

**ECONOMIC AND SOCIAL COMMISSION FOR WESTERN ASIA**

**REPORT**

**EXPERT GROUP MEETING ON  
TRADE FACILITATION AND ELECTRONIC COMMERCE  
IN THE ESCWA REGION  
BEIRUT, 8-10 NOVEMBER 2000**

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## **Preface**

The United Nations Economic and Social Commission for Western Asia (ESCWA) wishes to communicate its deepest thanks to the sponsors of the Expert Group Meeting on Trade Facilitation and Electronic Commerce in the ESCWA Region, in particular the Association for the Development of Informatics and Law in Lebanon, Crédit Libanais, Friedrich Ebert Stiftung, the General Union of Chambers of Commerce, Industry and Agriculture for Arab Countries, and the International Development Research Centre of Canada, as their contributions were instrumental in making this Meeting a success.

## **I. ORGANIZATION OF WORK**

1. The Expert Group Meeting on Trade Facilitation and Electronic Commerce in the ESCWA Region was held in Beirut from 8 to 10 November 2000 to examine various issues relating to electronic commerce (e-commerce), to discuss case studies of Egypt, Jordan, Lebanon and the United Arab Emirates, and to formulate a set of policy recommendations for the consideration of the member countries. The Meeting represented a joint effort and had the combined support of ESCWA, the Association for the Development of Informatics and Law in Lebanon, Crédit Libanais, Friedrich Ebert Stiftung, the General Union of Chambers of Commerce, Industry and Agriculture for Arab Countries, and the International Development Research Centre (IDRC) of Canada.
2. The Meeting drew more than 100 participants, including representatives from the ministries of trade, communications and foreign affairs, and from chambers of commerce and the private sector in different ESCWA member countries. The Meeting was also attended by representatives from United Nations and other international organizations including the United Nations Economic Commission for Europe (ECE), International Trade Centre (ITC), World Trade Organization (WTO) and Organization for Economic Cooperation and Development (OECD). The session on legal and regulatory aspects of e-commerce attracted more than 150 Lebanese judges and lawyers.
3. The Meeting opened with statements by the Minister of Economy and Trade in Lebanon, the Executive Secretary of ESCWA, the Chief of the Economic Development Issues and Policies Division, and representatives of the other sponsoring organizations. The first session was devoted to reviewing e-commerce from an international perspective. The participants addressed trade policy issues, and various aspects of trade facilitation for small and medium-sized enterprises (SMEs). This was followed by a session during which the different requirements of e-commerce, including the provision of adequate telecommunications and Internet services, online security solutions, and banking and human resources support, were discussed. Legal and regulatory issues relating to e-commerce are central to the practice of electronic trading and were therefore allocated a whole session. Another session included the presentation and discussion of e-commerce ventures undertaken by the private sector in four ESCWA member countries. The managers of the companies concerned shared their practical experiences in electronic trading. The Meeting ended with the submission of a set of recommendations for the consideration of the member countries.

## **II. ACCOUNT OF PROCEEDINGS**

### **A. THE INTERNATIONAL PERSPECTIVE ON TRADE POLICY AND ELECTRONIC COMMERCE**

4. During the first session of the Meeting a representative from the ITC discussed how to “e” a business and survive in the e-trade environment. He outlined the reasons for “e-ing” an organization and the steps that should be taken to accomplish that. An OECD representative then gave a talk on policy issues and prospects for e-commerce, focusing particularly on SMEs. He explored the potential contribution of the Internet and its commercial applications to the development of poor countries and the role e-commerce could play in creating new opportunities for SMEs.
5. A presentation on the WTO view of e-commerce included a brief review of the General Agreement on Trade in Services (GATS) as it related to electronic trade. Particular attention was given to scheduled commitments on cross-border access, regulatory disciplines and general exceptions under the GATS.
6. In the final presentation of the session, an ECE representative discussed the business process and e-commerce. He pointed out that the information and communication revolution, unlike the industrial revolution, was based on knowledge. Developing countries could therefore skip some stages of the development process, saving time and resources as they endeavoured to catch up. The revolution could bring some substantial and measurable economic and social benefits to developed and developing countries alike.

## B. THE PILLARS OF ELECTRONIC COMMERCE

7. The second and third sessions of the Meeting were devoted to discussing prerequisites for successful e-commerce operations. The pillars of e-commerce include the technical infrastructure (telecommunications, Internet services and online security), the financial and banking infrastructure, the legal infrastructure and competent human resources.

8. During the first presentation, the speaker provided an analysis of the information and communication infrastructure in the ESCWA region, made relevant projections, and offered a number of recommendations to enhance the various sectors involved. Another presentation focused on security issues relating to online transactions; the speaker identified the dangers involved in online interactions and talked about the development and maintenance of online security policies and solutions. This was followed by a presentation on certification and digital signature. Electronic authentication policies in different countries were discussed, and mention was made of the fact that open networks prompted greater transaction insecurity. Therefore, new technologies were needed to address the problem.

9. The session included a discussion on payment networks and e-commerce and the role of banks in that context. The compelling need to facilitate and enhance transport and the delivery of tangible goods, major prerequisites for the success of e-commerce, was addressed during the presentation of a paper that outlining the role of ESCWA in promoting transport facilitation in the region. A paper was then presented by a representative from the ESCWA secretariat on the need to Arabize the content of Web sites in order to increase awareness and encourage the development of e-commerce operations in the region.

## C. CASE STUDIES

10. The fourth and fifth sessions were devoted to discussing the status of e-commerce in four ESCWA member countries; Egypt, the United Arab Emirates, Lebanon and Jordan were selected owing to the availability of information. The four country case studies gave participants some idea of the state of affairs with regard to e-commerce in the region.

11. The case study on Egypt provided a thorough review of the e-commerce situation in Egypt, focusing on the technological, financial and legal aspects. It was concluded that while a number of steps had been taken towards initiating e-commerce in Egypt, little could be accomplished on a larger scale until increased attention was given to awareness-raising, skill-building and other such consideration. Egypt was on the right track but still faced the challenges of a large population and some language and cultural barriers that might interfere with the progress of e-commerce.

12. The case study on the United Arab Emirates showed that the country had met most of the requirements for launching e-commerce. The country had one of the highest incomes per capita, well-developed telecommunications and banking infrastructures, and world-class shipping and customs systems. However, it lacked an effective legal infrastructure and had an inadequate supply of skilled manpower. The presentation ended with a set of recommendations for the consideration of the United Arab Emirates.

13. The case study on Lebanon assessed the status of e-commerce in the country. It provided examples of private initiatives and identified what should be done to promote e-commerce. Lebanon had a good human resource base and could be of some benefit to the region. The country was still in the early stages of e-commerce but had tremendous potential for growth. With government endorsement and the adoption of appropriate regional strategies, Lebanon could assume an advanced position in the region in electronic trading.

14. The study on e-commerce in Jordan showed that the Kingdom had pursued a number of initiatives to promote information technology (IT) and e-commerce but, like other countries, faced a number of limitations. Following a discussion of the state of affairs in e-commerce in Jordan, various recommendations were made to enhance activity in this area, raise awareness, and improve the technological, banking, and legal infrastructure in the country.

#### D. LEGAL AND REGULATORY ASPECTS OF ELECTRONIC COMMERCE

15. Discussions during the sixth and seventh sessions of the Meeting highlighted the importance of legislation as the key to ensuring online security and trust to promote e-commerce. The session covered different themes in new technology law, focusing on the legal aspects of e-commerce in the ESCWA region.

