



the gpaa

Department:  
Government Pensions Administration Agency  
**REPUBLIC OF SOUTH AFRICA**

## BUSINESS REQUIREMENTS SPECIFICATION (BRS)

<b>Government Entity</b>	Government Pensions Administration Agency (GPAA)
<b>Document Name</b>	GPAA MODERNISATION PROGRAMME – Customer Relationship Management Business Requirements Specification
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<b>Owner</b>	Eric Morudu
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Document Classification:

**Confidential**

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## 1. REVISION HISTORY

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Version	Date	Status	Author
V0.1	June 2023	1 <sup>st</sup> draft	Phillip Mogopodi Katlego Matsimela
V0.2	July 2023	2 <sup>nd</sup> draft	Phillip Mogopodi Katlego Matsimela
V0.3	August 2023	3 <sup>rd</sup> draft	Phillip Mogopodi Katlego Matsimela
V0.4	August 2023	4 <sup>th</sup> draft	Phillip Mogopodi Katlego Matsimela
V0.5	October 2023	5 <sup>th</sup> draft	Phillip Mogopodi Katlego Matsimela
V1.0	27 November 2023	Final draft	Phillip Mogopodi Katlego Matsimela

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## 2. DEFINITIONS AND ACRONYMS

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Term	Description
Annuity	A monthly pension payable benefit
BC	Business Continuity
BI	Business Intelligence
BU	Business Unit
CEO	Chief Executive Officer
CIO	Chief Information Officer
COO	Chief Operating Officer
CRM	Client Relations Management
EB	Employees Benefit
EPC	Event-driven process chain
Exco	Executive Committee
FB	Funeral Benefits
Fund	Any current or future pension fund, administered on behalf of GEPPF or National Treasury Subsidiary administered on behalf of the National Treasury by GPAA
GEPPF	Government Employees Pension Fund
GM	General Manager
GPAA	Government Pensions Administration Agency
IA	Internal Audit
ICT	Information and Communications Technology
KPI	Key Performance Indicator
M&E	Monitoring and Evaluation.
MIA	Management Information and Analytics
NCF	Net Cash Flow
OBIEE	Oracle Business Intelligence Enterprise Edition 12c
OLA	Operational Level Agreement
PM	Project Manager
QAR	Quarterly Administration Report
QMS	Queue Management System
SARS	South African Revenue Services
SLA	Service Level Agreement

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### 3. APPLICABLE DOCUMENTATION

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#### 3.1 Applicable Documents

The documents listed in Table 3-1, of the exact issue shown, form part of this document to the extent shown herein. In the event of conflict between the documents referenced herein and the content of this document, the content of this document shall be considered a superseding requirement. However, this document shall not negate higher-level requirements.

**Table 3-2: Applicable Documents**

No	Identification	Name/Description	Publishing Agency	Revision/Date
[A1]		Business Case Customer Relationship Management Project	GPAA	
[A2]				
[A3]				
[A4]				
[A5]				
[A6]				
[A7]				

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#### 3.2 Reference Documents

The documents listed in Table 4-2 form part of this document to the extent that they are referenced. In the event of conflict between the documents referenced and the content of this document, the content of this document shall be considered a superseding requirement.

**Table 3-3: Reference Documents**

No.	Identification	Name/Description	Publishing Agency	Issue/Date
1				
2				
3				
4				
5				

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## 4. DOCUMENT REVIEW AND APPROVAL

