



Softway Enables Transparent Reporting of Saudi Billing with Jaspersoft

Having put in place a system that facilitated and streamlined bill payments throughout the Kingdom of Saudi Arabia, SADAD and the main biller, the Ministry of Interior, found that an embedded reporting facility was required. On Softway Integrated Business Solutions' recommendation, Jaspersoft's JasperReports Server was selected to provide customers with bill consolidation and both bankers and billers with the benefit of decreased reconciliation costs.

Background

SADAD Payment System (SADAD) was established by the Saudi Arabian Monetary Agency (SAMA) to be the national Electronic Bill Presentment and Payment (EBPP) service provider for the Kingdom of Saudi Arabia (KSA). Launched on October 3rd, 2004, the core mandate for SADAD is to facilitate and streamline end consumers' bill payment transactions through all of the Kingdom's Banks' channels.

SAMA directed that all banks must accept bill payments at their branches whether the person paying is banked or unbanked. Pre-SADAD economics of bill payment placed an unduly large burden on banks, it was inefficient and slow. Banks also recovered a small portion of the cost through keeping the collected money for periods of up to 30 days after the bill was paid.

At that time around 60-70% of bills were paid in cash at bank branches. Due to the high number of bills generated in the Kingdom, this resulted in high costs for banks in front office, payment processing, IT integration and reconciliation. In addition, consumers queued for lengthy periods at banks' front office desks before paying their bills. Bill presentment and collection was largely manual and paper-based, creating significant inefficiencies and overheads for billers and banks.

Large billers concluded bilateral agreements with banks in order to enhance bill payments collection which enabled consumers to use their bank channels to view and pay bills but without any bill consolidation. This meant that every biller was required to connect to the 12 different banks operating in KSA and banks to connect separately to every biller they were under contract with.

With SADAD, these connections have been rationalized providing a single platform that links different billers and banks; enabling consumers to use the electronic channels of any bank.

SADAD now facilitates the payment of; high volume periodic/repetitive bills such as utility bills and phone bills as well as customer initiated payments such as traffic fines. Bill payments are now collected through 9,435 ATMs and 1,442 bank branches throughout the Kingdom as well as through the online and phone banking systems for all banks.

FAST FACTS

CUSTOMER

Kingdom of Saudi Arabia
Ministry of Interior, Ministry of Finance and SADAD with systems integrator, Softway Integrated Business Solutions

COUNTRY

Saudi Arabia

INDUSTRY

Finance

SOLUTION

JasperReports Server

RESULTS

Embedded reporting system that enables SADAD to provide customers, bankers and billers with detailed reports concerning payments, refunds and reconciliations.



Challenge

Since 2004, SADAD has continually developed its system to provide increased integration, functionality and flexibility for all parties and in January 2010, SADAD and its primary biller, the Ministry of the Interior, decided that a portal was required to enable them to readily track payments. IBM's WebServices was selected to deliver the portal but the project also required embedded reporting so that the Ministry of Interior could easily obtain detailed statistics showing payment histories, refunds and reconciliations.

Softway Integrated Business Solutions, one of the leading information technology companies in the Middle East, was selected to deliver this all important reporting component of the portal. This is because of the company's successful track record in delivering these types of projects to the public and private sectors throughout the Kingdom on time and to budget.

According to Mohamad Sibai of Softway, "We considered the obvious IBM option but we had to discard it because of its expense in terms of licensing and servicing. Instead we chose Jaspersoft's JasperReports Server Pro v3.7. Our previous experience of this product meant that we had every confidence that it could deliver because we know that it is enterprise-ready. Other critical factors are; its open source pedigree, low cost, rich documentation along with its powerful community base."

Solution

The portal for the SADAD system took four months to deliver a soft-launch ready product with the Jaspersoft-based reporting element taking just six weeks. The system went live in January 2011 and the Ministry of the Interior now has a transparent view of all payments.

