



**SPECIAL  
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# The Knet Bulletin

VOLUME 11, ISSUE 5

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## From the Editor's Chair

The end of the summer holidays witnessed a 'toned-down' return to schools and offices as the very first day of September heralded in the holy month of Ramadan.

However, we had a roaring end to Ramadan, as we logged in a record-breaking number of transactions, and held a competition to boot.

This issue largely covers the E-government perspective from the members of our elite E-government team. They have shared a profound insight on the project and Knet's role in it.

And so, not to detract from some very interesting reading, my best until next time.

Silvia Fernandes

## THE E-GOVERNMENT UNIT

The E-government Unit at Knet was formed with the signing of the landmark agreement between Knet and the Ministry of Finance (on behalf of the Government of Kuwait).

What follows now is an introduction to the team members, their outlook on the service and their role in the unit.

At the top, we have Ms. Jenan Al-Shatti, previously with Technical Support, and now Unit Head of the E-government Unit at Knet.

Jenan said, "The contract was signed to provide electronic payment solutions for most government services that are presently being used in Kuwait.

The electronic payment of government fees through Knet, would be made available to individual ministries, government bodies, state organizations, and authorities through a subcontract signed with each entity.



**Jenan Al-Shatti**  
**Unit Head, E-government Unit**

## The E-government perspective

Currently, the major or rather, *only* option is cash, a very primitive mode of payment; a few ministries have POS terminals provided by the local banks, and/or the payment gateway solution.

So, this idea was born, to consolidate these services to allow citizens and residents to make payments at ease, through a variety of channels available, thus bringing Kuwait up-to-date with the latest in payment technology.

The government undertook this project with Knet, because Knet is '*the switch*' – the *hub* all local banks are connected to; they have seen how we already have these services in place for the private sector and the local banks via payment gateway, our 17,000 plus POS, network, etc.

Now, the electronic payment of government fees would be made available through 5 main payment channels (outlined below):

1. Payment Gateway, wherein the ministries will build up their websites, if not already viable. The bill payment system will be created by them with the payment system being facilitated through Knet. Therefore, anyone having access to the internet can avail of this solution, and it *is* secure – one click and you can pay for most services.
2. POS – the ministries will install Point-of-Sale terminals at their various locations and public service centers.
3. IPOS – this is a POS system that will integrate with the ministries' systems, for ease of payment and receipt generation.
4. Kiosks – the ministries will be provided with Kiosks at their premises, public malls, etc., offering the public options of paying their various government dues.
5. Mobile payment – this already exists in the private sector and shall be developed accordingly.

A major benefit of this agreement, where the government is concerned is that all fees received will be credited to their account by the next working day. Then imagine, no more crowding of streets, standing in lines, taking time off day after day; just go, for example, to a kiosk near you and pay your bills, ideally it should not take more than 10 minutes. And then, we're talking about availability 24x7!

At the moment, we are presenting and explaining the services to the various ministries. My responsibility is to ensure that upon signing a contract with a ministry, we arrange to check out their needs, see which payment channels will suit them, and develop them.

I shall also have to ensure the smooth running of all these services in a secure environment with minimum downtime; another task would be to maintain prompt backup and assistance should any of these services go down.

After we signed the contract, a dedicated team, with the relevant know-how in setting up and ultimately running the project was formed which includes an experienced consultant from Kuwait University.

“..no more  
crowding of  
streets, standing in  
lines, taking time  
off day after day..”  
- Jenan Al-Shatti

# The E-government perspective

We've also enlisted the invaluable expertise of Mr. Abdulla Al-Ajmi, our Business Development Manager at Knet, due to the extreme importance of this project.

I can foresee us going live by the New Year. We shall then really grow."

*We next spoke with Dr. Maitham Safar, consultant for the Government E-Payment project. Dr. Maitham has a Ph.D in Computer Science from the University of Southern California, and has been involved with Kuwait University for quite a length of time, as a student, a teaching assistant and now an instructor.*

Dr. Maitham said, "The idea behind the formation of this E-Payment project is that the Kuwaiti government wants to make the giant move towards a paperless government in the very near future, and one of the ways to do this, is to go *electronically* and well, *this* is what Knet is famous for.

When the contract was signed between Knet and the Government, Knet enlisted me as a consultant to both monitor and advise; to guarantee that the project is a success. I joined to ensure the realization of this project in line with the Government's vision.

I work in the Computer Engineering Department at the University, and the Engineering School hosts the E-government project at the University, thus my exposure to it. We ensure that standards for e-payment match those around the world.

I can tell you that the government is very keen for this project to go live. Handling cash is a major problem everywhere, so this service will be seen as a plus; it's instant debit and credit. It will be more organized, easier to reconcile, easier to follow up on claims; everything will be done electronically.



