iTax

2025

ITAX COMPANY PROFILE

A BRIEF INTRODUCTION

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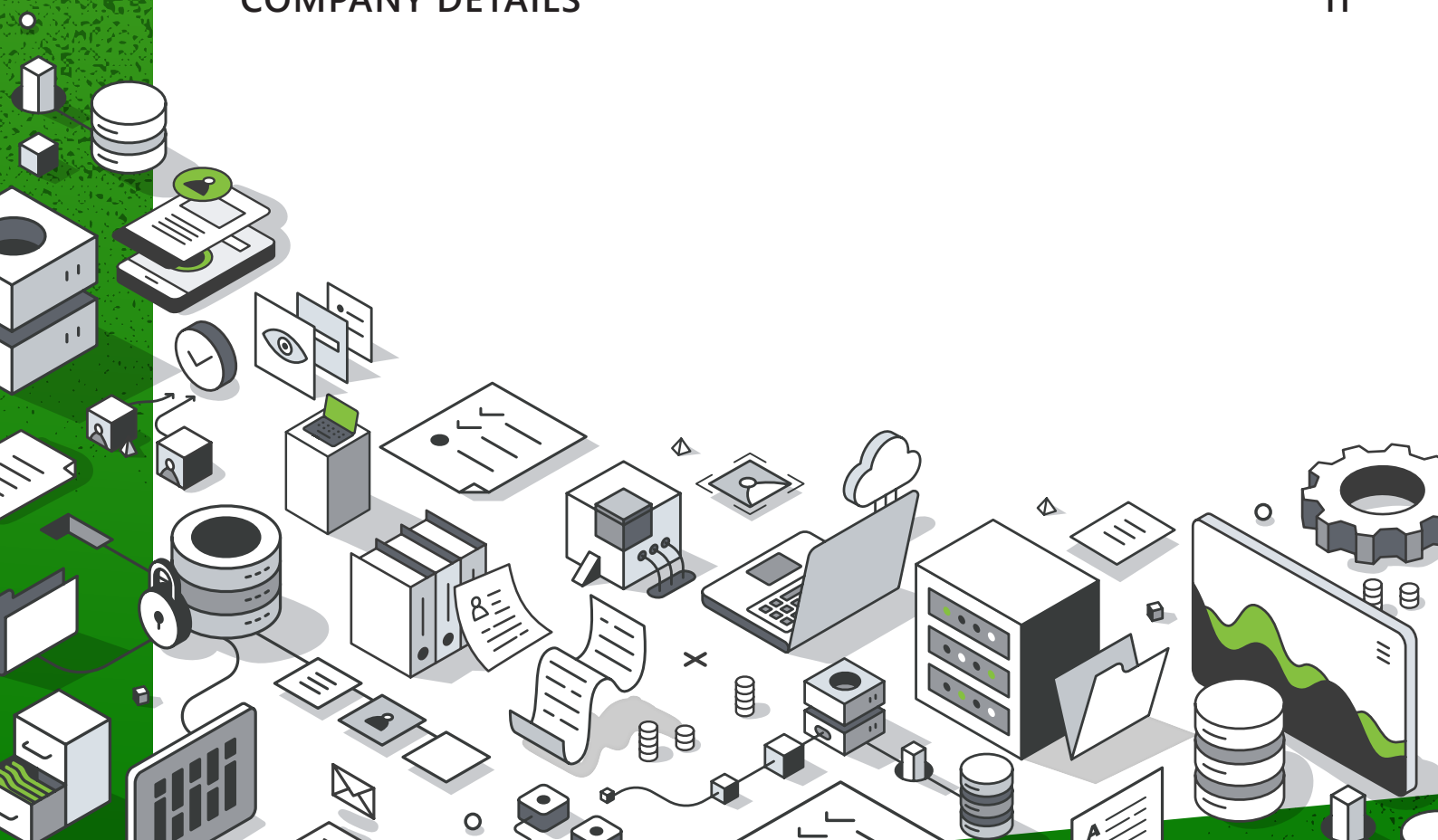


