shamil

CASE STUDY

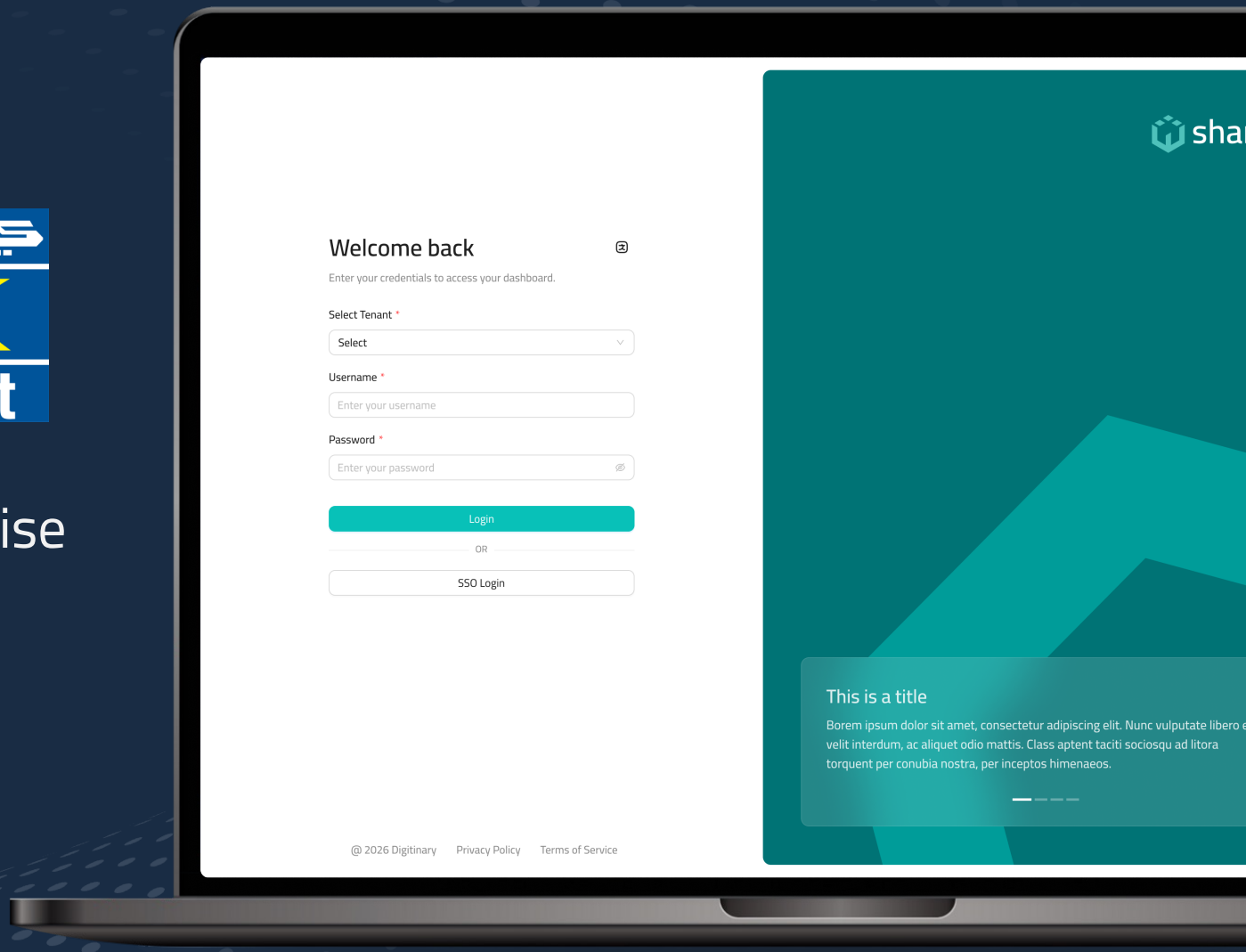
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The Back-office Automation & Enterprise Engagement Platform

CLIENT: KNET — Kuwait



digitinary®
Enable . Transform . Empower

CASE STUDY

Shamil's Backoffice Automation & Engagement Platform

Connecting Knet every department to Banks it Serves

How Shamil (KPortal) **unified** KNET's internal operations and opened secure, self-service access for banks and merchants, with no emails, no phone calls, and no manual work.



