



# The KNET Bulletin

VOLUME 1, ISSUE 6

25TH DECEMBER 2007

## SPECIAL POINTS OF INTEREST:

- Humanitarian Cause
- Heart-2-Heart
- Holiday Statistics

## INSIDE THIS ISSUE:

Blood Bank Donation 2

Interview with Eng. Abdulla Al-Ajmi 3

Statistics 7

Happenings 8

## From the Editor's Chair



The year is swiftly coming to an end; the season metaphorically reflecting this reality. 2007 seems to have flown past.

And as the New Year approaches, the events of the year unfold before us and we re-live all those moments that have come to have some meaning for us, whether joyous or melancholy, silver liners or dark clouds.... And we all move on, the world turns and so shall we - together, yet each in his own way.

And perhaps this is what brings us all together; that we are so diverse, yet we join each other in celebrating two magnificent occasions – Eid and Christmas. It is a time for giving, and it is indeed joyful to see those around us giving so generously.

With this, our last issue of the year, we are carrying some interesting articles, our remarkable holiday statistics, and a pleasant interview with our TSD Manager, Eng. Abdulla Al-Ajmi.

And as I sign off for this year, I wish everyone Happy Eid, Merry Christmas and a Wonderful New Year 2008! Let the good times begin!

All the best,

Silvia Fernandes

## CONTRIBUTION TO VISUALLY IMPAIRED SOCIETY

In our last issue, you would have read about KNET putting up a remarkably unique kind of ATM at the Society for the Visually Impaired.

Now, KNET has donated US\$10,000 to the Society.

“KNET is proud to be associated with this worthy cause, as part of our community service program. We always seek to support such humanitarian and meaningful societies”, said Ms. Thurayya Backour, PR Officer at KNET.



**KNET GM and staff with officials from the Society for the Visually Impaired**

# Humanitarian Cause

## BLOOD DONATION CAMP AT KNET

For the second year running, KNET held a blood bank drive on its premises. Flyers were put up throughout the building announcing the drive, which was to be held on 25<sup>th</sup> October 2007.

The blood bank staff along with Dr. Rana Al-AbdulRazzaq, head of the blood donation department at the Blood Bank, arrived in the morning to set up their little operation. The KNET conference room on the 7<sup>th</sup> floor was converted into a little clinic as the blood bank staff took up their positions in assembly line mode, from taking the donor's details to the final step of donating blood.

There was the constant trample of feet on the floor as KNET also played host to quite a few visitors who came in to do their good deed for the day.

Dr. Rana stated that the Blood Bank was grateful to KNET for its financial donation to the blood bank campaign, 'Kind Hearts', as well as encouraging blood donation within the office staff and the premises around.

Two weeks later, all donors received certificates of appreciation from the Blood Bank. The drive was coordinated by Ms. Thurayya Backour, PR officer at KNET.



*Dr. Rana Al-AbdulRazzaq (standing) with KNET donors - Saqeeb Kadiri and Noor Al-Kanderi (left) and Hasan Akbar (right)*



*KNET donors - (L-R) Mohammed Al-Sarraf, Villamore Betez and Wafa'a Othman*



# Heart-2-Heart

## INTERVIEW WITH KNET TSD MANAGER, ABDULLA AL-AJMI

Eng. Abdulla Khaled Al-Ajmi is the Technical Support Manager at KNET. Having worked with him for over 8 years, I know him to be one of the calmest, most serene personalities I have ever met, who however becomes very reticent at the hint of anything on the periphery of 'personal'.

He has a passionate love for history, a brilliant technical mind, and a fantastic sense of business.

Here then, follows an interview with Eng. Abdulla Al-Ajmi

*Ed.: It's a matter of public record (at KNET) that you have been with the company for a long time; could you perhaps tell us how you came to join, and a history of how you came to be where you are?*



**Eng. Abdulla Khaled Al-Ajmi**  
**Technical Support Manager, KNET**

AA : I started working with KNET on 4<sup>th</sup> December 1993. Previously, I worked in the government sector as a Project Manager for IT engineering projects. However, I knew the future was in IT, and felt the desire to work someplace where IT would be the core of the business. It so happened that I received offers from two local banks and KNET. The position with KNET was that of an Analyst Programmer with the main task of building the KNET Settlement and Reconciliation system. I was attracted by this offer because of what was being requested from me, and the company was new. When I joined, we were just a handful of people out to accomplish something original.

