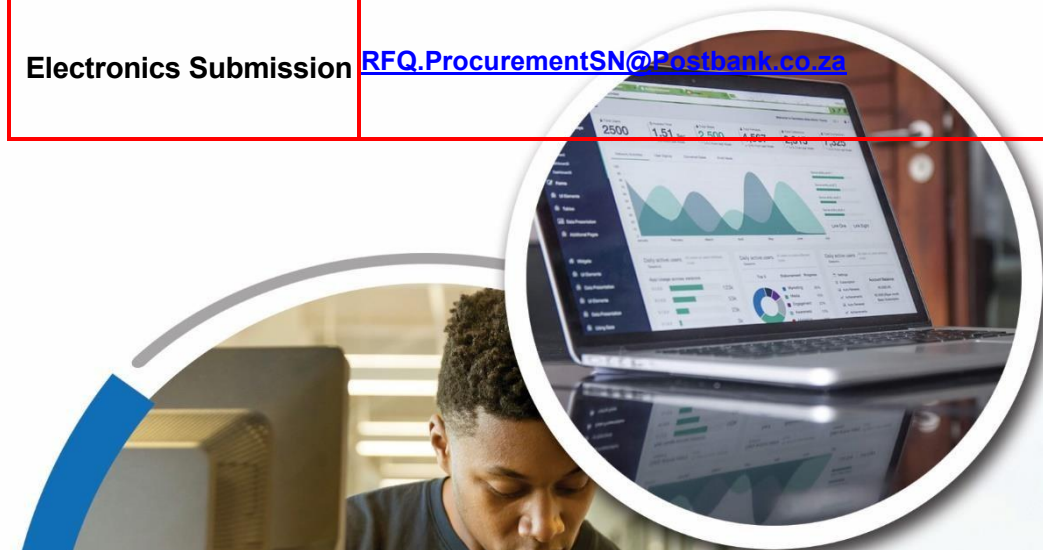


RFI NUMBER	RFI 01/2026
RFI TITLE	Processing Provider for VisaNet Transaction Visibility - Postbank Debit Card Transaction Data – Visibility, Monitoring and Reporting.
RFI Advertisement Date	08 JULY 2026
RFI Closing Date	17 JULY 2026
Electronics Submission	RFQ.ProcurementSN@Postbank.co.za



SERVICE PROVIDER/SUPPLIER:

REGISTRATION NUMBER:

CSD UNIQUE SUPPLIER REGISTRATION NUMBER:

ADDRESS:

CONTACT PERSON:

EMAIL:

TEL:

THE MANNER OF SUBMISSION OF THE RFI

Respondent shall submit RFI response in accordance with the prescribed manner.

Respondent shall submit one emailed submission including relevant supporting documents.

The original copy must be signed by an authorised employee, agent or representative of the respondent. The subject line on the email submission must be clearly marked with the responding organisation's name and RFI number and description of RFI. Respondent must clearly outline costing implications of the solution required.

1 About the RFI

Issuer	Postbank
RFI Purpose	To obtain information from capable processing providers that can connect to VisaNet for transaction visibility purposes.
Important Clarification	This RFI is not for card management, card issuing, ATM management, POS management, or replacement of Postbank's existing ACH arrangement.
Current ACH Context	PayInc remains Postbank's ACH for clearing and settlement, unless Postbank decides otherwise through a separate process.
RFI Status	Information-gathering only. This is not a tender, award, commitment or appointment.

2 Purpose

Postbank is seeking information from suitably experienced card transaction processing providers that can support the onward transmission of relevant debit card transaction data to VisaNet for visibility, monitoring, reporting and scheme-related visibility purposes.

The purpose is to understand available processor options, integration approaches, implementation requirements, operating models, risks, timelines and indicative costs. Postbank wants to engage only credible and relevant providers that have practical experience connecting South African banks or comparable regulated financial institutions to VisaNet or similar card-scheme environments.

3 Scope of this RFI

The scope is limited to processor capability required to enable VisaNet transaction visibility. Respondents must not assume that Postbank is requesting a card management system, card issuing platform, ATM estate management, POS management, merchant acquiring platform, or replacement of its core banking system.

