

**EXPRESSION OF INTEREST
(Individual Consultant)**

AFRICAN DEVELOPMENT BANK

**Financial Sector Development Department (OFSD)
Avenue Jean-Paul II, 01 B.P. 1387, Abidjan, Côte d'Ivoire**

PAYMENT SYSTEMS/DIGITAL FINANCE EXPERT – LONG-TERM CONSULTANT

1. The African Development Bank (AfDB or the Bank) seeks expressions of interest from suitably qualified individual consultants to take part and assist in the implementation of a grant to the Banque Centrale des États de l'Afrique de l'Ouest (BCEAO) to support the interoperability of digital financial services (DFS) across the West African Economic and Monetary Union (WAEMU) which is expected to have a significant impact on financial inclusion across this region. The grant from the AfDB to the BCEAO is funded with financial resources mobilized from the Bill and Melinda Gates Foundation (BMGF).
2. Interoperability is defined as "*the possibility to transfer money between customer accounts at different mobile money schemes and between accounts at mobile money schemes and accounts at banks*" (GSMA, 2014). In the case of the WAEMU region, this means that, for example, customers with accounts with a mobile network operator will no longer be limited to sending and receiving money from other customers of the same mobile network operator. With interoperability, they will be able to send and receive money from all other accounts both domestically and across borders. This is expected to be a game changer in as far as financial inclusion in the region is concerned.
3. The AfDB is seeking expressions of interest from qualified payment systems/digital finance experts. He/she will be primarily responsible for overseeing the implementation of the grant and supporting the AfDB project team. In particular, he/she will be expected to:
 - Provide professional advice and guidance to the AfDB project team in charge of the implementation of the grant;
 - Provide support with regards to enacting and updating WAEMU-level regulations to facilitate the interoperability of DFS across the region;
 - Support the AfDB with its interactions with both the BCEAO and BMGF;
 - Engage with the various stakeholders in the WAEMU region (including the banks, mobile network operations, microfinance institutions...etc.) to ensure alignment of visions and objectives;
 - Support the project team in the organization of seminars, conferences and workshops designed to facilitate the implementation of interoperability of DFS in WAEMU. This involves, among other things, the design and preparation of materials for these events and the engagement with the various invited stakeholders including through site visits; and
 - Provide support to other duties relevant to the grant as assigned by the AfDB project team.
4. The Bank invites suitably qualified consultants to submit their expression of interest¹ in providing the consultancy services described above. The Bank is expected to recruit one (1) consultant to work alongside the project team. Interested consultants must provide information on their capacity and experience indicating that they are qualified to perform the services required (CV, **fluency in French**, documents and references to relevant assignments, countries of operation and a demonstrable track record...etc.).
5. The eligibility criteria, establishment of the shortlist and the selection procedure shall be in conformity with the Bank's **Rules and Procedure for the Use of Consultants**. The AfDB is under no obligation to shortlist any consultant who expresses interest.

¹ For the expression of interest to be considered, the consultant needs to be registered in the AfDB DACON Consultant Database:
<http://dacon.afdb.org/dacon/>

6. The duration of the consultancy is estimated at 12 months and can be based either in Abidjan or in an agreed location where the consultant can work as efficiently and effectively as if he/she were based in Abidjan. There will be a possibility of extension of the consultancy and the commencement date is planned for the first quarter of 2017. There will be a requirement for travel across the WAEMU region and periodic visits to Abidjan to report to the AfDB project team.
7. Interested consultants may obtain further information on the nature and requirements of the consultancy at the below email address during office hours: 8:00 to 17:00 Abidjan local time.
8. Expressions of interest must be emailed to the project team using the below email addresses no later than **06 January 2017 at 17:00 Abidjan time** mentioning “**Interoperability of DFS in WEAMU – Payment Systems/Digital Finance Expert**” in the subject line of the email:

GUEYE, MAIMOUNA M.A.GUEYE@AFDB.ORG

&

SEKIOUA, SOFIANE HICHAM S.SEKIOUA@AFDB.ORG

ESTABLISHMENT OF THE SHORTLIST

9. A shortlist of three to six individual consultants will be established at the end of the request of expressions of interest. The consultants on the shortlist will be judged on the following criteria on the basis of their resumes:
 - Level of education in general 20%
 - Educational level compared to the field of project 20%
 - Years of experience in general 20%
 - Number of years of experience relevant to the project 40%