

The Innovators

The Leading Middle East e-Business Innovator



Chairman and CEO Message

"In 2009, during the financial crisis and recession, we have increased our investment in R&D to further deliver new, exciting, and valuable versions of our solutions with next-generation functionalities to offer the market-place.

We believe business innovation will always be in demand. Being the leading Middle East e-Business Innovators, we are not trying to build value with feature and benefits but rather we are focusing on our clients business issues and pains to help them see our software solutions as helpful and contribute to their success."

Eng. Haitham Saleh Al-Faris
AFiT Chairman and CEO

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PIC Goes Live with AFIT Identity Management Solution

Kuwait Petrochemical Industries Company (PIC) went live with AFIT Identity Management solution based on Oracle Identity Manager.

AFIT Implemented Oracle Identity Manager Version 9.1 (OIM) in a cluster environment with components consisting of Oracle Database Cluster and Oracle Application Cluster.

The HR database is the authoritative source of information for User creation and deletion. From OIM portal based on workflow a user is assigned access and rights to the different systems, such as Maximo, Lotus, Livelink, Oracle ERP, etc.

The major challenge PIC was facing is unifying the username and password across all the applications, since all the application had different username and password. AFIT IDM solution met the challenge by provisioning the users from OIM.

"We are very satisfied with the outcome of this project. AFIT® provided us with the innovative tools of cost effective identity and access management services that we required." Mr. Ibrahim Al-Musaiteer, CIO of PIC.

AFIT® appointed Mr. Sayed Yousef as Delivery Manager

AFIT® continues its effort to achieve operational Excellency

AFIT, the leading Middle East e-Business Innovator, is pleased to announce the appointment of Mr. Sayed Yousef as Delivery Manager. He will be responsible for overseeing the development and implementation of the company solutions and systems with the ability to handle multiple projects and lead teams of technical leads, software engineers and developers through the development and implementation process.

Ten years veteran in global software industry, Mr. Yousef earned in 1997 a Bachelor Degree in Communication & Control Engineer from the Faculty of Engineering, Cairo University. He carries many certifications and membership. He joined AFIT in 2006 as Technical Lead Architect.

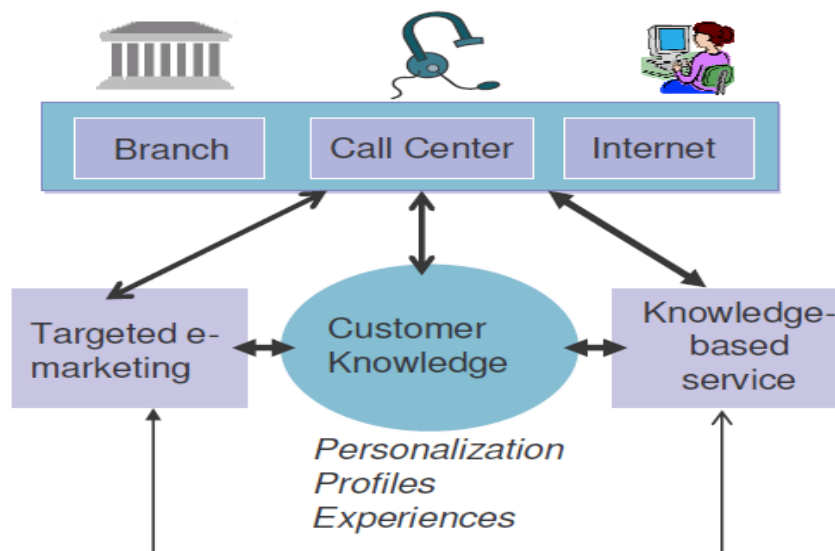
"Sayed Yousef has been a key part of our success, and we were thrilled to promote him to this important position. We plan to enhance the process of our projects delivery effectively and we are confident that Sayed Yousef will be an important asset to help our organization reach its goals." said Haitham S. Al-Faris, Chairman and CEO of AFIT® Company ■



Mr. Sayed Yousef



AFiT eBanking Solution Delivers Cross-Channel Online Banking Customer Experience



Banks are increasingly looking for ways to maximize customer retention, share of wallet, profitability, and satisfaction while reducing the overall costs associated with managing the firm's total relationship with a

customer. Key benefits of AFiT eBanking solution exist in the following areas:

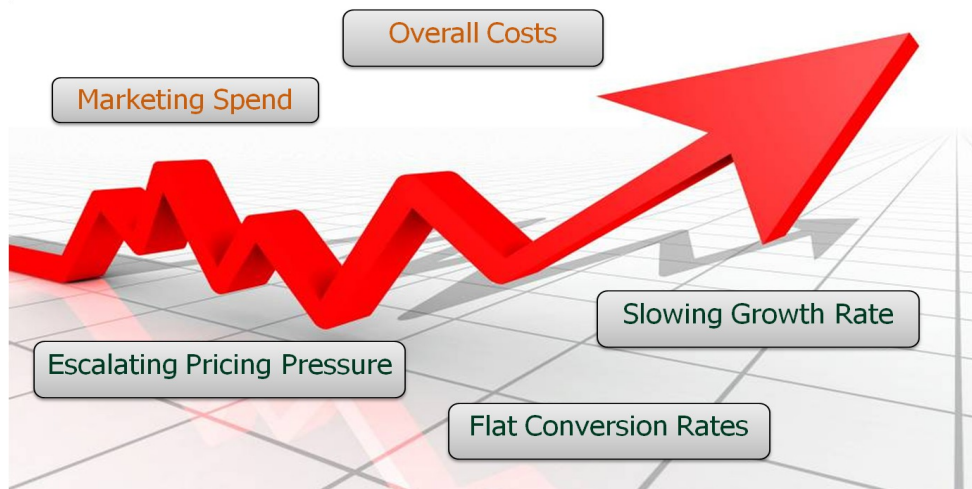
- **Internet Online banking**
 - ⇒ use personalization to Improve the online banking experience
 - ⇒ enable customers to resolve questions, perform transactions, and manage checking, savings, loans, and investment portfolios online, 24x7
 - ⇒ Proactively notify customer about service-related offerings, updates, and fees, and reduce questions to customer call center reps
- **Cross-channel consistency**
 - ⇒ Create an overall better customer experience
 - ⇒ Deliver a consistent message to customer by providing a customer-centric view of their accounts and portfolios across multiple product lines
 - ⇒ Improve customer satisfaction through a seamless interactions across channels which does not require the customer to re-communicate information again and again
- **Proactive, targeted e-marketing**
 - ⇒ Cross-sell and up-sell products based on the specific needs of specific customers
 - ⇒ Increase effectiveness of marketing campaigns
 - ⇒ Increase customer satisfaction by not inundating them with irrelevant offers
- **Knowledge-based customer support**
 - ⇒ More effective use of lower cost online channels for self-service
 - ⇒ Leverage customer previous interactions and experiences to drive more effective service delivery and higher customer satisfaction.

Make your Internet Banking and customer assistance initiatives more profitable – by making every customer interaction more relevant and satisfying



AFIT Online CEM Solution Use Web and Customer Data to Drive ROI

Companies have the data to make great improvements to their businesses, but most are not effectively using it.



The Internet continues to have a huge impact on the way you connect with consumers. Many are still striving to integrate their traditional brick-and-mortar with their online operations to create a more consistent customer experience.

As your customers become more mobile and sophisticated, you must continually personalize your offerings to meet their needs. This includes personalized pricing and promotions AND personalized service, across the complete range of media. This is essential not only to build customer loyalty but also to maximize revenue opportunities.

Companies are also considering new levels of online self-service to differentiate themselves from the competition. Keeping pace with these new developments and challenges is the key to ensuring a successful and prosperous cross-channel business.

You have the data to make great improvements to their businesses, but most are not effectively using it. I am pleased to share with you the attached presentations that can show you how Telecom can extract themselves from the ad hoc review process and employ to a more pro-active and organized approach to maximize opportunities that arise from using metrics to **Drives Market Share and Profit Potential.**



AFIT is announcing a new version of iExchange that deliver rich-functionality of money exchange business and also deliver relevant, integrated experiences as customers traverse the touch points of Web, e-mail, contact centers and face-to-face, whether receiving marketing information, completing a transaction, or seeking post service.

