

## PART A: Request for Information (RFI)

YOU ARE HEREBY INVITED TO SUBMIT INFORMATION TO MEET THE REQUIREMENTS OF THE BANKING ASSOCIATION OF SOUTH AFRICA (BASA)	
RFI Number	01-05/2023
Advertisement of RFI	No advertisement published
RFI document available	Available on the BASA website: <a href="https://www.banking.org.za/">https://www.banking.org.za/</a>
Response Date	Respondents must indicate their interest in the RFI by 15 June 2023
Question and Answer Briefing Session Date	Respondents must submit questions by 15 June 2023 A Question-and-Answer Briefing will be held on 28 June 2023
Closing Date	The RFI closing date is 10 August 2023 at 12h00 precisely
Closing date for enquiries	<ul style="list-style-type: none"> <li>• Respondents must submit questions by 15 June 2023 at 12h00</li> <li>• All enquiries must be directed to the PMO office</li> <li>• All responses to questions will be published on the BASA website</li> </ul>
Description of RFI	Request a detailed proposal on the provision of white-label ATMs and solutions from potential respondent/s. The services will potentially include manufacturing, supply and maintenance, replenishment, and upgrade of the white-label ATMs
RFI document must be sent to	Email address: RFI@rwesana.co.za
Name of Respondent	
Contact Person	
Email address	
Telephone number	
Respondent stamp or Signature	

## PART B: Checklist of Compulsory Returnable Schedules and Documents

Please adhere to the following instructions.

Use the prescribed sequence in attaching the annexes that complete the RFI Document.

Annexure Number	Annexure Description	Document Attached (Yes/No)
A.	Submission Requirements for the RFI : <ul style="list-style-type: none"> <li>▪ Original soft copy - (clearly marked RFI No.)</li> <li>▪ (Description of Goods and/or services)</li> </ul>	
B.	CIPC Company Registration Documents	

## 1. DEFINITIONS

In this Request for Information, unless a contrary intention is apparent:

- 1.1 **“Annexure”** will mean any document attached to the RFI document marked “Annexure”;
- 1.2 **“ATM”** means automated teller machine;
- 1.3 **“BASA”** means The Banking Association of South Africa;
- 1.4 **“BASA CSC”** means The Banking Association of South Africa, Cash Strategy Committee
- 1.5 **“Business Day”** means a day which is not a Saturday, Sunday or public holiday in South Africa;
- 1.6 **“Respondent”** means a person or legal entity, or an unincorporated group of persons or legal entities that submit an RFI;
- 1.7 **“Confidential Information”** will mean any information or Data relating to either Party (“the Disclosing Party”) (whether or not it is marked as confidential, restricted, secret, proprietary or any similar designation). Information or Data is confidential, when looking at the nature or content of the Information or Data, it is identifiable as confidential and or proprietary to the Disclosing Party or is intended or could reasonably be expected to be confidential and or proprietary to the Disclosing Party, and includes the proprietary Intellectual Property of the Disclosing Party. The information or Data can be in whatever format, whether recorded or not (and if recorded, whether recorded in writing, on any electronic medium or other recordable formats);
- 1.8 **“Data”** will mean any data, including personal information as defined in the Protection of Personal Information Act, 4 of 2013, and data and personal information as defined in the Electronic Communications and Transactions Act, 25 of 2002, supplied to the Respondent by BASA or stored, collected, collated, accessed or processed on behalf of the BASA by the Respondent;
- 1.9 **“Intellectual Property”** will include, without limitation, patents, rights to inventions (whether patentable or not), copyright and related rights, moral rights, registered design, trademarks, trade names and domain names, rights in get-up, rights in goodwill or to sue for passing off, rights in computer software, database rights, rights in confidential information (including know-how and trade secrets) or other industrial or intellectual property rights, whether registered or not and whether or not capable of being registered, and any application for any of the aforementioned and renewals or extensions thereof, and all similar or equivalent rights or forms of protection which may exist now or in the future, in any part of the world;

- 1.10 "Law"** will mean any law of general application, including the common law and any statute, constitution, decree, treaty, regulation, restriction, directive, ordinance, by-law, order, policy or any other enactment of legislative measure of government (including local and provincial government) statutory or regulatory body which has the force of law;
- 1.11 "PCH PG"** means Payment Clearing House Participant Group;
- 1.12 "PMO"** means Project Management Office;
- 1.13 "RFI"** means Request for information;
- 1.14 "SSD"** means Self-Service Device;
- 1.15 "Value Add Services"** Value-added services are additional features or enhancements that a business offers beyond its standard product or service. These services are designed to add value to the customer experience and can be used to differentiate a business from its competitors.
- 1.16 "White Label ATM"** means the ATM machines established, owned, and operated by a bank or non-bank entity.

