

REQUEST FOR QUOTATION (RFQ): APPOINTMENT OF SERVICE PROVIDER TO PROVIDE HOST-TO-HOST BANKING SERVICES FOR 60 MONTHS.

MILESTONES	INFORMATION
RFQ NO	2836
Issue Date	01 March 2023
Closing Date and Time	06 March @11:00am , No late submissions will be accepted.
Method of submission.	Responses should be submitted electronically to tamsanqam@sefa.org.za It is the Bidder's responsibility to ensure that the email is received on time by sefa.

1. INTRODUCTION AND BACKGROUND

- 1.1. Small Enterprise Finance Agency hereinafter referred to as sefa, is a wholly owned subsidiary of the Industrial Development Corporation of South Africa Limited (IDC) and reports to the Small Business Development Department (DSBD, its Executive Authority).
- 1.2. sefa operates as a Development Finance Institution (DFI) to foster the establishment, development, and growth of Small, Micro and Medium Enterprises (SMMEs) and contributes towards poverty alleviation, job creation and economic growth. sefa provides products and services to qualifying SMMEs as defined in the National Small Business Act of 1996, as amended in 2004, through a hybrid of wholesale and direct lending channels.
- 1.3. Sefa currently does not have a financial transaction management company to process financial transactions each month and consequently these details are captured manually each day.
- 1.4. The transactions are not visible on the client's account until the finance department have run the month end, which usually is only concluded by the 7th day of the following month. This results in long lead times for the collection agents to determine if clients have paid their monthly debit order. For example if a client debit



order is returned on 2 January 2023, the controller will only become aware of the unpaid by the 10th of the next month when the system is updated.

- 1.5. Since COVID & TREP facilities have been introduced to sefa the volume of clients has increased dramatically. Currently there are approximately 5500 transactions processed in the Direct Lending environment each month. The increased focus on collections has necessitated that the receipts from clients via debit order and the consequent unaid debit orders are reflected on the clients accounts immediately in order to expedite collections action. It is for this reason that the enhancement to the processing of financial transactions needs to be implemented.
- 1.6. Sefa uses an externally sourced collection system called Swordfish. The Swordfish system has built in functionality to process daily receipts and provide accurate collections using the promise to pay (PTP) functionality. This functionality however, requires that financial transactions on clients accounts be processed on a daily basis as this will give priority to any transactions that have failed to be processed or returned unpaid.
- 1.7. When the functionality has been integrated the impact of human error (capturing details incorrectly) will be minimised considering that all the transactions will be automated.
- 1.8. Only transactions that are unable to be identified by the system will require manual intervention.

2. SCOPE OF WORK

- 2.1. The supplier must facilitate the following transactions.
 - 2.1.1 The debit order file from the finance department which is currently run 3 times a month on the 1st, 15th and 31st of each month.
 - 2.1.2 The debit order file should be presented to the various clients' bank accounts that have been described in the debit order authorization form and signed by those clients.



2.1.3 Once the debit orders have been submitted and processed to the clients bank account a report should be provided reflecting the status of each debit order, whether it was successful or unsuccessful. Where the transaction was unsuccessful the reason for the failure has to be provided and may include reasons like:

- 2.1.3.1 Insufficient funds.
- 2.1.3.2 Payment stopped.
- 2.1.3.3 No authority to debit.

2.2. When manual debit/ad-hoc order transactions are processed through Swordfish, the system should also cater for those individual transactions that need to be submitted for payment.

2.2.1 The electronic file should be diverted from the Swordfish integrated 3rd party provider and routed via the new solution.

2.2.2 This would require that the supplier should have the capacity to manage daily once-off debit order transactions that are captured by the collectors when operating on Swordfish.

2.3. Once the files have been submitted for debit orders there should be further functionality that automatically allocates those receipts to the Loan Administration System.

2.4. When debit orders fail, as a result of factors mentioned in 2.1.3 the corresponding debit to the clients account must be processed and must reflect on the clients account the next day. In this instance “processed” may refer to an automated upload from the supplier to allow for the unpaid debit orders to be reflected on the clients accounts, whilst the loan administration system remains locked during the month-end procedures of the finance department.

2.5. The system should provide a reconciliation with the actual bank statements to identify transactions that were not processed via the debit order functionality, so that these transactions can be captured manually by the finance department.