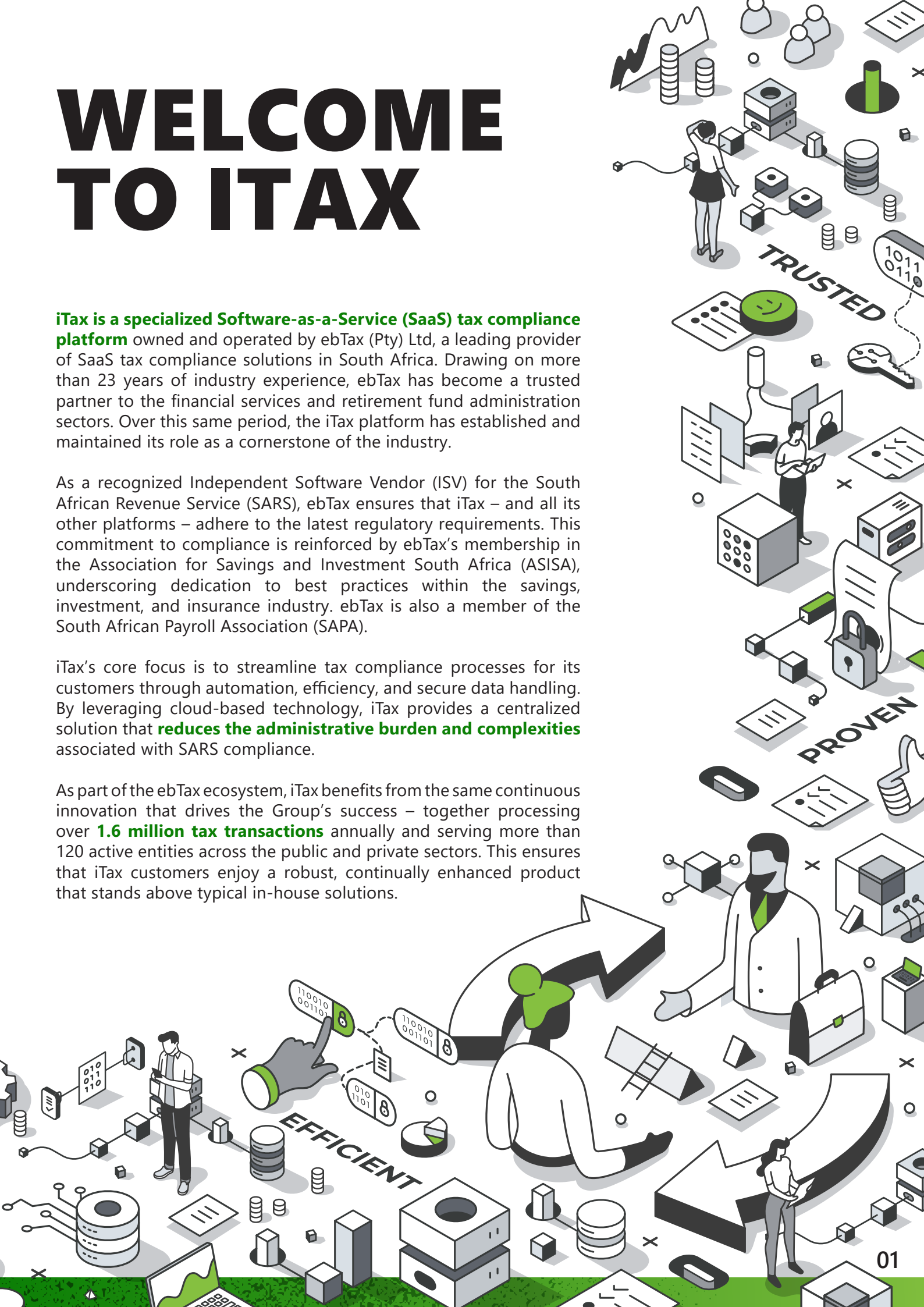
WELCOME TO ITAX

iTax is a specialized Software-as-a-Service (SaaS) tax compliance platform owned and operated by ebTax (Pty) Ltd, a leading provider of SaaS tax compliance solutions in South Africa. Drawing on more than 23 years of industry experience, ebTax has become a trusted partner to the financial services and retirement fund administration sectors. Over this same period, the iTax platform has established and maintained its role as a cornerstone of the industry.

