

BUSINESS REQUIREMENTS SPECIFICATION FOR THE PROCUREMENT OF THIRD- PARTY DATA AND RELATED SERVICES

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SARS RFP 18/2025

BUSINESS REQUIREMENTS SPECIFICATION FOR THE PROCUREMENT OF THIRD- PARTY DATA AND RELATED SERVICES

This document forms part of the Request for Proposal (RFP) pack. The document sets out the business requirements that South African Revenue Service (SARS) has for tracing, searching, verification and other third-party data and related services.

GLOSSARY TABLE AND ABBREVIATIONS

TERMS	DESCRIPTIONS
BRS	Business Requirements Specification
DBT	Debt Beyond Terms
DOB	Date Of Birth
EU	European Union
FAQs	Frequently Asked Questions
FICA	Financial Intelligence Centre Act
ID	Identity
FSCA	Financial Sector Conduct Authority
IEC	International Electro-technical Commission
ISO	International Organization for Standardization
JSE	Johannesburg Stock Exchange
NCA	National Credit Act
NCR	National Credit Regulator
POPI	Protection of Personal Information
RFP	Request for Proposal
SAFPS	Southern African Fraud Prevention Service
SARS	South African Revenue Service
Service provider/s	Credit Bureau/s or similar Service provider/s external to SARS, which is engaged by SARS

	to offer third-party data and related services
The Solution	Refers to the third-party data and related services as specified in this BRS

1. PRE-QUALIFYING ACCREDITATION REQUIREMENT

The accreditation specification contains the pre-qualification requirement and therefore the Bidder's proposal must address this requirement. If a proposal fails to meet or does not address this requirement, the proposal will be disqualified as being a non-responsive proposal. The Bidder must be currently registered in terms of Section 43 of the National Credit Act (NCA) and the Bidder must be able to present proof of the registration certificate to SARS.

2. VERIFIABLE TRACK RECORD

SARS requires that the Bidder has extensive experience in managing and delivering consumers and business credit information. SARS seeks to establish the extent to which the Bidder has established operations and has delivered services to corporate clients predominantly in the financial and/or retail sectors.

The Bidder must provide a detailed list of the names of all their existing corporate clients and an indication of the sectors these clients belong to.

3. BACKGROUND

SARS derives its mandate from the SARS Act (no. 34 of 1997) to efficiently and effectively administer South Africa's revenue collecting system. Key acts administered include:

- Income Tax Act, 1962
- Customs and Excise Act, 1964
- Value-Added Tax Act, 1991
- Tax Administration Act, 2011
- Employment Tax Incentives Act, 2013.

SARS mandate is to:

- Collect all revenues due
- Ensure optimal compliance with tax customs and excise legislation
- Provide a customs and excise service to facilitate legitimate trade as well as protect our economy and society.

In pursuit of this mandate, verifying and ensuring that the taxpayers' information is correct, is SARS primary function in administering the Tax Act.

The 2025 - 2030 SARS vision is to be a smart and modern organisation with unquestionable integrity, trusted and admired. Not only would SARS like to be data driven but a data informed organisation.

To achieve our vision, SARS aims to appoint one or more service provider/s that offer accurate information on economically active individuals, companies (inclusive of close corporations) and trusts. The information should also include other entities, voluntary associations and government departments if available. The Service provider/s must provide SARS access to commercial and consumer credit records with correct and current details. The Service provider/s appointed must also offer a comprehensive credit history database and have expertise in credit scoring.

SARS, by virtue of the relationship between its mandate and area of responsibility, operates in an increasingly complex and data-oriented environment which requires the effective collection, management and analysis of such data. SARS needs a solution which is in full alignment with two (2) of its nine (9) primary strategic objectives, namely:

- To detect taxpayers and traders who do not comply and make non-compliance hard and costly
- To increase and expand the use of data to ensure integrity, derive insight and improve outcomes.

To optimise tax collection intertwined with increasingly sophisticated data evasion strategies of some non-compliant taxpayers, SARS has to procure innovative

verification data and services to be utilised by Debt Collectors, Analysts, Researchers, Risk Profilers and Investigators.

