the gpaa
Department:
Government Pensions Administration Agency
REPUBLIC OF SOUTH AFRICA

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GOVERNMENT PENSIONS ADMINISTRATION AGENCY (GPAA)

REQUEST FOR INFORMATION (RFI):

PENSION BENEFIT ADMINISTRATION SOLUTION, INCLUDING CLIENT RELATIONSHIP MANAGEMENT, FUND ADMINISTRATION AND FINANCIAL MANAGEMENT SOLUTIONS

INSTRUCTION TO SUBMIT YOUR RFI

- RFI document must be in an envelope and correctly sealed
- Full name of the company, contact number, email address, and contact person written correctly on the envelope.
- Must be addressed to the GPAA, 34 Hamilton Street, Arcadia, Pretoria
- RFI documents which are not received and/or deposited in the tender box before or by 11h00 on the closing date will be marked as late and not be considered.
- It is the responsibility of the bidders to ensure that proper instructions are given to courier companies where to submit their RFI document. The GPAA will not be liable for any misplaced documents.

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No questions, during the RFI period will be answered telephonically

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1 ABBREVIATIONS, ACRONYMS AND DEFINITIONS

1.1 ABBREVIATIONS AND ACRONYMS

Error! Reference source not found. below provides a list of abbreviations and acronyms applicable to this Request for Information (RFI).

ACRONYM	TERM
API	Application Programming Interface
BAM	Business Activity Monitoring
BAS	Basic Accounting System
BI	Business Intelligence
BPA	Benefit Payment Automation
BPM	Business Process Management
CDR	Central Data Repository
CRM	Customer Relationship Management
DB	Defined Benefits
DC	Defined Contributions
DoD	Department of Defence
DHA	Department of Home Affairs
FTP	File Transfer Protocol
GEPF	Government Employees Pension Fund
GPAA	Government Pensions Administration Agency
GWEA	Government Wide Enterprise Architecture
HTTP	HyperText Transfer Protocol
IaaS	Infrastructure as a Service
IAM	Identity and Access Management
ICT	Information and Communication Technology
IVR	Interactive Voice Response
IS	Information Systems
IT	Income Tax or Information Technology
ITREG	Income Tax Registration
NT	National Treasury
OCR	Optical Character Recognition
PaaS	Platform as a Service
PAS	Pension Administration System
PAYE	Pay As You Earn

ACRONYM	TERM
PERSAL	Transversal payroll system from National Treasury for government employees
POPIA	Protection of Personal Information Act
QMS	Queue Management System
REST	Representational State Transfer
RFI	Request for Information
RPO	Recovery Point Objective
RSA	Republic of South Africa
RTO	Recovery Time Objective
SaaS	Software as a Service
SAPO	South African Post Office
SARS	South African Revenue Service
SITA	State Information Technology Agency
SFTP	Secure File Transfer Protocol
SOA	Service Orientated Architecture
SOAP	Simple Object Access Protocol
TOGAF	The Open Group Architecture Framework
UI	User Interface
WCC	WebCentre Content

1.2 DEFINITIONS

Error! Reference source not found. below provides a list of definitions applicable to this RFI.

DEFINITION	DESCRIPTION
Acceptable RFI	Any RFI, which, in all respects, complies with the specifications and conditions of the RFI as set out in this document.
Business Capability	A specific ability that the GPAA has which is required to achieve its purpose or a specific outcome.
Business Capability Map	A logically grouped set of capabilities that are independent of organizational structures, business processes, IT assets, and product offerings.
Business Function	An action performed by a device, department, or person that produces a result that contributes to the value to be created in the process.
Business object	An object that is active in the GPAA, which has a name, definition, attributes, behaviour. Examples are a person (e.g., member, pensioner), place (e.g. Head Office, region) or concept (e.g. benefit). "Things" that are talked about when conducting the business of the GPAA.
Business Process	A collection of related, structured activities or tasks (business functions) by people or equipment in which a specific sequence produces a service for a particular client.
Business Service	Implements business capabilities through an explicitly defined interface. To execute one business function, one or more business services are required, which map to one or more business capabilities. Automated by a system service.
Business unit	A logical element or segment of a company (such as accounting, production, marketing) representing a specific business function, and a definite place on the organizational chart, under the domain of a manager. Also called department, division, or a functional area.
Client	Government Pensions Administration Agency (GPAA)
Consortium	Several entities joining forces under an umbrella to gain a strategic collaborative advantage by combining their expertise, capital, efforts, skills and knowledge for the purpose of executing a tender.
Management	In relation to an enterprise or business, means an activity inclusive of control, and performed daily, by any person who is a principal executive officer of the company, by whatever name that person may be designated, and whether that person is a director or not.
Respondent	Any person (natural or juristic) who forwards an acceptable RFI in response to this RFI with the intention of being the main contractor should the RFI be awarded to him.
RFI	A request for information, which is a written official inquiry document encompassing all the terms and conditions of the information in a prescribed or stipulated form.
RFI response	A written response in a prescribed form in response to an RFI.

DEFINITION	DESCRIPTION
Security	Services that protect data, ensuring its confidentiality, availability, and integrity.
Stakeholder	An internal or external individual or organization with a vested interest in achieving value through a particular outcome. (BIZBOK).
System Service	The automated elements of a business service. Delivers or supports part or all of one business service and mirrors a real-world business activity. Deployed onto one application component. A service is a software function that is well-defined, self-contained and does not depend on the context or state of other services. A service in Service-Oriented Architecture (SOA) terminology (i.e., a deployable unit of application functionality) is much closer to an application service, application component, or technology component, which may implement or support a business service.
Value proposition	A service or feature intended to make a company, service, or product attractive to clients or related stakeholders. The value stream articulates how the value proposition is achieved.
Value stream	A visual depiction of how an organization creates value for a given stakeholder or stakeholders within the context of a given set of business activities. Articulate value proposition delivery to a stakeholder.
Vendors	Any enterprise, consortium or person, partnership, company, close corporation, firm, or any other form of enterprise or person, legal or natural, which has been invited by SITA to submit a bid in response to this RFI.
Pension Administration Solution	The Pension Administration Solution includes the pension administration system, customer relationship module as well as the financial solution to enable the GPAA to perform its administration services.

2 PURPOSE OF THE REQUEST FOR INFORMATION (RFI)

2.1 Introduction

The Government Pensions Administration Agency (GPAA), the administrator of Government Pension Funds, is assessing market offerings and service providers who will be able to assist the GPAA in identifying solutions for its Benefit Administration, Client Relationship Management (CRM) and Financial Management systems.

The objective of this RFI is to identify the most appropriate solution/s and/or services for addressing the GPAA's requirements to manage the administration of the Funds under its administration.

The GPAA was established as a government component in terms of the Public Service Act, 1994 and its Executive Authority is the Minister of Finance. Government Gazette number 33051, 26 March 2010, provides the mandates for the GPAA to administer the Government Employees Pension Fund (GEPF) and related non-contributory Funds of the National Treasury (NT). The financial management of the GPAA is regulated by the Public Finance Management Act no. 29 of 1999 and its human resource arrangements through the Public Service Act of 1994. The relationship between the GPAA and its two clients is managed through an Administration and Service Level Agreements. All the contributory pension Funds administered by the GPAA are Defined Benefits (DB) Schemes.

The GPAA will use the information from the RFI process to source information and feedback on suggested applications or service providers and/or services to be procured through a subsequent formal request for proposal (RFP) process.

2.2 Overall Objective and Expectation

The overall objective is:

- To gather information, cost, and the fit on the solutions available in the market.
- To understand to what extent the solutions will meet the requirements of the GPAA (percentage fit).
- To determine the estimated cost to procure, configure and maintain and support the solution (full life cycle cost).

The responses to the RFI will advise the GPAA and GEPF to understand the options of future solutions to replace the current systems used by the GPAA.

There could be several different delivery alternatives based on the outcome of the RFI. In all cases customisation of the base products/building blocks should be limited and remaining to the vanilla or off the shelf product as far as possible. Where customisation is required, this should be advised upfront.

The delivery models for consideration are:

- Buy, configure, and implement a single solution that provide for all the required functionalities.
- Construct a solution using commercially available components/products (different brands), configure and integrate the products to provide the GPAA with a fully functional, seamlessly integrated solution.
- Any other proposed delivery approach.
- Integrated Contact Centre Solution: Multi-channel and Omnichannel routing options – this channel will enable the GPAA to provide services through various channels of communication. The Omni channel will help to streamline customer experience across all channels whilst ensuring a 360-degree customer view.

3 INTRODUCTION

The GPAA administers the pension affairs of approximately 1,85 million government employees, pensioners, and beneficiaries. It has a national footprint of 16 regional offices, 5 co-location sites and a Head Office at Pretoria. The ever-changing needs of the GPAA's clients in terms of improved service delivery has required the improvement of processes, technology requirements and enabling staff members to perform more efficiently and effectively. This improvement process resulted in the GPAA embarking on a Modernisation journey in 2012.

The GPAA administers the following Funds:

- Government Employees Pension Fund (Government Employees Pension Law, 1996 and Rules, as amended).
- Temporary Fund for Temporary Employers (Temporary Employees Pension Fund Act 75 of 1979, as amended).
- Associated Institutions Pension Fund (Associated Institutions Pension Fund Act 41 of 1963 as amended).
- Military Pensions, Act 84 of 1976, as amended.
- Compensation for Occupation Injuries and Diseases, Act 130 of 1993, as amended (as applicable to Government Employees).
- Members of Parliament and Retired Presidents, Judges and Magistrates Pension Scheme Act 112 of 1984, as amended.
- Post-Retirement Medical Scheme subsidy payments as provided for in the Public Service Regulations.
- Special Pensions, Act 69 of 1996, as amended.

In addition to the above listed Funds, there are a few special projects and initiatives that resorts under the GEPF Fund, for example Non-Statutory Forces, Past Discriminatory Practices, etc.

The Government Employees Pension Fund (GEPF) was formed in 1996 through the amalgamation of various previous pension Funds, as defined. A decision was taken to separate the fiduciary function of the GEPF from the administration function, which led to the formation of the Government Pensions Administration Agency (GPAA) being the administrator in 2010.

3.1 The Modernisation Journey

The modernisation journey commenced with a current state assessment review. The assessment report was used as the basis to modernise GPAA processes, technology, and people component of the organisation.

The assessment identified the challenges such as a lack of customer insight / understanding (voice of the customer), predominately manual and non-standardised processes, ineffective process controls and ineffective process monitoring, reporting and analysis due to inadequate management information. These process failures result in high levels of duplication and waste, lengthy turnaround times, ineffective utilisation of staff, poor and inconsistent service delivery levels, high rework and rejection rates, ineffective controls / validations, processes performing well below their demonstrated capability and high levels of process variation.

To date the journey has led to the implementation of projects such as automation of Life Certificates, several infrastructure upgrades and network deployments to increase the GPAA

footprint, automation of submission of exit documents and self-service functionality. More detail of the projects is included below in the document.

With the above improvements and systems implementation, the GPAA has been able to deliver on its service mandate. The outstanding requirement is the replacement of the legacy systems, which include portions of the Pension Benefits Administration capability, Financial Management and General Ledger functionality, as well to introduce a Customer Relationship Management solution.

4 THE CURRENT ARCHITECTURAL LANDSCAPE

The following information is supplied to allow for an understanding of the GPAA Enterprise Architecture. Government has adopted the Government Wide Enterprise Architecture (GWEA), which is an implementation of The Open Group Architecture Framework (TOGAF) for Enterprise Architecture that the GPAA prescribes to.

4.1 Business Architecture Context in GPAA

The following diagram provides a high-level context for GPAA.

4.2 GPAA Business Capability Model

The GPAA Business Capability model is well defined and was recently confirmed as being appropriate for the Administration of the Pensions Funds managed by the GPAA. The business capability model is used to identify the business capabilities that the GPAA must have or develop to effectively carry out its mandate.