3. QUOTATION RESPONSE

Bidders shall submit their response in accordance with the response format specified below (Each section must be clearly marked, and the documents must be emailed).

3.1. Schedule 1

Completion of all Standard Bidding Documents by hand and other requirements as reflected in the Special Conditions of Contract which covers the following:

- **SBD 4:** Bidder's disclosure (duly completed and signed);
- **SBD 6.1:** Preference Point Form (duly completed and signed);
- Original and valid Tax Clearance Certificate(s) (TCC) or *PIN* issued by SARS;
- Valid certified B-BBEE from accredited verification agency, certificate issued by registered auditor, accounting officer or a Sworn Affidavit indicating the contribution level of bidding entity;
- National Treasury Central Supplier Database (CSD) (attached proof of registration); and
- Submission of bidder's Companies & Intellectual Property Commission (CIPC) company registration documents listing all Directors or Shareholders and certify ID copy of Directors or Shareholders. Including company profile

4. EVALUATION CRITERIA

Quotations shall be evaluated in terms of the following process.

STAGE 1: INITIAL SCREENING PROCESS:

During this phase, quotations response will be reviewed for purposes of assessing compliance with Request for Quotation (RFQ) requirements including the general bid conditions, which requirements include the following:

- a. Submission of original certified valid B-BBEE certificate **(To be remove, we can still move to the next stage if the SP didn't submit the BBEE Certificate or submitted invalid certificate, unfortunately they will have to forfeit the BBEE points on preferential point system)**



- b. In the event of submission of a B-BBEE Sworn Affidavit, bidder must ensure that the Affidavit is stamped by the Commissioner of Oath and indicate the contribution level of the Bidding entity;
 - c. Proof of registration report from National Treasury Central Supplier Database (CSD); **(To be remove, Bidders to be given 7 working days to be registered on CSD,)**
 - d. Submission of bidder's Companies & Intellectual Property Commission (CIPC) Company Registration documents listing all Directors or Shareholders and original certified ID copies of Directors or Shareholders; and
 - e. Completion of all Standard Bidding Documents (SBD's) and other requirements as reflected in the Special Conditions of Contract.
 - f. Submission of original and valid Tax Compliance Status (TCS) Certificate or unique security personal, Identification (PIN) issued by the South African Revenue Services certifying that the taxes of the bidder are in order must be submitted at the closing date and time of bid.
- o In bids where Consortium, Joint Ventures and Sub-Contractors are involved, each party must submit a separate proof of TCS or pin, Consortium, Joint Ventures and Sub-Contractors agreement signed by both parties. **Failure to comply with the requirements in Stage 1 (SCM Compliance) may lead to disqualification of the proposal.**

5. STAGE 2 – FUNCTIONAL EVALUATION CRITERIA

Criteria	Functional Requirements	Weight
Company Track Record and Experience	The bidder must demonstrate the experience and knowledge of host-to-host banking services project by providing at least three (03) contactable reference letters where they have implemented host-to-host banking services.	40



Criteria	Functional Requirements	Weight
	<p>Submit reference letters from previous and current clients on the client's letterhead, and the letter should contain the following:</p> <ul style="list-style-type: none"> • Name of organisation. • Description of the contract. • Duration of the contract and • Contact person, contact details and email address <p>Points allocation</p>	
	One (01) reference letter submitted on implementing host-to-host banking services	1
	Two (02) reference letters submitted on implementing host-to-host banking services	2
	Three (03) reference letter submitted on implementing host-to-host banking services	3
	Four (04) reference letters submitted on implementing host-to-host banking services	4
	Five (05) or more reference letters submitted on implementing host-to-host banking services	5
Technical Responsive ness	Service providers to complete the below technical responsive questionnaire.	60
	Score less than 60 points	1
	Score 60-70 points	2
	Score 75-85 points	3
	Score 85-93 points	4



Criteria	Functional Requirements		Weight
	Score 94-100 points	5	
TOTAL			100

All bidders who score less than 70 out of 100 points on functionality will not be considered for further evaluation.