16. Several speakers, mainly lawyers from selected ESCWA member countries, presented studies on legal issues in e-commerce. The session included a comparative analysis of the contractual framework of Internet services (including Internet service provision and the use of virtual malls) on Arab sites, a presentation on consumer protection and Internet usage, and an introduction to the provisions of the proposed Lebanese legislation on electronic evidence dealing with the legal recognition of electronic documents and signatures.

17. These sessions also included discussions on computer crime. One presentation focused on relevant legislation in the United Arab Emirates, and mention was made of computer-related crimes such as illegal entry or presence in an automated data system, the intentional damaging of data or systems, and computer-based forgery. Another study dealt with the issue of legal precedence in cross-border e-commerce disputes and the jurisdiction of courts in the handling of disputes; the speaker argues that regional and even global consistency in the legal framework was necessary, given that cross-border transactions could constitute a large part of e-commerce. At the end, an intervention was made by a French jurist to illustrate the American and European experience in the development and application of e-commerce legislation.

#### E. THE EXPERIENCE OF PRIVATE ENTERPRISES IN ELECTRONIC COMMERCE

18. The eighth session, held during the third day of the Meeting, began with a discussion of the role of chambers of commerce and industry in promoting e-commerce. The presentation, based on a paper prepared by the General Union of Chambers of Commerce, Industry and Agriculture for Arab Countries, stressed the pivotal role of such entities in providing guidance relating to e-commerce; pressuring Governments to establish the necessary telecommunications, legislative and educational infrastructures; and utilizing the chambers' information systems to promote and market national exports. Chambers also had a major role to play in providing the necessary framework for e-commerce, with particular attention given to electronic certification, registration and security-related issues.

19. Several presentations were given on e-commerce experiences in different ESCWA member countries. The operations and future plans of the "Yalla! Shopping" virtual mall and Chateau Kefraya wine production in Lebanon were discussed first. Two experiences from the United Arab Emirates were then related, with representatives from the Bin Zayed Group and Al-Futtaim Trading sharing information on good e-commerce practices and pitfalls to be avoided. A speaker from Jordan discussed the experience of Aramex, a courier company whose operations are conducted largely through e-commerce; mention was made of the company's business-to-business e-commerce project currently in development. A representative from Egypt Home for IT gave a presentation on the enterprise's online operations in real estate and other areas and discussed potential future operations.

20. The presentations triggered a lengthy discussion among the Meeting participants. Attention was focused on the need for SMEs to secure the necessary funds and satisfy a number of other prerequisites before they could operate successfully in the world of e-commerce.

### III. RECOMMENDATIONS

21. During the last session of the Meeting the participants formulated a number of recommendations for both the government and private sectors in ESCWA member countries to enhance e-commerce in the region.

#### A. CREATING E-AWARENESS

22. Governmental, non-governmental and private sector entities concerned with trade should work individually and collectively to raise awareness about e-commerce. The benefits of e-commerce should be communicated to businesses and consumers. In particular, SMEs should receive information and training on

how to participate in e-commerce and reap its benefits. The upper management of enterprises should adopt the new culture of e-business and e-commerce and help raise the awareness of staff at all levels within their organizations.

23. Governments should introduce computer and Internet literacy courses into learning curricula as part of a clear plan to integrate and involve the education sector in popularizing the Internet and decreasing the digital divide. In addition, training centres should be set up to educate government employees about IT, and computer centres should be established in remote areas to provide the rural population with computer and Internet access.

24. Private universities and vocational schools should incorporate e-commerce and e-business management courses in their programmes.

25. Businesses should review their organizational set-up to assess their readiness to exploit e-commerce opportunities. They should create internal awareness of the potential benefits of e-commerce for all concerned. Businesses should rely on their core competencies to offer attractive and competitive products and/or services that satisfy customer needs.

#### B. HUMAN RESOURCES

26. Human resource development is crucial in building a solid base of expertise in the region. Member countries should invest in the creation of a cadre that can develop and utilize high-technology applications. Professional skills should be upgraded continuously in fields relating to e-commerce, such as law, banking, communication engineering, and software and hardware development and use.

27. Private and public sector enterprises should create an appropriate environment for recruiting talented people and keeping them on board. They should provide benefits, offer training, allow employees to further their education, and pursue challenging projects.

28. The private and public sectors should work together to provide or upgrade skills to contribute to the development of an IT industry in the region. Training could be provided to those wishing to acquire expertise in software management, particularly in connection with large-scale software development projects.

#### C. TELECOMMUNICATIONS INFRASTRUCTURE

29. Member countries should privatize the telecommunications industry. This would increase the competitiveness of telecommunications services and reduce prices, benefiting consumers and encouraging more citizens to acquire fixed telephone lines. Introducing open licensing for telecom operators would attract significant investment in the industry and in infrastructure, resulting in higher-quality services, better bandwidths, and more affordable connections—all to the advantage of individual and business consumers as well as the Government.

30. Telecommunications authorities should reduce dial-up fees for Internet users and international tariffs on Internet access for Internet service providers (ISPs). This would encourage people to start using, and spend more time connected to, the Internet.

31. Telecommunications authorities should further decrease bandwidth fees for ISPs and should provide better services to encourage connectivity and thereby allow ISPs to provide better services.

32. ISPs should improve their services and terms. They should recruit and train professionals in the field of Internet services to reduce interruptions in connectivity and develop solutions for other Internet problems. Once adequate services are provided, businesses and individual Internet users will stop connecting to international ISPs.

33. ISPs should reduce fees for leased lines, especially for SMEs, as such a move would encourage the use of e-commerce by those enterprises.
34. Internet access should be extended to areas where it is not yet available.
35. Network operation centres should be set up to coordinate Internet traffic and prevent bottlenecks. Each country should create a local Internet node to facilitate work within both the public and private sectors.
36. Member countries should encourage and expedite the introduction of new technologies such as Wireless Application Protocol (WAP), which is crucial to the future development of e-commerce.

#### D. SOFTWARE DEVELOPMENT

37. Rather than relying on know-how from the industrialized world, ESCWA member countries should work to develop their own software and to test and adapt successful western ideas to the region.
38. Companies in the region should position themselves to form international alliances. Strategies should include facilitating the shift from standard applications into Web-based and WAP-based applications.

#### E. BANKING: PAYMENT SETTLEMENT AND PROJECT FUNDING

39. Internet banking must expand to include all banks, and payment gateways for e-commerce transactions should be established. Central banks in the member countries should be responsible for regulating e-commerce financial transactions.
40. Simplifying applications and reducing or eliminating fees for consumer credit cards would increase the customer base for e-commerce transactions. Countries should work with banks to create online credit card processing systems. Streamlining business-to-business e-commerce procedures would stimulate online banking activity and increase speed and efficiency, which would benefit both businesses and consumers.
41. The banking sector should provide seed capital or loans to help e-commerce start-ups. Internet-based projects require large investments before they are capable of providing commercial benefits. Until measures are taken to release investment capital into regional markets and to establish viable investment mechanisms, e-commerce in the member countries will be restricted to the efforts of individual entrepreneurs rather than encompassing the entire business sector, as is the case achieved in the West. To develop e-commerce, Internet incubators and venture capital providers in the region must supply the funds and facilities needed for start-ups.

#### F. INTERNET SECURITY

42. The lack of confidence in e-business in the region is based on consumer fears that goods will not be delivered or that credit card numbers will be stolen and used fraudulently. Aggressive e-awareness campaigns should be conducted, and the private and public sectors should establish e-commerce regulations and provide consumer security; otherwise, the trust issue will remain a major hindrance to online shopping.
43. The security of financial transactions is essential. Banks and other credit card issuers should explain to customers that credit card risks are no greater for online transaction than for ordinary shop-based transactions. Customers also have concerns about the confidentiality of their transactions and the disclosure of their personal information by e-commerce entities. Governments should therefore establish rules in this regard with the aim of allaying fears and doubts that may prevent customers from buying online.
44. More awareness about online security solutions is needed. The availability and application of different online security solutions should be advertised in order to build trust and confidence among consumers and businesses.

