

Sfinansowano w ramach reakcji Unii na pandemię COVID-19

Inquiry no 1/VII/2022

Tarnowskie Góry, 08.07.2022r.

REQUEST FOR QUOTATION

FOR THE DEVELOPMENT, DELIVERY AND IMPLEMENTATION OF AN INNOVATIVE SYSTEM FOR CARD AND INTERNET PAYMENTS FOR SMALL AND MEDIUM-SIZED BUSINESSES (FINTECH)

I. ORDERING PARTY

Quicko Spółka z Ograniczoną odpowiedzialnością

ul. Henryka Sienkiewicza 49

42-600 Tarnowskie Góry

NIP: 5213540295

REGON: 142004870

e-mail: kontakt@quicko.pl

II. CONTRACT AWARD MODE

1. The contract is conducted in accordance with the principle of competitiveness referred to in the Guidelines on the eligibility of expenditure under the European Regional Development Fund, the European Social Fund and the Cohesion Fund for 2014-2020.
2. The contract is awarded for the purposes of the project entitled "Implementation of an innovative system for card and internet payments for small and medium-sized enterprises (fintech)", under the Regional Program of the Silesian Voivodeship for 2014-2020 co-financed by the European Regional Development Fund; under the Priority Axis: XIV. Corrective actions in the context of the COVID-19 pandemic - REACT-EU, for action: 14.2. Investments in SMEs - REACT-EU.
3. The selection procedure will be carried out using the competitiveness database: <https://bazakonkurencyjnosci.funduszeuropejskie.gov.pl/>

III. ORDER DESCRIPTION

Kod CPV: 66100000-1 Banking and investment services

- 1.1 The subject of the contract is: development, delivery and implementation of an innovative card and internet payment system for small and medium-sized companies (fintech).**

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The scope of work include:

1. Building a system (backend) to manage users and payment services and integration with the administration panel, integration with the card transaction processing system, integration with the partner bank's system. The works are aimed at carrying out the service of the following elements:
 - 1.1. user registration with two-step verification,
 - 1.2. logging users with two-factor authentication,
 - 1.3. password recovery by the user with the use of additional verification,
 - 1.4. collecting user data necessary for verification and their storage,
 - 1.5. user verification processes - KYC (Know Your Customer) compliant with the requirements of the law, in particular the Act on counteracting money laundering and financing of terrorism (i.e. Journal of Laws of 2022, item 593, as amended),
 - 1.6. user account parameterization in terms of types of payment accounts, fees,
 - 1.7. opening and closing payment accounts in various currencies,
 - 1.8. maintaining the current and accounting balance of payment accounts on the basis of ordered transactions and transactions from the partner bank via API (Application Programming Interface) or settlement packages,
 - 1.9. registering incoming payment transactions in line with Elixir, SEPA, and SWIFT sessions,
 - 1.10. ordering Elixir, SEPA, SWIFT, Tax Office, ZUS payment transactions with additional verification of performed transactions and the possibility of two-stage authorization of payment orders (authorization scheme),
 - 1.11. collecting the history of transactions performed, registration and update of the statuses of transactions made on the basis of integration with a partner bank or settlement packages,
 - 1.12. generating confirmations of individual transactions and account statements,
 - 1.13. providing a tool for managing users, users' KYC applications, accounts and transactions,
 - 1.14. providing a tool enabling active monitoring and transaction management, in particular in terms of regulations derived from the Act on counteracting money laundering and financing terrorism (Journal of Laws of 2022, item 593, as amended), the Act on Payment Services (i.e. Journal of Laws of 2021, item 1907, as amended) and the Act on banking law (i.e. Journal of Laws of 2021, item 2439 as amended)
2. Building a web application (frontend) enabling users to use from the functionality of payment accounts and transactions. The elements of the panel consist of:
 - 2.1 login view using a unique login and user password, additionally verified with a one-time password (two-factor login),
 - 2.2 password reset view,
 - 2.3 view of the registration form based on additional verification,
 - 2.4 the registration questionnaire for the user enabling the remote delivery of the documentation necessary to carry out the entrepreneur's verification processes in the form of a secure form with the possibility of sending attachments,
 - 2.5 view of payment accounts taking into account the currency of the account, the balance of funds available, the accounting balance, the list of recent operations and the ability to freely move between accounts,

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- 2.6 view of the full history of transactions, taking into account the type of transaction and its status with the possibility of filtering in terms of time, amount and transaction title,
- 2.7 the ability to download a transaction confirmation and account statement,
- 2.8 view of ordering bank transfers: between own accounts, between Quicko users and external ones: ELIXIR, SEPA, SWIFT, ZUS, Tax Office,
- 2.9 view of the account of the account holder containing the user's data along with the possibility of editing the login data, and the exchange of documents (upload and download of documents).