Host-to-Host solution (Inward debit order facility)

No	Technical Responsiveness	Indicate compliance with an "X"			For proof of compliance provide bid document reference page number, Yes /No
		Yes	No	Points	
1	Secure host-to-host solution that can accommodate the funds core financial system and transactional volumes.			25	
2	Transfer electronic transactions from the financial system services provider to the bank's system without downloading the transaction to a user's PC.			5	
3	Accept files in the standard ACB/Bank			5	



No	Technical Responsiveness	Indicate compliance with an “X”			For proof of compliance provide bid document reference page number, Yes /No
		Yes	No	Points	
	Service format / a format that can easily be created in the financial system service provider’s environment.				
4	Accommodate an item limit up to R1 000 000 mixed with other smaller items			5	
5	Accommodate more than one payment file per day (no overwriting of previously sent file).			5	
6	Accommodate inward debit order transactions to all banks in one file.			5	
7	Security based on different user codes for the different business user groups.			5	



No	Technical Responsiveness	Indicate compliance with an “X”			For proof of compliance provide bid document reference page number, Yes /No
		Yes	No	Points	
8	Item/Transaction limits, day limits, weekly limits, etc. per user code.			5	
9	File security via control totals and hash totals.			5	
10	File/directory naming convention whereby the files/directory can easily be identified without looking at the contents of the file			5	
11	Use of a system of transmission and sequence numbers that prevent the accidental duplication of a transmission file (if the file was sent twice).			5	
12	Message indicating if the transmission was accepted needs to be returned within one hour.			5	



No	Technical Responsiveness	Indicate compliance with an “X”			For proof of compliance provide bid document reference page number, Yes /No
		Yes	No	Points	
13	An administrative system that will warn the Fund if any of the daily or weekly limits are close to being exceeded			5	
14	Report on all successful transfers.			5	
15	Report on all unsuccessful transfers together with identifiers indicating vendor name and value.			5	
16	Prompt the users regularly to change their password to the solution			5	
Total				100	

6. STAGE 3 - EVALUATION OF PROPOSAL ON APPLICABLE POINTS SYSTEM

6.1 In terms of Preferential Procurement Regulations pertaining to the Preferential Procurement Policy Framework Act, 2000 (Act 5 of 2000) and the amended



regulations, responsive bids will be adjudicated by the State on the applicable point system.

6.2 The applicable preference point system for this tender is the 80/20 preference point system. Points for this tender (even in the case of a tender for income-generating contracts) shall be awarded for:

CRITERIA	POINTS
Price	80
Specific Goals	20
TOTAL	100 points

Specific Goals for this tender and points that may be claimed are indicated per table below:

Criteria	POINTS
	(80/20 system)
Black ownership	10
30% Black Women Ownership	5
Any % of ownership by Black Designated Groups >0	3
Reconstruction Development Programme Objective: Promotion of SMMEs (Entities that are EME or QSE)	2
Total Points	20

Black ownership: 100% Black owned entities will score the full 10 points and between 51% - 99% black owned entities will score 4 points



7. ENQUIRES

For the duration of this RFQ until the eventual appointment of the service provider and Contracting, **ALL** enquiries regarding this RFQ **MUST** be addressed to Supply Chain Office at tamsangam@sefa.org.za

Please note:

1. Quotations should be emailed to reach **sefa** by no later than **11:00 am** on the **06 March 2023**.
2. Quotation should be valid for at least **60 days**.
3. Please indicate your delivery period: _____
4. Is the delivery period firm for the duration of the contract?

Yes	No	N/a
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5. Is/are the price(s) firm for the duration of the

Yes	No	N/a
-----	----	-----

 contract?

6. Is the offer strictly to specification?

Yes	No	N/a
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7. If not to specification, state deviation(s); _____

8. All Prices must be **VAT inclusive** if the **Service Provider is VAT vendor**, if no indication is given, prices will be evaluated as inclusive;

9. **No quotations received after the closing time and date will be accepted.**

10. It is the responsibility of the **tenderer to verify the receipt** of any email forwarded to this office.

11. If you are unable to quote, please email this page back to the sender and state the reason below

Reason for no quote: _____

12. This quotation is subject to the general conditions of contract, unless otherwise stated by issuer

I / we agree that the offer herein shall remain binding upon me / us and open for acceptance by sefa during the validity period indicated and calculated from the closing time stated above.

