

Clarifying Questions

1. Please confirm EPPF’s **highest-priority operational problems**, intended measurable outcomes and priority master-data domains.

EPPF Response:

- i. Fragmented member data across Pension Administration, Member Experience and other platforms, resulting in multiple views of the same member.
- ii. Data quality issues, including incomplete, duplicated data.
- iii. Limited data integration, point-to-point data integration exchanges in some processes/operational systems.
- iv. Inconsistent master-data definitions, creating different interpretations of critical entities and attributes across business areas
- v. Absence of all data dictionary, metadata definitions across all data systems in the fund.

Does EPPF expect all domains listed in the RFP to be implemented during the initial contract, or should bidders propose a prioritized, phased roadmap?

EPPF Response:

The bidder is expected to propose a prioritized, phased roadmap within 18 months timeline periods.

2. Please provide a **high-level inventory of the relevant source systems**, databases and data platforms, indicating their technologies, hosting models, available interfaces, approximate record and change volumes, and any planned replacements or decommissioning.

EPPF Response:

	Source System / Platform	Primary Data / Purpose	Technology	Hosting Model	Interfaces	Approx. Record Volume	Approx. Change Volume	MDM Relevance
1	Pension Administration System	Member, employer, contributions, benefits, transactions and retirement data	Relational database/application –SQL	Vendor hosted	Database extracts, APIs/interfaces – TBC	High – + 90, 000 members/transaction records	High – daily transactional changes	Critical
2	Member Journey / Incuba Platform	Digital member journeys, including normal retirement journey	Vendor platform	Vendor hosted	API	Medium	Medium–High	Critical
3	EPPF Data Warehouse	Consolidated enterprise data for reporting, BI and analytics	Relational database / ETL technology – Azure	EPPF Cloud	ETL, SQL, APIs and data pipelines	High	High	Critical
4	CRM / Member Service Platform	Member interactions, service requests, communications and engagement data	CRM technology – Dynamic 365	Cloud	APIs, connectors and extracts – TBC	High – + 90, 000 members/transaction records	High	High
5	Finance Systems	Financial transactions, payments, budgets, expenditure and financial master data	Financial database	EPPF Cloud/Vendor hosted		High	High	High
6	Investment / Portfolio Systems	Investments, portfolios, mandates and investment-related information	Investment platform	Vendor hosted	APIs, files, database interfaces – TBC	High	High	High
7	Updraft – Contract Management	Contracts, suppliers, contract metadata and obligations	SaaS platform	SaaS	API / data export – TBC	Medium	Medium	Medium–High
8	Market Dojo	Procurement and sourcing information	SaaS	SaaS	API / data exports – TBC	Medium	Medium	Medium
9	Fraxion	Procurement, purchasing and spend-related information	SaaS	Cloud / SaaS	API / data exports – TBC	Medium	Medium–High	Medium
10	IDU	Budget / Assets-related information	SaaS / application – TBC	Vendor hosted	API / file export – TBC	Medium	Medium	Medium
11	Power BI	Management reporting, dashboards and analytical consumption	Microsoft Power BI	Microsoft Cloud / tenant	Data Warehouse, SQL, APIs, dataflows/connectors	Derived datasets	Refresh-dependent	Analytical / Consumer

12	Enterprise Data Lake / Data Platform	Large-scale analytical and AI-ready datasets	Cloud data platform – TBC	Cloud – TBC	APIs, pipelines, batch/file and streaming – TBC	High / TB scale – TBC	High	Critical
13	AI / Analytics Platform	Data science, machine learning and AI use cases	IBM Watson / Data & AI platform	Cloud	APIs, data pipelines, model interfaces			

3. Please provide **the Federated Reference Architecture mentioned during the briefing** or summarise its mandatory principles.

Please also confirm EPPF’s preferred deployment model and the applicable architecture, security, cloud, data-residency, cross-border processing, retention, backup and disaster-recovery requirements.

EPPF Response:

Federated Architecture Principles:
EPPF plans to adopt a Federated Enterprise Architecture where DB, DC, and future products may operate on different platforms and systems, each retaining ownership of their respective data and business capabilities.

The architecture will provide a unified member experience across these disparate systems through MDM, Enterprise Integration, APIs, event-driven integration, and Enterprise IAM. MDM will provide a consistent enterprise view of core member information, while the integration layer will enable secure and governed access to data and services across the underlying platforms.

