

Request for Proposal No. – Demande de proposition No.: 20170313

Closing – Clôture

Date : April 24, 2017

Time – Heure: 3:00pm eastern daylight time

PART I: GENERAL INFORMATION / CONDITIONS

PARTIE I RENSEIGNEMENTS GÉNÉRAUX / CONDITIONS

Title of project – Titre du projet

Financial Literacy Mobile Application Platform Services

Project Officer – Agent responsable du projet

Contract Officer's Address – Adresse de l'agent responsable du contrat

Financial Consumer Agency of Canada
427 Laurier Ave. West, Suite 600
Ottawa, Ontario
CANADA K1R 1B9

**Contract Officer – Agent
responsable du contrat :**

**Telephone No.
de téléphone :**

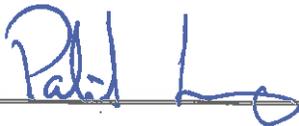
Email - Courriel :

Patrick Lemieux

(613) 941-1432

patrick.lemieux@fcac-acfc.gc.ca

Signature



Date

13/03/2017

PART II: BIDDER'S CERTIFICATION

PARTIE II: CERTIFICATION DES SOUMISSIONNAIRES

I have read and agree to the terms identified in this request for proposal.

J'ai lu et accepte les modalités faisant parties de cette demande de propositions.

Signature

Date

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PART 1 – INSTRUCTIONS TO BIDDERS

1.01 DESCRIPTION

The Financial Consumer Agency of Canada requires the services of a mobile application platform services provider to administer a project designed to encourage and measure financial knowledge, attitudes, confidence and behavioural change using targeted financial literacy interventions/consumer education messaging.

Proposals must be received by 3:00 pm (EDT), April 24, 2017.

1.02 SUBMISSION OF PROPOSALS

It is essential that the elements contained in the Bidder's proposal be presented in a clear and concise manner. Failure to provide complete information, as requested, will be to the Bidder's disadvantage. Proposals must be submitted in the following format:

1. Bidders must submit their proposal to the bid receiving address specified herein.
2. Bidder's name must be clearly identified on the proposal documents.
3. Timely and correct delivery of proposals is the sole responsibility of the Bidder.
4. Proposals received on or before the stipulated proposal closing date and time will become the property of FCAC and will not be returned. Proposals are confidential.
5. Costs incurred by the Bidder in the preparation and submission of a proposal in response to this Request for Proposal (RFP) are to be paid by the Bidder.

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1.03 INQUIRIES – SOLICITATION STAGE

All inquiries regarding this RFP must be submitted in writing, by e-mail, to the FCAC Contract Officer as early as possible within the bidding period BUT no later than 8h00 a.m. Eastern Time (EDT) on April 10, 2017. This allows sufficient time for FCAC to provide a response. Inquiries received after that time may not be answered prior to the bid closing date.

To ensure consistency and quality of information to Bidders, the FCAC Contract Officer will distribute, through its electronic tendering system, any information with respect to inquiries received and FCAC's replies to such inquiries without revealing the source of the inquiries.

All inquiries and other communications with FCAC officials throughout the solicitation period are to be directed ONLY to the FCAC Contract Officer named herein. Non-compliance with this condition during the solicitation period may (for that reason alone) result in disqualification of your bid.

1.04 BID PACKAGE CONTENTS

This Bid Package consists of the Request for Proposal document No. 20170313.

The Bidder acknowledges that the aforementioned document has been received in its bid package. It is the responsibility of the Bidder to verify the inclusion of all document(s), and to obtain copies of any missing items by contacting the Contracting Officer identified herein.

Failure to obtain any missing document(s) shall not relieve the Bidder of any obligations imposed hereunder nor excuse it from any guidelines set out therein.

1.05 FORMAT

It is requested that proposals follow the response format/instructions as detailed herein.

Proposals submitted in response to this RFP must be:

- Compliant in all respects, including price, for a period of no less than one hundred twenty (120) days from the closing date of this RFP;
- Be signed by an authorized representative of the company;
- Be identified by RFP reference number; and all envelopes/ packages should be labeled "To be opened by Contracting Authority Only";
- Technical Bid in a separate envelope (3 hard copies);
- Separate Financial Bid in a separate, sealed envelope (1 hard copy).

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1.06 RIGHTS OF THE FINANCIAL CONSUMER AGENCY

FCAC reserves the right to:

- a) Seek clarification of or verify any or all information provided by a Bidder with respect to this RFP without being obligated to seek clarification on all other Bids;
- b) Reject any or all proposals received in response to this RFP;
- c) Enter into negotiations with any Bidder on any, or all, aspects of its proposal;
- d) Accept any proposal in whole, or in part, without prior negotiation;
- e) Accept, or waive, a non-material error of form in a Bidder's proposal or, where practical to do so, request a Bidder to correct a non-material error of form in the Bidder's proposal provided there is no change in the price quoted;
- f) Cancel and/or reissue this RFP at any time;
- g) Award more than one contract for the requirement if it is determined that no single proposal satisfies the project objectives;
- h) Retain all proposals submitted in response to this RFP.

1.07 LATE OFFERS

It is FCAC policy to return, unopened, offers delivered after the stipulated RFP closing date and time.

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1.08 SUPPLIER CONTACT

Contact Name: Patrick Lemieux
Corporate Name: Financial Consumer Agency of Canada
Address: 427 Laurier Avenue West, Suite 600
Ottawa, ON
K1R 1B9

E-mail Address: patrick.lemieux@fcac-acfc.gc.ca

1.09 BID RECEIVING/RETURN ADDRESS

Bids must be received prior to the closing date and time specified on page one (1) of this RFP document at the following address:

Financial Consumer Agency of Canada – Bid receiving unit
427 Laurier Ave. West, Suite 600
Ottawa, ON K1R 1B9
Attention: Patrick Lemieux, Contracting Officer

Bidders must provide a return address on the proposal's envelope.

Faxes and electronic bids will not be accepted.

PART 2 - BASIS OF SELECTION AND EVALUATION METHODOLOGY

2.1 SELECTION PROCEDURE

The selection of the successful Bidder will be made based on combined technical and financial scores.

Only those proposals found to be technically responsive (meeting all mandatory technical requirements) will be evaluated and scored. The technically responsive proposal that obtains the highest combined rating of technical merit and price (adding the technical score and the financial score) will be recommended for award of a contract. The maximum possible total is 100, with the rated technical score worth 70% and the financial score worth 30%.