Furthermore, an issue of paramount significance in the debt collection drive is for SARS to enhance the accuracy and completeness of taxpayer contact details such as e-mail addresses and/or contact numbers.

Based on the SARS strategy, the high-level objectives for Bidders are to provide SARS with:

- Solutions that can provide reliable, updated and accurate tracing and searching data for individuals, companies (inclusive of close corporations), traders and trusts
- Identity verification data
- Credit reports, records and checks as well as other credit related information e.g. profiles, bonds, account information, judgements
- Real time bank account balances (inclusive of crypto exchange information)
- Property and deeds information inclusive of ownership details and transfers
- Companies, directorships and partnerships data (current and historic, local and international as well as company and partnership statuses)
- Registered shareholding, share trading and unlisted companies
- All available individual, company and trust contact details
- Any other third-party information in addition to the list as stipulated in Section 4 of this document.

The solution of having direct access to current, complete and accurate third-party data on individuals, companies and trusts will significantly improve the capacity and capabilities of SARS in the following areas:

- Revenue collection
- Debt management and recovery
- Tax compliance analysis

- Taxpayer tracing functionality
- Case selection
- Criminal investigation
- Risk profiling
- Investigative and specialised audit
- Anti-corruption.

4. INFORMATION REQUIREMENTS

SARS wants to obtain accurate, updated individual (consumer) and company/business (commercial) data to e.g. trace, search, verify, match and communicate effectively with all taxpayer entities. Furthermore, SARS would like to obtain a robust economic profile of these entities through consideration of a variety of data categories. Please note that “Companies” in this section also include Close Corporations, Traders, Trusts etc. Below are the data points required by SARS according to logical data categories/groupings as indicated. Bidders should respond per line item to indicate if the data points could be provided or not. In addition, Bidders should indicate a price per line item (price per record in the instance of bulk requirements and price per search in the instance of online web enquiries). Bidders are also requested to specify any additional value-adding data points in line with the requested types of data. Below is the list of the 151 all-inclusive data points requested by SARS as referred to in the main RFP documents.

4.1 IDENTIFICATION AND DEMOGRAPHIC DATA

4.1.1 Individuals

- 4.1.1.1 Individual identification (name(s), surname, Date Of Birth (DOB) and ID number)
- 4.1.1.2 ID number validity and verification inclusive of ID photo
- 4.1.1.3 Nationality

- 4.1.1.4 Gender
- 4.1.1.5 Marital status, marital type (in or out of community), date of marriage and spouse details (name, nationality, current and history)
- 4.1.1.6 Relationship data of relatives and/or dependants (nature, name, ID, number of relationships linked to the individual)
- 4.1.1.7 Telephone numbers (landline and cellular phone numbers, owner name, owner ID or owner passport number, time stamp, latest source)
- 4.1.1.8 Postal and physical addresses (owner name, owner ID or owner passport number, time stamp, latest source)
- 4.1.1.9 Physical address XY co-ordinates
- 4.1.1.10 E-mail addresses (time stamp, latest source)
- 4.1.1.11 Emergency contact information (Name and cell number)
- 4.1.1.12 Alternative contact methods (e.g. fax numbers or secondary e-mail addresses)
- 4.1.1.13 Next of kin addresses
- 4.1.1.14 All the entities that the individual is a director/member of and a search functionality on contact details (e.g. cellular phone numbers) to trace other entities linking to the same contact details)
- 4.1.1.15 Passport details and movement control details (passport number, country of origin, native country ID number)
- 4.1.1.16 Emigration data (emigrant name, ID, passport number, reason for emigration, destination country, source of income, turnover, turnover period, emigration date, number of people emigrating with emigrant and their combined turnover)
- 4.1.1.17 Social media profiles (Links to social media accounts (e.g., LinkedIn, Facebook, Instagram, TikTok)
- 4.1.1.18 Professional licenses and certifications (information on any professional licenses or certifications held by the individual)
- 4.1.1.19 Health records (Basic health information, such as medical conditions or disabilities (with appropriate privacy considerations).
- 4.1.1.20 Education level and detail
- 4.1.1.21 Deceased information and records
- 4.1.1.22 SARS tax number.

