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Contract

## **Electronic Payment Systems**

Procurement for Housing

F03: Contract award notice

Notice identifier: 2023/S 000-037607

Procurement identifier (OCID): ocds-h6vhtk-033b44

Published 21 December 2023, 9:26am

### **Section I: Contracting authority**

#### **I.1) Name and addresses**

Procurement for Housing

Olympic Way

Warrington

WL2 0YL

#### **Contact**

Stephanie Hoare

#### **Email**

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#### **Telephone**

+44 7971266217

#### **Country**

United Kingdom

**NUTS code**

UK - United Kingdom

**Internet address(es)**

Main address

<http://www.procurementforhousing.co.uk>

Buyer's address

[https://www.mytenders.co.uk/search/Search\\_AuthProfile.aspx?ID=AA26067](https://www.mytenders.co.uk/search/Search_AuthProfile.aspx?ID=AA26067)

**I.2) Information about joint procurement**

The contract is awarded by a central purchasing body

**I.4) Type of the contracting authority**

Body governed by public law

**I.5) Main activity**

General public services

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## **Section II: Object**

### **II.1) Scope of the procurement**

#### **II.1.1) Title**

Electronic Payment Systems

Reference number

SH – July 2023 – EPS

#### **II.1.2) Main CPV code**

- 66170000 - Financial consultancy, financial transaction processing and clearing-house services

#### **II.1.3) Type of contract**

Services

#### **II.1.4) Short description**

Established in 2004, Procurement for Housing (PfH) is a national procurement consortium dedicated to the social housing sector and supported by the National Housing Federation (NHF), Chartered Institute of Housing (CIH) and HouseMark. Collectively our Members manage more than 75% of UK' social housing stock, with PfH helping them to achieve efficiency savings using a wide range of services including framework agreements, dynamic purchasing systems, spend analyses, strategy reviews, consolidated billing and comprehensive reporting. PfH is a contracting authority under Regulation 2 of the Public Contracts Regulations 2015 ("PCR 2015") and a central purchasing body under regulation 37 PCR 2015.

Please refer to [www.pfh.co.uk](http://www.pfh.co.uk) for additional information.

PfH is administered by Inprova Limited and is headquartered in the North West of England with over 20 years of expertise and experience offering a complete procurement solutions package across outsourcing, technology and consultancy. By integrating procurement services and technology, Inprova operates as a delivery partner, supporting business performance improvement for the public sector.

The purpose of this new framework agreement ("this Framework Agreement") is to ensure we can provide an offering suitable for members of PfH in England, Wales, Scotland and Northern Ireland and other public bodies permitted to use this Framework Agreement who require the provision of Electronic Payment Systems.

Procurement for Housing has conducted the necessary pre-market engagement activities to develop this Framework Agreement to meet the immediate and future requirements of PfH members.

The Framework will be divided into seven (7) Lots as:

Lot 1 - Multiple Network Managed Services

Lot 2 - Single Network Managed Services

Lot 3 - Cash In Solutions

Lot 4 - Outbound Payments - Prepaid Cards

Lot 5 - Vouchers

Lot 6 - Open Banking Services - Payment Initiation  
Services

Lot 7 - Debt Solutions - Assessments

Each Lot permits the provision of associated services.

#### **II.1.6) Information about lots**

This contract is divided into lots: Yes

#### **II.1.7) Total value of the procurement (excluding VAT)**

Value excluding VAT: £96,000,000

### **II.2) Description**

#### **II.2.1) Title**

Multiple Network Managed Services

Lot No

1

#### **II.2.2) Additional CPV code(s)**

- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 22455000 - ID cards
- 48100000 - Industry specific software package
- 48217000 - Transaction-processing software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

The Lot structure recognises the demand customers are demonstrating for Multiple Network Managed Services. PfH Customers and other public bodies require a solution that enables their customers and residents to make payments to them as their Registered Social Landlords.