And so, I started development on the Settlement and Reconciliation system. Generally, the packages available are basically designed for the banks, and well, we are a switch...standard reports would not have worked for us; Base24 was designed for the banks...so I did my work, and achieved success quickly.

Now, 'Reconciliation' is mostly for Point-of-Sale (POS), and it is rather complicated. You see, there are two main processes for it – 'Settlement' which inter-settles between all the banks, and 'Reconciliation' which reconciles the merchant, to the bank, to KNET.

Thereafter, I kept maintaining these two systems. We then started the ATM project in 1995, for which I was the main technical person – from the ATM side and the Host side. I eventually became involved in every project at KNET, including building the accounting system for our finance department for which I participated in selecting, and setting up the accounting systems.

In 1996, I was promoted to Senior Analyst Programmer, and started to build the internal KNET LAN to prepare for our new system, which we received in 1997. In 1998, I was promoted to Assistant Manager, Technical Support, and consequently Technical Support Manager.

A major task I accomplished in 1998, was the coordination of the office move from our old premises at Safat Tower to the present location. I helped to visualize the layout, and the new computer room, and then, there was the challenge of moving all this equipment.

I was also involved with the Credit Reference Bureau or CRB, now known as CINET. We also began to expand at the time with the GCC connections. Our first connection was in 1997 with individual banks - BBK in Bahrain and EBIL in the U.A.E.; however, our first formal GCC connection was with Qatar (NAPS).

## Heart-2-Heart

*Ed.: What is the 'switch' that everyone refers to when speaking about KNET?*

AA : KNET is called a national electronic fund switch, because we are the hub of all banks. Any transactions done on other banks' machines, either for ATM or POS, or any other delivery channel is routed through KNET to the banks.

We are also the gateway for all GCC transactions done from or to the GCC switches.

*Ed.: How would you say that TSD lends to the success of KNET?*

AA : We manage the whole infrastructure for KNET : the computer room, networks, and we participate in designing the technical requirements for any new service. TSD is the backbone of KNET.

Our objective is to maintain zero downtime, zero discrepancy, and zero dissatisfaction (from our customers).

Firstly, it all depends on the systems we have. Then too, we have a hot standby DRB site, where we do replication of all transactions that occur here at our primary site. This is how we maintain the integrity of the system. The DRB site is monitored as a live system, and whenever we encounter any problem, we move there. Even so, we do a DRB exercise every three months, and our switching time is less than 10 minutes.

Secondly, we have all sorts of procedures that we follow rigorously – i.e. DRB procedures, policies, operational documents that provide us with the information for monitoring, for fall back, for standby, etc.

Thirdly, we have qualified people who know about the system. They are grouped in three major teams to maintain even redundancy. Our first team is the Operations and Call Center Group. They are the first line of support. This team consists of 12 Operators, and their Supervisor. Their main duty is to ensure the system is up and running, do backups and respond to alerts. They monitor our ATMs, the system, and cater to our merchants and customers 24 x 7 (we roughly estimate the calls as around 400 a day).

Our second team is the Network Support Team consisting of our LAN Administrator, WAN Administrator and our Security Administrators. They are responsible for maintaining the KNET Network, internal and external, including connection to 200 ATMs, 16000 POS, connectivity to the banks and external entities like the GCC Network and other partners we work with. They make the provisions for any new services, like Payment Gateway, where they study and analyze, make recommendations, then setup and install.

Our third team – the MIS team – consists of two DBAs . They are responsible for managing all sorts of reports, and supporting all of KNET Management. They also help in maintaining the performance statistics from the service point of view, i.e. number of transactions done, response time, thereby aiding us in upholding our initial objective – zero downtime.

All these come together to create a successful TSD team.



**First line of support - Operations Group**  
**Marcelino Ramos & Ahmad Tankas on**  
**duty**

# Heart-2-Heart

*Ed.: Point to note, you do have the largest department at KNET. How do you deal with all?*

AA : Yes, I do have the largest department at KNET. We have so many diverse cultures in our department itself, diverse yet united. We used to have more staff, but with re-organization, we're down to 20.