4.1.2 Companies

- 4.1.2.1 Business name and registration: Legal entity, registration number, registration date, tax numbers, jurisdiction and business type (e.g. Trust).
- 4.1.2.2 Details of name changes and registration name changes
- 4.1.2.3 Industry description and sub activity description
- 4.1.2.4 Details of directors/trustees/beneficiaries (Name, ID, passport number)
- 4.1.2.5 Registered addresses, contact details and e-mail addresses of directors/trustees and all other members
- 4.1.2.6 Status (active/inactive/suspended/estate/dormant)
- 4.1.2.7 Ownership structure: Shareholders, partners, and primary stakeholders preferably visualised (e.g. graphs/tree mapping)
- 4.1.2.8 Registered shareholders (number of shareholders, name, ID, passport number, type, status, status reason, status date, share percentage, share percentage date, dividends payment and payment date)
- 4.1.2.9 Registered share value (date)
- 4.1.2.10 Age or average age of owner(s) (if natural persons)
- 4.1.2.11 JSE listed number (listed/delisted date, listed/delisted reason)
- 4.1.2.12 Linked entities and links to other companies, corporates or trusts
- 4.1.2.13 Registrations with other regulatory authorities such as non-profit organisations registered with the Department of Social Development
- 4.1.2.14 Details of previously linked entities
- 4.1.2.15 Directorships (current and historic (previous six months), local and international))
- 4.1.2.16 Directors' other interests
- 4.1.2.17 Trade references
- 4.1.2.18 Statutory information and principal details (inclusive of ID numbers, passport numbers)
- 4.1.2.19 Auditors' history (previous two (2) years))
- 4.1.2.20 Non-active principals' names and ID numbers.

4.2 INCOME AND REVENUE DATA

4.2.1 Individuals

- 4.2.1.1 Primary income: Salaries, wages, commissions or business income
- 4.2.1.2 Secondary income: Investments, rental income, pensions, government benefits or side businesses
- 4.2.1.3 Investment portfolios (information on stocks, bonds, and other investments)
- 4.2.1.4 Details of any pension or retirement accounts
- 4.2.1.5 Other sources of income (name, entity, identification).

4.2.2 Companies

- 4.2.2.1 Annual revenues: Sales of goods and services
- 4.2.2.2 Revenue growth trends
- 4.2.2.3 Sources of revenue: Key clients, market segments and dependence on major contracts
- 4.2.2.4 Turnover and turnover period
- 4.2.2.5 JSE shareholding
- 4.2.2.6 Foreign/offshore shareholding
- 4.2.2.7 Subsidiaries and affiliates companies (inclusive of foundations and charitable organisations linked to the company)
- 4.2.2.8 Previous tenders and active tender bids.

4.3 ASSETS

4.3.1 Individuals

- 4.3.1.1 Residential and commercial property/real estate ownership and locations registered in an individual's name
- 4.3.1.2 Property valuations (property value, date of assessment, deeds property registration date, purchase value)
- 4.3.1.3 Searches for previous property owner name, owner ID, detailed property address, title deeds number, "erf" number, "erf" key)
- 4.3.1.4 Property transfers and ownership details
- 4.3.1.5 Tax liabilities against any property owned

