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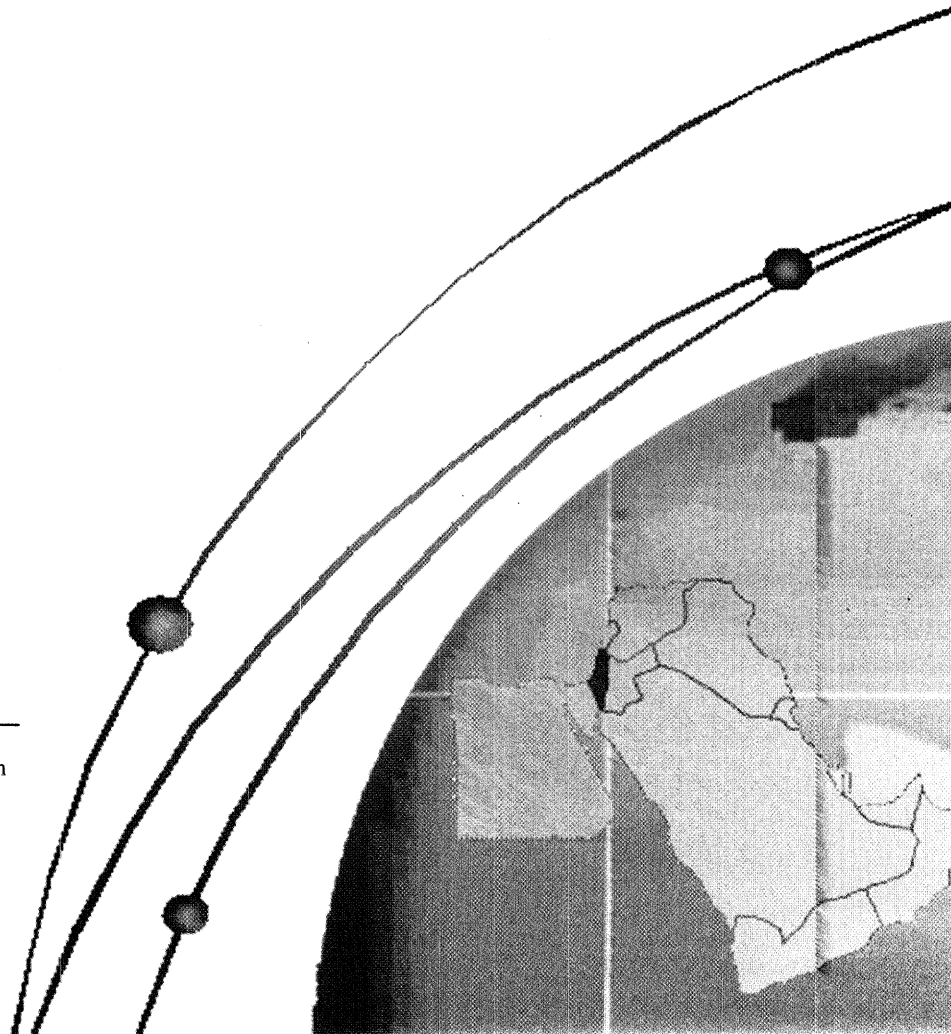
EMPOWERING E-BUSINESS IN EGYPT: FACING THE CHALLENGES

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Empowering E-Business in Egypt: Facing the Challenges!

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Outline

- E-Business: some key issues & questions
- Towards a paper-less society
- Towards a cash-less society
- E-payment: issues & challenges

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E-Business: Some Key Issues

- Legislation (cyber laws) & Regulatory Issues:
 - Electronic Signature & Electronic Contracting draft law (Certificate authority)
 - Customs & taxes, encryption, IPR, privacy, security, consumer protection, Jurisdiction , domain names, trade marks, e-payments regulations, etc.
- E-Payment infrastructure (E-Banking, ATM/POS /EFT Networks, Credit Bureau, etc.)
- Other support/enabling services: insurance, transport, postal, legal (conflict resolution, arbitration, ...etc)
- E-Education & E-Knowledge (HRD)

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E-Business: Some Key Questions?!

- Who is responsible for E-Business?
- How can government empower the use of E-commerce and E-Business?
- How can SMEs understand the challenges and opportunities of E-commerce?
- How to help create, empower, and support *Egyptian* E-business models?
- Where do we go from here?