The required information must focus on the processing layer needed to receive, transform, route, validate, monitor and transmit relevant debit card transaction data to VisaNet for visibility purposes only.

4 Current Environment – High-Level Context

Postbank currently uses a DigiWave financial transaction switch integrated to UBS as the core banking system. DigiWave’s relevant capabilities include payment transaction switching, ISO 8583 message handling, host-to-host integration, integration with external switches or scheme operators, transaction validation, data-field mapping, secure message handling, HSM/ key-management support, monitoring and reporting.

For this RFI, the above information is shared only to help respondents understand the likely integration context. Respondents must propose how their processing service can interface with an existing transaction switch and core banking environment without requiring Postbank to disclose confidential architecture, security configurations, credentials, production data or detailed diagrams at RFI stage.

5 Required Processing Outcome

Postbank requires information on how a processing provider can enable Postbank debit card transactions to be visible through VisaNet while PayInc continues to perform the ACH clearing and settlement role. The processor’s role is therefore expected to support visibility, monitoring and reporting, and not to create duplicate authorisation, clearing or settlement obligations unless explicitly agreed through a later formal process.

Respondents must clearly explain whether their proposed model is: (a) visibility-only; (b) visibility with optional future scheme authorisation support; or (c) a broader processing model that would require changes to Postbank’s existing clearing, settlement, routing or authorisation arrangements.

6 Information Required from Respondents

Area	Information required	Response guidance
Processor capability	Describe your VisaNet processing capability and the exact services you can provide to Postbank for transaction visibility	Avoid generic marketing material. Explain the actual service, roles, responsibilities and hand-offs
VisaNet connectivity	Confirm whether you are already connected to VisaNet, directly or through an approved arrangement, and indicate	State whether your connectivity is production-live, pilot, indirect, or dependent on a third party

Area	Information required	Response guidance
	the countries and banks supported	
South African bank experience	Provide details of South African banks or regulated financial institutions where you have delivered similar VisaNet, card-scheme, issuer-processing, transaction-routing or visibility services	Provide client name if permitted, service type, go-live date, duration of service and reference-contact availability
Integration with existing switch	Explain how you would integrate with a DigiWave-type financial transaction switch and UBS-type core banking environment	Include likely interface methods, message formats, routing rules, field mapping, certification and test requirements
Message handling	Confirm ISO 8583 support, relevant MTIs, network messages, reversals, reconciliation or reporting messages needed for the proposed visibility model	Clearly state which messages are required for visibility only and which are optional or future-state
Data visibility and reporting	Describe what VisaNet visibility, operational dashboards, reports, files or data feeds Postbank would receive	Include timing, format, retention, audit trails, exception reporting and reconciliation support
Security and compliance	Describe PCI DSS, encryption, HSM/ key management, secure connectivity, data masking and access-control arrangements	Do not request production credentials or sensitive security details at RFI stage
Operations and support	Describe monitoring, incident management, SLA options, escalation paths, batch/ real-time support, change management and business continuity	Include support hours, incident severity levels and recovery expectations
Implementation approach	Provide a typical implementation plan, dependencies, resource requirements and estimated timelines	Separate discovery, design, build, certification/ testing, pilot and go-live activities
Costs and	Provide indicative pricing and cost drivers	Use the costing section in this

Area	Information required	Response guidance
commercial model		RFI and clearly identify assumptions, once-off costs, recurring costs and pass-through costs

7 Supplier Due Diligence Questions

Respondents must answer the following questions directly and attach supporting documents where available:

1. How long has your organisation provided card transaction processing or VisaNet/ card-scheme connectivity services?
2. How long have you provided these services in South Africa or to South African-regulated financial institutions?
3. List of similar implementations completed in the past five years, including country, institution type, service scope, go-live date and current status.
4. Confirm whether your organisation is a direct processor, a reseller, an integrator, an aggregator, a technology partner, or a subcontractor.
5. Identify any material third parties required to deliver the service and explain their roles.
6. Confirm your regulatory scheme, PCI DSS, information security and data-protection compliance status relevant to this service.
7. Provide evidence of operational readiness, including support model, service desk, monitoring, business continuity and disaster recovery capability.
8. Provide at least two client references for similar work, preferably South African banks or regulated financial institutions.
9. Confirm whether you have previously integrated with an existing financial transaction switch rather than replacing the bank's switch.
10. Confirm whether your proposed service can be delivered without changing Postbank's current ACH clearing and settlement arrangement with PayInc.

