Electronic collection of contributions
A case of the Social Security Corporation

Social Security Corporation
Jordan

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Summary

In its efforts to enhance and facilitate the services and operations, the Social Security Corporation (SSC) has introduced a new electronic collection tool. This channel of collection is based on depositing and transferring the accrued contributions from covered establishments and voluntary contributors. This initiative is currently available through the SSC website (www.ssc.gov.jo) and is called eFAWATEERcom.

CRITERIA 1

What was the issue/problem/challenge addressed by your good practice?

This initiative has been implemented to enable employers and voluntary contributors, mainly Jordanian voluntary contributors who are working abroad, to pay accrued contributions to SSC electronically within the due time. The increase in SSC’s volume of work and the level of contributions led SSC to introduce and update processes and procedures, concentrating on the quality of services and shortening the time needed to provide this service, while at the same time ensuring the contributions collected flow directly into SSC’s financial system.

CRITERIA 2

What were the main objectives and the expected outcomes?

- Introducing new tools and mechanisms to improve the quality of service.
- Allowing and facilitating Jordanian voluntary contributors who are working abroad, as well as employers, to pay the accrued contributions directly and electronically within the due time.
- Mitigating the risks related to the cash management system at SSC by making employers and contributors paying directly through the banks via electronic channels.
- Decreasing the administrative costs.
- Achieving a higher rate of return on SSC’s bank accounts.
CRITERIA 3

What is the innovative approach/strategy followed to achieve the objectives?

SSC's first strategic objective is to enhance the efficiency of the social insurance system, assure financial sustainability, and the viability of the scheme for the coming generations. This strategic objective shall be achieved by limiting contributions evasion, decreasing the level of amounts owed by establishments and contributors, extending coverage, increasing the level of growth rate in revenues and contributions, and decreasing the administrative costs.

Therefore, SSC has introduced this initiative (eFAWATEERcom) to participate in achieving these objectives and targets. This initiative currently applies techniques and tools such as Internet Banking, Electronic Teller, ATM, Mobile Banking, and Interactive Voice Response (IVR).

CRITERIA 4

Have the resources and inputs been used in an optimal way to achieve the set objectives and the expected outcomes? Please specify what internal or external evaluations of the practice have taken place and what impact/results have been identified/achieved so far.

This initiative has allowed the SSC to reallocate human resources toward providing consultations to contributors and beneficiaries, giving suitable social security advice to people in the work place and answering different types of inquires instead of limiting their role to receiving cash and collecting payments directly from employers and contributors. At the same time, by using these electronic channels this initiative has increased the validity and accuracy of the collection of payments and has introduced new technology in the work place. As a result, the internet banking of the number of payments increased by 92% in the first five months of the year 2015 compared with the same period of the year 2014.

CRITERIA 5

What lessons have been learned? To what extent would your good practice be appropriate for replication by other social security institutions?

Social security organizations have to implement their strategic plans and objectives, and not only stay in the phase of setting plans. Also, these organizational plans have to focus on the quality of service, increase efficiency by introducing technology that prevents human error, saves time and effort, and does not burden the contributors and beneficiaries. This initiative or practice can be duplicated in other social security institutions.