## G. LEGAL ISSUES

45. Laws that recognize the validity of electronically produced data (including electronic documents and signatures) have not yet been adopted in all the Arab countries. Legislation should be reviewed and appropriate steps taken to address this situation.

46. Legal frameworks must be set up to allow users to engage in secure and reliable electronic communications and to ensure the validity of transactions. Countries in the region should pass and enforce laws that address intellectual property and consumer rights and guard against online fraud and other computer crimes.

47. Governments should regulate ISPs and create centralized, automated trademark and domain registries.

48. Laws, regulations and standards relating to e-commerce and IT in the region should be harmonized with those applied in the rest of the world. Harmonization efforts at the regional level could begin with the formation of a regional body to identify the changes needed; at a later stage, laws, regulations and standards in the region could be harmonized with their counterparts at the international level. A review of the United Nations Commission on International Trade Law (UNCITRAL) model law would represent a step in the right direction.

## H. SHIPPING AND EXPORT

49. The prompt delivery of goods establishes trust between customers and suppliers. Assistance should therefore be provided to ensure that shipping companies in the region can convey goods in the fastest and most efficient way possible. To achieve this, a clear system of coordination between government agencies and courier companies should be established, export procedures should be simplified, and taxes and fees should be reduced.

## I. MARKETS

50. The region's Internet users could constitute a base for e-commerce in the ESCWA member countries; however, better results could be achieved if companies in the region also catered for the international market. Companies should export goods and services in which they have a strong base. Identifying niche markets would help e-commerce flourish in the region.

51. Efforts should be made to promote diversification between business-to-business and business-to-consumer transactions, and to promote the use of new means such as mobile commerce (m-commerce) to help open up regional markets and increase local participation in emerging international markets.

## J. A NATIONAL STRATEGY FOR ELECTRONIC COMMERCE

52. There should be better coordination between the private sector, the public sector and academia with regard to the creation and development of e-commerce.

53. Government endorsement is crucial to the development of effective e-commerce. Support at this level ensures a proper "line of control" over all concerned ministries. Countries of the region should establish a comprehensive e-commerce strategy that addresses all aspects of this field, including objectives such as enhancing infrastructure, promoting human resources and providing laws and regulations. This strategy could be translated into an operational programme managed by a committee or task force that includes representatives of all concerned parties (including telecommunications authorities, ISPs, trade promotion organizations, banks and legal authorities). The task force would determine the best national e-commerce strategy as well as the legal and financial infrastructure required.

54. Each national strategy should support the formation of a council for raising awareness of and providing education in IT and e-commerce. Such a council could launch an ongoing promotional media



campaign and could also provide case studies and other materials on e-commerce successes and failures involving businesses or government projects sharing the lessons learned thus far.

55. The Government, in collaboration with the private sector and international organizations, could produce a document (booklet or guide) detailing the steps and preparations necessary to engage in e-commerce (or to create an e-business, depending on one's capabilities), with supporting diagrams and Internet links provided.

56. Governments should accelerate efforts towards the establishment and regulation of e-practices. They should work to upgrade local users' IT literacy and initiate pilot projects to implement e-services.

#### K. A REGIONAL STRATEGY FOR ELECTRONIC COMMERCE

57. Little has been done in terms of regional planning, the development of initiative, framework-building and or coordination as they relate to the Internet and e-commerce, particularly at the research and development, Arabization, organizational, regulatory, and awareness levels. Governments should work together to come up with a regional strategy, which would encourage countries in the region to operate within a specific framework, implement established plans and initiatives, and apply harmonized standards.

58. The ESCWA region is large enough to make e-commerce viable, and its homogeneity (common language, culture and traditions) is a plus. If adequately developed, e-commerce could provide an important trade-tool within the framework of the Greater Arab Free Trade Area (GAFTA). Countries and enterprises in the ESCWA region should "think regional".

59. ESCWA member countries that are WTO members should strengthen coordination between themselves and with other ESCWA members in order to ensure their effective participation in the forthcoming round of multilateral WTO trade negotiations, especially in the suggested new services round, which will include negotiations on e-commerce. ESCWA members must be actively involved in these negotiations to express their concerns on this issue.

60. Arab States in general, and ESCWA members in particular, should take note of the recommendations presented here and work towards incorporating them within the framework of the economic dimension of the forthcoming summit of Arab States, scheduled to take place in Amman in March 2001. The leaders of the Arab States could endorse these recommendations and translate them into policies and measures for action at the national and regional levels.

#### L. ARABIZATION OF ELECTRONIC COMMERCE

61. The Arabization of Web sites should be pursued seriously, in order to attract customers in the Arab countries. Arabic-enabled Web sites should draw a large consumer base, since such sites would incorporate concepts that were more in line with consumers' tastes and preferences. Cross-breeding and intercultural operation also needs to be stimulated.

62. There are some who believe that sites should be both English- and Arabic-enabled. Sites that are purely Arabic-enabled could constitute a barrier to entry for consumers and businesses from other areas in the world, thereby isolating Arab businesses and limiting their potential. Thus, it is recommended that sites designed in the region should offer both language options.

## Annex I

### **LIST OF PARTICIPANTS**

#### **A. ESCWA MEMBERS**

##### Bahrain

Mr. Ali Ahmed Radhi  
Director, Commercial Registration Directorate  
Ministry of Commerce  
P.O. Box 5479  
Manama  
Tel.: 531835  
Fax: 531194  
E-mail: [aliradhi@batelco.com.bh](mailto:aliradhi@batelco.com.bh)

##### Egypt

Mr. Ihab Moustafa Awad  
Diplomat  
Ministry of Foreign Affairs  
18, Hamdi Aboulsoud Street  
Giza, Cairo  
E-mail: [ihabawad@hotmail.com](mailto:ihabawad@hotmail.com)

Mr. Amjad Abdel Ghaffar  
Director, Department of International Economic  
Relations  
Ministry of Economy and Foreign Trade

##### Iraq

Mr. Nabil Abdalla Al Janabi  
Chargé d'Affaires  
Embassy of Iraq in Lebanon

Mr. Abdul-Salam A.H. Selman  
Director, International Organizations Department  
Ministry of Trade  
Baghdad  
Tel.: 8853266  
Fax: 8862398

##### Jordan

Mr. Jamal Naji Ismail  
Head Researcher (Economics)  
Ministry of Industry and Trade  
Amman  
Tel.: 962-6-5607191, ext. 512/511  
Fax: 962-6-5684692/1  
E-mail: [jamalmahasneh@hotmail.com](mailto:jamalmahasneh@hotmail.com)

Mr. Ali Ahmad Al-Qudah  
Secretary-General  
Ministry of Posts and Communications  
Amman  
Tel.: 962-6-5825333  
E-mail: [aliquidah@hotmail.com](mailto:aliquidah@hotmail.com)

##### Lebanon

Mr. Patrick Farajian  
Consultant  
Ministry of Telecommunications  
Beirut  
Tel.: 961-3-399872  
E-mail: [farajian@sodetel.net.lb](mailto:farajian@sodetel.net.lb)

Mr. Raymond Khoury  
Director, Senior IT Strategy Advisor Technical  
Cooperation Unit  
Office of the Minister of State for Administrative  
Reform  
Beirut  
Tel.: 961-1-371510, ext. 114  
Fax: 961-1-371599  
E-mail: [rkhoury@omsar.gov.lb](mailto:rkhoury@omsar.gov.lb)

