



#### SPECIAL POINTS OF INTEREST:

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# The Knet Bulletin

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## From the Editor's Chair

July was a quiet month that brought on an even more somber August. The offices heralded those returning from their vacations while bidding others goodbye. It was the start of a lazy summer, but the buildup of heat soon made it impossible to contemplate daylight ventures onto the streets. Businesses, however, trudged on.

We encountered a major problem with our POS service, which unfortunately brought out the reproaches before the actual cause (i.e. Service Provider Fault) could be identified to the public. However, we stood strong, and came out, I dare say, wiser; after all, fame does have its price.

The beginning of September will herald the onset of Ramadan, a time of contemplation and fasting. By the time the next issue is out, Eid Al-Fitr will have been celebrated, and so I wish all 'Ramadan Kareem' and 'A very happy Eid' in advance.

Sincerely,

Silvia Fernandes

### 'THE IMPORTANCE OF BEING KNET'

In Kuwait, the word 'POS' or 'Point-of-Sale' is synonymous with 'Knet'. It is quite common to hear shoppers asking if they can pay 'with Knet'.

On August 3rd, due to a communication failure encountered by our local ISP provider, the infinitely vital service of POS went down, in addition to some banks having connections via the ISP provider.

The Knet Operations Team handled a record number of calls inquiring about the service being down; an advert was carried in the local newspapers apologizing for the inconvenience; shop owners all over Kuwait displayed signs declaring the unavailability of the service, and shoppers were dismayed.

*However*, Knet ensured that the service was operational within 36 hours of going down.

In the aftermath of this issue, what follows, in all modesty, is the realization all around Kuwait, of just how significantly the service has registered as a payment option, and how important Knet has become.

As ever, Knet continues to dedicate itself to provide its present services to the best of its ability, and to promote innovative payment options in the state of Kuwait, opening up a whole new world of services.

# Heart-2-Heart

## INTERVIEW WITH MOHAMMED AL-SARRAF

We continue our interview with Mohammed Al-Sarraf, Operations & Services Manager at Knet.

*(Ed - In continuation of his response to “What are the changes you have implemented?”)*

**MS :** We introduced GPRS, IP and Bluetooth based POS. GPRS is based on the mobile or roaming technology, it comes in handy for multi-level stores, restaurants, delivery services (courier, restaurant deliveries); because it is wireless, all you have to do is put in a GPRS chip, and there you go. IP is an Ethernet based POS, it's a network, more like IP telephony and it uses IP technology.

We have even put 'GPRS' to work for our ATMs, because some of them are in remote areas, where there are no communication lines; this way, we can now reach our customers in distant places such as chalets, farms, etc. We used to have the 'satellite' connection in these areas, but the GPRS is a more reliable and cheaper solution.

Also, with this technology, we can install ATMs immediately; say a merchant wants to have an ATM quickly installed at a certain place; sometimes there are several hassles which are out of our control or even the control of the Banks such as MOC lines. What we can do is, install an ATM within 48 hours, by bringing the ATM up temporarily on GPRS until the regular line is available and then switch over. Just recently, we had a customer who wanted an ATM installed at the Fairgrounds; we had it live in just 24 hours.

We have been installing cameras on all our ATMs; we are done with 80% and have just another 20% to go. Hopefully within the next two months, all our ATMs will be provided with cameras for security monitoring.

Also for ATMs, we shall start to consolidate all contracts into one master agreement for each bank. We presently have separate contracts for each ATM, so say 'X' Bank has a number of ATMs, we shall now have just *the* one agreement for that 'X' Bank, which shall have an amendment every time that bank leases a new ATM.

We are also working on SLAs for the banks with regard to the ATMs, just like the ones we've completed for POS.

For checkbook printing, proper contracts have been ensured for maintaining our finishing machine and printer. We have also bought a new finishing machine which we shall receive shortly, and which shall be maintained by the supplier. This is to ensure high availability of our system in case of any mishap.



*At a press conference*

# Heart-2-Heart

**Ed. :** *What new offerings do you envision in these three important services?*

**MS :** For POS, a new project is underway, which is to ensure that all terminals in the market, are EMV compliant and to replace those that are not. This is as per instruction from the Central Bank of Kuwait that all POS terminals should be EMV compliant by the end of the year 2008.

And so, we've made a special offer to our Member Banks to encourage them to replace all such non-compliant (CM2) terminals. We have around 5000 of them in the market, which is a huge number, and it is a big challenge to change them; however, we are almost done with 3000, and I believe we shall meet our target date within the next four months.

We are also working on another new project - Integrated POS (by Postilion) - whereby cash registers and regular PCs can perform as POS terminals. This could work out as a good solution for multi-lane merchants and also for government organizations.

