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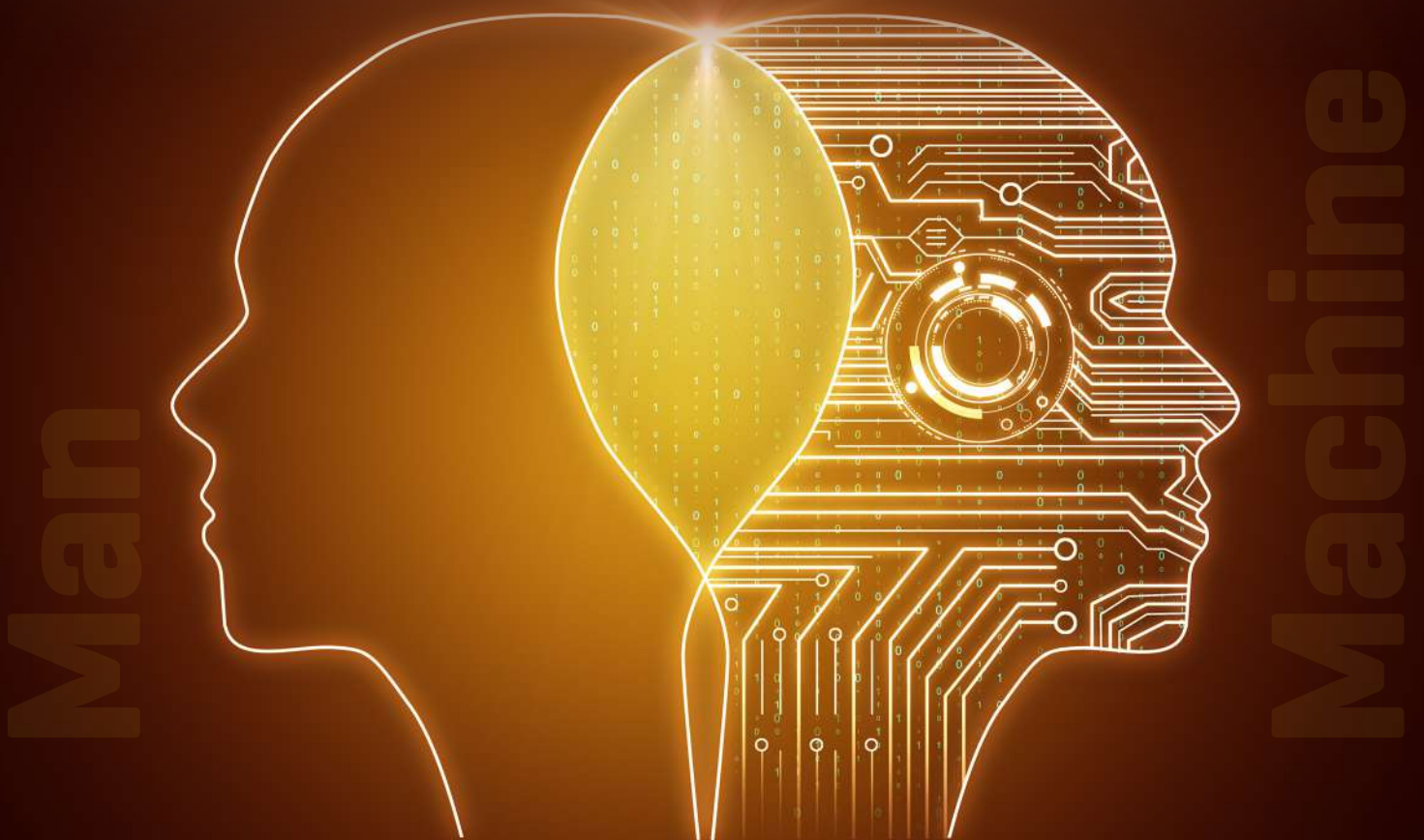
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SPACE, SUSTAINABILITY, TRANSFORMATION

Multiple innovation drivers have begun to appear as we close the first quarter of this year. The UAE created a global milestone by successfully bringing a satellite into orbit around Mars. The quest for life on Mars and its future colonisation has come to life with the landing of Perseverance Mars that is supported by a rover and a drone.