Mrs. Hala Saab  
IT Project Manager  
Technical Cooperation Unit  
Office of the Minister of State for Administrative  
Reform  
Beirut  
Tel.: 961-1-371510, ext.: 166  
Fax: 961-1-371599  
E-mail: [hmakarem@omsar.gov.lb](mailto:hmakarem@omsar.gov.lb)

Miss Tania Zaroubi  
IT Project Manager  
Technical Cooperation Unit  
Office of the Minister of State for Administrative  
Reform  
Beirut  
Tel.: 961-1-371510, ext. 142  
Fax: 961-1-371599  
E-mail: [tzaroubi@omsar.gov.lb](mailto:tzaroubi@omsar.gov.lb)

### Oman

Ms. Batoul Moosa Al-Mulangi  
Director of IT  
Ministry of Commerce and Industry  
P.O. Box 550  
Tel.: 968-7714226  
Fax: 968-7710519  
E-mail: [dit@mocioman.org](mailto:dit@mocioman.org)

### Saudi Arabia

Mr. Mohamed Amine Dana  
Chargé d'Affaires  
Embassy of Saudi Arabia in Lebanon  
Tel.: 961-1-211641

Mr. Issam Hamad Al-Mubarak  
Director General  
Foreign Trade Department  
Ministry of Commerce  
Fax: 966-1-4080791

### Yemen

Mr. Mohamed Fareh  
Chargé d'Affaires  
Embassy of Yemen in Lebanon  
Tel.: 961-1-852688

## B. CONSULTANTS AND EXPERTS

Mr. Saeed Al-Barwani  
E-Business Manager  
Al-Futtaim Trading Ltd.  
P.O. Box 152  
Dubai  
Tel.: 971-50-6580590  
Fax: 971-4-2226882  
E-mail: [saeed-albarwani@alfuttaim.co.ae](mailto:saeed-albarwani@alfuttaim.co.ae)

Mr. Pierre Charles Catala  
Professor of Law  
59, Avenue de Saxe  
75007 Paris  
Tel.: 0145669204  
Fax: 0145670699

Mr. Abdulilah Dewachi  
Regional Adviser  
ESCWA  
Beirut  
Tel.: 961-1-981301  
Fax: 961-1-981510

Ms. Rita Fakhoury  
Economic Affairs Officer  
ESCWA  
Beirut  
Tel.: 961-1-981301  
Fax: 961-1-981510

Mr. Antoine Feghali  
Consultant  
Director, Timezero Interactive Technologies  
Beirut  
Tel.: 961-1-879530  
E-mail: [Antoine@timezero.com.lb](mailto:Antoine@timezero.com.lb)

Mr. Abdel-Kareem Friehtat  
General Manager  
ComNet  
P.O. Box 5296  
Amman 11183  
Tel.: 962-6-5925582  
Fax: 962-6-5921374  
Mobile: 962-79-633111  
E-mail: [a.friehtat@comnet.com.jo](mailto:a.friehtat@comnet.com.jo)

Mr. Abdul Mongim Hassan Hafez  
Managing Director  
Egypt Home for IT  
Cairo  
Tel.: 03-5452455  
Fax: 03-5460705

Mr. Wassim Harb  
Honorary President of the Association for the  
Development of Informatics and Law in  
Lebanon (ADIL)  
P.O. Box 116-2050  
Beirut  
Tel.: 961-1-380264  
Fax: 961-1-383712  
E-mail: [madameklb@hotmail.com](mailto:madameklb@hotmail.com)

Mr. Hussin Hejase  
Assistant Professor  
Lebanese American University  
P.O. Box 13-5053  
Beirut  
Tel.: 961-1-867618  
Fax: 961-1-867098  
E-mail: [hhijazi@beirut.lau.edu.lb](mailto:hhijazi@beirut.lau.edu.lb)

Ms. Magda Ismail  
Internet Consultant  
Cairo  
Tel.: 20-12-3124319  
E-mail: [mmismail@link.com.eg](mailto:mmismail@link.com.eg)

Ms. Linda Karam  
Attorney-at-Law  
Computer Law Specialist  
Beirut

Mr. Fawzi Khamis  
Judge and member of ADIL  
Beirut  
Tel.: 961-1-871829  
Mobile: 961-3-695111

Mr. Mohammad Mrayati  
Regional Adviser  
ESCWA  
Beirut  
Tel.: 961-1-981301  
Fax: 961-1-981510

Mr. Habib Sharif Al Mulla  
Habib Al Mulla and Company, Advocates and  
Legal Consultants  
P.O. Box 2268  
Dubai  
Tel.: 971-4-3316868  
Fax: 971-4-3316050  
E-mail: [hmulla@emirates.net.ae](mailto:hmulla@emirates.net.ae)

Mr. Younis Khaled Mustafa  
Chairman  
Arab Center for Legal Studies and High-  
Technology  
Amman  
Tel.: 5854021  
Fax: 5854021  
E-mail: [Lawoffc@nol.com.jo](mailto:Lawoffc@nol.com.jo)

Mr. Khaled Zayed Al Nehayan  
Chairman  
Bin Zayed Group  
P.O. Box 15  
Dubai  
Tel.: 971-4-2662222  
Fax: 971-4-2652226  
E-mail: [khaled@binzayed.co.ae](mailto:khaled@binzayed.co.ae)

Mr. Philip Abi Rached  
Internet Senior Analyst  
Lebanon.com Interactive Community Services on  
the Internet  
Beirut  
Tel.: 03-215430  
E-mail: [PhilipAbirached@Lebanon.com](mailto:PhilipAbirached@Lebanon.com)

Mr. Elie Saab  
Financial and Administrative Manager  
Chateau Kefraya  
Beirut  
Tel.: 961-1-485207  
Fax: 961-1-485430  
E-mail: [admin@chateuakefraya.com](mailto:admin@chateuakefraya.com)

Mr. Nabil Safwat  
Chief, Transport Section  
ESCWA  
Beirut  
Tel.: 961-1-981301  
Fax: 961-1-981510  
E-mail: [nsafwat@escwa.org.lb](mailto:nsafwat@escwa.org.lb)

Mr. Ahmed Al Semdan  
Professor  
University of Kuwait  
P.O. Box 6894, Hawli  
Kuwait 32043  
Tel.: 965-9025816  
Fax: 965-2461861  
E-mail: [drads@hotmail.com](mailto:drads@hotmail.com)

Ms. May Dimashkieh Serhal  
Director, Research Department  
General Union of Chambers of Commerce, Industry  
and Agriculture for Arab Countries  
P.O. Box 11-2837  
Beirut  
Tel.: 961-1-862841  
Fax: 961-1-862841  
E-mail: [gucciaac@destination.com.lb](mailto:gucciaac@destination.com.lb)

C. UNITED NATIONS BODIES AND OTHER ORGANIZATIONS AND SPECIALIZED AGENCIES  
WITHIN THE UNITED NATIONS SYSTEM

Mr. Hans A. Hansell  
Deputy Director, Trade Division  
Economic Commission for Europe  
Palais des Nations  
CH-1211 Geneva 10  
Switzerland  
Tel.: 41-22-9172457  
Fax: 41-22-9170036  
E-mail: [hans.hansell@unece.org](mailto:hans.hansell@unece.org)

Mrs. Lee Tuthill  
Counsellor  
World Trade Organization  
154, rue de Lausanne  
CH-1211 Geneva 21  
Switzerland  
Tel.: 41-22-7395204  
Fax: 41-22-7395771  
E-mail: [lee.tuthill@wto.org](mailto:lee.tuthill@wto.org)