- 4.3.1.6 Property details should include Google images of the property, a comparable sales table, transfer history as well as suburb trends
- 4.3.1.7 Estate details (sequestration/insolvent details and court orders for individuals, contact details of executors for deceased estates, trustees for sequestrations, marital status of individuals and if married, details of life partners, contact details of liquidators, FSCA information related to insurance policy payouts and death benefits)
- 4.3.1.8 Property/ real estate in other countries
- 4.3.1.9 Rental history (information on rental properties and tenant history)
- 4.3.1.10 Utility bills (data on utility bill payments for property verification)
- 4.3.1.11 Details of property insurance policies
- 4.3.1.12 Other financial assets: Savings, stocks, bonds and notarial bonds registered in an individual's name
- 4.3.1.13 Personal movable assets registration data e.g. motor vehicles, aircraft and yachts
- 4.3.1.14 Registered ownership detail (name, ID)
- 4.3.1.15 Previous ownership detail (name, ID)
- 4.3.1.16 Make, model, series, model year, date of registration
- 4.3.1.17 Finances (current and history)
- 4.3.1.18 Retail/market/book value, book value date, value verifications, purchase value, purchase date, sold value, sold date and any other data that might help to determine the value)
- 4.3.1.19 Maintenance records (history of movable asset's maintenance and repairs)
- 4.3.1.20 Leased movable assets (data on assets leased by the individual)
- 4.3.1.21 Detail on other significant tangible assets (e.g. art collections, jewellery, game/livestock, other types of collectibles)
- 4.3.1.22 Ownership stakes in companies or partnerships.

4.3.2 Companies

- 4.3.2.1 Current assets: Cash, accounts receivable, inventory
- 4.3.2.2 Fixed assets: Land, buildings, plant, equipment and movable assets
- 4.3.2.3 Properties/premises, ownership and lease agreements both inside and outside the country including foreign branches

- 4.3.2.4 Search functionality for properties (detailed property address, title deeds number, erf number, erf key)
- 4.3.2.5 Intangible assets: Patents, trademarks, copyrights, brand value, goodwill
- 4.3.2.6 Funding information from e.g. the National Lotteries Commission.

4.4 LIABILITIES AND FINANCIAL OBLIGATIONS

4.4.1 Individuals

- 4.4.1.1 Loans: Mortgages, student loans, personal loans, car loans
- 4.4.1.2 Credit card debt: Outstanding balances and credit limits
- 4.4.1.3 Other obligations e.g. child support
- 4.4.1.4 A high-level overview of the consumer's profile which includes the consumer's living status
- 4.4.1.5 Charitable donations (records of charitable contributions and donations)
- 4.4.1.6 High cash value purchases made and reported per FICA requirements on the taxpayer
- 4.4.1.7 Monthly debt obligations and debt review records.

4.4.2 Companies

- 4.4.2.1 Short-term liabilities: Accounts payable, short-term loans, accrued expenses
- 4.4.2.2 Long-term liabilities: Bonds, bank loans, leases, deferred tax liabilities
- 4.4.2.3 Contingent liabilities: Guarantees, warranties, pending lawsuits
- 4.4.2.4 Defaults, judgments and liquidations
- 4.4.2.5 Details on sequestrated trusts
- 4.4.2.6 Government blacklisted entities
- 4.4.2.7 Summary of due diligence reports.

4.5 EXPENDITURE AND CASH FLOW DATA

4.5.1 Individuals

- 4.5.1.1 Regular expenses: Housing, utilities, transportation, food, insurance, education
- 4.5.1.2 Discretionary spending: Leisure, travel, luxury goods
- 4.5.1.3 Cash flow analysis: Balance between income and expenditures, savings rates
- 4.5.1.4 Travel history (records of international travel and visa applications)
- 4.5.1.5 Memberships (information on memberships linked to clubs, organizations or professional bodies)
- 4.5.1.6 Payment profile (factual information pertaining to the payment profile of the consumer)
- 4.5.1.7 Bank account ownership, verification, status, type and account age
- 4.5.1.8 Real-time bank account balances and banking details
- 4.5.1.9 Crypto exchange information and forex trading money.

4.5.2 Companies

- 4.5.2.1 Operating expenses: Salaries, rent, utilities, raw materials, marketing, research and development
- 4.5.2.2 Capital expenditures: Investments in equipment, property, technology
- 4.5.2.3 Cash flow statements: Operating, investing, and financing cash flows.

