

Buyer guide

RM6383

Payment Solutions 3 (PS3)

Last updated: 16th October 2026



Government
Commercial
Agency

Key information

Category	Description
Agreement ID	RM6383
Agreement name	Payment Solutions 3 (PS3)
Agreement type	Closed framework
Relevant legislation	Procurement Act 2023
Agreement duration	4 years
Start date	1 October 2026
End date	30 September 2030
Maximum contract length	GCA Guidance is that customer contracts should not exceed the framework expiry by more than two years - customers are advised to seek their own commercial or legal advice
Scope of the agreement	Pan Government agreement for the provision of Payment Solutions, including; Lot 1 Commercial Cards Lot 2 Prepaid Cards Lot 3 Vouchers to be utilised by Central Government Departments and all other UK Public Sector Bodies, including Local Authorities, Health, Police, Fire and Rescue, Education and Devolved Administrations.

Category	Description
Buying options	Lot 1 Commercial Cards: Award with Competition Award without Competition
	Lot 2 Prepaid Cards: Award with Competition Award without Competition
	Lot 3 Vouchers: Award with Competition Award without Competition
Can be used by	All UK Central Government Departments and all other UK Public Sector Bodies, including Local Authorities, Health, Police, Fire and Rescue, Education and Devolved Administrations and third sector organisations can use this agreement.
Contract notice	https://www.find-tender.service.gov.uk/Notice/089169-2026
Contact details	Email: info@gcagov.uk Telephone: 0345 410 2222
Guidance	Check the procurement terms glossary for key definitions and the procurement essentials articles for guidance on navigating public sector procurement.

Agreement scope and suppliers

Goods and services / Goods / Services

The products/services you can buy through this agreement have been divided into 3 lots. See below for more information on each of these lots.

Lot	Lot name	Lot description
Lot 1	Commercial Cards	Use this lot to purchase Commercial Cards, which operate similarly to credit cards. Commercial Cards can be used to pay for goods and services immediately, supporting prompt payment initiatives. Cards can be physical and virtual and can be embedded into ERPs and back office systems to reduce time and resources on traditional back office processes. Controls can be placed on the cards using Merchant Category Codes (MCCs) to block the purchase of specified items. Customers receive an annual retrospective rebate based upon their card spend. The rebate is based on how quickly you clear the balance.
Lot 2	Prepaid Cards	Use this lot to purchase prepaid cards. Prepaid cards are an alternative to cash. They allow for a set amount to be loaded onto the card. Controls can be placed on the card. For example, certain transactions can be blocked or only certain uses can be allowed. This might include ATM withdrawals only or Point of Sale transactions only.
Lot 3	Vouchers	Use this lot to purchase closed loop vouchers, cash out vouchers and other optional voucher types. Closed Loop vouchers can be redeemed at a predetermined retailer or group of retailers. Cash out (or 'Access to Cash Disbursals') Vouchers can be exchanged for cash or used to buy specified products. Closed loop vouchers mean the retailer that issues the voucher will redeem the voucher. They are also known as giftcards. Optional 'open' loop vouchers could include multiple retailer options against certain merchant categories, such as energy vouchers.

Suppliers

There are 17 suppliers on this agreement, divided between the 3 lots. You can find a list of suppliers split by each lot under 'Products and Suppliers' on the RM6383

Payment Solutions 3 homepage on the GCA website -

<https://www.gca.gov.uk/agreements/RM6383>

Supplier checks

GCA conducts key checks on suppliers under this framework, which are outlined in this section. However, we recommend that you also do your own checks.

Sustainability checks

Area	What GCA has done	What you should be aware of
Carbon Reduction Plans (PPN 06/21)	GCA has confirmed that all suppliers under all 3 lots have a Carbon Reduction Plan. GCA monitors these plans on an ongoing basis.	To find a supplier's current Carbon Reduction plan, go to their search entry and click the link labelled 'Read this supplier's Carbon Reduction Plan'.
Government Buying Standards	All suppliers under the framework have agreed to meet the relevant Government Buying Standards whenever required by the buyer.	As part of your tender, you can include Government Buying Standards as requirements to help reduce the environmental impact of your procurement. For more guidance, go to Sustainable Procurement: Government Buying Standards .

