

PPL Direct Payment Platform and Virtual Wallet

G-Cloud 15 Pricing

January 2026



TABLE OF CONTENTS

Introduction	2
PPL Direct Payment Platform & Virtual Wallet.....	3
Implementation	3
Ongoing charges.....	3
<i>Volume Discount</i>	4
Optional Services	5
Independent Living Advice Services	5
<i>Volume Discount</i>	5
Payroll.....	6
<i>PPL Payroll</i>	6
<i>PPL Payroll Plus bundle:</i>	6
Additional charges.....	6
Individual Service Funds	7
<i>Implementation</i>	7
<i>Ongoing charges</i>	7
SFIA Rate Card	8
Ordering and invoicing process	10

INTRODUCTION

The pricing provided in this document assumes an out-of-the-box configuration and represents the annual ongoing costs for the relevant service(s).

Pricing for implementation and further configuration will vary according to configuration, complexity, and client organisation and will be based on the SFIA rate card provided against this service.

Unless stated otherwise, prices exclude VAT.

Please contact PPL via sales@peopleplaceslives.co.uk for further information.

PPL DIRECT PAYMENT PLATFORM & VIRTUAL WALLET

Implementation

Any professional implementation services are charged according to the SFIA rate table later in this document. Following an initial scoping exercise, a quote will be issued for implementation, based on the stated requirements.

LAs/ICBs may get a 50% discount on implementation for 2nd (and subsequent) programmes.

Ongoing charges

The PPL Direct Payment Platform and Virtual Wallet enables people receiving direct payments and/or personal health budgets to manage their care efficiently and effectively via an online platform. Funds are held by PPL in a client bank account, with individuals managing their budget online or via our telephone helpdesk.

Our ongoing costs have been designed to incorporate the various types of personal budgets required across health and social care, as well as procurement for regional solutions, which may include multiple organisations (such as Local Authorities and ICBs), and different programmes of work.

A summary of the different ongoing charge types are listed below:

- **Standing charge:** This cost is the minimum charge for the Virtual Wallet service and relates to the hosting, maintenance, and account management of the solution and associated services.
- **Self-service:** Accounts which are managed by the individual, with minimum support from PPL. PPL manages Treasury Services and payments.
- **Supported/Managed Accounts:** Accounts are managed by PPL, with instruction from the individual. PPL manages Treasury Services and payments.
- **Notional:** Accounts which are managed by the commissioning authority, and where the commissioning authority performs treasury services and payments.
- **Virtual Wallet Lite:** Used for one-off payments and grants. PPL manages Treasury Services and payments

The standard Virtual Wallet pricing consists of a fixed annual standing charge + a percentage of the budget depending on service type.

Price List	DP Platform & VW	VW Lite Programmes
Ongoing - Standing charge	£30,000	£12,000
Ongoing - Notional	0.50%	
Ongoing - Self-service	1.50%	
Ongoing - Supported (Managed) accounts	2.00%	
Ongoing - VW Lite	10.00%	

All percentage-based fees are eligible for a volume discount (see table below).

Volume Discount

Percentage-based discount structure	
Fees	Discount
First 100k	0%
100k-200k	30%
200k-300k	50%
300k-400k	60%
400k +	70%

Notes to the pricing above:

- Percentage-based fees are calculated based on all DP funding processed by PPL.
- The pricing uses a ratchet-based discount model for the ongoing percentage-based fees, i.e. it does not apply to implementation, standing charges or any other PPL services procured.
- Funding Authorities pay full price on the first £100k. Higher spend unlocks progressively larger discounts for the amount within each band.
- Discounts increase **only on the portion of fees that fall into higher bands**, rather than applying one flat rate to the whole annual amount.

OPTIONAL SERVICES

Independent Living Advice Services

Includes:

- Direct Payment support
- Support to contract with provider(s) and/or employ PAs.
- Recruitment (including interviews)
- Employment support and compliance

Price List	Main Programme
Ongoing - Standing charge	£30,000
Ongoing – ILA services	2.00%

All percentage-based fees are eligible for a volume discount (see table below).