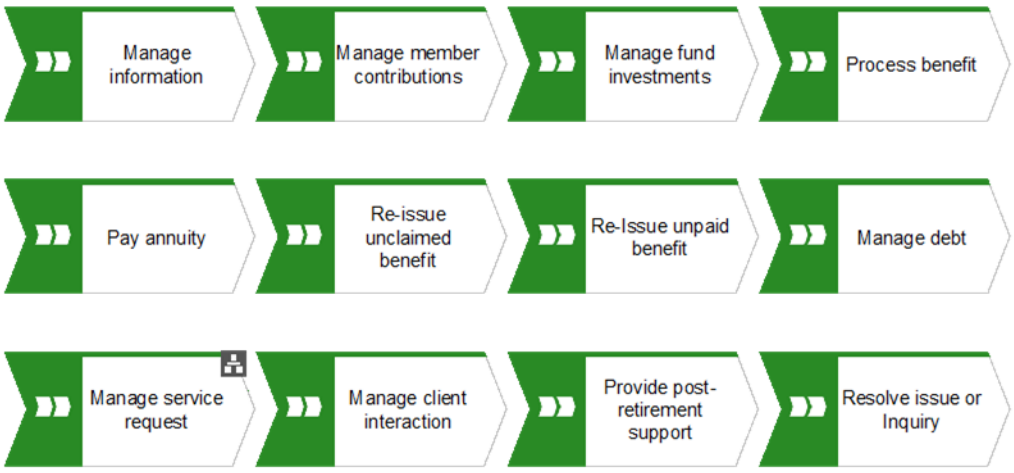
The Capability Model includes the following key capabilities as defined:

- Customer Management
  - Marketing Management
  - Customer Contract Management
  - Customer Billing Management
  - Customer Information
  - Customer Support Management
  - Customer Service Performance Management
- Member Management
  - Member Administration
  - Contribution Management
  - Member Information Management

- Client Management
    - Client Information Management
    - Client Interaction
    - Advisory Services (Currently not offered)
- Key Partner Management
- Employer Management
- Benefit Management
    - Benefit Administration
    - Benefit Payment
    - Beneficiary Administration
- Service Channel Management
    - Channel Demand Management
    - Channel Operations
- Case Management
    - Case Administration
    - Case Routing
    - Case Status Administration
    - Case Information Management
- Security Management
    - Data Security
    - Client Identification
- Evidence Management
    - Evidence Administration
    - Evidence Verification
    - Records Management
- Knowledge Management
- Product Management
- Finance Management
    - Financial Transaction Management
    - Finance Reconciliation
    - Tax Management
- Fraud Management
- Debt Management
- Employer Management
- Enterprise Data Management

The above capabilities support the Value Streams that the GPAA embraces, which are the core and administrative value streams.

Core Value Stream



Administrative Value Stream

The business capability of the GPAA, as described above, was reaffirmed by a leading consulting firm.

4.3 Existing Technology Systems

The GPAA makes use of different technology solutions to administer the Funds and the schemes. Most of these are legacy solutions, limited in their ability of providing functionalities and capabilities used in modern solutions to provide efficient service to clients.

The GPAA is currently utilising an on-premises Oracle Fusion Stack and database, inclusive of Identity and Access Management (IAM), Enterprise Content Management (ECM), Business Process Management (BPM), Oracle Service Bus, Oracle SOA Suite, Oracle WebLogic, Oracle Database and other components of the Oracle Fusion Stack. These run on the Oracle SuperCluster platform.

The CIVPEN system, which is the core system used for the administration, was developed using Software AG's Natural/Adabas products with the underlying operating system being IBM's Z/OS operating system.

The general office applications and non-core administration applications are hosted on Intel-based servers in a virtualised environment across the two data centres. Both VMWare and Hyper-V are used as hypervisors. Most of these applications are hosted on Microsoft's Windows Server operating system platforms with a few running on the Linux operating system or variants thereof. Most of the applications use the MS SQL Server as the underlying database.

The client/user endpoints (desktops and laptops) are mostly running on Microsoft's Windows operating system.

Some of the business-critical applications (non-mainframe) are deployed across the GPAA's two data centres in a high availability configuration, making extensive use of the Load/Traffic balancers.

The GPAA is in the process of moving to use Microsoft 365 as a productivity tool instead of using an on-premises Microsoft Office suite.

In summary, the solutions/system used by the GPAA for the Funds under its administration are:

- ***CIVIL PENSIONS (CIVPEN)***

  Custom-built CIVPEN system hosted on an IBM mainframe (built in the early 1990s and still the core system used for the administration of benefits). The CIVPEN system was developed using Software AG's Natural/Adabas platform hosted on an IBM Mainframe running IBM Z/OS as the operating system. The data is stored in an Adabas database, from where it is accessed by other systems via flat files that are transferred to the other environments via FTP and HTTP services. These services are provided as part of the CIVPEN solution and used by other systems within the GPAA to retrieve or update client data in the CIVPEN system. The system has its own custom-built modules for administration, General Ledger and sub-ledgers, Payroll, Tax and membership contributions modules.

  The financial transactions of the Funds under administration are recorded on CIVPEN, which has some functionality for general ledger and sub-ledger functions. All the financial reporting in terms of pension administration of the various Funds being administered are produced from the CIVPEN system.

- ***PORTAL***

  GPAA is making use of Oracle Application Server and Oracle Portal component. The applications were implemented using Java, JSP and JavaScript.

  These applications include the following:

  - General Enquiries (application available on a portal) that provides the GPAA call centre and walk-in centre agents a web-based mechanism for assisting clients in their interaction with the GPAA.
  - Funeral benefit claims administration workflow.
  - A bank account holder verification process.
  - Automated live verification process.
  - Periodic benefit statement generation.
  - Retirement/Resignation/Death-in-service benefit calculation for various scenarios.
  - National Population Register Enquiry function.
  - Non-PERSAL Employers Pension Contribution Billing.
  - Cashbook reporting to National Treasury.
  - Bank Statement Retrieval from National Treasury.

- ***QUEUE MANAGEMENT SYSTEM***

  The GPAA deployed a queue management system at all the end points where clients are serviced in person. The solution is based on the QMatic Orchestra platform with no back-office/back-end system integration.

- ***ENTERPRISE CONTENT MANAGEMENT***

  PEKWA is a custom-built system using the VB programming language which is no longer supported and not compatible with the newer Windows server platforms. The content is stored in an Oracle database. As part of the future solution, the GPAA is in the process to migrate to WebCenter Content (WCC), which is the Enterprise Content Management (ECM) system.

- ***PENSION CASE MANAGEMENT (PCM)***

  PCM is a system provided to Government and Participating Employer Departments' Human Resources (HR) sections, allowing them to submit exit benefit claims electronically instead of submitting physical claim documents on behalf of the member upon existing the Fund. It is a bespoke system developed using Java/Agular and is running on Oracle WebLogic as the application server.

- ***BENEFIT PAYMENT AUTOMATION (BPA)***

  BPA is a system that receives exit benefit claims from the PCM system, applies the applicable business rules on these claims, refer these claims to the necessary administrators at the GPAA for handling these cases via a workflow process and, eventually pays out the exit benefit. Currently only clean and processable claims are processed via BPA. Solutions are required to manage process rules, risk engines and exception handling.

- ***ORACLE BUSINESS INTELLIGENCE (BI)***

  An Oracle BI Data warehouse is used for the business intelligence, which is currently aligned with the current systems in use.

- ***ENTERPRISE DATA MANAGEMENT SYSTEM (EDMS),***

  The Infomet GBM platform is currently used for EDMS. This platform is used primarily for data quality management and is being replaced by a Central Data Repository/Master data store housed on the Oracle database.

- ***SELF SERVICE FUNCTIONALITY***

  A client self-service facility comprising of a website and a mobile app, which was built in-house and in the process of being expanded to provide more functionality and features to the clients serviced by the GPAA.

- ***TAX DIRECTIVE INTERFACE SYSTEM***

  A Java/JSP/JavaScript bespoke developed application that is used for requesting tax directives from SARS. It has a file interface that is used by the CIVPEN application and a web-based interface that is used by GPAA administrators to manually request directives from SARS.

- ***BANKSERV INTERFACE SYSTEM***

  A VB6 bespoke developed application that is used to interact with BankServ for the purpose of securely paying out benefits.

- ***CLIENT CONTACT CENTRE SYSTEM***

  An outsourced client contact system which is hosted by third party is used by the GPAA where clients can contact us using mobile or telephone technology. The Contact Centre solution currently records all voice conversations between agents and the public. Integration between this system and GPAA's CRM system is envisaged in future to minimise the dependency on the availability of agents. The future CRM solution should include Contact Centre functionality to allow for an integrated solution.

- ***OUTGOING DIGITAL COMMUNICATIONS PLATFORM***

  A bespoke developed Java application that allows the GPAA to conceptualise and create outgoing communication messages in campaigns aimed at various client audiences. The system also delivers the communication messages digitally to the target audiences.

The above systems handle the following volumes:

Description	Transaction Volumes	Time period
Daily Payment Run	2 000	30 minutes daily
Monthly Payment Run	500 000	16 Hours monthly
Contributions Reconciliation	2 600 000 to 5 500 000	12 Hours monthly
Client visits to Regional Office	600 000 annual averages	Annually
Calls Received	1 500 000 annual averages	Annually
Road Shows	Average of 10 per annum depending on circumstances.	Annually
Self Service	250 000 monthly user sessions average	Monthly
Enquiries via emails	150 000 to 200 000 annual average	Annually
SMS communication	1 200 000 per month	-
Bulk printing	15 000 – 20 000 per month	-
Annual letters or correspondence	1 800 000	Annually

The user base included below, reflects the usage on the core administration solution and the applications available to the internal and external GPAA users.

System / Application	Concurrent Users	Anticipated Number of Users
CIVPEN	400	800
Electronic Document Management System	150	280
Portal	100	200
PCM (External Users)		6 000
Tax Directives	2	20
Client Contact Centre	100	150
Self-Service		600 000 with potential to increase to 1 500 000 as services on app and web are added (total client base for members and pensioners is 1 800 000)
BPA	50	150
QMS (Queue Management System)	215 service agents	2 500 per day collectively at all the service points

It is a requirement that processing payment runs, and contributions reconciliation will have no effect on system availability, for example, all systems must be available during the time that payment runs, and contributions reconciliation are executed. The GPAA will require solutions to maximise system availability and allow for 365/24/7 availability where possible.

4.4 Third Party Data Exchange and Interfaces

The GPAA has several business interfaces with third party service providers. These services form part of the GPAA delivery mechanism, either from a control point or for the ultimate payment of a benefit.

These service providers include the following:

Service Provider	Services offered or used
SARS	Tax directives; IT3B tax certificates; IRP5/PAYE Reconciliations (E@syFile); Taxpayer Registration (ITREG)
DHA	Citizen Status Changes; Citizen Details; Death Register
National Treasury	SafetyWeb; Account Holder Verification for banking details; Basic Accounting System (BAS); Bank Statements Retrieval and Cash Book Reconciliation
Medical Aid Administrators	Post-Retirement Medical Benefits Subsidy is paid to various medical aid schemes via the BAS system
PERSAL	Transversal payroll system used for the payment of government employees, covering most of the contributing members To note: The integration to all transversal systems will be required to allow for the reconciliation of membership information and contributions (refer to functional requirements below)
PERSOL	Transversal payroll system used by the Department of Defence (DoD) for collection of contributions
SAPO	Payment vouchers for Funeral Benefit payments
South African Banker Services (BANKSERVAFRICA)	Electronic Funds Transfer (EFT) Payment
Credit Bureaus	Additional Client Information request
FSCA	Register for registered financial institution in the industry
Department of Human Settlements	Retrieval of beneficiary income band