As a recognized Independent Software Vendor (ISV) for the South African Revenue Service (SARS), ebTax ensures that iTax – and all its other platforms – adhere to the latest regulatory requirements. This commitment to compliance is reinforced by ebTax's membership in the Association for Savings and Investment South Africa (ASISA), underscoring dedication to best practices within the savings, investment, and insurance industry. ebTax is also a member of the South African Payroll Association (SAPA).

iTax's core focus is to streamline tax compliance processes for its customers through automation, efficiency, and secure data handling. By leveraging cloud-based technology, iTax provides a centralized solution that **reduces the administrative burden and complexities** associated with SARS compliance.

As part of the ebTax ecosystem, iTax benefits from the same continuous innovation that drives the Group's success – together processing over **1.6 million tax transactions** annually and serving more than 120 active entities across the public and private sectors. This ensures that iTax customers enjoy a robust, continually enhanced product that stands above typical in-house solutions.



ITAX SOFTWARE

A TRUSTED SaaS SOLUTION FOR STREAMLINED TAX COMPLIANCE

The iTax Software is designed to facilitate tax compliance transactions in an automated and secure environment. The platform interfaces directly with SARS, enabling seamless electronic submission and processing of tax-related applications.

Its **key functionalities** include:

TAX DIRECTIVE PROCESSING:

iTax automates the application and processing of SARS tax directives, including Form AD (retirement and death-related directives), Form B and C (transfers and retrenchment), Form E (lump-sum benefits), IRP3(a) (severance benefits), and IRP3(s) (equity instruments).

The platform enables **real-time validations** to ensure accuracy before submission, significantly reducing processing time and rejections. Where applicable, an IT88(L) will accompany the issued directive to indicate any outstanding debt the taxpayer may have with SARS.

LIFE EVENT / REASON FOR EXIT

APPLICABLE SARS APPLICATION:
IRP3(a): Gratuities paid by employer

Technical Description: Gratuities paid by employer (e.g., death/retirement/retirement due to ill health/ retrenchment/other – to supply reason for payment).

In Simple Terms: A once-off payout from your employer when you stop working, like retirement or retrenchment.

APPLICABLE SARS APPLICATION:
IRP3(s): Employees' tax on share benefits

Technical Description: Employees' tax to be deducted on any amount to be included under section 8A or 8C of the Income Tax Act.

In Simple Terms: Tax on money you make from company shares or options given to you by your employer.

APPLICABLE SARS APPLICATION:
Form A & D: Pension/ Provident Fund Lump Sums

Technical Description: Lump sums paid by pension, pension preservation fund, provident or provident preservation fund (e.g., death before retirement/ retirement due to ill health/retirement/provident fund – deemed retirement).

In Simple Terms: Taking a lump sum out of your pension or provident fund when you retire, become ill, or pass away.

LIFE EVENT / REASON FOR EXIT

APPLICABLE SARS APPLICATION:
Form B: Pension/ Provident Fund Withdrawals

Technical Description: Lump sums paid by pension or provident fund (e.g. resignation/withdrawal/ winding up /transfer/Section 1, Paragraph (eA) of the definition of gross income transfer or payment/future surplus/unclaimed benefit/divorce – transfer, divorce – non-member spouse/divorce – member spouse/ housing loan/involuntary termination of employment (retrenchment) including withdrawals from a pension preservation or provident preservation fund).

In Simple Terms: Cashing out some or all of your retirement savings before retirement, for example if you resign, get divorced, or are retrenched.