Receipt of the subject of the order will take place after the system has been implemented by the Contractor, the technical documentation (instructions for use) is delivered and the implemented solutions are approved by the Ordering Party by signing the acceptance protocol.

IV. DATES

1. The order must be completed by 30/06/2023. - in accordance with the provisions of the Agreement for funding No. UDA-RPSL.14.02.00-24-05C3 / 20-00.
2. Settlement rules: The Ordering Party allows settlement on the basis of partial payments, on the terms described in the draft contract constituting Annex 6 to this inquiry.
3. Offer validity period: 30 days.
4. The expected date of signing the contract with the Contractor - up to 14 days from the date of completion of the tender procedure.

V. IMPORTANT PROVISIONS OF THE CONTRACT AND CHANGES TO THE CONTRACT

1. A change to the contract in relation to the content of the offer submitted by the Contractor after its conclusion is allowed, provided that:
 - a. the changes will be beneficial for the Ordering Party or
 - b. circumstances occurred that could not be foreseen at the time of concluding the Agreement or
 - c. new technical or organizational solutions have appeared that the Ordering Party intends to use or
 - d. there has been a change in the provisions of European Union or national law in the scope affecting the performance of the contract
2. The contracting authority provides for the possibility of making changes to the provisions of the concluded contract. The conditions of the above-mentioned changes:
 - a. changing the service to a better quality while maintaining the identity of the subject of the contract;
 - b. changing the parameters of the subject of the contract due to technical or technological progress (e.g. withdrawal of devices or components from the market),
 - c. change of the contract performance date if, for reasons beyond the control of the parties, it will not be possible to perform the contract within the assumed time,
 - d. changes to the terms and terms of payment if these changes result from reasons beyond the control of the Contractor or the Ordering Party;

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- e. change in the method of contract performance for reasons beyond the control of the Contractor, including those resulting from the decision of the institution financing the implementation of the project under which the contract is awarded, obliging the Ordering Party to introduce changes to the project resulting in the need to amend the contract with the Contractor
- f. other changes that do not change the nature of the contract, provided that the following conditions are cumulatively met:
 - i. the need to amend the contract is caused by circumstances which the Ordering Party, acting with due diligence, could not foresee
 - ii. the value of the change does not exceed 50% of the order value originally specified in the contract

VI. CONDITIONS FOR PARTICIPATION IN THE PROCEDURE

Participation in this procedure is open to all interested parties who are not excluded from the procedure on the basis of the provisions set out in Chapter XI of this inquiry and meet the following criteria:

1. Criteria „knowledge and experience”

Has appropriate knowledge and experience necessary to implement the subject of the contract, i.e. development, delivery and implementation of an innovative card payment system

and Internet services for small and medium-sized businesses. The "knowledge and experience" criterion is deemed to be met if the Bidder / Contractor confirms and documents that it meets the following condition:

Condition 1

In the period of 5 years before submitting the offer, he developed and implemented 1 system corresponding to the scope of the subject of the contract or the same:

- 1. Building a system (backend) to manage users and payment services, including:
 - 1.1. user registration with two-step verification,
 - 1.2. logging users with two-factor authentication,
 - 1.3. password recovery by the user with the use of additional verification,
 - 1.4. registering incoming payment transactions in line with Elixir, SEPA, and SWIFT sessions,
 - 1.5. collecting the history of transactions performed, registration and update of the statuses of transactions made on the basis of integration with a partner bank or settlement packages,
- 2. Building a web application (frontend) that allows users to use the functionality of the system, consisting of:
 - 2.1. login view using a unique login and user password, additionally verified with a one-time password (two-factor login),
 - 2.2. password reset view,
 - 2.3. view of the registration form based on additional verification,
 - 2.4. view of the full history of transactions, taking into account the type of transaction and its status with the possibility of filtering in terms of time, amount and transaction title,
 - 2.5. the ability to download a transaction confirmation and account statement,

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- 2.6. view of the account of the account holder containing the user's data along with the possibility of editing the login data, and the exchange of documents (upload and download of documents).

