

**Digital Payments,
Banking & Data
Services**

**Commercial
Engagement**



Government
Commercial
Agency

value for the nation

Music track: A Better Future by Bluewave
Source: [Free To Use](#)
Royalty Free Music (Free Download)



Meet the Commercial Category Team



Gemma Watters

Commercial Lead



Callum Baker

Commercial Manager



Valentina Ruggiero

Senior Commercial Lead

Responsible for category management across

- **RM6118/RM6325** (Payment Acceptance)
- **RM6301** (Open Banking, Digital Payments & Confirmation of Payee)

Payment Acceptance 2 (RM6325) - Dec 2027 Expiry

LOT 1

Payment Acceptance Services

LOT 2

**Acquiring & Merchant
Equipment Services**

LOT 3

Payment Consultancy

Key Framework Details

- Lots 1 & 2 are supported by **4 suppliers**.
- Lot 3, which covers payment consultancy, is delivered by **3 specialised suppliers**.
- This framework is currently utilised by **over approx. 1,000 customers** across a number of sectors, including various clustered commercial agreements.
- The framework is accountable for **£bn's in receipts** back into Government each year.

Open Banking DPS (RM6301) - Feb 29 Expiry

LOT 1

Filterable Services

One lot allowing customers to filter for one or more of the following core services:

- **Payment Initiation services (PIS)**
- **Account Information Services (AIS)**
- **Confirmation of Payee (CoP)**

26 Suppliers

Suppliers can join at any time under the DPS structure.

Established

Early adopters in Central Government, with widespread adoption now being seen across more Public Sector Industries

Expanding Use Cases Within Government

- **Crisis Resilience Fund (CRF):** Using AIS to assist Local Authorities with grant distribution.
- **Affordability Assessments:** Data-driven financial evaluations for public services.
- **Fraud & Error Reduction:** Validating recipient details using Confirmation of Payee (CoP).
- **Direct Debit & Bacs Integration:** Accessing core recurring payment services.
- **Pay-By-Bank:** Increasing adoption of low-cost direct account transfers.

RM6411 – Outline Commercial Agreement Summary

est £3bn

Total Framework TCV

Lot level TCV to be confirmed

8 Years

Open Framework Term

Scheduled scheme re-openings at Year 3 and Year 6.

5 Lots

Commercial Structure

Four standalone lots plus one specialised sub-lot.

Uncapped

Supplier Capacity

Open to Large Corporations and SMEs with Subcontracting permissible .

Long-term Commercial Stability

Designed to provide an 8-year framework with built in re-opening stages at Year 3 and Year 6 to invite new entrants and innovation.

Considerations to

- innovation
- industry evolution
- cost of services
- regulations

Multi-Lot Structure

Supports flexible, modular procurement—from standard card processing and payment collection to advanced omni-channel ecosystems, open banking, payment verification, and comprehensive data analytics. Provides adaptable routes to market for both buyers and suppliers.

SME Participation

Structured to encourage direct SME involvement and encourage SME supply chain integration through a multi-lotted service structure.

Design Objective: Modernise public sector payments intake, enhance supplier accessibility, and support rapid adoption of emerging payment rails.

Proposed Lotting Architecture

Lot	Est. TCV	Route to Market
Lot 1: Merchant Service Solutions	TBC	*AWOC & *AWC
Lot 1a: Omni Channel Payment Services	TBC	AWC Only
Lot 2: Digital Payments & Data Services	TBC	AWC Only
Lot 3: Payment Optimisation	TBC	AWC Only
Lot 4: Public Sector Banking Solutions	TBC	AWC Only

*** AWOC = Award Without Competition (Direct Award) | AWC = Award With Competition (Further Competition).**

Lot 1 & Sub-Lot 1a Operational Framework

Lot 1: Merchant Service Solutions

.Core Capabilities

- Merchant Acquiring
- Payment Gateways
- Card Payment Processing Hardware

Optional Capabilities - Open Banking Payments

Route To Market : Award with or without competition (AWOC & AWC)

Lot 1a: Omni Channel Payment Services

Advanced add-on capabilities for designing and innovating complex payment journeys.

- Technical Integration requirements, such as Transit Solutions
- Agentic commerce, marketplaces, payouts.
- Digital Currencies
- Payment initiation Services

Route To Market: Award with competition only (AWC)

Key Decision: Whether to automatically award Lot 1a contracts to qualified Lot 1 suppliers who can provide additional omni-channel added-value services, or to allocate them based on supplemental scoring. Qualification for Lot 1 is a mandatory prerequisite for entry into Lot 1a.

Lot 2: Digital Payments & Data



Service Type A Inbound Payments

Core Capabilities

- Open Banking Payment Initiation Services, Pay-by - Bank
- Direct Debit
- Commercial Variable Recurring Payments
- Cross - Border payment receipt facilitation



Service Type B Outbound Payments

Core Capabilities

- Bacs Credit
- Real Time Faster Payments
- Cross Border payment initiation
- Open Banking, Account to Account



Service Type C Data Verification Services

Core Capabilities

- Confirmation of Payee (CoP) Real-Time Check
- Open Banking Account Information Services (AIS)
- Income & Affordability Assessment
- Transaction Tracing

Supplier Entry Rule: Must offer at least one **Core Capability** within one **Service Type**. Suppliers will have the opportunity to offer more than one Capability within the Service Types, where supplier capability permits. this is a non- Exhaustive list of services.

