



**MANUAL PREPARED IN ACCORDANCE WITH THE PROMOTION OF ACCESS TO
INFORMATION ACT 2 OF 2000 ("the Act") FOR THE PAYMENTS ASSOCIATION OF SOUTH
AFRICA**

Company Overview

The Payments Association of South Africa ("**PASA**") was constituted in 1996 by banks in South Africa involved in payments, clearing and settlement and the SA Reserve Bank.

The National Payment System Act, Act 78 of 1998 ("the Act"), came into operation on 28 October 1998. Section 3 of the Act makes provision for the recognition of a payment system management body by the SA Reserve Bank. On 9 July 1999 the SA Reserve Bank formally recognised **PASA** as that payment system management body. Only banks and designated non-banks participating in the national payments system are members of PASA and are required to have agreements in place to govern their relationships with each other. The management of members is performed by means of a founding document, policies and rules, all applicable and enforceable to members.

PASA's mandate is to organise, manage and regulate the participation of its members in the National Payment System (NPS) and to assist the SA Reserve Bank in the discharge of its responsibilities regarding the monitoring, regulation and supervision of payment, clearing and settlement systems. As such PASA acts as a public body in the issuance of rules and policies that bind its members and have an impact on other participants in the NPS and consumers.

PART I

(Information required under section 14(1)(b) of the Act)

Name of Body:	Payments Association of South Africa
Postal Address:	P O Box 61380
	Marshalltown
	2107
Physical Address:	1 st Floor, Sunnyside Ridge, Sunnyside Ridge Office Park
	32 Princess of Wales Terrace
	Parktown, 2193
Telephone Number:	+ 27 10 140-7100
Chief Executive Officer:	Ghita Erling
e-mail address:	ghitae@pasa.org.za
Information Officer:	Ghita Erling
e-mail address:	ghitae@pasa.org.za

Deputy Information Officers: Primary: Yurisha Chetty
Secondary: Nadine Bham

e-mail address:	yurishac@pasa.org.za nadineb@pasa.org.za
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PART II

(Information required under section 14(1)(c) of the Act)

A guide on how to use the Act has been compiled by the Information Regulator in terms of Section 10 of the Act, and may be accessed through the following web link:

https://infoeregulator.org.za/wp-content/uploads/2020/07/PAIA-Guide-English_20210905.pdf.

Any queries should be directed to: Compliance@pasa.org.za.

The Information Regulator:

Postal Address: P O Box 31533
Braamfontein
Johannesburg
2017

Website: <https://infoeregulator.org.za/>
E-mail: enquiries@infoeregulator.org.za.

PART III

(Information required under section 14(1)(d) of the Act)

A: Record classification

The following records are available from PASA upon request, without having to request access in terms of the Act:

- 1) All records published on PASA's website including, but not limited to, PASA's Annual Reports and Annual Financial Statements;
- 2) The list of PASA's Members;
- 3) The list of all Third Party Payments Providers (TPPPs) registered with PASA, pursuant to SARB Directive 1 of 2007; and
- 4) The list of all System Operators authorised by PASA, pursuant to SARB Directive 2 of 2007.

A copy of these records may be requested by visiting PASA's website or sending a request to Compliance@pasa.org.za.

i. Operational Information

Available information:

Such information as is required for the day-to-day running of **PASA**. For instance: internal and external phone lists; address lists; company policies; directives; contracts; employee records; requisitions; permits; licences; authorisations; approvals; applications; consents and general "housekeeping" information.

Information not available:

Such further information as is required for the management and regulation of members of **PASA**, such as: minutes, rules, agreements between members and policy papers, except information relative to members that, inter alia, is confidential, which might constitute a breach of an agreement to secrecy, of commercial interest and/or, the disclosure of which is likely to cause damages or harm, such as business relations, data on volume and/ or value of transactions, technical information etc.

ii. Communications

Correspondence and communications between persons within and with **PASA** are not available.

iii. Website

PASA's website address is www.pasa.org.za and is accessible to anyone who has access to the internet. The website contains various categories of information relating to **PASA**.

iv. Other Sources of Information

PASA does not have other sources of information.

