

National Payment Gateway



Business Context

The Government of Egypt was looking to replace their existing legacy systems with a state-of-the-art centralised payment and collection platform to enhance the delivery of citizen services. The solution had to be compliant with national and international security standards, convenient to use, transparent at the same time reducing effort and cost.

Challenges

The biggest challenge was to build a solution that was completely scalable and at the same time capable of managing 7 million pension payments and 6+ million salary payments per month and 20 million tax and customs transactions annually. Additionally, the solution needed to drive improved citizen services, increased operational efficiency, reduced elapsed time and speedy administration consistently.

Solution

Bahwan CyberTek (BCT) developed a National Payment Gateway Solution, CUECENT ePay, to address the specific requirements of the Government of Egypt and also

delivered tremendous value in terms of enabling better citizen services and a more efficient functioning of the government.

- The CUECENT ePay solution was built using the underlying platform CUECENT Integrated Channel Manager (ICM), a middleware and delivery channel interface solution built using Business Process Management Software (BPMS)
- The CUECENT ePay solution interfaces with several entities in order to deliver an integrated payment mechanism. Some of the interfaces built into the solution are with the Tax Department, Customs Department, Central Accounting Unit of Ministry of Finance (Salary Payment and Pension Payment), Pension Funds, Supplier Payments, ATM Server, Central Bank of Egypt, National Investment Bank and Various Messages across Tax, Customs, MOF for Pension, Salary, Supplier Payments, Bank, ATM Hub Servers, Bill Presentment Message, Bill Payment Message, Suspect Message, etc.
- CUECENT ePay comprises a central secure government payment gateway, a central electronic payment hub connecting government entities to all financial institutions (e.g., banks, credit card

We are pleased to find IT players from this region attain international acclaim and that too in creating valuable intellectual property. We intend to further strengthen our partnership with Bahwan CyberTek and jointly pursue initiatives that will make us both major eGovernment Services Transformers...

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Director (Operations)
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companies). The solution supports delivery channels such as ATM, SMS, IVR, kiosk, web and email with easy ramp up and down of channels

To build a service offering through a state-of-the-art technology i.e. Business Process Management Software (BPMS) solution which is scalable and would enable 7 million pension payments and 6+ million salary payments per month and 20 million tax and customs transactions annually.

Benefits

In terms of productivity & efficiency and accuracy of collections and better citizen services.

- Citizen-centric business model – CUECENT ePay National Payment Hub provides an end-to-end ePayment solution for the Ministry of Finance and other government entities in Egypt. The solution provides multi-language capability and supports English and Arabic. It supports multi-currency, multi-organisation, multi-location operations to enable payments for any defined services
- The gateway facilitates the collection of taxes of around USD 220+ million and custom collection of USD 190+ million annually
- The hub has improved the overall payables and receivables for citizens, government and business and with increased timeliness and accuracy of disbursements, the solution has helped boost the economy through better management of cash flow for all stakeholders
- The hub has enabled the Ministry of Finance and Investment (MOFI) to monitor the performance of member banks and other payers/beneficiaries (originators)

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 1,300 knowledge professionals, spread across the USA, Middle East, Africa and India.

BCT has over 300 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.

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