



PROCURING FOR YOU



USER GUIDE

NEPO505 Payment Card
Services

Period: 48 Months

Version 1.0

Updated: July 2022

nepo.org

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Key Facts: NEPO505 Payment Card Services

NEPO reference number:	NEPO505
Start date:	20/09/2022
End date:	19/09/2026
Extension options still available:	2 x 12-month periods
OJEU/Find a Tender Service Contract Notice number:	2022/S 000-005060
OJEU/Find a Tender Service Contract Award Notice number:	2022/S 000-026287
NEPO Contracts Register link:	Contract details (due-north.com)
Available for use by:	<ul style="list-style-type: none"> • NEPO Member Authorities • NEPO Associate Members
Version number and publication date	This User Guide is Version 1.0, updated on 22.06.2022

For the public sector, by the public sector

NEPO works in close partnership with North East local authorities (referred to as our Member Authorities, see *Table 1*). Every procurement solution we undertake is developed in collaboration with our Member Authorities, from concept exploration through to contract management.

Our governance structure (*Figure 1*) has been designed to ensure that our work aligns with the ambitions of senior stakeholders, operational teams and supply chains.

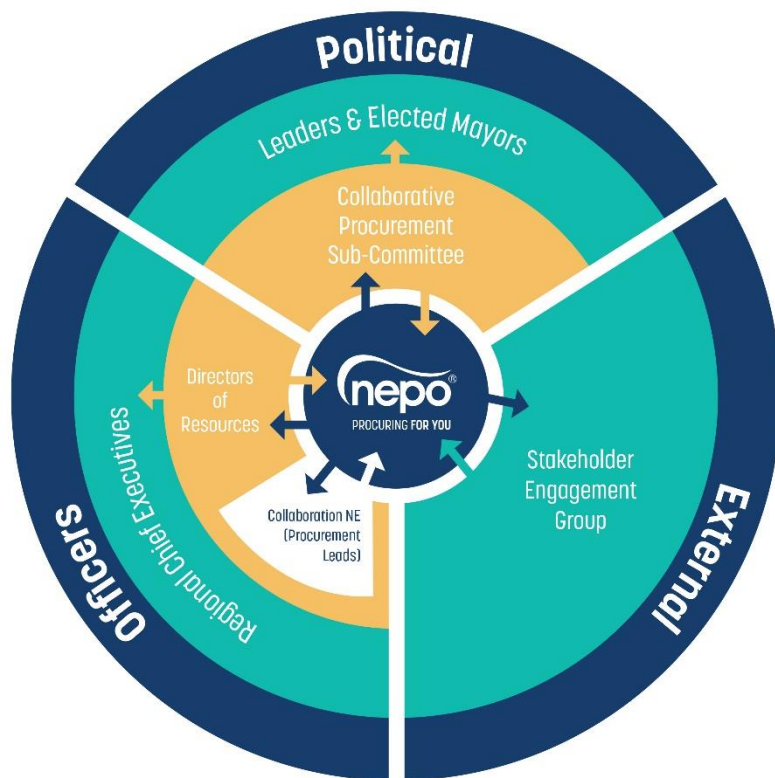


Figure 1: NEPO's governance structure

Table 1: NEPO Member Authorities

<ul style="list-style-type: none"> • Darlington Borough Council • Durham County Council • Gateshead Council • Hartlepool Borough Council • Middlesbrough Council • Newcastle City Council • North Tyneside Council 	<ul style="list-style-type: none"> • Northumberland County Council • Redcar & Cleveland Borough Council • South Tyneside Council • Stockton-on-Tees Borough Council • Sunderland City Council
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Our procurement solutions are also available for use by the **entire UK public sector**, with over 800 organisations signed up as associate members. This means that our procurement solutions are used by local authorities, NHS trusts, emergency services, educational establishments, registered charities and more.

Not sure if your organisation is an associate member? A full list of associate members is available [on the NEPO website](https://www.nepo.org).