APPLICABLE SARS APPLICATION:
Form C: Retirement Annuity Fund (RAF) Payments

Technical Description: Lump sums paid by a RAF to a member (e.g. death before retirement/retirement due to ill health/retirement/transfer from one RAF to another/discontinued contributions/future surplus/ divorce – transfer, divorce – non-member spouse/ divorce – member spouse).

In Simple Terms: Taking money out of a retirement annuity, either when retiring, leaving the country, or in other special situations.

APPLICABLE SARS APPLICATION:
Form E: Payments after retirement

Technical Description: Lump sums paid after retirement by an insurer or a fund (e.g., Death Member /Former Member after Retirement, Par. (c) Living Annuity Commutation, Death – Next Generation Annuitant, Next Generation Annuitant Commutation and Transfer of an annuity to another insurer).

In Simple Terms: When you're already retired and withdraw extra money from an annuity, or if your annuity is passed on to your dependants.

SIMULATED TAX DIRECTIVES (QUOTES)

A simulated application can be submitted to SARS to determine the outcome of a tax directive application. This simulation is an estimated tax liability calculated by SARS on a lump sum benefit.

TAX CERTIFICATE GENERATION

The iTax Software **issues SARS-compliant tax certificates**, specifically IRP5 and IT3(a).

RECOGNITION OF TRANSFER (ROT)

The iTax Software facilitates electronic Recognition of Transfer (ROT) submissions to SARS for transfers between retirement funds, as well as the purchase (or transfer) of a member/beneficiary owned pension/annuity, significantly reducing manual processing efforts.

REASONS

Recognition of Transfer between two funds before Retirement where benefit was transferred to another approved fund.

APPLICATION TYPE: ROT01

Recognition of GN18 Purchase of a member/beneficiary owned pension/annuity from an Annuity Insurer OR a Transfer from one Annuity Insurer to another.

APPLICATION TYPE: ROT02

REAL-TIME DATA VALIDATION AND COMPLIANCE MONITORING

The iTax Software replicates most SARS' validation checks within the platform, preventing errors before submission. Users receive immediate feedback on data quality, enabling quick corrections before sending data to SARS – reducing rejections and improving overall compliance accuracy.

REPORTING

iTax generates various general and management reports that are obtainable directly from a 'report menu' on the platform. Refer to 'Reporting & Insights' that follow for more information.

SARS COMPLIANCE

iTax undertakes active monitoring and continuous updates to ensure compliance with scope and requirement changes associated with the SARS' BRS.

BULK FILE UPLOAD

SARS tax directives, certificates and ROT submissions can be processed individually via the secure UI or in bulk through Bulk File uploads in CSV or TXT format, following the client interface specifications provided by the iTax Service Helpdesk.

ACCESS VIA SECURE WEB PORTAL

The iTax Software is accessed through a secure user interface (UI) and web portal hosted on the official iTax website (www.itax.co.za). This ensures that all authorised users can easily log in from any location with internet access, perform transactions, and manage compliance activities within a secure, SARS-aligned environment – without the need for system integration or API connectivity.

While iTax does not provide API connectivity, customers with a requirement to integrate tax processing directly into their line-of-business systems can leverage the ebTax Software Platform, which offers integration with third-party systems (Web Services Functionality). This allows for automated tax processing, real-time data exchange, and seamless interoperability between the ebTax platform and internal enterprise systems – ideal for high-volume, automation-driven operations / environments.

REPORTING AND INSIGHTS

iTax provides a comprehensive suite of **reporting tools** designed to give clients clear visibility and control over their compliance activities. From operational oversight to statutory submissions, reports can be retrieved directly via the platform's report menu, scheduled for **automated delivery**, or r**equested on demand**. This ensures that clients have timely, accurate, and SARS-compliant data at their fingertips – supporting both day-to-day management and long-term governance needs.