Calculation of Technical Score: The technical score is out of a total possible score of 70 for the technical requirement.

Calculation of Financial Score: The financial score is calculated by giving full points (30) to the Bidder with the lowest total cost and prorating all other responsive proposal financial scores accordingly.

2.2 FINANCIAL PROPOSAL

The financial proposal shall include a firm, all-inclusive per intervention price for each tier of user identified herein, which will be valid throughout the duration of the contract.

COSTS SHALL NOT APPEAR IN ANY OTHER AREA OF THE PROPOSAL EXCEPT IN THE FINANCIAL PROPOSAL SECTION.

2.3 EVALUATION METHODOLOGY

The evaluation methodology is described under **Appendix A: Evaluation procedures and Basis of Selection**, located on page 22 to page 26 of this document.

PART 3 - STATEMENT OF WORK

Financial Literacy Mobile Application Platform Services

1. Scope

1.1. Title

Financial Literacy Mobile Application Platform Services

1.2. Introduction

The Financial Consumer Agency of Canada (FCAC) requires the services of a Mobile Application Platform Service Provider that has an operational, ready-to-use, mobile application platform (App) capable of:

- (1) delivering financial literacy and consumer education interventions (e.g., messaging and resources) directly to consumers;
- (2) incentivizing consumers to participate in the interventions through the use of incentives (i.e., loyalty program reward points); and
- (3) measuring the impact of the interventions on the consumers (e.g., pre-post intervention changes in consumer knowledge, confidence, attitudes and/or behaviour, as appropriate).

FCAC requires these services to be made available to consumers in all Provinces and Territories. The services of the Contractor will build upon a previously completed pilot project.

1.3. Objectives of the Requirement

FCAC's objective is to obtain the services of an existing Vendor to provide a current and established mobile application platform capable of supporting FCAC in meeting its requirements, including:

1. To strengthen the financial literacy of target groups;
2. To influence Canadians to be more financially literate and foster behavioural change;
3. To improve FCAC's understanding of Canadians' financial literacy, to inform and better target policy and program measures; and
4. To direct Canadians to the FCAC website where they can access multiple resources (e.g., tools, calculators, and consumer education materials) aimed at enhancing financial literacy.

In addition, FCAC requires the services of the Contractor in the development of intervention and/or campaign content, as required and as authorized by FCAC.

1.4. Background and Specific Scope of the Requirement

The FCAC was created by the Government of Canada in October 2001 to foster consumer knowledge of financial matters and to strengthen oversight of consumer issues in the financial sector. As part of its mandate, FCAC is responsible for providing timely and objective information and tools to help consumers understand a range of financial issues, products and services so they can make informed and responsible financial decisions.

In April 2014, the Government of Canada appointed Canada's first Financial Literacy Leader ("Leader"). The Leader, who operates within FCAC, is tasked with coordinating and collaborating activities with stakeholders to strengthen the financial literacy of Canadians. The role of the Leader is to develop and implement Canada's national strategy for financial literacy.

To help implement the strategy, FCAC is currently exploring innovative ways of reaching and engaging Canadians to assist them in better managing their money and debt wisely, planning and saving for the future, and preventing and protecting them against fraud and financial abuse. More specifically, efforts focus on four key areas: budgeting, paying down household debt, building savings, and the complexity of the financial services industry.

FCAC conducted a pilot project in 2016 using a mobile application platform designed to encourage and increase financial literacy and to enable through financial literacy and consumer education interventions. Users were rewarded for participating through loyalty reward program offers. This pilot project was undertaken from July to August 2016, and included four (4) interventions to approximately 30,000 participants in two (2) provinces. FCAC is now looking to expand on this pilot.

The Contractor shall develop and implement a strategy to disseminate interventions in both in English and French for FCAC through the Contractor's existing mobile application platform, using incentives (i.e. loyalty program reward points) to nudge Canadians towards better financial literacy and financial behaviours. The Contractor shall develop and provide a detailed work plan for the project, and shall liaise with FCAC's project manager(s), IT personnel, and other FCAC staff as necessary.

As required, the Contractor shall develop or assist FCAC in developing interventions and/or intervention content, and advise on or support content related to an intervention or a campaign related to financial literacy.

The Contractor shall provide FCAC with anonymized individual and aggregate data (as described in 2.1.3), as well as written interim and final reports demonstrating the types of intervention designs and types of incentives that work best to change the behaviours of Canadians when it comes to the management of their personal finances, and other details as agreed upon with FCAC.

2. Requirements

2.1. Tasks, Activities, Deliverables and Milestones

The Contractor's services shall include, but are not limited to, the following:

- Participation in an initial meeting and liaising with the Project Authority and other stakeholders and review of all relevant material supplied by FCAC.
- Development of a project plan and schedule, including implementation strategy for interventions provided by FCAC. The strategy must include estimated response rates and sample sizes per intervention. The strategy must be pre-approved by FCAC prior to implementation.
- Ensure its established/existing rewards platform and application operates as required to meet FCAC's requirements at app roll-out. For example, ensuring space and appropriate indications

for both English and French URL's as necessary; ensuring FCAC content functions properly, etc.

- Assist FCAC, as requested, in the development of questions related to interventions, and intervention or campaign development, as necessary.
- Conduct pre-tests/dry-runs with FCAC staff to ensure the correct dissemination of interventions.
- Implement interventions based on FCAC content, in both English and French versions of the application, as required and as indicated by FCAC.
- Allow FCAC to specify sample characteristics, including but not necessarily limited to sending interventions to a sample that has already completed interventions as a benchmark for comparison.
- Disseminate the interventions implemented to its user-base, or FCAC's identified sub-set of the user-base.
- Promote the application to ensure dissemination of interventions to a sample size of at least 25,000 application users overall, or other sample size as agreed upon with FCAC and as per the schedule established.
- Collect data, as per the schedule established by FCAC.
- Ensure mechanisms and safeguards are in place so that no personal user information is accessible or transmitted to FCAC.
- Collect and provide data on the interactions as a result of the application and provide a monthly data report (in a format as agreed upon with FCAC).
- Work with FCAC technical personnel to ensure accurate reporting of click-throughs from the application to FCAC's website, including testing and addressing technical issues, as required.
- Prepare all application content such as games, quizzes and interventions, based on feedback from, and in collaboration with, FCAC and stakeholders.
- Develop an evaluation framework and performance metrics for each intervention using the Financial Literacy Outcome Evaluation Tool (found at www.Outcomeeval.org), where possible.
- Sort and mine data according to defined criteria in the evaluation framework at the conclusion of each intervention, as well as across multiple interventions, as identified by FCAC.
- Observe and report on all relevant behavioural patterns (in consultation with FCAC), stemming from particular intervention types and associated incentive structure.
- Prepare and deliver to FCAC all relevant disaggregate and individual data pertaining to the project in an agreed upon format, as noted in section 2.1.2 below.
- At the conclusion of each intervention, prepare and deliver to FCAC an interim report with recommendations in Word format (to be submitted in English only). Revise the report, if necessary, based on feedback from FCAC.
- Conduct an official presentation of results (per intervention, overall, or interim, as identified by FCAC) to FCAC management and/or staff, if required.
- Prepare final report and presentation capturing the results.
- Perform other ad hoc tasks related to the service delivery as identified by FCAC.
- Coordination of meetings/conference calls with the Project Authority and stakeholders to present the application results.