For the first time in human history another planet has been equated with terrestrial standards as audio and video tracks were received on the Earth from Mars.

As the entry parachute ejected upwards when the lander was kilometers away from the surface and the camera captured the upper layers of Mars atmosphere tinged with blue and the pin point sun, it was not difficult to equate it with an earthly re-entry picture.

This year will see the country's Expo 2020 Dubai come to life from 01 October and running for six months. There is already a public preview of various sections featuring sustainability. One such preview was offered by ENOC displaying its futuristic service station.

It is the first station in the region to incorporate an on-grid wind turbine for power generation and carbon fibre in the construction of its canopy. The carbon fibre canopy is illuminated with 3,800+ LED light modules. 283 solar photovoltaic panels have been installed to generate 143 MWh of solar power every year.

While digital transformation has disrupted certain markets, many of the other industries have been laggards. The pandemic changed all that. Today, industrial software giants like AVEVA are looking to move their solutions to cloud platforms, rebuild their channel partner programmes, prepare to engage with CIOs and CDOs, and leverage digital twins aggressively.

Says AVEVA's Ravi Gopinath, the IT-OT bridge and the bridge from Capex to Opex, are the two chasms that industries are looking at crossing. AVEVA's starting position has been managing lifecycle of assets across the operational value chain.

To manage expectations of its customers, AVEVA's has standardised on Microsoft Azure and AWS hyper scalar cloud platforms. Microsoft Azure is used to host AVEVA's's operational solutions and AWS its engineering software applications.

Moving ahead, du's Farid Faraidooni gives an overview of du's Blockchain Edge, which is UAE's first platform as a service. There are two live cases for du's Blockchain Edge, including Dubai Economy's business registry and Al Wasl Housing with Smart Dubai Government Establishment.

Hassan Saeed Abaragh, at UAE law firm ICLO, points out 4.0 technologies are, by definition, disruptive. 4.0 technologies lead by continuous innovation, which creates a structural gap between existing laws and regulation. The role of a lawyer is important because they provide needed legal frame to do business and a lawyers' imagination is essential for creative developers.

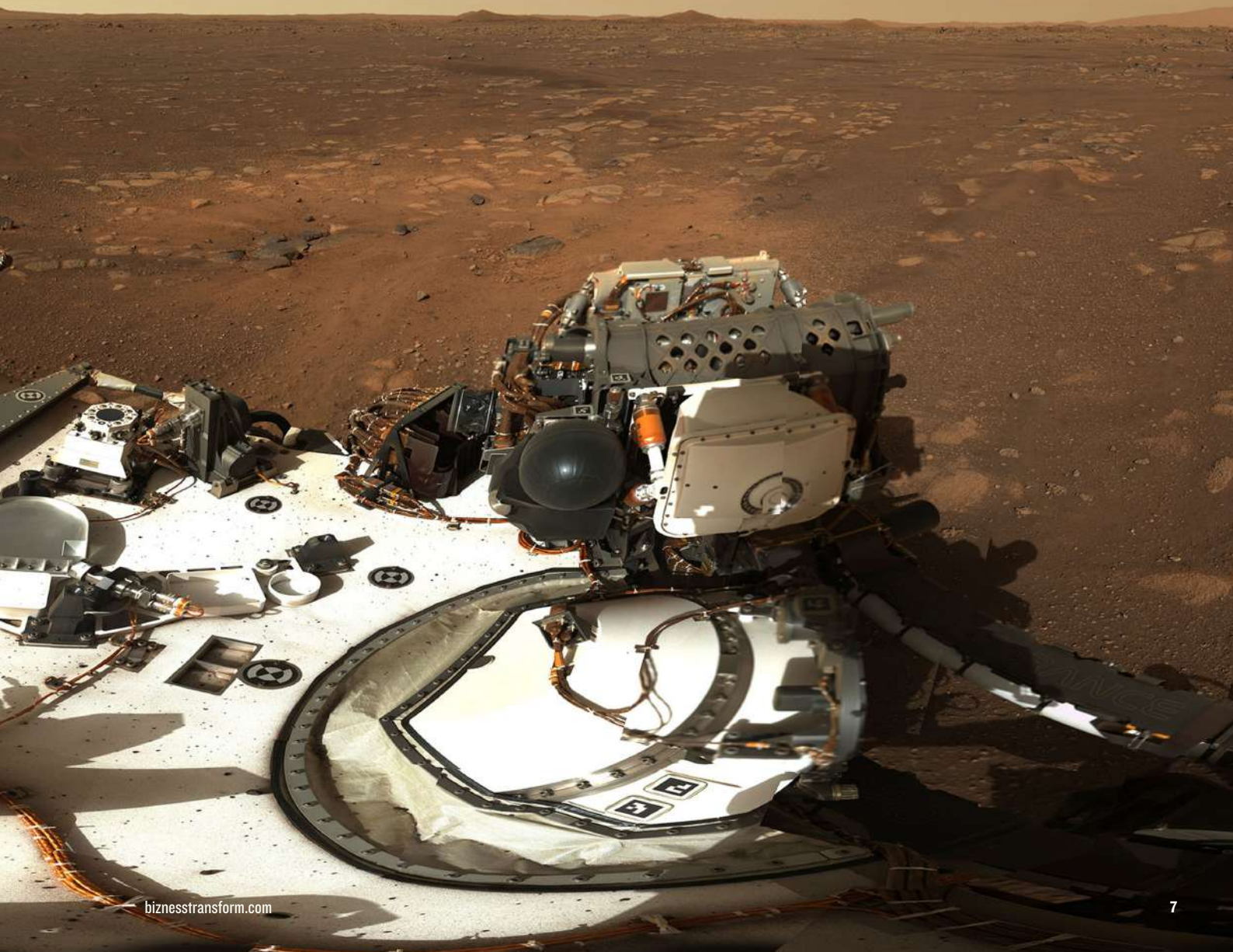
In this month we celebrate International Women's Day and dedicate a special supplement to mark the day. Congratulating all women in their everyday life and business.