GENERAL REPORTS

GENERAL REPORTS

RECONCILIATION REPORTS

- Certificate Reconciliation by Tax Year
- Certificate Reconciliation by Entry Date
- Directive Reconciliation
- Directive Reconciliation (Bulk Files)
- Savings Withdrawal - Certificate Recon by Tax Year
- Savings Withdrawal - Directive Recon

CANCELLATION REPORTS

- Certificate Cancellations
- Directive Cancellations
- Directive & Associated Certificates

DIRECTIVE REPORTS

- Directive Request Status
- Directive Requests per Directive Reason
- Directive Requests Declined

RoT SUBMISSION REPORTS

- Submitted RoT Report
- Transfers (requiring ROT01)
- Annuity Purchases (requiring ROT02)
- Combined Transfers & Purchases (with Fund changes)
- Transfer Directives for Rec. Fund Administrator

OTHER REPORTS

- Taxpayer Transactions
- Taxpayer Profile including Fund Membership
- Certificate non-compliant Tax Payers
- Bulk Response By File Name Report
- Bulk Response By Date Report
- Directive & Certificate Backup Report per Fund
- Active Tax Certificates with missing IT Nos.
- Certificate Demographic Corrections by Entry Date
- Quote Reconciliation

MANAGEMENT REPORTS

MANAGMENT REPORTS

SUMMARIES

- Directive Totals by Status
- Certificate Totals by Status
- Monthly Transaction Reconciliation Totals
- Reasons for Directives - no required certificates
- Tax Certificate Tax Payer Demographic DQ Summary

DETAIL REPORTS

- User Transactions
- Directive Declines with Reasons
- Analysis of Cancelled Directives

DATA AND STATUS REPORTS

DATA AND STATUS REPORTS

BI-ANNUAL / ANNUAL CERTIFICATE DATA REPORTS

These reports can be generated at the request of a system user once the reconciliation of tax certificate information has been finalised and the certificate data is ready for submission to SARS via e@syFile.

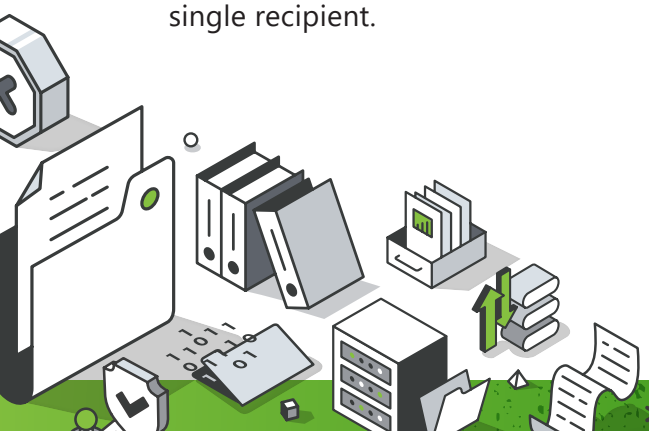
All certificates for the requested period will be produced in the correct SARS-compliant format and will pass e@syFile validations. Clients may also request additional files if required, and iTax can provide historic certificate data in the current certificate format, as SARS may request resubmissions from time to time. Data file reports will be delivered to the requestor within 24 hours.

BULK FILE REPORTS

Once a Bulk File of directives has been processed by SARS, iTax will automatically generate and forward a Bulk File Report to the designated email address (as specified in the header record of the Directive Bulk File). The report contains key summary information indicating the processing status of the directives.

SCHEDULED REPORTS

iTax can schedule the delivery of any General or Management Report to be sent automatically on a specified day to a designated system user. Please note that each scheduled report is only sent to a single recipient.



PAYE RECONCILIATION PROCESS

WORKFLOW TOOLS

PAYE RECON PROCESS	PAYE Summary Manage Certificate's Recon Period Open / Close PAYE Reference

The iTax **PAYE Reconciliation Workflow** enhances the management of tax certificates, reconciliations, and reporting across monthly, bi-annual, and annual cycles. It provides clients with clear oversight and flexible reconciliation tools, including:

- **Summary by PAYE Reference Number** – View total income and tax amounts per PAYE for issued and cancelled certificates for a selected reconciliation period.
- **Manage Certificate Reconciliation Periods** – Reallocate certificates to different reconciliation periods as required.
- **Open / Close PAYE Reference Numbers** – Easily open or close a PAYE Reference Number for a given tax year.