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Towards A Paper-less Society

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Drafting an Electronic Signature Act: The Process

- National Electronic Signature Committee (entities):
 - Ministry of Communications and Information Technology
 - Ministry of Justice
 - Ministry of Economy and Foreign Trade
 - Ministry of Finance
 - Ministry of Foreign Affairs
 - Ministry of Interior
 - Ministry for Administrative Development
 - Central Bank of Egypt
 - Cabinet Information & Decision Support Center

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Drafting an Electronic Signature Act: The Process (Cont.)

- National Electronic Signature Committee
(legal and technology experts):
 - Governmental,
 - Private sector, and
 - Academic

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Drafting an Electronic Signature Act: Some Key Issues

- Amending existing laws vs. creating a “new” law
- Recognition of electronic/digital documents and signatures
- Creation of a state organization for regulatory, licensing, and supervisory roles
- Protecting IPR and privacy
- General awareness & training programs
- Pilot projects (E-Government Program)

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E-Signature Law (April 2004): The Main Points

- Recognizing electronic/digital signatures and document
- Scope: Commercial, Administrative, Civil Sectors
- Technology Neutrality
- Establishing a regulatory body for CAs
- Recognizing “foreign” CAs
- Security measures and protecting privacy

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More Cyber Laws may be needed!

Four sub-committees:

- Electronic Contracting
- E-Payment
- Customs and Taxes
- CyberCrime

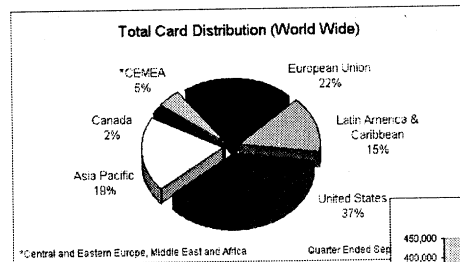
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Towards A Cash-Less Society

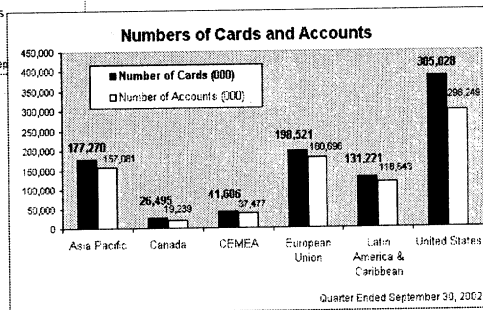


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Plastic Cards Penetration Worldwide

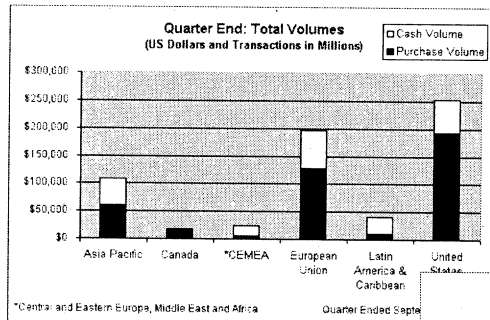


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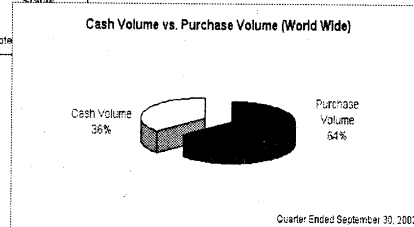


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How Are Plastic Cards Used ?!!



Source: www.visa.com



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Plastic Cards in Egypt

- ◆ Telecom prepaid cards (GSM, home phones, public phones)
- ◆ Car parking meters
- ◆ Banks & Egypt Post
- ◆ Electric bill payment (under development)
- ◆ Gas bill payment (under development)
- ◆ Subway system (under study)

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Empowering E-Payment: Issues and Challenges

- **Regulatory issues:** role of the central bank, credit bureau, e-payment, privacy, security, consumer protection, etc.
- **Applications and services:** e-banking, internet banking, mobile banking
- **Retail banking, micro-payments and micro-credit services :** plastic cards (chip/magnetic), mobile phones, IVR systems, etc.
- **ICT infrastructure in the banking sector & financial institutions including Egypt Post:** intra- & inter-banks; national & international.
- **Pilot projects:** EFT & ATM/POS networks (Banks, Egypt Post, National Switch); E-government projects and services; Public access of ICT (*ICT Clubs, free internet & affordable PC initiatives*).

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A Key Challenge ...

We Need Several Paradigm Shifts!

Thank You

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