



## The Client

Dubai eGovernment - Department refers to Dubai Government's use of Information and Communication Technology (ICT) to provide government services to citizens, residents and visitors (G2C), to businesses (G2B), to other government entities (G2G) and to government employees (G2E); using multiple channels, in line with its vision of easing the lives of people and businesses interacting with the Government. <http://www.dubai.ae/> - ePayments

## The Business Context

BCT Business Model establishes a technologically advanced Electronic Payment Hub and channels for payments and collections services to citizens & key businesses in a secure environment there by proactively offering relevant services important to the customer at that time and in a single engagement and also greatly improve the overall customer experience.

BCT Electronic Payment Hub platforming approach directly addresses the toughest challenges faced by a Financials institution and government aspiring to reduce the IT total cost of ownership (TCO) and configure applications to support real business agility.

The implementation has not only maximized the effectiveness of services to the citizens of the country but also provided a completely new platform to the stake holders of the government to manage their service offerings through a leading technology enabler

## The Challenge

The biggest challenge was to build a solution that was completely scalable and at the same time capable of managing different Integration Layers / platform with different service providers. Multiple channels / methods and gateways have to be facilitated to participate across a unified platform to enable the same. It had to adapt to rapidly changing business conditions and to accelerate payments process for the services offered and thereby enable the Ministry of Finance in planning its cash flows.

## The Solution

Citizen Centric Business Model - Our innovation supports national vision to become the leading platform for the government and public sector electronic payments and collections. Our solutions stem to be a market leader in the field of electronic payment, provides state of the art electronic payment solutions to the financials institutions and government and public sector in a secure environment according to the national and international security standards. Powered by our professional experts with long years of experience in banking, e-payment, technical and project management we provide end-to-end e-payment solutions for the Ministry of Finance and government entities. The services include but are not limited to: Traffic fines enquiry & payment, DEWA electricity bills, top up Salik credit online or pay for parking fines, the transactions of Dubai Municipality and the services of

Dubai Airport, Department of Economic Development, Dubai Health Authority and Dubai Chamber, Zakat online.

ePay solution interfaces with several entities in order to deliver an integrated payment mechanism. These includes the government departments, banks involved, payment gateway service providers, multiple payment front end channels like internet, IVR, KIOSK, Mobile and Point of Sales (PoS) devices and various other entities thus enabling the citizen in getting the access to all services relevant to him. Some of the interfaces built into the solution from various front end channel Servers are with the various government departments like Dubai Electricity and Water Authority (DEWA), Dubai Police, Dubai Civil Aviation, Roads and Transport Authority, Dubai Land Department, Dubai Municipality etc and payment gateways like Comtrust, Comtrust (Bizdirect), MiGS etc and various banks like Commercial Bank of Dubai, HSBC Bank, Emirates Bank etc

## The Benefits

One stop solutions (B2B, B2C, G2G, B2G and G2C)- Our Solutions National Electronic Payment Hub offers trusted electronic payments & related services, more operational transparency, convenient to use, more responsive, reduced effort spent on transactions, in a secured environment and at a low cost there by resulting improved public services transformations to Government, citizens and Business services.

- More than 25 service providers in the UAE with around 140 online services offer ePay for their customers
- The Dubai eGovernment has reported a 68 per cent increase in electronic payments collected from its ePay portal in 2010 over the previous year
- AED 2.5 billion (US\$680 million) was collected through ePay in 2010, a surge from AED 1.7 billion (US\$ 462million) registered in 2009
- The number of transactions conducted over ePay also increased from 1,444,788 in 2009 to 1,888,412 in 2010
- Credit card achieved the top mode of e-payment among Dubai citizens in 2010, reaching almost AED 2.136 billion (US\$581 million) last year
- All major integration challenges were met and expectations exceeded in providing the services
- The solution completely handled the scalability requirements and continued to support the ever growing customer demands in an able manner

- All operational issues of disputes chargebacks, reconciliation settlements were managed in a professional manner with the built in modules for the same
- All timely reporting and controls meant that management was informed in all decision making and operations were fine tuned and enabled to serve the end customer in a more effective manner

## About Bahwan CyberTek

Established in 1999, Bahwan CyberTek Private Limited (BCT) has become one of the fastest growing IT software products and services companies in India. As an SEI CMMI Level 5 company, BCT employs over 1,350 knowledge professionals, spread across the USA, Middle East, Africa and India. BCT has over 330 customers globally, including Fortune 500 companies. The company's offerings cut across product development, strategy & process consulting, enterprise applications, infrastructure management and managed services. It has created niche products and solutions addressing the needs of verticals such as BFSI, government, energy & utilities and SCM & logistics. BCT has extensive industry knowledge and exposure to technologies such as BPM, SOA, MES, Middleware Integration and Process Control. It has successfully completed over 100 ERP package implementations the world over and delivered large eGovernance projects in the Middle East & Africa. It manages one of the best 4PL logistics through its joint venture with DHL.

For more information, visit us at [www.bahwancybertek.com](http://www.bahwancybertek.com) / [www.cuecent.com](http://www.cuecent.com)

Contact

[Sales@bahwancybertek.com](mailto:Sales@bahwancybertek.com)



### Our global offices

**USA, Boston** | 209, West Central Street, Suite 312 Natick, Massachusetts 01760, USA | Tel: +1 508 652-0001 / 652-0015 | Fax: +1 508 652-9781

**Oman – Muscat** | P.O.Box 97, Postal code 117, Wadi Kabir, Sultanate of Oman | Tel: (968) 24567154 | Fax: (968) 24567148

**UAE - Dubai** | Office No. 206, Building No. 1, Dubai Internet City, P.O. Box 500061, Dubai, UAE. | Tel: (9714) 3911850 | Fax: (9714) 3911840

**India – Chennai** | BahwancyberTek IT Park, 148, Rajiv Gandhi Salai (OMR), Okkiyam Thoraipakkam, Chennai-600 097 | Tel: +91-44-43449000 | Fax: (91) 4443449222

**India – Bangalore** | Prestige Meridian I, 10th Floor, Unit 1012, #29, MG Road, Bangalore – 560001 | Tel: (91) 80 40745454 / 25590996 / 97

**India – Mumbai** | 102, Madhava, 1st Floor, Bandra-Kurla Complex, Bandra (East), Mumbai-400051 | Tel: +91 22 26591633. 26592734, 26594873, 26592772