Mr. Ian Worrell  
Adviser on Trade in Services  
Trade in Services Unit  
Division of Product and Market Development  
International Trade Centre  
Palais des Nations  
CH-1211 Geneva 10  
Switzerland  
Tel.: 41-22-7300535  
Fax: 41-22-7300578  
E-mail: [worrell@intracen.org](mailto:worrell@intracen.org)

D. OTHER INTERNATIONAL ORGANIZATIONS

Mr. Maurizio Bussolo  
Economist  
OECD Development Center  
94, rue Chardon Lagache  
75016 Paris  
Tel.: 33-1-45249647  
E-mail: [Maurizio.bussolo@oecd.org](mailto:Maurizio.bussolo@oecd.org)

E. GOVERNMENTAL, INTERGOVERNMENTAL AND NON-GOVERNMENTAL ORGANIZATIONS

Bahrain

Mr. Jassim Mohamed Al Shatti  
General Director  
Bahrain Chamber of Commerce and Industry  
Bahrain  
Tel.: 229555  
Fax: 224985

Egypt

Mr. Magdy Ahmed Mohamed Desouki  
Director of Foreign Trade  
Federation of Egyptian Chambers of Commerce  
Cairo  
Tel.: 3958368  
Fax: 3958371

Jordan

Mr. Salim Kherfan  
Deputy, Board of Directors  
Amman Chamber of Commerce  
P.O. Box 287  
Amman  
Tel.: 4636852  
Fax: 4611060

Mr. Abdel Fattah Al Kilani  
Deputy Secretary-General  
Arab Federation for Consumers  
National Society for Consumer Protection  
P.O. Box 8149  
Amman 11121  
Tel.: 962-6-5684503  
Fax: 962-6-5684503

Jordan (continued)

Mr. Nayef Al Qasrawi  
Board Member  
Amman Chamber of Commerce  
P.O. Box 287  
Amman  
Tel.: 5531044  
Fax: 5531046  
Mobile: 526051

Ms. Bassima Al Salaymi  
Director  
Arab Center for Legal Studies and High-  
Technology  
Amman  
Tel.: 5854021  
Fax: 5854021  
E-mail: [Lawoffc@nol.com.jo](mailto:Lawoffc@nol.com.jo)

Mr. Nasser Sanad Al-Waqfi  
Mafraq Chamber of Commerce  
Amman  
Tel.: 6231095  
Fax: 6231095

Kuwait

Mr. Ayman Hussein Nehme  
Operations Officer  
Inter-Arab Investment Guarantee Corporation  
Kuwait  
Tel.: 965-4844500  
Fax: 965-4841240  
E-mail: [ayman@iai.org.kw](mailto:ayman@iai.org.kw)

Lebanon

Mr. Imad B. Baalbaki  
American University of Beirut  
P.O. Box 11-0236  
Beirut  
Tel.: 01-352700  
E-mail: [bimad@aub.edu.lb](mailto:bimad@aub.edu.lb)

Mr. Abdel Rahman Berro  
Consumers Lebanon  
Beirut  
Tel.: 961-3-910728  
Fax: 961-1-353797  
E-mail: [consumerslebanon@hotmail.co](mailto:consumerslebanon@hotmail.co)

Mr. Zouheir Berro  
President  
Consumers Lebanon  
Beirut

Ms. Rouba Chalabi  
Commercial Assistant  
Commercial Section  
Embassy of the United States in Lebanon  
P.O. Box 70/840  
Beirut  
Tel.: 04/542600, ext. 487  
Fax: 04/544794  
E-mail: [commercial@usembassy.com.lb](mailto:commercial@usembassy.com.lb)

Ms. Maya Chamli  
Research Assistant  
Economics Department  
Lebanese American University  
Beirut  
Tel.: 961-3-427947  
E-mail: [mchamli@hotmail.com](mailto:mchamli@hotmail.com)

Mr. Samir Farah  
Representative  
Friedrich Ebert Stiftung  
P.O. Box 6107  
Beirut  
Tel.: 961-3-608481  
Fax: 961-1-353698  
E-mail: [feslb@inco.com.lb](mailto:feslb@inco.com.lb)

Ms. Lina Ghoussoub  
Project Manager  
Lebanese Center for Policy Studies  
Beirut  
Tel.: 961-1-490561  
Fax: 961-1-490375  
E-mail: [lghoussoub@lcps.org.lb](mailto:lghoussoub@lcps.org.lb)

Ms. Nisrine Hamdan  
Economic Researcher  
Université Saint-Joseph  
Beirut  
Tel.: 961-3-863981  
Fax: 961-1-215483  
E-mail: [cde-fsc@usj.edu.lb](mailto:cde-fsc@usj.edu.lb)

Mr. Toni Issa  
President  
Association for the Development of Informatics  
and Law in Lebanon  
Beirut  
Tel.: 961-1-383712  
Fax: 961-1-380264

Mr. Walid Kassir  
Professor of Law  
Université Saint-Joseph and Lebanese American  
Univeristy  
Beirut  
Tel.: 961-1-335730  
Fax: 961-1-335730

Lebanon (continued)

Ms. Samar Khayat  
Research Assistant  
Economics Department  
Lebanese American University  
Beirut  
Tel.: 961-3-355008  
E-mail: [sammour@cyberia.net.lb](mailto:sammour@cyberia.net.lb)

Mr. Mohamad S. Manasfi  
Engineer, Executive Director, Information  
Technology Department  
American University of Beirut  
Beirut  
Tel.: 961-1-650000, ext. 2280  
Fax: 961-1-351706  
E-mail: [manasfi@aub.edu.lb](mailto:manasfi@aub.edu.lb)

Mr. Fadi Mounla  
Council for Development and Reconstruction  
LHITC member  
P.O. Box 116-5351  
Beirut  
Tel.: 961-1-981431, ext. 163  
Fax: 961-1-981381  
E-mail: [fadim@cdr.gov.lb](mailto:fadim@cdr.gov.lb)  
[etouma@hotmail.com](mailto:etouma@hotmail.com)

Mr. Haytham Rahhal  
Consumers Lebanon  
Treasurer  
Beirut  
Tel.: 961-3-628161  
Fax: 961-3-316966

Oman

Mr. Hamood Salim Al-Abri  
Business Strategy Engineer  
OMANTEL  
Tel.: 968-631137  
Fax: 968-695141  
E-mail: [hamud42@omantel.co.om](mailto:hamud42@omantel.co.om)

Mr. Zuhair Fadhil Al-Lawati  
Corporate Planning Engineer  
OMANTEL  
Tel.: 968-631135  
Fax: 968-695141  
E-mail: [zuhair@omantel.co.om](mailto:zuhair@omantel.co.om)

Saudi Arabia

Mr. Fahad Rashed Al Askar  
Manager  
Computer and Information Department  
Riyadh  
Tel.: 966-1-4053200  
Fax: 966-1-4024747

Mr. Mohammed Al Gwaizani  
Finance Department Manager  
Chamber of Commerce and Industry for the  
Eastern Province  
P.O. Box 719  
Dammam 31421  
Tel.: 8571111, ext. 3333  
Fax: 8570607  
E-mail: [msag85@chamber.org.sa](mailto:msag85@chamber.org.sa)

Mr. Ezzedine M. Khoja  
Manager, Development Department  
Finance Sector, Reporter of Unified Shari'a Board  
Al Baraka Investment and Development Co.  
P.O. Box 6854  
Jeddah 21452  
Tel.: 966-2-6710000, ext. 2686-3062  
Fax: 966-2-6170347  
E-mail: [e-khoja@hotmail.com](mailto:e-khoja@hotmail.com)