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For each intervention and campaign, FCAC will provide the Contractor with the number of completions required, as appropriate.

Key Deliverable/Milestone	Details	Time Schedule
Draft project plan	Draft Project Plan	
Final project plan	Final Project Plan	
Initial intervention launched through Application	Initial intervention is launched to userbase recommended by service provider and approved by FCAC.	
Data assessment and meetings with Project Authority and/or other stakeholders	Data report and interim update; completed for each Intervention.	
<i>Additional Interventions</i>	Additional interventions are rolled out to the identified userbase on a regular basis, as requested by FCAC, with data assessment completed for each. E.g. back to a particular user group to ask follow up questions.	
Final data assessment and report development	Final report at the end of the contract, including, findings and recommendations for future phases with stakeholders and partners	
Presentation development	Presentation	

2.1.2 Additional Work

In addition to the above, the Contractor shall provide the following services, as required and as authorized by the FCAC Project Authority:

- Assist FCAC in developing intervention or campaign content related to Financial Literacy in Canada;
- Assist FCAC in designing and setting up an intervention, a series of interventions, or a campaign;

- Provide expertise related to any of the above.

In providing the services above, the Contractor shall have available resources/expertise at the following levels:

1. Junior – having less than five (5) years of experience in their role;
2. Intermediate – having between 5 and 9 years of experience in their role; and
3. Senior – having 10 or more years of experience in their role.

Resources “role” refers to the role in which they would be engaged with FCAC, such as, but not necessarily limited to, Project Managers, Programmers, UI Developers, Content Specialists, etc.

2.1.3 Deliverables, and Deliverable Formats

In addition to the above, the Contractor shall provide the following deliverables:

- All data shall:
 - Include a unique identifier to be assigned per individual user;
 - Have all personal information (such as name) removed prior to sending to FCAC;
 - All variables and data must be available in one dataset (not multiple sheets/data files).
 - Be in either Excel 2013 or SPSS 24.0 format. Formats in other versions of the above-mentioned software may be acceptable should those formats be fully compatible with Microsoft Office 2013 or SPSS 24.0, as applicable;
 - Be properly coded for statistical analysis (quantitative). At minimum, the data should include the following demographic variables per unique identifier:
 - Age range (as per agreed upon ranges)
 - location (first 3 characters of postal code)
 - gender
- Code books for all provided data.
- Complete written reports, in Word 2013 format. Reports shall include:
 - Roll-out report, on an intervention or campaign basis, including descriptions of roll-out stages and timing (as necessary), and how the intervention or campaign reached the target group and introductory rates of response. In addition, on an overall basis, describing how the Mobile Application Platform will be rolled out in new areas, how it will grow its participant / user-base, and other relevant factors as determined by the Contractor and/or as agreed upon with FCAC;
 - Monthly data report for all active interventions and campaigns;
 - Interim assessment report covering a single intervention, as well as a half-way point report;
 - Report on completion of a set of interventions;
 - Final report on all interventions completed over the course of the contract. The final report should be written as a research paper, including at minimum an introduction, detailed methodology, including a description of data, the methodological approach, data analyses, limitations and how these were

- mitigated, key findings, and conclusion. All statistical analysis and references should be reported using an APA format.; and
- Any other report requested by FCAC.

2.2. Specifications and Standards

The Contractor's Application shall:

- Have an English and a French version, capable of providing different content where necessary (e.g. providing different web links to additional resources) while maintaining the same experience within the Application.
- Offer the application users with the choice of incentives to collect in exchange for interacting with the Application and completing the interventions.
- Provide FCAC with the ability to derive comparative results between two (2) or more intervention results using standard statistical analytical techniques to determine any statistically significant changes within subjects as well as between subjects.
- Accurately track click-throughs from the Application to external websites, and permit verification of click-through values against numbers recorded within FCAC's websites, as necessary.
- Provide data to show impact measurement to learn the level and nature of user engagement, including regional breakdowns, and demonstrated learning and actions of users;
- Be equally usable under Android and iPhone platforms, at a minimum, with the same or reasonably similar user experience.
- Be compliant with the Treasury Board Secretariat's *Standard on Optimizing Websites and Applications for Mobile Devices* (see <https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=27088>).
- Provide other functionality, as available, and as optioned by FCAC.

2.3. Technical, Operational and Organizational Environment

The Contractor shall liaise with FCAC, and provide FCAC with information and materials about the project through the use of compatible software such as Microsoft Office 2013 (e.g. Outlook, Word, Excel), and PDF.

The Contractor shall perform the rest of the work pertaining to dissemination of interventions on its mobile application using its own specialized software and/or equipment.

2.4. Method and Source of Acceptance

The Contractor shall submit a detailed workplan and schedule to deliver the project described herein, including the key deliverables.

The Contractor shall provide weekly progress reports to FCAC so they can assess the pace and the quality with which the project is being implemented. The Contractor shall address any concerns raised by FCAC in a timely fashion and work with them to resolve issues in a satisfactory manner.

2.5. Reporting Requirements

The Contractor shall report to and receive approvals from FCAC's Project Authority, or their authorized designate.

The Contractor shall report progress by email and/or telephone on a weekly basis or as required by FCAC. The status reports shall outline the accomplishments for the given period, open issues, and upcoming milestones.

2.6. Project Management Control Procedures

FCAC will liaise with the Contractor to establish a project plan and control procedures, including a timeline for all deliverables.