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## 1. Introduction

The Banking Association South Africa (“BASA”) represents the interests of the banks of South Africa and facilitates the sustainable transformation of the banking industry. The sector is committed to financial inclusion. This necessitates collaboration which extends to strategic collaboration on payments and cash, the latter being developed and initiated by the Cash Strategy Committee (“CSC”) of BASA. These strategic initiatives manage the balance between effectively managing cash and driving the move to a more digital economy.

The BASA CSC has undertaken to initiate the White Label ATM project in the South African market to support the banking industry with the challenges of cash, challenges of cost and meeting the financial sector charter requirements; whilst contributing to the sustainability of cash in South Africa by creating a cost-effective, and efficient ATM solution.

The South African ATM infrastructure enables the majority of retail cash into the market and, importantly, is crucial to the pay-out of social and other grants, necessitating high operational resilience over short periods of time.

## 2. Purpose of this RFI

The purpose of this RFI is to gain insights and inputs on solutions and potential respondent/s for the provision of White Labelled ATMs across South Africa.

## 3. Requirements & Submission

### 3.1 Scope

Banks are looking at the viability of a white-label ATM solution, which for the purpose of this RFI, has the following characteristics: -

- The ATM population – devices and infrastructure – will be owned, managed and maintained by the white-label ATM operator.
- The ATM will have identifying marks indicating the device as being part of the joint offering as well as the other approved interoperable card marks.
- Offers a branded ‘bank-screen’ so that participating bank’s customers can experience their own bank’s brand and services when engaging with the ATM.
- Provides interbank services to domestic and international clients of non-participating banks under the prevailing domestic and international interoperable systems, standard, rules and pricing.
- The ATMs may be operated and owned by either a non-bank entity, (independent service operators), a bank service operator or a White Label Operator that operates the value chain end to end.
- The service operators will be responsible for performing all end-to-end value chain services e.g., siting, maintenance of ATMs, replenishment, and the removal of cash by approved cash in transit companies, monitoring of ATM uptime, insurance, upgrading etc.
- The Respondent will facilitate the necessary systems and reporting to enable the participants to meet operational and regulatory obligations.
- The Respondent/s need to include a view of the ownership of the cash as well as the insurance and liability associated with the cash.
- ATMs and associated infrastructure must comply with card schemes and card (SSD) PCH PG requirements.

- The ATM solution should provide for all participating banks to be treated equally. The White Label ATM must treat their client's transaction the same as a participating bank owned and operated ATM would, whilst a non-participating bank's client transaction would pay the usual withdrawal fees, using another bank's ATM i.e., Saswitch.
- Please elaborate on how you foresee this initiative contributing to the sustainability of cash in South Africa by creating a sustainable, cost-effective, and efficient ATM solution.
- How would you provide the service differently than the current interoperable ATMs that are in the market?

### 3.2 Responding to the RFI

Please structure your RFI response in such a way that it addresses the key points shown below. You may add Annexures to your response if you feel they are needed to fully address these points.

- The RFI response should be submitted in a Microsoft Word format with accompanying indicative pricing (where relevant) in a spreadsheet in Microsoft Excel format.
- Any responses not received by the time and date specified in this RFI or pursuant to any further instructions shall not be considered.
- The response should be based on the full understanding of the scope and service description, including the key questions that must be addressed as per this RFI, for successful completion.

