



TERMS OF REFERENCE(TOR)

FOR

CONTRACTING FINANCIAL SERVICE PROVIDER (FSP) TO PROVIDE A MULTI-PURPOSE CASH ASSISTANCE PROGRAM TO SOS CHILDREN'S VILLAGES SOUTH SUDAN PROJECT PARTICIPANTS IN MALAKAL (UPPER NILE STATE)

Opening date: 6th February 2026

Location: Malakal -Upper Nile State

Closing date: 18th February 2026

Start of engagement: immediately

Background

SOS Children Villages in South Sudan is an affiliate member of SOS Children's Villages International, a federation of 137 national associations, working together with a single mission: to ensure that every child grows with love, respect and security. We act for children as an independent non-governmental social development organization. We work for children who are orphaned, abandoned or whose families are unable to care for them. We give these children the opportunity to build lasting relationships within a family.

SOS Children's Villages South Sudan (SOS CVSS) is implementing a multi-purpose cash assistance (MPCA) program in Malakal, Upper Nile State, aimed at supporting vulnerable children, households, and caregivers to meet basic needs and strengthen resilience. The program requires a reliable and compliant Financial Service Provider (FSP) to facilitate secure, timely, and accountable cash transfers to targeted beneficiaries.

The MPCA program aims to build resilience among the affected communities through Multi-Purpose Cash Assistance (MPCA) that meets basic food needs, enhances food security and nutrition, and reduces negative coping mechanisms.

SOS CVSS therefore invites qualified Financial Service Providers to submit proposals to support the delivery of multi-purpose cash assistance in Malakal.

Purpose of the Assignment

The purpose of this assignment is to engage a Financial Service Provider to deliver cash transfers to program beneficiaries in a safe, efficient, transparent, and cost-effective manner, in line with humanitarian standards and SOS CVSS policies.

Scope of Services

The FSP will be responsible for the following:

- Facilitate cash transfers to approved beneficiaries using agreed delivery mechanisms (Cash in hand).
- Ensure timely disbursement according to SOS CVSS-approved payment schedules.





- Payments should only be made to registered beneficiaries listed in the master list provided by SOS Children's Villages South Sudan.
- Verify beneficiaries through official documentation (Token /voucher, etc.). In the absence of official documents, participants will be verified using a unique ID issued by SOS Children's Villages South Sudan or a signed undertaking.
- Payments must be made at the agreed location and within the specified time, in the agreed currency, and in the correct denomination of notes.
- The FSP must notify SOS Children's Villages South Sudan at least 48 hours in advance of any changes to the cash facilitation process.

Reporting and documentation

- Provide detailed transaction reports for each payment cycle, including:
 - Beneficiary lists
 - Transaction dates
 - Amounts transferred
 - Payment status (successful, pending, failed).
- Maintain auditable financial records.

Compliance and risk management

- Comply with national financial regulations, anti-money laundering (AML), and counter-terrorism financing (CTF) requirements.
- Implement adequate internal controls to mitigate fraud, diversion, and data misuse.

Customer support and grievance handling

- Establish accessible support mechanisms for beneficiaries (e.g., help desks).
- Coordinate with SOS CVSS to address payment-related complaints.

Coordination and communication

- Participate in coordination meetings with SOS CVSS staff as required.
- Notify SOS CVSS immediately of any operational, security, or technical issues affecting service delivery.

Roles and responsibilities

SOS Children's Villages South Sudan

- Provide approved beneficiary lists and payment schedules.
- Monitor service delivery and compliance.
- Facilitate coordination with local authorities and community structures where necessary.

Financial Service Provider

- Deliver cash transfers as per agreed terms.
- Ensure confidentiality and data protection.
- Submit timely and accurate reports.

Deliverables

- Signed service agreement
- Payment execution reports per transfer cycle
- Reconciliation and financial reports
- Incident and exception reports (as applicable)



Required qualifications and experience of the FSP

The FSP must:

- Be a legally registered financial service provider in South Sudan.
- Have proven experience in delivering cash-based assistance, preferably in humanitarian contexts.
- Demonstrate operational capacity in Malakal or the ability to deploy services rapidly.
- Have strong financial controls, reporting systems, and compliance mechanisms.
- Demonstrate experience working with NGOs/UN agencies (an added advantage).

Payment Terms

Payment terms and service fees will be defined in the contract and based on:

- Cost per transaction or agreed service fee structure.
- Payment is made using United States Dollars (**USD**).
- Verified and completed transfers.
- Approved invoices and reports.

Confidentiality and Data Protection

The FSP shall treat all beneficiary and program data as strictly confidential and shall not disclose any information without prior written consent from SOS CVSS.

Monitoring and Evaluation

SOS CVSS will monitor the FSP's performance against agreed indicators, including timeliness, accuracy, beneficiary satisfaction, and compliance with agreed procedures.

Security and cash handling:

- The FSP is responsible for the security of cash in transit until it is distributed to beneficiaries.
- Acceptable security protocols must be followed during cash handling and transportation.
- The FSP will cooperate with SOS Children's Villages South Sudan to ensure that cash-out points are accessible and meet security standards. Ideally, cash-out points should be within 2 km of the beneficiaries' location. If not, alternative solutions must be agreed upon.

Payment failures and re-arrangements:

- In the event of failure to complete payments within the specified time, the FSP will be responsible for re-arranging payments without charging a commission for the re-disbursement.
- SOS Children's Villages reserves the right to cancel a payment request without penalty if the payment is not delivered as agreed.

Banknotes and receipt requirements:

- The FSP must provide valid and undamaged banknotes. Any invalid or damaged notes should be replaced with new ones.
- Beneficiaries must receive a receipt for each transaction, detailing the date, time, and amount received.





- SOS Children Villages South Sudan and its partners have the right to collect beneficiary-related information from the FSP as needed.

Payment to FSP:

- Payments to the FSP will be made based on the successful completion of work and submission of supporting documentation as outlined in the contract.

Standard and Operating Procedures (SOPs)

- Households or individuals selected for MPC assistance will be contacted and informed of/briefed prior to distribution exercise.
- The agent together with SOS sets up secure payout points prior to distribution exercise.
- Ensuring safety and security during cash transfers and distribution.
- During cash distribution beneficiary present his/her token and the name is cross check thoroughly.
- The agent verifies beneficiaries' names using an SOS-approved master list and submits a full report back to SOS with signed receipts.
- A one-time MPCA is provided to participants in households.
- Remedial action to be taken, or support in case of anticipated problems e.g. inability of participants to access/receive cash, loss of token, the alternate participants can access/or receive the cash after a prove identification by community leaders and SOS Children's Villages staff.
- The agent ensures cash is distributed in correct amounts, to the right recipients, and records are documented properly.

Application and selection process

Interested FSPs should submit:

- Company profile and registration documents
- Technical proposal describing service delivery approach
- Evidence of similar assignments
- SOS CVSS reserves the right to accept or reject any proposal without obligation to provide justification.

How to apply

Applications including at least three traceable referees should be sent electronically to: Info@sos-southsudan.org or physically deliver a hard copy to SOS Children's Villages Office, located at Hamza Inn Limited Juba Town

Please note that only shortlisted venders will be contacted and if you do not hear from us within 10 days, your application has not been successful

SOS Children's Villages International holds strict child safeguarding principles and a zero-tolerance policy for conducts of sexual harassment, exploitation and abuse in the workplace and other places where the organization's activities are rendered. Parallel to technical competence, selection and hiring decisions will give due emphasis to assessing candidates value congruence and thorough background checks, police clearance reference check processes".