Arun Shankar
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COLONISATION OF MARS BEGINS



On 18 February NASA's Perseverance Mars rover landed inside the Jezero Crater, where a river delta is thought to once exist. A primary objective is astrobiology, including search for signs of ancient microbial life. This image was stitched together from 142 images taken by Mastcam-Z, a pair of cameras fitted on the Perseverance Mars rover. Image from NASA, JPL-Caltech, University of Arizona.



ENOC OPENS FUTURISTIC SERVICE STATION



ENOC Group has presented its service station of the future, located at the Expo 2020 site. The service station received the LEED platinum certification. It is the first station in the region to incorporate an on-grid wind turbine for power generation and carbon fibre in the construction of its canopy.

Its carbon fibre canopy frame is illuminated with 3,800+ LED light modules. 283 solar photovoltaic panels have been installed to generate 143 MWh of solar power every year. The 25-metre wind turbine will generate 12.7 MWh of wind energy annually. Surface lighting assists traffic flow. Digital signage uses 12 million LED chips.



RELEVANCE OF MAHABHARATA IN TODAY'S WORLD

The stories of epic Mahabharata hold relevance in present times and have a lot to teach us about the art of living, writes Niranjana Gidwani.



NIRANJANA GIDWANI,
Director and Former CEO of
Eros Group Dubai.

7 LESSONS FROM MAHABHARATA

- A revengeful instinct can only lead to one's ultimate doom.
- Stand by what is right; even fight for it.
- The eternal bond of friendship.
- Half knowledge can be dangerous.
- Do not be swayed by greed.
- We cannot give up on life despite all hurdles.
- Being a woman does not make you a lesser individual.

The epic narrative of Mahabharata had been written ages ago. Yet the legendary tale continues to find prominence in every form of art and continues to overwhelm us even today. Here are seven important lessons that we can learn from the Mahabharata.

Mahabharata may revolve around the war of duty. But we cannot escape the fact that the major reason behind the destruction of all was revenge. In today's world, there are very frequent instances to be seen where the more affluent, the more influential, the more well-connected find the flimsiest of reasons to take revenge, simply to pamper their egos.

Stand by what is right; even fight for it. Arjuna was initially hesitant to wage war against his kin. But Krishna reminded him that one must stand by Dharma, duty, as long as it was always on the side of justice. More than half of the world's problems exist because even the righteous hesitate from voicing their correct stand, albeit politely.

