



Electronic Payment Systems Framework Buyers Guide

Contract period:

3rd November 2023 - 2nd November 2027

FTS/OJEU reference number:

2023/S 000-022827

What's covered?

Our Electronic Payment Services framework is imbedded with future proofed payment solutions to accommodate the ever-evolving payments market. Working with our well established and experienced suppliers, PfH offer complete procurement and consultancy services which can provide an all-round Electronic Payment Service under this framework.

This is a multi-supplier framework offers excellent saving opportunities and on-going support to PfH Members whilst delivering flexible payment solutions.

The key features of the framework include but are not limited to:

- The opportunity to allow suppliers to manage retrieving rent, council tax, penalty charges and using flexible solutions
- Fully managed, online direct debit service with a full range of collection dates and frequencies
- Consultancy Services including a review of electronic payment system requirements to determine which products & services would best suit the business, with an efficient implementation plan and training
- A variety of payment methods from payment cards to mobile payments
- Voucher schemes and solutions
- Dedicated Cash-In provisions
- The option to utilise Prepaid Cards
- Open Banking Services and Payment Initiation Services for secure and swift transactions
- Debt assistance

Lot structure

Lot 1 – Multiple Network Managed Services

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. Payments can be made through a variety of solutions, which offer the end-user flexibility such as, online / internet, telephone, direct debit, electronic payment cards with magnetic strip or barcode, barcoded letters / bills, Pay by Link, cashless networks, digital application(s) and virtual terminals.

Lot 2 – Single Network Managed Service

By definition, the Single Network Managed Service Suppliers 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 Suppliers who offer one payment network with multiple payment solutions. Suppliers can deliver solutions to capture and electronically transfer payments that are made to PfH members by their Clients/Tenants. Additionally, a cash-out solution is also preferred payment solution under the remit of this Lot to enable PfH members to provide its Clients/Tenants with emergency funds.

Lot 3 – Cash-In Solutions

Public bodies utilise cash in solutions to provide payment channels to residents to ensure making payments is simple. The motivation for many Public Bodies to employ cash in solutions is to ensure they are providing a channel whereby, for example, Council Tax, Business Rates, Car Parking Fines, Fixed Penalty Notices, Sales Invoices, Housing Rents can be made to them. To ensure flexibility and scope for payments to be made by the Public Bodies customers, Suppliers offer a multitude of methods to make the payments, such as barcode billing or swipe card. To ensure the correct allocation of funds to the PfH member from the customer, a payment card solution capturing the individual's data is required to stand as a form of identification. Suppliers have the capability to design cards to the requirements of the PfH member in respect of details captured and outer design. Cards offered can be both physical and digital as preferred by the PfH member.

Lot 4 – Outbound Payments – Prepaid Cards

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. Suppliers are able to provide generic and personalised cards, as required. Suppliers have the capability to restrict spend as determined by the Public Body, whether in value or outlet. In addition, Suppliers have the capability to 'void' or 'expire' cards.

For those in the Public Sector a motivation to implement a prepaid card scheme include critical benefits such as, but not limited to mitigating the risk of non-compliant behaviour, fraud, security breaches and specialist legislative support in relation to the technology or solutions they require. The application of prepaid cards reduces the requirement for cash handling and the associated safety and security risks. The use of these cards can significantly reduce costs and increase efficiencies as they assist in streamlining the associated administration and automating analysis.

Lot 5 – Vouchers

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. PfH members require a voucher scheme, offering a seamless provision. Suppliers offer a gateway to a scope of retailers either by outlets or online stores and the provision of bespoke requirements as necessary.

Bodies in the Public Sector can have a varied demographic and therefore may require a multitude of vouchers and e-vouchers with differing conditions. For example, some may require vouchers for the purpose of supporting children in schools, others may be to provide funds to older persons in the community.

The voucher scheme has the capability to be tailored to the requirements of the PfH Member. The Public Body will need to receive intelligent reporting from data, which originates from the operation of the scheme. Vouchers are flexible and practical in emergency situations with rapid dispersal capabilities. Vouchers can also perform as cash out facilities. A cash out solution with a flexible method is needed, this can include a closed loop service (limited to single operator such as a supermarket chain).

Lot 6 – Open Banking Services – Payment Initiation Services

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. This solution is designed to be a convenient method of accepting a card or alternative to card payment, either in person or online payment. This is an attractive solution to organisations in the Public Sector. Suppliers may present varied products that are available under the umbrella of Open Banking Services – Payment Initiation Services as might be appropriate to Bodies in the Public Sector.