B: The Request Procedures**i. Form of request**

- The requester must use the prescribed form (Annexure 1) to make the request for access to a record. Such a request for access must be made to the information officer her address or electronic mail address.
- The requester must provide sufficient detail on the request form (Annexure 1) to enable the information officer to identify the record and the requester. The requester should also indicate which form of access is required and specify a postal address or fax number in the Republic. The requester should also indicate if, in addition to a written reply, any other manner is to be used to inform the requester and state the necessary particulars to be so informed.
- A requester who, due to disability or illiteracy, cannot complete the prescribed form (Annexure 1) may make their request orally to the information officer, who will complete the prescribed form on behalf of the requester and furnish the requester with a copy of the form.
- If a request is made on behalf of another person, the requester must submit proof of the capacity in which the requester is making the request to the satisfaction of the information officer.

ii. Fees

- The following applies to requests (other than personal requests):
 - a) A requestor is required to pay the prescribed fees a request will be processed.
 - b) If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted).
- A requestor may lodge an application with a court against the tender/payment of the request fee

and/or deposit.

- Records may be withheld until the fees have been paid.
- A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester, must pay the required request fee.

PART IV

(Copy of notice, if any, required under section 14(1)(e) of the Act)

Subject to Part III A above, no records are available without a person having to request access in terms of the Act. Information regarding **PASA** membership, **PASA** Constitution, description of payment systems, regulation, position papers, annual reports, annual financial statements, etc, are available on the **PASA** website (www.pasa.org.za).

PART VI

(Description of services rendered to members of the public and how access to such services may be obtained, as prescribed under section 14(1)(f))

PASA's mandate is to organise, manage and regulate the participation of its members in the NPS and to assist the SA Reserve Bank in the discharge of its responsibilities regarding the monitoring, regulation and supervision of payment, clearing and settlement systems. In terms of the National Payment System Act, 78 of 1998, membership of **PASA** is only open to banks and entities specifically designated by the SA Reserve Bank to participate in clearing. As such **PASA** acts as a public body in the issuance of rules and policies that bind its members and have an impact on other participants in the NPS and consumers.

A general overview of payment system rules and how they impact consumers may be found on **PASA's** website. Members of the public who have questions or queries or complaints may contact **PASA** at pasa@pasa.org.za.

PART VII

(Description of provisions for making representations to participate in or influence the exercise of **PASA's** powers and or the performance of its duties, as prescribed under 14(1)(g)(a)-(b))

PASA's Constitution (available on the **PASA** website at <https://pasa.org.za/resources/pasa-constitution-version-8-2023-effective-jul-2023/>) sets out the process for Members of **PASA** to exercise their rights and obligations. Information about how non-Member stakeholders may engage with **PASA** can be obtained at <http://www.pasa.org.za/about-us/overview> under the "Forums" section.

PART VIII

(Description of the purpose of processing, categories of data subject, categories of recipient of personal information, planned transborder flows of personal information, information security measures

implemented as required under s14(1)(g)(c)(i)-(v))

A detailed description of the following may be obtained from PASA's Privacy Policy:

- The purposes for which PASA process personal information
- The categories of recipients with whom PASA shares personal information
- PASA's practices with respect to transborder flows of personal
- Information security measures implemented by PASA

PASA's Privacy Policy may be accessed at: <https://pasa.org.za/wp-content/uploads/2023/05/pasa-privacy-policy.pdf>

PASA processes the personal information of:

- Its Members;
- Stakeholders (such as System Operators and Third Party Payments Providers);
- Vendors and suppliers to PASA;
- Representatives of the above; and
- PASA's employees.

PART IX

(Description of remedies available in respect of an act or failure to act by the body, as required under s14(1)(h))

- PASA Members have at their disposal the remedies contemplated in the PASA Constitution.
- System Operators and Third Party Payments providers may direct complaints to SO@pasa.org.za or TPPP@pasa.org.za as the case may be.
- In general, complaints may be sent to Compliance@pasa.org.za. The National Payment System Department of the South African Reserve Bank (SARB NPSD), statutory regulator of the South African National Payment System, may be contacted by addressing correspondence to:

The Head: National Payment System
Department South African Reserve Bank
PO Box 427
Pretoria
0001

PART X

(Other information prescribed, as required under s14 (1)(i))

The Minister of Justice and Constitutional Development has not made any regulations in this regard.

