

جسر السداد Jisr al-sdad

لتحصيل الديون

Your trusted partner for recovering rights and enhancing financial liquidity.

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About Us



We are a specialized Saudi company providing integrated and strategic solutions for managing and collecting non-performing debts for corporations and individuals. "Jisr" was established to serve as the secure and effective link between creditor and debtor, relying on the latest negotiation techniques, an advanced digital infrastructure, and an experienced legal team. Our goal is to recover our clients' funds with maximum efficiency and speed, while fully preserving their commercial relationships and professional reputations

Academic Qualifications



Master's Degree in Corporate Finance
Law - University of Westminster (London, UK)
Bachelor's Degree in Sharia - Qassim University

Ali bin Mohammed Al-Jarbou
Founder & Chief Executive Officer



Professional Experience



Legal consultant for several businessmen and companies regarding regulatory and legislative aspects of real estate and financing activities.

Former consultant at the Housing Program (Public Sector), contributing to the regulatory framework for Real Estate Transaction Tax (RETT), VAT, real estate financing, and leasing frameworks.

Former consultant at the Board of Grievances, and Executive Director of Legal Affairs for several listed public companies for over 15 years.

Expert in financial regulations and risk management for entities licensed by the Saudi Central Bank (SAMA):

Served as lawyer and advisor to Al Rajhi Bank since 2012 (supervising cases and execution of financing contracts exceeding SAR 2 Billion).

Legal Affairs Manager at Amlak International for Real Estate Finance, managing annual bank facility agreements exceeding SAR 2 Billion.

Mission



To deliver integrated financial, legal, and technical solutions that empower clients to recover cash liquidity through a professional team committed to governance, professional ethics, and regulatory compliance.

Vision



To be the premier, most trusted, and advanced "bridge" in the Kingdom for providing debt collection and credit solutions through smart technologies and the highest professional standards.

Values



Compliance

Full adherence to Saudi Central Bank (SAMA) instructions and local regulations

Confidentiality

Absolute protection of client and debtor data and information

Transparency

Complete clarity in sharing data and reports with clients

Professionalism

Applying the highest standards of operational quality and responsibility

Strategic Objectives



- **Digital Transformation & Smart Collection:** Developing operational methods by integrating AI technologies and predictive analytics to boost collection efficiency, enhance client experience, and increase recovery rates.
- **Absolute Compliance & Governance:** Enhancing transparency and ensuring full adherence to SAMA guidelines and information security laws, safeguarding data governance and professional integrity.
- **Expansion & Large Portfolio Coverage:** Building operational capacities capable of managing vast and diverse debt portfolios across banking, financing, telecom, and services sectors.
- **Maximizing Partner Value:** Achieving maximum recovery rates at minimal operational costs while preserving our clients' corporate reputation throughout all negotiation and collection stages.
- **Legal & Procedural Excellence:** Accelerating debt resolution cycles through proactive pre-litigation solutions and initiating procedural integration with competent courts for judicial enforcement.

Future Direction AI Collection



In alignment with digital transformation and rapid developments in the financial sector, "Jisr Al-Sadad" adopts an innovative AI-driven operational model based on predictive analytics (similar to global and local benchmarks like Ebraa):

- **Portfolio Segmentation & Behavioral Prediction:** Accurately analyzing debtor behavior to determine the most effective communication channels and schedules based on historical data.
- **Smart Assistants & Communication Automation:** Utilizing virtual agents for 24/7 payment reminders and direct initial negotiations.
- **Recovery Rate Optimization:** Automatically routing complex cases to field or legal teams at the right time to reduce operational waste.