Area	What GCA has done	What you should be aware of
Modern slavery	GCA has assessed the risk of modern slavery and determined it to be low risk. For lots classified as medium or high risk, we require suppliers to complete the Modern Slavery Assessment Tool (MSAT). GCA ensures that all suppliers in this agreement comply with the Modern Slavery Act 2015.	You may wish to conduct modern slavery checks on suppliers based on your organisation's policies and the specific risks linked to the products or services you are purchasing. This may include using the Modern Slavery Assessment Tool (MSAT).
Public sector equality duty	GCA has included considerations and exclusion criteria with regards to equality and employment law during pre-market engagement.	You must ensure that your organisation complies your Statutory Duty under the Equality Act 2010. Think about end-users early, and consider how you can use the procurement process to address potential issues, using tools like the Social Value Model.
Social value	For this agreement, GCA has applied the Social Value Model under PPN 002. All suppliers in this framework have committed to delivering social value across themes referred in 'Step 3: Create specification and evaluation criteria' of this guide.	If you are a central government organisation, you must use the Social Value Model within the relevant PPN. Refer to Step 3 in this guide for model qualitative questions and model award criteria. This model may also be used by non-central government public sector departments.

Financial information and cyber security checks

Area	What GCA has done	What you need to do
Cyber Essentials and Cyber Essentials Plus	All Suppliers across all 3 lots have obtained Cyber Essentials Plus certification.	You may wish to check if suppliers meet Cyber Essentials or Cyber Essentials Plus when using the agreement. You can also ask for extra cyber checks based on your policies and the product or service.
Financial assessments	GCA has assessed the economic and financial standing of suppliers based on the Sourcing Playbook, assigning each lot a risk level: 'Gold' (most critical), 'Silver', or 'Bronze' (least critical). Lots 1 and 2 are Gold, and lots Lot 3 is Silver	You may choose to rely on the financial assessment conducted by GCA. However, GCA recommends that for 'Gold' contracts (high value and high profile) buyers conduct their own financial stability assessments.

Insurance liability levels	GCA has verified that all suppliers have credible and valid basic insurance certifications for professional indemnity, product/public liability, and employer liability. You can check all insurances checked in Joint Schedule 3 - Insurance Requirements. This can be found on the documents library of the RM6383 Webpage - https://www.gca.gov.uk/agreements/RM6383	You can request suppliers to provide extra insurance beyond what is covered by the framework, based on your needs.
Prompt payment (PPN 10/23)	GCA has verified that all suppliers meet the requirements in PPN 10/23 where relevant.	You must pay all invoices within 30 days of receipt.

Suppliers who fail to meet the framework's terms and conditions can be removed from the agreement at any time. Therefore, we suggest regularly checking the list of approved suppliers on the agreement homepage on the GCA website -

<https://www.gca.gov.uk/agreements/RM6383>

GCA routinely checks suppliers against the debarment list. It is important for you to verify that no suppliers in the framework appear on this list.

Small and Medium-Sized Enterprises (SMEs) and Voluntary, Community, and Social Enterprises (VCSEs)

GCA recognises the challenges SMEs and VCSEs face in accessing public procurement and has implemented measures to support their participation. Currently, there are 7 in this agreement. For further information, go to [our article](#).

Pricing

You can get pricing information by sending an email to info@gca.gov.uk. Quote RM6383 Payment solutions 3 and the relevant lot number in the subject/title. The prices given do not include VAT and are the maximum price suppliers can ask for (for Lot 2 and Lot 3) and the minimum rebate offered (Lot 1).

You can get more information about pricing by downloading Framework Schedule 3 - Framework Prices from the document library on the RM6383 website - <https://www.gca.gov.uk/agreements/RM6383>

Shared pricing should be used as a benchmark or for Award Without Competition processes only. Optional /un-weighted elements have not been evaluated for price. Suppliers may offer more competitive prices / rebates via an Award With Competition Process.

All pricing shared will be done via encrypted email and supplier names will be anonymous. Please see Award Without Competition guidance for more information.

How to buy

This list shows a step-by-step process of how to buy from this agreement.

Step	Instruction
1	Access agreement Register to agreement platforms Check your sourcing tool
2	Engage with suppliers Conduct pre-market engagement
3	Write specification and evaluation criteria Write your specification Design an evaluation approach
4	Choose a procurement route When to run award with competition (Option A) When to use award without competition (Option B)
5	Option A: Award with competition (<i>previously called Further Competition under PCR 2015</i>) Shortlist suppliers Design your competition Invite suppliers to bid Evaluate suppliers
6	Option B: Award without competition (<i>previously called Direct Award under PCR 2015</i>) Select your supplier and get approval
7	Communicate outcomes Notify your suppliers
8	Complete your call-off contract Put together and sign your contract

1. Access the agreement

Before using this agreement you should ensure that you have received the necessary budget approval and agreed your procurement strategy with your internal teams.