Get in Touch

The YPO team is on hand to help you with any aspect of your procurement requirements. If you have any questions or comments, please use the details below to get in touch.

Name

Rachel Steer

Email: financialservices@ypo.co.uk

Tel: 07780 154695



How To Use This Solution

This solution can be accessed by undertaking a further competition to select a supplier or can be accessed by direct award to any of the suppliers on this Framework.

If you intend to use the solution, we ask that you **please inform NEPO in advance** so that we are ready to provide you with the best level of support, as well as enabling NEPO to monitor potential and actual use.

Please notify NEPO via email (corporate.services@nepo.org)

Who Can Use This Solution?

NEPO is a Central Purchasing Body as defined in the Public Contract Regulations 2015 (PCR 2015). This means that NEPO may provide central purchasing activity on behalf of contracting authorities.

The agreement will be available for contracting authorities as identified in the Contract Award Notice.

Organisations who are not a NEPO Member Authority nor an Associate Member, will be required to register as a NEPO Associate Member in order to access this solution.

Further information can be found [on the NEPO website](#).

Solution Scope

NEPO is the lead Public Buying Organisation for the solution, working in collaboration with the Eastern Shires Procurement Organisation (ESPO) and the Yorkshire Purchasing Organisation (YPO) as Collaborative Partners.

This solution covers the requirements of contracting authorities for the provision of Payment Card Services. NEPO505 – Payment Card Services is a multi lot solution comprising of four (4) suppliers.

Lot 1 Prepaid Payments

A multi-supplier lot for the provision and maintenance of Prepaid Card Accounts.

Lot 2 Corporate Payments

A multi-Supplier lot for the provision and maintenance of Commercial Procurement Cards.

Suppliers

The following suppliers have been appointed to this solution.

Lot 1 EML Payments
allpay Limited

Lot 2 Lloyds Bank PLC
National Westminster Bank

The Benefits of Using NEPO505

- NEPO's dedicated Corporate Services team has a wealth of experience and are on hand to provide advice and guidance
- NEPO worked in collaboration with ESPO and YPO on the development of this solution with all three organisations sharing the same values when it comes customer support and ensuring value for money
- NEPO has undertaken extensive market consultation in advance of procuring this solution, to ensure end-user requirements are met
- Compliant route to market, removing the need to undertake a lengthy procurement process
- Quick route to market with the ability to appoint via direct award
- Public sector buyers can appoint providers via further competition or direct award, to access flexibility and choice
- NEPO undertake contract management, ensuring that members' needs are met and exceeded



Benefits - Lot 1 Prepaid Payments

- Reduced costs and risks compared to traditional cash disbursement methods with full audit capabilities
- Streamlined operations and resources – less staff resources needed to make payments and monitor data with no major IT upgrade required to make the change. Cards can be issued quickly without onerous paperwork
- Improved customer service – suppliers will be required to proactively advise contracting authorities on how to receive funds quicker via automated transfers and have better control over how their money is spent
- Increase control, transparency and analysis – transactions are recorded electronically making data readily available for download and analysis and meeting reporting requirements
- Improved security – funds are secured in the event of loss or theft
- The capacity to distribute funds quickly in an emergency – Prepaid Cards allow funds to be loaded immediately
- A flexible framework pricing schedule to include both a transactional and fixed fee option
- Income generation through reclaiming of unspent funds (typically understood to be 10% of original budget)
- Supports the personalisation agenda - Government policy is to increase this method of payment therefore it is expected the use of Prepaid Cards will continue to increase over time.
- Flexibility within the Framework Contract to allow suppliers to innovate and offer any ancillary services which conform to the specification.