4.6 CREDITWORTHINESS, FINANCIAL STATUS AND FINANCIAL HISTORY

4.6.1 Individuals

- 4.6.1.1 Credit scores or other credit ratings.
- 4.6.1.2 Credit profile checks, credit report files, credit records. Credit report files should contain negative payment history and credit risk rating
- 4.6.1.3 Credit risk information (e.g. Delphi risk scores as well as a visual display (e.g. green, amber, red))
- 4.6.1.4 Loan application history: Frequency and outcomes of credit application
- 4.6.1.5 An indication of Debt Beyond Terms (DBT)
- 4.6.1.6 Bank code representing the bank's opinion of account conduct

- 4.6.1.7 Actual payment details on accounts
- 4.6.1.8 Creditor types and creditor rankings
- 4.6.1.9 Offshore bank accounts linked through local accounts interbank transfers (transfers to and from these accounts).

4.6.2 Companies

- 4.6.2.1 Credit ratings
- 4.6.2.2 Payment histories with suppliers, lenders, and bondholders
- 4.6.2.3 Payment analysis, including at least three (3) trade references
- 4.6.2.4 Updated trade references conducted on major suppliers to establish current payment trend
- 4.6.2.5 Historical payment data which reflects payment trend to specific suppliers over an extended period
- 4.6.2.6 Ledger information, which provides an additional payment analysis and is designed to show the monthly overdue percentage
- 4.6.2.7 Financial information including financial year end, payroll date as well as previous and current turnover figures
- 4.6.2.8 Default and bankruptcy records or any past financial distress events information.

4.7 EMPLOYMENT OR BUSINESS OPERATIONS DATA

4.7.1 Individuals

- 4.7.1.1 Employment status and previous history (previous three (3) employers)
- 4.7.1.2 Employer details inclusive of addresses (current and previous three (3) employers)
- 4.7.1.3 Employer links
- 4.7.1.4 Income class
- 4.7.1.5 Freelance sources
- 4.7.1.6 Professional qualifications, skills and certifications.

4.7.2 Companies

4.7.2.1 Description of operations

4.7.2.2 Number of employees and management.

4.8 RISK ASSESSMENT

4.8.1 Individuals

4.8.1.1 Insurance coverage: Health, life, property, and liability

4.8.1.2 Emergency funds: Savings specifically set aside for unexpected events

4.8.1.3 Any other risk indicators.

4.8.2 Companies

4.8.2.1 Insurance policies: Coverage for property, liability, business interruption, and professional risk

4.8.2.2 Risk management strategies: Business continuity plans and diversification.

4.9 LEGAL AND COMPLIANCE DATA

4.9.1 Individuals

4.9.1.1 Legal proceedings: Pending or past litigation, judgments, or settlements

4.9.1.2 Default records, adverse/fraud summary and Southern African Fraud Prevention Service (SAFPS) records

4.9.1.3 Other public records (information from public records, such as filings for bankruptcies, liquidations and foreclosures)

4.9.1.4 Collections (details and summary about any accounts that have been turned over to collections agencies).

4.9.1.5 Negative summary (Negative news and Politically Exposed Person)

4.9.1.6 Notices summary information

4.9.1.7 SAFPS protective registration.

4.9.2 Companies

4.9.2.1 Legal structure: Partnership agreements, articles of incorporation

4.9.2.2 Litigation history: Any significant legal disputes or regulatory sanctions

4.9.2.3 Judgement summary information e.g. High Court judgements, court records, civil court judgements, provisional and final liquidations, notarial bonds, sales and transfers of businesses

4.9.2.4 Details on corporate governance practices and policies

4.9.2.5 Indication of conflict of interest.

SARS requires various mechanisms for the delivery of information from the service provider/s. In addition to the three types of online web-based enquiries outlined below, Bidders must also give an indication of all the other online web-based queries which could be offered and indicate a price per search against it.