8 Costing Model and Financial Information Required

Respondents must provide a clear and detailed costing model for the proposed processing service over a minimum period of three years and, where possible, up to five years. The pricing must enable Postbank to understand both the once-off implementation costs and the recurring operational costs over the contract period.

8.1 Part 1 pricing requirements

Respondents must provide pricing for the following, where applicable:

1. Once-off implementation costs, including onboarding, setup, certification, integration, testing and project management.
2. VisaNet connectivity and processing costs, including any fees linked to transaction routing, transaction forwarding, visibility messaging, reporting or monitoring.
3. Recurring monthly or annual service fees for processing, hosting, support, monitoring, maintenance and service management.
4. Transaction-based fees, including the cost per transaction, volume bands, minimum monthly charges and any price breaks based on transaction volumes.
5. Scheme, network or third-party pass-through costs, clearly separated from the processor's own fees.
6. Change request and enhancement costs, including hourly or daily rates for future configuration, reporting, integration or message-format changes.
7. Support costs, including standard business-hours support, after-hours support, incident management and any premium support options.
8. Disaster recovery, resilience and business continuity costs, where not included in the standard service fee.
9. Exit, transition and termination costs, including data handover, knowledge transfer, decommissioning and migration support at the end of the contract.

8.2 Part 2 pricing requirements

Respondents must submit a three-year and five-year total cost of ownership view, clearly showing:

1. Year 1 implementation and operating costs;
2. Year 2 to Year 5 recurring costs;
3. expected annual price increases or escalation assumptions;
4. volume assumptions used for transaction-based pricing;
5. any minimum revenue commitments;
6. any foreign currency exposure;
7. VAT treatment;
8. payment terms; and
9. any costs that are excluded from the proposal but may be payable by Postbank.

8.3 Part 3 pricing requirements

Respondents must also indicate whether they offer alternative pricing options, such as:

1. fixed monthly fee;
2. per-transaction pricing;
3. tiered transaction-volume pricing;
4. hybrid fixed and variable pricing;
5. managed service pricing; or
6. once-off build cost plus ongoing support pricing.

Postbank requires full transparency on all cost drivers so that it can compare respondents on a like-for-like basis and assess affordability over the full expected service period.

9 Clarifications on What is Out of Scope

Respondents must not propose card management, card issuing, ATM management, POS management, merchant acquiring or core banking replacement as the primary response to this RFI. Such capabilities may only be mentioned as optional future services in an annexure, and must not obscure the core processing-provider response required by Postbank.

The RFI is specifically aimed at identifying a processing provider able to help Postbank send relevant debit card transaction data to VisaNet for visibility purposes while respecting the current Postbank switching, core banking and ACH environment.

10 Response Format

Responses should be structured in the following order:

1. Executive summary of the proposed processing service.
2. Confirmation of understanding that the requirement is VisaNet visibility only and not replacement of PayInc or Postbank's current card-management environment.
3. Processor capability and VisaNet connectivity model.
4. Experience with South African banks or comparable regulated institutions.
5. Proposed integration approach with an existing switch and core banking environment.
6. Operational, security, compliance and support model.
7. Implementation approach, dependencies and estimated timelines.
8. Indicative costing model and key financial assumptions.
9. Risks, dependencies, exclusions and information required from Postbank during a later solution-design phase.
10. References and due diligence documents.

11 Post-RFI Process

After reviewing RFI responses, Postbank may shortlist respondents that demonstrate relevant experience, proven VisaNet or card-scheme processing capability, South African banking experience, practical integration capability and credible commercial models.