The Contractor shall direct invoices (outlining the work completed for the given period) on a monthly basis to the FCAC Project Authority identified below for review, approval, and processing. Subject to approval of the deliverables and the invoices, payments to the Contractor will be rendered through direct deposit as per the Government of Canada's procedures.

3. Other Terms and Conditions of the SOW

3.1. Authorities

FCAC's Project Authority will be represented jointly by the following two (2) individuals:

Yanni Vlachos

Financial Literacy Program Officer

Financial Consumer Agency of Canada

427, Laurier West, 6th Floor, Enterprise Building

Ottawa ON K1R 1B9

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613-948-0783

Yanni.Vlachos@fcac-acfc.gc.ca

And

Marcie McLean-McKay

Research and Policy Officer

Financial Consumer Agency of Canada

427, Laurier West, 6th Floor, Enterprise Building

Ottawa ON K1R 1B9

613-941-3910

marcie.mclean-mckay@fcac-acfc.gc.ca

The contract authority is:

Patrick Lemieux

Administrative Services Officer

Financial Consumer Agency of Canada

427, Laurier West, 6th Floor, Enterprise Building

Ottawa ON K1R 1B9

613.941.1432

Patrick.lemieux@fcac.gc.ca

The Contractor shall ensure all communication, including project-related updates, reporting, deliverables, and invoicing, is addressed to both individuals.

The FCAC Project Authority will be responsible for all contract administration and project coordination and support.

3.2. Financial Consumer Agency of Canada Obligations

As required for the completion of work, FCAC will provide:

- Access to FCAC's facilities, the FCAC Project Authority and/or other FCAC personnel as required for meetings, consultations, and information for the successful completion of the Contractor's work under the Contract;
- Intervention content / questions, and other input as required, including scheduling and timelines for intervention roll-outs.
- Access to relevant documentation and reference materials to which the Contractor would not otherwise have access as required to complete the Work;
- Review of submissions, as required, and the provision of comments/suggested revisions, in a timely manner;
- Other assistance and support as appropriate.

3.3. Contractor's Obligations

In fulfilling the terms and conditions of the Contract, the Contractor agrees to:

- Provide a mutually agreed-upon principal Point of Contact for the Contractor, who will be actively involved in, and responsible for, all activities undertaken;
- Provide a work plan and schedule prior to the commencement of work on the Project, revised and/or refined for each intervention or campaign as necessary;
- Complete assigned work according to pre-defined schedules and standards;
- Provide Quality Assurance monitoring on all deliverables;
- As required, liaise with the FCAC Project Authority and any stakeholders identified by the FCAC Project Authority for meetings, project reviews and other related project management activities.
- Unless otherwise specified, use its own equipment and software for the performance of the work.

3.4. Location of Work, Work site and Delivery Point

It is anticipated that the majority of work will take place at the Contractor's location.

Notwithstanding, the Contractor's project team and principal point of contact shall be available for meetings on-site at FCAC's premises in the National Capital Region (NCR) as required.

3.5. Language of Work

The Contractor shall ensure that all verbal and written communication with FCAC is in English.

The language of all written reports shall be English.

Deliverables may be delivered in English, or French, or both, as appropriate, as described herein and as directed by FCAC.

3.6. Security Requirements

There is no security requirement associated with this Contract. Notwithstanding, the Contractor shall follow all applicable Federal and Provincial privacy and data security laws.

3.7. Insurance Requirements

Insurance for all methods of travel; accidents; illness; cancellations; professional liability and other obligations are the sole responsibility of the Contractor.

The Contractor is responsible for deciding if insurance coverage is necessary to fulfill its obligation under the Contract and to ensure compliance with any applicable law. Any insurance acquired or maintained by the Contractor is at its own expense and for its own benefit and protection. It does not release the Contractor from or reduce its liability under the Contract.

3.8. Travel and Living

No travel outside of the NCR is anticipated under the Contract. The Contractor is responsible for its own travel and accommodation as required for on-site meetings at FCAC's premises.

3.9. Public Communications and Results

The Contractor shall not issue any public communications with regard to this project or its results, without prior authorization and approval by FCAC.

4. Project Schedule

4.1. Expected Start and Completion Dates

The services of the Contractor will be required for a period of approximately three (3) years, commencing upon contract award. FCAC reserves the right to extend the term of the Contract by up to two (2) additional one (1) year periods, at FCAC's sole discretion.

4.2. Schedule and Estimated Level of Effort (Work Breakdown Structure)

The work will be conducted in accordance with a schedule and work plan developed by the Contractor in collaboration with FCAC.

4.3 As-Required Work

For any additional, as-required work, the FCAC Project manager will submit a written request to the Contractor indicating the details of the work required. The Contractor, as required by FCAC, will submit a proposal against that requirement indicating, the level of effort anticipated to complete the work, the resources required, the associated anticipated ceiling price, and any additional items requested by FCAC.

Upon acceptance of any required proposal, the FCAC Project Authority will authorize the work indicated.

5. Required Resources or Types of Roles to be Performed

The Contractor shall provide a Resource Team that is fully qualified in accordance with its own internal standards in order to complete the work as described herein. The Contractor shall ensure that its

Resource Team possesses the content knowledge, skills and expertise as necessary to successfully complete the work.

6. Applicable Documents and Glossary

6.1. Applicable Documents

See “Annex 1 to Part 3: FCAC Pilot Overview”

6.2. Relevant Terms, Acronyms and Glossaries

<u>Term/Acronym</u>	<u>Definition</u>
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Campaign	A series of Interventions designed to study a particular group or a particular concept over time.
Contracting Authority	The Contracting Authority will be the sole authority on behalf of FCAC for the administration and management of this Contract. Any changes to the Contract must be authorized in writing by the Contracting Authority. The Contractor is not to perform work in excess of or outside the scope of the Contract based on written requests from any government personnel other than the Contracting Authority.
Contractor	The qualified supplier awarded a Contract pursuant to the competitive selection process.
GoC	Government of Canada.
Intervention	A series of questions set out using the Contractor’s Application to measure one (1) or more behavior or attitude, as determined by FCAC.
NCR	National Capital Region.
Project Authority	The officer or employee of FCAC who is authorized to perform any of the Project Authority’s functions as described in the Articles of Agreement. The Project Authority or his/her delegate is responsible for all matters concerning the technical content of the work against the Contract.

