



Financial Services

Helping you save time and money on procurement, so you can focus on the priorities that matter most to your organisation

- value for money
- cash generating solutions
- advice and support from industry experts
- financial category expertise
- collaboration
- robust and standard set of terms and conditions
- convenient options to buy
- detailed management information
- efficiency savings
- secure and compliant
- easy routes to market



Crown
Commercial
Service

Financial Services

Our financial services group has a long history of establishing frameworks that meet the needs of our customers. Through extensive engagement with both public sector buyers and industry, we continue to develop and create frameworks that cater to the large variety of needs that the public sector has across financial services.



How we support you:

- Expert advice covering everything from technical support to how to maximise your savings.
- Guidance on the practicalities of using our frameworks.
- Framework and supplier management, supporting the delivery of quality services from our suppliers to you.

Benefit from:

Value for money:

- Aggregation of spend – you will receive the benefits of an aggregated volume of spend and an increased leverage on the market.
- Our frameworks offer access to multiple and varied suppliers, including SMEs, to increase the savings opportunities available.
- We analyse and pursue innovation and deliver effective market leading solutions in line with future agendas and changing trends.

Cash generating solutions:

Some of our frameworks have been created to provide products and services which focus on the generation and maximisation of savings. Through rebates or spend recovery you can add much needed cash back into your organisation.

Advice and support from industry experts:

We are industry experts, ensuring our frameworks are competitive, innovative and up to date with any changing legislation. You will also benefit from a dedicated customer team for your sector, who are on hand to help with advice and support when you need it.

Category expertise:

All our frameworks have been built upon best practice. We use the breadth and depth of our category expertise and work extensively with the market and stakeholders from public sector organisations in the design, implementation and renewal of our frameworks.

Collaboration:

We put partnership working at the heart of what we do and never design frameworks in isolation. We recognise the value that others can bring in helping our frameworks achieve success for the public sector. We hold regular events to ensure public sector organisations can input into our strategies and help shape future frameworks.

Convenient options to buy:

Different buying options are available depending on the framework - e.g. direct award and further competition.

Detailed management information:

All our frameworks offer detailed management information, allowing you to track spend and draw insights.

Efficiencies:

- Predefined lots and scopes of work to help you select and specify the services you require.
- Time and resources are saved by not having to conduct a full OJEU procurement, which on average takes 120 days
- Our frameworks are fully compliant routes to market, reducing procurement risk to you and bureaucracy in the procurement process
- When you contact suppliers you can be assured of quick turnaround times from answering your initial query to contract award
- Procurement advice and access to useful documentation - user guides, standard letters of appointment and call-off contracts that all suppliers have signed up to, further avoiding unnecessary time and costs
- All suppliers are encouraged to keep us informed of innovations and make these available, if required. Contracts include performance management, obliging suppliers to improve value and service over time

Prequalified suppliers:

Suppliers on our frameworks are pre-qualified to understand their general suitability. This means when you buy services from suppliers through our frameworks, they will meet the appropriate standards in the provision of the services you are buying. All suppliers have been carefully assessed (on quality and price, as well as financial, technical, and performance capabilities) through a tender process to ensure the high levels of expertise and experience required.

Robust and standard set of terms and conditions:

All of our frameworks operate on a standard set of terms of conditions, giving you transparency on what has been purchased. They have been pre-agreed with suppliers. We are also implementing the new Public Sector Contract and Terms and Conditions for future frameworks - these have been simplified and are easier to understand.

Security and compliance:

Our frameworks are fully compliant with UK and EU regulations and legislation and require suppliers to conform to the latest government and public sector security policy requirements and data protection regulations.

All this, combined with the competitive, market leading prices, will help you achieve greater value for money with your financial services.

Our Frameworks

Banking & Payments

Payment Solutions (RM3828)

Helps you access a variety of payment methods to buy goods and services, including cards, prepaid, and alternate payment methods.