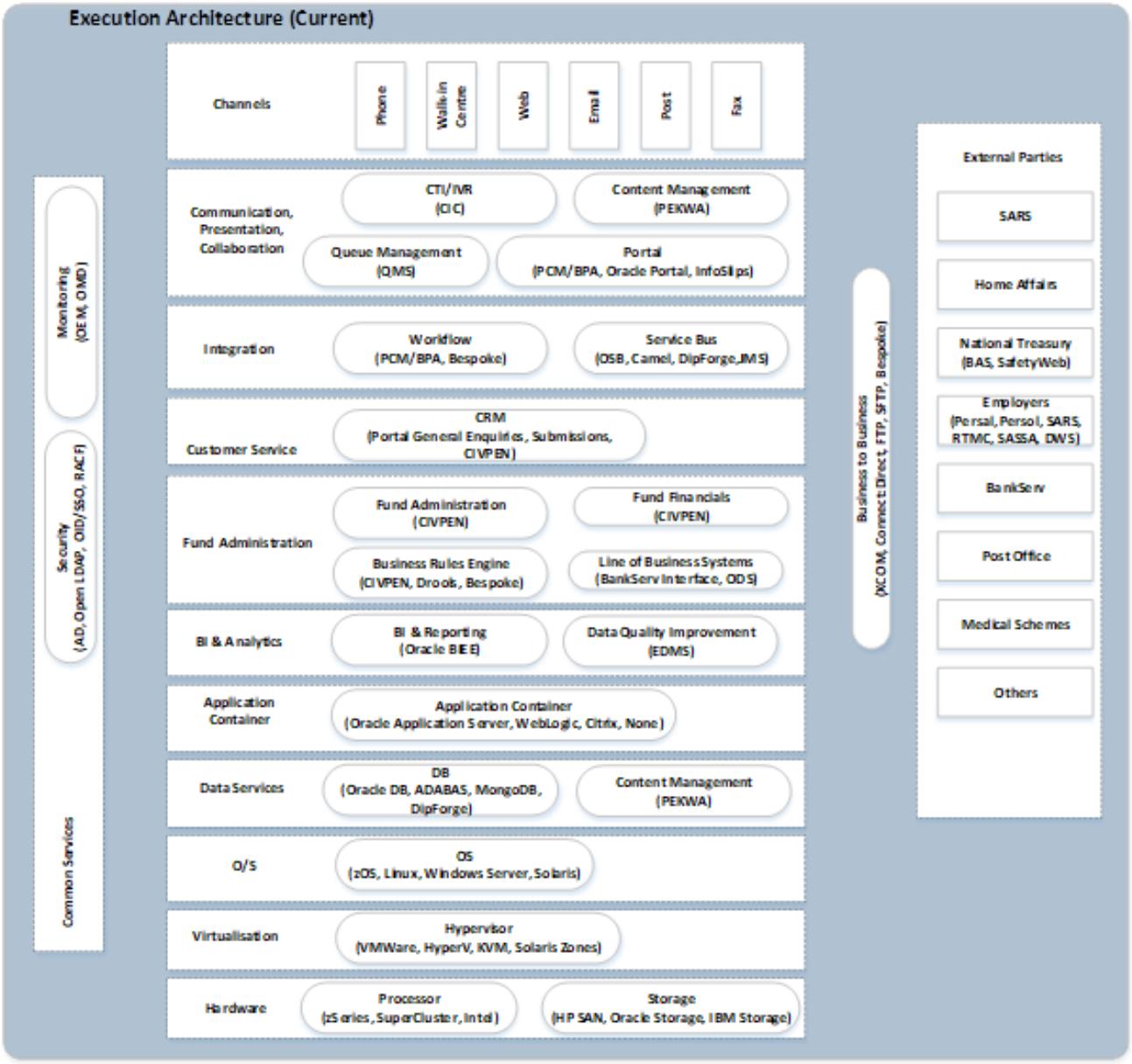
The trusted connections used by the above service providers are the following:

Trusted Connection	Services for
Connect:Direct	SARS, Medical Aids, Post Office, PERSAL

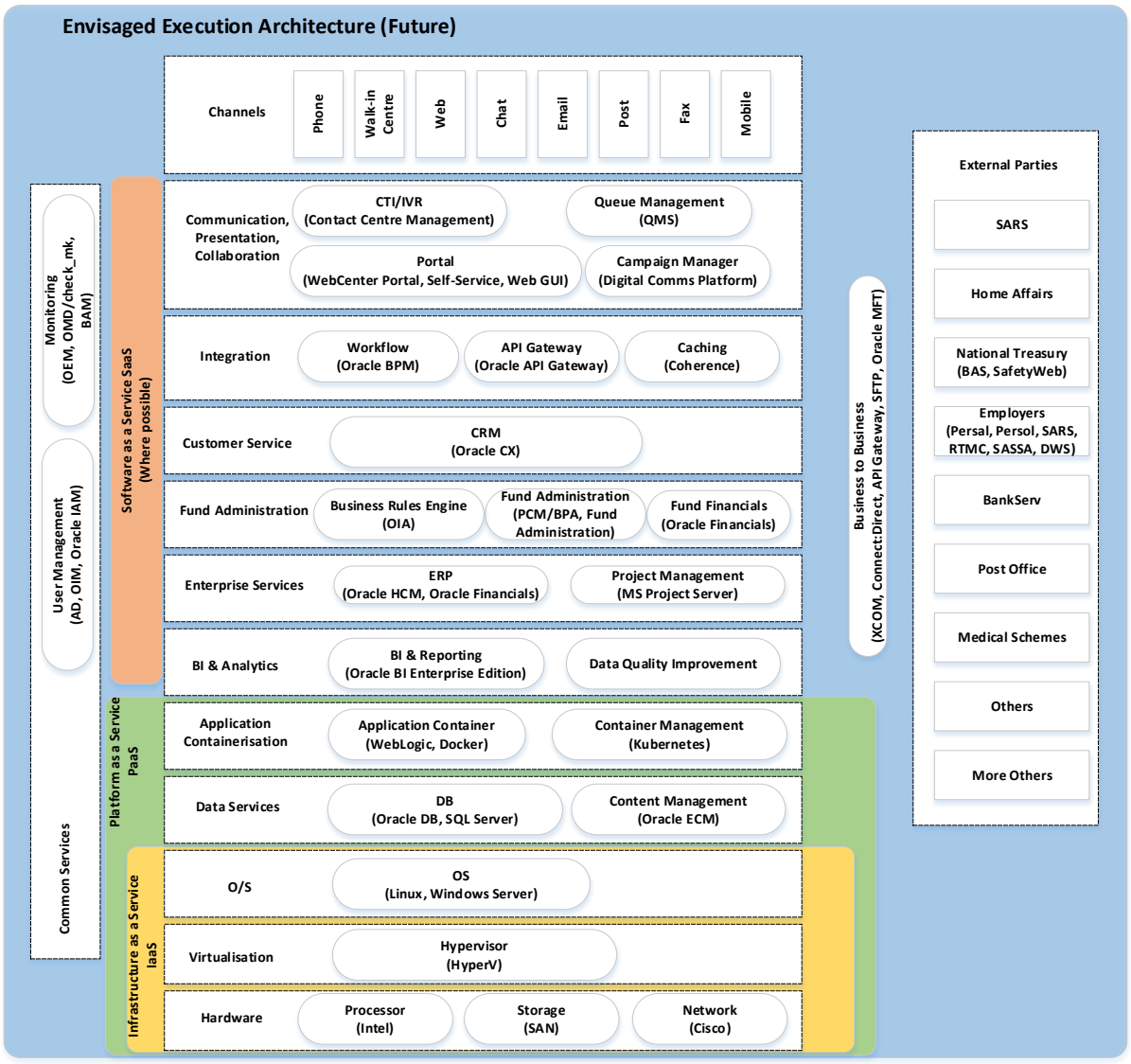
Trusted Connection	Services for
SFTP	SARS, Transversal Systems not yet on Connect Direct, Data to Actuaries, Data to be supplied to external parties (as approved by GEPF) and Auditors and some of the Medical Aids not on Connect:Direct
FTP on Point-to-Point communication	SafetyWeb; BAS
XCOM product from Broadcom	BANKSERV
Web Services	Information to other government departments (e.g., income band to the Department of Human Settlements)

4.5 GPAA Application Architecture

The existing GPAA application architecture is based using the under mentioned applications as pictorially described. See the diagram below.



The diagram below best describes the currently envisioned “to-be” application architecture design. It will be noted that Oracle is being invested in and the GPAA do utilise the Oracle platform. The GPAA is open to any other solutions or applications that would meet its requirements. The GPAA is not tied down to the Oracle solution, but any solution presented or recommended must provide compelling motivations as to its optimum fit to the GPAA’s requirements.



Any other suggested channels and additional information and suggestions on the architecture can be included in the response.

4.6 Infrastructure Architecture

The GPAA is currently making use of two data centres to host its servers and storage infrastructure.

The data centres are intended to be used as backups for each other, should one of the data centres becomes unavailable.

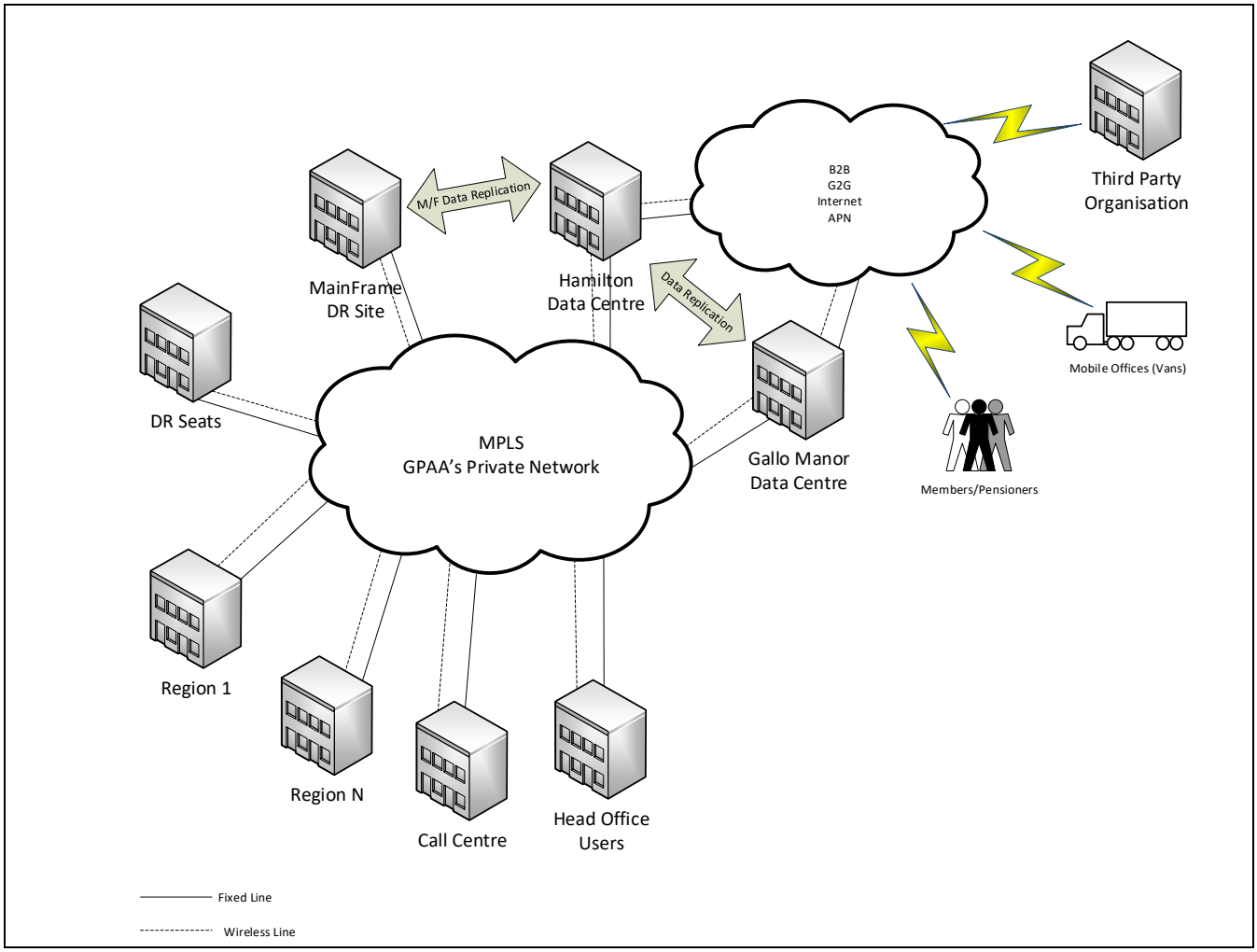
GPAA is making use of three different server architectures:

1. Intel Based Servers – used to host Microsoft Infrastructure, such as: Active Directory, Exchange Server, SQL Server, file & print servers. These servers also host various Linux based servers.
2. Oracle SuperCluster – used to host the Oracle databases and the Oracle Fusion stack components.
3. IBM BC12 Mainframe – hosting the GPAA's application for administering Funds, called CIVPEN.

The GPAA has regional offices throughout South Africa, all of which are connected using redundant links to the GPAA's data centres.

To enable a wider reach of the services that the GPAA provides its clients, it also employs mobile offices operating out of vans.

Refer to the diagram below for the GPAA's high-level network set-up.



5 SOLUTIONS REQUIRED BY THE GPAA

The GPAA's current technology solution for its pension benefit administration system is CIVPEN, which is a legacy system. The CIVPEN system runs on an IBM mainframe, written in SoftwareAG Natural language and makes use of SoftwareAG Adabas database that is mainly used on mainframes with no workflow capabilities. The CIVPEN system is inflexible and does not keep the member, pensioner, or beneficiary at the centre of all its activities, resulting in staff and management having to access several functions to access such information. The current application is green screen technology-based with little that can be done in terms of user friendliness.