**Dr. Maitham H. Safar**  
**Consultant, E-government Unit**

I forecast going live possibly early next year; the reason being that most ministries providing services to the public already have the infrastructure and are ready to implement the service.

I am here only in a consultancy role, but from what I've seen, I know that the Knet team can pick up the project by themselves in the near future; they are well qualified and experienced.

Knet is really committed to the success of this project. Their belief is based on the fact that this service will revolutionize the payment situation in Kuwait. In actuality, they are doing a great service, whereby the government, citizens and expatriates will benefit alike.

Basically the technology being used for e-payment has been used before; the Government has seen it work for the private sector, they have also seen how Knet works, and they are in no doubt about applying the technology for their business.

I believe a major advertising campaign is in order, and I understand that Knet is working on this.

Kuwait picks up new trends very fast, we are very much into technology. With new strides in technology like the upcoming smart card civil IDs, we shall be able to integrate most services to provide information and bill payment options electronically."

## The E-government perspective



**Hussam Al-Dulaimi**  
Service Coordinator, E-government Unit

Thereafter, we spoke with Hussam Al-Dulaimi, the Service Coordinator with the E-government Unit. Hussam has been with the company since 1997, and has previously worked with the Technical Support, and the Operations & Services Departments.

Hussam says, "In a nutshell, the E-Payment project is between the Ministry of Finance (representing the government) which controls the annual budgets of all the various ministries, and Knet - the service that can transfer such payments from the accounts of the customers to the accounts of the ministries.

If you talk about globalization, then we are on the right track; Knet has the ability to provide the assistance needed for this kind of electronic government by processing payments through POS, IPOS, Kiosks, Payment Gateway and Mobiles, which is ultimately the goal of this project.

Besides being a faster mode of payment, the actual beneficiary will be the customer who won't waste any time processing papers, or standing in queues. The government will benefit in that they will receive their dues the very next business day (via a speedy cashless process); another plus is that this type of service will eliminate any kind of fraud or misuse of government stamps, and/or the risk of handling and securing cash.

Yet another important factor is that each party will have its own reports, to match settlements, and incomes, and to check balances.

My responsibility, as Service Coordinator, is to ensure a viable site. Once a request has been submitted, it is my task to check out the site and outline the possible 'ready-on-set' payment options, such as POS. If the client requires a channel that may not operate in their existing setup, I can advise them on the requirements for example, hardware, software, network, etc.; another responsibility is to ensure that payment channels are set up in prominent and obvious locations.

Talking on behalf of people like myself, it would be a boon, when it comes to making payments; I shall just have to use any service provided - swipe my ATM card, use a kiosk, or pay from home through the internet. I anticipate being able to pay for electricity, water, ordinary traffic violations, and possibly even renewal of visas and residence fees.

The service will definitely take off in Kuwait, I am quite positive about it; 70% of Kuwait is computer savvy, and familiar with payment options. I am certain all parties will realize the significance of the service; after all anything done *electronically* will give them an edge - they just need to see it work, understand and accept it.

I am quite sure that we shall soon be seeing a cashless i.e. plastic, society."

**"The service will  
definitely take off  
in Kuwait.."** -  
**Hussam Al-Dulaimi**

# The E-government perspective

*Shrouq Al-Omair, is the Customer Care Coordinator, with the E-government Unit. Shrouq was previously working with the Operations & Services Department, under the Help Desk division.*

Shrouq says, “My part in this project between Knet and the ministries, is to coordinate the successful installation and implementation of POS devices at various centers.

At the moment, I am dealing only with the POS part of the project, due to my expertise in the field. Currently, we are explaining our services to the various ministries and they seem most eager to start the service; they do appreciate the project.

People in Kuwait are familiar with using POS machines, it’s very easy to use and of course, everyone has a bank card, kids included.

I’m presently building up the standard paper work for claims, nominations, surveys, etc. The way it should work is, that a ministry will put forward a nomination, it will go through some in-house procedures, and then our engineers will visit the site to carry out the installation, it’s all easy to say on paper, but in reality, it does take quite some time and effort.

I believe the E-Payment project is a great one, it will make life easier, you will just have to use your debit card rather than carry cash; I’m sure the public will be quite delighted with the service.”



**Shrouq Al-Omair**  
**Customer Care Coordinator, E-government Unit**

## BREAKFAST MEETING

A breakfast meeting was called on August 14, 2008 by the General Manager, Hasan Akbar, to make some company announcements.

He commented on the success of the employee engagement survey and thanked all for their participation. He related that the survey had been carried out with the intention of gathering staff opinion, and to make employees aware that one of Knet’s goals was to create an excellent working atmosphere thereby promoting employee morale to the fullest.