Overview

The Payment Solutions Framework provides the supply and maintenance of payments solutions to buy goods and services, including travel. It also includes a prepaid solution for the disbursement of funds to those who do not have access to other means.

Benefits

- Reduced annual card fees compared to market rates - typically saving £28-£45 per card annually
- Market leading commercial rebate based on achieving defined spend thresholds and settlement terms for central government and the wider public sector
- Offers savings per transaction compared to traditional purchasing methods such as bank transfer - saving at least £5 per transaction
- The reduction of invoices - some customers have reduced the number of invoices they have to deal with by 45% with this solution
- The ability to set spending parameters in line with your own policies and access to alternative card solutions including lodged and virtual cards
- All suppliers are guaranteed to be paid within 3 working days under this solution - helping you meet Government's prompt payment targets
- Offering a wide choice of supplier, with 9 suppliers over 3 lots

Lots available through this framework:

Lot 1 – Public Sector Card

Lot 2 – Pre-Paid Cards

Lot 3 – Fund Disbursement Solutions

If you would like to find out more about using the Payment Solutions Framework, please visit

www.crowncommercial.gov.uk/agreements/RM3828

Fuel Cards and Associated Services (RM6000)

An efficient and simple way to pay for fuel and related services, with detailed management information helping customers run fleets of all sizes more effectively for less.

Overview

This framework gives you access to fuel cards for the purchase of motor vehicle fuel (including alternative fuels such as electric or hydrogen) and other services such as vehicle maintenance products (oil, screen wash, tyres etc.). Detailed management information & consolidated invoices can help support fleet managers in monitoring, managing and controlling costs.

Information

- Available through both Direct Award and Further Competition, although further competition is only likely to achieve better pricing if spend exceeds £500k per annum
- Expires March 2021, with an option to extend by 12 months
- Single Lot Framework for simplicity

Benefits

- Market leading rates & savings offered, utilising a wide range of suppliers, giving customers choice & flexibility
- Savings on fuel achieved through a fixed 'pump minus' pricing model so savings are achieved directly at the pump & are simple to track
- Detailed & innovative management information - such as map analysis to find the best discount & invoice consolidation - help customers manage their fleet more effectively & remove the need to pay & reclaim
- No minimum fleet size required
- Improved payment terms
- Additional services including service, maintenance and repair, CO2 emission reporting, grey fleet reporting - ideal for organisations responsible for their own fleet

If you would like to find out more about using Fuel Cards and Associated Services, please visit

www.crowncommercial.gov.uk/agreements/RM6000

Merchant Acquiring (RM3702)

Access the equipment and technology needed to accept payments.

Overview

Provides you with the services and equipment needed to process and receipt online and telephone payments by debit card, credit card and e-wallet.

- Merchant Acquiring Service - enabling card payments
- Payment Gateway Service - which enables payments to be made securely online or by telephone via card, e-wallet and other alternative payment solutions. All funds are then paid directly into the organisation's designated bank account
- Merchant Acquiring Equipment - such as physical payment terminals with chip and pin functionality, telephone order facilities and internet solutions to enable the card payment data to be processed

Benefits

- Preferential rates for processing card payments, reduced equipment hire and low set-up and management fees. Pence per transaction payment gateway fees
- Easy access to secure payment methods via the telephone, online or face to face
- Uninterrupted service 24/7/365, allows your customers to make payments at any time
- Flexible options to receive payments within either 3-4 working days or on extended settlement terms beyond this
- More detailed management information including improved cash flow visibility
- Opportunity to make operational efficiencies and enhance business process savings by reducing or eliminating cash and cheque handling, both in time spent and associated bank charges and reduce your costs chasing debt

If you would like to find out more about using the Merchant Acquiring service, please visit

www.crowncommercial.gov.uk/agreements/RM3702

Significant process benefits through the expansion of an existing Merchant Acquiring programme in a modern and electronic environment

Lots available through this framework:

Lot 1 – Merchant Acquiring Services and Merchant Acquiring Equipment

Lot 2 – Merchant Acquiring Services and Payment Gateway Services

Lot 3 – Merchant Acquiring Services, Merchant Acquiring Equipment and Payment Gateway Services

Our Frameworks

Advisory and Products

Corporate Finance Services (CFS) (RM3719)

Specialist advice & execution in Corporate Finance, including mergers & acquisitions, debt capital markets, & financial portfolios.