PART XI

(Prescribed forms and fee structure in respect of public bodies)

The forms (see also Annexure 1 attached hereto) and fee structure prescribed under the Act are also available at the website of the Information Regulator(<https://inforegulator.org.za/paia-forms/>), under the "regulations" section.

PART XII

This manual is available for inspection by the general public upon request, during office hours and free of charge, at the offices of **PASA**. Copies may also be requested from the Information Regulator and the *Government Gazette*. The manual is also published on **PASA's** website referred to above.



Ghita Erling

PASA Chief Executive Officer

APPENDIX - 1

PREScribed FORM TO BE COMPLETED BY A REQUESTER

FORM 2

REQUEST FOR ACCESS TO RECORD

[Regulation 7]

NOTE:

1. *Proof of identity must be attached by the requester.*
2. *If requests made on behalf of another person, proof of such authorisation, must be attached to this form.*

TO: The Information Officer

(Address)

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 E-mail address:

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 Fax number:

Mark with an "X"

☐

Request is made in my own name

☐

Request is made on behalf of another person.

PERSONAL INFORMATION				
Full Names				
Identity Number				
Capacity in which request is made (when made on behalf of another person)				
Postal Address				
Street Address				
E-mail Address				
Contact Numbers	Tel. (B):		Facsimile: <table border="1"><tr><td></td></tr></table>	
Cellular:				
Full names of person on whose behalf request is made (if				

<i>applicable</i>):	
Identity Number	
Postal Address	

Street Address			
E-mail Address			
Contact Numbers	Tel. (B)		Facsimile
	Cellular		

PARTICULARS OF RECORD REQUESTED

Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located. (If the provided space is inadequate, please continue on a separate page and attach it to this form. All additional pages must be signed.)

Description of record or relevant part of the record:	
Reference number, if available	
Any further particulars of record	

TYPE OF RECORD

(Mark the applicable box with an "X")

Record is in written or printed form	
Record comprises virtual images (<i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc</i>)	
Record consists of recorded words or information which can be reproduced in sound	
Record is held on a computer or in an electronic, or machine-readable form	

FORM OF ACCESS

(Mark the applicable box with an "X")

Printed copy of record (<i>including copies of any virtual images, transcriptions and information held on computer or in an electronic or machine-readable form</i>)	
Written or printed transcription of virtual images (<i>this includes photographs, slides, video recordings, computer-generated images, sketches, etc</i>)	

Transcription of soundtrack <i>(written or printed document)</i>	
Copy of record on flash drive <i>(including virtual images and soundtracks)</i>	
Copy of record on compact disc drive <i>(including virtual images and soundtracks)</i>	
Copy of record saved on cloud storage server	

MANNER OF ACCESS <i>(Mark the applicable box with an "X")</i>	
Personal inspection of record at registered address of public/private body <i>(including listening to recorded words, information which can be reproduced in sound, or information held on computer or in an electronic or machine-readable form)</i>	
Postal services to postal address	
Postal services to street address	
Courier service to street address	
Facsimile of information in written or printed format <i>(including transcriptions)</i>	
E-mail of information <i>(including soundtracks if possible)</i>	
Cloud share/file transfer	
Preferred language <i>(Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available)</i>	

PARTICULARS OF RIGHT TO BE EXERCISED OR PROTECTED <i>If the provided space is inadequate, please continue on a separate page and attach it to this Form. The requester must sign all the additional pages.</i>	
Indicate which right is to be exercised or protected	

Explain why the record requested is required for the exercise or protection of the aforementioned right:	

FEES	
a)	<i>A request fee must be paid before the request will be considered.</i>
b)	<i>You will be notified of the amount of the access fee to be paid.</i>
c)	<i>The fee payable for access to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.</i>
d)	<i>If you qualify for exemption of the payment of any fee, please state the reason for exemption</i>
Reason	

You will be notified in writing whether your request has been approved or denied and if approved the costs relating to your request, if any. Please indicate your preferred manner of correspondence:

Postal address	Facsimile	Electronic communication (Please specify)

Signed at _____ this _____ day of _____ 20 _____

Signature of Requester / person on whose behalf request is made

FOR OFFICIAL USE

Reference number:	
Request received by: (State Rank, Name And Surname of Information Officer)	
Date received:	
Access fees:	
Deposit (if any):	

Signature of Information Officer