Power Information Technology Company (PITC)

Bill Payment Gateway Solution

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Executive Summary

1.1 About PITC

PITC – Power Information Technology Company was established in 2010 but has a long presence as a Govt. / Semi-autonomous entity under the umbrella of WAPDA/PEPCO. WAPDA/PEPCO Computer center has been responsible for provisioning all sorts of IT services within WAPDA/PEPCO since its inception in 1968.

PITC is primarily provisioning ICT services to DISCO's (Distribution Companies) all over Pakistan. Consumer Billing Software is flagship product of PITC being used by the entire DISCO's to generate end customer electricity bill.

1.2 Executive Summary

PITC in order to increase effectiveness and efficiency of its **Bill Payment System** wish to develop a mechanism to facilitate bill payment process through different sources. In this regards we are looking forward to get some industry standard services.

The current bill payment mechanism is based on stubs collection, different online payment solutions at banks(cash counter/ATM/Online), post offices, NADRA and other bill payment service providers. Some of which require manual activities, minimum transparency on collection information, reconciliation issues and automation issues.

Billing information is provided to 1Link, Easypaisa and NADRA through files and updates are collected through the same mechanism. Collections on tellers is done through stubs and banks inform PITC regarding bill collections through summary and detailed files having information pertaining to the stub collected through various branches. All the bill information is stored in a database where separate schemas are being managed for each DISCO. The whole process is semi automated with various reconciliation issues and delayed information sharing.

PITC wishes to have a solution that communicates with all payment collectors (i.e. banks (Cash counter/ATM/Online etc.), post office, NADRA etc.) so that transactions and information are processed & communicated to PITC in real time environment. At the same time PITC wishes to get the payment information for its own record and MIS.

1.3 PITC Requirements

- PITC in order to enhance its customer services wish to develop a mechanism to facilitate bill payments through different sources. In this regards we are looking forward to get some industry standard services.
- PITC wishes to have a solution that communicates with all payment collectors (i.e. banks (Cash counter/ATM/Online etc.), post office, NADRA etc.) so that transactions and

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information are processed & communicated to PITC in real time environment. At the same time PITC wishes to get the payment information for its own record and MIS. Following is block diagram of overall process.
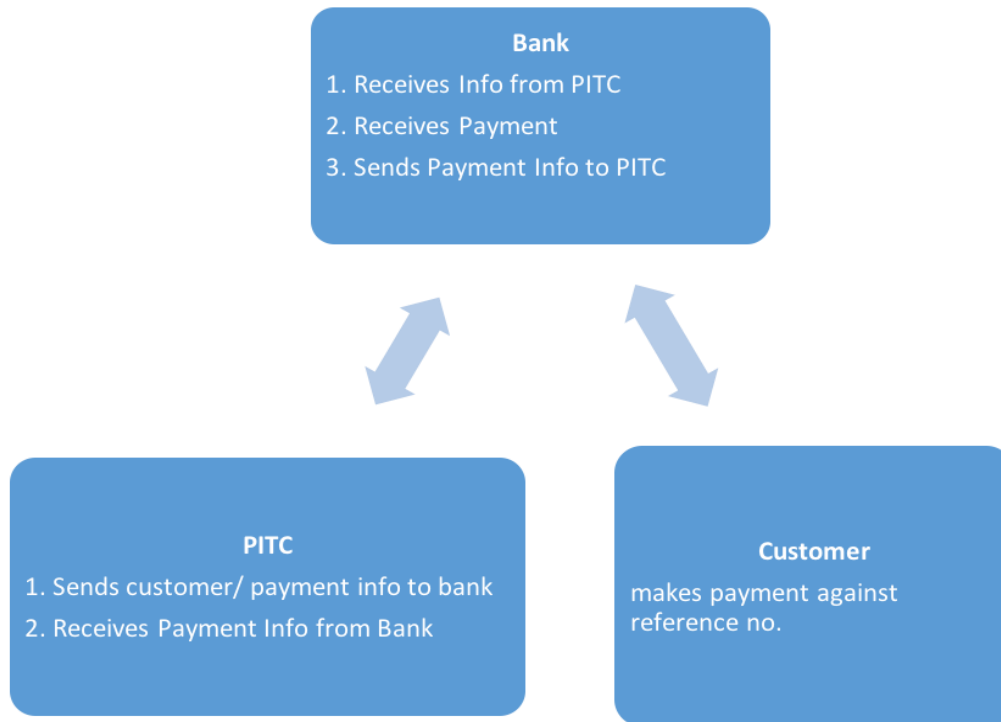
Provision of Real time, Secure and reliable integrations will be required for bill payment services to the involved stake holders. A SOA based backend architecture will be required to support these integrations along with appropriate monitoring, reporting and administration interface.

1.4 Suggested Features

1) Secure Gateway

2) API Gateway

3) Web Gateway

4) Intrernal Security Enforcement

5) Enterprise Service Bus

6) Web Services Governance and Management

7) Workload Management