2 Disbursement Activities

Cash-in-envelope, mobile money transfers, or bank payout options.

3.3 Post-Disbursement

- Submission of reconciliation reports within 3–5 business days.
- Return of unclaimed funds.
- Provision of receipts and digital logs.

3.4 Complaints & Feedback Mechanism

- Hotline support in Kinyarwanda and English.
- Registration and escalation of complaints.

4. Geographic Coverage

Provider must operate in Western, Eastern, Southern, Northern Provinces and Kigali (Rubavu, Rusizi, Karongi, Kirehe, Kayonza, Ngoma, Nyagatare, Gicumbi, Musanze, Nyarugenge, etc.).

5. Compliance Requirements

Compliance with BNR regulations, AML/CFT law, data protection law, and IOM CBI, PSEA, and fraud prevention policies.

6. Reporting

Submission of disbursement summaries signed receipts, mobile money proofs, exception logs, and reconciliation reports. Records retained for 7 years.

7. KPIs

- ≥95% payout success rate
- Reconciliation within 3–5 days
- Mobile money transfers same day
- 100% cash availability
- 99% data accuracy

10. Submission Instructions

Issue Date: 2 April 2026

Closing Date: 9 April 2026 by 5:00PM

Email: @iomrwandaprocurement@iom.int

Subject: Cash Disbursement Services – IOM Rwanda

Issued by: Supply Chain Management (SCM), IOM Rwanda Country Office