Open Banking products presented need to demonstrate benefits to the Customer and their end-users, which may include vulnerable persons. The products will sync with an API, which is a supporting application programming interface. Simply, this is a technology that relates different IT systems to communicate with each other and exchange data. Whilst APIs can permit actions such as authentication; processing payments and data analytics, Open Banking can permit the transparency of data with regulated third parties. Lot 6 also intends to also cater for services which include but are not limited to Card Not Present (CNP) solutions.

Lot 7 – Debt Solutions – Assessments

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 providers appointed to the framework would have the capabilities to assess a person's debt and reshape their options to ensure solutions and assistance are sustainable and affordable. The providers will be required to have flexibility in their approach and payment method options for customers and residents.

| Rank | Lot 1 Multiple Network Services | Lot 2 Single Network Services | Lot 3 Cash In Solutions | Lot 4 Prepaid Cards | Lot 5 Vouchers | Lot 6 Open Banking Services – Payment Initiation Services | Lot 7 Debt Solutions - Assessments |
|------|--|---|----------------------------------|---------------------------|--------------------------------|---|--|
| 1 | Allpay Limited | Allpay Limited (Post Office) | Allpay Limited | Allpay Limited | Blackhawk Network EMEA Limited | Allpay Limited | Paypoint Network Limited |
| 2 | Pay360 (Access Paysuite Limited) | Allpay Limited (PayPoint Network Limited) | PayPoint Network Limited | Invictus Ventures Limited | Evouchers - Wonde | PayPoint Network Limited | |
| 3 | | PayPoint Network Limited | Pay360 (Access Paysuite Limited) | | Allpay Limited | Invictus Ventures Limited | |
| 4 | | Pay360 (Access Paysuite Limited) | | | PayPoint Network Limited | Pay360 (Access Paysuite Limited) | |

Tender & evaluation process

The evaluation criteria applicable all lots was 60:40 qualitative / commercial split; bidders also needed to attain the minimum threshold of 50% marks in respect of their qualitative submission.

Most of the successful bidders have a strong presence in the commercial sector, in addition to their position in the public sector. All bidders are professional organisations who have demonstrated a commitment to customer service and the provision of electronic payment solutions.

Six suppliers submitted a response to the tender, and each qualified the selection questionnaire. One supplier presented two bids for Lot 2 – Single Network Solutions.

Benefits /value delivered

- Exclusive, competitive pricing from leading national suppliers within the market
- Fully procured, FTS compliant solutions.
- Efficient and streamlined processes.
- The opportunity to mini complete between the successful suppliers.
- A wide range of options to PfH Members and residents throughout the United Kingdom.
- On-going contract management by a dedicated PfH procurement professional to ensure each individual contract runs to its full potential.

How we manage your contract

Our team is on hand to support you throughout the procurement process either acting as an extension of your internal procurement process or as a fully outsourced solution dependent upon your requirements; providing hands on category expertise and support to aid the delivery of an optimal contract environment.

We will manage the tender process with you right through to contract award to ensure you get the most competitive pricing and best service delivery from our suppliers based on your specific needs. Our bespoke platforms and data rich environment enable us to interrogate contracts to give you to tools to drive value through the life of the agreement, tackle non-compliance, undertake trend analysis and standardise product ranges to improve the bottom line.



Step 1

Contact PfH to discuss the framework and your requirements



Step 2

Establish whether the framework is suitable for your specific requirements



Step 3

Find out if you are already a Member of PfH. If not, complete a Membership form (visit www.pfh.co.uk) and return as instructed in the form



Step 4

Once a Member, PfH will provide further information on the two procurement options available: direct award and mini-competition

Direct Award

Member provides detailed scope of works to eligible supplier

Supplier issues proposal to Member

If Member is satisfied with proposal, proceed with call-off process

Contract award

Mini-competition

PfH offer template call-off documentation and specification assistance if required

Tender issued to all suppliers

Tender evaluation process - PfH can offer support and assistance where needed

Contract award

Who can use the framework?

This Framework may be used by any contracting authority referred to in the FTS Notice and/or listed below:

- PfH Members
- Registered Social Landlords
- Local Authorities
- Arm's Length Management Organisations
- Police Scotland
- Scottish Fire & Rescue
- Universities & Further Education Establishments
- Registered Charities
- Subsidiaries of the above

Not a Member? Not a problem

Membership is open to all Scottish housing associations and local authorities, regardless of size. Once signed up, Members can access any of our procurement services from frameworks, to consultancy, to data services.

[Click here](#) for more information on how to become a PfH Member.



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