



REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTING SERVICES – FIRMS SELECTION)

COUNTRY: *Georgia*

NAME OF PROJECT: *Georgia Relief and Recovery for Micro, Small, and Medium Enterprises Project*

Loan No.: *9239-GE*

Project N.: *P173975*

Assignment Title: *Provision of Consulting Services for Developing and Implementation of Marketing, Communication, User Experience Strategy of Instant Payment System*

Reference No. (as per Procurement Plan): GE-NBG-522680-CS-QCBS

Georgia *has received* financing from the World Bank toward the cost of the ***Georgia Relief and Recovery for Micro, Small, and Medium Enterprises Project***, and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) include developing and implementing a comprehensive marketing, communication and user experience (UX) strategy for the successful launch and adoption of Georgia’s new Instant Payment System (IPS), scheduled to go live in the beginning of 4th quarter of 2026.

The initiative aims to effectively introduce the IPS to the general public, create a distinctive and memorable brand identity, and ensure widespread awareness. In addition, it will focus on enhancing the user experience (UX) across all touchpoints, particularly within the end-user software applications (including mobile and web) for Instant Payments. The goal is to drive adoption through a well-coordinated, multi-channel marketing campaign, complemented by an intuitive, user-friendly UX design.

The primary objective of this assignment is to engage a highly reputable and well-established communication and marketing Consultant with a demonstrated track record of successfully promoting instant payment systems (IPS) or similarly large-scale, nationwide Fintech or financial service initiatives across diverse markets.

The selected Consultant must bring a combination of both strong local knowledge and broader international experience. Local knowledge includes an in-depth understanding of the market context, cultural dynamics, language, and communication channels. Broader experience, gained through implementing similar initiatives in diverse markets, is essential to bring in fresh perspectives, innovative approaches, and tested methodologies that can be adapted to the local context.

To ensure meaningful engagement and effective implementation, the Consultant may collaborate with partner(s) through arrangements such as a joint venture, sub-consultant. This allows for flexibility, whether the lead firm is locally or internationally based, provided the team as a whole demonstrates the required blend of local relevance and global insight.

The communications strategy and campaign should be designed to effectively reach and engage a diverse range of stakeholders, including consumers and merchants from various backgrounds. Special attention must be given to women, individuals residing in remote and rural areas, socially vulnerable groups, language minorities, micro enterprises, and individual entrepreneurs. Tailoring messaging formats, channels, and languages to reflect the unique needs, preferences, and access constraints of these segments will be critical to ensuring equitable participation, awareness, and impact across the entire target population.

Partners with local experience are expected to play a substantive role in providing cultural insight, adapting messaging, facilitating outreach (particularly to rural and underserved groups), and supporting language localization. The Consultant, independently or in collaboration with partner(s), will leverage this combined expertise to design and implement a comprehensive communication, marketing and user experience (UX) strategy that will:

1. **Create a compelling brand identity** for Georgia's IPS, including the development of a name, logo, and overall visual identity.
2. **Design and implement a comprehensive multi-channel marketing campaign** to raise awareness and drive widespread adoption of the IPS.
3. **Develop educational and informational content** that clearly communicates the benefits, features, and functionality of the IPS, tailored to various user segments.
4. **Ensure consistent and effective messaging** across all communication platforms and among all relevant stakeholders (government institutions, payment service providers, media, civil society, etc.).
5. **Conduct targeted research** to ensure the strategy is based on a solid understanding of local market dynamics, user needs, and stakeholder expectations.
6. **Evaluate and provide recommendations to optimize the user experience (UX)** across all IPS-related user interfaces—particularly mobile and web applications—ensuring usability, accessibility, and user-friendliness to support broad adoption.

The total duration of the Assignment is 18 months from the Contract effectiveness. This timeframe encompasses the completion of the marketing campaign and delivery of all specified deliverables and reports within predetermined timelines.

The detailed Terms of Reference (TOR) for the assignment *can be found at the following link:* <https://www.dropbox.com/scl/fi/foxl0n2n2uq9ye9y0il07/ToR.pdf?rlkey=49v9amdjfn5dqy0hxa vf01o19&st=xnpyrfgf&dl=0>

The National Bank of Georgia (“NBG”) now invites eligible consulting firms (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.

The shortlisting criteria are:

The selected Consultant must have the following qualifications:

1. General Experience:

- 1.1. The Consultant must have successfully completed at least 5 (five) marketing campaign assignments within 2015–2025.
- 1.2. The Consultant must have at least 5 (five) years of experience in media buying, public relations, and digital marketing.

2. Similar Contract Experience:

- 2.1. The Consultant must have successfully completed at least 1 (one) assignment within 2015–2025 years specifically about development and successfully promoting instant payment systems (IPS) which shall be similar to the magnitude and nature sought under the Terms of Reference (TOR) of the contract being procured (i.e. similarly large-scale, nationwide Fintech or financial service initiatives across diverse markets; etc.).
- 2.2. The Consultant must have successfully completed at least two (2) market research projects within 2015– 2025, focusing on consumer behaviors, preferences, and trends. At least one (1) of these projects must specifically relate to financial services or digital payment solutions.