Signature of Tenderer

Name and Capacity

Date

**BIDDER'S DISCLOSURE****1. PURPOSE OF THE FORM**

Any person (natural or juristic) may make an offer or offers in terms of this invitation to bid. In line with the principles of transparency, accountability, impartiality, and ethics as enshrined in the Constitution of the Republic of South Africa and further expressed in various pieces of legislation, it is required for the bidder to make this declaration in respect of the details required hereunder.

Where a person/s are listed in the Register for Tender Defaulters and / or the List of Restricted Suppliers, that person will automatically be disqualified from the bid process.

2. Bidder's declaration

2.1 Is the bidder, or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest¹ in the enterprise, employed by the state? **YES/NO**

2.1.1 If so, furnish particulars of the names, individual identity numbers, and, if applicable, state employee numbers of sole proprietor/ directors / trustees / shareholders / members/ partners or any person having a controlling interest in the enterprise, in table below.

Full Name	Identity Number	Name of State institution

2.2 Do you, or any person connected with the bidder, have a relationship with any person who is employed by the procuring institution? **YES/NO**

2.2.1 If so, furnish particulars:

.....
.....

2.3 Does the bidder or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest in the enterprise have any

¹ the power, by one person or a group of persons holding the majority of the equity of an enterprise, alternatively, the person/s having the deciding vote or power to influence or to direct the course and decisions of the enterprise.



interest in any other related enterprise whether or not they are bidding for this contract? **YES/NO**

2.3.1 If so, furnish particulars:

.....
.....

3

4 DECLARATION

I, _____ the _____ undersigned,
(name)..... in submitting
the accompanying bid, do hereby make the following statements that I certify to
be true and complete in every respect:

- 3.1 I have read, and I understand the contents of this disclosure.
- 3.2 I understand that the accompanying bid will be disqualified if this disclosure is found not to be true and complete in every respect.
- 3.3 The bidder has arrived at the accompanying bid independently from, and without consultation, communication, agreement, or arrangement with any competitor. However, communication between partners in a joint venture or consortium² will not be construed as collusive bidding.
- 3.4 In addition, there have been no consultations, communications, agreements, or arrangements with any competitor regarding the quality, quantity, specifications, prices, including methods, factors or formulas used to calculate prices, market allocation, the intention or decision to submit or not to submit the bid, bidding with the intention not to win the bid and conditions or delivery particulars of the products or services to which this bid invitation relates.
- 3.4 The terms of the accompanying bid have not been, and will not be, disclosed by the bidder, directly or indirectly, to any competitor, prior to the date and time of the official bid opening or of the awarding of the contract.
- 3.5 There have been no consultations, communications, agreements, or arrangements made by the bidder with any official of the procuring institution in relation to this procurement process prior to and during the bidding process except to provide clarification on the bid submitted where so required by the institution; and the bidder was not involved in the drafting of the specifications or terms of reference for this bid.
- 3.6 I am aware that, in addition and without prejudice to any other remedy provided to combat any restrictive practices related to bids and contracts, bids that are suspicious will be reported to the Competition Commission for investigation and possible imposition of administrative penalties in terms of section 59 of the Competition Act No 89 of 1998 and or may be reported to the National Prosecuting Authority (NPA) for criminal investigation and or may be restricted from conducting business with the public sector for a period not exceeding ten

² Joint venture or Consortium means an association of persons for the purpose of combining their expertise, property, capital, efforts, skill and knowledge in an activity for the execution of a contract.



(10) years in terms of the Prevention and Combating of Corrupt Activities Act No 12 of 2004 or any other applicable legislation.

I CERTIFY THAT THE INFORMATION FURNISHED IN PARAGRAPHS 1, 2 and 3 ABOVE IS CORRECT.

I ACCEPT THAT THE STATE MAY REJECT THE BID OR ACT AGAINST ME IN TERMS OF PARAGRAPH 6 OF PFMA SCM INSTRUCTION 03 OF 2021/22 ON PREVENTING AND COMBATING ABUSE IN THE SUPPLY CHAIN MANAGEMENT SYSTEM SHOULD THIS DECLARATION PROVE TO BE FALSE.

.....
Signature	Date
-----	-----
Position	Name of bidder



SBD 6.1

PREFERENCE POINTS CLAIM FORM IN TERMS OF THE PREFERENTIAL PROCUREMENT REGULATIONS 2022

This preference form must form part of all tenders invited. It contains general information and serves as a claim form for preference points for specific goals.