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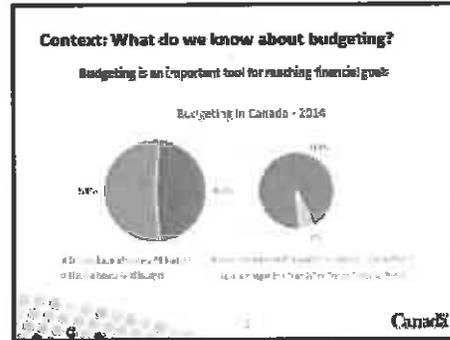
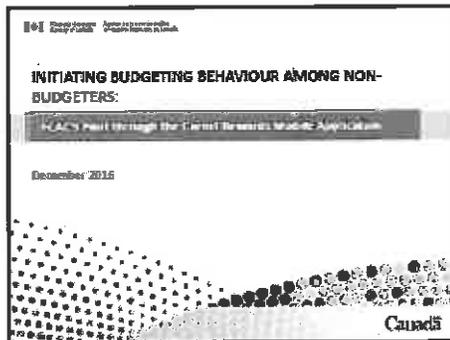
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Term/Acronym Definition

SOW **Statement of Work.**

Annex 1 to Part 3: FCAC Pilot Overview



Context: What do we know about Financial Behaviour?

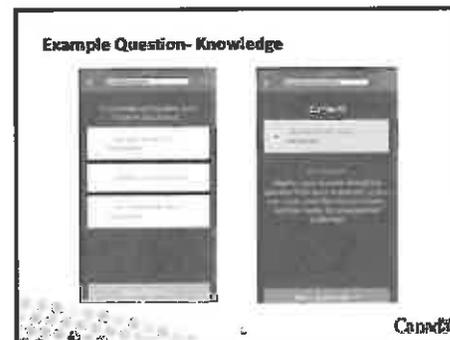
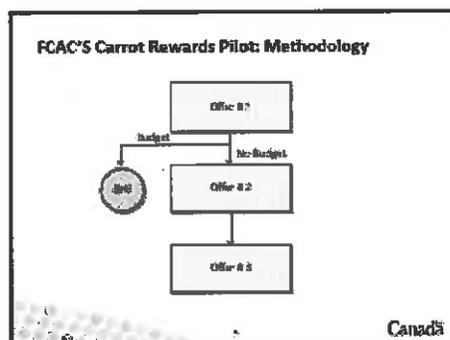
- Evidence tells us that consumers who are more knowledgeable, more confident and more skillful tend to budget and stick to their budgets.
- We also know that financial decisions are influenced by financial confidence, skills, cognitive biases and behavioural tendencies as well as contextual and environmental factors.
- Positive behaviour change was demonstrated when delivering consumer messages through mobile devices.

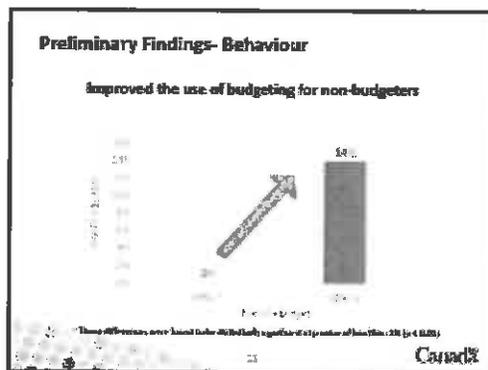
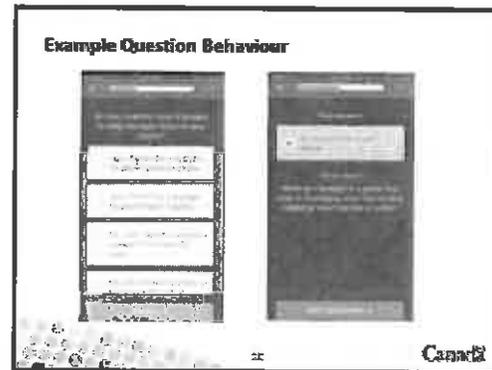
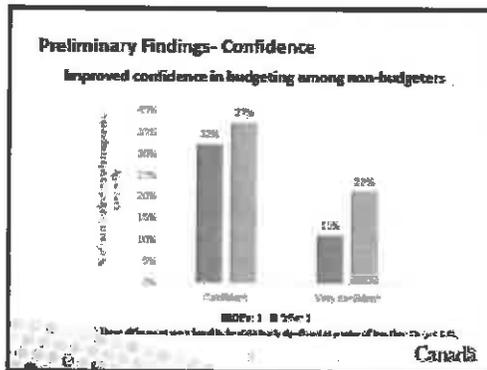
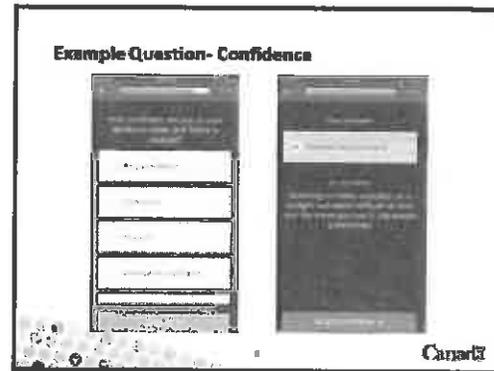
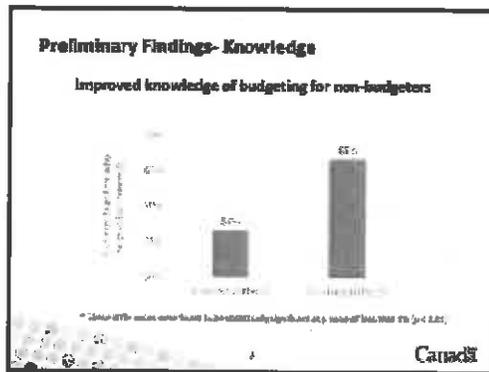
Canada

Overview of Pilot Project

- FCAC conducted a pilot to explore opportunities to enhance financial literacy using mobile technology applications.
- The pilot focused on one area of sound financial management: budgeting

Canada





Summary and Implications

- Financial literacy interventions delivered through a mobile application increased knowledge and confidence related to budgeting among non-budgeters.
- These interventions also enabled non-budgeters to begin budgeting.
- Directly targeting financial literacy messaging and resources to consumers has the potential to result in positive behavioural change on a population level, which could improve financial well-being for large numbers of Canadians.

Canada

Appendix A: Evaluation procedures and Basis of selection

OVERALL WEIGHTS

The evaluation process puts 70% weight on the Bidder's technical proposal and 30% on the Bidder's financial proposal. Each will be scored separately. The Overall Proposal Score will be determined by combining the Bidder's technical proposal score and financial proposal score.