Suppliers offer, but are not limited to the following, in addition to associated services:

- The provision of plastic payment cards incorporating a magnetic stripe or barcode, and barcoded letters/bills;
- The provision of generic and unique Issuer Identification Numbers with the use of plastic payment cards and barcoded letters/bills;
- Access to multiple established payment networks with national coverage and a wide range of payment outlets across the UK enabling Clients/Tenants of PfH Members to make cash (or other methods of) payments using plastic payment cards, and/or paper

barcoded letters/bills;

- To capture and consolidate payments made by Clients/Tenants of PfH Members, from multiple established payment networks (and other payment service providers as appropriate through the Organisations (Suppliers) supply chain) and subsequent transfer of funds by electronic means to the PfH Member;
- A nationwide network to ensure the provision of payment outlets, which are available for end-users to utilise with ease.
- Technological innovation is desirable to ensure administration is reduced and automatisations is increased.
- To conduct fraudulent checks on suspicious payment transactions.
- The capabilities to provide systems integration with minimal disruption to operations during the installation.
- Real time notifications and reporting is also a key desirable feature for Customers.
- The ability to provide optional physical and/or digital receipt of payment to verify the end-users' transactions.
- Payment cards have the capabilities to possess the end-user's details to ensure personalisation and data capture. The cards must provide the end-user with the ability to make payments with flexibility of method that suits the individual.
- Competitive transaction fees and pricing of both framework and bespoke as appropriate preferably without a set-up fee.
- Secure and timely transfer of funds.
- An effective process for managing failed transactions on behalf of PfH Members and their Clients/Tenants.
- The provision of capped transaction pricing.
- The provision of account management and support function.
- The response times for enquires, complaints, onboarding, and delivery of service and/or associated products must meet agreed KPIs and be clearly communicated.

Payments can be made through a variety of solutions, which offer the end-user flexibility, including the majority of and not limited to, the following:

- Cash
- Electronic Payment Card
- Cheque
- Debit Card
- Credit Card
- BACS

Methods provide flexibility and varied technological options, for example:

- Online / Internet
- Telephone
- Electronic Payment Cards with magnetic strip or barcode
- Barcoded letters / bills
- Pay by Link
- Cashless Networks
- Digital Application(s)
- Virtual Terminals

#### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

#### **II.2.11) Information about options**

Options: No

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Single Network Managed Services

Lot No

2

### **II.2.2) Additional CPV code(s)**

- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 22455000 - ID cards
- 48100000 - Industry specific software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

By definition, the Single Network Managed Service Organisation (Supplier) can consolidate payments from Clients/Tenants and reconcile management information from only one network solution from which the payments were made, subsequently transferring consolidated funds and reconciled management information to the PfH member.

For the provision of Lot 2, PfH have appointed Organisations (Suppliers) who offer one



payment network with multiple payment solutions. Organisations (Suppliers) will be able to deliver solutions to capture and electronically transfer payments that are made to PfH members (the user of the framework agreement) by their Clients/Tenants.

Additionally, a cash-out solution is also preferred as a payment solution under the remit of this framework agreement to enable PfH members to provide its Clients/Tenants with emergency funds.

This Lot permits Organisations (Suppliers) on the Framework to deliver the following requirements.

These are:

- Access to one established payment network with national coverage and a wide range of payment outlets across the UK
- The timely management and transfer of funds via a secure trust account
- The provision of generic and unique Issuer Identification Numbers
- The provision of multiple robust payment channels, e.g., card payment, internet payment etc.
- The provision of payment cards
- The provision of receipts to Clients/Tenants of PfH members on payment/per transaction
- The capability to transfer data to common I.T. systems.
- The provision of capped transaction pricing

The provision of consistent, robust, transparent, and auditable management information, including as a minimum:

Transaction I.D.

Payment value

Payment method (card, internet etc.)

Payment type (rent, council tax etc.)

Payment date

Clearance date

Outlet tracking

- The provision of account management and support function
- The Organisation (Supplier) shall manage transitions of changes in service provider, payment solutions and payment methods on behalf of PfH members and assist with communications to Clients/Tenants to ensure the smooth transition of services/supply, thus reducing disruption to payments.
- The Organisation (Supplier) shall be able to offer guidance and advice on the types of payment services and methods suitable for PfH members Clients/Tenants in the form of a proposal, to maximise payment opportunities for PfH members Clients/Tenants through the consideration of accessibility, locality, ease of use and transition, efficiency, and cost.
- The Organisation (Supplier) shall conduct fraudulent checks on suspicious payment transactions.
- The Organisation (Supplier) shall actively promote the framework agreement to potential users, including Organisations such as Housing Associations, Local Authorities, Councils, Registered Social Landlords, Arm's Length Management Organisations, and other public sector Organisations.
- The Organisation (Supplier) shall seek to work with members to develop case studies, to be used as literature to demonstrate the benefits of using the framework to potential Clients/Tenants.

