

REQUEST FOR INFORMATION

RFI NUMBER: RFI-03-2026-2027

REQUEST FOR INFORMATION - INTEGRATED BANKING SERVICE FOR THE COMPETITION COMMISSION OF SOUTH AFRICA FOR A PERIOD OF 5 YEARS

This RFI requires detailed market related information for Integrated Banking Services over a period five (5) years for the Competition Commission of South Africa.

Issue date: 17th June 2026

Closing Date: 29th June 2026 @16:00PM

For enquiries contact CCSA Supply Chain Management E-mail: tenders@compcom.co.za

This RFI is an invitation for prospective service providers to submit information for the provision of services set out in the Specifications and Terms of Reference contained herein. Accordingly, this RFI must not be construed, interpreted, or relied upon, whether expressly or implicitly, as an offer capable of acceptance by any person(s), or as creating any form of contractual, promissory or other rights. No binding contract or other understanding the supply of goods, services or works will exist between CCSA and any Respondents.

REQUEST FOR INFORMATION (RFI)

RFI NUMBER	: RFI03-2026-2027
RFI TITLE	: REQUEST FOR INFORMATION FOR INTEGRATED BANKING SERVICE FOR THE COMPETITION COMMISSION OF SOUTH AFRICA FOR A PERIOD OF 5 YEARSE

RFI PROCESS	EXPECTED DATES
RFI Advertisement Date	17TH JUNE 2026
RFI Available from	17TH JUNE 2026
Compulsory Briefing Session Date & Time	N/A
Venue for Briefing Session	N/A
RFI Closing Date and Time	29TH JUNE 2026 @ 16:00
Delivery Venue: Electronics Submission	tenders@compcom.co.za
Contact details	tenders@compcom.co.za

The Commission retains the right to change the timeframe whenever necessary and for whatever reason it deems fit.

Respondents interested in participating must register their interest by providing company name, contact person, telephone, cell number and email address to CCSA, please indicate RFI number on the subject line. This will ensure that any addenda and clarification to this RFI are communicated to all participants.

1. MANDATORY DOCUMENTS

1.1 Proof of registration on CSD report (Central Supplier Database)

2. DEFINITIONS

- 2.1 **“RFI”** - a request for information, which is a written official enquiry document encompassing all the terms and conditions of the information in a prescribed or stipulated form.
- 2.2 **“RFI response”** - a written response in a prescribed form in response to an RFI.
- 2.3 **“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 through a competitive bid process.

3. CONFIDENTIALITY

- 3.1 All information related to this request for information both during and after completion is to be treated with strict confidence. Should the need however arise to divulge any information gleaned from the service which is either directly or indirectly related to the CCSA, written approval to divulge such information will have to be obtained from CCSA.
- 3.2 The Respondents must ensure that confidential information is: maintained confidential; not disclosed to or used by any unauthorised person; so as to prevent any disclosure or unauthorised use with at least the standard of care that Respondents maintain to protect their own confidential information; only used for the purpose of considering and responding to this RFI; and not reproduced in any form except as required for the purpose of considering and responding to this RFI.
- 3.3 Respondents must ensure that: access to confidential information is only given to those of its partners, officers, employees and advisers who require access for the purpose of considering and responding to this RFI; and those partners, officers, employee and advisers are informed of the confidential information section and keep that information confidential. This bid remains at all times the property of the Competition Commission of South Africa (CCSA). No rights other than as provided in this bid and in respect of the confidential information are granted or conveyed to bidder/s

Name of Respondent: _____

Physical Address: _____

Respondent’s contact person: Name: _____

 Telephone: _____

 Mobile: _____

 Fax.: _____

 E-mail address: _____

4. The manner of submission of the RFI

- 4.1 Respondent shall submit RFI response in accordance with the prescribed manner.
- 4.2 Respondent shall submit one ***emailed submission*** including relevant supporting documents.
- 4.3 The original copy must be signed by an authorised employee, agent or representative of the respondent.
- 4.4 The subject line on the email submission must be clearly marked with the responding organisation's name and RFI number and description of RFI.
- 4.5 Respondent must clearly outline costing implications of the solution required, as well as any economic factors (i.e. exchange rate implication) that may pose a risk impact against said costing.