Technical proposal	=	70%
Financial proposal	=	30%
Overall proposal	=	100%

EVALUATION AND SELECTION PROCESS

All Bidders' proposals will be evaluated in accordance with the evaluation and selection process detailed in this section.

EVALUATION OF MANDATORY REQUIREMENTS

Proposals will be evaluated in accordance with the mandatory evaluation criteria as detailed in **Table 1 – Mandatory criteria** of this Appendix. Bidders are advised to address each requirement in sufficient depth to permit a complete requisite analysis and assessment by the Evaluation Team. Simply repeating the statement contained in the bid solicitation is not sufficient. Proposals failing to respond adequately to the mandatory evaluation criteria will be excluded from further consideration. Only proposals found to meet the mandatory evaluation criteria will be evaluated in accordance with the evaluation criteria subject to point rating.

EVALUATION AND SCORING OF POINT-RATED REQUIREMENTS

Proposals will be evaluated and scored in accordance with specific evaluation criteria as detailed in **Table 2 – Point Rated Technical Criteria**. It is imperative that these criteria be addressed in sufficient depth in the proposal to fully describe the Bidder's response and to permit the Evaluation Team to rate the proposals. Simply repeating the statement contained in the bid solicitation is not sufficient.

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Proof of Proposal (Optional)

FCAC reserves the right to invite the **highest-ranked Bidder** after Technical and Financial Evaluation to a **Proof of Proposal (PoP) demonstration**.

Through the Proof of Proposal (PoP) test, the top-ranked Bidder (identified after the financial evaluation) will be invited to demonstrate its proposed Application platform to confirm that it meets the technical functionality requirements described in the Statement of Work. The PoP test will take place at FCAC premises in the National Capital Region. Any cost associated with the top-ranked Bidder’s participation in any PoP test shall be at the top-ranked Bidder’s own cost.

After being notified by the Contracting Authority, the Bidder will be given a maximum of **7 working days** to prepare for the demonstration. Up to three (3) representatives of the Bidder may be present during the PoP demonstration. The representative(s) named in the bid to provide technical support during the PoP demonstration should be available by telephone for technical advice and clarification during the PoP demonstration; however, FCAC is not required to delay the PoP test if an individual is unavailable.

In connection with the PoP demonstration, the Bidder grants to FCAC a limited license to use the Bidder’s proposed Application for testing and evaluation purposes.

FCAC will document the results of the PoP demonstration. If FCAC determines that the proposed Application platform does not meet the mandatory requirement of the bid solicitation, the bid will fail the PoP Demonstration and the bid will be disqualified. FCAC may, as a result of the PoP demonstration, reduce the score of the Bidder on any rated requirement, if the PoP test indicates that the score provided to the Bidder on the basis of its written bid is not validated by the PoP demonstration. The Bidder’s score will not be increased as a result of the PoP demonstration.

If at any time during the PoP demonstration, FCAC determines that the solution proposed by the Bidder does not meet a feature or function within Mandatory Requirements or Statement of Work or where as a result of a reassessment of the Bidder’s Technical Score the Bidder is no longer the highest ranked Bidder, the PoP process with the Bidder will end. FCAC reserves the right to start the PoP demonstration with the next highest ranked Bidder (as determined in accordance with the combination of technical merit and pricing).

CALCULATION OF RATED POINTS SCORE

$\frac{\text{(Actual Score)}}{\text{(Maximum Score Attainable)}} \times (70)$ = Bidder’s Score	Final Score
	<i>Out of 70</i>

Example:

$(30 \div 35) \times 70 = 60$	Final Technical Score
	60 (out of 70 points)

FINANCIAL PROPOSAL

The financial proposal shall include a firm, all-inclusive per completion price in Canadian dollars, excluding tax.

“Completion” is defined as a user that has accessed and completed all questions in a single intervention and that has resulted in data that is useful in statistical analysis for FCAC.

All prices and costs quoted must be in Canadian Dollars (CAD). Prices must not be quoted as a range.

All fixed, all-inclusive rates and prices must include all payroll, overhead costs and profits to complete the work.

The rates and prices below shall exclude Goods and Services Tax (GST) and/or the Harmonized Sales Tax (HST). Any amounts for taxes will be added at the time of Contract Award. The rates and prices shall include delivery to destination, Customs duties and Excise taxes, if applicable.

****Costs shall not appear in any other area of the proposal except in the financial proposal section.**

The Financial Proposal Score will be calculated (out of a maximum of 30 points) for each technically responsive Bidder, based on the Bidder’s average per completion price across all Contract Years, as follows:

FIRM, ALL-INCLUSIVE PER COMPLETION PRICE						
	A	B	C	D	E	F
Number of Completions	Year 1 (Contract Award to Mar 31, 2018)	Year 2 (Apr 1 2018 to Mar 31, 2019)	Year 3 (Apr 1 2019 to Mar 31, 2020)	Average Per User Price $(\sum A - C) \div 3$	Option Year 1 (Apr 1 2020 to Mar 31, 2021)	Option Year 2 (Apr 1 2021 to Mar 31, 2022)
Less than 25,000	\$	\$	\$	\$	\$	\$
25,000 - 40,000	\$	\$	\$	\$	\$	\$
40,001 – 55,000	\$	\$	\$	\$	\$	\$
55,001 – 70,000	\$	\$	\$	\$	\$	\$

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70,001 – 85,000	\$	\$	\$	\$	\$	\$
85,001 – 100,000	\$	\$	\$	\$	\$	\$
100,001 – 125,000	\$	\$	\$	\$	\$	\$
125,001 – 150,000	\$	\$	\$	\$	\$	\$
150,000+	\$	\$	\$	\$	\$	\$
TOTAL AVERAGE PER COMPLETION PRICE (ΣD)				\$		

In addition to the above, the following per diem rates for each level of Resource should be included. These rates will not be included in the financial evaluation.