It's fun to work with my team, we work as one; actually the whole of KNET is my team - if I don't see all of them daily, I feel something is missing. That's the fun of it, we are small and personally involved.

*Ed.: What would you say has been the greatest achievement of TSD?*

AA : Well, I think our greatest achievement is that our system is up and running all the time, with the most minimal of interruptions. We also manage to have zero discrepancies in the Settlement, which guarantees money in the account the very next business day. I would also say, that we are participants in all of KNET services.

*Ed.: Why don't you tell us a bit about yourself?*

AA : (quietly) I don't really like to talk about myself; *(after a little prodding)* I am the oldest amongst my siblings. I was always a bit quiet. From childhood, I liked technical things, loved playing with mechanical stuff, and I loved Math. I believe that using math and computing, you can model almost anything in the world, (smiles) except a person's feelings.

I sensed the future would be in computers, so I majored in Computer Engineering at Kuwait University in 1990. I then joined KU for almost a year, as a teaching assistant and in labs.

I got married in 1993, and have five lovely children – Noura, Ala'a, Khaled, Sara and Nasser. I spend quite a bit of time with them.

*Ed.: What is your vision for KNET, or what do you see happening in Kuwait with regard to KNET?*

AA : My vision would be that we would no longer need to use cash in Kuwait, by that I mean paper money. *(Do you think that can really happen? - Ed.)* I think this is a peak time, especially with POS, we achieve more than 170,000 transactions daily; all this trade *without* using bank notes. *(But what about grocery shops, the little 'bakalas' that you see all over Kuwait? - Ed.)* Oh, I think we are coming to it. Technology is moving rapidly, the cost of POS devices is dropping; they are smaller, quicker, and more technologically savvy now – we had just dialup before, now we also have IP, GPRS, Wireless POS devices.

*(But that would mean almost everyone would essentially need to have an account - Ed.)* . Yes, well that is a fact now – everyone in Kuwait by law, if working, should have an account. And our banks are promoting all sorts of cards, for younger people, college students....

*(So do you envision a change in the type of cards then? - Ed.)* Well, it could be the same debit cards, banks are working on other cards too, but it's all based on plastic, as long as POS accepts it. I wish to see this grow even more.

*Ed.: Would you like to add anything?*

AA : Yes, I'd like to thank all my colleagues, all those still working with us or even those who have left, and those too at all the other places I've been at. I'm proud of all the teams I've worked with. I feel I have learned a lot from every single individual I've worked with at KNET and elsewhere, (smiles) including yourself.

*Our thanks to Eng. Abdulla Al-Ajmi, a core member of the company, for yet another insight into the structure and being of KNET.*

# Training and Awareness

## TRAINING AND SEMINARS

KNET staff attending training/seminars these past months were:

- Mohammed Al-Sarraf at the 'Middle Eastern ATM conference', by ATMiA, in Dubai.
- Haifa Al-Ali, Waleed Al-Qattan and Mohammed Al-Sarraf, at 'Payment Executive Day - Focus Mobiles', by Position M.E. in Dubai.
- Waleed Al-Qattan at the 'Leaders in Dubai Business Forum 2007', in Dubai.
- Thurayya Backour, for 'Analysing and Documenting Work Procedures and Processes' at IIR, Dubai.
- Faisal Al-Mulla for 'Middle Management' at MEIRC, Dubai.

## SECURITY AWARENESS

KNET's Technical Support Manager, Abdulla Al-Ajmi, held three awareness sessions for all KNET staff, over the period of a month to promote and broaden insight and comprehension of just how important 'security awareness' is.

Consequently, the staff were provided with in-depth documentation, which introduced various aspects of security that they might not have been aware of.

Eng. Abdulla said, "As a financial or electronic fund switch, we maintain a high standard of security. We need to secure transactions from the time of origin to the time of completion, to ensure secure transmitting and storing. To sustain that, you need to maintain infrastructure - encrypted lines, firewalls, intrusion detector systems, anti-virus, etc.; have policies and procedures - what needs to be secured and how to secure it; and have informed staff - people should be aware of security, how critical the data is, how to secure it, how to transmit, and destroy."

"All these are defined in the procedural documents, but the staff also need to be made aware of it. You see, 'Security' is a race, new things are coming up all the time, and as we are expanding, and having more services, we need to put in new regulations regarding security."