Overview

This framework offers analytical, advisory and transaction execution services in relation to corporate finance, not general financial consultancy (which is covered by the CCS Management Consultancy Framework RM6008). With over 40 suppliers, you have access to a diverse supplier base featuring market leading suppliers, through the only framework that is designed for the public sector and its objectives.

Benefits

- Indicative fee structures to help ensure that you receive value for money, either through Time Based Work fees, Completion/Commission fees, or a mix of the two
- Access experts who can help maximise the value of projects for you and offer expert advice on strategic decisions and specific events
- Flexibility to cover projects big and small, lasting from a few days to years
- A large choice and a wide range of high quality suppliers, from SMEs to global investment banks to help mitigate the impact of any potential conflicts of interest

Lots available through this framework:

Lot 1 - General corporate finance advice, separate to any transaction execution

Lot 2 - Advice on and execution of specific corporate transactions (Mergers and Acquisitions)

Lot 3 - Advice on and execution of specific equity or equity related capital markets transactions (Equity Capital Markets)

Lot 4 - Advice on and execution of specific debt capital markets transactions (Debt Capital Markets)

Lot 5 - Specialist retail offer advice and execution in relation to specific capital markets transactions

Lot 6 - Specialist corporate finance advice in relation to the infrastructure sector

Lot 7 - Specialist corporate finance advice in relation to portfolios of, or discrete financial assets

If you would like to find out more about using the Corporate Finance Services, please visit

www.crowncommercial.gov.uk/agreements/RM3719

Grants and Programme Services (RM949)

Specifically designed framework to support the design, implementation and delivery of Grants and Programmes across the Public Sector.

Overview

This framework offers services for setting up and running grant programmes for UK public sector bodies in line with Cabinet Office guidance. This includes the design of grants and programmes, assessment of applications, distribution and monitoring of grant monies, and services to support applicants or funded organisations.

Benefits

- End-to-end solution for the design, build, operation and evaluation of any grants programme
- Includes comprehensive management information and analysis ensuring transparency and identifying further savings opportunities
- Supports the Government Grant Efficiency Programme and increases the efficiency of grant making functions across the public sector
- Services and information that can help with assessing the effectiveness of grants programmes, a big challenge currently facing grants providers

Lots available through this framework:

Lot 1 – Grants and Programme Services Administration Services

Lot 2 – Communication, Promotions and Support to understand Grants and Programme Services

Lot 3 – Grants and Programme Services Policy Design and Implementation

Lot 4 – Grants and Programme Services Evaluation

Lot 5 – Grants and Programme Services Managed Service

If you would like to find out more about using the Grants and Programme service, please visit

www.crowncommercial.gov.uk/agreements/RM949

Insurance, Brokerage & Claims Management (RM3731)

Commercial Insurance & Support Services for all Public Sector organisations

Overview

Through this collaborative framework, developed in conjunction with other public sector buying organisations (YPO, NEPO and ESPO), you can access a wide range of insurance and insurance brokerage services including, but not limited to, liability, travel and personal accident, property and construction, and motor. There are also a number of support services available, for example, claims handling and risk management.

Benefits

- All types of brokerage and insurance covered with all major brokers and insurers - no matter how small your requirement
- Flexibility - during the further competition process you can tailor your insurance and brokerage specifications to meet your specific requirements. You also have the ability to direct award for a range of services from brokers within lot 2
- Access to standard documentation including comprehensive customer guidance, forming a suite of standard documents to help with your quotes and claims and risk profile templates (what the insurers need to quote your risk)

Lots available through this framework:

Lot 1 - the provision of insurance and a number of support services

Lot 2 - the provision of insurance brokerage and a number of support services.