Mr. Hussein Mohammed Mirghani  
Head of Economic Division  
Federation of GCC Chambers of Commerce,  
Industry and Agriculture  
P.O. Box 2198  
Dammam 31451  
Tel.: 8264441  
Fax: 8266794  
E-mail: [fgccc@zajil.net](mailto:fgccc@zajil.net)

Mr. A. Kadir Demir Satiroglu  
Economist  
Islamic Development Bank (IDB)  
P.O. Box 5925  
Jeddah  
Tel.: 966-2-6467016  
Fax: 966-2-6371064  
E-mail: [aksatiroglu@ISDB](mailto:aksatiroglu@ISDB)

United Arab Emirates

Mr. Abdulla Sultan Abdulla  
Secretary-General  
Federation of UAE Chambers of Commerce and  
Industry  
P.O. Box 8886  
Dubai  
Tel.: 971-4-2213878  
Fax: 971-4-2235498

United Arab Emirates (continued)

Mr. Nehmet Ayyash  
Head of Trade Information Section  
Arab Trade Financing Program (ATFP)  
P.O. Box 26799  
Abu Dhabi  
Tel.: 316999, ext. 710  
Fax: 316793  
E-mail: [iatinhq@emirates.net.ae](mailto:iatinhq@emirates.net.ae)

Mr. Khoder A. Hawilo  
Head of IT Department  
Sharjah Chamber of Commerce, Industry and  
Agriculture  
P.O. Box 580  
Sharjah  
Tel.: 971-6-5541444  
Fax: 971-6-5541119  
E-mail: [k.hawilo@sharjah.gov.ae](mailto:k.hawilo@sharjah.gov.ae)

F. PRIVATE SECTOR

Jordan

Mr. Ali Mansour  
Businessman  
Amman  
Tel.: 6231602

Mr. Elie P. Aoun  
Financial Consultant  
Management and Business Law  
Beirut  
Tel.: 961-5-459273  
Fax: 961-5-450222

Lebanon

Mr. Mouin Abdallah  
Development Unit Manager  
LibanCell  
P.O. Box 136406  
Beirut  
Tel.: 961-3-792312  
Fax: 961-3-792030  
E-mail: [mabdalla@libancell.com.lb](mailto:mabdalla@libancell.com.lb)

Mr. Parounag Astourian  
Avocat à la cour  
Cabinet Moghaizel  
P.O. Box 16-6742  
Beirut  
Tel.: 961-1-333753  
Fax: 961-1-201354  
E-mail: [aparo@dm.net.lb](mailto:aparo@dm.net.lb)

Mr. Roger Abi Nader  
Marketing and Sales Manager  
NetCommerce  
Beirut  
Tel.: 961-1-879709  
Fax: 961-1-879709  
E-mail: [ran@netcommerce.com.lb](mailto:ran@netcommerce.com.lb)

Mr. Patrick Atme  
Economist  
P.O. Box 11-7645  
Beirut  
Tel.: 961-1-398123  
Fax: 961-1-398123  
E-mail: [patrick1a@hotmail.com](mailto:patrick1a@hotmail.com)

Ms. Bushra K. Abu Salem  
Legal Advisor  
Beirut  
Tel.: 961-3-984617  
Fax: 961-1-735309  
E-mail: [bushraksalem@yahoo.com](mailto:bushraksalem@yahoo.com)

Mr. Abdel Basset Banna  
Lawyer  
Beirut  
Tel.: 961-3-753123 or 961-1-983369  
Fax: 961-1-983246  
E-mail: [a-banna@dm.net.lb](mailto:a-banna@dm.net.lb)

Mr. Antoine Aoun  
Managing Director  
Formatech Computer Training and IT Consulting  
P.O. Box 2949  
Beirut  
Tel.: 961-1-640401  
Fax: 961-1-640399  
E-mail: [antoinea@multihexa.com](mailto:antoinea@multihexa.com)

Mr. Naji Boutros  
Chief Executive Officer BBTS (Miksassi)  
Beirut  
Tel.: 961-3-338575  
E-mail: [brous@hotmail.com](mailto:brous@hotmail.com)

Ms. Sabah Corm  
Web Unit Director  
Inconet  
Beirut  
Tel.: 961-1-512513  
Fax: 961-1-510474  
E-mail: [corm@inco.com.lb](mailto:corm@inco.com.lb)



Lebanon (continued)

Mr. Fadi El-Demachki  
General Manager  
Research and Computer Aided Management  
(RCAM)  
Beirut  
Tel.: 961-1-751387  
Fax: 961-1-342709  
E-mail: [rcam@ferra.net.lb](mailto:rcam@ferra.net.lb)

Ms. Rania Fathallah  
Research Director  
Aregon  
Beirut  
Tel.: 961-1-985428  
Fax: 961-1-985429  
E-mail: [rania.fathallah@aregon.com](mailto:rania.fathallah@aregon.com)

Mr. Majed Fayad  
Attorney-at-Law  
Beirut  
Tel.: 961-1-346701  
Fax: 961-1-739718

Ms. Basima Ghaddar  
Marketing Manager  
Ghaddar Trade and Industry  
P.O. Box 102  
Saida, Lebanon  
Tel.: 961-7-221956  
Fax: 961-7-221956  
E-mail: [redaghad@inco.com.lb](mailto:redaghad@inco.com.lb)

Mr. Imad Ghandour  
Businessman  
P.O. Box 11-6144  
Beirut  
Tel.: 961-1-800207  
Fax: 961-1-810676  
E-mail: [mei2000@inco.com.lb](mailto:mei2000@inco.com.lb)

Ms. Jihane H. Hatem  
Counsellor and Attorney-at-Law  
Law Offices of A. Abboud and Associates  
P.O. Box 113-6100  
Beirut  
Tel.: 961-1-362757  
Fax: 961-1-603166  
E-mail: [a-abboud@dm.net.lb](mailto:a-abboud@dm.net.lb)

Ms. Maya Hour  
Commercial Assistant  
Schneider Electric  
P.O. Box 11-5020  
Beirut  
Tel.: 961-3-826415  
Fax: 961-1-818402  
E-mail: [hour@cyberia.net.lb](mailto:hour@cyberia.net.lb)

Mr. Nadim Jawhari  
General Manager  
Consultcom  
P.O. Box 11-6826  
Beirut  
Tel.: 961-1-372857  
Fax: 961-1-372779  
E-mail: [gm@consultc.com](mailto:gm@consultc.com)

Ms. Carole Jeha  
E-Commerce Solutions Project Manager  
Data Management  
Beirut  
Tel.: 961-1-337001, ext. 103/205  
Fax: 961-1-336550  
E-mail: [cgeha@dm.net.lb](mailto:cgeha@dm.net.lb)

Mr. Gaby Karam  
Lawyer  
Beirut  
Tel.: 961-3-240995  
E-mail: [toni@adil.org.lb](mailto:toni@adil.org.lb)

Mr. Mohamad Khachab  
Managing Director  
KPMG  
P.O. Box 11-1583  
Beirut  
Tel.: 961-1-350518  
Fax: 961-1-350238  
E-mail: [mkhachab@kpmg.com.lb](mailto:mkhachab@kpmg.com.lb)

Ms. May Khalife  
Attorney-at-Law  
P.O. Box 70-868  
Antelias, Lebanon  
Tel.: 961-4-406477  
Fax: 961-4-403735  
E-mail: [rzar@intracom.net.lb](mailto:rzar@intracom.net.lb)

Mr. Sam Lutfallah  
Executive Director  
Inconet  
Beirut  
Tel.: 961-1-512513  
Fax: 961-1-510474

Mr. Salim El Meouchi  
Etude Badri et Salim El Meouchi  
Beirut  
Tel.: 961-4-409493  
Fax: 961-4-409673  
E-mail: [elmeou.law@inco.com.lb](mailto:elmeou.law@inco.com.lb)