NB: BEFORE COMPLETING THIS FORM, TENDERERS MUST STUDY THE GENERAL CONDITIONS, DEFINITIONS AND DIRECTIVES APPLICABLE IN RESPECT OF THE TENDER AND PREFERENTIAL PROCUREMENT REGULATIONS, 2022

1. GENERAL CONDITIONS

1.1 The following preference point systems are applicable to invitations to tender:

- the 80/20 system for requirements with a Rand value of up to R50 000 000 (all applicable taxes included); and
- the 90/10 system for requirements with a Rand value above R50 000 000 (all applicable taxes included).

1.2 **To be completed by the organ of state**

- a) The applicable preference point system for this tender is the **80/20** preference point system.
- b) The **80/20 preference point system** will be applicable in this tender. The lowest/ highest acceptable tender will be used to determine the accurate system once tenders are received.

1.3 Points for this tender (even in the case of a tender for income-generating contracts) shall be awarded for:

- (a) Price; and
- (b) Specific Goals.

1.4 **To be completed by the organ of state:**

The maximum points for this tender are allocated as follows:

	POINTS
PRICE	80
SPECIFIC GOALS	20
Total points for Price and SPECIFIC GOALS	100



- 1.5 Failure on the part of a tenderer to submit proof or documentation required in terms of this tender to claim points for specific goals with the tender, will be interpreted to mean that preference points for specific goals are not claimed.
- 1.6 The organ of state reserves the right to require of a tenderer, either before a tender is adjudicated or at any time subsequently, to substantiate any claim in regard to preferences, in any manner required by the organ of state.

2. DEFINITIONS

- (a) **“tender”** means a written offer in the form determined by an organ of state in response to an invitation to provide goods or services through price quotations, competitive tendering process or any other method envisaged in legislation;
- (b) **“price”** means an amount of money tendered for goods or services, and includes all applicable taxes less all unconditional discounts;
- (c) **“rand value”** means the total estimated value of a contract in Rand, calculated at the time of bid invitation, and includes all applicable taxes;
- (d) **“tender for income-generating contracts”** means a written offer in the form determined by an organ of state in response to an invitation for the origination of income-generating contracts through any method envisaged in legislation that will result in a legal agreement between the organ of state and a third party that produces revenue for the organ of state, and includes, but is not limited to, leasing and disposal of assets and concession contracts, excluding direct sales and disposal of assets through public auctions; and
- (e) **“the Act”** means the Preferential Procurement Policy Framework Act, 2000 (Act No. 5 of 2000).

3. FORMULAE FOR PROCUREMENT OF GOODS AND SERVICES

3.1. POINTS AWARDED FOR PRICE

3.1.1 THE 80/20 PREFERENCE POINT SYSTEMS

A maximum of 80 or 90 points is allocated for price on the following basis:

80/20

$$P_s = 80 \left(1 - \frac{P_t - P_{min}}{P_{min}} \right)$$

Where

P_s = Points scored for price of tender under consideration

P_t = Price of tender under consideration

P_{min} = Price of lowest acceptable tender



3.2. FORMULAE FOR DISPOSAL OR LEASING OF STATE ASSETS AND INCOME GENERATING PROCUREMENT

3.2.1. POINTS AWARDED FOR PRICE

A maximum of 80 points is allocated for price on the following basis:

80/20

$$P_s = 80 \left(1 + \frac{P_t - P_{max}}{P_{max}} \right)$$

Where

P_s = Points scored for price of tender under consideration

P_t = Price of tender under consideration

P_{max} = Price of highest acceptable tender

4. POINTS AWARDED FOR SPECIFIC GOALS

4.1. In terms of Regulation 4(2); 5(2); 6(2) and 7(2) of the Preferential Procurement Regulations, preference points must be awarded for specific goals stated in the tender. For the purposes of this tender the tenderer will be allocated points based on the goals stated in table 1 below as may be supported by proof/ documentation stated in the conditions of this tender:

4.2. In cases where organs of state intend to use Regulation 3(2) of the Regulations, which states that, if it is unclear whether the 80/20 or 90/10 preference point system applies, an organ of state must, in the tender documents, stipulate in the case of—

(a) an invitation for tender for income-generating contracts, that either the 80/20 or 90/10 preference point system will apply and that the highest acceptable tender will be used to determine the applicable preference point system; or

(b) any other invitation for tender, that either the 80/20 or 90/10 preference point system will apply and that the lowest acceptable tender will be used to determine the applicable preference point system,

then the organ of state must indicate the points allocated for specific goals for both the 90/10 and 80/20 preference point system.