****New Services****

Lot 3: Optimisation & Lot 4: Banking Solutions

Lot 3: Payment Optimisation

Core Capabilities

- Smart Routing - Optimisation
- Multi-Rail Connectivity
- Universal Token Vault
- Consolidated Analytics
- Automated Failover

AWC Further Competition Only

Lot 4: Public Sector Banking

Core Capabilities

- Transactional Banking Services
- Online Banking Platforms
- Branch Network
- Cash and Cheque Processing
- International Payment Solutions
- Payments in and Payments Out
- Deposits

AWC Further Competition Only

Both lots require bidders to submit pricing covering all mandated core capabilities within their respective technical boundaries.

Suppliers & Sub-Contracting

Direct Framework Bidding

Bid directly for places on individual Lots:

- Multiple lot bidding is permitted where suppliers can offer various capabilities.
- Consortium bids are expected to be permitted.

Sub-contracting

Optimising Supply Chain Innovation

- Subcontracting is fully permitted and actively encouraged across all lots within the framework.
- Suppliers are strongly encouraged to engage direct and Small and Medium-sized Enterprise (SME) supply chains.
- Engagement aims to enhance resilience, foster innovation, and facilitate efficient and effective service delivery.

Pricing Governance & Call-Off Mechanics



Pricing

- Every framework lot requires a specified price or pricing mechanism, with submitted rates acting as the maximum allowable price
- For AWC, prices are determined during call-off competition, while for AWOC (lot 1), submitted prices serve as the ceiling rate during call-off.



Routes to Market (RTM)

Clear rules governing procurement channels between direct awards and competitions.

- **AWOC (Direct Award):** Available under Lot 1 based on objective criteria.
- **AWC (Further Competition):** Standard route for Lot 1a, 2, 3, 4, and bespoke requirements.



Streamlined Order Form

Targeting commercial friction reduction across complex public sector contracts.

- Streamlining the order form for buyers and suppliers with straightforward, standardised requirements.
- Consideration of regulatory-mandated Terms & Conditions in alignment with industry standards

Commercial Principle: Transparent pricing schedules ensuring value for money for Contracting Authorities.

Assurance, Subcontracting & Social Value



Policy, Cyber & Data

- Mandatory Cyber Essentials certification across all lots
- Lot-specific compliance requirements (e.g. ISO standards, PCI DSS, FCA registration - currently under review
- FVRA (Financial Viability Risk Assessments) - Lot level tiering TBC
- UK GDPR compliance rules



Subcontracting & SMEs

- Subcontracting is fully permitted for delivering core and/or optional services.
- Prime contractors maintain ultimate liability for delivery.
- Subcontracting requirements are currently to be confirmed (TBC).



Social Value & Regional Focus

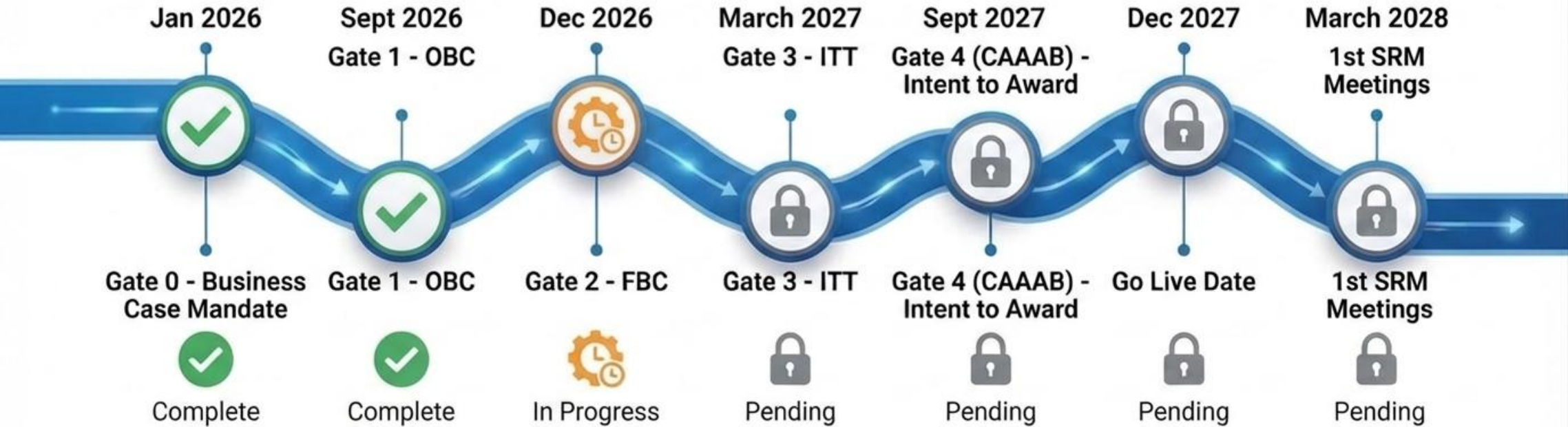
- Pending updated policy guidelines following recent government announcements regarding Social Value, which will now account for 20% of the total score
- Sustainability : Mandatory Carbon Reduction Plans

Insurance

- Public & Employers Liability
- Professional Indemnity
- Lot level Minimum Limits to be confirmed
- Self-Insurance Considerations

Milestones

RM6411 Digital Payments & Associated Data Services



Supplier action: Please continue to submit queries and feedback as we work through the latter stages of the procurement phases



digital.payments@gca.gov.uk

info@gca.gov.uk

0345 410 2222

www.gca.gov.uk



Government Commercial Agency



Government
Commercial
Agency

value for the nation