Ms. Rima Musa  
Attorney-at-Law  
Beirut  
Tel.: 961-1-689746

Lebanon (continued)

Mr. Anbar Nashashibi  
Chairman and Chief Executive Officer  
International Business Alliance Group  
Beirut  
Tel.: 961-1-751179  
Fax: 961-1-751180  
E-mail: [anbar\\_nashashibi@hotmail.com](mailto:anbar_nashashibi@hotmail.com)

Mr. Camille Nassar  
Controller  
Bank of Beirut and the Arab Countries (BBAC)  
Beirut  
Tel.: 961-3-707274  
Fax: 961-4-401676  
E-mail: [nascom.int@usa.net](mailto:nascom.int@usa.net)

Mr. Akram Rayess  
Consultant  
Talal Abu-Ghazaleh Associates Ltd.  
P.O. Box 11-7381  
Beirut  
Tel.: 961-1-353858  
Fax: 961-1-353858  
E-mail: [tagco.Beidut@tagi.com](mailto:tagco.Beidut@tagi.com)

Mr. Salah A. Rustum  
Chairman and Chief Executive Officer  
Global Sign  
P.O. Box 113-5091  
Beirut  
Tel.: 961-1-360420  
Fax: 961-1-367958  
E-mail: [info@globalsign.com.lb](mailto:info@globalsign.com.lb)

Mr. Fadi Saab  
Chairman  
TMA  
Beirut  
Tel.: 961-1-820570  
Fax: 961-1-629219  
E-mail: [fsaab@tma.com.lb](mailto:fsaab@tma.com.lb)

Mr. Omar Sabbagh  
Account Executive  
Reuters  
Beirut  
Tel.: 961-3-282572  
E-mail: [omar.sabbagh@reuters.com](mailto:omar.sabbagh@reuters.com)

Ms. Samar Shartouni  
Attorney-at-Law  
Beirut  
Tel.: 961-1-275258

Ms. Gretta Tawil  
Conseillère Juridique  
ADIL  
Beirut  
Tel.: 961-1-490936  
Fax: 961-1-490936

Mr. Aziz Torbey  
Attorney-at-Law  
Beirut  
Tel.: 961-1-486446  
Fax: 961-1-481293  
E-mail: [atlaw.dm.net.lb](mailto:atlaw.dm.net.lb)

Mr. Elie Touma  
Miksasi Digital  
Beirut  
Tel.: 961-3-654417

Mr. Roger G. Yazbeck  
President  
Agence Générale d'Assurance s.a.l.  
P.O. Box 16-5400  
Beirut  
Tel.: 961-4-719800  
Fax: 961-4-719800

Lebanon - Crédit Libanais

Mr. Toufic Attieh  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698

Mr. Badih Azzi  
Training Manager  
P.O. Box 11-1458  
Beirut  
Tel.: 961-1-983181  
Fax: 961-1-983184

Mr. Nagib S. Batlouni  
Assistant Manager  
P.O. Box 166729  
Beirut  
Tel.: 961-1-871755  
Fax: 961-1-871756

Lebanon - Crédit Libanais (continued)

Ms. Siham Bawab  
Advisor  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-325402  
E-mail: [sbawab@creditlibanais.com.lb](mailto:sbawab@creditlibanais.com.lb)

Mr. George El Hajj  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698

Ms. Nina El Hajj  
Chairman's Office  
P.O. Box 166729  
Beirut  
Tel.: 961-1-218333  
Fax: 961-1-325713  
E-mail: [nelhajj@creditlibanais.com.lb](mailto:nelhajj@creditlibanais.com.lb)

Ms. Lydia Hayek  
Assistant to the General Manager  
Beirut  
Tel.: 961-4-522601  
Fax: 961-1-871754

Mr. Anwar Abou Jaoude  
Regional Manager  
Kaslik, Lebanon  
Tel.: 961-9-636650  
Fax: 961-9-636651  
E-mail: [ajaoude@dm.com.lb](mailto:ajaoude@dm.com.lb)

Mr. Naji Kayrouz  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698

Ms. Dina Koussa  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698

Mr. George Khoury  
Deputy General Manager  
P.O. Box 11-1458  
Beirut  
Tel.: 961-1-983150  
Fax: 961-1-983155  
E-mail: [investment@creditlibanais.com.lb](mailto:investment@creditlibanais.com.lb)

Ms. Norma Khoury  
Branch Operations Manager  
Operations Division  
Beirut  
Tel.: 961-3-709094

Ms. Salwa Khoury  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698

Mr. Robert J. Lytle  
Head of Operations Division  
Beirut  
Tel.: 961-1-258106  
Fax: 961-1-259374  
E-mail: [blytle@creditlibanais.com.lb](mailto:blytle@creditlibanais.com.lb)

Mr. Jacques Matta  
Internet Audit Manager  
Deputy Senior Manager  
P.O. Box 166729  
Beirut  
Tel.: 961-1-983160

Ms. Helene Mirza  
Branch Operations Manager  
Operations Division  
Beirut  
Mobile: 961-3-929849

Ms. Majida Moujaess  
Relationship Manager  
Corporate Division  
P.O. Box 166729  
Beirut  
Tel.: 961-1-200028  
Fax: 961-1-215698 or 983163

Mr. Roy Obeid  
Relationship Manager  
Beirut  
Tel.: 961-3-653399  
E-mail: [nbatlouni@creditlibanais.com.lb](mailto:nbatlouni@creditlibanais.com.lb)

Lebanon - Crédit Libanais (continued)

Mr. Antoine Raad  
Deputy General Manager  
Information Technology Division  
Beirut  
Tel.: 961-1-899911  
Fax: 961-1-871754  
E-mail: [araad@creditlibanais.com.lb](mailto:araad@creditlibanais.com.lb)

Mr. Joseph Rizk  
Deputy Senior Manager  
Administration Services  
P.O. Box 166729  
Beirut  
Tel.: 961-1-258106  
Fax: 961-1-257638

Mr. Fadi Sader  
Senior Manager  
Retail Banking  
P.O. Box 166729  
Beirut - Lebanon  
Tel.: 961-1-333578  
Fax: 961-1-338812

Mr. Andrew Stephens  
Deputy General Manager  
Retail Banking  
P.O. Box 166729  
Beirut  
Tel.: 961-1-323401  
Fax: 961-1-203010  
E-mail: [astephens@creditlibanais.com.lb](mailto:astephens@creditlibanais.com.lb)

Ms. Viviane Torbey  
Attaché de Direction  
Beirut  
Tel.: 961-3-288851  
E-mail: [vtorbey@creditlibanais.com.lb](mailto:vtorbey@creditlibanais.com.lb)

Syrian Arab Republic

Mr. Bassam Al-Massri  
President  
Bassam Al-Massri Co.  
Trading and Industry and Services  
Board Member, Chamber of Industry  
P.O. Box 12115  
Damascus  
Tel.: 2242539 or 2216085  
Fax: 2219260

G. ESCWA SECRETARIAT

Mr. Zeki Fattah  
Chief, Economic Development Issues and Policies  
Division  
E-mail: [zfattah@escwa.org.lb](mailto:zfattah@escwa.org.lb)

Mr. Antoine Mansour  
Chief, Trade Section  
Economic Development Issues and Policies  
Division  
E-mail: [amansour@escwa.org.lb](mailto:amansour@escwa.org.lb)

Ms. Rita Fakhoury  
Economic Affairs Officer  
Economic Development Issues and Policies  
Division