Table 1: Specific goals for the tender and points claimed are indicated per the table below.

(Note to organs of state: Where either the 90/10 or 80/20 preference point system is applicable, corresponding points must also be indicated as such.

Note to tenderers: The tenderer must indicate how they claim points for each preference point system.)

The specific goals allocated points in terms of this tender	Number of points allocated (80/20 system) (To be completed by the organ of state)	Number of points claimed (80/20 system) (To be completed by the tenderer)
Black Ownership	10	
30% Black women ownership	5	
Any % of ownership by Black Designated Group >0	3	
Reconstruction Development Programme Objective: Promotion of SMEEs (Entities that are EME or QSE)	2	

DECLARATION WITH REGARD TO COMPANY/FIRM

4.3. Name _____ of company/firm.....

4.4. Company _____ registration _____ number: _____

4.5. TYPE OF COMPANY/ FIRM

- ☐ Partnership/Joint Venture / Consortium
- ☐ One-person business/sole propriety
- ☐ Close corporation
- ☐ Public Company
- ☐ Personal Liability Company
- ☐ (Pty) Limited
- ☐ Non-Profit Company
- ☐ State Owned Company

[TICK APPLICABLE BOX]



4.6. I, the undersigned, who is duly authorised to do so on behalf of the company/firm, certify that the points claimed, based on the specific goals as advised in the tender, qualifies the company/ firm for the preference(s) shown and I acknowledge that:

- i) The information furnished is true and correct;
- ii) The preference points claimed are in accordance with the General Conditions as indicated in paragraph 1 of this form;
- iii) In the event of a contract being awarded as a result of points claimed as shown in paragraphs 1.4 and 4.2, the contractor may be required to furnish documentary proof to the satisfaction of the organ of state that the claims are correct;
- iv) If the specific goals have been claimed or obtained on a fraudulent basis or any of the conditions of contract have not been fulfilled, the organ of state may, in addition to any other remedy it may have –
 - (a) disqualify the person from the tendering process;
 - (b) recover costs, losses or damages it has incurred or suffered as a result of that person's conduct;
 - (c) cancel the contract and claim any damages which it has suffered as a result of having to make less favourable arrangements due to such cancellation;
 - (d) recommend that the tenderer or contractor, its shareholders and directors, or only the shareholders and directors who acted on a fraudulent basis, be restricted from obtaining business from any organ of state for a period not exceeding 10 years, after the *audi alteram partem* (hear the other side) rule has been applied; and
 - (e) forward the matter for criminal prosecution, if deemed necessary.

.....
SIGNATURE(S) OF TENDERER(S)

SURNAME AND NAME:

DATE:

ADDRESS:

.....

.....

.....



Dear Prospective Bidders

sefa takes a zero-tolerance approach to fraud, corruption and bribery.

sefa is committed to acting fairly, with integrity, in all its' relationships and business dealings both internally and externally (with its suppliers, contractors and other stakeholders).

Please note that under no circumstances will **sefa** ever require any payment to secure an award of an RFQ or a tender. Individuals that claim that an upfront payment to an individual, third party or a **sefa** official, is a blatant attempt at defrauding suppliers and such a scam must immediately be reported to the **sefa** Anti-Corruption line. **sefa** follows a fair, competitive and transparent procurement process in evaluating and awarding bids.

Should you or anyone wish to report any suspected fraud, corruption or bribery, you can BLOW the whistle by calling a free hotline on 0800 000 663

**FRAUD
ALERT!**

sefa warns the public of a scam on social media (LinkedIn) in which some individual claims to be a representative of **sefa**.

Please note that **sefa** does not charge any admin fee for application and we wont conduct business on social media.

PLEASE REPORT ANY SUSPICIOUS ACTIVITY TO **sefa** 0800 000 663

sefa