FIRM, ALL-INCLUSIVE PER DIEM RATE					
	Year 1 (Contract Award to Mar 31, 2018)	Year 2 (Apr 1 2018 to Mar 31, 2019)	Year 3 (Apr 1 2019 to Mar 31, 2020)	Option Year 1 (Apr 1 2020 to Mar 31, 2021)	Option Year 2 (Apr 1 2021 to Mar 31, 2022)
SENIOR Resource (10+ Years)	\$	\$	\$	\$	\$
INTERMEDIATE Resource (5-9 Years)	\$	\$	\$	\$	\$
JUNIOR Resource (Less than 5 Years)	\$	\$	\$	\$	\$

The Bidder with the lowest responsive **total average per completion price** will be awarded 30 points. All other responsive bids will be awarded a pro-rated score, as compared to the lowest responsive firm lot price, using the formula below:

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$\frac{\text{(Lowest responsive total average per completion price)}}{\text{(Bidder's total average per completion price)}} \times (30)$	= Financial Proposal Score <i>(maximum 30 points)</i>
--	--

Example:

$\$8000 \div \$10000 \times 30 = 24$	24 (out of 30 points)
--------------------------------------	-----------------------

CONTRACT AWARD

The technical and financial scores will be aggregated, and the Bidder with the highest combined score will be awarded the contract.

INSTRUCTIONS TO BIDDERS

The following **must** be provided:

- a) A Mandatory Evaluation Criteria Table and a Point Rated Criteria Table, with reference as to where the information is located in the bid provided in the column labelled "Bid Reference Page #" (3 copies).
- b) A financial proposal provided in a **separate sealed envelope** from the technical proposal.

Bidders should also include the names of individuals that it would like to attend any Proof of Proposal Demonstration, should one be requested of the Bidder.

Bids who do not meet all of the mandatory evaluation criteria will be given no further consideration.

Bidders must not provide hyperlinks to its website for information or a demonstration of the product. FCAC can only consider information printed within the Bidder's Proposal. Failure to include sufficient information written within the Bidder's Proposal in order for FCAC to determine if the Bidder's proposed product meets the mandatory requirements and, as appropriate, meets the requirements to score points in the rated criteria, may result in the Bidder's proposal being deemed non-compliant, whereupon it will not be considered for contract award.

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Table 1 – Mandatory Criteria

M#	Mandatory Criteria	Bid reference Page #
M1	<p>The Bidder MUST have an existing and established mobile application platform capable of meeting the requirements in the Statement of Work. <i>Note that the application is not required to be related to financial literacy, but is required to be able to deliver the interventions, use incentives, and gather data as described.</i></p> <p>The app MUST have an existing and established user-base of at least 25,000 Canadian users. To demonstrate this, the Bidder should include a User Report as of December 31, 2016, or later. The user report should include a profile of application users using ALL demographic variables captured within the existing app.</p> <p>The app MUST have existing English and French versions.</p>	
M2	<p>The Bidder MUST have existing relationships with loyalty point providers for use within its application to incentive users.</p> <p>The following can be provided for compliance to the criteria:</p> <ul style="list-style-type: none"> • application related screenshots or; • any documents supporting the agreement with the provider. 	
M3	<p>The Bidder MUST include a draft project/implementation plan.</p> <p>The draft project/implementation plan should include, but not necessarily be limited to, the following:</p> <ul style="list-style-type: none"> • Start-up activities to prepare for FCAC’s first intervention; • Implementing FCAC’s provided interventions/questions into its application; • Approach to attracting new users and method for ensuring representative sample size; • Data gathering stage; • Data analysis and report delivery to FCAC; 	



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M#	Mandatory Criteria	Bid reference Page #
	<ul style="list-style-type: none"> • As-required adjustment cycle; and • Any other items the Bidder feels would add benefit to FCAC’s requirement. 	
M4	The Bidder MUST include its privacy policy and data management plan, which MUST ensure the privacy and security of information gathered throughout the use of the Bidder’s proposed Application.	
M5	<p>The Bidder MUST provide at least one (1) project summary where they have used its proposed established/existing mobile application to conduct behavioural research / information gathering of the type described in the Statement of Work within the last two (2) years.</p> <p>The following should be provided for each project:</p> <ol style="list-style-type: none"> 1. the name of the client organization; 2. client point of contact 3. a brief description of the scope of services provided; 4. Obtained response rate 5. start and end date of the project; <p>FCAC reserves the right to contact the client for validation purposes only.</p>	



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Table 2 – Point Rated Technical Criteria

The following rating scale may be used, as appropriate, except for criteria that include points assigned for specific elements:

Rating	Description
Excellent 100%	The response is complete in that it addresses and provides exceptionally relevant supporting detail for the evaluation factor.
Good 85%	The response is complete in that it clearly addresses and provides some relevant supporting detail for the evaluation factor.
Satisfactory 70%	The response is complete in that it clearly addresses the evaluation factor in some detail, while providing some supporting details.
Minimal 50%	The response is not complete in that it fails to fully address some of elements of the evaluation factor; it is not clear or is incomplete.
Poor 25%	The response is not complete in that it fails to address all the elements of the evaluation factor and only nominally addresses some elements of the evaluation factor.
Not indicated / Unsatisfactory 0%	No response was received for this evaluation factor or the response does not address any element of the factor.