SECURITY, COMPLIANCE AND INSURANCE

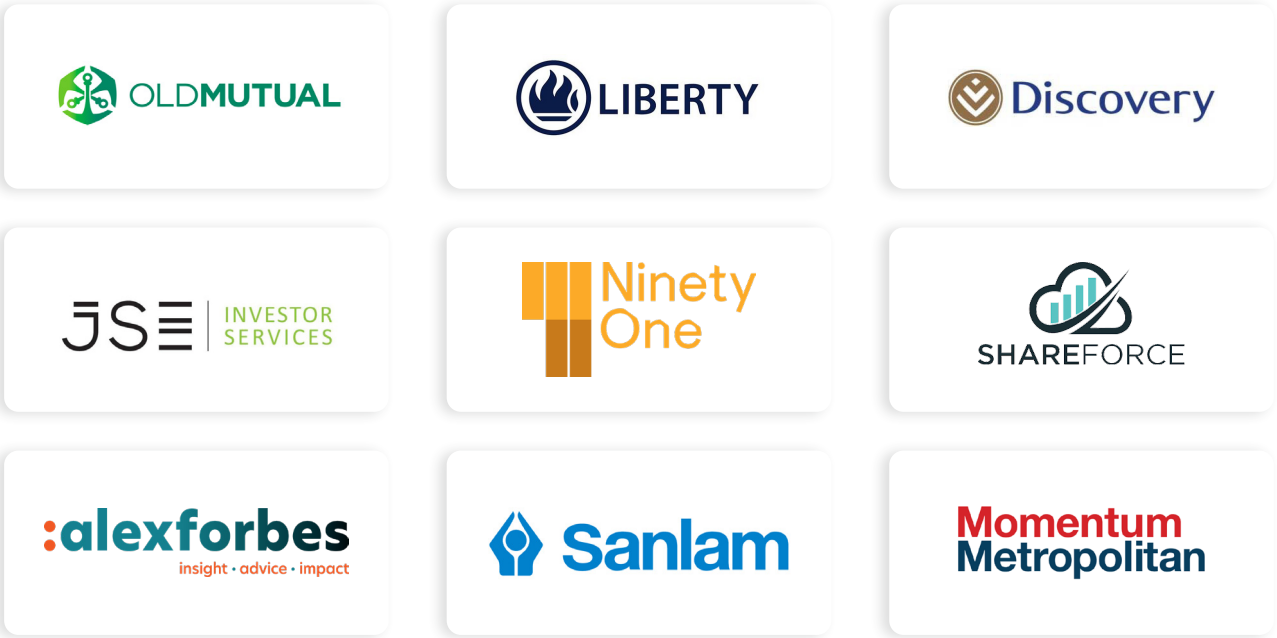
The iTax Software is hosted on secure, industry-recognised cloud infrastructure. The platform also maintains an A+ SSL Certificate security rating for secure data transmission.

To further protect customers, ebTax maintains comprehensive company liability insurance covering the unlikely event of negligence or failure. This ensures added peace of mind for iTax customers and reinforces our commitment to secure, compliant, and responsible service delivery.

OUR CUSTOMER BASE

As a division of ebTax (Pty) Ltd, iTax serves a broad range of customers within the financial services and retirement fund ecosystem. iTax is trusted by retirement fund administrators, payroll providers, large corporates, municipalities, and other organisations that require reliable, secure, and compliant SARS-aligned processing.

Through its position within the ebTax Group, iTax is part of a customer network that includes long-standing relationships with **blue-chip institutions** such as Old Mutual, Liberty, Discovery, Ninety One, Alexander Forbes, Sanlam, and Momentum. This combined reach across both the public and private sectors demonstrates our ability to support compliance needs at scale – securely, accurately, and in real time.