Appointed organisations (Suppliers) have evidenced the ability to/provide:

- Proven experience of delivering electronic payment services
- Excellent customer service and dedicated account management
- Excellent and relevant references
- Good management information and reporting available
- The provision of an online ordering solution for payment cards
- The provision of a cash-out solution(s) accessible nationwide

## **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

### **II.2.11) Information about options**

Options: No

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Cash In Solutions

Lot No

3

### **II.2.2) Additional CPV code(s)**

- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 66172000 - Financial transaction processing and clearing-house services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 22455000 - ID cards
- 48100000 - Industry specific software package

- 48217000 - Transaction-processing software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

This lot will offer the PfH member base a cash in solutions via electronic payment systems, which their residents can utilise. Public bodies utilise cash in solutions to provide payment channels to residents to ensure making payments is simple.

Suppliers will offer a range of services, including but not limited to the following in addition to associated services:

To facilitate the customers of PfH members making payment of, but not limited to:

- Council Tax
- Car Parking Fines
- Fixed Penalty Notices
- Sales Invoices
- Housing Rent
- Business Rates
- A nationwide network to ensure the provision of payment outlets, which are available for end-users to utilise with ease.
- Technological innovation is desirable to ensure administration is reduced and automatised is increased.
- The capabilities to provide systems integration with minimal disruption to operations during the installation.
- Real time notifications and reporting is also a key desirable feature for Customers.
- The ability to provide optional physical and/or digital receipt of payment to verify the end-users' transactions.

- Payment cards will have the capabilities to possess the end-user's details to ensure personalisation and data capture. The cards will provide the end-user with the ability to make payments with flexibility of method that suits the individual.
- Payment cards – the supplier is expected to replace cards if requested within clearly communicated and agreed timeframes, as and when requested by the PfH member.
- The solutions should be capable of consolidating data to provide the total of receipts each day and outline each nature of payment.
- The solution is expected to have the capability to transfer the individual payment data for each receipt to the PfH member's specified systems.
- The Supplier should provide electronic statements of payment data or provide an alternative method and/or platform such as a native portal.
- Dedicated Account Management is required to support the PfH member, and its customers as required.
- The response times for enquires, complaints, onboarding, and delivery of service and/or associated products must meet agreed KPIs and be clearly communicated.

Payments can be made through a variety of solutions, which offer the end-user flexibility, including the majority of and not limited to, the following:

- Cash
- Cheque
- Debit Card
- Credit Card
- BACS

Methods should provide flexibility and varied technological options, for example:

- Online / Internet
- Telephone
- Direct Debit
- Electronic Payment Cards with magnetic strip or barcode

- Barcoded letters / bills
- Pay by Link
- Cashless Networks
- Digital Application(s)
- Virtual Terminal

Suppliers have the capability to ensure the PfH member is data rich and is afforded the facility to understand the metrics of the cash in solution's operations.

#### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

#### **II.2.11) Information about options**

Options: No

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

### **II.2) Description**

#### **II.2.1) Title**

Outbound Payments - Prepaid Cards

Lot No

4

#### **II.2.2) Additional CPV code(s)**

- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services

- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 22455000 - ID cards
- 48100000 - Industry specific software package
- 48217000 - Transaction-processing software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

The demand for an outbound payment solution for customers and residents of public bodies is considerable; an apt solution as an alternative to a cash payment is required. Public bodies demand the flexibility to load cards with varied yet appropriate values.