## Annex II

### LIST OF DOCUMENTS

Symbol	Title
E/ESCWA/ED/2000/WG.1/L.1	Proposed organization of work
E/ESCWA/ED/2000/WG.1/2	Business processes and electronic commerce
E/ESCWA/ED/2000/WG.1/3	E-commerce security
E/ESCWA/ED/2000/WG.1/4	E-commerce for development: prospects and policy issues
E/ESCWA/ED/2000/WG.1/5	The role of Arab chambers in the development of electronic commerce
E/ESCWA/ED/2000/WG.1/6	Electronic commerce in Lebanon
E/ESCWA/ED/2000/WG.1/7	Electronic commerce in Egypt
E/ESCWA/ED/2000/WG.1/8	دور الإسكوا في تسهيل النقل الدولي
E/ESCWA/ED/2000/WG.1/9	Certification and digital signature
E/ESCWA/ED/2000/WG.1/10	Identifying management gaps towards e-business: a study from Lebanon
E/ESCWA/ED/2000/WG.1/11	منازعات التجارة الإلكترونية
E/ESCWA/ED/2000/WG.1/12	Electronic commerce in the United Arab Emirates
E/ESCWA/ED/2000/WG.1/13	Electronic commerce in Jordan
E/ESCWA/ED/2000/WG.1/14	وضع الأعمال الإلكترونية في الوطن العربي: تعريبها وتوطينها
E/ESCWA/ED/2000/WG.1/15	Information and communication infrastructure of the ESCWA region
E/ESCWA/ED/2000/WG.1/16	التجارة الإلكترونية وجرائم الإنترنت في تشريعات دولة الإمارات العربية المتحدة
E/ESCWA/ED/2000/WG.1/17	العقود والأعمال الجارية ضمن إطار التجارة الإلكترونية
E/ESCWA/ED/2000/WG.1/18	European and American experience in e-commerce
E/ESCWA/ED/2000/WG.1/19	التوقيع الإلكتروني

### Annex III

## **ORGANIZATION OF WORK**

Wednesday, 8 November 2000

9.30 - 10.15 a.m.	Opening statements (Mr. Zeki Fattah, Chief of the Economic Development Issues and Policies Division of ESCWA; representatives of sponsoring organizations; Mr. Hazem El-Beblawi, Executive Secretary of ESCWA; and Mr. Basel Fuleihan, Minister of Economy and Trade in Lebanon).
10.15 - 10.45 a.m.	Break.
10.45 a.m. - 1 p.m.	<b>Session I: the international perspective of trade policy and e-commerce</b>  Introductory remarks (Mr. Zeki Fattah).  E'ing your organization: surviving in the e-trade environment (Mr. Ian Worrel, International Trade Center, Adviser on Trade Services, Department of Market and Product Development).  E-commerce for development: prospects and policy issues, with emphasis on SMEs (Mr. Maurizio Bussolo, economist, OECD Development Centre).  WTO and e-commerce (Ms. Lee Tuthill, World Trade Organization).  Trade facilitation for SMEs (Mr. Hans Hansel, Deputy Director, Trade Division, Economic Commission for Europe).  Discussion.
1 - 2 p.m.	Lunch break.
2 - 4 p.m.	<b>Session II: the pillars of e-commerce</b>  Information and communication infrastructure in the ESCWA region (Mr. Abdulilah Dewachi, Regional Adviser, ESCWA).  Security issues in e-commerce (Mr. Abdulkarim Freihat, General Manager, Comnet, Jordan).  Certification and digital signature (Ms. Linda Karam, Attorney-at-Law and computer law specialist, Lebanon).  Payment network and e-commerce (Mr. Antoine Raad, Deputy General Manager, IT Division, Credit Libanais, and Chairman of Net Commerce, Lebanon).  The role of ESCWA in promoting transport facilitation in the region (Mr. Nabil Safwat, Chief, Transport Section, ESCWA).  Discussion.
2 - 2.30 p.m.	Break.

Wednesday, 8 November 2000 *(continued)*

2.30 - 6 p.m.

**Session III: the pillars of e-commerce** *(continued)*

Arabization and localization of e-commerce: status and requirements (Mr. Mohammad Mrayati, Regional Adviser, ESCWA).

Management attitudes and e-commerce (Mr. Hussin Hijazi, Professor, Lebanese American University).

Microsoft in e-commerce: impact on buying and selling habits (Mr. Charbel Fakhoury, Business Development Manager, Microsoft).

Discussion.

Thursday, 9 November 2000

9 - 10.30 a.m.

**Session IV: status of e-commerce in selected ESCWA countries**

Case study of Egypt (Ms. Magda Ismail, ESCWA consultant).

Case study of the United Arab Emirates (Ms. Rita Fakhoury, Economic Affairs Officer, ESCWA).

Discussion.

10.30 - 11 a.m.

Break.

11 a.m. - 1 p.m.

**Session V: status of e-commerce in selected ESCWA member countries** *(continued)*

Case study of Lebanon (Mr. Antoine Feghali, ESCWA consultant and Director of Timezero Interactive Technologies, Lebanon).

Electronic banking in Lebanon (Mr. Ali Nahle, IT Director, Banque du Liban).

Case study of Jordan (Ms. Rita Fakhoury, Economic Affairs Officer, ESCWA).

Discussion.

1 - 2.30 p.m.

Lunch break.

2.30 - 5 p.m.

**Session VI: legal and regulatory aspects of e-commerce**

Consumer protection (Mr. Ahmad Al-Samdan, Professor, University of Kuwait).

Computer crimes (Mr. Habib Moulla, Attorney-at-law, United Arab Emirates).

International disputes resolution (Mr. Younis Arab, Attorney-at-law and Chairman of the Arab Center for Legal Studies and High Technology, Jordan).

Electronic evidence (Mr. Fawzi Khamis, judge and member of the Association for the Development of Informatics and Law in Lebanon).

Discussion.

5 - 5.30 p.m.

Break.

Thursday, 9 November 2000 (continued)

5.30 - 7 p.m.

**Session VII: legal and regulatory aspects of e-commerce**  
(continued)

Contracting in e-commerce (Mr. Wassim Harb, Honorary President of ADIL, and Professor at the Lebanese University and La Sagesse University, Lebanon).

European and American experience in e-commerce (Mr. Pierre Catala, Professor, University of Paris).

Discussion.

7 - 9 p.m.

Cocktail reception.

Friday, 10 November 2000

9 - 11 a.m.

**Session VIII: best practices of private firms**

The role of chambers of commerce and industry (Ms. May Dimashkieh Serhal, Director, Research Department, General Union of Chambers of Commerce, Industry and Agriculture for the Arab Countries).

NetCommerce and its virtual mall: "Yalla! Shopping" (Mr. Roger Abi Nader, Marketing and Sales Manager, NetCommerce, Lebanon).

The Chateau Kefraya experience in e-commerce (Mr. Elie Saab, Financial and Administrative Manager and IT Manager, Chateau Kefraya, Lebanon; and Mr. Philip Abi Rached, Principal Internet Analyst, Chateau Kefraya representative in the United States).

The experience of the Bin Zayed Group in e-commerce (Sheikh Khaled Bin Zayed Al-Nahyan).

The experience of Alfutaim Trading in e-commerce (Mr. Saeed Al Barwani, E-Business Manager, Alfutaim Trading, United Arab Emirates).

The Aramex experience (Mr. Hazem Malhas, Chief Operating Officer, Aramex, Jordan).

The experience of Egypt Home for IT in e-commerce (Mr. Abdul Moneim Hafez, Managing Director, Egypt Home for IT, Egypt).

Discussion.

11 - 11.30 a.m.

Break.

11.30 a.m. - 1 p.m.

**Session IX: closing session**

Panel discussion.

Conclusions and recommendations.