



# CPRAS

## The Payment Services Framework (PSF)

Designed and managed by CPRAS on behalf of Shropshire Council to provide fully OJEU-Compliant, direct access to award-winning merchant services for:

- All Local & Central Government
- All UK Charities
- Education Sector
- Trade Associations

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## Key Features and Benefits of Calling-off Merchant Services from the PSF

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Fully tendered, OJEU-Compliant Framework

Direct access to call-off services – No need for additional mini-tender / competition

Up to date – fully incorporates the Interchange Fee Regulation Directive

Average savings > 30%

Completely transparent with monthly independent validation of charges and confirmation of savings achieved

Offers revenue generation opportunities by providing Framework access to the wider community via a custom Framework Access Portal.

Available to ALL local & central government, education & healthcare sectors, charities, and trade associations.

Merchant Services provided by Lloyds Cardnet

## *Framework Foundations:*

The PSF was founded on a rigid specification from Shropshire Council:

*Modern:* Although financial technology, often called Fintech, has developed rapidly over the last few years, procurement options in the sector have remained comparatively staid. The PSF was built to take advantage of the many ways in which current Fintech can reduce costs and risk whilst at the same time improving efficiency.

*PCI DSS Compliance Support:* It was noted that over 60% of Local Authorities remain non-compliant with PCI DSS regulations. The 40% which have achieved compliance spend considerable resources (on average 2 FT employees + other costs) to maintain their compliance. The PSF was therefore designed to facilitate the quick and cost-free achievement and maintenance of this difficult payment processing Standard.

*Direct Access:* Shropshire Council wanted more than just a Framework which required further competition to determine the winning supplier and service package. Despite the thousands of possible permutations, the PSF had to deliver immediate access to the best supplier and service package for the specific needs of any user.

*Due Diligence:* As well as the standard assessment of the technical capabilities and financial standing of suppliers, the Framework was built upon an evaluation of over 200,000 cost and service evaluation fields.

*Public Private Partnership:* It was recognised at an early point that the combination of extreme due diligence, the Fintech centred approach, and the high anticipated total Framework value, would result in service packages which would be desirable to the private sector. The Framework design therefore incorporated a referral package which allows public sector users to generate revenue from sharing access to Framework packages with private sector businesses.

*Challenging Specifications:* The PSF was built entirely on the premise that the technical service specifications would be challenging. Whilst this undoubtedly meant that some of the more complacent banks and payment service providers (PSPs) were unable to package their services into a bid, the winning service package provides real user benefits, delivered by one of the most innovative banks in the industry.

*Transparency:* The PSF included a requirement to submit monthly charging data to Framework Management (CPRAS) for validation of rates and charge calculations. CPRAS will provide monthly cost validation reports, including a quantification of actual savings achieved.

*Support:* Ongoing support is included, both before and after switching to the PSF Merchant Service package. Support includes the provision of tailored cost comparison reports as well as consultancy on topics such as:- GDPR & PCI DSS, fraud prevention, Interchange & Scheme Fee scheduled changes, alternative payment schemes, payment mechanisms (smart phones, wearables etc), the regulatory landscape (PSD 2 etc) & maximising acceptance rates.

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# Call Off

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users could have direct and immediate access to perfectly matched service packages without conducting a bespoke tender or having to run a “mini tender” within an established framework.

Call-off is therefore a straightforward process.

1. Thoroughly detailed Cost Comparison Reports are provided free of charge in response to all expressions of interest in Framework Services. Cost Comparison Reports quantify the potential savings available for each service package.
2. When a Framework service package is required, CPRAS will provide the call-off agreement which will sit alongside the standard supplier contract.

Interested parties should contact CPRAS, using the details provided below, to request a no-obligation, free Cost Comparison Report.

## Contact:

Tel PSF Access, Andrew Flavell on  
07951 292124

Email: [a.flavell@cpras.co.uk](mailto:a.flavell@cpras.co.uk)



**CPRAS**

**Proud Winners of the Finance Monthly Award  
for UK Payment Consultancy of the Year in 2014, 2015 & 2016!**