The Supplier are able to offer, but not be limited to the following in addition to associated services:

- A variety of outlets where prepaid cards can be used with the ability to isolate application to a limited number of outlets or spend category as required by the Customer.
- Provided end users the option to use the prepaid card at the point of a sale or via other means, which can include but is not limited to, online, contactless, Chip & PIN and telephone payments.
- Suppliers are able to provide prepaid cards, that can facilitate ATM withdrawal transactions for end-users with the ability to restrict value as determined by the Customer.
- Provide the Customer with a scope of value, which permits flexibility to 'load' the prepaid card with a predetermined value that cannot be exceeded.
- Prepaid cards must be equipped with an expiry as agreed by the Customer with the

option to withdraw from use or cancel if required by the Customer.

- Prepaid cards will have the ability to be re-loaded or as one-value use as required by the Customer.
- In the event of a prepaid card retaining value due to any reason, for example expiration, cancellation, or withdrawal, the funds will be transferred as to the Customer.
- Suppliers are able to implement prepaid card schemes clearly within timeframes.
- Suppliers are able to 'load' prepaid cards with funds within twenty-four (24) hours to compensate for emergencies either as a direct result of a mass disaster or personal circumstances.
- Technological innovations may be utilised to ensure administration is reduced and automatisation is increased, particularly in the form of digital prepayment cards.
- Suppliers will provide methods of Reporting to Customers who wish to be able to access operational data pertaining to prepaid cards with simplicity and ease by utilising various reporting channels these may include; portals, native platforms, or downloadable reports.
- Prepaid cards will have the capability to possess the end-user's details to ensure personalisation and data capture. Suppliers have the capabilities to personalise and 'brand' prepaid cards in consultation with the 'Customer'.
- Suppliers are able to provide channels of operational support in respect of both the Customer and the end-user.
- Competitive transaction fees and pricing both framework and bespoke as appropriate without preferably without a set-up fee.
- The response times for enquires, complaints, onboarding, and delivery of service and/or associated products will meet agreed KPIs and be clearly communicated by Suppliers.
- Suppliers will provide competitive transaction fees and pricing both framework and bespoke as appropriate without preferably without a set-up fee.

#### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

#### **II.2.11) Information about options**



Options: No

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Vouchers

Lot No

5

### **II.2.2) Additional CPV code(s)**

- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 48100000 - Industry specific software package
- 48217000 - Transaction-processing software package
- 75000000 - Administration, defence and social security services
- 75310000 - Benefit services
- 30199770 - Luncheon vouchers
- 66151100 - Electronic marketplace retailing services

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

Vouchers and E-vouchers afford support within communities by delivering a means in which individuals can obtain assistance to purchase food, household items, or to pay for utilities or other expenses associated to fundamental living costs.

Suppliers are able to offer, but not be limited to the following in addition to associated services:

- The provision of Vouchers and E-vouchers to the Customer for the purpose of dispersal to the end user.
- Suppliers will be able to provide Vouchers or E-vouchers to the Customer ensuring Customer has the capability to request, manage and disperse swiftly but fundamentally securely.
- The capability to provide and manage voucher dispersal on behalf of the Customer, if requested.
- The scope of retailers should include, but not be limited to groceries, clothing, utilities, appliances, homeware, furniture, and cash out solutions.
- Multi means voucher dispersal to the Customer or end-user as agreed such as but not limited to QR code, email, app, text message or postal arrangement.
- Suppliers are able to provide dedicated account management support to the Customer, in addition to support for the end-user, if required.
- Reporting is a critical feature for Customers and suppliers are able to provide operational data via varied means such as portals, native platforms, downloadable reports and/or the facility of live reporting.
- Suppliers are able to personalise Vouchers and E-Vouchers as preferred, with a platform tailored to the Customer.
- Suppliers are able to provide a cash out solution if required to equip the customer/resident with a facility to access emergency funds or can facilitate refunds in the instance of an overpayment.

- The suppliers have the capability to restrict how vouchers can be 'spent'. Public Sector Bodies may wish to exclude acts such as gambling as a duty of care measure.
- Suppliers response times for enquires, complaints, onboarding, and delivery of service and/or associated products will meet agreed KPIs and be clearly communicated.

### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

### **II.2.11) Information about options**

Options: No

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Open Banking Services - Payment Initiation Services

Lot No

6

### **II.2.2) Additional CPV code(s)**

- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards

- 30162000 - Smart cards
- 22455000 - ID cards
- 48100000 - Industry specific software package
- 48217000 - Transaction-processing software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

### **II.2.4) Description of the procurement**

The requirement for Open Banking Services is growing within the market in respect of Payment Initiation Services and the products offered; this lot will provide a gateway.