For Check Book Printing, a new project on the cards, is the introduction of a new type of paper for our checks; the present paper being used offers limited security features – only watermark and MICR coding. What we did was to conduct a massive research in the local and foreign markets; we approached several European companies, short-listed them, put our requirements together, received the bids, evaluated and awarded, all in association with feedback from our Member Banks. The Operation Committees of all the banks were always kept aware of the status of this project. We are now in the final stages, and hopefully shall soon set up a cut off date to stop printing on the existing papers, and go ahead with the new one which introduces new secured features such as UV ink, optional hologram, unique watermark, MICR coding, special ink against fraud and chemical reaction. All these features will make it very tough for counterfeiters to alter or change the papers. We hope to go live with this very soon.

For ATMs, our new offering is the leasing of ATMs from our suppliers, i.e. we shall lease the ATMs for a certain period of time, after which these will be taken back and replaced with new ones. We are also replacing some of our older ATMs, sort of trading in. With this new leasing service, the supplier will take the ATMs back at the end of the leasing period, and new contracts will be issued accordingly.

**Ed. :** *Recently a customer satisfaction survey was completed; what did you accomplish from this?*

**MS :** Yes, we had a survey to review our services. And consequently, a part of the SLA that Knet made with the banks was to commit to reviewing our services every year through an external service. With this, we shall be able to single out our strengths and weaknesses and improve wherever we can.

**Ed. :** *What would you like to see develop at your department, and in the company?*

**MS :** I would like to develop our 'POS Unit' even more – our next step would be to have a dedicated call center, handling a single repository database for all our POS devices, so, using a barcode reader or the terminal reference we should be able to get complete details on the terminal – installation time, location, type of device, which bank it belongs to, when it was last maintained, level of paper rolls, type of connection, etc.

At present, though this data is available, the database is not fully consolidated. These POS terminals are assets of Knet, and by introducing them as rentals to the banks, we need to have an asset management/inventory management system to correlate with the call center software; something I'd love to see happen, unfortunately other priorities come first.

I am even looking at further leasing options and outsourcing services. I am a big believer of leasing, I believe it makes services faster. I believe in moving with the times; why, even with outsourcing, you can see in today's world that call centers are not in the same location, or even the same country for that matter!

## Heart-2-Heart



*The striking Al-Sarraf Family*

**Ed. :** *Tell us about yourself, your education, your family.*

**MS :** Well, I graduated from Wright State University, in Dayton, Ohio in 1992 in the field of Computer Engineering. (*Ed-Why Computer Engineering?*) Why not? (with an engaging grin) I loved Math, Physics and Chemistry (*Ed-‘Total Nerd!’*); no, no, (laughing) I’m not a nerd, I used to be really good at Math, and ‘Computers’ was a relatively new field at the time. I got good grades in high school and got into the scholarship program through the Ministry of Education, Kuwait, so I went to the States to study further, and graduated there.

About my family, I have three boys; my oldest Maitham will turn 16 this year, then I have Zakariya who is 13 and Yousef who is 10. They are truly a handful, (grinning) believe me.

**Ed. :** *Any advice you’d like to share?*

**MS :** “If you believe in something, do it.” In Florida, at NASA, the first thing you see as you walk into the place, is a quote; “If you can dream it, you can do it”, so, if you can imagine or picture it, it can come true. And well this belief holds true for me. (*Ed-Since you’re so ‘nerdy’, perhaps you should have joined NASA*) No, no (laughing modestly) I’m not really *that* much of a genius.

*Our thanks to Mr. Mohammed Al-Sarraf for his profound outlook on a significant element of our Knet team.*

## EMPLOYEE SATISFACTION

To measure employee satisfaction levels, Knet undertook conducting a survey in collaboration with Ernst & Young, a reputed consulting and advisory company in Kuwait. As per GM Hasan Akbar’s announcement earlier in the year, a compensation survey was also carried out. This was to ensure that compensation packages within the company were in line with those presently in the market at similar organizations.

With the completion of the compensation survey, an in-depth Employee Engagement Survey was next on the cards. Working together with the Knet HR team, Ernst & Young drew up an intensive questionnaire to cover most employee concerns within the organization. The survey was then held over three days, from June 8-10, 2008, and recorded a 100% attendance. It focused on the following areas :

- Organizational Pride
- Performance & Rewards
- Work Satisfaction
- Learning & Growth
- Communications & Transparency
- Leadership and Supervision
- Teamwork & Collaboration
- Work Enablers

# Surveys

The staff were enthusiastic in their efforts to furnish details of satisfactory areas as well as provide insight into what they felt were shortcomings in certain other areas.

The results when declared showed an overall satisfaction with the company processes and procedures, wherein a record percentage depicted a pride in working under the banner of Knet.