The Client

About KNET

KNET — The Shared Electronic Banking Services Company (K.S.C.C.) is **Kuwait's national shared payment network.** It connects every bank and a wide network of merchants across the country, powering the card, POS, and payment infrastructure Kuwait's financial sector runs on.

- **A national payment network**
  Connecting Kuwait's banks on shared infrastructure
- **A wide merchant footprint**
  Serving retail and merchant partners across sectors
- **A hub for the banking sector**
  Every local bank depends on KNET to operate

INDUSTRY

National Payments Infrastructure

MARKET

Kuwait

BACKED BY

Local Banks & Merchants

PLATFORM

Shamil Platform

The Challenge

About KNET

A Network without front door.

1 Disconnected Departments

Internal operations were spread across separate systems, with no single platform to run the business end to end.

2 No Self-Service for Partners

Banks and merchants had no digital channel into KNET — every request depended on email and phone calls.

3 Manual Forms, Reports & Claims

Submitting a form or filing a claim meant manual, back-and-forth work, slow and easy to get wrong.

4 No Way to Integrate Directly

Banks had no API access into KNET, so connecting their own systems meant manual, ad-hoc effort every time.

The

Shamil Solution

Digitinary implemented **Shamil** to **unify** KNET's internal operations, and to open a secure, segregated door for banks and merchants to work with KNET **directly**, without a single email or phone call.

Because **Shamil** is **API-first**, KNET can also expose select platform capabilities as APIs, letting banks connect their own internal systems directly, with no manual integration work.

- **Segregated external access**
- **API-first integration**
- **No core system changes**
- **One workflow engine for every department**



The Deliverables

1

Unified Internal Operations

Cross-department workflows on one platform, replacing scattered systems with a single operational foundation.

- One platform, every department
- Shared workflows & approvals
- Full audit trail

2

Secure Partner Portal

A segregated portal for bank and merchant users, with permissions fully defined and managed by KNET's own admin.

- Submit forms digitally
- Generate reports on demand
- File & track claims

3

Shamil API Layer

Because Shamil is API-first, KNET exposes select capabilities as APIs, so banks connect their own systems directly.

- Direct system-to-system access
- No manual integration work
- KNET controls what's exposed

The Shift

From **fragmented** operation to **one-unified** portal

Aspect	BEFORE SHAMIL	AFTER SHAMIL
Internal operations	Scattered across departments and systems	One unified platform across KNET
Bank & merchant requests	Emails and phone calls	Self-service forms, reports & claims
External access	No secure way to reach KNET systems	Segregated module, same integrated portal, managed by KNET admin
System integration	No direct way for banks to connect	API-first access via Shamil

The

Result & Impact

The Network that is fully automated and integrated

Faster

Turnaround

Forms, reports & claims move without email or phone follow-up

Fewer

Manual Touchpoints

Routine bank & merchant requests no longer need a KNET employee in the loop

Direct

System Integration

Banks connect their own systems to KNET through Shamil's APIs

Full

KNET-Managed Control

Every external user's access is defined and managed by KNET's own admin

How it Worked

Built to **Open Up** and **Automate** KNET, without opening any risk

✓ Segregated by design

Every bank and merchant user gets scoped, permissioned access — fully managed by KNET's own admin.

✓ API-first platform

Shamil exposes APIs so banks can connect their own systems directly, with no manual integration work.

✓ No core system changes

Shamil sits above KNET's existing infrastructure — nothing about it had to change.

✓ One platform, every department

Internal teams and external partners now work through the same secure foundation.

Ready to

AUTOMATE, OPEN YOUR OPERATIONS

See how Shamil can unify your operations, connect your data, and help your team build faster, open a secure self-service channel for your partners, expose APIs they need, without touching your core systems

BOOK A DEMO

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