Lot 6 will cater for services which include but are not limited:

Card Not Present (CNP) solutions. This solution is intended to permit but not be limited to the following, in addition to associated services:

- Compatible with non-attended POS terminals, such as car parking stations.
- Telephone and non-face-to-face payments.
- Online payment systems, which can generate and issue invoices that contain a link to an online payment system.
- Postal payments – Mail Orders
- Recurring payments whereby card details are captured for payments – for example, to pay a bill automatically.
- Technological innovation may be utilised to ensure reduction in administration.
- Reporting is a critical feature for Customers. Various methods can be utilised as reporting channels however portals, native platforms, or downloadable reports are preferred.

Merchant Acquiring permits the ability to accept payments to receive funds directly to a stated bank account. Payment forms include most commonly but are not limited to credit card and debit card payments. Acquirers act as a critical step in the payment process and form the connection between merchants, payment networks and card issuers.

The following features are required for card acquiring services are as follows but are not limited to:

- Fees such as the 'Merchant Service Charge' (MSC) will be competitive and transparent. The MSC will be able to state how the charge is constructed and can comprise of interchange fees and scheme fees, in addition to the cost the acquirer incurs for providing the services, plus margin.
- Call off contracts shall have a set pre-agreed term with the availability of optional extensions.
- The supplier will have provision to support the Customer in respect of Account Management.
- Suppliers may provide a confirmation of payee service
- Onboarding and mobilisation will be a guided process to support the Customer through the process.
- When onboarding Customers the acquirer assumes the risks for permitting the Customer access to the card payment system and ensure regulations and legislation is adhered to. Acquirers will seek to protect the Customer by mitigating the risks of fraud and have checks and measures in place to reduce the risk of financial crimes and protect the strength and security of the payment system.
- Suppliers may utilise technological innovation to ensure reduction in administration.
- Reporting is a critical feature for Customers and suppliers are able to provide operational data via varied means such as portals, native platforms, downloadable reports and/or the facility of live reporting.
- Suppliers may propose and include value added services that are potentially appropriate to the Customer and customer base.
- The response times for enquires, complaints, onboarding, and delivery of service and/or associated products will meet agreed KPIs and be clearly communicated.

#### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

#### **II.2.11) Information about options**

Options: No

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

## **II.2) Description**

### **II.2.1) Title**

Debt Solutions - Assessments

Lot No

7

### **II.2.2) Additional CPV code(s)**

- 79000000 - Business services: law, marketing, consulting, recruitment, printing and security
- 85000000 - Health and social work services
- 66172000 - Financial transaction processing and clearing-house services
- 66151000 - Financial market operational services
- 66150000 - Financial markets administration services
- 79211200 - Compilation of financial statements services
- 64216110 - Electronic data exchange services
- 30237131 - Electronic cards
- 30160000 - Magnetic cards
- 30162000 - Smart cards
- 30199200 - Envelopes, letter cards and plain postcards
- 22455000 - ID cards
- 48100000 - Industry specific software package
- 48217000 - Transaction-processing software package

### **II.2.3) Place of performance**

NUTS codes

- UK - United Kingdom

#### **II.2.4) Description of the procurement**

The purpose of Lot 7 is to identify and mitigate risk of vulnerable customers via data collection and analytics. The solutions available via this lot should provide intelligent insight to public bodies to equip Customers to be able to ensure informed, ethical decisions are undertaken when assessing a person's debt or risk of debt.

The Supplier is able to assess a person's debt and reshape their options to ensure solutions and assistance are sustainable and affordable. The supplier will provide flexibility in their approach and payment method options for customers and residents.

