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Planning

RFI: Payment Provider for GOV.UK Pay

Government Digital Service

F01: Prior information notice

Prior information only

Notice identifier: 2024/S 000-029896

Procurement identifier (OCID): ocids-h6vhtk-049bfc

Published 18 September 2024, 4:12pm

Section I: Contracting authority

I.1) Name and addresses

Government Digital Service

The White Chapel Building

London

E1 8QS

Contact

GDS Commissioning Team

Email

GDS-digital-buyer@digital.cabinet-office.gov.uk

Country

United Kingdom

Region code

UKI32 - Westminster

Justification for not providing organisation identifier

Not on any register

Internet address(es)

Main address

<https://www.gov.uk/government/organisations/government-digital-service>

I.3) Communication

Additional information can be obtained from the above-mentioned address

I.4) Type of the contracting authority

Ministry or any other national or federal authority

I.5) Main activity

General public services

Section II: Object

II.1) Scope of the procurement

II.1.1) Title

RFI: Payment Provider for GOV.UK Pay

Reference number

WP2236

II.1.2) Main CPV code

- 66110000 - Banking services

II.1.3) Type of contract

Services

II.1.4) Short description

The purpose of this request for information (RFI):

We wish to understand the market and service offerings for processing credit and debit card payments and pay by bank (open banking) payments.

Please see 'II.2.14. Additional information' below for the RFI questions and how to respond.

II.1.6) Information about lots

This contract is divided into lots: No

II.2) Description

II.2.3) Place of performance

NUTS codes

- UKI - London

II.2.4) Description of the procurement

This Request for Information (RFI) seeks information relating to payment service providers. Responses to this RFI will inform a potential future procurement for a payment service provider to underpin the GOV.UK Pay platform, specifically for processing credit and debit card payments and pay by bank (open banking) payments made by end users to services operated by local government, police, the armed forces and some other public sector organisations. Suppliers interested in only fulfilling either the payment service provider (card payment) or the pay by bank (open banking) requirements are also invited to respond to this RFI.

Please see 'II.2.14. Additional information' below for the RFI questions and how to respond.

II.2.14) Additional information

How to respond:

Please email your answers to the questions below to GDS-digital-buyer@digital.cabinet-office.gov.uk by Wednesday 02 October 2024, 05:30pm.

The current situation:

GOV.UK Pay (<https://www.payments.service.gov.uk/>) is a digital payments platform, developed and run by the Government Digital Service (GDS). GOV.UK Pay allows public sector services to take payments from their users.

The payments are taken by the service integrating with a GOV.UK Pay provided API, or creating a standalone hosted payment link using the GOV.UK Pay web interface.

Used by over 1,000 services in 400 different organisations, since 2016 we have processed 89.2 million payments with a combined value of £5.7 billion. We've seen 8.5% growth in payments compared to the previous year and expect to continue to grow. This contract is for a subset of those services and payments.

Glossary of terms:

GOV.UK Pay platform account - The account within the Supplier System which allows GOV.UK Pay to manage all Relying service accounts

Relying service - A public sector service who relies on GOV.UK Pay to take payments

Relying service account - An account managed by the supplier's system which represents one financial balance and associated transactions for a single relying service. Some suppliers may call this a "merchant account"

Supplier system - The technical system managed and operated by the supplier

QUESTION 1:

Which of the following can you provide?

Please provide a response as follows:

I am interested in fulfilling -

- credit/debit card payments only, as a Payment Service Provider (PSP)
- open banking payments only, Payment Initiation Service Provider (PISP)
- both credit/debit card and open banking payments

The supplier may offer these services directly or via a partnership or joint bid with a third party supplier.

For joint bids only:

Please provide details of any joint bids or partnerships

(maximum of 150 words)

QUESTION 2:

Are you able to provide management of multiple relying services with corresponding relying service accounts, within a single platform account?

In order to support GOV.UK Pay's platform approach we need to be able to manage multiple relying service accounts through a centrally managed API. This is so that we can provide a full abstraction from the underlying supplier service. Ideally the relying service would have no direct interaction with the underlying supplier service.

Please provide a Yes / No response

Please provide either:

Links to supporting documentation

or

A brief description of how your product/service would achieve the above

(maximum of 150 words)

QUESTION 3:

Can you provide net settlement and/or gross settlement for relying services?