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### 4.1 Document Review

Table 4-1: Document Review

POSITION	NAME	REVIEW DATE

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### 4.2 Document Approval

Table 4-2: Document Approval

NAME	ROLE	SIGNATURE	APPROVAL DATE
KATLEGO MATSIMELA	GPAA: BUSINESS ANALYST		
PHILLIP MOGOPODI	GPAA: BUSINESS ANALYST		
PULE MOILOA	GPAA: MODERNISATION PROGRAM MANAGER		
ERIC MORUDU	GPAA: ACTING CHIEF DIRECTOR CRM		
MEIRING COETZEE	GPAA: CHIEF INFORMATION OFFICER		
PAUL MASIPA	GEPF: ICT MANAGER		
PORTIA MNGOMEZULU	GEPF: HEAD CORPORATE SERVICE		
BABS NAIDOO	GEPF: HEAD STAKEHOLDER MANAGEMENT AND COMMUNICATIONS		
KEDIBONE MADIEHE	GPAA: PROGRAMME OWNER		
MUSA MABESA	GEPF: PROGRAMMESPONSOR		

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## 5. BACKGROUND AND PURPOSE

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### 5.1 Purpose

The purpose of this document is to specify the modernisation business requirements to enable the GPAA to enable the capabilities in the Pension Administration of the Government Employees Pension Fund (GEPF) funds.

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### 5.2 Problem Description

GPAA has been mandated to administrate and pay benefits to the right beneficiaries, the right amount and within 60 days from day of receiving a complete member's pension claim. GPAA is not always able to live up to this mandate due to the following:

- Service Quality Misalignment across Value Chain
- Inadequate Voice of Customer
- GPAA does not have complete record of the member's data from inception.
- Not all sections within GPAA are on the Pension Case Management (PCM) system.
- A lot of cases are still printed for manual processing.
- We are performing member pension validations at the time of exit instead of during the contributing period.
- We are depended on the information captured by the employer at exit point instead of building our own reliable member data record which we can pay based on
- Inaccessibility, underutilization, or invisibility of built tools. i.e.: benefit statement
- Poor member record that bars proper functionality of the developed tools
- Technical language used to relay messages to the employer/member.
- Data quality and cleansing issues

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## 5.3 Objectives

The objective of this project is to achieve the following:

- Improve Customer Service by enhancing the overall customer experience by providing personalized and efficient support to plan participants, retirees, and beneficiaries.
- Streamline Administrative Processes by automatizing routine tasks, such as contributions, benefit statements, and notifications, to reduce manual effort and errors.
- Ensure Regulatory Compliance by establishing robust data management, e.g., POPI Act, GEP Law etc., and security measures to meet all compliance requirements, ensuring the protection of sensitive customer data.
- Package the below capabilities in accordance with the defined Value Streams into Workstream 3, Customer Relationship Management:
  - Manage Client Interaction
  - Resolve Issue or Query
  - Manage Service request.
  - Provide Post retirement Support.
  - Manage Information
- Decentralize CRM for processing of pension claim cases.
- Introduce a new Customer Relationship Management component to manage customer interactions.
- Develop digital channels that can be used to keep members up to date with their pension claims progress.
- Develop digital channels that allow members to update their data on a regular basis.
- Resolve member queries within a performance defined shorter turnaround time.
- Establishing a Voice of the Customer Program that generates actionable insights (Customer Data Analytics)
- Develop USSD for sending text messages to clients.
- Mobile Office
- Electronic issuing of Benefit statement
- Proactive(monthly) data maintenance
- Make proof of payment available to the member via the app
- Data maintenance via self-service app



- Modify the exit process in line with similar organizations through process re-engineering.
- Keep a clean and updated database and records of members records.
- Improve customer satisfaction and engagement by providing personalized and timely communications.
- Enhance operational efficiency through streamlined processes and automation.
- Facilitate data-driven decision-making by centralizing customer information and interactions.
- The CRM needs to provide an electronic ticketing system for the queries emanating from a channel e.g., email, telephone, app, walk-in, WhatsApp etc.
- CRM must integrate into various channels as indicated above and Pension administration system (PAS) and Financial Management System (FMS).
- Simplify the status messages sent to members.
- The system needs to have a single (360 degrees) view of the client.
- Provide for client interactions in the CRM process and immediately update the query and resolve it for the client.
- A dashboard must be developed in the new CRM system to monitor and manage the flow of traffic for the clients' query and associated documents.
- Management reporting to allow for reporting as per service level agreement (SLA) with GEPP and NT.