Lot 7 will provide, but not be limited to the following solutions, in addition to associated services:

- Tenant vetting services to assess personal and financial status of a prospective tenant. This service will assess risk, provide identity verification, and advise an outcome accordingly.
- Credit checks to assess personal and financial status to inform as to an individual's profile. The solution will alert if an individual is considered vulnerable and inform the Customer to equip them as to how debt should be addressed.
- The supplier may provide for text messaging, which will act as reminders of payments that are due or have been missed.
- The supplier will be able to propose schemes and strategies to repay debt affordably and sustainably.
- Real time notifications to mitigate the risk of any recovery actions post payment and reduce resource that can be inaccurately manoeuvring to reclaim debt may be provided.
- The supplier will be able to provide a scope of data rich and analytical solutions to identify and aid those identified as vulnerable.
- The supplier will be able to access multiple agency solutions to understand and inform as to a person's profile. Other agencies can include but are not limited to Open Banking Services and/or software; and Credit Reference Services and/or affiliated software.
- Response periods to provide a profile report will be within five (5) working days.

- Reporting is a critical feature for Customers. Live reporting features and various methods of reporting may be utilised as reporting channels, including, portals, native platforms, or downloadable reports are preferred.
- The appointed supplier may provide the facility of budgeting tools and practical advice to Customers.
- The supplier will provide dedicated support via Customer Account Management.
- The response times for enquires, complaints, onboarding, and delivery of service and/or associated products will meet agreed KPIs and be clearly communicated.

#### **II.2.5) Award criteria**

Quality criterion - Name: Quality / Weighting: 60%

Price - Weighting: 40%

#### **II.2.11) Information about options**

Options: No

#### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No



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## **Section IV. Procedure**

### **IV.1) Description**

#### **IV.1.1) Type of procedure**

Open procedure

#### **IV.1.3) Information about a framework agreement or a dynamic purchasing system**

The procurement involves the establishment of a framework agreement

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

The procurement is covered by the Government Procurement Agreement: Yes

### **IV.2) Administrative information**

#### **IV.2.1) Previous publication concerning this procedure**

Notice number: [2023/S 000-022827](#)

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## **Section V. Award of contract**

### **Lot No**

1

### **Title**

Multiple Network Managed Services

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 2

Number of tenders received from SMEs: 00

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 2

Number of tenders received by electronic means: 2

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

allpay Limited

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

### **V.2.3) Name and address of the contractor**

Pay360 (Access Paysuite Limited)

The Armstrong Building, 10 Oakwood Drive, Loughborough Science & Enterprise Park

Loughborough

LE11 3QF

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

### **V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £20,000,000

### **V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier

concerned

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## **Section V. Award of contract**

### **Lot No**

2

### **Title**

Single Network Managed Services

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 4

Number of tenders received from SMEs: 00

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 4

Number of tenders received by electronic means: 4

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

allpay Limited - (Post Office Limited)

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

allpay Limited - (Paypoint Network Limited)

Fortis et Fides, Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

PayPoint Network Limited

1 The Boulevard, Shire Park

Welwyn Garden City

AL7 1EL

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

Pay360 (Access Paysuite Limited)

The Armstrong Building, 10 Oakwood Drive, Loughborough Science & Enterprise Park

Loughborough

LE11 3QF

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £20,000,000

**V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier concerned

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## **Section V. Award of contract**

### **Lot No**

3

### **Title**

Cash In Solutions

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 3

Number of tenders received from SMEs: 00

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 3

Number of tenders received by electronic means: 3

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

allpay Limited

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country



United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

PayPoint Network Limited

1 The Boulevard, Shire Park

Welwyn Garden City

AL7 1EL

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

Pay360 (Access Paysuite Limited)

The Armstrong Building, 10 Oakwood Drive, Loughborough Science & Enterprise Park

Loughborough

LE11 3QF

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £12,000,000

**V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier concerned.

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## **Section V. Award of contract**

### **Lot No**

4

### **Title**

Outbound Payments - Prepaid Cards

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 2

Number of tenders received from SMEs: 1

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 2

Number of tenders received by electronic means: 2

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

allpay Limited

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

### **V.2.3) Name and address of the contractor**

Invictus Ventures Ltd

27 Old Gloucester Street

London

WC1N 3AX

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

Yes

### **V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £12,000,000

### **V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier

concerned.

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## **Section V. Award of contract**

### **Lot No**

5

### **Title**

Vouchers

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 4

Number of tenders received from SMEs: 1

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 4

Number of tenders received by electronic means: 4

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

Blackhawk Network EMEA Ltd.