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
R1	<p>Platform engaged user-base</p> <p>The Bidder should demonstrate the size of the applications' engaged user-base through the provision of a user report as of December 31, 2016, or later.</p>	<p>Up to thirty-six (36) points, based on the following:</p> <p>User-base of 25,001 to 50,000 (6 points)</p> <p>User-base of 50,001 to 75,000 (12 points)</p> <p>User-base of 75,001 to 100,000 (18 points)</p> <p>User-base of 100,001 to 125,000 (24 points)</p> <p>User-base of 125,001 to 150,000 (30 points)</p> <p>User-base of more than 150,000 (36 points)</p>	
R2	<p>Platform Availability</p> <p>The Bidder should demonstrate the availability of its proposed application, by province and by user-base characteristics, such as age distribution and reported gender.</p>	<p>Up to twenty-five (25) points, based on the following factors:</p> <p>The Bidder will receive 1 point for each province or territory <u>beyond 2</u> in which it has at least 50 users, as demonstrated in its provided user report. Up to 11 points in total.</p> <p>The Bidder will receive up to 7 points for having a reported gender breakdown of its user-base with a 50/50 split receiving full points, and others (either M/F or F/M) receiving points as follows:</p> <p style="padding-left: 40px;">50/50 gender split = 7 points</p>	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
		<p>45/55 gender split = 5 points 40/60 gender split = 3 points 35/65 gender split = 2 points 30/70 gender split = 1 points Below 30 in either gender = 0 points</p> <p>Up to 7 points will be awarded for providing the age distribution of its user-base. with 3 points awarded where at least 60% of users are between the ages of 18-44, and 1 point for proportions of at least 10% in the each following categories:</p> <ul style="list-style-type: none"> • less than 18 • 45-54 • 55-64 <p>65 +</p>	
R3	Platform Engagement methods	Up to twenty (20) points , based on the following:	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
	<p>The Bidder should recommend methods of engagement for use for FCAC’s current requirement, and describe why the recommended methods will be effective for FCAC.</p> <p>The Bidder should include examples of how each method has been successfully applied in past projects, and include metrics and other appropriate evidence to demonstrate its success.</p>	<p>Bidders will be awarded up to two (2) points per engagement method described, for up to ten (10) engagement methods.</p> <p>Two (2) points will be awarded for each engagement method that is clearly linked to FCAC’s requirement with a clear description of its applicability to FCAC, including anticipated response rates (1 point), and has been successfully applied in at least one (1) past project, with metrics provided to demonstrate its success (1 point).</p>	
R4	<p>Privacy and Data Management Plan</p> <p>The Bidder’s proposed privacy policy and data management plan should be rigorous and complete, and should ensure the integrity and privacy of the data.</p> <p>The Data Management Plan should include, but not necessarily be limited to, how data is stored (e.g. cloud servers, data centre, etc.), and where data is stored (e.g. city, province or state, and country).</p>	<p>Up to fourteen (14) points, based on the completeness and applicability to FCAC’s requirement, based on the following scale:</p> <p>14/14 = The Bidder’s proposed Plan is specific to FCAC’s requirement, clearly demonstrates secure storage of information in Canada and transfer to FCAC as required, and demonstrates meeting related privacy legislation, along with a clear and complete privacy security plan.</p> <p>10/14 = The Bidder’s proposed plan is specific to FCAC’s requirement, provides reasonable demonstration of secure storage of information in Canada and transfer to FCAC as required, describes to some degree the applicability of related privacy legislation, and has a privacy security plan that addresses most of the elements required in the legislation.</p>	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
		<p>7/14 = The Bidder's proposed plan is generally applicable to organizations similar to FCAC, addresses secure storage of information and transfer to the client to some degree, acknowledges related privacy legislation and has an outline of a privacy security plan.</p> <p>3/14 = The Bidder's proposed plan does not directly link its plan to FCAC, and minimally addresses secure storage and transfer of information to FCAC as well as privacy legislation.</p> <p>0/14 = The Bidder's proposed plan does not adequately address any of the factors.</p> <p>FCAC reserves the right to award points in between points in the above scale where elements in different levels of the scale are addressed. <i>For example only, where the Bidder provides a clear and complete demonstration of secure data storage in Canada and transfer to Canada, but does not clearly link its plan to FCAC may receive fewer than 14 points, but more than 10.</i></p>	
R5	<p>Project Summary.</p> <p>The Bidder's provided project summary is similar and relevant to FCAC's requirements.</p>	<p>Up to fifteen (15) points, based on the following:</p> <p>The client for the project was a:</p> <ul style="list-style-type: none"> • Federal Government entity (5 points); or • Provincial Government entity (3 points); or 	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
		<ul style="list-style-type: none"> • Municipal Government (1 point); <p>The application cited in the project was used to successfully conduct more than ten (10) interventions related to modifying knowledge, confidence and behaviour (10 points).</p>	
R6	<p>Draft Implementation Plan</p> <p>The Bidder's proposed Draft Implementation Plan will be evaluated on its completeness and practicality to FCAC's requirement.</p>	<p>Up to fifteen (15) points will be awarded for the proposed Draft Implementation Plan based on the following factors:</p> <p>The Bidder's proposed Draft Implementation plan:</p> <ul style="list-style-type: none"> • Covers all required start-up activities at the start of the Contract in order to properly and fully prepare for FCAC's first interventions or campaign (up to 4 points); • Provides a complete, detailed methodology for implementing FCAC-provided interventions and questions into its application (up to 4 points); • Has a demonstrably effective approach towards attracting new participants / users and ensuring a representative sample size, and has provided evidence of the growth of its user-base as attributed to its approach (up to 3 points); and • Has a clearly defined approach to data gathering that ensures timely achievement of results with the required sample size / number of completions in a representative sample (up to 4 points). 	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
R7	<p>Sample Report</p> <p>The Bidder should provide a sample report, based on the scenario included below.</p> <p><i>Scenario</i></p> <p>You have been asked to develop two (2) interventions focused on budgeting and to offer these interventions to an initial sample of 10 individuals. The first intervention will serve to identify those who do not have an emergency fund, and the second intervention will specifically target those who did not have emergency fund and aim to increase their knowledge related to saving for an emergency. Please develop a fictitious dataset using the following information:</p> <p><i>Intervention 1:</i></p> <p>Q1: Do you currently have an emergency fund for unexpected expenses?</p> <p>Yes, I have had an emergency fund for more than 6 months</p> <p>Yes, I have had an emergency fund for less than 6 months</p>	<p>The Bidder's provided dataset will be given up to twenty (20) points using the following criteria:</p> <ul style="list-style-type: none"> • The dataset is complete, containing all expected variables and unique identifiers in relation to the scenario described (up to 6 points) • The data is coded in quantitative format and is created in Excel or SPSS (up to 4 points) • The database system contains the descriptions of data structure (e.g., type of variable, coding values) in an accessible, comprehensible manner (up to 5 points); and • Database system supports multiple views of data (e.g., variable view, raw data) (up to 5 points). 	



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
	<p>No, but I intend to start an emergency fund in the next 30 days</p> <p>No, but I intend to start an emergency fund in the next 6 months</p> <p>No, but tell me why I should</p> <p>Q2: How confident are you in your ability to cover an unexpected expense of 500\$?</p> <p>Very confident</p> <p>Confident</p> <p>Neutral</p> <p>Somewhat confident</p> <p>Not at all confident</p> <p><i>Intervention 1 result characteristics:</i></p> <p>Sample- 10 users.</p> <p>60% of users have a budget</p>		



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R#	Point Rated Technical Criteria	Scoring	Bid Reference Page #
	<p><i>Intervention 2:</i></p> <p>Q1: Setting up an emergency fund makes it possible to: (check all that apply)</p> <ul style="list-style-type: none"> • handle an unexpected expense without getting into debt • avoid high-cost loans (for example, a payday loan or credit card cash advance) • have financial control • have peace of mind <p>Q2: Savings should be built into your budget, just like any of your other regular payments</p> <p>True</p> <p>False</p>		

Maximum points for the pointed rated technical criteria: 145 points