5.1 Defined Benefit Pension Administration Solution

5.1.1 The GPAA requires a Defined Benefits (DB) Pension Administration Solution that is user friendly, agile/flexible and able to meet the changing needs of its clients. The new solution should provide automation and address the GPAA Business Architecture context as described in Section 4.1, integrate easily with existing products at the GPAA, be easy to develop and implement.

5.1.2 In essence the GPAA is seeking to replace its current pension benefit administration solution, namely CIVPEN. The envisaged solution should provide for the following requirements on a high-level basis:

- Provide for defined benefit pension administration requirements.
- Implement the rules of the Funds under administration with little customisation in the solution. Include a percentage of customisation that will be required to align to the benefit rules if at all required.
- At a high level the solution should have the ability to:
    - Record member information, which includes amending such information.
    - Record contributions information on a member basis, including other sub processes within this area.
    - Electronic receipt of claims from employer departments.
    - Payment of exit claims (retirements, resignations, death benefits, transfers, ill health retirement, etc.) as per the rules of the Funds under administration.
    - Recording of financial transactions, which would be integrated/transferred to the financial solution.
    - The solution should include loans- and liens functionality.
- Provide for workflow and escalation processes where required.
- Provide for access management in the solution.
    - Should include user profile management, delegation of authority and comply with the applicable frameworks for identity- and access management and security.
    - As mentioned above, also integrate with the Access Management functionality available in the GPAA.
- Provide a mechanism for flexibly configuring Fund rules and easily evolving them as they change.
- Provide exception reporting based on rules from the system.
- Provide for a risk engine for pro-active fraud detection, -prevention and -reporting.
- Fraud Management capabilities, including detection and prevention controls based on rules from the system.
- System availability should be maximised to allow for 365/24/7 availability where possible.

- Enable PAYE payments to SARS, which are deducted from the benefits payable to pensioners.
- Enable the request of tax directives from SARS when paying out once-off gratuity payments and apply the received directives to the payable benefit pay-outs in an automated manner.
- Integrate tax deductions with the financial solution.
- Report Income Tax on interest earned to SARS in the required frequency.
- Report IT3(a) and IRP5 tax information to SARS in the required frequency.
- Reconcile tax monthly. Report tax reconciliation to SARS as required by SARS.
- Payment module of Benefits payments, based on scheme rules.

5.1.3 Whilst the GPAA is currently not administering Defined Contributions (DC) Funds, it is envisaged that the GPAA may have to start managing DC Funds in future. Capabilities of administering DC Funds must be included in the proposed solution within indication as to what percentage fit the solution can adapt to the DC requirements.

5.1.4 The ability to create forms/letter templates, draft and edit content, inject content into standard templates on specific point within the workflow or communication system.

5.1.5 Simple and configurable user profile creation, analysis, rules for conflicts/deployment and addition/removal of profiles. This should be designed in such a way that it can be managed by the business.

5.1.6 Need to provide for compliance/campaign activities (i.e clean-ups, verification of information, following up on non-compliant employers, etc.) and related case generation.

5.1.7 Need to build and use a generic 2nd and 3rd party data interface that will enrich workflows and processing activities.

5.2 Customer/Client Relationship Management Solution

5.2.1 The GPAA requires a CRM solution which will seamlessly work with the new pension administration solution. Based on the volume of customer/client interaction the GPAA requires a 360-degree view of its customer interactions. This would imply an omni-channel solution, a clear view on the preferred channels (with ability to expand) and a tiered query resolution system (e.g., T1 = self-service incl. chatbot, IVR, e-channels, T2 = agent front line to deal with simple queries. T3 = complex and T2 referred queries and T4 = policy setting to address unresolved query trends).

5.2.2 At a high level the CRM solution should encompass:

- Case-track and manage each interaction with clients.
- Client interaction must be recorded and cases managed for improved customer experience. Customer satisfaction scores e.g., Net Promoter Score as a measure that gauges customer loyalty, satisfaction and enthusiasm, should form the cornerstone for measuring the organisation’s service delivery requirements.
- The system should be customer centric ensuring that channel management is adequately provided for.
- The CRM solution must be channel agnostic and visible, accessible and traceable from any available channel.
- The CRM solution should conform to data security and privacy legislation.
- The CRM solution should allow for easy integration into other cloud-based software services.
- The CRM solution must seamlessly integrate with telephony platform including an intelligent IVR.

- Historical and multichannel SINGLE view of all service requests from all channels i.e. Walk in Centre all interactions, E-mail team interactions, Complaints Team interactions, Self Service interactions, Mobile Offices interactions, Customer Survey and Social Media all-in-one view.

5.2.3 The GPAA operates through various channels, namely:

- Call Centre situated in Pretoria with approximately 125 staff.
- Regional and Satellite Offices in the following cities.
    - Pretoria
    - Johannesburg
    - Durban
    - Pietermaritzburg
    - Bisho
    - Mthatha
    - Port Elizabeth
    - Mahikeng
    - Rustenburg
    - Cape Town
    - Bloemfontein
    - Phuthaditjhaba
    - Kimberley
    - Mbombela
    - Polokwane
    - Thohoyandou
- The above walk-in centres should have the ability to join the centralised Call Centre for inbound call / queries and for outbound campaigns depending on the demand patterns. The ability to work from home or remote/virtual agents on a range of devices is also a requirement based on the changing needs of the work environment.
- Call Centre agents needs the ability to chat and virtually interact live in real-time with walk-in and back-office staff.
- Mobile offices/vehicles in each of the nine provinces with Eastern Cape and KZN having two vehicles. These mobile offices/vehicles visit remote areas of the respective provinces to provide services to the GEPF membership.
- Self-Service through the GEPF website.
- Self-Service through a mobile application used by Android, HarmonyOS and iOS applications.
- QMS to effectively manage the servicing of clients effectively. It will include the prebooking requirement to schedule a visit.

5.2.4 The Call Centre, Regional Offices and Mobile Offices should be provided with web-based access to the system. Tracking capabilities for calls, enquiries and complaints must be provided. All public interactions with the GPAA must be recorded and managed in a case-based management solution. The solution should pro-actively be able to cater for 3rd party complaints administrator queries and reporting of fraud, president's hotline, GEPF issues and similar input channels.

5.2.5 The provided system must provide for the volumes specified above and allow for an average of 10% increase in volumes annually.

5.3 Financial Management Solution

5.3.1 The GPAA requires a financial management solution that integrates seamlessly with its pension administration system. The financial management solution may be part of the core administration system or be a separate financial administration solution integrated to the PAS.

At a high level, the financial management solution encompasses the following requirements:

- Record all financial transactions from the pension administration system to the general ledger and required sub-ledgers. Detailed financial transactions to be recorded. Each Fund to be managed independently of the others.
- Record all financial transactions relating to investment accounting to the general ledger and required sub-ledgers. Detailed financial transactions to be recorded. Each Fund's transactions to be recorded independently of the others.
- Produce a complete and accurate trial balance and generate financial statements for each Fund under administration.
- Maintain separate books of account for each Fund under administration.
- Record and produce financial statements for each Fund under administration.
- Record contribution collection and benefit amounts paid out.
- Enable and record transfer of contributions (incoming funds) to the applicable GPAA customers.
- Request and receive funds from GPAA customers for paying out benefit claims.
- Enable various financial analyses of the administered Funds.
- Reflect, reconcile, and report the financial transactions, enabling the GPAA to be compliant and fulfil its obligations towards SARS.

5.3.2 The following modules are required:

- Automated Cash Management Module
    - Import bank statements for automatic matching of transactions, i.e. capturing and allocation of PMG debits and credits. Must have bank statement mapping rules, which will automatically allocate transactions to the correct general ledger accounts. Must have an option to manually capture bank transactions in an editable batch, which can be checked and reconciled before being posted to help eliminate double-capturing or missing transactions;
    - Automatically generate receipt numbers;
    - Allow a user (limited to certain users) to add, delete or edit transactions and have an audit trail of those changes;
    - Allocate all unknown entries or errors to an unallocated account in the general ledger. Must however have an option for these unallocated payments to be linked to workflow and managed as inventory buckets or entries to be manually reviewed and allocated to correct general ledger accounts; and
    - Import SARS rejection reports for automatic capturing of cancelled cases.
- Forecasting and Budgeting Module
    - Generate monthly and annual projection reports relating to contribution receipts, annuity and gratuity payments;
    - Import daily expenditures payable (payments runs, tax, payroll, Accpac payments) per Fund from the PAS and the system used or to be used by the GPAA Finance Unit for generation of daily projections;
    - Import a report of cancelled telegraphic transfer payments per Fund from Safetyweb;

- Have add and edit functions and an audit trail of those changes; and
- Generate a variance report that compares monthly projections of revenues and expenditures against actual transactions recorded in the general ledger.

- Payments Module
  - Incoming Payments – Manage Payment Channels, Manage Bank Accounts and Payments Reconciliation and Processing;
  - Automatically generate separate payment lists to third parties listing payment runs according to bank account details and e-mail to separate third parties (i.e., Masters, Departments, External Funds). Payment lists should be linked to workflows and managed as inventory exception buckets;
  - Outgoing Payments – Processing of refund payment bank file (inclusive of bank file);
    - Managing of refund payment errors received from the Bank.
    - Process EFT refunds: extended to banks required.
    - Update integration and error logging unique to Bank(s) for which business involvement is required.
    - Manual placement and removal of outgoing (refund) payment locks.
    - Auto-initiation and creation of outgoing (refund) payment work items/cases which requires manual intervention in order to correct the outgoing (refund) payment error/lock placed on the financial account or transaction.
- Account Maintenance Module
  - Allow for electronic interest re-calculation using the interest calculator and relevant updated member or pensioner information and generate a payment. All interest calculation to be done on the PAS and reflected in the Financial Management system.
    NB: The interest re-calculation should ideally be done on the PAS and not the financial management system, since it relates to the payment of benefits.
- Payment and Reporting Features
  - Produce a report of cleared transactions, outstanding transactions and discrepancies;
  - Generate payment run statistics per allocation (e.g., annuities, gratuities paid per each run) per Fund, which can be exported to excel;
  - Import operating expenditures for each Fund from the system used or to be used by the GPAA Finance Unit to eliminate duplication of work; and
  - Produce complete financial statements (i.e., statement of net assets and funds, statement of changes in net assets and funds, cash flow statement and notes to the financial statements) for each Fund that are in line with applicable financial reporting frameworks.

5.4 Request to Service Providers

For the GPAA to assess the service offerings available in the market, bidders/service providers are requested to respond to the following questions that is relevant to the requested services in 4 and 5 above.

- What commercial solutions are currently available in the market/industry that are used and supported in South Africa?
- Should there not be any solutions that are used in South Africa, which solutions are globally available, and can it be supported in South Africa?
- Are these solutions deployed on-premise or in the Cloud or in a hybrid deployment, with the emphasis on high availability?

- To what extent will the proposed solutions meet the requirements (percentage fit) of the GPAA's customers with configuration? The GPAA would not prefer customisation of the solution/s and multiple solutions may be proposed.
- What is the estimated cost (CAPEX and OPEX) to procure, configure, build and maintain and support the solution? Total Cost of Ownerships, Specify Licence fees applicable, if any. Also indicate how the ownership of the intellectual property (IP) and data will work.
- To what extend can the proposed solution/s be modelled to various CAPEX or OPEX models i.e., rent-to-use, pay-as-you-go, purchase outright etc.?
- To what extent will the proposed solution/s/offering(s) accommodate the existing products that the GPAA already uses?
- What are the proposed implementation approaches for the solution/s?
- What are the envisioned risks identified with implementing the proposed solution/s and how would this be mitigated?
- What are the expected deliverables by the service provider?
- What would the service provider expect the GPAA to contribute to the solution (e.g. capabilities, resources, standards, artefacts, etc.)?
- What is the proposed time frame from planning to implementation of the proposed solution/s/offering(s)?
- What level of support is available in South Africa for the various products and/or solution offering(s)?
- What is the proposed migration strategy from the existing legacy system to the new solution offering(s)?
- What would be the proposed nature of engagement between the service provider and the GPAA once the solution is deployed to production?
- What processes are required when the contract with the service provider reaches its end and is being terminated

In addition to the requirements listed in the sections above, the GPAA has detailed certain key functional and non-functional requirements which must be answered in addition to the above.