1. BACKGROUND

- 1.1. The Competition Commission (Commission) is a statutory body constituted in terms of the Competition Act, No. 89 of 1998 (the Act). It is one of three, independent competition regulatory authorities established in terms of the Act, with the other two being the Competition Tribunal and the Competition Appeal Court. The Commission is empowered by the Competition Act to investigate, control and evaluate restrictive business practices, abuse of dominant positions, mergers, undertake market inquiries and advocacy in order to achieve equity and efficiency in the South African economy.
- 1.2. CCSA is a public entity listed in schedule 3A of the Public Finance Management Act (PFMA), and acts in compliance with section 217 of the Constitution of South Africa and applicable Public Procurement Regulations and Prescripts.
- 1.3. Accordingly, the CCSA is seeking market information on available integrated banking service solutions that could meet its operational, compliance, reporting and system integration requirements over a potential period of five (5) years.

2. SITUATION ANALYSIS

The Commission requires information from the market on banking solutions capable of supporting ERP system integration within a high-volume, automated processing environment. Respondents are requested to provide details on solution capabilities, integration stability, data accuracy, operational controls, compliance with POPIA, treasury functionality and alignment with public-sector financial management requirements.

3. SCOPE OF WORK

Respondents are requested to provide information on the service offerings and solution options available to the Commission.

- 3.1. Two current accounts, one for operations (Primary Bank Account) and one for payroll.
- 3.2. The following monies are paid into the Primary Bank Account:
 - 3.2.1. The grant due to the CCSA. This is paid in in one lumpsum amount monthly and is paid in by the Department of Trade and Industry and Competition (DTIC) and;
 - 3.2.2. Interest income received by the CCSA on its investments.
 - 3.2.3. All payments are made using electronic funds transfers (EFT).
- 3.3. The following types of payments are made:
 - 3.3.1. Creditors and grant payments. Creditors and grants are paid via EFT.
 - 3.3.2. All accounts are currently loaded on the bank system and on the accounting system.
 - 3.3.3. Normally an EFT is generated by the accounting system and uploaded to the bank, but manual payments are also made directly on the bank platform from time to time.
 - 3.3.4. Creditors payments normally range between 20 and 50 transactions per payment run
 - 3.3.5. Salaries and wages - These are paid through a 24-hour electronic transfer service.
 - 3.3.6. Current Account for the collection of merger filing fees
 - 3.3.7. Penalties Call Account – Collection of fines and penalties
 - 3.3.8. Sweeping Call Account – investing surplus funds for use in the short-term
 - 3.3.9. Travel arrangements. All travel arrangements are done via a designated travel card and this account is settled monthly.
 - 3.3.10. A credit card facility
 - 3.3.11. An online banking facility.

- 3.3.12. A facility to pay nominal amounts of money that can be immediately drawn from an ATM. This will serve as a means to facilitate payments of R2000.00 or less that normally follow the petty-cash requisitioning process.
- 3.3.13. Fleet card facility that services expenditure related to fleet i.e. car services, maintenance, tyre replacement, etc.

4. BANKING SYSTEM INTEGRATION SOLUTION

Respondents are requested to provide information on available comprehensive, secure and scalable banking system integration solutions that could interface with the CCSA's ERP systems, including but not limited to **SAGE X3 (financial system)** and **SAGE 300 (payroll system)**, to support automation of payments, collections, reconciliations and reporting.

4.1. Integration Architecture Requirements

Respondents are requested to indicate which of the following integration methods their proposed solution can support:

- 4.1.1. Host-to-host (H2H) secure connectivity.
- 4.1.2. API-based integration (REST/SOAP services).
- 4.1.3. Secure File Transfer Protocol (SFTP).
- 4.1.4. Batch file integration (CSV, XML, ISO 20022 formats).
- 4.1.5. Web-based integration portals.

4.2. Functional Integration Requirements

For payments processing, respondents are requested to provide information on whether their solution can support the following:

- 4.2.1. Upload of EFT payment files from ERP into the banking platform.
- 4.2.2. Real-time or near real-time payment processing.
- 4.2.3. Bulk processing capability (minimum 4000 transactions per batch).
- 4.2.4. Scheduling of future-dated payments.
- 4.2.5. Automated validation and rejection handling.

4.3. Collections and Receipting

Respondents are requested to describe whether and how their solution can support the following:

- 4.3.1. Automatically feed bank receipts into the ERP.
- 4.3.2. Enforce deposit identifiers to ensure correct allocation of receipts.
- 4.3.3. Support multiple revenue streams (grants, penalties, interest income).

4.4. Bank Statement Integration

Respondents are requested to provide information on whether their solution supports the following:

- 4.4.1. Daily automated bank statement uploads into ERP.
- 4.4.2. Real-time visibility of account balances.
- 4.4.3. Historical data availability of at least twelve (12) months.
- 4.4.4. Standard formats including MT940 and CAMT (or equivalent).