Volume Discount

Percentage-based discount structure	
Fees	Discount
First 100k	0%
100k-200k	30%
200k-300k	50%
300k-400k	60%
400k +	70%

Notes to the pricing above:

- Percentage-based fees are calculated based on all DP funding processed by PPL.
- It assumes ILA services are in conjunction with a PPL Direct Payment and Virtual Wallet implementation (not standalone)
- The pricing uses a ratchet-based discount model for the ongoing percentage-based fees, i.e. it does not apply to implementation, standing charges or any other PPL services procured.
- Funding Authorities pay full price on the first £100k. Higher spend unlocks progressively larger discounts for the amount within each band.
- Discounts increase **only on the portion of fees that fall into higher bands**, rather than applying one flat rate to the whole annual amount.
- This assumes a block contract. Spot pricing is available on request.

Payroll

PPL Payroll

- Timesheet data submitted to payroll module to calculate tax/NIC/pension contributions
- Updating payroll data in Virtual Wallet
- Payment of salary to individuals
- Payment of pension, PAYE and national insurance

For each employer: £10 for the first PA per pay slip, **£5** for second and subsequent PAs, per pay slip, excluding VAT.

PPL Payroll Plus bundle:

- PPL Payroll
- Mark Bates insurance
- Membership of Independent Living Group, including:
 - Training modules for PAs
 - Employment Advice
 - Access to Blue Light card

#PAs	1	2	3	4	5
Social Care budget	23.40	34.20	45.00	55.80	Contact us
Personal Health Budget	25.70	37.40	49.00	60.70	Contact us

NB. Payroll Plus prices are inclusive of VAT.

Additional charges

- Set-up of pension scheme: £100 one-off payment.
- DBS check: £95 one-off payment.

Individual Service Funds

Implementation

There is no setup or implementation cost to the LA for individual, small ISF organisations.

There is no setup or implementation cost to ISF providers; however, there may be some upfront costs for larger ISF organisations (e.g., where a dedicated project management resource is needed, there is IT integration requirements, or migration of existing data).

Ongoing charges

For local authorities who wish to offer Virtual Wallet as a universal solution to their ISF providers (more than one ISF provider), there will be an annual standing charge to the LA of **£12,000 + VAT**.

Ongoing ISF guide pricing is as follows:

Cost <u>excluding</u> VAT	Software only	Software + treasury management
Small ISF Organisations (defined as 1-20 ISFs), includes 1 Power BI licence	£3.00 per Individual per week	£4.25 per Individual per week
Medium ISF Organisations (defined as 21-200 ISFs), includes 3 Power BI licences	£2.50 per Individual per week	£3.75 per Individual per week
Large ISF Organisations (defined as 201+ ISFs), includes unlimited Power BI licences	£2.00 per Individual per week	£3.25 per Individual per week

ISF Notes:

- Fees can be invoiced to the ISF organisation or to the individual's ISF Wallet account.
- VAT will be chargeable on the ongoing service, and is unlikely to be recoverable by individuals, hence the cost (to their personal budget) may be higher (e.g., £3.60 per week rather than £3.00 per week).
- Fees will be uplifted annually (on 1st April), based upon CPI.
- Pay-as-you-go model, rolling contract, no minimum commitment, 30 days' notice required for termination.
- Contract will be between the LA/NHS or the ISF organisation and PPL.
- A percentage based fee could be agreed where a full VW is in place.

SFIA RATE CARD

Solution implementation and additional professional services are charged in accordance with the Skills Framework for the Information Age rate card, in line with specific client requirements.

A quote will be provided following discussion with interested organisations. The day rates for implementation and any ongoing work will be as follows:

	Strategy & Architecture	Business Change	Solution Development & Implementation	Service Management	Procurement and Management Support	Client interface
Follow	£650	£650	£650	£650	£650	£650
Assist	£700	£700	£700	£700	£700	£700
Apply	£750	£750	£750	£750	£750	£750
Enable	£800	£800	£800	£800	£800	£800
Ensure/ Advise	£850	£850	£850	£850	£850	£850
Initiate/ Influence	£900	£900	£900	£900	£900	£900
Set Strategy/ Inspire	£1,350	£1,350	£1,350	£1,350	£1,350	£1,350

Notes to the above:

- ▶ Working Day: 7.5 hours exclusive of lunch.
- ▶ Office Hours: 09:00 – 17:00 Monday to Friday
- ▶ Working Week: Monday to Friday, excluding public holidays
- ▶ Travel and Subsistence: Included in day rate within 50 miles of PPL Office in Wigan or Richmond North Yorkshire. Payable at standard T&S rates outside of this area.

ORDERING AND INVOICING PROCESS

Orders should be placed by emailing sales@peopleplaceslives.co.uk or by calling 03330 582690 and asking for the Business Development department.

Invoices are issued via email.