

Social Insurance Bank (SVB)

Invitation for Participation

Guideline for market exploration of EA Payment transactions

Classification: Public

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1. Introduction

The Social Insurance Bank (hereinafter SVB) intends to re-tender the contract for the execution of payment transactions at the European level. The scope includes both SEPA and non-SEPA payment transactions. This concerns a strategic market exploration.

1.1 Commissioning party

The contracting authority, the SVB, is distributed nationwide across 11 locations, namely SVB Amstelveen (Head Office), SVB Breda, SVB Deventer, SVB Groningen, SVB Leiden, SVB Nijmegen, SVB Roermond, SVB Rotterdam, SVB Utrecht, SVB Utrecht DPGb and SVB Zaanstad. The SVB is the implementing body for various laws and regulations concerning social security.

1.2 Background information of contract

Current situation

The scope of the current agreements covers the SVB's complete payment transactions:

- Benefits: approximately 55 million payments per year for all SVB schemes, of which 54 million are SEPA payments and 1 million payments to the rest of the world (distributed across 117 countries). This includes payment orders submitted from various SVB systems to banks on behalf of customers, as well as remittances to chain partners, including the Tax and Customs Administration. Additionally, this includes receipts from payments of voluntary contributions or repayments;
- The SVB as a company: the invoice payments processed by the SVB as a company and the payments as an employer (salary payments, payroll tax, pension contributions). Approximately 60,000 payments per year.
- The processes and procedures for payment transactions, including communication and escalation to the principal banks.

Payment transactions comprise domestic and international cashless payments, SEPA and non-SEPA.

The SVB payment files are primarily submitted via batches. A maximum of 100,000 items per SEPA file and 30,000 items per non-SEPA file is maintained in this process. The peak in SEPA payments always occurs on or around the 1st (calendar day) of every quarter (primarily payments under the General Child Benefit Act - approx. 2 million items) and the 23rd of every month (primarily payments under the General Old Age Pensions Act - approx. 3.5 million items). For non-SEPA payments, that peak occurs around the 15th of every month (approx. 90,000 items).

The SVB's payment transactions proceed as follows:

- The payment batches for both SEPA and non-SEPA files are submitted to a SWIFT Service Bureau via a data vault and delivered to the SVB's principal banks via the SWIFT network;
- Invoice or 'single' payments are submitted for processing via the online banking application of the principal bank(s);
- Salary payments for SVB personnel are submitted to EquensWorldline via ADP-Nederland, after which authorisation takes place via the online banking application of the principal bank (CPS).
- All payment orders are pre-approved by authorised persons at the SVB in the online banking applications of the principal banks;
- The SVB participates in Treasury Banking for the SEPA lot. Account balances are reconciled with the "Treasury" on a daily basis. Sufficient capacity is provided within the account system to carry out the SVB's daily payment transactions.
- The payment orders are processed and executed by the principal banks on the desired execution date;
- The payments are debited from the SVB accounts by the principal banks;
- The SVB is informed about the balance on the accounts and processed payments (including failures) via daily statement information.

Desired situation

The SVB is seeking a principal bank or payment institution to process payments of pensions and benefits to clients or other beneficiaries, ensuring their financial security, as well as to handle the SVB's organisational mandates and salary payments to SVB staff. It is conceivable that a division of lots will be established whereby separate principal banks are contracted for SEPA and non-SEPA payments. However, this has not yet been decided, and the information gathered in this market exploration will contribute to the decision-making process regarding this matter..

In this tender, the SVB does not focus on:

- structural restructuring of core non-banking processes outside the migration requirement;
- functional extensions without a direct relationship to the principal banking migration;
- organisation-wide change processes outside the direct project objective.

2. Procedure for market exploration

2.1 Purpose of market exploration

Through this market exploration, the SVB aims to orient itself within the current market in preparation for the planned tender. In doing so, it welcomes information and advice regarding requirements and wishes that suppliers consider important for successful procurement, implementation, and service delivery. Furthermore, the SVB is interested in what it can learn from the market regarding the aspects of quality, transparency, implementation, connections, integrations, current developments, and market best practices.

Your response to this market exploration will be used as valuable input to draft and improve the final tender documents and to ensure successful procurement, implementation, and service delivery.

2.2 Process

Participants in this market exploration may ask additional questions regarding the current situation and the SVB's exact needs. You can submit these questions to the relevant procurement advisor via the question and answer module in TenderNed. The SVB's answers will be sent to all participants in this market exploration in anonymised form, in accordance with the schedule below.

You are then kindly requested to answer the questions formulated in the attachment in concise but clear terms, and to upload them to the TenderNed messaging module according to the schedule below. As a guideline, please limit your answers to a maximum of 5 A4 pages.

The SVB may subsequently invite a number of participants separately for an oral explanation if anything is unclear or if the SVB has additional questions. A time will then be scheduled with you.

The buyer, contract manager, and a number of internal experts/users from the SVB are involved. The SVB would like to get in touch with participants who have experience with the solution mentioned in this document. Naturally, the SVB handles all received information confidentially. Participants will not receive separate feedback on this market exploration. However, an anonymised report will be published in which general findings and answers to the questions are reported. Commercially sensitive information is therefore not included in this report. For instance, no concrete prices will be shared, although a price range may be included in the report. A brief report sharing the conclusions with the market will also be included in the final tender.

2.3 Planning

Publication of market exploration on TenderNed	15 April 2026
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Deadline for asking questions by market parties	4 May 2026
Deadline for sending answers by the SVB	11 May 2026
Deadline for submitting the completed questionnaire	22 May 2026
Optional: clarification discussion based on completed questionnaire	1, 2, 3 & 4 June 2026

2.4 Legal aspects

- Whether or not you participate in this market exploration does not in any way affect the chances and opportunities of participants in the subsequent tendering procedure.
- The market exploration does not in any way constitute an agreement or legal binding between the SVB and the participating parties. No rights can be derived from participation.
- The SVB reserves the right to use the obtained information in an anonymized form in any potential tender. The SVB requests that you clearly indicate in your response when you believe that competitively sensitive and/or confidential information is involved that should not be shared. The SVB will treat this competitively sensitive and/or confidential information as such.
- Participants are not entitled to compensation for their participation in this market exploration.

Appendix 1: List of countries

Region	Countries
Europe	Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Moldova, Monaco, Montenegro, Netherlands, Norway, North Macedonia, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Ukraine
Middle-East	Bahrain, Israel, Jordan, Kuwait, Lebanon, Oman, Palestinian Territories, Qatar, Syria, United Arab Emirates, Yemen
Africa	Algeria, Angola, Botswana, Burkina Faso, Burundi, Cabo Verde, Democratic Republic of Congo, Egypt, Eswatini, Ethiopia, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Madagascar, Malawi, Mali, Mauritius, Morocco, Namibia, Niger, Nigeria, Rwanda, Senegal, Seychelles, Sierra Leone, Saint Helena, South Africa, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe
North-America	Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, Bermuda, Bonaire, Canada, Costa Rica, Curaçao, Dominica, Dominican Republic, El Salvador, Grenada, Guatemala, Honduras, Jamaica, Mexico, Nicaragua, Panama, Saint Kitts and Nevis, Saba, Sint Eustatius, Sint Lucia, Sint Maarten, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, United States of America
South-America	Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Suriname, Uruguay, Venezuela
Oceania	Australia, Cook Islands, Fiji, French Polynesia, New Caledonia, New Zealand, Palau, Samoa, Tonga
Asia	Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Mongolia, Nepal, Pakistan, Philippines, Singapore, Sri Lanka, South Korea, Taiwan, Thailand, Vietnam