4.5. Bank Reconciliation

Respondents are requested to describe the reconciliation functionality available in their solution, including the following:

- 4.5.1. Automated bank reconciliation functionality
- 4.5.2. Transaction matching between ERP and bank records
- 4.5.3. Exception reporting and audit trails
- 4.5.4. Reconciliation across:
 - a) Primary Account
 - b) Payroll Account

- c) Call Accounts

4.6. Security and Controls

4.6.1. Access Control

- a) Multi-factor authentication (MFA).
- b) Role-based access control.
- c) Segregation of duties (Create, Modify, Approve).

4.6.2. Data Security

- a) End-to-end encryption (SSL/TLS)
- b) Secure data transmission protocols.
- c) Compliance with the Protection of Personal Information Act (POPIA).

4.6.3. Transaction Controls

- a) Maker-checker approval workflows.
- b) Transaction limits and authorization hierarchies.
- c) Real-time validation controls.

4.6.4. Audit, Reporting and Compliance

Respondents are requested to indicate whether their solution provides the following audit, reporting and compliance capabilities:

- a) Full audit trails for all transactions.
- b) User activity logs.
- c) Exportable reports (Excel, PDF, CSV formats).
- d) Audit-ready reconciliation reports.
- e) Compliance with PFMA and National Treasury requirements

4.6.5. Performance and Capacity Requirements

- a) Capability to process up to approximately **30 – 50 transactions per payment run**.
- b) High system availability and reliability.
- c) Real-time or near real-time processing capability.
- d) Scalability to accommodate growth

4.6.6. Implementation and Transition Requirements

Respondents are requested to provide information on their proposed implementation and transition approach, including:

- a) A detailed integration and implementation plan
- b) Clear milestones and timelines.
- c) Data migration strategy (minimum 12 months historical data).
- d) Testing approach (including UAT).
- e) Training plan for up to 20 users.

4.6.7. Support and Maintenance

Respondents are requested to provide information on the support and maintenance services available, including:

- a) Dedicated relationship manager and technical support.
- b) Defined Service Level Agreements (SLAs).
- c) Ongoing maintenance and system updates.

5. DELIVERABLES

- 5.1 Respondents are requested to indicate the account structures and banking arrangements they are able to offer, including current and call account options suitable for deposits, grants, creditor payments and payroll.
- 5.2 Respondents should describe how deposit accounts, transactional accounts and call account facilities may be structured and managed, including any sweeping or short-term investment options available.
- 5.3 Respondents are requested to provide indicative information on fees, charges, pricing structures and applicable interest arrangements for the following items:
 - 5.3.1. Service Fees and Escalations. All service fees on bank statements must be identified.
 - 5.3.2. The bank must indicate the date of the annual escalation as well as the annual escalation percentage in service fees over the period of the tender.
 - 5.3.3. Indicate maximum charges for large batch processing as well as charges for immediate/pay and clear transactions.
 - 5.3.4. Cash deposit fees that will be charged for any deposits must be stated.
 - 5.3.5. The rate of interest payable on overall credit balances must be indicated.
- 5.4. Respondents should indicate the transaction volumes their online banking application can support and describe any processing thresholds, constraints or scalable options relevant to the Commission's environment.
- 5.5. Deposit identifiers must be installed on the main account to prevent payments with incorrect references. This means anyone depositing money into CCSA's bank account will be forced to use a unique reference when depositing which allows us to identify who deposited the money.
- 5.6. Available controls to limit unallocated deposits must be explained.
- 5.7. Identify all available electronic services e.g. electronic transfers/deposits to the account. Controls in respect of electronic services must also be explained.
- 5.8. A 1-day service for electronic transfer of payments/deposits must be available.
- 5.9. Cash management facilities must be explained.
- 5.10. Online banking service should provide the following:
 - 5.10.1. There must be a facility to view account balances (current, call, and card accounts).
 - 5.10.2. Downloading of transactions and balances for all accounts in real time.
 - 5.10.3. Indicate how far back one can go when downloading data. Preferred a minimum of twelve (12) months.
 - 5.10.4. Ability to create payments in real time on the online banking system through integration with accounting system (SAGE X3)
 - 5.10.5. Facility to upload payments from accounting (SAGE X3) and payroll system (SAGE 300)
 - 5.10.6. Transfer of funds between accounts (current, call, CPD account with Reserve Bank).
 - 5.10.7. The bidder's Information Technology must be compatible with Windows Technologies, e.g. office 365, windows 10, etc.
 - 5.10.8. The bank must provide the necessary training to personnel to use the electronic systems. The cost of training and training manuals must also be quoted. Details of the training and implementation plan must be provided.
 - 5.10.9. The period of historic information, of at least 12 months, available on the system must be indicated.
 - 5.10.10. The Branch of the Bank where the account is opened must assign banking officers who are available to handle all aspects of the CCSA account, including correspondence, arrangements and queries. More specifically the CCSA will require the following dedicated banking personnel:
 - a) A relationship manager
 - b) A person handling day to day routine requests or queries.
 - c) A dedicated technical support Specialist.

