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Tender

The Provision of Credit Referencing Services

Development Bank of Wales

UK4: Tender notice - Procurement Act 2023 - [view information about notice types](#)

Notice identifier: 2026/S 000-002065

Procurement identifier (OCID): ocds-h6vhtk-060349

Published 9 January 2026, 5:33pm

Scope

Reference

DBW00093.00

Description

The Development Bank of Wales Group (DBW) is undertaking a key strategic project aimed at driving operational efficiencies, enhancing data accuracy and improving scalability throughout the customer journey. As part of this initiative, we are seeking a collaborative partner to deliver an integrated solution that streamlines our customer due diligence and credit risk assessment processes using commercial and consumer credit bureau data; eliminating manual data entry and enabling intelligent and responsible lending decisions.

DBW currently operates two separate systems; one focused on identity and address verification, PEPs, Sanctions, adverse media, law enforcement and consumer monitoring, the other a credit referencing solution, providing reports on companies, consumers, directors, international business, consumer watchlist and company monitoring. This dual system approach presents an opportunity for consolidation of services.

The DBW Group currently utilises a web-based service for its credit referencing solution. This is used by all companies within the DBW Group. The identity and address solution is used by DBW Investments and Green Homes Wales; this is a web-based application for sending IDV links and reviewing the outputs.

Please refer to the Invitation to Tender for the full specification.

Please note the contract value is an estimate

Total value (estimated)

- £1,250,000 excluding VAT
- £1,500,000 including VAT

Above the relevant threshold

Contract dates (estimated)

- 1 May 2026 to 12 April 2030
- Possible extension to 12 April 2036
- 9 years, 11 months, 12 days

Description of possible extension:

The contract will be for an initial term of four (4) years with the option for DBW to make up to two (2) extensions of three (3) years each.

Options

The right to additional purchases while the contract is valid.

There may be a requirement that the supplier will undertake project work during the contract term. Additional services as set out in the Invitation to Tender may also be

required.

Main procurement category

Services

CPV classifications

- 66000000 - Financial and insurance services

Contract locations

- UK - United Kingdom

Participation

Legal and financial capacity conditions of participation

Professional Indemnity (PI) - £1,000,000

Cyber Essential insurance £1,000,000

Employers Liability (EL) - £5,000,000

Public Liability (PL) - £5,000,000

Technical ability conditions of participation

Please refer to the tender documentation.

Particular suitability

Small and medium-sized enterprises (SME)

Submission

Enquiry deadline

6 February 2026, 4:00pm

Tender submission deadline

13 February 2026, 12:00pm

Submission address and any special instructions

Tender documentation and tender responses are being administered using the eTenderWales portal.

Within the eTenderWales portal, itt_122322 you will find three envelopes with the following sections.

Qualification Envelope – consisting of:

? PSQ and technical due diligence

? Selection Questions including the Third-Party Information Security and Data Protection Questionnaire (3PQ)

Technical Envelope – consisting of:

? Technical Questionnaire

Commercial Envelope – consisting of:

? Pricing Schedule

Please note: the eTenderWales portal and helpdesk are provided free of charge to all Suppliers.

Suppliers should formulate and submit their Tender Responses on the eTenderWales Portal:

<https://etenderwales.bravosolution.co.uk/web/login.shtml>

Tenders may be submitted electronically

Yes

Languages that may be used for submission

- Welsh
- English

Award decision date (estimated)

15 April 2026

Award criteria

Name	Description	Type	Weighting
Technical Evaluation	Technical questions have a total weighting of 70%	Quality	70.00%

Name	Description	Type	Weighting
Commercial	Annual costs including the implementation for the first year.	Price	30.00%

Other information

Payment terms

30 days

Description of risks to contract performance

NA

Applicable trade agreements

- Government Procurement Agreement (GPA)

Conflicts assessment prepared/revised

Yes

Procedure

Procedure type

Open procedure

Contracting authority

Development Bank of Wales

- Public Procurement Organisation Number: PCWM-6438-QYVP

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Cardiff

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United Kingdom

Contact name: Sarah Patnett

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Email: procurement@developmentbank.wales

Website: <http://www.developmentbank.wales>

Region: UKL22 - Cardiff and Vale of Glamorgan

Organisation type: Public authority - central government

Devolved regulations that apply: Wales