Documents confirming the fulfillment of the "knowledge and experience" condition may be in particular the documents:

- a) Certificates / references / recommendations for the period of the last 5 years before submitting the offer, received from enterprises, institutions or organizations for which the Bidder / Contractor has performed works corresponding to the scope of this inquiry.

2. The method of assessing the criteria "knowledge and experience"

The assessment of fulfillment of the condition will be made on the basis of the declaration submitted by the Bidder / Contractor and documents confirming the fulfillment of the condition, by selecting the appropriate option: **MEET/ DO NOT MEET**

VII. OFFER EVALUATION CRITERIA

When selecting the most advantageous offer, the Ordering Party will be guided by the following criteria and their significance, and will evaluate the offers in the following manner:

Criteria	Number of points (weight)
Price	100%

The highest number of points will be awarded to the offer with the lowest price, in accordance with the requirements described in the inquiry and indicated in the offer form constituting Annex 1 to the inquiry. The price must be expressed in PLN or in EUR. In the case of submitting an offer with a price expressed in a foreign currency, the Ordering Party shall calculate the price using the selling rate of a given currency according to the quotations of the National Bank of Poland (NBP) on the date of issuing the offer.

The number of points for each subsequent bid will be calculated as follows:

Number of points = (lowest price / price of the evaluated offer) x weight x 100.

An offer can be awarded a maximum of 100 points.

The evaluation will be made to two decimal places.

The Ordering Party will award the contract to the Contractor whose offer obtains the highest number of points.

VIII. DESCRIPTION OF THE METHOD OF THE EVALUATION OF OFFERS

1. **Formal evaluation** - will consist in verifying that the Bidders meet the conditions described in this request for quotation regarding the qualification of the bidder and the offer, i.e. .:

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- 1.1. whether the Bidder is not excluded from participation in this procedure,
- 1.2. whether the Bidder meets the conditions for participation in the procedure,
- 1.3. whether the offer has been prepared in accordance with the requirements of this inquiry, in accordance with the Offer Form attached to the inquiry and all required attachments,
- 1.4. whether the offer was submitted on the specified date and in the manner specified in this request for quotation,
- 1.5. whether the submitted offer contains the information necessary for scoring.

2. Scoring - will be performed only for offers that meet the formal requirements.

- 2.1. The offer with the most points will be selected.
- 2.2. Ordering Party will award the order to the Contractor who submits the most advantageously priced tender that meets the formal conditions.

3. Negotiations

Ordering Party allows for the possibility of conducting negotiations if the Bidders obtain the same number of points. For this purpose, an additional date will be set, in which the Bidders will submit an update of their offers, proposing new terms of contract performance covered by the evaluation criteria presented in **Chapter VII** of this request for quotation.

The offer update may not contain less favorable values for the Ordering Party as compared to the originally submitted offer.

IX. DESCRIPTION OF THE METHOD OF PREPARING THE OFFER

1. The offer must be prepared on the offer form constituting **Annex 1** to this inquiry.
2. The offer must contain the following elements:
 - 2.1. Date of preparation and validity of the offer.
 - 2.2. Declaration confirming the fulfillment of the conditions for participation in the procedure – **Annex 3**
 - 2.3. Reference to the offer selection criteria presented in this inquiry (price).
 - 2.4. Declaration of no capital or personal relations - **Annex 2.**
 - 2.5. Documents confirming the fulfillment of the conditions for participation in the procedure - **Annex 5.**
 - 2.6. Contact details
 - 2.7. The bidder is obliged to submit to the offer a signed clause regarding the performance of the disclosure obligations referred to in Art. 13 sec. 1 and 2 of the Regulation of the European Parliament and of the Council (EU) 2016/679 of 27 April 2016. on the protection of individuals with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46 / EC towards persons whose data was transferred in connection with participation in the procedure - **Annex 4.**
3. The Awarding Entity does not require and does not allow partial and / or variant offers.
4. Each Bidder may submit only one offer. Submitting more offers or an offer containing alternatives will result in rejection of all offers submitted by a given Bidder.