Experience Documentation

To demonstrate meeting the above mentioned qualification requirements the Consultant must provide:

1. A brief description of the background and organization of the company, and in case of a Joint Venture (JV) - of each member for this assignment.
2. **Documentary evidence** to be submitted for each requirement:

2.1. For General Experience:

- 2.1.1. To demonstrate that a Consultant has successfully completed at least 5 (five) marketing campaign assignments within 2015–2025, the Consultant shall provide a list of completed assignments under the contracts which shall include: assignment name, scope (brief description of the deliverables/outputs), name of clients and country of assignment, duration (start and end dates), outcome, Contract Value (if was done in a form of a Joint Venture (JV) or sub-consultancy, the amount paid to the consultant), if was done in a form of a joint venture or a sub-consultancy, the Consultant’s role/involvement.
- 2.1.2. To demonstrate that the Consultant has at least 5 (five) years of experience in media buying, public relations, and digital marketing, the Consultant shall provide a list of completed assignments under the contracts which shall include: assignment name,

scope (brief description of the deliverables/outputs), name of clients and country of assignment, duration (start and end dates), outcome, Contract Value (if was done in a form of a Joint Venture (JV) or sub-consultancy, the amount paid to the consultant), if was done in a form of a joint venture or a sub-consultancy, the Consultant's role/involvement.

2.1.3. For each listed assignment the recommendation letters (Reference) issued by the respective clients confirming successful completion.

2.1.4. Contact details of the client's representative (name, position, email, and phone number) for potential reference checks.

2.2. For Similar Contract Experience:

2.2.1. To demonstrate that the Consultant has successfully completed at least 1 (one) assignment within 2015–2025 years specifically about development and successfully promoting IPS (similar to the magnitude and nature sought under the TOR of the contract being procured), the Consultant shall provide assignment(s) implemented under similar contract(s), which shall include: assignment(s) name, scope (brief description of the deliverables/outputs), name of client(s) and country of assignments, duration (start and end dates), outcome, Contract Value (if was done in a form of a Joint Venture (JV) or sub-consultancy, the amount paid to the consultant), if was done in a form of a joint venture or a sub-consultancy, the Consultant's role/involvement.

2.2.2. To demonstrate that the Consultant has successfully completed at least two (2) market research projects between 2015 and 2025, focusing on consumer behaviors, preferences, and trends (At least one (1) of these projects must specifically relate to financial services or digital payment solutions), the Consultant shall provide assignment(s) implemented under similar contract(s), which shall include: assignment(s) name, scope (brief description of the deliverables/outputs), name of client(s) and country of assignments, duration (start and end dates), outcome, Contract Value (if was done in a form of a Joint Venture (JV) or sub-consultancy, the amount paid to the consultant), if was done in a form of a joint venture or a sub-consultancy, the Consultant's role/involvement.

2.2.3. For each listed project the recommendation letter(s) issued by the respective clients confirming successful completion.

2.2.4. Contact details of the client's representative (name, position, email, and phone number) for potential reference checks.

Note: 1. To support the preparation of Expressions of Interest (EOIs) and facilitate the assessment process, interested Consultants are provided with an experience form. Consultants are requested to complete this form in line with the requirements outlined under points 2.1.1, 2.1.2, 2.2.1. and 2.2.2

The Form is available at the link below:

<https://www.dropbox.com/scl/fi/ysc24wu45fqyltloqw8cu/Experience-Form.docx?rlkey=cb1xm7wr6w682nv9jz5ei1lo3&st=n96n9ndq&dl=0>

Failure to submit this experience form shall not result in disqualification.

Key Experts will not be evaluated at the shortlisting stage.

At this stage financial proposals must not be submitted.

The shortlist will contain not fewer than five (5) and not more than eight (8) eligible firms.

If more than 8 eligible firms meet the above Similar Contract Experience and General Experience criteria, the relative strengths and weaknesses of the Consultants will be re-examined in order to rank them and identify the 8 best Consultants. The only additional comparative criterion that will be taken into consideration during this re-examination, is the highest number of similar contracts under which Similar Contract Experience consulting services have been successfully completed.

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank's "Procurement Regulations for IPF Borrowers" **November, 2020** ("Procurement Regulations"), setting forth the World Bank's policy on conflict of interest.

Consultants may associate with other firms to enhance their qualifications, but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

At this REOI stage evaluation of the experience will be based on pass/fail basis

A Consultant will be selected in accordance with the **Quality and Cost-Based Selection (QCBS)** method set out in the Procurement Regulations.

Further information can be obtained at the address below during office hours:

E-mail: evelina.sulava@nbg.gov.ge

Expressions of interest must be delivered in a written form to the address below by e-mail, by **2 December, 2025, 23:00 (Georgia Standard Time, GMT+4)**

Attn: Evelina Sulava, Chief Specialist of the National Bank of Georgia

E-mail: evelina.sulava@nbg.gov.ge