



The Client

E-finance established and governed by MOF Egypt, market leader in the field of electronic payment with a mission to provide an e-Payment platform and channels to enable public sector entities to provide payment and collection services to citizens and key businesses in a secure environment and at a low cost. <http://www.efinance.com.eg/index.htm>

The Business Context

BCT Business Model establishes an technologically advanced National 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.

Cuecent Business process Management (BPM) Platform that drives business process agility and operational excellence in dynamic environments. It leverages the leading-edge technologies like SOA and Web Services there by creating competitive advantage using appropriate technologies enablers.

BCT Cuecent National Electronic Payment Hub platforming approach directly addresses the toughest challenges faced by a Financial 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- CUECENT BPMS.

BCT Productization approach enables enterprises to create and consolidate technology assets into Organization Specific Platforms (OSP) that are leveraged across the enterprise to support decision making with common services and unified views of the business.

The Challenge

The biggest challenge was to build a solution that was completely scalable and at the same time capable of managing 7million pension payments and 6+ million salary payments per month and 20 million tax and customs transactions annually. Want of efficient handling of the payments and collections with reduced delay and errors there by increasing citizen delight.

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 financial 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: Electronic payment and collection of funds - Government Payment, Pension and Social Insurance Payments, Government salaries Payments, Suppliers Payments, Government Tax Collections, Customs Collections, Pensions, & Social Insurance Collections.

Cuecent Enterprise Service Bus (ESB) is built using BPMS - Business process Management software (BPMS) which connects, messages across, and Manage entire network of ATMs, POS, Interface with Tax Department, Customs Department, Central Accounting Unit of Ministry of Finance for Salary Payment and Pension Payment, Supplier Payment, Central Bank of Egypt (CBE), National Investment Bank (NIB) etc and access delivery channels ATM, SMS, IVR, Kiosk, web and email

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.

- The Hub facilitates the collection of taxes of a total of LE 86 billion (USD 15.63 billion) for the year 2010, of which LE 83 billion come from electronic tax payment systems, and LE 2.6 billion from customs duties filtering in through electronic payment systems, with activated ATM payment of pensions in 387 outlets
- Our solutions recognized as one of the e-government service transformer in MEA Regions.
- Monitor the performance of the originators and member banks by MOFI.
- Our offerings have the maturity and wide acceptance of interoperability standards and SOA technologies etc which reduces the time to market, implementation cycle time and overall Total cost of ownership

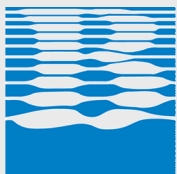
About Bahwan CyberTek

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 / www.cuecent.com

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