He also spoke on the unfortunate POS incident that occurred in August, and commended the Technical Support team being led by their manager, Ghadna’a Zeraie, on their excellent performance and dedication round the clock; and ultimately their perseverance in seeing that the issue was solved at the earliest.



**Knet staff at the breakfast meeting**

# Winner by a mile

## MAN OF THE MONTH



*Winner Hameed Al-Qallaf (center) receives the prize from Abdulla Al-Ajmi (right) while Ghadna'a Zeraie looks on.*

During the holy month of Ramadan, Technical Support Manager, Ghadna'a Zeraie, promoted a competition amongst her Operations staff. She set aside prizes for the Operators who would handle the most number of merchant calls.

With Eid, we had our top scorer – Hameed Al-Qallaf. A quiet but resilient worker, Hameed topped the charts to beat out hollow his other 11 competitors with a record-breaking number of 751 calls handled.

Second place went to Mohammed Akhtar Moghul, a new recruit at Knet with 633 calls handled, whilst Third place went to Mustapha Obeid, another new recruit, with 593 calls handled.

The three industrious winners were gifted with their prizes by Acting GM, Abdulla Al-Ajmi, and TSD Manager, Ghadna'a Zeraie at a celebratory brunch held on Thursday, October 9. Congratulations to the winners.



*(L-R) - Second prize winner Mohammed Akhtar, Ghadna'a Zeraie, Abdulla Al-Ajmi, Hameed Al-Qallaf and Third prize winner Mustapha Obeid*

## TRAINING

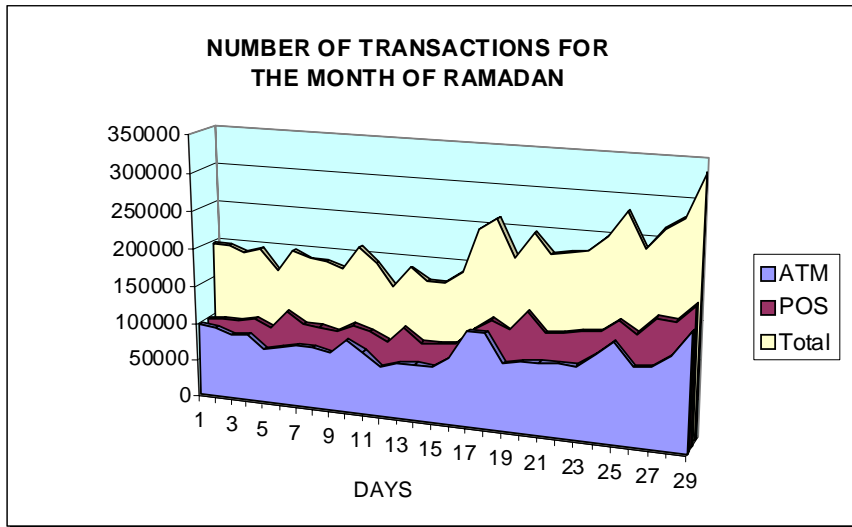
Staff going on training/conferences during the past couple of months were :

- ◆ Hasan Akbar for the General Management Program, organized by KFAS, and held in Boston, Massachusetts, U.S.A.
- ◆ Abdulla Al-Ajmi for the GCC meetings held in Riyadh in September and October.

# Statistics

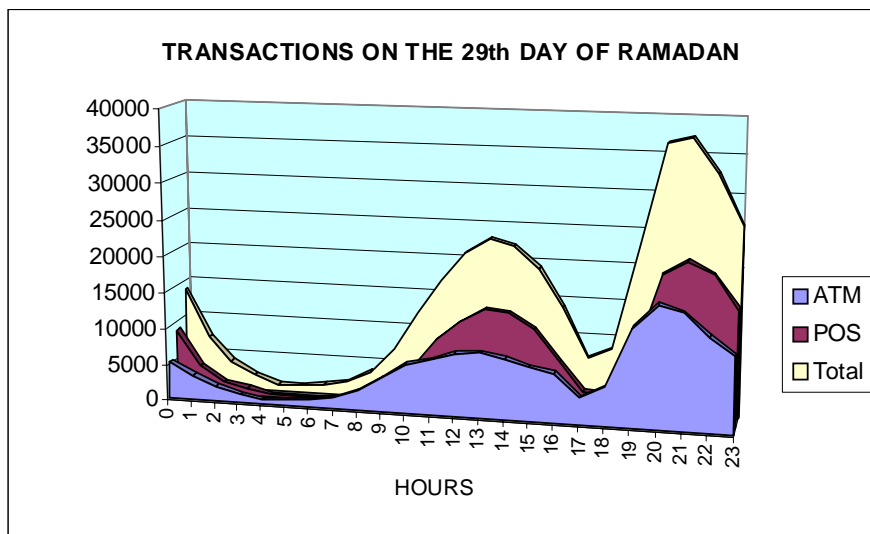
## RAMADAN STATISTICS - A NEW RECORD ONCE AGAIN!