Below are the three basic types and the 22 minimum online enquiries linked to it:

Online enquiries as to the **contact details** of a taxpaying entity:

- Telephone numbers (landline and cellular phone numbers, owner name, owner ID or owner passport number, time stamp, latest source)
- E-mail addresses (time stamp, latest source)
- Emergency contact information (Name and cell number)
- Alternative contact methods (e.g. fax numbers or secondary e-mail addresses)

Online enquiries into the **credit information** of a taxpaying entity:

- Credit scores or other credit ratings
- Credit profile checks, credit report files, credit records. Credit report files should contain negative payment history and credit risk rating

- Credit risk information (e.g. Delphi risk scores as well as a visual display (e.g. green, amber, red))
- Loan application history: Frequency and outcomes of credit application
- An indication of Debt Beyond Terms (DBT)
- Bank code representing the bank's opinion of account conduct
- Actual payment details on accounts
- Creditor types and creditor rankings

Online enquiries into the **deeds** information of a taxpaying entity:

- Online search functionality for properties (detailed property address, title deeds number, erf number, erf key)
- Online searches for previous property (owner name, owner ID, detailed property address, title deeds number, “erf” number, “erf” key)
- Registered addresses (owner name, owner ID or owner passport number, time stamp, latest source)
- Physical address XY co-ordinates
- Residential and commercial property/real estate ownership and locations registered in an individual's name
- Property valuations (property value, date of assessment, deeds property registration date, purchase value)
- Properties/premises, ownership and lease agreements both inside and outside the country
- Property transfers and ownership details
- Tax liabilities against any property owned
- Property details should include Google images of the property, a comparable sales table, transfer history as well as suburb trends

5. DELIVERY OF INFORMATION

SARS requires various mechanisms for the delivery of information from the service provider/s.

From time to time and as dictated by business needs, SARS will make bulk and/or supplemental bulk information requests. In the instance of supplemental bulk information requests, the service provider/s must supply SARS with any additional records requested and any records that may have been updated or changed (deltas) since any previous bulk information request from SARS. SARS will request these records based on the ID number, trust deed or registration number or the entity registration number (the “CK” number in the instance of a close corporation).

SARS must have rights to store and perpetual rights to access the information contained in the bulk download of information and/or supplemental information requests. In addition, SARS must also have rights to store and perpetual rights to access information obtained via the online web portal.

The SARS requirement is for the bulk information download and the supplemental requests to be charged on a per record basis. The charge for supplemental bulk download requests must only be for additional records and for those records whose details have changed since the last time SARS requested information.

From the commencement of the services, the service provider/s must also provide SARS with the ability to make specific transactional enquiries directly from SARS systems to the service provider/s’ databases over a secure link with secure delivery of the results of the enquiry. The delivery of the information must be secure and encrypted. Please refer Annexure A for SARS External Technical Interface Specification. The service provider/s’ solution must propose the required interface as specified in Annexure A. The charge for a system-initiated transaction must be made on a per-transaction basis.

In addition to the three basic types of online web-based queries required by SARS, i.e. enquiries as to the contact details of a taxpaying entity, enquiries into the credit information of a taxpaying entity and enquiries into the deeds information of a taxpaying entity the service provider must also give an indication of the other online web-based queries which could be provided to SARS.

6. ADMINISTRATING ACCESS OF INFORMATION

Permissions to perform transactional queries must be controlled at a user level and SARS must be provided with the administrative functionality to grant or remove permissions to perform query transactions to individual SARS users who have access to this information. Access security must be provided on a user ID/password basis. There must be no limit to the number of SARS users who have access to this information. Users must be granted permissions based on one of two profiles which correspond to permission to run e.g. contact view queries and/or credit view queries and/or deeds view queries.

A further administrative profile must be provided for a SARS user to administer access to SARS users. SARS must be charged for online web transactions on a per-query basis. The service provider/s' invoice must break down the total charge into the transactions per user and per type of query (e.g. contact view and/or credit view and/or deeds view).

7. GENERAL REQUIREMENTS

This section provides a description of the features required from the Bidder. It is expected that the service provider/s will use this detail as a guide when preparing their responses and ensure that all required features are elaborated upon in such responses.