### 3.3 Executive Summary

Respondents are required to deliver an executive summary in writing to the BASA CSC covering:

- How do you understand the White Label ATMs construct, and can you support the provision of ATMs across South Africa?
- What do you understand the key benefits to be for banks and their end customers and the public at large in the rollout of White Label ATMs as anticipated in this document?
- What services and solutions can you provide to the participating banks in support of a White Label ATM solution?
- What client capabilities and services do you anticipate can be provided on White Label ATMs over and above the bank specific provided functions - inclusive of Value-Add Services;
- Provide a view of the commercial principles that will drive the provision of services offered on White Label ATMs.
- How will customer and transaction data of each participating bank be processed, stored, destroyed, and protected;
- Describe service levels in respect of uptime and other first line faults, disaster recovery management and dispute resolution.
- Provide details of the regulatory and licensing requirements that you already satisfy in the provisioning of ATM services.
- Any other external factors that must be considered in the establishment of a White Label ATM network e.g., regulatory requirements, integration requirements and any dependencies on other service providers.
- Please detail your proposed approach to the deployment of the solution including anticipated unit cost associated with the deployment nationally.
- Provide pictures, diagrams, and specifications of the proposed solution, where applicable.

- Share assumptions or dependencies explaining, where necessary, the impact of any key assumptions or dependencies identified.
- Share any initial concerns you have about the scope, proposed approach or deliverables to be produced, including how these concerns might best be addressed.
- Provide details of relevant expertise and insight, supported by appropriate case studies and references.
- Provide the following information about your organisation:
  - List of clients for whom you have previously or are now delivering similar solutions.
  - Any other commercial factors that should be considered.
  - Any other maintenance, consumables and support factors that should be considered.
  - Cost estimates and other commercial considerations:
  - Please detail separately any contingency or estimating tolerances.
- Provide relevant details for General Ledger ownership and cash ownership.
- Provide details and propose on how you anticipate acquiring bank participation as part of this initiative's sponsorship.

### 3.4 Cost of RFI

The Respondent shall bear all costs associated with the preparation and submission of its information and BASA shall not be responsible or liable for those costs, regardless of the conduct or outcome of the RFI process.

### 3.5 Submission

Submissions should not be more than 20 (twenty), A4 single-sided pages in total, including respondent company overview and title pages.

As part of the RFI process, Respondents may be invited to a BASA CSC session to present their submissions. Such an invite will not constitute a shortlisting and will only serve the purpose to augment the RFI process.

Requests for additional information, questions or issues fundamental to the quality or clarity of the response should be submitted by no later than the date specified in the 'Process and timeframes section below. The BASA CSC will accordingly respond to all enquiries as indicated in the 'Process and timeframes section below.

All communications to the BASA CSC as it relates to this RFI should be sent by email to:

**Contact name:**

**Email:** RFI@rwesana.co.za

**Please DO NOT contact any other BASA CSC representatives regarding this RFI.**



As per the timeframes specified in the 'Process and timeframes section below, Respondents have the opportunity to ask questions or request clarification on areas of this RFI. All inquiries should be emailed to the above-mentioned BASA CSC PMO and should be fact-based.

The BASA CSC will, at its sole discretion, determine whether a question is for general clarification or specific to a respondent, and provide written answers accordingly. All responses to general clarification questions will be issued to all RFI Respondents

The BASA CSC makes no guarantee, undertaking or commitment that a contract will result from this RFI process; and the BASA CSC reserves the right to award a contract, if any, based on its overall business policies and needs. The responses submitted shall remain valid for a period of no less than 90 days from the submission date.

#### 4. Rules and the BASA CSC Discretion

- This RFI is limited in scope to the request stated herein.
- The BASA CSC is a collective of member banks, and its views will be made known through official communication from the CSC chairperson, appointed secretariat or other party as specifically nominated as a CSC spokesperson for this initiative.
- The Respondent might be exposed to confidential and personal information during the RFI Process and hereby confirm that such information will be protected and handled according to the provisions of the Protection of Personal Information Act 4 of 2013 (POPIA) and other legislation governing information. The BASA CSC is not obliged to disclose its reasons behind any decision taken in response to this RFI.
- The BASA CSC is not obliged to accept any submission and reserves the right, in its sole discretion, to reject any submission, in whole or in part.
- The BASA CSC reserves the right, in its sole discretion, to waive any non-compliance of any respondent.
- The BASA CSC reserves the right to take any of the following courses of action, among other courses not listed below:
  - Meet with one or more Respondents to further discuss their responses;
  - Develop a short list and issue a Request for Proposal;
  - Negotiate directly with one or more Respondents;
  - Make an award in whole or in part;
  - Do nothing, and keep the information submitted by a respondent on file for future reference;
  - Amend, vary, reduce or supplement any of the information, terms, scope, volumes or requirements contained in this RFI, or provided pursuant to the RFI process;
  - Change the RFI process, including without limitation varying or extending any time or period in this RFI;
  - Discontinue the RFI process, in whole or in part;
  - Withdraw an invitation to a respondent to submit a response.