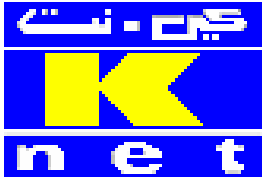
The month of Ramadan saw a steady climb in the number of POS and ATM transactions throughout the month. Starting at around 10,000 transactions for both ATM and POS on the 1<sup>st</sup> day, the transactions peaked on the 29<sup>th</sup> day of Ramadan at around 155,000 and 180,000 transactions respectively, to bring a staggering record total of 350,000 transactions for the day.



On the 29<sup>th</sup> day of Ramadan, the number of transactions climbed from a slow 5,000 for ATM to peak at midday right up to 2 pm by around 9,000 transactions per hour, only to decrease towards later afternoon. However, the incline in transactions rose sharply after 6 pm to peak at 8 pm with over 16,000 transactions (as Eid was declared), while the rest of the night brought on transactions in excess of 10,000 per hour.

The same trend was noticed for POS as the transactions peaked at midday to around 12,000 transactions, only to decrease in the afternoon. The pace picked up sharply after 7 pm, when the number of transactions rose astonishingly from 10,000 to 20,000 in just one hour, and stayed up for the rest of the evening.

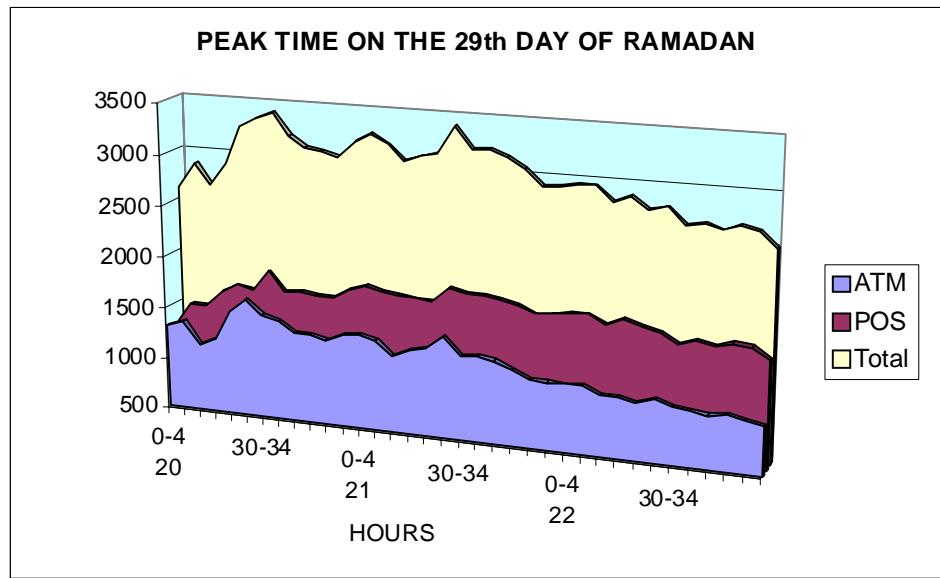




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This particular graph represents the peak hours of Ramadan, between 8 and 10 pm, with over 1000 transactions every 5 minutes for ATM, and over 1500 transactions every 5 minutes for POS.

## HAPPENINGS

\* A number of new staff joined Knet. They are:

- ◆ Mustapha Obeid, Shift Operator with Technical Support. Mustafa has a diploma in Computer Science & Programming Languages, and has previously worked with MTC.
- ◆ Jean Rodrigues, Secretary with the Finance Department. Jean has a bachelor's degree in Commerce and has previously worked in the banking field.
- ◆ Mohammed Akhtar Moghul, Shift Operator with Technical Support. Mohammed has a diploma in Computer Science and has experience working in Technical Services.
- ◆ Manar Ouda, Accounts Assistant with the Finance Department. Manar has a bachelor's degree in Business Administrations, having majored in Finance.
- ◆ Peter D'Silva, Shift Operator with Technical Support. Peter has a diploma in Commerce and considerable experience working in Kuwait.

Knet welcomes them all and wishes them the best in their new positions.

- \* Congratulations were out two-fold to Haji Al-Khaldi from Technical Support on the birth of his twins, Nasser and Shaikah.
- \* We bid adieu to Harley Subido from Application Development, and wished him well for his future.
- \* Knet organized a Ghabqa for all staff at the Hilton Resort, Mangaf on the 18th and 19th of September.



*Knet ladies attend Ghabqa*

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