Relying services should be able to select whether payments are made net of any transaction fees or using a gross settlement approach.

The supplier must provide means for GOV.UK Pay to receive information about all transaction fees and payouts via API.

Please provide a response as follows:

We are able to support:

- both net and gross settlement, as needed
- net settlement only

- gross settlement only

Please provide either:

Links to supporting documentation

or

A brief description of how your product/service would achieve the above

(maximum of 150 words)

QUESTION 4:

Onboarding of relying services - Do you provide automatic Know-Your-Customer (KYC) and Anti-Money Laundering (AML) compliance checks and credit risk assessment?

We require relying services to be able to set up their own account in a self-service way, including satisfying all relevant KYC and AML legislation, ideally using a GOV.UK Pay managed web-based interface which communicates with the supplier's systems via API.

We're aiming to complete a go-live request and the associated creation of live accounts within 48 hours, and ideally the set up is immediate.

Please provide a Yes / No response

Please state an elapsed time that you would be comfortable having as an SLA for:

1. time for a new relying service to be approved to start taking payments
2. if different, timeframe for new relying services to start receiving payouts

Please provide either:

Links to supporting documentation

or

A brief description of how your product/service would achieve the above

(maximum of 150 words)

QUESTION 5:

HTTPS-based API(s) for payment creation, refunds, dispute handling and reporting

Please provide a copy of your API documentation, or a URL if public.

QUESTION 6:

Do you provide split payouts between multiple relying service bank accounts?

Some relying services require the capability to split payouts between multiple bank accounts. When a payment is made, the relying service would like a proportion of the payment to be paid out to one bank account and the remaining proportion to be paid out to a different, separate bank account. This may take the form of either a flat fee or a percentage of the payment. In some cases, the organisation that owns the relying service may not own one of these bank accounts.

Please provide a Yes / No response

Please provide either:

Links to supporting documentation

or

A brief description of how your product/service would achieve the above

(maximum of 150 words)

-- end --

II.3) Estimated date of publication of contract notice

30 October 2024

Section IV. Procedure

IV.1) Description

IV.1.8) Information about the Government Procurement Agreement (GPA)

The procurement is covered by the Government Procurement Agreement: No

Section VI. Complementary information

VI.3) Additional information

Timings for this RFI:

Wednesday 18 September 2024 - Request for information is published

Monday 23 September 2024, 05:30pm - Deadline for clarification questions from respondents

Wednesday 25 September 2024, 05:30pm - Deadline for GDS to respond to clarification questions

Wednesday 02 October 2024, 05:30pm - Deadline for responses to this request

Questions and clarifications:

Respondents may raise questions or seek clarification regarding any aspect of this RFI. Please send any clarification questions to the GDS Commercial Team: GDS-digital-buyer@digital.cabinet-office.gov.uk before Monday 23 September 2024, 05:30pm.

To ensure that all Potential Providers have equal access to information regarding this Procurement, responses to questions raised by Potential Providers will be published alongside the RFI.

Responses to questions will not identify the originator of the question.

If a Potential Provider wishes to ask a question or seek clarification without the question and answer being published in this way, then the Potential Provider must notify us and provide its justification for withholding the question and any response. If we do not consider that there is sufficient justification for withholding the question and the corresponding response, the Potential Provider will be invited to decide whether:

- the question/clarification and the response should in fact be published; or
- It wishes to withdraw the question/clarification.

Please note the following general conditions:

This RFI will help us to refine our requirements as a precursor to our procurement of a 2 year contract with a payment service provider (PSP) and/or an open banking payment initiation service provider (PISP).

We reserve the right not to proceed with a procurement. Nothing shall constitute a commitment to ordering unless we undertake a direct award/procurement that results in the award of a Call-Off Contract.

Any and all costs associated with the production of such a response to a RFI must be borne by the Supplier. We will not contribute in any way to meeting production costs of any response.

Information contained within this document about this project is confidential and must not be revealed to any third party without prior written consent from us.

No down-selection of Potential Providers will take place as a consequence of any responses or interactions relating to this RFI.

We expect that all responses to this RFI will be provided by Potential Providers in good faith to the best of their ability in the light of information available at the time of their response.

No information provided by a Potential Provider in response to this RFI will be carried forward, used or acknowledged in any way for the purpose of evaluating the Potential Provider, in any subsequent formal procurement process.