## 5. Confidentiality

During the RFI process, Confidential Information will be shared between BASA and the Respondent. Such information will be used for the RFI purposes only unless consent is received prior to usage or release. The Respondent may only release Confidential Information to employees and or sub-contractors for the purposes of the RFI or as may be required by Law provided that the Receiving Party, where possible, gives the Disclosing Party not less than five (5) calendar days' notice of such disclosure, already in public domain. If the Respondent is uncertain about whether any information is to be treated as Confidential Information, it will be obliged to treat it as such. Post the RFI process, BASA reserves the right to keep and use the information. The Disclosing Party warrants that it has the right to disclose its Confidential Information to the Receiving Party and to authorize the Receiving Party to use the same for the Purpose. These obligations of confidentiality and non-use imposed upon the Parties under this RFI shall expire in terms of the provisions of the information/data laws of the Republic of South Africa

## 6. Data Protection

All Data provided by BASA to the Respondent, or to which the Respondent may be exposed to, will constitute Confidential Information. The Respondent will at all times strictly comply with all applicable Laws pertaining to data protection.

The Respondent must ensure that data collected from BASA is protected at all times in compliance with the applicable Laws. In the event of a data breach, the Respondent will immediately inform BASA via the BASA CSC White Label ATM RFI contact person <Contact email to be inserted here> in writing, if any Data in its possession is compromised and provide details on how the data breach will be managed and at the Respondent's costs.

Transfer of Data from the Republic of South Africa requires BASA's consent.

## 7. Intellectual Property Rights

Intellectual Property owned by either Party (whether before or after the Effective Date) will remain the sole and exclusive property of that Party. The Respondent acknowledges that BASA may use the information gathered from this RFI for request for quotations, request for a proposal or for its research purposes. The Respondent indemnifies and holds BASA harmless against all claims, legal actions, costs, or expenses of whatsoever nature arising out of any infringement or alleged infringement by either Party of any rights of any third party during the performance of its obligations.

## 8. Unauthorised release of information

The information provided in this, and any subsequent related document is strictly BASA CSC confidential and proprietary information. This also applies to all other communications between the BASA CSC and a respondent. It must not be divulged to a third-party without the prior express written consent of the BASA CSC.

## 9. Respondent time and expense

All time and expenses incurred by the respondent in preparation and response to this RFI remain the sole responsibility of the respondent and the respondent will not be reimbursed by the BASA CSC for any costs incurred in connection with its submission for this RFI.

## 10. No implied offer

The issuance of this RFI does not imply that the BASA CSC is making an offer to do business with any RFI recipient or respondent. No agreement or other binding obligation on the BASA CSC is implied unless parties conclude a written agreement.

## 11. Errors and omissions

The respondent is responsible for examining this RFI. Failure to do so will be at the sole risk of the respondent. This document describes the BASA CSC's tentative plans and if any point is unclear, it is the respondent's responsibility to ascertain the true facts and considerations to enable the respondent to properly respond to this RFI in a timely manner.

Should such matters remain unresolved by the BASA CSC prior to the respondent's preparation of its response, such matters must be addressed in the respondent's response. The BASA CSC is not responsible for oral statements made by its employees, agents, or representatives concerning this RFI.

The BASA CSC makes no representations or warranties regarding the accuracy or completeness of the information contained in this RFI.

## 12. Process and timeframes

The table below specifies the key process milestones and timeframe for this RFI.

Action	Timelines
Issue of RFI to Respondents	17 May 2023
Respondent to submit the notice of intention to respond	15 June 2023
Deadline for questions on RFI from confirmed Respondents	15 June 2023
Question and Answer Briefing	28 June 2023
Deadline for RFI responses	10 August 2023

## 13. Assumptions

The BASA CSC has endeavoured to provide sufficient guidance to inform your proposal. However, it may be necessary for Respondents to make some assumptions. Where assumptions have been made, these must be clearly highlighted and documented in the proposal. The BASA CSC accepts no responsibility for assumptions made by the respondent.