6 FUNCTIONAL REQUIREMENTS

The high-level business and system requirements have been presented in table format with a column for respondent feedback and further input. Respondents are requested to indicate the following, as applicable, for each high-level requirement:

- Indicate the appropriate response abbreviation as shown in the table below for each of the requirements. Requirements with no response will be treated as 'NA' (not available).
- Note any assumptions, considerations or limitations that might provide the GPAA with insight into the responses provided by the respondent.
- Where applicable, identify the specific licensed product, module or add-on that will meet the requirement and indicate where possible deviation from standard product licensing might come into enforcement.
- Provide further explanations, clarifications and, if applicable, alternate recommendations in the comments section.
- Where Oracle has been used by the GPAA and an alternate solution needs to be considered, provide adequate detail why such solution is recommended.

Response to Solution	**Abbreviation**	**Definition and Criteria**
Custom Off-The-Shelf	OS	Functionality exists, off-the-shelf, with no configuration or modification, and can be demonstrated at other client sites in South Africa or abroad.
Configurable	CG	Functionality is met through configuration changes to the existing system, where 'Configuration' includes changes via administration consoles or changes to parameters within system configuration files.
Customizable	CU	Functionality can be met through custom development, enhancements, or extensions to the base source code, implying future maintenance complexity that may require additional effort to upgrade, update or apply patches.
Product Roadmap	PR	Functionality is not yet available out of the box but is on the product roadmap to be included in a future version of the product. Indicate timeframes and status of the product development item in question.
Add-on Available	AO	Functionality can be provided by a third-party solution that has been included in the response. The solution has been deployed at other client sites and can be demonstrated upon request. Indicate where the functionality is an add-on that will require integration effort and additional effort to upgrade, update or apply patches to.
Not Available	NA	Functionality cannot be provided by the system.

The functional requirements are broken down into the following areas:

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
1. Member Administration Member administration involves the management of the life cycle of members of the Fund. Indicate whether the solution has the ability to:							
1.1. Manage the life cycle of a Fund member, from enrolment (admission) inception through to termination relating to death, retirement, resignation and transfer in and out of the Funds, including but not limited to other critical life events such as marriage, divorce, death and beneficiary administration.							
1.2. Process the enrolment (admission) of new members. Maintain member information, both through payroll interfaces and based on receipt of updates through various channels.							
1.3. Structure various scheme and scheme rules for Defined benefit rule configuration.							
1.4. Support system generated communication, used for sending automated correspondence (letters/SMS/e-mail/push notification) to members and pensioners when selected updates or events take place, such as payments, change in address and personal details, etc., including but not limited to claim forms, confirmations, statements, etc. Via workflow.							
1.5. Link documents to a transaction/claim or event, such as a member query.							
1.6. Process annual pensioner increments.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
1.7. Associate master data documents to member profiles, using relevant meta-data to ensure association is maintained between the proposed system and the GPAA enterprise content management solution.							
1.8. Process member termination because of a member's exit from the participating employers.							
1.9. Process member exits from the Fund on a fully automated basis without human intervention. Only rare exceptions to be handled as workflow cases requiring human intervention.							
1.10. Describe the solution/s' Master Data management capability more specifically to member data.							
1.11. Process member exits while in the service of the Employer.							
1.12. Process member exits after termination of his/her employment.							
1.13. Conduct periodic survivorship (life existence) verification via third party data (e.g. DoHA), which should be fully automated.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
2. Member Self-Service Self-Service capabilities allow the member to perform routine administrative processes without assistance from a GPAA staff member. Indicate whether the solution provides:							
2.1. A self-service portal that provides members with an estimate of benefits.							
2.2. The capability for members to perform pension projections and benefit calculations using projected future salaries to provide estimates.							
2.3. The capability for members to extract pre-defined documents/reports, such as member certificates and statements from the self-service portal on an ad-hoc basis.							
2.4. The capability for members to maintain personal information and nominated beneficiary information.							
2.5. The capability for Fund Trustees and committee members to access the self-service functionality with the purpose of being able to extract management reports relating to self-service functionality.							
2.6. The capability to upload documents (i.e., ID copies and proof of address) and securely associate the uploaded documents with the member profile.							
2.7. Usability features, such as responsive design that adapts to the channel device in use by the user i.e., mobile phone or tablet/computer.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
2.8. Ability for the Administration users to modify the landing page, to graphically present the member benefit estimates and other service requests.							
2.9. Security controls and/or features pertaining to identity and access inherent in the solution's self-service platform.							
2.10. Ability for the client to initiate service requests via the self-service functionality. Service requests should include the submission of any claim process via the self-service, such as Initiate a funeral benefit, resignation, retirement etc.							
2.11. Ability for the Administration users to modify the landing page, to graphically present the member benefit estimates and other service requests.							
2.12. Security controls and/or features pertaining to identity and access inherent in the solution's self-service platform.							
2.13. Ability to track a service request.							
2.14. Ability to view membership information, for example contributions.							
2.15. Three types of user profiles for employers, Funds, and members, with different types of enquiries/functions available depending on the user.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
2.16. Authentication functionality, which is extendable to new types of biometrics (voice, facial, etc.).							
2.17. Ability for clients to update their demographics.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
3. Member Contributions Member Contributions involves the processing of member contributions and returns allocations, as well as the allocation of housing loan instalments, where the Fund has awarded a member a home loan. Indicate whether the solution has the ability to:							
3.1. Manage Member Contributions, including receipt of contributions as well as allocation of returns.							
3.2. Provide for necessary interfaces to electronically upload payroll data for the raising of contributions due and creation of contribution records at employer and member level.							
3.3. Provide for necessary interfaces to manually upload payroll data schedules for the raising of contributions due and creation of contribution records at employer and member level.							
3.4. Create contribution debt at employer level and/or member level. This functionality should be linked to a compliance workflow with the ability to have a debt payment arrangement between employer department and the GPAA.							
3.5. Transfer in and purchase of service functionality to convert amounts/benefits accrued in a previous Fund or transferred in, into pensionable service as recognized by a defined benefit Fund.							
3.6. Create Purchase of Service debt and do reconciliation and recovery of monthly							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
instalments in this regard as part of contribution interfaces and functionality.							
3.7. Allocate investment returns accrued over a monthly period to a member's account for Additional Voluntary Contribution Schemes (DC in nature).							
3.8. Receive different debt payments and manage the debt instalments.							
3.9. Provide for contribution certificates and the availability of the certificates via all required channels.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
4. Unclaimed Benefits The ability to build and maintain a complete record of transactions related to members who exit the Fund without claiming benefits that are due to them. This includes the management of these benefits paid into an unclaimed account and the value thereof. Indicate whether the solution has the ability to:							
4.1. Investigate reasons for unclaimed benefits(s).							
4.2. Locate a beneficiary/ies for an unclaimed benefit.							
4.3. Provide information on unclaimed benefits and the associated payments.							
4.4. Locate a beneficiary/ies for an unclaimed benefit.							
4.5. Track tracing actions on the system.							
4.6. Trace member information utilising third party database interfaces and record such information on the system. Indicate the availability of search engines to allow for augmentation of contact details.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
5. Unpaid Benefits The ability to build and maintain a complete record of transactions related to members who exit the Fund and these benefits are paid to and unpaid benefits account due to incorrect bank details, ACB rejections etc. Indicate whether the solution has the ability to:							
5.1. Administer and maintain a complete record of benefits due to a member or beneficiary that have not yet been paid but are not yet regarded as unclaimed.							
5.2. Provide information on benefits that have not yet been paid but are not yet regarded as unclaimed.							
5.3. Investigate and communicate with the beneficiary regarding why the claimed benefits remain unpaid.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
6. Fund Accounting and Reconciliation Fund accounting and reconciliation involves the processing of financial transactions and reconciling financial aspects of the Fund. Indicate whether the solution has the ability to:							
6.1. Manage Fund accounting within the solution.							
6.2. Integrate to third party accounting packages to manage Fund Accounting and generate financial statements and reports.							
6.3. Perform the reconciliation of the administration system to the Fund's general ledger.							
6.4. Allow for a year end "roll over" where, once the financial statements are signed and the financial year on the system is closed, that these records cannot be changed and the records are archived for storage purposes, and that there is a view access of these records for queries, and that all adjustments post this "roll over" happen in the current period.							
6.5. Apportion Fund administration costs to a member, as per apportionment criteria.							
6.6. Receive and allocate Fund administration costs.							
6.7. Have a built-in module for bank account transactional and balance level reconciliation. Describe the features of this capability.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
6.8. Import bank account transaction information and balances via an end-of-day batch process.							
6.9. Identify/profile the imported bank account transactions using business rules to automatically post the transactions to the relevant chart of accounts.							
6.10. Provide for the super-user to create, amend, and delete the business rules for transaction identification and posting.							
6.11. Allow for the automated reconciliation of the bank transactions and system transactions using various variables and permutations to match pass.							
6.12. Provide for reconciliation on a 1 bank account: 1 system account level, as well as 1 bank account: Many systems accounts level i.e., Omnibus/bulk bank account.							
6.13. Resolve erroneous reconciliations.							
6.14. Allow a super-user to manually import the bank account transactions and balances with a detailed audit trail.							
6.15. Allow a super-user to delete transactions and balances when required, subject to a detailed audit trail.							
6.16. Allow the user to manually match unreconciled transactions that do not breach							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
the business defined match pass rules/permutations.							
6.17. Record and store detailed audit trails of all reconciliation related activities, actions, automated matches, user matches, dissolutions, and imports.							
6.18. Create a unique match ID for reconciled transactions.							
6.19. Provide for a user to perform a manual bulk reconciliation. If so, will this be assigned one unique match ID.							
6.20. Provide for escalations of unreconciled transactions after a business defined period and/or balance integrity fail.							
6.21. Provide for comprehensive reporting within the bank account reconciliation module.							
6.22. Provide for orphan system and/or bank accounts i.e., system accounts with no related bank account, bank accounts with no related system account and suspense account transactions. Describe how it is done.							
6.23. Perform an integrity check to ensure that the previous day's closing bank/system balance is the same as the current day's opening bank/system balance.							
6.24. Provide for comments, notes and/or alerts on the transaction level, i.e., inter-departmental notes or alerts for unreconciled transactions.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
6.25. Provide for transaction reconciliation between the payment run and the bank creation files.							
6.26. Allow for the creation of multiple payment schedules to third parties.							
6.27. Provide for payment schedules?							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
7. Benefit Management Payment administration involves the execution of payments to members and beneficiaries. Indicate whether the solution has the ability to:							
7.1. Process pay-outs, including transfers, monthly pay-outs to retired Fund members, resignation pay-outs, death-in-service pay-outs, beneficiary pay-outs and terminated member pay-outs and all other benefit types.							
7.2. Process member divorce settlement/maintenance orders in terms of a court order against the member's account. The functionality should also allow for service reduction as part of the defined benefit fund rules.							
7.3. Support straight through automated processing of payments. If so, describe the payment process or workflow.							
7.4. have different authorisation routing depending on the parameters of the payment i.e., capital payments and payment value.							
7.5. Take into account the following during the payment process or workflow: • Available cash. • Accrued or unsettled cash/transactions i.e., management fees, service fees, EFT fees etc. • Trust/Beneficiary Care mandate. • Certificate of Existence. • Business structure authorisation mandate.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
• Daily limit on bank account.							
7.6. Automatically generate a proof of payment and distribute to a client/vendor either via e-mail and/or SMS and other channels.							
7.7. Track the payment progress or status using workflow methods ensuing that service level requirements, as defined, are met and reported and or escalated to various user profiles. List the typical payment statuses available in the solution.							
7.8. Perform real time validation on the bank account details and ownership through an external system interface.							
7.9. Support ad-hoc payments to once-off bank accounts.							
7.10. Provide for segregation of duties for capturing and releasing of ad hoc payments based.							
7.11. Provide a detailed report on historic and current payments and related data i.e., full payment history and tracking of payment progress.							
7.12. Provide for a real time and/or batch-based payment interface.							
7.13. Support payments through the following channels: • BankServ – for payments to South African bank accounts.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
• Payment Intermediaries – for payment to overseas bank accounts. • Post Office Vouchers – for payments through the post offices branches. • South African High Courts – for payments to minor beneficiaries through the South African High Courts. • Paymaster General Accounts – for telegraphic transfer of benefit payment above a certain value.							
7.14. Provide for future dated exit claims.							
7.15. Have a workflow that is triggered by the exit termination event/date.							
7.16. Validate bank account holder details to ensure that benefits payments are made to the right beneficiary.							
7.17. Request tax directives from SARS when a gratuity benefit is payable and reconcile these tax directives and payments that are due to SARS. All of these requirements must be fully automated.							
7.18. Validate the identity of members and beneficiaries with a South African ID number against the National Population register managed by the Department of Home Affairs (DHA). indicate how you would carry out this function for pensioners who have emigrated.							