Buyers from the Central Government (including arm's length bodies) also need to follow the Cabinet Office Spending Controls when buying common goods and services. Please check [spend controls guidance](#) to check whether your tender requires pre-approval.

Central government departments must also follow [the Sourcing Playbook](#). During the procurement planning stage, ensure you follow the guidance on project validation reviews, and delivery model assessments, found in chapters 2 and 3.

Finally, if you are interested in procuring AI or if AI forms a significant part of your requirements, check GCA's [AI Buyer's Guidance](#) for further information.

Transparency notice reminder. All contracting authorities are encouraged to publish a 'pipeline notice' setting out specified information about any public contract with an estimated value of more than £2 million pounds in respect to which the contract authority intends to publish a tender or contract award notice in the reporting period. For further details, go to [Guidance: Pipeline Notice](#).

Register to agreement platforms

To comply with the requirements of the Procurement Act 2023, buyers need to register themselves on the Central Digital Platform. For further information, go to [Guidance: Central Digital Platform](#).

Check your sourcing tool

To communicate with suppliers and run the buying process you will need to use email or a sourcing tool. This can be your organisation's sourcing tool, or GCA's eSourcing tool. To use this tool, you need to complete the [eSourcing registration form](#). You can find more information about this tool in the [eSourcing buyer guide](#).

2. Engage with suppliers

Pre-market engagement allows you to informally gather information to help shape your procurement process. You can also use pre-market engagement to gather ideas on new products and services, and understand if there are market developments that influence your requirements.

Conduct pre-market engagement

The main way you can gather market information is by issuing a Request for Information (RFI) to your suppliers (you can find a list of the relevant suppliers for each lot on the agreement homepage on the GCA website).

You can do this through your own eProcurement tool or use the GCA eSourcing tool. You can also run a 'Meet the Buyer' event, or ask for an Expression of Interest (EOI) to gauge supplier interest.

Remember that you should keep a record of all pre-market engagement activities. All suppliers in your chosen lot should be invited to join pre-market engagement activities.

Buyers can ask suppliers to conduct flexible supplementary processes such as product demonstrations during the procurement process to get a better understanding of the market.

Transparency notice reminder. All contracting authorities interested in market engagement are advised to publish a 'preliminary market engagement notice' to invite suppliers to participate. For more information, go to [Guidance: Preliminary Market Engagement](#).

3. Create specification and evaluation criteria

A specification is also known as a 'statement of requirements'. This is a description of the goods and services the supplier will provide during the contract. To evaluate how different suppliers will deliver against your specification, you will need to develop evaluation criteria.

Write your specification

Your specification is essential for communicating to your suppliers what you need. You can read GCA's guide on '[How to write a specification](#)' for general advice.

Design an evaluation approach

Once you have defined your requirements, you have to decide how you will evaluate suppliers against these. Below are some examples of potential criteria and their weightings. These weightings could vary depending on whether you are using an award with competition or an award without competition.

Quality criteria

To evaluate quality you can consider:

- approach to delivery of the services/methodology, including the strategies, expertise, methods, materials, and procedures in the proposal
- technical merit, including the competence, skills, and experience of the management, professional, and technical personnel proposed for the project
- ways of working, including the proposed management systems and methods, project management tools, software, touchpoints, etc.

Price criteria

When evaluating price, you should consider all costs over the life of the contract. This includes time and materials, extension options, fixed capital costs, special adjustments during the contract, as well as maintenance and operating costs.

Social value criteria

[PPN 002](#) requires all central government departments to consider social value in

their evaluation criteria. This agreement is focused on the following themes and policy outcomes from the [PPN 002 Social Value Model](#):

- Tackling Economic Inequality

Whilst the framework evaluation focused on the above, The Buyer can identify specific social value priorities at call-off following PPN 002.

GCA recommends that you discuss social value questions during pre-market engagement activities. For more guidance on how to evaluate social value check [GCA Procurement Essentials: Social Value](#). Remember that social value should:

- be assessed based on quality, not quantity
- be relevant to the contract or framework
- be proportional to the contract value
- not ask for cash lump sums

Check the [Social Value Model Quick Reference Table](#) for example questions and award criteria.