## 6. WORKSTREAM

## REQUIREMENTS

To reduce unnecessary delay time and repetitive tasks and ultimately to reduce the turnaround time, the Modernisation Programme solution must enable the workstreams comprising the following capabilities and value stream stages.

Capability	Value Stream Stage	Description	Process
Client Interaction		The ability to receive, resolve and report back on questions received from clients via all channels.	
	Authenticate client	The activities involved in verifying the caller, or walk-in client to avoid disclosing confidential and personal information to the wrong person.	<ul style="list-style-type: none"><li>• Provide personal assistance (face to face).</li><li>• Provide telephonic assistance.</li><li>• Provide assistance at employer (CLO) (Member/ Employer)</li><li>• Manage Campaign (Member retirement).</li><li>• Outreach Programmes (Road Shows).</li><li>• Register Member for Self Service</li><li>• Resolve complaint.</li><li>• Escalate query to relevant section/s.</li></ul>
	Perform interaction	The activities required to receive, resolve, as well as report back on the questions received from clients via all channels.	

Capability	Value Stream Stage	Description	Process
	<b>Communicate interaction information</b>	The activities involved in providing feedback regarding client interaction.	<ul style="list-style-type: none"> <li>• Authenticate Client.</li> <li>• Perform Interaction.</li> <li>• Communicate Interaction information.</li> <li>• Conduct member education.</li> <li>• Facilitate member retirement campaign.</li> <li>• Conduct customer Satisfaction Service.</li> <li>• Assess Customer Service Improvement.</li> <li>• Feedback Stakeholders.</li> <li>• Refer clients' complaints.</li> <li>• handle client complaints.</li> <li>• Resolved client complaints.</li> <li>• Facilitate outreach campaign.</li> <li>• Deliver Post-retirement Support.</li> </ul>
	<b>Communicate access information</b>	The activities required to inform stakeholders of the result of the access request.	
<b>Client Information Management</b>		The ability to receive, resolve and report back on questions received from clients via all channels.	
	<b>Receive Information</b>	The activities involved in verifying the caller, or walk-in client to avoid disclosing confidential information to the wrong person.	<ul style="list-style-type: none"> <li>• Capture case information</li> <li>• Collect and store evidence.</li> <li>• Measure case SLA</li> </ul>

Capability	Value Stream Stage	Description	Process
	<b>Receive Information</b>	The activities required to receive and validate information submitted to GPAA by the member or employer	
	<b>Update Information</b>	The activities required to capture information from the employer or the member after the source documentation has been validated.	
	<b>Communicate Updated Information</b>	The activities required to inform stakeholders of the updates made to their record.	
<b>Post Retirement Support Provision</b>		The ability to support pensioners post-retirement with services to reduce the risk of loneliness and social isolation and eventually premature death.	
	<b>Prepare Plan for Rehabilitation</b>	The activities required to gather all inputs for planning of the support.	<ul style="list-style-type: none"> <li>• facilitate outreach campaign.</li> <li>• Deliver Post-retirement Support</li> </ul>
	<b>Prepare Plan for Rehabilitation</b>	The activities required as inputs to establish counselling.	
	<b>Deliver post-retirement support</b>	The activities involved to deliver the support from the start up to the end of the course.	

Capability	Value Stream Stage	Description	Process
	<b>Assess course outcomes</b>	The activities required to do periodic assessment against agreed course outcomes.	
	<b>Communicate outcomes</b>	The activities required to communicate course outcomes with stakeholders utilizing multiple communication channels.	

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## 6.1 Business Requirements

The requirements in this document are prioritized as follows (as per MoSCoW convention):

VALUE	RATING	DESCRIPTION
1	Must have	This requirement is critical to the success of the project. The project will not be possible without this requirement.
2	Should have	This requirement is somewhat important, as it provides some value, but the project can proceed without it.
3	Could have	This is a low priority requirement or a “nice to have” feature, if time and cost allow it.
4	Won’t have (this time)	This requirement is out of scope for this project and has been included here for a possible future release.