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X. DATE, PLACE AND CONDITIONS FOR SUBMITTING OFFERS

1. The offer must be submitted in writing or electronically, in Polish or in the case of foreign Bidders - in English.
2. If the offer is submitted electronically, the offer with all required attachments to the inquiry should be sent in the form of a scanned copy of the document signed by the Contractor or a person authorized to represent the Contractor or signed with an electronic signature, along with the submission of an appropriate document confirming the authorization to represent the Contractor .
3. The offer should be submitted in one convenient way for the Bidder:

- a. via the competition database, which can be accessed at the website address:
<https://bazakonkurencyjnosci.funduszeuropejskie.gov.pl/>

sent to the address of the Ordering Entity:

Quicko Sp. z o.o.
ul. Henryka Sienkiewicza 49
42-600 Tarnowskie Góry

The offer should be delivered in a closed envelope marked: "OFFER FOR THE DEVELOPMENT, DELIVERY AND IMPLEMENTATION OF AN INNOVATIVE SYSTEM FOR CARD AND INTERNET PAYMENTS FOR SMALL AND MEDIUM COMPANIES (fintech) ”.

- b. Deliver in person to the registered office of the Ordering Party:
Quicko Sp. z o.o.
ul. Henryka Sienkiewicza 49
42-600 Tarnowskie Góry

During office hours: Monday - Friday from 8:00 a.m. - 4:00 p.m.

The offer should be delivered in a closed envelope marked: "OFFER FOR THE DEVELOPMENT, DELIVERY AND IMPLEMENTATION OF AN INNOVATIVE SYSTEM FOR CARD AND INTERNET PAYMENTS FOR SMALL AND MEDIUM COMPANIES (fintech)".

- c. Send a scan of the offer to the following address:
kontakt@quicko.pl

The offer file should be saved and delivered in PDF format.

The subject of the e-mail should include the following information: "OFFER FOR THE DEVELOPMENT, DELIVERY AND IMPLEMENTATION OF AN INNOVATIVE SYSTEM FOR CARD AND INTERNET PAYMENTS FOR SMALL AND MEDIUM COMPANIES (fintech)".

4. The offer must be delivered within the deadline by 09.08.2022
5. Confirmation of the delivery of the offer is the date of receipt by the Ordering Party through the channels indicated in point 3 above.

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6. Offers submitted after the deadline specified in point 4 above will not be considered.
7. The bidder may, before the deadline for submitting offers, change or withdraw his offer.
8. In the course of examination and evaluation of offers, the Ordering Party may demand explanations regarding the content of the submitted offers from the Bidders.
9. Bidders may ask questions regarding this procedure, which should be sent to the e-mail address: kontakt@quicko.pl or via the competition database, available at the website: <https://bazakonkurencyjnosci.funduszeuropejskie.gov.pl/> until : 04.08.2022 – after this deadline, the Ordering Party will not reply.
10. The Ordering Party shall inform the Bidders about the selection of the most advantageous offer by sending an e-mail to the e-mail address provided by the Bidders.
11. The result of the procedure will be published in the competition database available at the website: <https://bazakonkurencyjnosci.funduszeuropejskie.gov.pl/>

XI. EXCLUSIONS FROM PARTICIPATION IN THE PROCEDURE

Entities related personally and by capital are excluded from participation in the procedure with the Ordering Party. Capital or personal liabilities are understood as mutual relations between the Ordering Party or persons authorized to incur liabilities on behalf of the Ordering Party or persons performing activities related to the Ordering Party on behalf of the Ordering Party.

with carrying out the procedure of selecting the contractor and the contractor, consisting in particular of:

- a) Participating in the company as a partner in a civil partnership or partnership,
- b) Owning at least 10% of shares or stocks,
- c) Acting as a member of the supervisory or management body, proxy, proxy,
- d) Being married, in relationship of kinship or affinity in a straight line, kinship of the second degree or affinity in the lateral line or in relation to adoption, care or guardianship.

XII. ADDITIONAL INFORMATION

1. All costs related to the preparation of the offer shall be borne by the Bidder.
2. The Awarding Entity does not envisage awarding supplementary / similar contracts (consisting in repeating the same type of services).
3. The contracting authority reserves the right to cancel the procedure at any stage, without giving reasons.

XIII. ATTACHMENTS

Annex No. 1 - Offer form

Annex No. 2 – Declaration of no capital or personal relations

Annex no. 3 – Statement on meeting the conditions for participation in the procedure.

Annex no. 4 – Information clause

Annex no. 5 – Documents confirming the conditions for participation in the procedure (provided by the Contractor)



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Annex no. 6 – Draft Agreement