Weightings

The following objective mechanism for supplier selection shall apply to the award of a Call-Off Contract. Suppliers were assessed on the following award criteria which was used to determine the suppliers that were awarded a position on the framework, and in what order. With position 1, the highest position, going to the supplier with the highest overall combined score. Once the weightings have been adjusted in line with the contracting authorities specific strategic requirements, the award can be made to the supplier whose new overall score is the highest and puts them in number 1 position.

The weightings must always add up to 100%.

Some eSourcing tools may include social value in the quality criteria. In these cases, make sure social value is at least 10% of the total evaluation score, not just 10% of the quality criteria.

The weightings for each competitive process are listed in Framework Schedule 7 - Call Off Award Procedure. This can be found in the document library on the RM6383 website: <https://www.gca.gov.uk/agreements/RM6383>

4. Choose a procurement route

When buying through this agreement, you can conduct an award with competition between available suppliers or award the contract directly to a specific supplier.

When to run award with competition

An award with competition - previously known as 'further competition' - is usually the best route to market for high-value goods and services. It is a thorough, open, and fair method to find the best price for your requirements.

GCA recommends running an award with competition for most contracts where the value of the contract is 'high' or the local needs of the contract are specific to you..

When to run an award without competition

An award without competition - previously known as 'direct award' - is usually the best route to market for urgent or low -value requirements. Remember that you can still engage with suppliers prior to using an award without competition.

Please note that GCA always encourages you to seek your own legal advice if required and cannot advise on specific cases.

5. Option A: Award with competition

Once you have decided that award with competition is the best route to market for you, follow the guidance below. For further guidance and support on designing a bespoke competition that suits your needs, reach out to GCA on info@gca.gov.uk to talk to your commercial agreement manager.

Shortlist suppliers

You can shortlist which suppliers you invite to bid when running a further competition. To do this, you can use an Expression of Interest (EOI) to identify which of the suppliers under your chosen lot are able and interested in meeting your

requirements. As part of the EOI you might include information about the scope, timescales, payment term, budget, etc. All suppliers on the lot must be invited to bid.

Design your competition

You can structure your competition in as many stages as relevant to your specific procurement.

You can also establish conditions of participation at the start of your procurement to limit listed suppliers from proceeding to next stages of the competitions. It is essential to clearly define and communicate the criteria and threshold for reviewing a supplier's ability to meet these conditions.

At different stages of the competition, you can incorporate various supplementary processes to support evaluation and decision-making. Examples of supplementary processes include:

- product demonstrations: to test the deliverability of key aspects of tenders
- supplier presentations: to confirm feasibility of proposed solutions
- variant tenders: to allow suppliers to propose alternative solutions

Invite suppliers to bid

Before you invite your suppliers to bid, prepare all the documents you need, including:

- Invitation to Tender (ITT): a formal procurement document which invites suppliers to bid for the contract. This document should include a timetable, instructions for suppliers on how to ask questions and submit a bid, your specification, and your evaluation criteria.
- Draft contract: a draft version of the call-off order form. See section 'Complete your call-off contract' for more information on how to do this.

If you choose to conduct a conditions of participation stage, you need to inform all eligible suppliers under your chosen lots and invite them to respond, for example, through a pre-selection questionnaire (PQQ) or request for information (RFI) based on set conditions. You will then issue ITTs to those suppliers that meet these conditions.

Throughout the competition, you must notify successful suppliers about their progression to each stage.

Evaluate suppliers

Evaluate suppliers against set evaluation criteria at every stage of the competition.

Once you have selected your supplier, you need to communicate the outcome of your decision. See 'Communicate outcomes' for more information on how to do this.

You can also conduct a preferred supplier stage to negotiate and discuss your preferred supplier's understanding and approach towards relevant terms and conditions mentioned in the tender.

6. Option B: Award without competition

Once you have decided that an award without competition is the best to market for you, follow the guidance below.

1. Clearly define your needs by developing a statement of requirements
2. Assess your needs against the supplier's responses price, and their ranking against the framework quality scores (including social value). You can request pricing information and detailed Award Without Competition guidance by emailing info@gca.gov.uk. Supplier pricing information is shared anonymously, to make an unbiased and transparent evolution
3. Establish your award criteria using framework schedule 7: call-off award procedure.
4. Evaluate each supplier's prices (lot 2 and 3) or rebate (lot 1) to determine the most appropriate; and adjust quality weightings to meet your bespoke needs in order to rank suppliers accordingly. Guidance on this is included on each AWOC spreadsheet and in the dedicated AWOC guidance document which will be sent with the pricing request.
5. Once chosen, email info@gca.gov.uk to request the name of your chosen supplier.
6. Once you have your own internal approval, award the contract. Do this by signing the order form (framework schedule 6) or the short order form (framework schedule 6a) and sending it to the chosen supplier.