Our Services



& Portfolio Management Monitoring



Sorting and calculating debt risks, providing dashboards, and real-time reporting

Field Collections



Field visits, delivering statutory warnings, and documenting results electronically

Advanced Tele-Collection



Automated calling campaigns recorded via an advanced CRM system to track cases and document settlements

Management & Collection of Overdue Debts



Following up on overdue debts, negotiation, and setting up payment plans for defaulting clients

Collector Outsource / Assignment



Providing high-competence collectors working directly at the client's premises to offer direct collection services

Default Mitigation Consulting



Assessing credit risks and establishing proactive policies to minimize bad debts

Reports & Analytics



Preparing performance reports, measuring collection KPIs, and offering recommendations to improve credit management

Legal & Judicial Collection



Processing pre-litigation files, filing lawsuits, and following up on the execution of judgments and legal instruments

Key Performance Indicators (KPIs) for Collection Services



Top data management collection companies are measured by collection efficiency, client trust, compliance accuracy, and infrastructure readiness—not just price or size. Among the key criteria for assessing the maturity and operational excellence of collection companies:

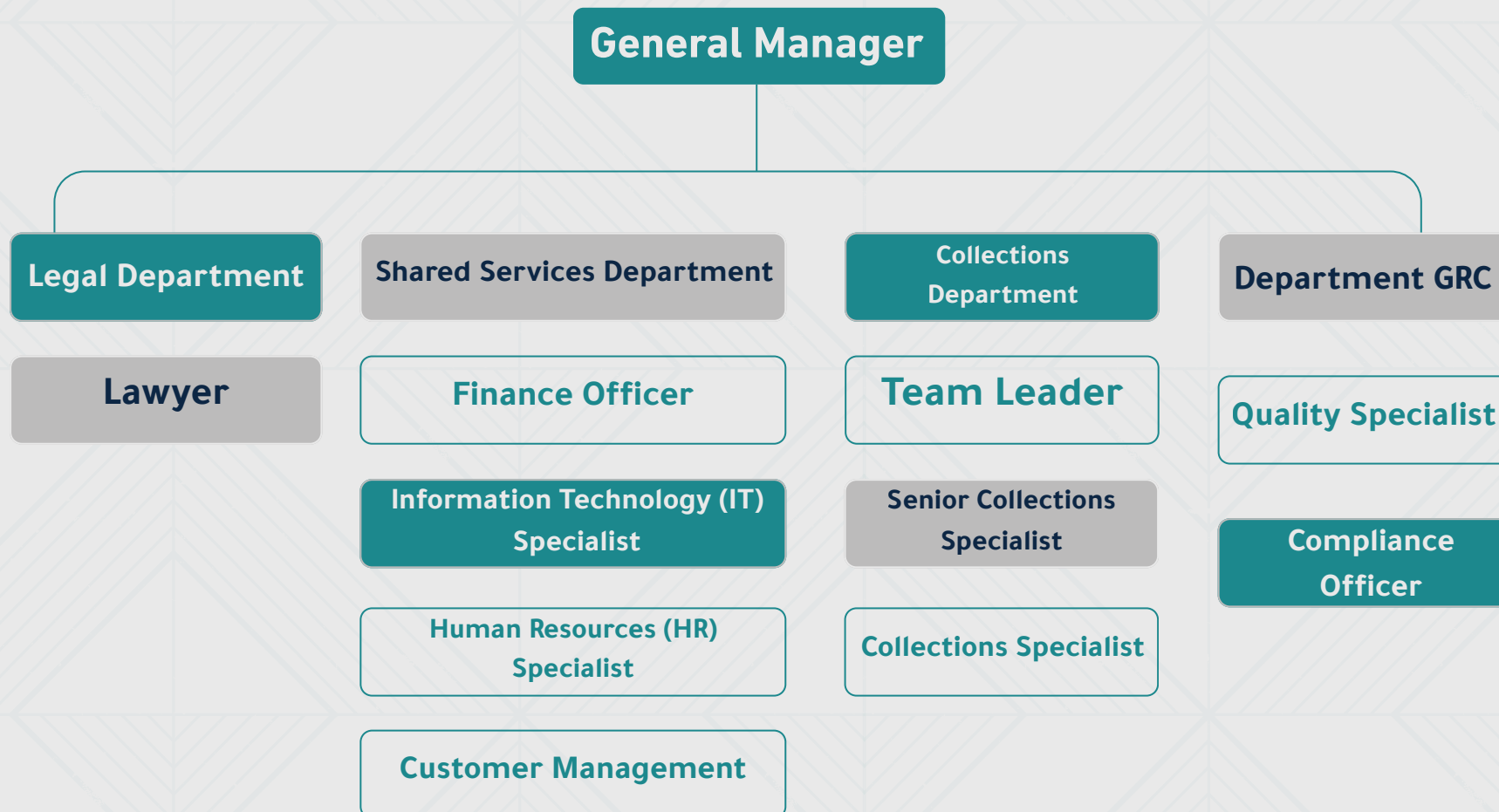
Performance Indicators	Definition	Capability Area
Number of clients, market share, brand awareness	The company's market clarity, reputation, and market share	Market Significance