The list of is not exhaustive as more requirements may be identified and added accordingly to the list during the project life cycle.

Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
<b>Perform interaction - case management</b>	<p>GPAA's processes are not client centric at all. Processing within the GPAA is centralized at the head office with regional offices only acting as client contact points without actual processing of claims and documentation.</p> <p>Documents submitted by the member at the regional offices are manually couriered to the Head Office for processing.</p> <p>The physical contact centres are usually small in size for the number of clients serviced, some regional offices are inaccessible, and processing is centralized at the head office.</p>	<ul style="list-style-type: none"> <li>The system should provide case management capabilities to track and manage pension-related cases, including applications, claims, and disputes.</li> <li>Users must be able to create, update, and close cases, as well as assign cases to specific case managers.</li> <li>Cases should be categorized, tagged, and prioritized based on predefined criteria.</li> <li>The system must enable the attachment and retrieval of documents related to each case.</li> <li>A case history log should be maintained for audit purposes.</li> </ul>	1
<b>Perform interaction</b>	<p>GPAA legacy systems result in operational inefficiencies.</p> <p>Most of the GPAA processes are still manually driven.</p> <p>A lot of cases are still printed for manual processing.</p>	<ul style="list-style-type: none"> <li>The system should allow for the management of member data, communications, and interactions.</li> <li>Users should be able to view member's interaction history and communication preferences.</li> </ul>	1

Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
	The GPAA has also invested in several technologies such as the Pension Case Management system, Benefit Payment Automation, Digital Signatures, the Queue Management system, and other programs as part of the reengineering process.	<ul style="list-style-type: none"> <li>The system must support automated communication (e.g., emails, SMS, WhatsApp, push notifications) with participants</li> </ul>	
<b>Receive Information</b>	<p>We are performing member pension validations at the time of exit instead of during the contributing period. We are depended on the information captured by the employer at exit point instead of building our own reliable member data record which we can pay based on</p> <p>GPAA does not currently offer WhatsApp services for communication with the GEPF clients.</p> <p>Long waiting periods are on calls to the call center.</p> <p>The GPAA does not offer Zero rated app and web services for its clients.</p>	<p>Develop digital channels that allow members to update their data on a regular basis:</p> <ul style="list-style-type: none"> <li>Enable Data maintenance via self-service app which will allow the member to make changes to their record however the nature of change must be classified into soft changes or hard changes. Soft changes will be accepted by the system immediately, where else the hard changes will need to be verified by the system or human processor. <b>Hard changes:</b> Personal information (Verified through DOH), banking details (Verified through AHV and safety web), service date and salary information (Verified by human processor).</li> <li><b>Soft changes:</b> Trust details</li> <li>Have a mobile app that offers the same functionality as the web portal. The</li> </ul>	1



Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
		<p>language must be in plain English understandable to the end user.</p> <p>Develop digital channels that can be used to keep members up to date with their pension claims progress:</p> <ul style="list-style-type: none"> <li>• WhatsApp messaging</li> <li>• Social Media platforms</li> <li>• SMS notifications</li> <li>• Mobile app pushup messages.</li> </ul>	
<b>Communicate interaction information</b>	Inadequate Voice of Customer	<ul style="list-style-type: none"> <li>• Establishing a Voice of the Customer Program that generates actionable insights (Customer Data Analytics)</li> <li>• Optimized Client Master Data (Single point of client data across the value chain)</li> <li>• Client experience drivers - empower the GPAA to understand what drives client experience metric.</li> <li>• Developing artificial intelligence (AI) powered chatbot for clients' convenience</li> <li>• The system should provide comprehensive reporting and analytics tools for tracking case status, and members engagement.</li> </ul>	1

Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
		<ul style="list-style-type: none"> <li>Customizable reports should be available for ad-hoc analysis.</li> </ul>	
<b>Communicate Updated Information</b>	Currently Self-Service introduced to the GEPF members early in 2019 provides a multi-channel electronic communication and interaction solution via self-help services.	Integrate the Self-service app with the CRM system to enable it to perform the following functions: <ul style="list-style-type: none"> <li>Electronic issuing of Benefit statement.</li> <li>Tax certificates</li> <li>Make proof of payment available to the member</li> <li>Increase letter.</li> <li>Early retirement option</li> <li>Medical resolution letter</li> <li>Virtually pensioner card</li> </ul>	1
<b>Update Information</b>	The GPAA has invested in several technologies such as the Pension Case Management system, Benefit Payment Automation, Digital Signatures, the Queue Management system, and other programs as part of the reengineering process.	Introduce a new Customer Relationship Management (CRM) component to manage customer interactions.  Re-engineer administration processes to accommodate the new technological landscape.	1
<b>Update Information</b>	Currently the Call Centre Agent or Customer Service Agent must navigate different applications, e.g., Civpen, Pekwa and/or Portal to assist the client.	The CRM system needs to have a single (360 degrees) view of the client.	1

Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
		<p>It must provide for client interactions in the CRM process and immediately update the query and resolve it for the client.</p> <p>A dashboard must be developed in the new CRM system to monitor and manage the flow of traffic for the clients' query and associated documents.</p> <p>The CRM system must include the intelligence security and must have online access for all clients and customers, the GEPF and Board of Trustees.</p> <p>The integration of the 3 solutions must have a single view and must include information that client can update on their record and as well as the information that the client cannot update online.</p>	
<b>Deliver post-retirement support</b>	The GPAA Call-Centre and digital offerings exist but are a point of frustration	The GPAA's digital platforms (Website and self-service app) need to become more client-centric and add more value to clients by explaining all products and benefits available to them and directing them to multiple channels.	1
<b>Communicate interaction information</b>	Client satisfaction survey and employee interviews reveal that the GPAA Client Journey is not satisfactory.	<p>Adopt the 360° Client Experience Approach to:</p> <ul style="list-style-type: none"> <li>Understand where client pain points are and put measures in place to improve them.</li> </ul>	1

Value Stream Stage	As-Is Analysis	To-Be Requirements	Rating
		<ul style="list-style-type: none"> <li>• Create a seamless, consistent experience for the client across all interactions and channels.</li> <li>• Improve the GPAA's organizational image.</li> </ul>	

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## 6.2 INTEGRATION REQUIREMENTS

### 6.2.1 Internal Integration

We do not recommend that we have any internal system integration between multiple systems, but rather have a single system that offers central point of processing for all the functions required within GPAA.

Failure to the above as a second option:

The CRM/Case Management System must integrate with existing pension fund systems, including accounting and investment platforms.  
Rating 1

Data should be synchronized in real-time or at specified intervals. Rating 1

Integration should adhere to data security and privacy standards such as POPIA. Rating 1

### 6.2.2 External Integration

REQ. REFERENCE	PRIORITY	DESCRIPTION	STAKEHOLDERS
EXREQ1	1	Customer Relationship Management (CRM) system must be integrated with the Department of Home Affairs system for confirmation of identity	GPAA
INREQ2	1	Customer Relationship Management (CRM) system must be integrated with the South African Revenue (SARS) system for confirmation of Tax related matters.	GPAA
INREQ3	1	Customer Relationship Management (CRM) system must be integrated with the BankServ system for banking details.	GPAA

#### Non-Functional

- Performance: Systems ability to perform according to the business peaks, expectations, and response times.
- Scalability: ability of the system to handle increased load and data volume.
- Availability: The system to be available 99% and 24/7/365.
- Reliability: The system to have 0% fault tolerance and must have error recovery capabilities.
- Usability: The system must be user friendly and ease of use.