- d) An online banking specialist
- e) A person handling the travel cards/ credit card facility.

5.10.11. Respondents may be requested to provide a demonstration of the functionality described in their submission, including security features and any additional service offerings relevant to the scope of this RFI.

5.10.12. Respondents are requested to provide indicative roll-out information, including estimated timelines for establishing online banking capability, opening accounts and implementing related solution components.

5.10.13. Respondents should indicate the number of users their online banking facility can support and describe available user management, access control and scalability options.

5.10.14. Respondents are requested to provide information on their comprehensive, secure and scalable banking system integration solution, including how it could interface with the CCSA's ERP systems, such as **SAGE X3 (financial system)** and **SAGE 300 (payroll system)**, to support automation of payments, collections, reconciliations and reporting.

6. TIMEFRAMES

- 6.1. For planning purposes, respondents are requested to provide indicative information based on a potential contract duration of five (5) years, including any proposed implementation or project plan assumptions where applicable.

7. INDICATIVE COSTING INFORMATION

- 7.1. **Applicable conditions for indicative costing in this RFI:** Pricing information provided in response to this RFI is requested strictly for market testing, budget planning and solution design purposes. Any pricing, rates, fees, assumptions or commercial terms submitted by respondents are indicative only, non-binding, and subject to further clarification, due diligence, negotiation and any future formal procurement process that the Commission may elect to undertake.
- 7.2. Respondents should clearly state all assumptions, exclusions, validity periods, escalation mechanisms, volume thresholds, dependencies, testing conditions, implementation prerequisites, and any factors that may materially affect pricing, including exchange-rate exposure, third-party costs and changes in scope.
- 7.3. The inclusion of indicative pricing in this RFI will not constitute a commitment by the Commission to procure, appoint, negotiate with, or reimburse any respondent. Respondents should also indicate whether testing, proof of concept, interface certification, connectivity validation and user acceptance support are included in the indicative pricing or would be subject to separate charges.

Cost Component	Indicative Pricing Basis	Unit / Frequency	Year 1	Year 2	Year 3	Year 4	Year 5	Key Assumptions / Conditions
Account maintenance fees	Monthly fixed fee / per account	Per account per month						Indicate number and type of accounts covered and any bundled pricing assumptions.
Transaction processing fees	Per transaction / per batch	EFTs, collections, transfers, immediate payments						Indicate thresholds, batch limits, peak-volume pricing and whether rates vary by channel or transaction type.
Online banking platform fees	Monthly licence / subscription	Per month / per user / per profile						Specify user tiers, profile-based charges and any minimum user commitments.
ERP / banking integration setup	Once-off implementation fee	Per integration / per environment						Specify whether pricing covers SAGE X3, SAGE 300, testing, configuration, APIs, host-to-host, SFTP or file-based integration.
Testing and user acceptance support	Once-off / daily rate / included	Per project / per day						Indicate whether solution testing, connectivity testing, parallel runs and UAT support are included or separately priced.
Training and change management	Per session / per user / bundled	Per session / cohort						Indicate number of sessions, training materials included, user groups covered and whether refresher training is chargeable.
Support and maintenance	Monthly / annual support fee	Per month / annum						Indicate service levels, support hours, relationship management, technical support and treatment of system upgrades or patches.

Cards and related facilities	Per card / facility fee	Per card / per facility / per month	Include travel cards, fleet cards, credit card facilities and any issuance, replacement or administration charges.
Cash and deposit handling	Per deposit / value-based charge	Per deposit / percentage / fixed fee	State deposit handling charges, deposit identifier services and controls for allocation of receipts.
Interest arrangements	Indicative rate / spread	Per annum / linked benchmark	State basis for credit interest on balances, call account rates and any conditions affecting rates.
Escalation assumptions	Annual escalation percentage	Per annum	Specify timing of escalation, indexation basis, exchange-rate sensitivity and any assumptions affecting price movement.
Total indicative cost (excluding VAT)			
VAT			
Total indicative cost (including VAT)			

8. GENERAL INFORMATION

Enquiries in respect of this RFI should be addressed to:

SUPPLY CHAIN MANAGMENT

E-mail: tenders@compcom.co.za

All queries MUST be e-mailed

END OF THE REQUEST FOR INFORMATION DOCUMENT