Westside, London Road

Hemel Hempstead

HP3 9TD

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

Wonde Limited - EVouchers

Furlong House , 2 Kings Court

Newmarket

CB8 7SG

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

Yes

**V.2.3) Name and address of the contractor**

allpay Limited

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

### **V.2.3) Name and address of the contractor**

PayPoint Network Limited

1 The Boulevard, Shire Park

Welwyn Garden City

AL7 1EL

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

### **V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £10,000,000

### **V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier concerned.



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## **Section V. Award of contract**

### **Lot No**

6

### **Title**

Open Banking Services - Payment Initiation Services

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 4

Number of tenders received from SMEs: 1

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 4

Number of tenders received by electronic means: 4

The contract has been awarded to a group of economic operators: Yes

#### **V.2.3) Name and address of the contractor**

allpay Limited

Whitestone Business Park, Whitestone

Hereford

HR1 3SE

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

PayPoint Network Limited

1 The Boulevard, Shire Park

Welwyn Garden City

AL7 1EL

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.3) Name and address of the contractor**

Invictus Ventures Ltd

27 Old Gloucester Street

London

WC1N 3AX

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

Yes

**V.2.3) Name and address of the contractor**

Pay360 (Access Paysuite Limited)

The Armstrong Building, 10 Oakwood Drive, Loughborough Science & Enterprise Park

Loughborough

LE11 3QF

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

**V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £12,000,000

**V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier concerned.

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## **Section V. Award of contract**

### **Lot No**

7

### **Title**

Debt Solutions - Assessments

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

3 November 2023

#### **V.2.2) Information about tenders**

Number of tenders received: 1

Number of tenders received from SMEs: 00

Number of tenders received from tenderers from other EU Member States: 0

Number of tenders received from tenderers from non-EU Member States: 1

Number of tenders received by electronic means: 1

The contract has been awarded to a group of economic operators: No

#### **V.2.3) Name and address of the contractor**

PayPoint Network Limited

1 The Boulevard, Shire Park

Welwyn Garden City

AL7 1EL

Country

United Kingdom

NUTS code

- UK - United Kingdom

The contractor is an SME

No

#### **V.2.4) Information on value of contract/lot (excluding VAT)**

Total value of the contract/lot: £10,000,000

#### **V.2.5) Information about subcontracting**

The contract is likely to be subcontracted

Short description of the part of the contract to be subcontracted

This contract in part is likely to be subcontracted:

Some elements of the contract will be sub-contracted depending on the supplier concerned.

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## **Section VI. Complementary information**

### **VI.3) Additional information**

This Framework may be used by any contracting authority listed in or referred to in the FTS Notice. This includes: All current members of PfH at the time of the FTS notice for this procurement; Any registered provider of social housing (or Welsh registered social landlord, or Scottish registered social registered social landlord) that becomes a member of PfH during the period of the Framework Agreement; Any public authority (as defined in the Freedom of Information Act 2000 for public authorities in England, Wales, Northern Ireland and UK-wide public authorities based in Scotland, or as defined in the Freedom of Information (Scotland) Act 2002 for Scottish public authorities) that becomes a member of PfH at any time during the period of the Framework Agreement; Any local authority (as defined in the Local Government Act 1972 for public authorities in England and Wales or as defined in the Local Government (Scotland) Act 1973 for Scottish local authorities or as defined in the Local Government Act (Northern Ireland) 1972 for local authorities in Northern Ireland) that becomes a member of PfH at any time during the period of the Framework Agreement; Any housing Arm's Length Management Organisation (ALMO)

that becomes a member of PfH during the period of the Framework Agreement; Any wholly owned subsidiaries of any of the above Organisations; educational establishments and any other contracting authority listed on the following page of the PfH website :

<http://procurementforhousing.co.uk/permmissible-users/> at the time of the FTS notice for this procurement.

(MT Ref:230923)

## **VI.4) Procedures for review**

### **VI.4.1) Review body**

Public Procurement Review Service

Cabinet Office

London

Email

[publicprocurementreview@cabinetoffice.gov.uk](mailto:publicprocurementreview@cabinetoffice.gov.uk)

Telephone

+44 3450103503

Country

United Kingdom

Internet address

<https://www.gov.uk/government/publications/public-procurement-review-service-scope-and-remit>