"Previously, the staff were kept informed by handbooks and guidelines, now we need to do it formally, so we have started to conduct these security awareness sessions, which we shall continue at frequent intervals, and at which we can update the staff and address any queries they may have", he concluded.



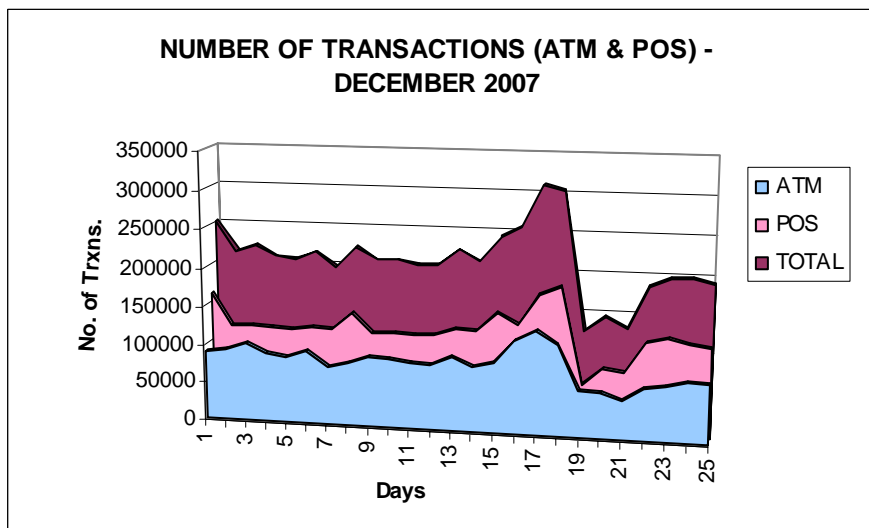
**Eng. Abdulla Al-Ajmi holding a security awareness session**

# Holiday Statistics

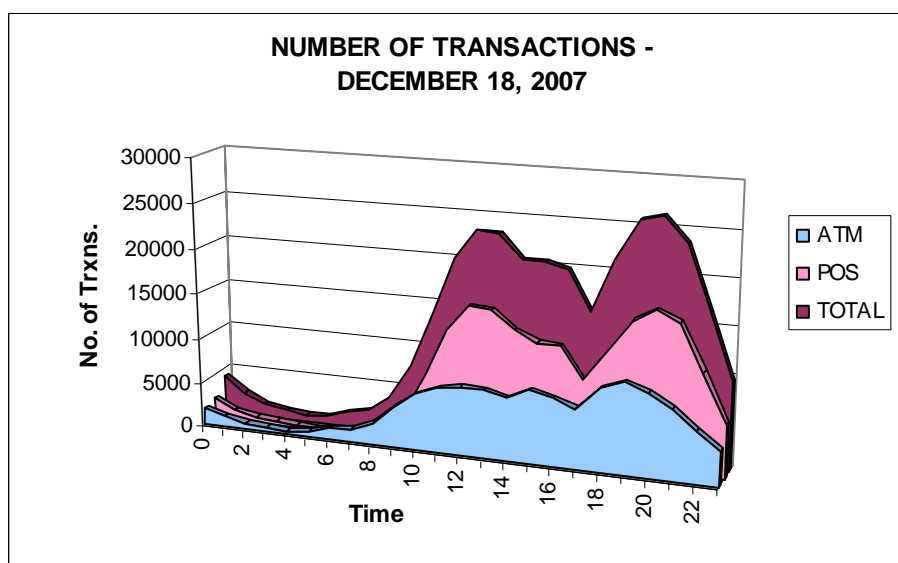
## EID AND CHRISTMAS STATISTICS

We witnessed and recorded it last issue. This issue, we've recorded it once again - the colossal rise in POS and ATM transactions. To illustrate how the transactions began to rise towards the festive season, the graphs denote the number of transactions from the beginning of December, peaking within a single week prior to the double celebratory events of Eid and Christmas.

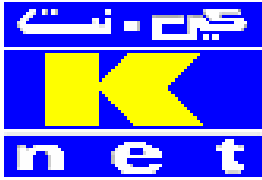
Do we have a record? You bet we have, as we clocked in over 2000 transactions every five minutes.