The friendship between Krishna and Arjuna is something all of us look up to. The friendship between Karna and Duryodhan, on the other hand, is no less inspiring. While friendship is always on equal basis, more often than not, the onus, at many times, would tend to lie on the senior or more influential friend to go that little extra in the relationship.

Arjuna's son Abhimanyu teaches us how half-knowledge can have an adverse impact. While Abhimanyu knew how to enter the Chakravyuh or the web, he did not know the way

Returns cannot and should not be measured only on financial and money investments.

out. Creating or concocting a web can seem exciting initially, but ultimately leads the one creating it to getting caught in his or her own web.

What did Yudhishtir win out of greed? On the contrary, he lost everything he possessed. Returns cannot and should not be measured only on financial and money investments.

We cannot give up on life despite all hurdles. Who can be a better example for this than Karana? Right from his birth, he battled his way through life, fighting discrimination and disgrace. But no obstacle could ever deter him from pursuing his goal.

Draupadi was manoeuvred into taking five husbands, she was humiliated by the Kauravas for the fault of her own husband. She ensured she got justice by vowing to wash her hair with the blood of Duryodhana and Dushasana, perhaps another reason that led to the war. A woman like Draupadi will not be passive, she will fight for herself.

Inculcating values of justice, boldness and standing up for one's rights needs to be inculcated in the right manner in half the world's population. The onus clearly rests with the other half of the world's population. ■

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DIGITAL EXPERIENCE PLATFORMS CAN TRANSFORM BUSINESSES

By engaging in digital transformation, companies can respond to customer needs and provide unified customer experience, writes Moussalam Dalati of Liferay.



MOUSSALAM DALATI,
General Manager in
Middle East at Liferay.

Digital Experience Platforms allow to integrate processes and provide a cohesive customer experience

Since 2020, businesses in the Middle East are facing a unique challenge, to survive and compete in the wake of the changes brought about by the global health crisis. Covid-19 has acted as a catalyst, accelerating the adoption of technologies, as companies focused on navigating the new normal of business. Adopting smarter ways of working, robust technologies, and mechanisms to understand customer needs, changed from being nice-to-

have to must-have practices.

To effectively implement digital transformation, businesses can benefit from adopting Digital Experience Platforms, DXPs, which allow them to integrate their processes and provide a cohesive customer experience.

Digital transformation involves rethinking the business model or process in response to the emergence of digital technology. Since it applies technologies that ultimately transform the way business is done, it requires coordination and synergy across the entire organisation's different functions.

According to a recent report by IBM, 91% of surveyed UAE executives plan to engage in platform-based business models, recognising the importance of re-orienting their processes and exploring new avenues.

Businesses that aim to initiate digital transformation recognise that the customer is at the centre of this change. At present, customers are increasingly aware of new market trends and seek offerings that best fit their expectations. It is up to businesses to use new technological capabilities and organisational change to create unified experiences that adapt to customers' changing needs.

As a result of the pandemic and the digitalisation of businesses, organisations have witnessed a shift in customers' behaviours and preferences. Companies are looking for ways to deliver a seamless customer experience to stand out in the market.

To create a cohesive and consistent

customer experience, businesses must bring their functions together on a unified digital platform that can host multiple systems. By using an agile and flexible platform, businesses increase operational efficiency, employee productivity, and ultimately, deliver unmatched customer experiences across various touchpoints. Furthermore, as the modern customer becomes more digitally conscious and expects more from businesses, creating personalised experiences is essential to satisfy customers and maintain relationships with them.

True transformation is seen as creating innovation in both how customers are treated and how businesses function. DXPs are uniquely equipped to address this wide variety of needs. DXPs provide an architecture for companies to digitise business operations, deliver connected customer experiences, and obtain actionable customer insight.

Integration across different functions and platforms can enhance collaboration and streamline operations so that customers can receive a unified and personalised experience as well. This software can consolidate internal systems and empower companies to use analytics, customer engagement scores, and personalisation to match the customer's individual expectations.

