



**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 <sup>st</sup> Floor, Sunnyside Ridge, Sunnyside Ridge Office Park
	32 Princess of Wales Terrace
	Parktown, 2193
Telephone Number:	+ 27 10 140-7100
Fax Number:	N/A
Chief Executive:	Ghita Erling
e-mail address:	<a href="mailto:ghitae@pasa.org.za">ghitae@pasa.org.za</a>
Information Officer:	Ghita Erling
e-mail address:	<a href="mailto:ghitae@pasa.org.za">ghitae@pasa.org.za</a>

Deputy Information Officer: Marié Smit

e-mail address:	<a href="mailto:maries@pasa.org.za">maries@pasa.org.za</a>
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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://www.justice.gov.za/infoereg/docs/misc/PAIA-Guide-English\\_20210905.pdf](https://www.justice.gov.za/infoereg/docs/misc/PAIA-Guide-English_20210905.pdf). Any queries should be directed to:

### **The Information Regulator:**

Postal Address: P.O Box 31533,  
Braamfontein,  
Johannesburg,  
2017

Website: <https://www.justice.gov.za/infoereg.html>  
E-mail: [enquiries@infoeregulator.org.za](mailto: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 [pasa@pasa.org.za](mailto:pasa@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](http://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 (R35.00) before 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](http://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](mailto: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 at <http://www.pasa.org.za/docs/default-source/default-document-library/000-pasa-constitution.pdf?sfvrsn=4>.) 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
- Information security measures implemented by **PASA**

**PASA's** Privacy Policy may be accessed at: <http://www.pasa.org.za/docs/default-source/popia-documents/pasa-privacy-policy.pdf?sfvrsn=2>.

**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 pasa@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.

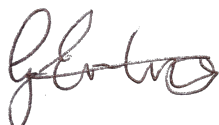
#### **PART XI**

(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 Department of Justice and Constitutional Development ([www.doj.gov.za](http://www.doj.gov.za)), 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.




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PASA Chief Executive Officer

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APPENDIX - 1

PREScribed FORM TO BE COMPLETED BY A REQUESTER

FORM A REQUEST

FOR ACCESS TO RECORDS OF PUBLIC BODY

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(Section 18(1) of the Promotion of Access to Information Act, No 2 of 2000)

(Regulation 6)

FOR INTERNAL USE Reference number:..... Request received by  
..... (state designation, name and surname of  
information officer/deputy information officer) on ..... (date) at  
.....(place). Request fee (if  
any): R ..... Deposit (if any): R ..... Access fee: R .....  
..... SIGNATURE OF INFORMATION OFFICER/DEPUTY INFORMATION OFFICER

**A. Particulars of public body**

The Information Officer/Deputy Information Officer:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**B. Particulars of Person requesting access to the record**

(a) *The particulars of the person who requests access to the records must be given below.*  
(b) *Furnish an address and/or fax number in the Republic to which information must be sent.*  
(c) *Proof of the capacity in which the request is made, if applicable, must be attached.*

Full Name and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Capacity in which request is made, when made on behalf of another person:

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**C. Particulars of person of whose behalf request is made:**

*This section must be completed ONLY if a request for information is made on behalf of another person*

Full names and Surname: \_\_\_\_\_

Identity Number: \_\_\_\_\_

**D. Particulars of Record:**

- (a) *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.*
- (b) *If the provided space is inadequate please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios***

1. Description of the Record or relevant part of the record:

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2. Reference number, if available: \_\_\_\_\_

3. Any further particulars of the record:

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**E. Fees:**

- (a) *A request for access to a record, other than a record containing personal information about yourself, will be processed only after a **request fee** has been paid.*
- (b) *You will be notified of the amount of the request fee.*
- (c) *The **fee payable for access** to a record depends on the form in which the access is required and the reasonable time required to search for and prepare a record.*
- (d) *If you qualify for exemption of the payment of any fee, please state the reason therefore.*

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Reason for exemption of payment of the fee:

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**F. Form of Access to the Record:**

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required:
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>



Mark the appropriate box with an "X"

**NOTES:**

- (a) *Your indication as to the required form of access depends on the form in which the record is available.*
- (b) *Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.*
- (c) *The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.*

<b>1. If the record is in written or printed form:</b>			
	Copy of record *		Inspection of record

<b>2. If the record consists of visual images:</b> (This includes photographs, slides, video recordings, computer-generated images, sketches, etc.)					
	View the images		Copy of the images *		Transcription of the images*

<b>3. If the record consists of recorded words or information which can be reproduced in sound:</b>			
	Listen to the soundtrack (audio cassette)		Transcription of soundtrack * (written or printed document)

<b>4. If the record is held on computer or in an electronic or machine-readable form:</b>					
	Printed copy of record		Printed copy of information derived from the record *		Copy in computer readable form * (stiffy or compact disc)

* If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? <b>A postal fee is payable.</b>	YES	NO
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**G. Notice of the decision regarding request for access:**

You will be notified in writing whether your request has been approved/denied. If you wish to be informed in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?:

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Signed at \_\_\_\_\_ this day \_\_\_\_\_ of \_\_\_\_\_ year \_\_\_\_\_