



## Questions and Answers

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BID NUMBER: CCMA/2024/12-FIN

DESCRIPTION: PROVISIONING OF BANKING SERVICES FOR A PERIOD OF FIVE (5) YEARS

1. Question:

- Please can you clarify if pricing will be split and must be submitted into a separate envelope?

Answer:

- Please submit one separate envelope for pricing i.e. SBD3.3 and the pricing schedule.

2. Question:

- I have the following queries as asked by the support team:

### Pricing Queries

- Average cash balances on the cheque account
- Do you accept cash
  - If so, Cash received: ATM: Per Month (value and volume) Branch: Per Month (value and volume)
- Number of EFT's processed Per Month
- Number of incoming EFT's (customers paying the CCMA) - Per Month
- Do you use POS devices: If so, how many?

### Below

Is this 3000 EFT's or 3000 batches?



c. EFT Payment Charges:		
Payment Batch File	→	3 000
Payment Per Transactions		200

### Can this be extrapolated?

a. Cash deposit:		
ATM- deposit fee		100
EFT- deposit fee		360

### Is this 12 PA ?

Customer Identification per transaction		12
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## 2) Onboarding Queries

Please can you assist with:

- Shareholders
- Group structure and
- the expected account activity

### Answer:

- As per note 6 of the annual financial statements, the total cash and cash equivalents were R95 million, as included in the annual report. As indicated at the briefing session, the CCMA mainly receives a grant from the Department of Labour, which is also included in the CCMA's annual financial statements.
- The CCMA does receive cash – I am not able to pinpoint how much is from ATM and how much is from the branch deposits, however in a month there are about +/- 80 deposits. These include all types of deposits, EFT's as well as cash deposits.
- Number of EFTS is +/- 1 600 per month.
- EFTs from customers +/- 60 per month
- We do not make use of POS devices
- 3000 batches per annum, this translates to about 200/ 250 batches per month. In a batch there could be between 1 and about 200 transactions in one batch. In a month, there is roughly about 1 600 actual transactions per month.

## Shareholders

- The CCMA is a Schedule 3 public entity, under the Department of Employment and Labour.



## Group structure

- I am not sure to what level is the group structure – however, perhaps you can refer to the annual report, section 11, figure 1.

## Expected account activity

- On the expected account activity – I am not sure what is meant here, however, we need to be able to use the banking services.

### 3. Question:

- Do you have any Physical cash requirements, e.g., Cash deposit, cash withdrawal, Cash in transit services, Drop safe.

#### Answer:

- Yes, we do have physical cash requirements.
- Please refer to 3.5 on the scope of works:
  - **Petty cash** 3.5.1 The bidder must be able to disburse the petty cash by sending money and making use of mobile devices to the beneficiary as intended by the CCMA.
  - 3.5.2 The successful bidder must provide innovative ways of enhancing the handling of petty cash payments to minimize the risk of cash handling.
- Furthermore, people will deposit money into our bank, so we do need cash deposit services.
- We do not need cash in transit services and drop safe.

		Questions	Answers
Pricing Schedule & conditions	1.	Please share annualized R value on all items listed	Not sure which items must one provide the annualised value.
	2.	Are you able to provide the pricing schedule in excel format including the Card and investment requirements.	You can do your calculations and then send through the amounts on the pricing schedule provided.
	3.	Please advise where we may add annual CPI price adjustments	You can do your calculations and then send through the amounts on the pricing schedule provided.
	4.	Please advise how the total proposed amount line is calculated	I am not sure if I understand the question correctly – however, you would need to add up the costs so you are able to get the total amounts.
Foreign Payments & Receipts	1.	Kindly provide monthly average volumes and values of your foreign payments and receipts and what currencies are payments sent and received in?	We have +/- about 5 foreign payments <b>per annum</b>  We have not received foreign receipts in the past 12 months.  We normally have US dollars as a foreign currency.
	2.	What is the nature/reason for foreign payments and receipts? Do you hold any Reserve Bank approvals for foreign payments?	Foreign payments is for IT suppliers and subscriptions.  We do not hold any Reserve Bank approvals.
	3.	Does your foreign payment and receipts include to/from other CMA countries (Namibia, Lesotho and Eswatini) in Rands?	We have not received receipts from Namibia, Lesotho or Eswatini.  We have not made any payments to these countries either.
Cash	1.	What is the maximum cash deposited on any one day at a site?	There isn't a maximum value of the cash deposit. Cash deposits are +/- R2 000per month, for all offices combined. Deposits are normally once per month.

	2.	Do you require a deposit reference on your account for all cash deposited into your account?	Yes
	3.	Do you accept cash in all your offices, please provide volumes.	Minimal cash is accepted. For the 2025 financial year, total cash received by all offices, was +/-R30 000.
<b>Bank Branch / ATM deposits</b>	1.	Please advise what is the annual cash value deposited at Branch and ATM.	Cash deposits done by the CCMA was R+/- R30 000, however, there are CCMA's customers that would deposit money at a branch or via the ATM – I am not able to extract this.
	2.	Please advise the annual number of deposits at Branch and ATM.	Deposits by the CCMA - +/- 12 per month, across 22 offices.  Deposits by external parties – I am not able to extract this information.
<b>Bank Branch / withdrawals</b>	1.	What is the frequency of cash withdrawals per office per month?	Cash withdrawals are only for petty cash. Petty cash is disbursed as and when offices need, +/- 3 times a year for the 20 offices that receive petty cash, depending on the office's needs.
	2.	What is the average value of withdrawal per office (note and coin split)?	The withdrawals are in notes. +/- R1 800 per withdrawal.
	3.	Is there any specific referencing required for Branch deposits? Please include example if possible.	Invoice number or the name of the depositor, where the depositor does not have an invoice.
<b>Bank statement referencing for cash transactions</b>	1	Do you have a specific statement reference required for cash centre and/ or ATM/ Branch deposits. Please include example if possible.	Invoice number or the name of the depositor, where the depositor does not have an invoice.

Card Acceptance	1.	Do you require card acceptance devices (POS) and online facilities (Ecommerce) to accept payments made by credit and debit cards?	No
	2.	If so, how many devices and sites?	N/A
	3.	If you require online facilities, do you have a preferred gateway?	N/A
	4.	What are the anticipated transaction volumes (POS and Ecommerce)?	N/A
	5.	What is the anticipated turnover (POS and Ecommerce)?	N/A
Card Issuing	1.	Business Travel Account: Number of Cards Required? Travel Agency information? Facility Required?	1  Information of travel agency will be provided to the winning bidder.  Facility required will be communicated to the winning bidder.
	2.	Procurement Card: Number of Cards Required? Estimated Annual Spend? Will the cards be prefunded or will CCMA require a Facility?	None.
	3.	3.1.3 refers to Credit Card Facility: Does CCMA require actual Credit Cards or a device to accept Credit Card Payments? Should CCMA require credit cards please confirm the following:	None.

		Number of Cards Required? Estimated Annual Spend? Will the cards be pre-funded, or will CCMA require a Facility?	
<b>Deposits</b>			
	1.	What are the respective average daily balances do you expect to hold in the two current accounts (main and salaries)?	The bank balances of the main and salaries account, as at 31 March 2024 was R8.6 million – please refer to the annual report.
	2.	Will you have any automated sweeping requirements between the two current accounts?	No
	3.	Which currency/ies do you wish to open accounts for to receive foreign currency payments?	None.
	4.	What are the respective average values do you expect to receive and pay in foreign currency?	Expected to pay – equivalent of +/- US\$ 1 million. Expected to receive – None.