REQUIREMENTS	OS	CG	CU	PR	AO	NA	COMMENTS
7.19. Provide for a full audit trail for all client records (members, pensioners and beneficiaries).							

7 NON-FUNCTIONAL REQUIREMENTS

The non-functional requirements are broken down into the following components:

REQUIREMENTS		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.	**Workflow and Content Management** In the pursuit of achieving efficiencies and cut down on paper, strong workflow and content management solutions play a big role in the GPAA's business. The PAS can either have these functionalities built in or should have the ability to integrate to a solution that provide these services.	
1.1.	**Content Management**	
1.1.1.	Indicate if a content management component is available as part of the system and what content types can be stored. Indicate if it is custom-built as part of the PAS or if it is a commercial off-the-shelf product.	
1.1.2.	Indicate the indexing capability of the content management component i.e., the ability of assigning attributes to content and being able to search the repository using these attributes.	
1.1.3.	Indicate whether it is possible to update the content of a document with a newer version of that content. Indicate if the previous version of the content is kept.	
1.1.4.	Indicate restrictions to the number and type of documents that may be stored in the content management component.	
1.1.5.	Indicate any OCR capability of the document management component.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.1.6. Indicate methods of uploading documents e.g., discrete and bulk upload. Indicate acquisition methods of content into the content management system.	
1.1.7. Indicate content searching capability.	
1.1.8. Indicate whether the PAS can integrate with alternative content management systems. Can it integrate with ECM/WebCenter content? If so, what is the extent of effort involved.	
1.1.9. Describe any measures available for improving image quality.	
1.1.10. Can the content management system be used by other systems at GPAA, external to the PAS.	
1.1.11. Indicate how the content management system is offered i.e., on-premises, private cloud, public cloud.	
1.1.12. Indicate integration capabilities with workflow systems.	
1.1.13. Indicate which document formats can be handled.	
1.1.14. Indicate the mechanism of adding/changing custom attributes to documents.	
1.1.15. Indicate how this content management system integrates with Identity and Access Management systems.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.1.16. Describe the security structure and permissions that can be granted to users and the way it is enforced.	
1.1.17. Describe how content can be arranged and organised within the content management system.	
1.1.18. Describe the methods of accessing content in the content management system.	
1.1.19. Indicate how an audit trail is kept within the document management system.	
1.1.20. Is there a REST API interface for this content management system? If so, does it provide for all the functionality available in this content management system?	
1.1.21. Can the functionality of the content management system easily be extended? If so, how easy is it to perform version upgrades of this content management system once it has been extended?	
1.1.22. Indicate whether the content management system can protect the content from unauthorised amendment so that it can be used in a court of law to prove the authenticity of the content and that it has not been altered.	
1.1.23. Indicate whether the content management system has functionality for records management.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.1.24. Indicate whether the content management system has functionality to configure retention policies down to the lowest level and if archived content can easily be retrieved.	
1.1.25. Describe any measures within the content management system to ensure non-repudiation.	
1.1.26. Describe how you intend to take on current digital GPAA documents kept in an external repository.	
1.1.27. Describe the capability of the content management system to support extended functionality e.g., content digital signatures, watermarks, etc.	
1.2. Business Process/Workflow Management	
1.2.1. Indicate whether a workflow component is available in the system that can be used by the GPAA to alter existing business processes or configure new business processes without the need for services from the service provider.	
1.2.2. Indicate whether the workflow integrates with document management.	
1.2.3. Indicate whether business process/workflow audit trails are kept and may be accessed for audit purposes.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.2.4. Indicate whether electronic approvals and notifications exist or can be configured for the business process/workflow component.	
1.2.5. Indicate whether rule-based escalations exist or can be configured for the business process/workflow component.	
1.2.6. Indicate whether the business process/workflow component supports Business Activity Monitoring (BAM) and reporting, as well as what metrics can be pre-configured.	
1.2.7. Indicate which flow control constructs are supported within the business process/workflow system.	
1.2.8. Indicate which UI frameworks are supported by this business process/workflow system.	
1.2.9. Are there any workflow templates provided with the system? List and describe.	
1.2.10. Indicate whether this workflow system can be accessed using REST API. If so, does this REST API covers the full capability offered by this workflow system?	
1.2.11. Indicate how the business process/workflow can integrate with back-end services (REST, SOAP, etc.).	
1.2.12. Indicate the integration capabilities with an Identity and Access Management system.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
1.2.13. Indicate which integration to other components is available out of the box.	
1.2.14. Allow for configuration of SLAs per workflow process, escalation and management functionality to override and escalate.	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
2. General Application Considerations	
2.1. Forms Management Forms are used as a temporary measure for a client to gather information prior to capturing it in a business process/workflow. Forms need to assist the client in effectively gathering information that is required in a business process or a workflow.	
2.1.1. Indicate the PAS's forms management capabilities.	
2.1.2. Describe the process and effort required in changing a form to add a new field or change an existing field (include the database side). Does the solution have a “forms engine” to allow for the configurable design of templates by super users and insertable content based on rule/scenarios emanating for the PAS.	
2.1.3. Indicate whether previous versions of a changed form are kept and accessible.	
2.1.4. Indicate whether any form changes are possible without involvement from the service provider or any developer.	
2.1.5. Describe how a form can be created? How can it be updated?	
2.1.6. Can a form be dynamically filled in while offline?	
2.1.7. Describe the capabilities for integrating forms into a workflow process.	
2.1.8. Can the form be stored in a Content Management system?	
2.2. Content and Product Management	

REQUIREMENTS	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
Indicate the capability around staging new non-transactional information e.g., content and products for checking before publishing it to members.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3. System Architecture and Design In your response, indicate whether the product you represent meet the requirement, as well as to what extent it is met and note anything else around this requirement that you deem noteworthy.	
3.1. Solution Architecture	
3.1.1. Provide a high-level architecture overview of the proposed system, making use of diagrams and other applicable views and clearly showing the various system components, technologies and how these relate to each other (tightly vs loosely coupled etc.).	
3.1.2. Describe the architecture of the PAS: • Provide component diagrams of the solution and describe the interaction between the components. • Describe the data model that underlines the solution. • Describe the integration with applications common in the PAS space. • Describe the hardware platform(s) required to run the PAS. • Describe the minimum requirements for end-user devices and software (e.g., browsers) required to access the PAS. • Provide diagrams showing the network traffic between the PAS components, up to the end-user.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
• Describe the security architecture of the PAS.	
3.1.3. Describe the development architecture of the PAS: • What software development tools are required to maintain and support the solution. • What skills will be required by the GPAA. • Is the PAS solution extensible by making use of plug-ins? If so, provide details of creating such plug-ins. • Describe the build process of the PAS solution.	
3.1.4. Describe the run architecture of the PAS solution: • Describe how the PAS can be monitored to identify effectiveness and bottlenecks. • Describe what measures the system can employ to adjust to varying load, while maintaining acceptable response times. • Describe runtime tuning measures that may be applied to overcome bottlenecks and inefficiencies.	
3.2. Extensibility The GPAA requirements from a PAS might grow and change over time and the GPAA might have some unique requirements.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.2.1. How would a change in requirements for the PAS be handled by the service provider? Would it require involvement of the service provider? Would the GPAA be able to implement it on its own?	
3.2.2. What is the approach around modules that are not used initially, can these be "switched off" and savings realised?	
3.2.3. Describe the ability to extend the system by integrating with other third-party components.	
3.3. Scalability The GPAA has a growth strategy which means that the system should be able to scale up/out as needed.	
3.3.1. Indicate how you would typically scale up/out if required and the associated cost impact.	
3.3.2. What is the size of your largest implementation (user base, transactions per day, database size, etc.)?	
3.3.3. What is the impact of scaling up on the business from a business disruption point of view?	
3.4. Usability and Channels The proposed solution should provide different channels, e.g., web, app, call centre to users for interacting with their information, as well as interacting with the GPAA. This includes but is not limited to members being able to view benefits and account balances, view and update their personal information and communicate with the Fund.	
3.4.1. Indicate the available channels.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.4.2. Indicate the functionality available per channel.	
3.4.3. Describe the system's user experience features, specifically responsiveness on different end-user device/channels.	
3.5. Performance and Availability Due to the mission critical nature for the GPAA business, high availability and quick response times are expected from the PAS.	
3.5.1. Indicate the approach to ensure high availability and quantify what this availability is.	
3.5.2. Indicate whether planned outages will be required. If so, how planned outages are managed.	
3.5.3. Indicate typical response times for a type of interaction, e.g., administration transactions, reports, batch transactions, etc., in the case of cloud hosting.	
3.6. Future Proofing The GPAA needs to be assured that their investment in a PAS will have longevity and keep up with the high pace of technological advances by sharing the solution/s' long term transformational roadmap to give confidence and guarantee continued value in the distant future.	
3.6.1. Share the PAS maturity roadmap with detailed digital maturity to the future to guarantee future proofing.	
3.6.2. Describe your future-proofing plans associated with technological market disrupters and technology-related developments.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.6.3. How do you embrace exponential technologies and how will the GPAA be kept on board with these changes or advances?	
3.6.4. Indicate up until when (year) support for the system would be guaranteed.	
3.7. Hosting and Infrastructure The GPAA's core business is not information technology and to this the desire is to host the PAS in the cloud and outsource most IT related functions to a hosting partner. However, hybrid and on-premises solutions will also be considered.	
3.7.1. Performance and Availability Due to the mission critical nature for the GPAA business, high availability and quick response times are expected from the PAS.	
3.7.1.1. Provide the proposed deployment model considering a hybrid deployment, i.e., on cloud and on-premises.	
3.7.1.2. Indicate architecture requirements on the GPAA side to allow for the cloud deployment to be successful.	
3.7.1.3. Indicate whether your PAS solution is based on Infrastructure as a Service (IaaS), Platform as a Service (PaaS), Software as a Service (SaaS) or a combination based on the deployment model.	
3.7.1.4. Indicate any security and performance concerns or comments specific to hosting in the Cloud.	
3.7.1.5. Indicate data residency specific to hosting in the Cloud.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.7.1.6. Describe any communication link security measures that will be put in place to ensure a secure connection to the GPAA from the hosting environment.	
3.7.1.7. Describe any communication link security measures supporting business continuity.	
3.7.1.8. Describe the Recovery Time Objective (RTO) and Recovery Point Objective (RPO) available in the PAS solution should recovery from a disaster scenario be required.	
3.7.1.9. Describe any communication link security measures pertaining to users working off-site.	
3.7.1.10. Describe how the system will be configured to segregate the GPAA's data from any other customer's data if we are in the cloud.	
3.7.1.11. Describe the size of the communication pipe required between the GPAA and the cloud provider hosting the system.	
3.8. Scaling of Hardware One of the expectations of hosting is the ability to seamlessly add processing capability to the infrastructure hosting the PAS solution.	
3.8.1. Describe how processing power will be added in case it is needed and what the impact on the system will be - downtime etc**.**	
3.9. End-user Requirements	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.9.1. Describe all client hardware requirements necessary to operate the suggested solution (Ideal and Minimum supported).	
3.10. System Integration In order for the PAS to perform effectively, integration to a wide range of other applications is required.	
3.10.1. Integration Architecture	
3.10.1.1. Describe the approach of integration with the GPAA and other external systems from the cloud-based PAS.	
3.10.1.2. Describe the solution/s' ability to handle service interfaces via REST, SOA, Microservices, Enterprise Service Bus, API Gateway, etc.	
3.10.1.3. Describe how the governance around the use of services is managed. How is the usage of services by other components in the system being tracked? Does the service provider make use of a service catalogue? Does the service provider make use of a API Manager? How is service versioning being managed?	
3.10.1.4. Describe the process and turnaround for adding a new service interface.	
3.10.1.5. Describe integration specific to Master Data - where the PAS is the source of the Master Data, and it should be	

REQUIREMENT		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
	exported/replicated/synchronised to other applications/databases.	
3.10.1.6.	Describe integration specific to Master Data, where the PAS is the consumer of Master Data hosted in another system and how the PAS synchronises with such data.	
3.10.1.7.	How does your solution support third party payment interfaces, such as BankServ; SafetyWeb and other Automated Clearing house services.	
3.11.	**Integration to specific types of Applications**	
3.11.1.	Describe integration with Banks and other payment agents (making and receiving of payments).	
3.11.2.	Describe integration with SARS, specifically request for tax directives, SARS eFiling integration and other SARS applications the GPAA may use.	
3.11.3.	Describe integration with other third-party systems that the GPAA may use, such as Insurance Companies.	
3.11.4.	Describe integration with Medical Aid Schemes. The GPAA pays out post-retirement medical scheme subsidies to medical schemes. How would that be managed by the PAS solution?	