The results also aided in identifying those issues which Knet needed to focus on to increase employee satisfaction levels within Knet. Further to the release of the results, actions plans were drawn up by all managers in relation to the statistics reached for their department.



***Knet staff filling in the satisfaction survey supervised by E&Y***

A third task was the development of a framework for behavioural competencies with an eye to the hierarchy of promotions, and as such, lead to the development of career ladders as well.

We asked Ms. Mariam Al-Mudhaf, HR & Administration Manager, to relate on these tasks. She said, “ It all began when we created the HR department at Knet; we felt there was a lot of work to do. Overall employee morale was low but we gradually improved on this. Soon, we realized that it was important to collect employee feedback on how satisfied they were and measure changes in satisfaction levels over time. This would help us identify areas of improvement.

With the completion of the survey, we now know what we need to work on, where to focus our efforts; it has helped Knet staff realize that we are interested in their honest feedback, and that we are ready to make improvements where necessary.

Apart from understanding how satisfied our employees were, we also realized the need to review our current salary levels in order to hire and retain talented and qualified people for Knet. Therefore we decided to go in for a Market Compensation Survey to obtain objective and accurate market salary data that would help us update our compensation structure.

As you know, Ernst & Young has also been engaged for developing Competencies and Career Ladders for Knet. Competencies will aid in understanding the required set of behaviours for performing exceptionally in any given position while Career Ladders will document all possible career movements available to an employee either within his/her own department or even in other departments.

We want our employees to be proud of working in Knet, to grow along with the company and be convinced that the organization cares for them as much as they care for the company.

As they say, “ A journey of a thousand miles begins with a single step’- there is a lot to be done, but we are confident of reaching these goals with our employees’ cooperation, understanding and commitment”, she concluded.



***Mariam Al-Mudhaf  
HR & Administration Manager***

# Technology

## A NEW SYSTEM



**Hisham Jahan Bin**  
WAN Administrator

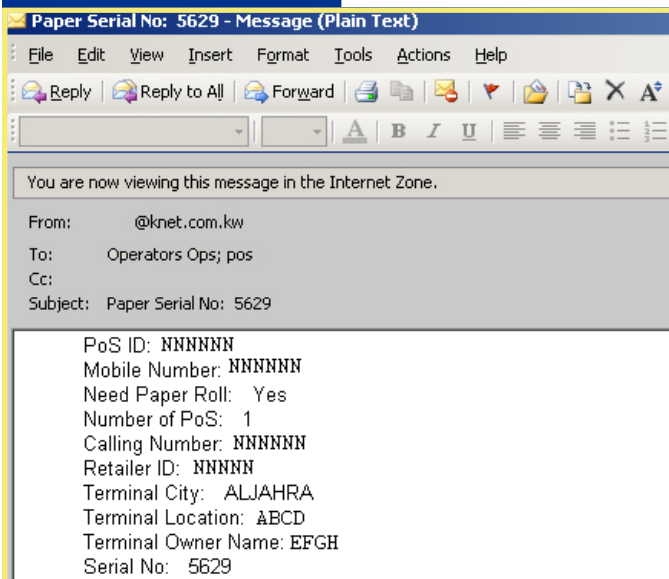
Knet took an enormous move in the right direction when it upgraded its existing PBX system recently.

The old system used to handle normal analog and digital phone lines. The new system engages the use of IP telephony, the latest in the market.

To learn more about the system, we spoke with Mr. Hisham Jahan Bin, WAN Administrator at Knet. Hisham said, “With the new CISCO IP Telephony system, we can now avail of lots of features that were non-existent with the old system; that makes *it* not only time effective, but rather revolutionary. We are now able to monitor calls, *and* the number of calls, which is of great use where our call center is concerned; for example, supervisors can even check whether they have sufficient staff to cover the number of calls coming in at a particular station.

The CISCO phone has been synchronized to work with Microsoft Outlook (contacts, calendar, voice mails, etc); another familiar feature is being able to forward office calls to a mobile number.

You know that we have a relatively new number – 820222. We have now programmed the system to segregate all calls to reach either the person or the department concerned. This helps to minimize calls on the main operator, in addition to helping our customers reach us without any hassles.



**The default email screen that appears when a paper roll request is made**

There is also a new number for help desk – 805638 or 80Knet. On this, we have made use of the IVR (Interactive Voice Response) system to make life easier for our customers, and also for our Operations team. Henceforth, for any paper roll requests, the customer can call this number and follow the steps dictated, which are very easy involving entering the POS device’s terminal ID on the key pad of the phone itself.

Once the customer has placed the order, the system will send an email to the service provider to provide the paper roll; at the same time an email will be sent to our Operations team.

It took us less than two months to implement this change for which we have received numerous compliments, on the highly successful system”, he concluded.

