تعميم رقم (114/2024)

إلى كافة المصارف العاملة في فلسطين

التاريخ: الإثنين، 11 تشرين الثاني، 2024

الموضوع: التقييم الدوري لجودة خدمات نظام عرض وسداد الفواتير الوطني (E-SADAD)

بهدف تقييم جودة خدمات نظام E-SADAD ضمن أعلى المعايير في تقديم الخدمة وضمان إدارتها بكفاءة عبر كافة القنوات الإلكترونية، ولاحقاً للمادة رقم (6/3) من التعليمات رقم (09) لسنة 2024 بشأن تنفيذ فحص دوري داخلي لضمان تقديم كافة الخدمات ضمن الواجهة المخصصة للنظام، يُطلب منكم الالتزام بما يلي:

1. استخدام النموذج المرفق لتقديم نتائج تقييم جودة خدمات النظام، والتأكد من تلبية أحكام التعليمات المشار إليها أعلاه.

2. تزويدنا بنسخة من نتائج التقييم المعتمدة إلى البريد الإلكتروني Support@ppsc.ps في موعد أقصاه 2024/11/30. كما يطلب منكم إرسال نتائج التقييم خلال خمسة أيام عمل من نهاية كل ربع سنة أو عند الطلب.

مجموعة الرقابة

سلطة النقد الفلسطينية

الشركة الفلسطينية لخدمات الدفع

Palestinian Payment Services Company

E-SADAD

E-SADAD SERVICES PERIODIC ASSESSMENT

(XX Bank/ XX Company)

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Sign Off	
Bank/ PSP Name:	
Prepared By:	
Authorized and Approval by (such as: Compliance Division/ other departments)	
Test Environment (Must include all e-channels)	☐ Apple Mobile ☐ Android Mobile ☐ Internet Banking ☐ E-Wallet ☐ Agent's web/ Portal ☐ All ☐ Other, specify...
Disaster Recovery Site (Must include all e-channels)	☐ Yes ☐ No
Assessment Period (MM/YYY)	
Signature and Stamp	
Submission Date	

1. About the Quality Assessment

This assessment is conducted in accordance with Article (6/3) of Instruction No. (9) for banks and Instruction No. (2) for PSPs related to the National Bill Presentment and Payment System (E-SADAD). These instructions require members to perform periodic internal quality assessments to ensure that all E-SADAD services are provided through the designated system interface and comply with the relevant regulations.

The purpose of this periodic assessment is to evaluate the compliance and performance of E-SADAD services. It ensures that all processes meet regulatory requirements and that services are fully operational, accessible, and effectively managed across all electronic channels. The assessment focuses on critical areas such as security measures, service functionality, biller updates, and client support, with the goal of maintaining high standards in service delivery.

This assessment must be performed quarterly by the members, with the approved results submitted to Support@ppsc.ps within 5 working days of each quarter's conclusion, and additionally upon PMA's request as an ad-hoc assessment when needed.

1.1 Corrective actions

All reported "non-compliance" issues must be reviewed by the members' specialists. Appropriate corrective actions should be taken immediately, and our team should be notified upon completion of the corrective measures to Support@ppsc.ps.

Member staff are responsible for identifying and determining the cause of these "non-compliance" issues and implementing measures to prevent recurrence.

We recommend utilizing the Biller List API provided by E-SADAD to automatically update biller and service information.

1.2 Support

For any inquiries or additional information related to this assessment, please forward your requests to: Support@ppsc.ps.

Follow-up- Contact: Remal Saad 050592818082

2. Regulatory Complaince

2.1 E-SADAD Service Access Channel Availability

E-SADAD service can be accessed by clients via:

☐ Mobile App.

☐ Internet Banking.

☐ E-Wallet.

☐ Agent's web/ portal.

☐ Other, specify ....

2.2 Exclusive service provision

☐ E-SADAD is the only available channel to provide E-Billing and Payment for clients.

☐ The Biller List and Services are exclusively available through the E-SADAD, with no duplication or availability elsewhere. If any duplication exists, please specify.............

Biller Name	Services

☐ The member provides additional channel for providing E-Billing and Payment for clients via e-channels; If selected please provide a list of billers and services connected to the additional channel:

Biller Name	Services

2.3 Biller Category Identification Name

☐ The Biller Category name is updated by using E-SADAD Biller List API without any manual intervention

☐ The Biller Category name is updated manually. If selected, please provide the current identification used for each of below categories:

E-SADAD Biller Category	member used Category Identifier
Hukumati حكومتي	
IT Services خدمات تكنولوجية	
Judicial Authority السلطة القضائية	
Purchase Installment أقساط مشتريات	
VEHICLES مركبات	
Associations and Chambers النقابات والغرف التجارية	
MFIs مؤسسات قروض صغيرة	
Entertainment الترفيه	
Electronic Wallet Services خدمات المحافظ الالكترونية	
Water Electricity Gas المياه والكهرباء والغاز	
Telecommunication and Internet الاتصالات والانترنت	
EDUCATION قطاع التعليم	
Municipalities Services الخدمات البلدية	

2.4 Applying OTP Security Check for E-SADAD Bill Payments

☐ The member applies an OTP security check for each E-SADAD Bill Payment request processed through all e-channels.

☐ An OTP security check is not applied on payment level through e-channels.

2.5 Providing functional services to E-SADAD users

☐ The client is able remove a registered billing service.

☐ Display paid payments information and history,

☐ SMS notifications are sent for bill payments.

☐ The client can review the exchange rate before executing the payment when the payment currency differs from the invoice currency.

☐ The member allows a payment in a different billing currency.

2.6 Matching and Reconciliation

☐ The member applies a Matching & Reconciliation process using the E-SADAD Standalone Interface to complete this process.

☐ The member reverses any invalid payment upon receiving the invalid payment response through E-SADAD APIs.

2.7 E-SADAD Awareness and Support Services

☐ The member provides a dedicated support service for managing client complaints or disputes related to E-SADAD. If selected, please provide additional information:

☐ When a client receives a payment notification, the member ensures the client receives sufficient information, including the service name, payment amount, date, and time.

☐ Clients are notified by the member when a new biller is added to E-SADAD.

☐ Clients are notified by the member when a new key biller joins E-SADAD.

☐ Client FAQs regarding E-SADAD are provided by the member.

☐ The member has a strategy or plan in place for promoting the E-SADAD services, raising usage, and raise awareness.

3. Updating Biller List and Services

☐ The Biller list and Services are updated daily using the API service provided by E-SADAD.

☐ The Biller List and Services are updated upon PPSC e-mail notification, using the API service provided by E-SADAD.

☐ The Biller List and Services are updated manually upon receiving PPSC email notifications.

4. Additional feedback (if any)

We highly appreciate any recommendations, suggestions for improvement, or additional information you may wish to provide.