Currently billers, including the Ministry of the Interior, send summary bill information to SADAD at pre-determined times and then SADAD validates this data and uploads it into its database. SADAD is then able to notify billers of any discrepancies. Customers can request bill information through their banks which the banks then forward on to SADAD which SADAD responds to by retrieving the information from their database and forwarding the relevant information to the customer.

When paying bills, customers select which to pay and how much and then their bank debits their account and confirms the transaction with SADAD. SADAD then updates its database and notifies the relevant billers. At the end of each day, SADAD initiates settlement instructions through SARIE (Saudi Arabian Riyal Interbank Express – the mechanism for all Saudi commercial banks to make and settle payments in Saudi Riyals), sends billers reconciliation reports showing a breakdown of all transactions processed by SADAD and updates the paid bill's status to 'settled'.

Benefits

The SADAD payment system obviously brings huge benefits to the Ministry of Interior's consumers, bankers and billers alike but the introduction of the new portal and Jaspersoft-based reporting facilities has greatly enhanced the system. The Ministry of Interior's customers now have a reduced incidence of service cuts; the timeliness, accuracy and reliability of information provided by SADAD's reporting system means that customers are now no longer removed from service

either erroneously or because the customer has overlooked a bill. Customers are also able to view all bills from multiple billers in one place.

Aside from benefitting from lower integration and transaction processing costs, the new reporting features mean that banks will have decreased reconciliation costs and exception handling. Billers will also benefit from lower reconciliation processing costs and the constantly updated bill status information across all channels courtesy of SADAD and its Jaspersoft-embedded reporting features.

Currently the SADAD payment system handles around 500,000 transactions per day with the Ministry of the Interior accounting for around 100,000 of those. SADAD plans to cater for both credit card and mobile payment channels in the near future. According to Sibai, "The Jaspersoft-based reporting platform has proven to be robust and we are positive that as an enterprise solution it will be able to more than handle these and any other channels that SADAD wishes to cater for."

About Jaspersoft Corporation

Jaspersoft provides the most flexible, cost effective and widely deployed Business Intelligence suite in the world, enabling better decision making through highly interactive, web-based reports, dashboards and analysis. Leveraging a commercial open source business model, Jaspersoft provides end-to-end BI capabilities at a fraction of the cost of other vendors. The BI suite includes pixel-perfect enterprise reporting, ad hoc query, dashboards, OLAP and in-memory analysis, and data integration. Jaspersoft is the only BI vendor that enables companies to adapt to the new, virtualized world by providing a complete spectrum of on-premise, multi-tenant SaaS and cloud-based deployment options for both embedded and standalone business intelligence. Unlike traditional BI vendors, Jaspersoft is built on a modern, lightweight, standards-based architecture and offers greater vendor independence thanks to its open source codebase. Unlike niche BI vendors, Jaspersoft represents a safe choice with tens of thousands of production deployments across a wide range of industries.

Jaspersoft's open source business intelligence software has more than 12 million product downloads worldwide, 160,000 production deployments and over 13,500 commercial customers in 100 countries. Its BI suite is advanced regularly by a development community of more than 190,000 registered members. For more information visit: <http://www.jaspersoft.com> and <http://www.jasperforge.org>.

CONTACT US

Jaspersoft EMEA (Europe, Middle East and Africa)

Digital Court,
Rainsford Street,
The Digital Hub,
Dublin 8, Ireland
Phone: + 353 1 443 4700
Germany + 49 30 8939 1934
UK + 44 207 193 9321
France + 33 970 446 126
Italy: +39 024 792 1670
Spain: +34 911 829 976
Poland + 48 22 219 6087
Switzerland + 41 44 586 76 99
Sweden + 46 85 19 71 245
Email: sales-emea@jaspersoft.com

Jaspersoft Headquarters

539 Bryant Street, Suite 100
San Francisco, CA 94107
1-888-399-2199
Phone: 415.348.2380
Fax: 415.281.1987
Email: sales@jaspersoft.com

www.jaspersoft.com