REQUIREMENT		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.11.5.	Describe integration with HR- and Payroll systems for collecting member and employer contribution. And for the purpose of lodging exit benefit claim requests. (Note: Integration with the Transversal Systems).	
3.11.6.	Which Workflow systems can be integrated with this system?	
3.11.7.	Describe integration with Content Management systems.	
3.11.8.	Describe integration with CRM systems.	
3.11.9.	Describe integration with IAM systems, implementing user authentication and authorisation.	
3.11.10.	Describe how PAS will affect annuity payments if not done through integration with a payroll system.	
3.11.11.	Describe integration with the DHA to verify SA details and to obtain their pictures and other biometric requirements.	
3.11.12.	Describe integration with a General Ledger system or describe the PAS general ledger functionality.	
3.11.13.	Describe any other integration functionality available or required to integrate with the PAS solution.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
3.11.14. Describe integration to the SAPO for the purpose of making payments to beneficiaries through the post office.	
3.11.15. Describe the integration with credit bureaus for the purpose of locating members and beneficiaries.	

REQUIREMENT		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
4.	**Security** The member and other data contained in the PAS is of a sensitive nature and the GPAA needs to be assured that the data is secure in its confidentiality, integrity and accuracy. In moving to a new PAS, one of the main concerns for the GPAA is ensuring adequate security.	
4.1.	**End-user Requirements**	
4.1.1.	Provide the proposed system's security architecture providing clear traceability between business processes, data, applications and infrastructure.	
4.1.2.	Indicate whether the PAS supports industry standard authentication and authorisation protocols (Oauth2 and OpenID Connect). Does the PAS support role-based access to is various functions?	
4.1.3.	Describe the security controls used to ensure the protection of all data in transit integrated to an internal IAM with an open standard Oath authorisation protocol.	
4.1.4.	Describe the security controls used to ensure the protection of all data at rest.	
4.1.5.	Describe the security controls used to ensure the protection of all data during integration with other systems.	
4.1.6.	Indicate how the classification of data is done and security related to it, for example personal data.	
4.1.7.	Indicate how PAS supports data protection legislation, e.g., POPIA and ISO 27001 and ISO 27002.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
4.1.8. Indicate how segregation of duties are implemented in the system within the Governance, Risk and Compliance capability.	
4.1.9. Indicate how Non-repudiation and Originality of each transaction is assured.	
4.1.10. Indicate how the system complies with international standards applicable to Security and or Business continuity policies and procedures.	
4.1.11. Indicate any external security tests/audits and the frequency of these tests and whether results will be made available to the GPAA e.g., penetration tests.	
4.1.12. Indicate any external accreditations and the frequency of these assessments and whether results will be made available to the GPAA.	
4.1.13. Confirm that the PAS can support different processes for different user populations, e.g., Fund members/pensioners, GPAA Employees, Employer Representatives.	
4.2. Identify and access management	
4.2.1. Confirm that the system supports Role Based security.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
4.2.2. Confirm that addition security rules exist, e.g., a customer can only update his own information. A processor cannot also be an approver.	
4.2.3. Describe the security controls and/or features pertaining to identity and access for internal GPAA user groups and external user groups.	
4.2.4. Indicate whether there is an admin user, what they can typically do and whether their actions are included in audit logging.	
4.2.5. Indicate if the PAS can integrate with the GPAA IAM System (Active Directory) for internal users.	
4.2.6. Can PAS integrate with IAM?	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
5. Data Management The GPAA subscribes to the view that Data is an asset as one of its principles: Data is a valuable corporate resource; it has a real and measurable value. Data quality should always be promoted. The PAS will contain most of the wealth of the GPAA's data and to this end it needs to be ensured that it will conform to data management related requirements.	
5.1. Data Management	
5.1.1. Describe the approach to Data Management in the PAS.	
5.1.2. Describe how the PAS manages the data flows from one system to another.	
5.1.3. Describe how the PAS manages Meta Data.	
5.1.4. Describe the data management reporting capabilities of the PAS.	
5.1.5. Describe the operational reporting capabilities of the PAS.	
5.2. Quality of Data	
5.2.1. Describe how the system ensures a single version of the truth.	
5.2.2. Describe how the solution manages data standards and data quality with user-defined rule engines.	
5.2.3. Describe how the solution monitors and check that the data that flows in and out of the solution meets the required data quality standards and controls.	
5.2.4. Describe how the solution reports on data quality issues and problems.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
5.3. Access to Data	
5.3.1. Confirm whether all data can be updated through a front end with the only restriction being the security restrictions.	
5.3.2. Confirm that the system is able to keep history subject to various criteria, e.g., duration, type and format of data.	
5.3.3. Describe the archiving mechanism used by the PAS.	
5.3.4. Indicate whether there is a different process to access historic, archived information and if so, how this works.	
5.3.5. Describe the effort and ease of synchronising the data in real time or near real time between the PAS and the managed CDR, outlining any restrictions or additional costs if applicable.	
5.3.6. Describe how the PAS integrates with data from other systems such as security and document management systems.	
5.3.7. Describe how other systems will access the PAS data.	
5.3.8. Describe the capabilities and flexibility of the data service and the technology supported.	
5.3.9. Describe the data recovery capabilities of the PAS.	
5.3.10. Describe the data tuning capabilities of the PAS.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
5.3.11. Describe the data retention capabilities of the PAS.	
5.4. Auditability It is vital that a clear audit trail exists for all changes made to data to ensure that root cause analysis can be done as well as fraud and security breaches detected.	
5.4.1. Describe how the system captures and manages audit information for all actions carried out on the system to change, create or delete data.	
5.4.2. Describe how the system represent audit information, how can this audit information be accessed and what views are available.	
5.4.3. Describe all information stored with the audit record, i.e., person making the change and date, time stamp.	
5.4.4. Confirm the period for which audit information is kept and accessible.	
5.4.5. Is it possible to construct what a record looked like at a point in time from the audit information of that record?	
5.4.6. Describe the availability of audit reports that focus specifically on potential fraud or security breaches.	
5.4.7. Can the solution provide a detailed audit trail with a user stamp, date, time, old and new value?	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
5.4.8. Does the solution provide a unique and sequential system generated identifier for each event, action and/or data element change instance?	
5.4.9. Does the solution provide a reporting capability on the audit trail for data analysis?	
5.4.10. Does the solution lock the audit trails and system logs so that it cannot be changed? Provide a list of all system logs that are available.	

REQUIREMENT		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
6.	**Implementation Project Approach** A big consideration when choosing a PAS is the process of initial implementation and the assistance that will be received from the selected partner. In responding to the following questions, bear in mind that there is a substantial business currently running on an existing system and the aim would be to minimise impact and risk on the existing business.	
6.1.	**Implementation & Training Approach**	
6.1.1.	Indicate the approach to be followed for the implementation of a PAS for the GPAA.	
6.1.2.	Indicate how the project would be executed, specifically the different phases and what the expectations would be from both the service provider as well as the GPAA.	
6.1.3.	Comment on your approach to application testing, in particular unit, system, stress, and load testing, as well as integration testing.	
6.1.4.	Describe your automated testing approach.	
6.1.5.	Describe your regression testing approach.	
6.1.6.	Comment on your approach to user acceptance testing.	
6.1.7.	Describe the resources available from your organisation, as well as required from the GPAA to be dedicated to this project. Also provide some requirements you would need from the GPAA in terms of skillset and number of resources on a full time or part time basis to support the implementation.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
6.1.8. What is the estimated duration for the implementation of the new system?	
6.1.9. Indicate how training will be provided on the PAS to GPAA staff.	
6.1.10. How would change management be handled? How would you ensure that there is a buy-in for using the proposed system?	
6.1.11. Discuss the System Development Life Cycle Approach. Waterfall? Iterative? Agile?	
6.1.12. Describe your Continuous Integration/ Continuous Deployment approach. Tooling? Processes?	
6.1.13. Separation of duties between development, deployment, testing, etc.	
6.1.14. Should it be required, describe source control management.	
6.1.15. Ownership of source code that is developed specifically for the GPAA.	
6.1.16. Describe the responsibilities that you expect the GPAA to fulfil in carrying out the implementation of the PAS.	
6.2. Data Migration	
6.2.1. Describe your approach to the data migration and data conversion process or approach.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
6.2.2. The target data model would likely be different than the existing data model. How would you address the data migration given this expected difference?	
6.2.3. Describe how you would ensure complete data migration.	
6.3. Parallel Run	
How would you approach a parallel run with the current PAS paying particular attention to the testing and pilot stages of the implementation?	
6.4. Non-Production Environment/s	
Indicate the approach to establishing development/ test/training environments that are separate from the production environment but also hosted in the same way. Also indicate the availability of data scrambling on the non-production environments.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
7. Operationalisation Once the PAS is implemented it must be handed over to operations for ongoing support and running in support of the business.	
7.1. Monitoring and Management	
7.1.1. Indicate whether the system employs or utilises a service level monitoring tool and how issues with the application are detected pro-actively by monitoring on a threshold etc.	
7.1.2. Describe the structures and tools available for centralised management, administration, support, and maintenance of the system and how this responsibility will be shared between the service provider and the GPAA.	

REQUIREMENT		COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
8.	**Disaster Recovery and Business Continuity** The PAS is business critical to the GPAA and to this end disaster recovery (DR), as well as business continuity are key components of a successful partnership.	
8.1.	**Backup and Disaster Recovery**	
8.1.1.	Describe the backup and disaster recovery approach when hosting the PAS.	
8.1.2.	Describe the Recovery Point Objective and Recovery Time Objective (how long will it take to restore service and what is the maximum amount of data that will be lost).	
8.1.3.	Indicate whether a DR site is available and whether GPAA can connect to it and how the data is replicated between the two sites.	
8.1.4.	In the case of a DR site, describe how often and how testing of this DR site is conducted.	
8.1.5.	Indicate safeguards against corruption of backups.	
8.1.6.	Indicate the worst-case scenario from a disaster point of view and what the recovery plan would be.	
8.2.	**Business Continuity**	
8.2.1.	Indicate what, if any, functionality will be available in an "offline mode" if the network is down.	
8.2.2.	Indicate the suggested BCP in the case where the system is completely down.	

REQUIREMENT	COMMENTS OR RESPONSE TO REQUIREMENT, WHERE APPLICABLE
9. Contractual	
9.1.1. Provide a copy of your standard SLA with customers.	
9.1.2. Provide the guarantees (financial or otherwise) to ensure system delivery within budget and schedule.	
9.1.3. Detail the mechanism to handle scope changes in the required system, during the system implementation phase and after the system is delivered.	