Recovery Rate (%), Average Resolution Time, Collection Cost Ratio	Measuring debt collection effectiveness and speed across various stages	Collection Efficiency
Complaint Rate, Legal/Regulatory Incidents, Customer Satisfaction (NPS) for the Brand	Maintaining client trust through ethical practices	Reputation Protection Capability
Tender Win Rate, Fee Structure vs. Market Average	Offering competitive rates while maintaining operational continuity	Ability to Offer Competitive Pricing
System Integration Time, Service Downtime Incidents, Client Technology Compatibility, Business Continuity	Ability to integrate securely and effectively with clients' systems	Technology Integration
Call Quality Score, Dispute Resolution Time, Customer Satisfaction Level	Effectiveness and integrity of client interactions during collection	Customer Service Quality
AI Adoption, Technology Investment Ratio	Adoption of new tools, automation, and analytics	Ability to Innovate
Number of Successful Audits, Internal Control Incidents, Frequency of Compliance Violations	Monitoring adherence to regulations, policies, and internal controls	Compliance and Risk Management
Renewal Rate, Customer Satisfaction (NPS), Average Contract Duration	Demonstrates the ability to build long-term relationships and sustain business	Customer Retention Rate
Issue Resolution Time, Escalation Rate, Backlog of Unresolved Cases	Speed and fairness in resolving disputes and building long-term relationships	Dispute Resolution Efficiency