Benefits - Prepaid Cardholders

- Greater convenience and choice with access to Mastercard/Visa Networks
- Chip and Pin/ Contactless Functionality meaning a Prepaid Card is safer than carrying cash
- Ability to make online transactions and manage bill payments independently
- Prepaid cards allow funds to be received instantly
- Prepaid cards are readily available regardless of financial circumstances
- Increased budgeting control to help keep track of where money is spent
- Larger range of services and goods available via online purchasing

Benefits - Lot 2 Corporate Payments

- Commercial Procurement Cards facilitate multiple transactions using contactless, online and phone, and offer a faster and more effective payment mechanism than traditional methods
- Cards can be embedded centrally with the contracting authorities frequent suppliers to allow for payment automation
- The cards eliminate purchase order/invoice processing, and automated reconciliation and reporting reduces cost and error whilst freeing up resources
- Online Statements include full VAT line-item transaction details allowing adherence to HMRC guidelines
- No expense is incurred for faster payments, Commercial Procurement Cards work on a buy now, pay later basis
- Supply chains are strengthened through prompt payments
- Suppliers get paid within 4 days by the card provider rather than the traditional 30 days.
- Faster payments to suppliers can enhance working relations, which could lead to improved service offering, stronger collaboration, and improved pricing
- Improved control over spend through merchant category blocking and application of cardholder spend limits.



- Improved payment security and efficiencies through the use of Virtual Cards
- Enhanced reporting and MI which can be bespoke to meet the needs of the contracting authority.
- Annual rebate return which increases substantially as the transactional throughput on Commercial Procurement Cards increases
- Flexibility within the Framework Contract to allow suppliers to innovate and offer any ancillary services which conform to the specification
- Robust framework terms and conditions which have been agreed and verified by external legal experts in the Financial Services sector

A Compliant Procurement Route

The procurement was conducted by NEPO, ESPO and YPO and has been established in accordance with PCR 2015.

NEPO's procurement solutions allow contracting authorities to order works or services under the terms and conditions specified in that framework (i.e., it provides a mechanism for calling off orders as and when required).

In establishing this solution, default terms and conditions and call-off terms were included in the tender and are available on request. These terms and conditions will apply to any work undertaken under this solution. The suppliers listed on the solution have agreed that these are the standard terms and conditions.

When a contracting authority places an order with the supplier, a contract is formed between the contracting authority and the supplier. The contract will be based on the terms and conditions for this solution.

NEPO reserves the right in exceptional circumstances to vary the composition of the solution. For example, if a supplier fails significantly to perform as required, they may be removed.

It is anticipated that day to day transactions (including undertaking mini-competitions, the appointment of contractors to specific jobs, and delivery of and payment for services) will all be conducted directly between the contracting authority and the supplier, unless otherwise instructed by NEPO.

Contracting authorities may choose to call-off from the solution on a per-order-basis or may choose to award to a supplier for an agreed term, in line with their own requirements, internal governance and procedures.

Further Competition

Contracting authorities may opt to run a further competition at their discretion throughout the life of the solution. All suppliers awarded to the solution will be invited to participate in the further competition.

The criteria for evaluations at the further competition stage will be detailed by the contracting authority and included within the documentation issued at that stage.

Please note that the evaluation criteria will not be amended, however, the weightings applied to the criteria may differ as outlined below.

	% Weightings (or rank order of importance where applicable)	Percentage weightings range
Price	To be set by the contracting authority conducting the further competition based on the percentage weighting range.	0-100%
Quality	To be set by the contracting authority conducting the further competition based on the percentage weighting range.	0-100%
Social Value	To be set by the contracting authority conducting the further competition based on the percentage weighting range.	0-100%



Step by Step Guide

Here is the step-by-step process to access the solution.