EFFICIENCY AND COST BENEFITS

The iTax Software delivers measurable cost efficiency by eliminating the need for internal teams to manually reconcile files, track SARS BRS changes, or manage ad-hoc compliance projects. Our automated processes ensure consistent SARS submission success, significantly reducing administrative overhead, rework, and compliance risk. By using iTax, organisations benefit from the operational efficiency, accuracy, and regulatory alignment that underpin the entire ebTax platform ecosystem.

SERVICE DELIVERY PRINCIPLES

At iTax, our service delivery is guided by the principles of reliability, responsiveness, and security. As part of the ebTax platform ecosystem, we commit to **a 95% uptime guarantee,** proactive **compliance updates** in line with SARS Business Requirement Specification (BRS) changes, and knowledgeable support through our helpdesk.

iTax customers benefit from continuous platform enhancements, data protection measures, and a partnership approach that prioritises uptime, accuracy, and peace of mind.

THE ITAX SOFTWARE IS ACCESSIBLE 24 HOURS A DAY, 7 DAYS A WEEK, 365 DAYS A YEAR.

SUPPORT SERVICES

iTax offers comprehensive support services to ensure customers can effectively use the platform and its core functionalities. Our support model is built around responsiveness, knowledge-sharing, and customer enablement.

Customers have access to a dedicated **Helpdesk** for assistance with technical or operational queries. Support is available during business hours (Monday to Friday, 08:30 – 16:30), and our team can be reached via email at itax@itax.co.za or by phone at +27 21 180 3183.

To ensure seamless onboarding, iTax provides basic initial training for all authorised users.

PRICING

iTax offers a **fixed transaction price, pay-as-you-go** model – ensuring customers only pay for the transactions they process, without hidden fees or long-term lock-in commitments.

CUSTOMER ENGAGEMENT PROCESS

At iTax, we believe that successful partnerships are built on trust, clarity, and collaboration from day one. Our engagement process is structured yet flexible, ensuring both parties are aligned, informed, and confident at every stage. To protect the integrity of shared information and ensure a seamless onboarding experience, we follow a standard process:

1

NON-DISCLOSURE AGREEMENT

The engagement begins with the signing of an NDA to ensure confidentiality and to provide both parties with the assurance that all shared information will be handled with the highest level of discretion.

2

ONLINE SOFTWARE OVERVIEW

Once the NDA is in place, we offer prospective customers an overview of the iTax platform via webinar. This allows stakeholders to ask questions, and gain a practical understanding of how the system will meet their specific compliance needs.

3

PROPOSAL SUBMISSION

iTax then submits a tailored proposal outlining the recommended services, associated pricing, and delivery structure. This allows customers to evaluate the offering with full visibility into scope and cost.

4

ONBOARDING KICK-OFF

Upon acceptance and signature of the proposal, a formal kick-off and onboarding meeting is scheduled. This session introduces the iTax team, confirms timelines, and sets the foundation for a smooth and collaborative implementation.

MAKE YOUR MOVE TO iTAX!

- **Trusted** as part of the ebTax platform ecosystem, serving a customer network of over 120 active entities and processing more than 1.6 million transactions annually across the Group.
- **Direct integration** with SARS.
- Scalable SaaS model with a fixed transaction price, **pay-as-you-go structure** and no long-term lock-in.
- Dedicated **helpdesk** for user support.
- Trusted for over **23 years** by the industry.