7.1	All-inclusive solution SARS needs an all-encompassing overview of credit related information and contact details for individuals, companies (inclusive of close corporations) and trusts.
7.2	Searching options SARS requires a solution that allows to search on various data components including, but not limited to names, surnames, telephone numbers, address details and e-mail addresses in instances where the

	<p>ID number or company registration number is not available. The Bidder must indicate which of the following type of searches can be done and should provide SARS with additional options as well:</p> <ul style="list-style-type: none"> • ID number search • South African and/or foreign passport(s) number search • Telephone number search • Name and/or surname and/or DOB and/or age range search • Address and/or deeds and/or erf and/or broken address search • E-mail address search and • Company/corporate/trust name and/or registration number search.
7.3	<p>Data management and interfacing</p> <p>A change to a potential new service provider/s will have an impact on the interfaces, business processes and applications of SARS. Due to the potential level of integration between SARS applications and the current existing solutions, a potential move to a different credit bureau or service provider could require an investigation to determine potential software development, testing, integration etc. It is also a specific requirement from SARS that the Bidder's internet-based facility must provide access to the existing unit's database of previously researched reports. An implementation plan is required indicating the timeframes for customizing the solution to the SARS unique requirements if deemed necessary. The Bidder must familiarise themselves with Annexure A: SARS External Technical Interface Specification. The Bidders should be able to integrate with SARS based on the specifications as set out in this document. Furthermore, they should participate in the full development life cycle to ensure the successful replacement of the interfaces of the existing service provider/s. It is also required that the Bidders should have the relevant test environments on their side for SARS to integrate to them for testing purposes.</p>
7.4	<p>Information sources and currency</p> <p>Bidders must provide a full list of data source providers as well as an</p>

	<p>indication of how often the data is updated. The Bidder must provide a list to SARS indicating the names of the data source providers (e.g. Department of Home Affairs), descriptions of the type of data (e.g. ID verification data), details on the update frequencies (e.g. daily). Bidders must also indicate if the data is verified, estimated or inferred.</p>
7.5	<p>Confidentiality</p> <p>The service provider/s' system must keep an audit trail of the details of the queries performed by SARS users. A full and detailed report must be made available to SARS on request with a history of up to one year. The Service provider/s' system must have security to provide full confidentiality and secrecy regarding the queries that SARS has made.</p>
7.6	<p>Availability</p> <p>SARS operates 24 hours per day, 7 days of the week and the service provider/s' systems must be available to process transactional queries (system generated) and online web portal queries from SARS accordingly. The service provider/s must notify SARS of any period of unavailability at least 48 hours in advance. Furthermore, the ongoing monitoring of the solution is expected to be done 24 hours per day, 7 days of the week and SARS should be notified if any problems occur.</p>
7.7	<p>Responsiveness</p> <p>Real-time response across all datasets is required via the online web portal. The service provider/s must provide an indication, depending on volumes, typically how long a response takes and provide statistical evidence on failed/timed out requests. After a request for work that is of a custom nature, the service provider/s must deliver a quotation within three (3) working days Bulk information requests must be delivered within three (3) working days of the request.</p>
7.8	<p>Information accuracy</p> <p>Information accuracy (current and complete) lies at the core of the rationale for SARS engaging this service. On discovery of any inaccuracies in the data, SARS requires a full report as to the reason for</p>

	<p>the inaccuracies. SARS seeks to establish the extent to which the Bidder can provide high quality data that is accurate, current and complete. Bidders must provide SARS with a sample set of the individual data requirements as listed in Section 4.1.1.1 – 4.1.1.8 of the BRS. In addition, Bidders must provide SARS with approved data quality policies and/or procedures if available.</p> <p>Incidents relating to the loss of data integrity must be investigated and the report delivered to SARS within five (5) working days. Repeated incidents or systemic loss of data integrity will result into the cancellation/termination of the contract.</p>
7.9	<p>Information security governance compliancy</p> <p>The Bidder must confirm if they conform to ISO/IEC 27001:2022, ISO/IEC 27002:2022, ISO/IEC 27005:2022 and King V Corporate Governance.</p> <p>The Bidder must demonstrate how they will adhere to generally accepted information security practices and procedures. The Bidder must also confirm if information security awareness is performed within their organisation and must provide an overview of information security governance policies, standards and processes.</p>
7.10	<p>POPI Act compliancy</p> <p>Bidders must provide a detailed description on how they will fully comply with the Protection of Personal Information (POPI) Act, Act No. 4 of 2013 and the relevant regulatory requirements, i.e. the European Union's (EU) General Data Protection Regulations. Bidders must provide proof of how the POPI policy has been internalised and operationalised internally.</p>
7.11	<p>Information security measures</p> <p>The service provider/s must provide an overview of the following measures:</p> <ul style="list-style-type: none"> • Logical access control