This approach does not require DB, DC, or future product data to be consolidated into a single system. Instead, the underlying platforms remain independent while being integrated to provide members with a seamless, consistent experience across the enterprise.

Area	Response
Deployment Model	Cloud First
Architecture	The MDM architecture should support multiple source systems and data domains, data ownership, mastering, matching and survivorship, data quality, lineage, API, batch and event-based integration, scalability, high availability, and controlled data distribution. The architecture should not require all source or transactional data to be centralized. The vendor should propose the most appropriate MDM architectural pattern and topology that would be best fit for EPPF.
Security	The solution should support RBAC, encryption in transit and at rest, audit logging and SSO, MFA integrations.
Cloud	Aligned to EPPF's cloud strategy, preferably Azure.
Data Residency	Must comply with POPIA and applicable South African data-residency requirements
Cross-Border Processing	Cross-border storage or processing of member/regulated data is not preferred and should only occur where explicitly approved and compliant with applicable regulatory and organizational requirements
Data Retention	Should support configurable retention duration. 6 years minimum is expected.
Backup	Automated and Encrypted with configurable backup frequency and retention period
DR	Must support high availability and disaster recovery, including documented DR procedures, defined RPO/RTO, failover/recovery capabilities and DR testing. DR hosting should comply with data-residency requirements.

4. Please clarify whether **“data migration”** includes initial master-data loading, cleansing and remediation, historical data, metadata, ongoing synchronisation and migration from systems being decommissioned. What volumes, history periods and data-quality conditions should bidders assume, and may final scope and pricing be validated through the required assessment phase?

EPPF Response:
Data migration includes initial master data loading that might be required from legacy/historical systems, approximately max 7,000 records from various legacy systems.

5. Please describe EPPF’s **current data-governance operating model** and maturity, including existing governance bodies, data owners and stewards, policies, standards, glossary, catalogue, data-quality rules and classification artefacts. Is the service provider expected to create these capabilities, refine them, operationalize them through the platform, or some combination?

EPPF Response:

Area	EPPF Current Position	Maturity Assessment
Data Governance Strategy	Data Governance Framework established and aligned with EPPF's broader governance environment	Defined
Governance Structure	Governance responsibilities are being established across business, IT and data functions	Defined
Data Ownership	Data ownership/accountability principles established; formal assignment across all domains still being strengthened	Defined
Data Stewardship	Stewardship concept established, with further formalisation required across business domains	Developing
Policies & Standards	Data Policy and Data Governance Framework established	Defined
Data Quality	Not Defined	Developing
Metadata & Lineage	Not Defined	Developing
Master Data Management	MDM identified as a strategic priority; implementation/procurement being progressing	Developing
Data Architecture	Data Warehouse, other core business systems integration/API and data-platform capabilities established/developing	Defined / Developing
Data Security & Privacy	Governance incorporates security, privacy and POPIA requirements	Defined
Data Risk Management	Data risks and controls increasingly incorporated into governance and risk processes	Developing
BI & Analytics	Data Warehouse and Power BI capabilities actively support business reporting and analytics	Defined
AI Data Governance	AI Policy, AI Governance Framework and AI Strategy established	Defined
Data Culture & Literacy	Data-driven decision-making promoted, but enterprise-wide data literacy remains an area for further development	Developing
Performance Measurement	Data governance KPIs and data-quality measures being defined	Developing

6. Please provide the **minimum sizing information available**, including user numbers by role, concurrent users, source systems and connectors, master-data domains and entities, present and projected data volumes, processing or interface volumes, required environments, and availability and disaster-recovery requirements. Should cloud infrastructure and consumption charges be included in licence pricing or disclosed separately?

EPPF Response:

Below is an estimate users for MDM please indicate all cost related if not covered in the tables below.

User Role	Initial Estimate	Access / Function
Data Governance / Data Management	5–10	Governance, policies, standards, monitoring
Data Owners	5–10	Domain accountability and approval
Data Stewards	10–20	Data quality, validation, exception management
MDM Administrators	3–5	Configuration, security, workflows and platform administration
Data Engineers / Technical Users	5–10	Integration, pipelines, APIs and technical support
Business Consumers / Read-only Users	10–20	Search, reporting and data consumption