<h3>Project Notification</h3>
<ol style="list-style-type: none"> 1. The contracting authority notifies NEPO with brief details of the project
<h3>Route</h3>
<ol style="list-style-type: none"> 2. The contracting authority reviews the user documentation and decides the most appropriate route (direct award or further competition) based on requirements. If the contracting authority opts for direct award, skip to appointment
<h3>The Further Competition</h3>
<ol style="list-style-type: none"> 3. The contracting authority issues all relevant Further Competition documentation to all suppliers partied to the relevant lot
<ol style="list-style-type: none"> 4. The suppliers submit the further competition response direct to the contracting authority
<ol style="list-style-type: none"> 5. The contracting authority evaluates all responses in line with the evaluation criteria to identify the best submission
<h3>Appointment</h3>
<ol style="list-style-type: none"> 6. The contracting authority awards the contract to the successful supplier
<ol style="list-style-type: none"> 7. The contracting authority confirms information to NEPO on successful award
<h3>Monitoring</h3>
<ol style="list-style-type: none"> 8. Both the contracting authority and the supplier to provide Key Performance Indicator (KPI) information to NEPO at the relevant stages of the project
<ol style="list-style-type: none"> 9. The contracting authority ensures they meet all relevant transparency requirements including the publication to their Contracts Register and award notice to Contracts Finder*



*NEPO have published a Contracts Finder Award Notice for this solution on the Contracts Finder website.

PCR 2015 and the Local Government Transparency Code 2015 contain transparency obligations which require the publication on Contracts Finder of information about contracts awarded. The requirement to publish on Contracts Finder extends to information about contracts awarded based on framework agreements.

You should take your own legal advice regarding your obligation to publish information about contracts awarded under this solution, but generally, you should expect to publish information on Contracts Finder about all call-offs exceeding £25,000 in value (or £10,000 if you are a central government authority). Any Contracts Finder notices published under this solution must reference the NEPO solution title and reference number.

Contract Management

This solution will be managed by NEPO. For information regarding the contract management process, please contact the NEPO team as detailed within the Get in Touch section of this guide.

Contracting authorities will take responsibility for the day-to-day management of the service, goods, or works being delivered.

Schedule A – Supplier Details

Lot 1 – Prepaid Payments

Organisation	Named Contact	Email	Phone
Allpay Limited	Vicky Smith	Frameworks@allpay.net	TBC
EML Payments	Hayley Moran	Hayley.Moran@emlpayments.com	TBC

Lot 2 – Corporate Payments

Organisation	Named Contact	Email	Phone
Lloyds Bank	Richard Lambert	Richard.Lambert@lloydsbanking.com	TBC
National Westminster Bank	Julian O'Neill	Julian.o'neill@natwest.com	TBC

Schedule B – Pricing Schedule

Please refer to attachment.

Schedule C – Award Questionnaire

Please refer to attachment.

Schedule D – Terms and Conditions

Please refer to attachment.

Schedule E – Mini Competition Invitation

Please refer to attachment.

Schedule F – Order Form

Please refer to attachment.



Glossary

- **Associate Member** : any public sector Contracting Authority outside of the NEPO Member Authorities signed up to access NEPO's Framework portfolio. Associate Membership is available to local authority councils, educational establishments, emergency services, NHS bodies, registered charities, registered social landlords and central government departments & their agencies. A full list of current associate members can be viewed at www.nepo.org/associate-membership/list
- **Call-Off Contract**: the formal agreement between a contracting authority and the successful Provider(s) pursuant to this Framework Agreement.
- **Commercial Procurement Card**: the payment card which is linked to a Commercial Procurement Card Programme which operates in a similar way to a standard Credit Card used to purchase goods and services.
- **Prepaid Card Account**: Means a prefunded account to provide Contracting Authorities and cardholders with the same functionality as a standard UK Bank Account. This includes the option to withdraw cash from an ATM, make regular payments, pay a Vendor, receive regular statements (either paper or electronic format) and will include both telephone/online facilities and user guidance. Prepaid Card Accounts do not have an Overdraft Facility available and therefore can never become overdrawn.
- **Prepaid Card**: the payment card, linked to a Prepaid Card Account, which operates in the same way as a standard Debit Card.
- **Solution**: Framework or contract let for use by contracting authorities to provide the basis for the solution.
- **Supplier/Contractor**: organisation that has been successfully appointed within the solution.