	<ul style="list-style-type: none"> • Data protection • Technical support, problem-, change management processes, including patch management • Malicious code (viruses, malware, ransomware etc.) • Network security • Application security and • Back up, disaster recovery and business continuity. <p>The service provider/s must provide SARS with the procedures to inform SARS if breaches/compromises of information are suffered and provide SARS with an indication of the impact to the SARS business.</p> <p>Furthermore, the service provider/s must provide an overview of information technology asset management, including compliance to license agreements.</p>
7.12	<p>Training and support</p> <p>SARS needs to establish if the Bidder can offer a comprehensive training and support service to SARS. The service provider/s will be responsible for providing the necessary training on how to operate the solutions and for providing all the relevant training guides/user manuals. It is expected that the Bidder must give a full layout of all the training and support offerings on how to ensure continual successful operation of the solution. A full description of all relevant training offerings of non-classroom training options are also required. A list and examples of training guides/user manuals must also be provided as well as a full description on all available end user support functions.</p> <p>The service provider/s should be able to assist at any given moment via online “HELP” options, frequently asked questions (FAQs) and advice on how to resolve queries should the users require any assistance. Extensive support for technical and operating issues should also be available when requested. Where there are any changes to the solution, the service provider/s should provide training to equip the users on those changes. Furthermore, the service provider/s should indicate how users</p>

	will be made aware and upskilled pertaining to new product updates.
7.13	<p>Service support and maintenance</p> <p>The nature of support (e.g. telephonic, e-mail) and whether there is local support available should be clearly stipulated. SARS places a high premium on system reliability and the service provider/s must indicate previous history of the system being offline at a facility where the solution is currently utilised.</p>
7.14	<p>Demonstrations and screenshots</p> <p>This requirement refers to the demonstrating of the capabilities of Bidders. A pre-recorded detailed presentation of how the solution will function is required. SARS seeks to establish the comprehensive nature of the Bidder's credit solution. Bidders must submit a step-by-step outline of their credit scoring methodology, systems and its functions. Evidence can include presentations, screenshots, live demonstrations, or any method clearly showing both the credit scoring process and examples of credit reports and credit records. Bidders must also submit evidence that their credit scoring methodology is used by clients within the financial or retail sectors. Supporting references from these clients must be included as documentation. Screenshots are required with the initial submissions to SARS. If requested, the Bidder may need to provide additional demonstrations or presentations to illustrate the usability of the credit-related solution. This process can include in-person presentations before a panel of evaluators or live video conferences demonstrating the facility where the solution is implemented and utilised.</p>

8. ACCOUNT MANAGEMENT

The service provider/s must appoint an Account Manager to manage the SARS account. The effective management of the SARS account will include ensuring tasks are executed timeously, information requested by SARS is accurate, complete and timeously returned and that SARS interests are competently represented by the Account Manager to the service provider/s.

The Account Manager must, on an on-going basis, maintain relationships with all the SARS internal stakeholders throughout the lifecycle of the agreement. SARS may request the service provider/s to remove an Account Manager if in SARS opinion the account manager is not managing the SARS account effectively. The Account Manager must hand the account over to a replacement Account Manager should circumstances warrant it, without disruption of service to SARS.

9. REPORTING AND MEETINGS

SARS may request the service provider/s to provide other reports on an *ad hoc* basis. At a minimum the service provider/s will provide a report on the number and type of queries/searches performed per month per user. Specific reports regarding usage patterns, time of use, search targets may also be requested on an *ad hoc* basis. Additional reports must not incur additional charges, up to a maximum of one *ad hoc* report per month. *Ad hoc* requests over and above this must be done on a time and material basis.

The service provider/s must furthermore ensure the attendance and participation of its resources in meetings to expedite decision-making as and when requested to do so by SARS.