Postbank may then invite selected respondents to participate in clarification sessions, technical deep-dives, reference checks, due diligence, solution demonstrations and/ or a formal procurement process. Participation in this RFI does not create any entitlement to appointment, award or further engagement. Postbank reserves the right to stop, change, combine or continue the process in line with its internal governance and procurement requirements.

12 Confidentiality and Security at RFI Stage

Respondents should not request confidential architecture diagrams, credentials, encryption keys, security configurations, production data, customer data or detailed system access as part of the RFI response. Any detailed technical due diligence will be considered only after shortlisting and subject to appropriate confidentiality, security and governance controls.

13 Proposed RFI Respondents Contact List

Postbank may invite the following payment processing providers to respond to the RFI. The contact details below are based on publicly available contact routes and should be validated before issue of the RFI.

13.1 Payment Processing Providers List

No.	Supplier	Proposed RFI Contact Route
1	Direct Transact (Pty) Ltd	Email: info@directtransact.co.za . Tel: +27 12 368 4900 / +27 12 368 4903. Direct Transact also provides an official website contact route for sales, general and media enquiries. (secure.directtransact.co.za)
2	Paymentology (Pty) Ltd	Use the official Paymentology “Let’s Talk / Contact” form for business enquiries. The form requires business email, country, phone number, business type and message. (paymentology.com)
3	Paycorp Group	Use the official Paycorp Contact Us route. Paycorp describes itself as

No.	Supplier	Proposed RFI Contact Route
	(Pty) Ltd	a payments provider with transaction processing and related payments services across Southern Africa and other regions. (paycorp.co.za)
4	First Data Resources Ltd / Fiserv	Use the Fiserv South Africa contact route or Fiserv enterprise contact form. First Data is now part of Fiserv, and Fiserv South Africa provides payment technology services including debit and credit card, risk, fraud and payments capability. (fiserv.com)
5	PEX Ltd / Payment Express Ltd	Email: info@pexintl.com. Tel: +230 405 9150. Address: Level 5, Maeva Tower, Cnr Silicon Avenue and Bank Street, Cyber City, Ebene, Mauritius 72201. (pexintl.com)
6	Network International Payment Services	Use the official Network International contact route. For Southern Africa-specific engagement, Network International's public ITWeb profile lists regional contacts for Southern Africa, including chris.wood@network.global and carlo.ricci@network.global. These should be validated before formal issue. (network.ae)

13.2 Proposed South African Bank As Processors Contact Routes

The RFI will also be shared with the following banks:

No.	Bank	Proposed Contact Route
1	Standard Bank	CCO can provide the details of the account manager. Alternatively, use the publicly available information for Group contact route: Standard Bank Group, 5 Simmonds Street, Johannesburg, 2001. Tel: +27 11 636 1061. Standard Bank also has a supplier marketplace / procurement route for supplier-related engagements. (Standard Bank)
2	FirstRand / FNB	FNB business contact route: businessdirectory@fnb.co.za. Tel: 087 730 5790. International callers may use +27 11 371 3711 and follow the prompt to the relevant 087 number. (FNB)
3	Absa Bank	Absa general contact route: 011 501 5050 / 0800 11 11 55. For supplier-related engagement, Absa provides a Procurement Marketplace for prospective suppliers and procurement interaction. (Absa)

No.	Bank	Proposed Contact Route
4	Nedbank	Nedbank Group Procurement query line: 010 217 4357. General Nedbank queries: 0800 555 111. (Nedbank)
5	Capitec Bank	Capitec public contact route: 0860 10 20 43 and clientcare@capitecbank.co.za. Registered/head office address reflected in Capitec documents: 5 Neutron Road, Techno Park, Stellenbosch, 7600. (Capitec Bank)

GENERAL INFORMATION

Enquiries in respect of this RFI should be addressed to:

E-mail: RFQ.ProcurementSN@Postbank.co.za

All queries MUST be e-mailed

END OF THE REQUEST FOR INFORMATION DOCUMENT