How We Work



- 1. Intake & Analysis:** Reviewing cases, analyzing debt risk, and categorizing the debtor's credit behavior.
- 2. Smart & Initial Outreach:** Communicating via official digital and phone channels in compliance with regulatory standards.
- 3. Negotiation & Settlement:** Restructuring debts or offering quick-settlement options with flexible, amicable solutions.
- 4. Legal & Enforcement Action:** Judicial escalation and issuing execution writs/rulings in the event of non-responsiveness.

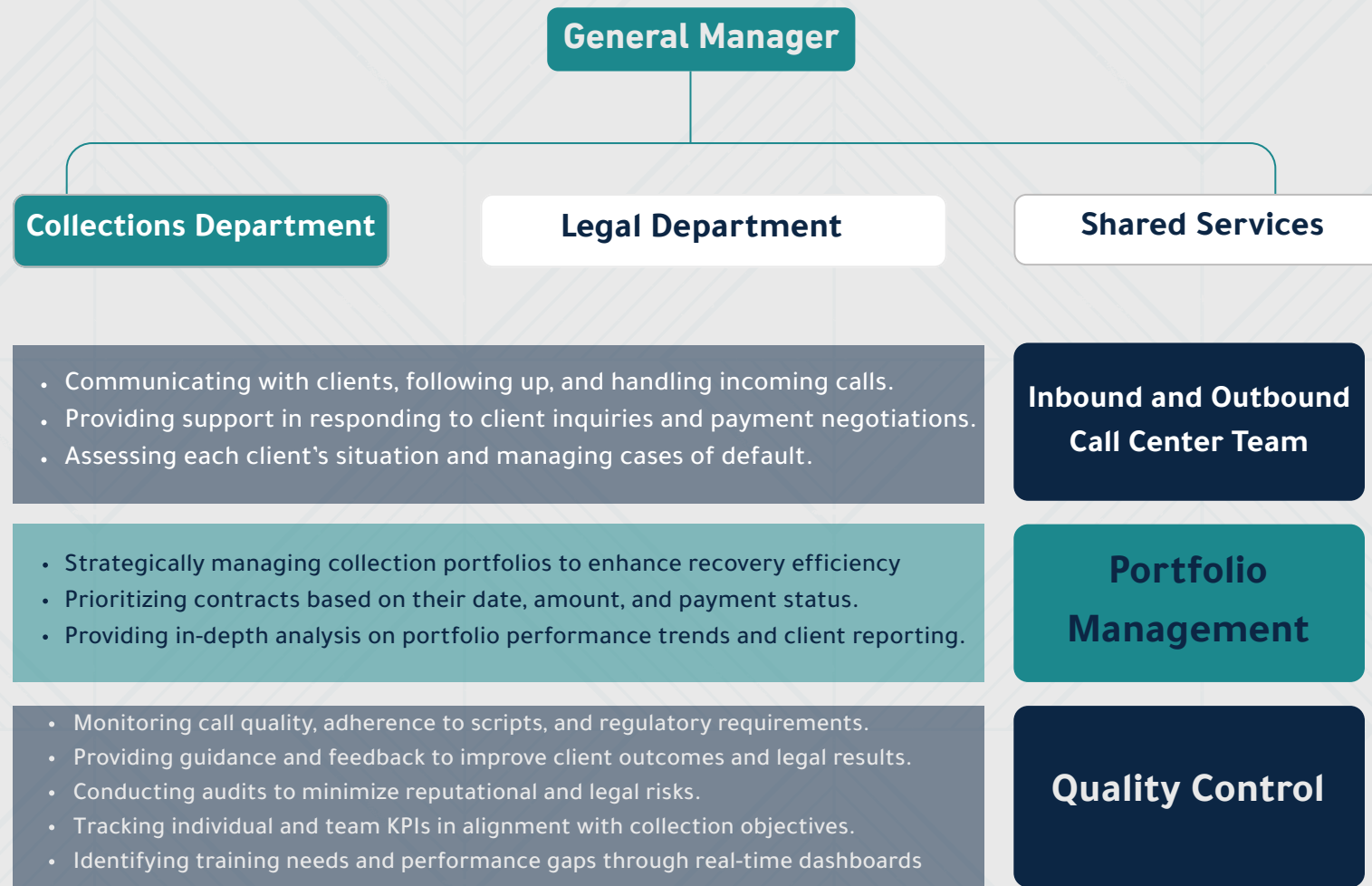
Organizational Structure at the Department Level



Operational Organizational Structure



The Collections Department and the Legal Department constitute the revenue centers of the collection company, while the other departments serve as cost centers



Organizational Structure



The Collections Department and the Legal Department serve as the revenue centers for the collection company, while the other departments function as cost centers.



Organizational Structure



The Collections Department and the Legal Department constitute the revenue centers of the collection company, while the other departments act as cost centers.



Employee Training



Training courses serve as the fundamental cornerstone of the company's strategy to boost operational efficiency, ensure compliance, and turn field challenges into successful recovery opportunities.

Management

For All Company Employees

Collections Department

Collections Department

For All Company Employees

Collections Department

Collections Department

Courses

Personal Data Protection

Collectors' Ethics

Credit Management and Debt Analysis

Cybersecurity Risks

Effective Communication Skills

Negotiation Skills and Call Time Management

Service Prices



We adopt a success-based pricing model, meaning the partner incurs no costs except as a percentage of the amounts actually recovered.

Debt Classification (Delinquency Period)	Delinquency Period (in Days)	Estimated Commission Rate
Early Bucket Portfolio	30 - 90 days	5%
Mid Bucket Portfolio	91 - 180 days	12%- 7%
Late Bucket Portfolio	181 - 360 days	20% - 15%
Write-offs / Bad Debts	More than 365 days	35%- 25%

Partners in Success



We take pride in our long-standing relationships with our partners to enhance financial stability and achieve the best results.

AMERICAN EXPRESS

مصرف الراجحي
alrajhi bank



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لتحصيل الديون

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