Lot 3 - the provision of brokerage and associated support services for the MoD only

Lot 4 - the provision of compensation claims handling and associated support services. This is a single supplier lot

If you would like to find out more about using the Insurance services framework, please visit

www.crowncommercial.gov.uk/agreements/RM3731

There is also a dedicated framework for the housing sector, which has been developed by YPO, with support from CCS:

https://www.ypo.co.uk/framework/detail/900240#framework_details

Spend Analysis and Recovery Services (SARS)(RM3820)

Helping you identify and recover valuable funds from payments made in error.

Overview

It's estimated that between 0.01% - 0.03% of transactions (invoices and payments) contain some form of error. Some of these are caught by internal governance processes, however, the more complex errors are often not identified, resulting in losses for an organisation.

Spend analysis and recovery services are delivered by experienced professionals using proprietary software and processes to identify errors analytically and recover them for you. The process works on a gain share basis with no upfront costs for you.

You can also achieve savings based on the analysis of data, efficiency improvements in your procurement function and recovery of spend from your supply chain.

Benefits

- No recovery, no fee cost structure
- Minimal internal resource required
- Process improvements - identify areas of procurement and finance processes that can be improved - bringing efficiency and fewer errors
- Cash recoveries
- Access to specialist suppliers
- Majority of suppliers are SMEs, helping customers to achieve Government SME spending targets
- Direct Award option available

Lots available through this framework:

Lot 1 – Statement Transaction Review

Lot 2 – End-to-End Review

Lot 3 – Contract Compliance – Utilities

Lot 4 – Contract Compliance – Telecoms / Mobiles

Lot 5 – Contract Compliance – Contingent Labour / Agency Staff

Lot 6 – Contract Compliance – VAT

Lot 7 – Contract Compliance – Property / Rental Review

If you would like to find out more about using the Spend Analysis and Recovery Services framework, please visit

<https://ccsheretohelp.uk/products-services/corporate-solutions/sars>

Supplier Early Payment Solutions (SEPS) (RM 6001)

Helping wider public sector organisations pay their suppliers earlier to increase supplier liquidity and generate discounts on goods and services received

Overview

This market leading, award-winning framework allows you to pay your suppliers early (e.g. reducing payment times from 30 days to 10), using your own or 3rd party funding, increasing the robustness of your supply chain, enhancing the liquidity of your suppliers, and facilitating a discount for your organisation.

You work with CCS and our strategic partners Taulia to tailor the solution to your specific requirements and objectives.

Benefits

- A market leading, award-winning framework that allows you to leverage the credit rating of Government
- Achieve Commercial Benefits through a market leading gain share or rebate
- Aligns to Government policy on prompt payment
- Increases the robustness of your supply chain through improved liquidity a key driver especially for SME suppliers
- Complete control over negotiating discounts with your supply chain. If you have a sensitive supply chain (e.g. care services), you work directly with your supplier to give them confidence as opposed to maximising discounts
- The framework features a single strategic supplier reducing the resource burden due to the direct award structure

If you would like to find out more about using the Supplier Early Payment Solutions framework, please visit

[/www.crowncommercial.gov.uk/agreements/RM6001](https://www.crowncommercial.gov.uk/agreements/RM6001)

About CCS

Crown Commercial Service (CCS) is the biggest public procurement organisation in the UK. We use our commercial expertise to help buyers in central government and across the public and third sectors purchase a wide range of common goods and services - from locum doctors and laptops to police cars and electricity.

The collective purchasing power of our customers, plus our procurement knowledge, means we can get the best commercial deals in the interests of you and the taxpayer.

We're here to help

For more information on how we can help you to optimise your requirements, deliver efficiencies and help you make great savings, please get in touch:

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