This graph shows the number of transactions from the first day of December until Christmas Day, i.e. 25th December. It is noticeable that the month itself began on a high note (where transactions are concerned), and peaked on the holiday of Arafat, 18th December, the day before Eid-Al-Adha, logging in over 300,000 transactions.

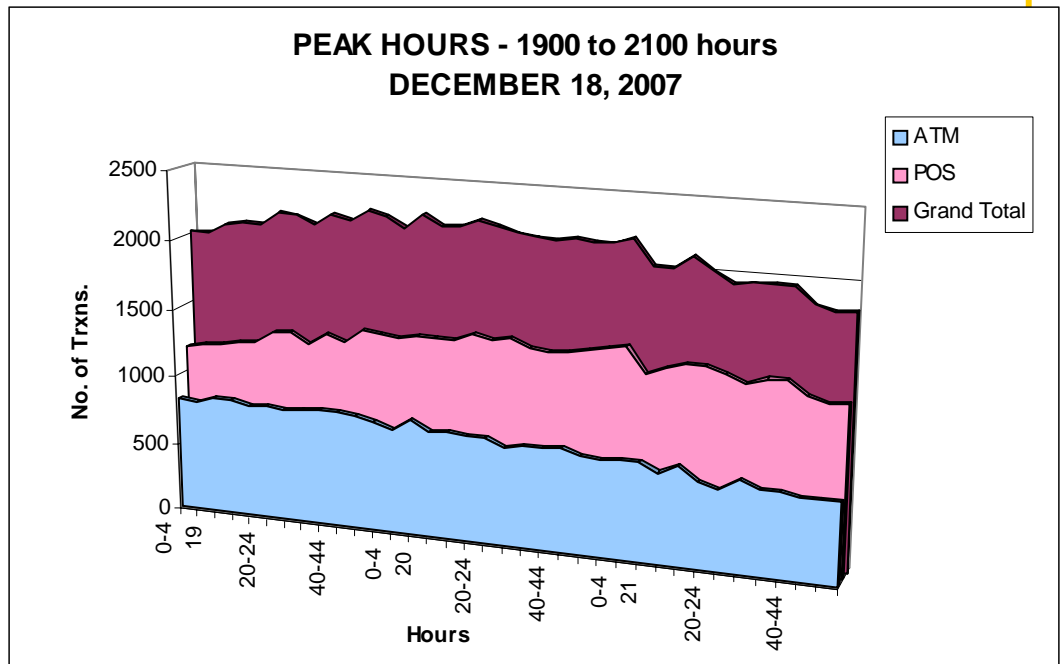


And so we've picked the 18th of December to show the peak times of day, when transactions on both ATM & POS really began to heat up. As can be noted, ATM and POS maxed at almost the same time, between the hours of 10 am to 10 pm.



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)



This graph shows the rise in transactions during particular hours of the day, between 7 and 9 pm, the highest of the day, recording more than 2200 transactions every 5 minutes.

## HAPPENINGS

\* We welcomed two new colleagues :

- Fatma Al-Sarraf joined KNET as Senior Supervisor for Recruitment and Training. Fatma holds a Diploma in Banking, and had been working with the Bank of Kuwait and the Middle East for the past 10 years.
- Rania Al-Wafai joined KNET as Business Development Administrator. Rania hold a Bachelors degree in Computer Information Systems, and has worked in the IT field with renowned names for the past 8 years.

KNET welcomes them both into its fold.

- \* We bid adieu to Sana'a Al-Kedra, from Human Resources. KNET wishes her the best in future endeavours.
- \* Congratulations to Khaled BuAbbas from Application Development on the birth of his baby daughter, Malaak, in December.
- \* Hasan Akbar and Mohammed Al-Sarraf attended 'Cartes 2007' in Paris, France.
- \* Haifa Al-Ali and Waleed Al-Qattan attended the 'Visa International Government Services Conference', by VISA International, Dubai.
- \* Abdulla Al-Ajmi attended a GCCNET meeting in Riyadh, and another at Bahrain with Waleed Al-Qattan.

***KNET WISHES ALL IN KUWAIT  
A VERY HAPPY NEW YEAR 2008!!***



All information contained in The KNET Bulletin remains the property of The Shared Electronic Banking Services Co. (K.S.C.C.) or KNET. Any material contained herein may not be published without prior permission.