7. Communicate outcomes

When you have decided which supplier you will award your contract to, you need to communicate your decision.

Notify your suppliers

If you have conducted an award with competition you need to notify the successful supplier and all participating suppliers of your decision. These notifications should include constructive, written feedback to all participating suppliers and a full breakdown of their scoring.

You can allow a standstill period of 8 working days to give unsuccessful suppliers an opportunity to consider the feedback on their bid, request information, or call for a review of the award decision. This is mainly recommended for high value contracts.

Once the standstill period has passed, you can begin your contract with the winning supplier. If you have used an award without competition, you will only have to notify the awarded supplier.

Transparency notice reminder. All contracting authorities are required to publish a 'contract award notice' to inform about their intention to award a contract to a specific supplier or suppliers before the optional standstill period. This applies to all above-threshold competitive procurements and awards without competition. For more information, go to [Guidance: Contract Award Notices](#).

8. Complete your call-off contract

When buying through GCA agreements, you have to put together and sign a contract with the supplier; this is called the 'call-off contract'. GCA uses a specific contract structure called the [Public Sector Contract](#).

The call-off contract is a document that governs the purchase and delivery of the services. It is formed of the call-off order form (signed by both parties) plus any applicable schedules.

If temporary employees are appointed under this framework, you will have to ensure that you and your supply chain adhere to off-payroll working legislation (IR35). For further guidance, go to [Guidance: understanding off-payroll working](#).

Put together and sign your contract

Follow the steps below to guide you through the process of putting together and signing your contract. Note - all documents can be found in the documents library of the RM6383 website - <https://www.gca.gov.uk/agreements/RM6383>

1. Download the call-off order form. This document is the basis of your contract. Note that this document changes from one agreement to another, so make sure you check you are using the correct one. Note - a short order form (Framework Schedule 6a) is available for low complex requirements but cannot be edited. Please only use 6a if there are no edits needed to your call off contract.
2. Fill in the sections where input is required from the buyer.
3. You should be aware that there are certain terms and conditions agreed on by GCA and the suppliers when the agreement was created. These are found in the core terms, and the framework schedules. These apply to every purchase made through the agreement and can only be changed through the introduction of 'special terms'. See step 6 for information on doing this.
4. As well as the core terms and framework schedules, there are other terms and conditions that might be relevant to your contract. These are the joint schedules and call-off schedules. Some of these schedules are mandatory

and others are optional. Optional schedules will be highlighted in yellow on the call-off order form. You will have to delete those which you don't want to include in your contract.

5. Check whether you need to fill in any information on the schedules you have selected. This will be indicated in each of the schedules.
6. When you have selected your schedules, you have to decide whether you want to add any 'special terms'. These are terms and conditions you want to include, but are not covered by available schedules. You can only do this if you choose to run an award with competition. If you use an award without a competition you have to accept all the given terms and conditions.
7. Publish your draft contract together with your Invitation to Tender (ITT).

Once you have chosen your supplier, you need to finish and sign the contract. Once you have made any changes, send the contract to your supplier. Your supplier should be the first to sign the contract. After this, you can sign the final contract.

Transparency notice reminder. All contracting authorities are required to publish a 'contract details notice' setting out that they have entered into a public contract within 30 days of having entered a contract. When a contract is above £5 million, authorities are also required to publish a copy of the contract, including 3 KPIs. For more information, go to [Guidance: Contract Details Notice](#).

Transparency notice reminder. During your contract all authorities are required to publish:

- a 'contract change notice' before modifying a contract, unless an exemption applies. For contracts valued at over £5 million, including the value of the modification, a copy of the modified contract must also be published within 90 days of the modification. For more information, go to [Guidance: Contract Modifications](#).
- a 'payments compliance notice' every quarter if one or more payments of £30,000 or more are made under a public contract. For more information, go

to [Guidance: Prompt Payment Policy](#).

- a 'contract termination notice' following the termination of any public contract. For more information, please go to [Guidance: Contract Termination](#).

9. Tell us what you think

We aim to make sure that this buyer guide is user-friendly and accessible for purchasing through this agreement. Please share your experience by completing this [buyer guide feedback survey](#).