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تسديد
TASDEED

Billers Integration Gateway

Business Challenge

Payment systems in Saudi Arabia have undergone significant changes over the past 15 years. SAMA - the Saudi Arabian Monetary Agency- is urging all billers to provide EBPP -Electronic Bill payment and presentment- service to their customers all over KSA through SAMA EBPP Hub. SADAD, being the centralized hub where most critical billers must periodically upload their bills, has set technical and business specifications that all billers have to comply with.

Gaining the benefits of electronic bill payment and presentment requires an integration solution which is reliable and cost effective without being subjected to the necessity of changing the existing billing system they already have. KSA Billers are also facing another challenge which is the mandates posed by SADAD. To address their Goals, Billers strive to face the IT Gap between business requirements and their existing infrastructures.

CIT Offering

In response to the resulting complexity, CIT provides a simple, cost effective payment solution for billers. CIT' years of experience in the bill payment field have led us to develop a unique approach to assist with the implementation of the payment portion of electronic bill presentment and payment (EBPP) services.

TASDEED is a ready-made product which sits in the middle to process EBPP transactions and manage the interfaces with SADAD and the Billers'

backend systems covering services like; upload bills and payments, receive payments notifications and reconcile end of day Biller payments.

CIT has utilized an advanced service-oriented framework ready made libraries to build the first transparent SADAD integration server for Saudi requirements as per SAMA specifications.

Critical Missions Solution

TASDEED is built on top of BEA Enterprise Integration Platform supporting many other integration technologies through message queues, adaptors, connectors, etc. CIT employs BEA WebLogic Enterprise Platform which is considered a quantum leap in ease of development and integration in the industry. The solution thus integrates with all back end system, such as traditional mainframe applications, ERP, all kind of billing system realizing new development with standard-based Java applications, and preserving Billers' previous development investments. CIT capitalizes on the BEA integration server to empower biller's IT environment with advanced mission critical integration server that fulfills other integration requirements.

Value Proposition:

- Adherence to SAMA-SADAD direction which is the BUSINESS PROCESS MANAGEMENT approach.
- Leveraging CIT expertise and position as a Beas strategic implementer with hands-on experience in a leading Saudi bank (SAMBASADAD Gateway).
- Integration with the Biller back-end systems without extra development over the existing system.

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- Dramatically reduces Time and Cost by ensuring high degree of multiple usability.
- Provides continuous product upgrades, versions and enhancements under the maintenance and support agreement.
- Continuous compliance with SADAD Specs and Flexibility to accommodate future requirements of SAMA & SADAD.
- Local support of CIT experienced staff in the e-Business, e-Payment and e-Security Domains.

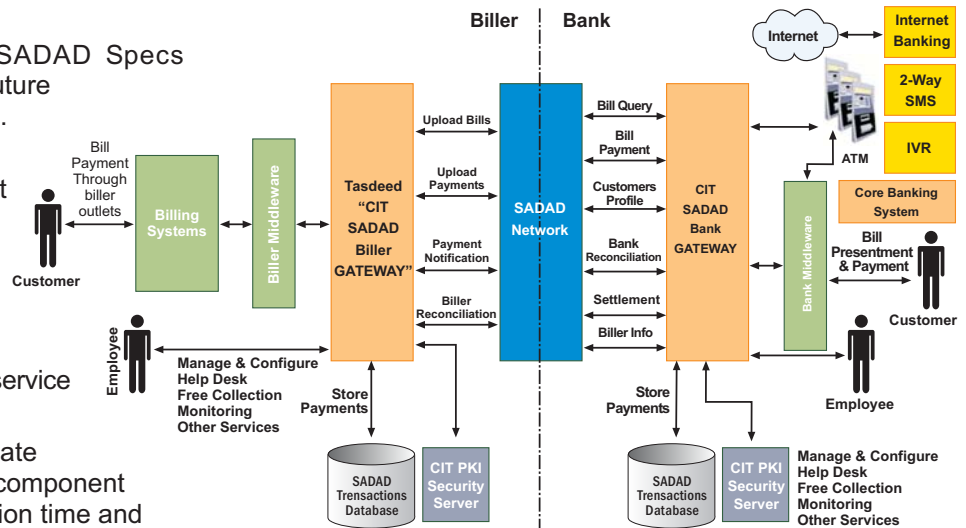
Features:

- Rapid implementation of end-to-end SADAD Billers Integration solution based on state-of-the-art service oriented architecture.
- Pre-integrated frameworks eliminate functionality overlap and ensure component interoperability to reduce integration time and costs, and reduce project risk.
- The solution is equipped with all the required integration tools through service oriented front end.
- Extensible control architecture enables leverage and enforcement of enterprise business best practices through asset reuse.
- CIT Security Server built for SAMA / eTrust security requirements is bundled within SADAD Integration product.
- Solution reliability in terms of stability, maintainability and ability to upgrade the system as well as ease of use.
- Solution modularity based on open architecture that allows expansion of the solution with no limits.

Supportive Functions:

Aiming at smoothing and facilitating the operational processes and procedures on the Billers' side, CIT has added the following functions to the gateway:

Authentication: The gateway is able to distinguish each user and apply access control based on user /



group privileges.

User Management: provides facility to create users, user groups & identify all operations that can be performed by a user belonging to the group.

Audit Trail Function: to trace all user activities.

Exception Management: Generic algorithm to trace all kinds of exceptions due to business or due to unavailability of technical resources, time out or any other problem.

Logging functions: to trace successful as well as failed transactions, logging is multi-level and configurable per business processes.

Configuration Screens: User interface screens to configure the various system parameters.

Alerting Functions: the Biller can configure certain functions for the alert system.

Performance and Business Process Monitoring: enables the Biller to monitor the detailed performance parameters of all up and running transactions.

CIT CONTACT

To receive more information about our offerings, please contact us at: sales@citglobal.com