8 SOLUTION PRINCIPLES

The solution principles are broken down into the following components:

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
1. **Stable Core, Extended by Flexible Partnerships**	GPAA needs stable systems and processes to function efficiently, augmented by synergies with strategic third parties. This will allow the Fund to develop integrated data, systems and processes through which clients can be serviced efficiently and effectively.	The PAS must easily integrate with third party systems ensuring that the application landscape can be extended easily and with no minimal customisation requirements without deviating from the standard product.	
2. **Frictionless Processing**	The GPAA needs to advance its business processes such that they are simple to execute, uncomplicated in design and transparent in understanding. By following this principle, unnecessary processes will be abstracted to meet client needs effectively.	The PAS should have flexibility with regards to the way processes are implemented on it. Where processes are not flexible it should be ensured that processes are standardised and simplified as per industry best practices.	
3. **Insight-Driven**	For the GPAA to be an insight-driven organisation, priority should be on embedding analysis, data, and reasoning into its decision-making processes. This adopts a science-led approach that targets business values and transforms the clients' experience.	The service provider should clearly indicate how the proposed solution/s would provide data analytics and insights. In the case where this is done with an external data analytics environment it should be made clear how easy it is to provide data from the PAS for such a data analytics environment.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
4. **Secure, Trusted and Reliable**	The GPAA needs to be viewed as a credible benefit funds administrator by Fund members. The GPAA's ability to be adept at mitigating fraud and acting in the best interest of its clients will position the Fund as a secure and trusted financial custodian.	The PAS must provide functionality to detect deviations for escalation and exception reporting where patterns/ deviations should be investigated from a fraud point of view.	
5. **Prioritise Education**	The GPAA needs to prioritise member education and learning. It is essential that sufficient tools and information exist to provide clients with a comprehensive and transparent understanding of the Fund.	Clearly indicate education around any self-service channels that are available to the clients. Indicate how training to GPAA employees will be provided.	
6. **Authentic, Contextualised Experiences**	The GPAA needs to provide member experiences that are empathic, unique and targeted to individual member needs. Offerings in this domain must have a thorough and genuine understanding of the various life stages throughout a member's journey with the Fund.	Indicate how the PAS can provide a client centric experience where the experience changes between different users based on the user's needs.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
7. **Proactive Innovation**	For the GPAA to become a truly innovative Fund, its people, processes and technology need to be continually reviewed and optimised. This is achieved by understanding global best-practice trends and creating a culture that rewards innovation, both internally and externally.	Indicate how the PAS would be kept up to date with technological advancements and industry trends and how newer versions would be made available to the GPAA. How will the upgrade path and the process and risks around upgrading to a new version, as well as the frequency of updates be safeguarded. The technology vision of the vendor providing the PAS should also be shared.	
8. User Interface	UI channels need to be standardised and easily available to the users of the system. UI must be clear, familiar, hierarchy based and flexible.	The service provider must indicate whether web-based UI and mobile app channels are available as part of the proposed solution. Ease of use need to be shown.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
9. **Single version of the truth**	All related data records are kept in a single repository, with little to no duplication.	Data updates are stored in channel-independent manner. A distinction must be made between Master data and Transactional data in terms of how the data is stored, where it is stored and who the data will be consumed. The PAS must be clear around how Master and Transactional data will be managed.	
10. **Data is an asset**	Data is a valuable corporate resource. It has a real and measurable value. Data quality should always be promoted.	The PAS should indicate how data is managed inside the application from a stewardship point of view, as well as how it is used. Indicate how operational, as well as strategical views on data are provided and extended as needed. How does the PAS ensure accuracy of data and integrity thereof?	
11. Sensitive data is secure	Laws and Regulations of South Africa require the safeguarding of sensitive information e.g., national security, medical confidentiality and privacy, while permitting free access to public information.	How will the PAS ensure access to information to only those who are authorised to access it? How will the PAS ensure that only authorised users may view/edit any specific type of data or data pertaining to a specific client?	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
12. **Data is Accessible**	Wide access to data leads to efficiency and effectiveness in decision-making and affords timely response to information requests and service delivery.	How will the PAS ensure that access to data sources are available via various interfaces (access channels)?	
13. **Common Vocabulary and Data Definitions**	Data is defined consistently throughout the enterprise, and the definitions are understandable and available to all users.	Ability of the PAS to adapt the system terminology to be the same as those used by the GPAA. Is this configurable or can it be set up/updated by an admin user? Dictionary of terms used by the PAS with their meanings is required to identify how it is aligned to common GPAA vocabulary and where changes are needed.	
14. **Privacy**	Data privacy and security needs to be enforced commensurate with the risk of exposure.	How is data classified in the PAS, and how is access controlled based on this classification? What tools do the PAS provide to ensure that data privacy can be managed appropriately?	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
15. **Secured sharing and publishing**	Data needs to be shared and published without violating security policies or placing the GPAA at risk of exposing valuable data assets.	The PAS should be secure in the way that it integrates with other systems and in any sharing of data that it allows. All data access services and interfaces must have IAM policies including audit trails. The PAS should consider data masking in compliance with the applicable legislation, e.g., POPIA.	
16. **Standard data exchange formats**	Leverage standardised and accessible formats for exchange of data between systems, users and partners.	Indicate the standardised representations (industry standards) for the exchange of data that is supported by the PAS.	
17. **Data Quality**	The GPAA must ensure that the quality of data is proactively managed to ensure it is complete, accurate and correct.	How will the PAS ensure quality of data, Master data as well as Transactional data and calculations etc. What would the approach be around migrated data where data quality issues exist?	
18. Integration	The PAS should adopt the principle of data as service. Integration on a data level with other solutions, BI and Data Management database should be considered as an exception.	How will the PAS exchange data with other systems? How will the PAS ensure that there is near real-time integration between the PAS data and the data warehouse and management information systems data?	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
19. **Processes are straight through**	Processes are executed to completion once initiated.	The PAS should prevent buffers between activities as much as possible, ensuring that, once a process is started, it is completed to its end as quickly as possible. Exception monitoring for incomplete/delayed processes should be provided.	
20. **Front office processes are separated from back-office processes**	The back office will not be exposed to or directly accessible to members.	Processes are dedicated to front office or back office. Segregation between front and back office is clearly defined. Any configuration needs to be advised.	
21. **Processes are supported by a central business process management system**	Process management systems provide management information, activity monitoring, metrics and insight into process execution.	Is the PAS able to have business processes changed according to the organisation's requirement and can the system adapt accordingly? Can processes be changed independently from the application functionality? What is the extent of effort required to implement/change processes and how and by whom is this done? Is it possible to view measurements on the processes around how long it typically takes, etc.?	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
22. **Business rules should be centralised**	Business rules must be managed at a central place to ensure consistency. Business rules management should be centralised to allow for administration or maintenance in isolation from system development.	Business rules should be managed in a single place in a rules engine. It should be possible to change business rules. A view is needed of the effort and time to change such business rules, as well as the impact on the solution. How will changed business rules in the rules engine be migrated between the different environments?	
23. **Embrace exponential technologies**	The platform must have the required agility to quickly adopt and implement new technologies in order to reduce the development go-to-market times.	The PAS should indicate the latest technologies used, as well as the approach for staying current on latest technologies.	
24. **Cloud adoption and orchestration and cloud first**	The platform must be cloud capable in its configuration and setup of the environment and ready to integrate with 3rd party services and internal components.	The PAS should be required to be hosted in the cloud and be able to integrate from the cloud within the borders of South Africa.	
25. **Performance and scalability**	Architected for optimal applications' responsiveness, low latency and ease of capacity increase.	The PAS should be a highly responsive flexible platform that can be scaled up as needed. The user experience should be fast and consistent.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
26. **New technology transition**	The Architecture function needs to consider the impact to the current technology landscape when implementing new technologies.	The service provider should have a strategy that highlights the transitioning from the existing system to the PAS without adversely impacting business.	
27. **Secure, trusted, and reliable**	Architected to integrate security with business and IT standards and best practices.	The service provider should implement authentication and access management built into the PAS and provide for monitoring capabilities. The PAS should be resilient and not have single points of failure.	
28. **Composite architecture**	Architected for granularity and loose coupling of components to allow for separation of concerns. The platform must be diverse to allow different technology vendors to be plugged into the platform where required.	The PAS needs to be modular and loosely coupled, with an ability to integrate with different technologies. It should have the ability to modify components without impacting other components. Provide for interoperability through applied use of integration standards.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
29. **Engage digitally**	The platform must provide a means to engage and provide a consistent experience for users across various digital channels. The consistent, user-friendly member experience will ensure that new users are quickly on-boarded and are kept engaged throughout their interaction with the platform.	The PAS should provide a choice of engagement channels and provide insights through member experience analytics.	
30. **Leverage every touchpoint as a data source**	Every time a member interacts with a system or stakeholder from the GPAA, data is created and should be captured.	Every existing and new touchpoint with the member must be stored and available for analysis.	
31. **Automated self-service**	Automated member self-service is a type of electronic support that allows end-users to use technology to access information and perform routine tasks without requiring the assistance of a live member service representative.	The PAS should allow automated member interactions through self-service functionality where possible. This will lead to improved service quality, save time through faster management and execution of requests, process and resources traceability and transparency and a positive end-user experience with the GPAA.	

PRINCIPLE MATTER	DESCRIPTION	IMPLICATION OR IMPACT ON RFI	RESPONSE TO REQUIREMENTS AND OR COMMENTS
32. **Digital first**	Digital First means digital by default. It means looking first to digital as a way of delivering information, services, or any other GPAA function and then distributing it in various ways e.g., web, mobile devices and paper.	The PAS solutions should provide digital enablement to enable the client in obtaining a service.	
33. **Anytime, anywhere access**	Anytime, anywhere access is where GPAA services are accessible by members at any time and through any device such as web or mobile.	The PAS should be enabled with channels and platforms for members to engage with the GPAA anytime and anywhere.	
34. **Create a consistent experience across multiple channels**	Experiences across channels must be cognisant of the channel's context but must present one unified version of the truth irrespective of the channel used and provide users with comparable content and functionality as required.	The PAS should ensure a consistent user experience across channels.	

9 RESPONSE TEMPLATE FOR RFI

The GPAA invites you to submit a response to the RFI for the services as stated above. This RFI is a stand-alone information-gathering exercise, intended only to inform and assist the GPAA's further deliberation and development of a formal RFP for the solutions as indicated above.

9.1 Guide to Respond

This RFI is issued on an open tender notice format with a definite closing date.

Respondents are to provide the following minimum information in their responses:

- Background information of the service provider and other related aspects of the organisation.
- Overview of the suggested solutions the service provider is proposing, considering above sections 4 and 5 (what the GPAA requires) of the RFI.
- Address all the questions raised in Section 5 of the RFI for each of the requirements, namely Pensions Administration (PAS), Customer Relationship Management (CRM) and Financial Management solution/s. This could be done in a table format as per example below:

Question	PAS	CRM	Financial Management
What commercial solutions are currently available in the market/industry which are used and supported in South Africa?			

- Response to the Functional (Section 6), Non- Functional (Section 7) and Solution Principles (Section 8) Requirements: Kindly use the templates as provided and where additional information is required, such as diagrams, etc, these can be attached as Annexures and referred to in the template provided.
- Kindly note that all bidders will be required to prepare a presentation on the proposed solutions. The GPAA will engage with the bidders to present the proposed solutions. Any additional information can be included in the presentation to clarify responses and demonstrate functionality.

During the response time the central point for all queries relevant to the provision of background information and points of clarity relevant to this RFI will be fortune.mogwatjana@gpaa.gov.za.

In the interest of all parties concerned all queries must be submitted in writing and responses to queries or points of clarity will be updated on the GPAA Website for interested service providers to access.

9.2 Method of submitting the RFI to the GPAA

The RFI responses must be sealed and delivered at the GPAA Head Office, in the Tender Box located at the following address:

GPAA Head Office-Reception
34 Hamilton Street
Arcadia
Pretoria,

All submission (envelopes) responses must be clearly marked as follows:

Request for Information RFI System Solutions GPAA 05/2022	
From (name of company)	
Company Postal Address	
Contact details of company representative	

9.3 Important notice to bidders

- No questions, during the RFI period will be answered telephonically.
- No late submissions will be considered.
- Responses must be sealed and signed by person/s duly authorised to act on behalf of your company.
- Questions must be submitted in writing via e-mail to:

E-mail: fortune.mogwatjana@gpaa.gov.za.

9.4 Response Sheet in Terms of Request for Information

To be completed by the person/company responding to the RFI.

Bidders are required to respond to the requirements listed below by **30 May 2022 at 11h00.**

Your contact's name and contact details	
Company registration number	

SBD1

REQUEST FOR INFORMATION

YOU ARE HEREBY INVITED TO SUBMIT INFORMATION FOR REQUIREMENTS OF THE GOVERNMENT PENSION ADMINISTRATION AGENCY (GPAA)					
BID NUMBER	**GPAA 05/2022**	CLOSING DATE	**30 May 2022**	CLOSING TIME	**11h00**
DESCRIPTION	**REQUEST FOR INFORMATION (RFI) - PENSION BENEFIT ADMINISTRATION SOLUTION, INCLUDING CLIENT RELATIONSHIP MANAGEMENT, FUND ADMINISTRATION AND FINANCIAL MANAGEMENT SOLUTIONS**				
BID RESPONSE DOCUMENTS MAY BE DEPOSITED IN THE BID BOX SITUATED AT *(STREET ADDRESS)*					
34 HAMILTON STREET					
ARCADIA					
PRETORIA					

BIDDING PROCEDURE ENQUIRIES MAY BE DIRECTED TO		**TECHNICAL ENQUIRIES MAY BE DIRECTED TO**	
CONTACT PERSON	**Fortune Mogwatjana**	CONTACT PERSON	
TELEPHONE NUMBER	**N/A**	TELEPHONE NUMBER	
FACSIMILE NUMBER	**N/A**	FACSIMILE NUMBER	
E-MAIL ADDRESS	**Fortune.Mogwatjana@gpaa.gov.za**	E-MAIL ADDRESS	

SUPPLIER INFORMATION				
NAME OF BIDDER				
POSTAL ADDRESS				
STREET ADDRESS				
TELEPHONE NUMBER	CODE		NUMBER	
CELLPHONE NUMBER				
FACSIMILE NUMBER	CODE		NUMBER	
E-MAIL ADDRESS				