## Tasdeed

## Ministry of Finance- State Of Kuwait

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## Tasdeed Background Information

Tasdeed has been designed, mutually between Ministry Of Finance, CAIT with private sector.

Tasdeed is a very simple mean for collecting individuals/customers (Kuwaiti Citizens, Residence, Corporations) due debts to Government by easy to use collections means.

Tasdeed allows individuals/customers (Kuwaiti Citizens, Residence), corporations and government entities; the option of transacting payment with the government agencies (service providers/the billers) by electronic means (Payment channels Point Of Sale (POS), Integrated Point Of Sale (IPOS), Payment Through Internet (Payment Gate Way), Self Service Machine (KIOSK),Electronic Stamp (e-Stamp), that supplied and managed by payment service provider.

The business model found in Tasdeed environments create two types of data exchange requirements;

* The ability to capture all of payment transactional data itself and
* The reliable and secure coordination of the communication of that data between customers, government agencies (service providers), MOF, payment service provider, commercial Kuwaiti Banks and Central Bank Of Kuwait.

The business model is extensible by adding new payment channels in the future such as Credit Card and e-Cheques.

## Tasdeed Goals & Timeframe

### The following goals been achieved by Tasdeed:-

1. Tasdeed makes possible 24/7/365 from anywhere for individuals/customers (Kuwaiti Citizens, Residence, corporations and government entities); the option of transacting payment with the government agencies easily (service providers/the billers) by electronic means.
2. Increase non-oil revenue.
3. Kuwaiti Citizens, Residence, corporations and government entities to Pay due bills easily from anywhere at any time

### Tasdeed timeframe

1. Tasdeed started 2008 with Point Of Sale (POS), Integrated Point Of Sale (IPOS), Payment Through Internet (Payment Gate Way), Self Service Machine (KIOSK), Electronic Stamp (e-Stamp) has been deployed.

## Tasdeed project added value

Tasdeed project has added the following values:-

1. All service providers has easily collects their fines from their customer easily.
2. Saves government customers (Kuwaiti Citizens, Residence, corporations and government entities) a lot of payment cost and time.
3. Increase the government revenue management efficiency
4. Tasdeed has the following payment channels working effectively and very high efficiency.

* Point Of Sale (POS)
* Integrated Point Of Sale (IPOS)
* Payment Through Internet (Payment Gate Way) by mobile, ATM, PC, iPOD
* Self Service Machine (KIOSK)
* Electronic Stamp (e-Stamp)

## Tasdeed faces the following Challenges

1. Establishing a secured infrastructure for governmental E- Payment.
2. Accepting Credit Card for payment
3. Accepting e-Cheque for payment
4. Provide easy to reach and use E-Payment channels.
5. Existence of issuing claims and bill presentment services on the internet by government agencies .
6. Cooperation with government agencies .
7. Awareness & trust building for public to use E-payment channels .

## Relevance of Tasdeed project to the respective action line.

Tasdeed was significance with MOF Enterprise Resource Planning implementation and rollout in all 42 government agencies.

MOF has been deploying modified cash accounting for long time, Tasdeed was introduced to enhance accounting receivables for services provided by Government agencies.

## Conclusion

To implement Tasdeed efficiently, Tasdeed Project management Office had to comply in their management to PMI project management standard, therefore, R & R was assigned in very efficient way as follows.

Tasdeed has the following associates :-

1. MOF Ministry Of Finance
2. CAIT – Central Authority of Information Technology
3. Individuals/customers (Kuwaiti Citizens, Residence), corporations
4. Government agencies / Service providers / Billers
5. Payment Service Provider
6. Central Bank of Kuwait

**Roles & Responsibilities R&R**

### MOF R&R

1. Issuance of E- Payment regulations, financial policies and procedures.
2. Sign the outline contract with the service provider(s).
3. Re-assess payment schema for service provider fines periodically.
4. Oversee and manages the governmental E-Payment system
5. Assist , study and approve launch of new payment channels .
6. Review and approve (SMDs) & (AAs) payment costs within the range of total transactions number
7. Media campaign management
8. Capacity building .

### CAIT R&R

1. Build and manage central government portal
2. Issuance of E- Payment applications and e- services standards.
3. Support and urge governmental agencies to develop their payment applications & services
4. Provide the national network infrastructure

### Government Agencies R&R

1. Develop bill presentment , claims apps & e-services.
2. Integrate with the E-Payment channels infrastructures
3. Review the transactions and compare them with the notifications of collection of the Central Bank of Kuwait.
4. Participate on the awareness campaigns

### Payment Service Provider R&R

1. Provide DR site for payment channel's infrastructure
2. Install, manage and maintain Payment Channels
3. Introduce Develop / acquire successful new payment channels.
4. Mange payment disputes.
5. Mange transfer of payment transaction money between payee, commercial bank and KNB.

### ISSUES & RESOLUTIONS

1. Sign the E-Payment services agreement with a supplier has a current secured and trusted E-Payment infrastructure .
2. Choose five varied E-Payment Channels to start with.
3. Issuing MOF Curricula's to regulate governmental E-Payment services procedures and e-STAMP
4. Issued standards and guidelines for bill presentment and E-Payment applications.
5. Coordination & follow up with government agencies
6. Build awareness & communication plan for
7. Public & Government.

### MEDIA ACTIVITIES

1. Launching ceremony
2. Press releases
3. Commercials ( advertisement) on :
   * All of the local newspapers
   * T.V channels
   * Cinemas
   * Emails and social network sites
   * Unipoles, mopes & megas
   * Public transportation ((BUSSES))
4. Participation on conferences and road shows

### CURRENT MEMBERS OF E-PAYMENT

1. M. O. FINANCE
2. M. O. JUSTICE
3. M.O. INTERIOR
4. Ministry Of Electricity and Water
5. M.O. COMMUNICATIONS
6. KUWAIT UNIVERSITY
7. KUWAIT MUNICIPILITY
8. KUWAIT FIRE SERVICE DIROCTORATE
9. M. O. SOCIAL AFFAIRS & LABOR
10. Public Authority Of Civil Information
11. M. O. INFORMATION
12. M. O. PUBLIC WORKS
13. PUBLIC AUTHORITY OF AGRICULTURE AFFAIRS AND FISH RESOURCES
14. Zakat house
15. [Ministry of Health](http://www.moh.gov.ae/)
16. [Kuwait Municipality](http://www.baladia.gov.kw/)
17. M.O. Awqaf & Islamic Affairs
18. Constitute the Central Tenders Committee
19. M.O. Commerce & Industry
20. M.O. Defense
21. [Ministry of Education ...](http://www.google.com/url?sa=t&rct=j&q=&esrc=s&frm=1&source=web&cd=6&ved=0CEgQFjAF&url=http%3A%2F%2Fwww.moe.gov.jo%2F&ei=naCEUq6WA-S07QaL-IHIDg&usg=AFQjCNEoIFwDJNnUTFNBxkRCb2LzVunqXg&bvm=bv.56343320,d.ZGU)
22. Ministry of Higher Education
23. M.O. Pubblic Authority for Minors' Affairs
24. M.O. Puplic Authority for Housing Welfare