# Training

## SMART CARD WORKSHOP

Knet organized a 'Smart Card Workshop' that was held over four days at the Holiday Inn Downtown and conducted by Aconite.

Jenan Al-Shatti, Unit Head for the E-Government Project, related on the importance of this workshop; "The training undertook to explain in some detail what the smart card is, what its uses are, the need for it in Kuwait, and how it could be used as a form of payment. The advantages were discussed, after which the different organizations collaborated to set the specifications particular to Kuwait.



*Joint Workshop - Knet & Government personnel*

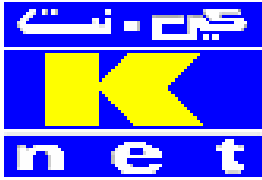
The Government of Kuwait plans to replace the present civil ID card with a similar card carrying a chip, which will be, in effect, a smart card. This card can be used to effect payments for some government issues, and this payment will be routed through Knet. For this reason, teams from Knet, PACI, the Central Agency for Information Technology and the Ministry of Finance got together at this workshop in a joint effort.

The attendees were Abdulla Al-Ajmi, Haifa Al-Ali, Mohammed Al-Sarraf, Ghadna'a Zeraie, Jenan Al-Shatti, Ruqayya Al-Mehri, Hussam Al-Dulaimi and Shrouq Al-Omair from Knet; Fahad Al-Mutawa and Ebrahim Al-Falakawi from the Ministry of Finance; Ebtisam Al-Awadhi and Nawal Al-Jomah from the Central Agency for Information Technology, and Mustafa Abdulaziz, John Zachariah and Ebrahim Majdy from PACI.

## OTHER TRAINING & CONFERENCES

A number of training courses and conferences were attended by Knet staff over the past two months;

- Abdulla Al-Ajmi attended 'Management Innovation Forum 2008' conducted by Leaders in Dubai, U.A.E.
- Dalal Al-Yaqout and Khaled BuAbbas attended 'APTRA Training' conducted by NCR in Dubai, UA.E.
- Hisham Jahan Bin attended 'Configuring Cisco Routers' conducted by Learning Tree in London, U.K.
- Thurayya Backour attended 'Defining your brand' conducted by IIR, in Dubai, U.A.E.
- Luzviminda de Leon attended 'Finance for non-finance professionals' in Dubai, U.A.E.
- Dalia Al-Saadany attended 'Business Writing Course' at the American University of Kuwait
- An in-house training session was held by Postilion entitled 'Postilion User Training'. Those attending were Dalal Al-Yaqout, Ziad Al-Qassas, Josefino Guanzon, Marcelino Ramos, Khaled BuAbbas, Haji Al-Khaldi, Nida'a Mikdad and Esra'a Hamadah.
- 'Tandem HP NonStop concepts and facilities' was also conducted in-house by HP Education. Those attending were Marcelino Ramos, Josefino Guanzon, Dalal Al-Yaqout, Khaled BuAbbas, Harley Subido, Omar Abdulkareem, Abdulla Al-Khars, Ali Al-Nafees, Hameed Al-Qallaf, Nida'a Mikdad and Esra'a Hamadah.



Suad Complex, 7th Floor  
Fahd Al Salem Street  
Kuwait City

Tel : 820 222  
Fax : 2430381  
bulletin@knet.com.kw

[www.knet.com.kw](http://www.knet.com.kw)



*Smart Card Workshop at the Holiday Inn Downtown  
Knet, Ministry of Finance, Central Agency for Information Technology and PACI*

## HAPPENINGS

\* New personnel who joined us in the last couple of months:

- Mohammed Omran, DBA with Technical Support; Mohammed has a Bachelors degree in Computer Engineering and has worked with Technical Support at the Ministry of Electricity and Water.
- Mishari Al-Mudaiheem, LAN Administrator with Technical Support; Mishari has a Bachelors degree in Electrical Engineering, and has worked in Project Engineering.
- Ruqaya Al-Mehri, Business Administrator with Business Development. Ruqaya holds a diploma in Banking.
- Mona Al-Qnaey, Help Desk Clerk with Operations & Services, and has previously worked as a Marketing Coordinator.
- Amar Ashkanani, Asst. Quality Assurance with Application Development. Amar has a diploma in Mechanical Engineering and in MCSE, and has worked in multimedia designing in graphics, video and 3D animations.

Knet welcomes all its new recruits on board and wishes them all the best in their new posts.

\* We bid adieu to Andrea Cardozo from Finance, and wished her well, as she left to pursue higher studies.

\* Congratulations went out to;

- Nida'a Mikdad from Application Development, for a happy and prosperous wedded life.
- Firas Al-Jazzar from Technical Support, on the birth of his new baby boy, Tariq.

***In anticipation of the holy month of Ramadan,  
Knet wishes all in Kuwait,  
“RAMADAN KAREEM”***

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