COMPANY DETAILS

Company Name: Interactive Tax Solutions (Pty) Ltd ("iTax") – a division of ebTax (Pty) Ltd.
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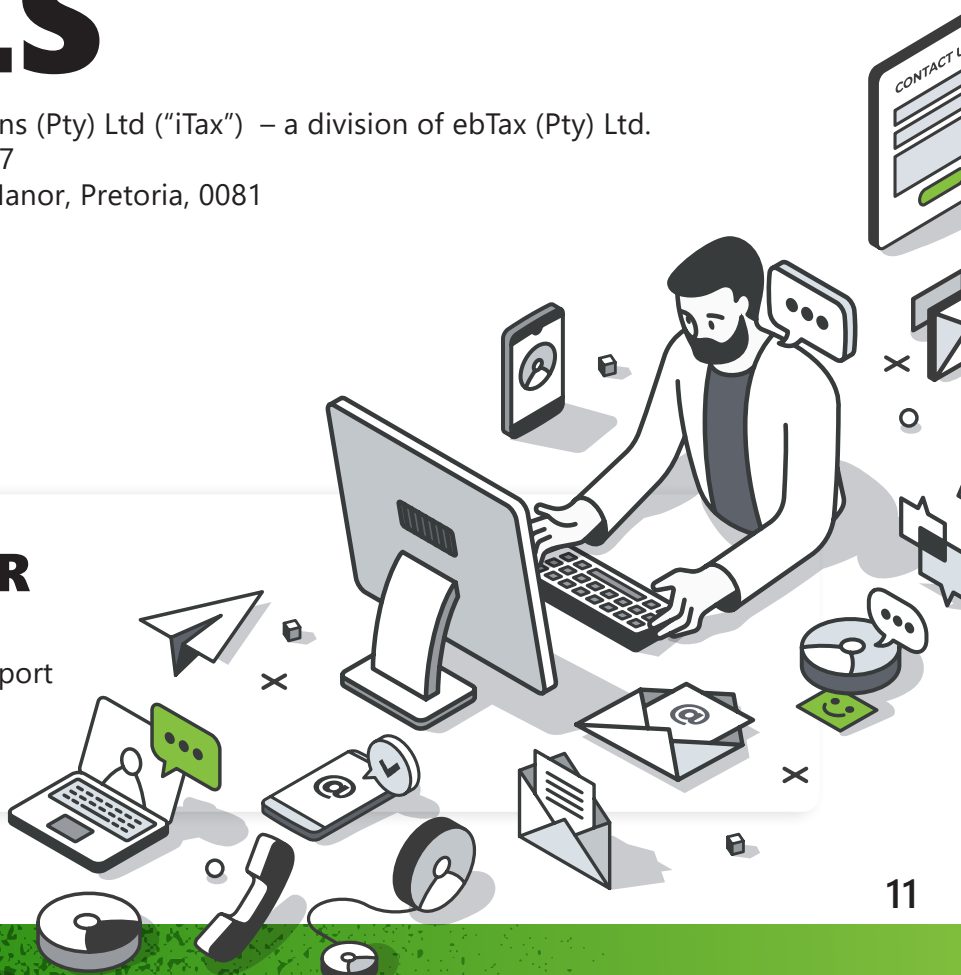

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TAX ADVISORY LIMITATION NOTICE

iTax is not registered as a Tax Practitioner in terms of the Tax Administration Act, 28 of 2011, and does not provide tax advisory services. iTax operates exclusively as a technology interface to the South African Revenue Service (SARS) and adheres strictly to the mandate provided by SARS.

Accordingly, iTax neither offers guidance on nor assistance with:

· Legislative interpretation under the Pension Funds Act or Income Tax Act;
· SARS tax calculations or system validations;
· The preparation or validation of tax directives;
· Internal business processes related to tax compliance or pre-submission workflows; or
· Any form of tax-related advice.

The iTax Service Desk is authorised only to assist with iTax system functionality and technical support queries. Responsibility for tax compliance, legislative interpretation, and procedural decisions rests with the Customer's appointed internal tax advisors or relevant business units. Where necessary, such advisors may obtain authoritative guidance directly from SARS, the Association for Savings and Investment South Africa (ASISA), or another appropriate industry body.

For directive submissions and related processes, Customers must at all times refer to official SARS guidance, including but not limited to the applicable guideline documents issued by SARS for the completion of tax directive and other application forms.