To emerge as a proactive, resilient, and successful enterprise in the dynamic current and future economic landscape, organisations are actively working towards digital transformation to re-imagine their business and build themselves for change. ■

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HOW TO ACHIEVE TOTAL ASSET READINESS IN MILITARY

Matt Medley of IFS highlights the must-haves to transform different streams of information into one infrastructure platform to achieve Total Asset Readiness.



MATT MEDLEY,
Senior Product Manager,
IFS.

KEY TAKEAWAYS

- Disparate reporting mechanisms and software systems can be consolidated with an all-encompassing solution to track asset readiness.
- The US Navy has adopted a framework to leverage AI, IoT, predictive analytics, and blockchain.
- IoT-enabled sensors on individual components provide a huge data set on the exact status of a given asset.
- Software infrastructure must be configured to support disconnected operations.

Readiness issues are a constant headache for military forces. Commanders must know exactly what assets are available when planning critical missions and an inaccurate or partially complete picture is simply not good enough.

Military asset procurement, sustainment and support has been on an evolutionary path for some years. Gone are the days of the traditional model of the military purchasing a complex asset from an original equipment manufacturer, OEM, and then taking on the responsibility of keeping that asset operational during its lifecycle.

The military has taken numerous steps up the transformational staircase since this scenario. The first stage of contractor assistance was termed as buying spares and repairs from the OEM. Following that, the risk and availability associated with supporting an asset throughout its military lifecycle has increasingly involved industry assistance. The generally accepted model for procuring and supporting military equipment is now on a performance-based logistics, PBL, basis.

PBL strategies work well when applied to particular assets, or components of assets such as engines and other complex parts. But these service-based agreements can be taken to another level, what we at IFS deem Total Asset Readiness, when it comes to force-wide asset mobilisation.

This next evolution is geared to putting in place a clear and consistent framework across a military fighting force. Disparate

reporting mechanisms and software systems can be consolidated with an all-encompassing solution to track asset readiness, giving commanders a clear real-time view of the assets at their disposal, in the context of the mission they need to complete. Here are five key areas which must be focused on in order to achieve Total Asset Readiness.

According to Deloitte, the rise of Industry 4.0 technologies will have a hugely positive effect on asset readiness, bringing a new approach to availability based on real-world data. The US Navy has adopted a framework to leverage technology such as artificial intelligence, Internet of Things, predictive analytics, and blockchain. Meanwhile the US Air Force has prioritised use of predictive analytics to address a slide in readiness across its fleet of 5,400 aircraft.

IoT-enabled sensors on individual components provide a huge data set on the exact status of a given asset wherever it is a subsystem such as an aircraft engine can provide terabytes of data in a single flight. By analysing this data stream with AI, machine learning functionality in enterprise software, real steps can be taken to make the maintenance of connected assets more predictive than ever before.

But these data-producing assets will often be deployed in a disconnected setting, in a hostile environment without forward infrastructure and often with an essential mandate to keep operational security. In this case, software infrastructure must also be configured to support such disconnected operations that means aggregating, consolidating and storing data and technical records to be sent once connectivity is re-established. ■

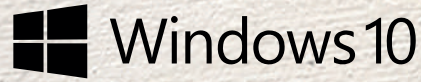
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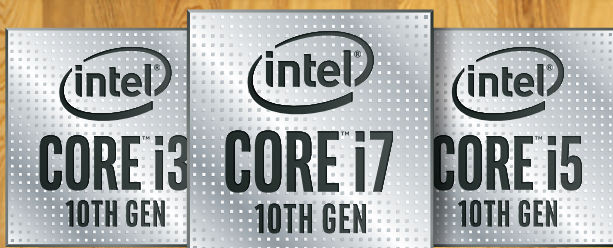


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FITS and Catalyst Awards to be held in association with SRTIP

The Future IT Summit and Catalyst Awards 2021 will be hosted in association with SRTIP, Sharjah Research Technology and Innovation Park. The 7th edition of the in-person event organised by Global CIO Forum will be held at the SRTIP premises in Sharjah and the virtual session will be available in real time on the GCF Convention Centre platform, both on March 22, 2021.

HE Hussain Mohammed Al Mahmoudi will be the keynote speaker. HE Hussain serves a dual role as the

CEO of the American University of Sharjah Enterprises, AUSE, and as the CEO of SRTIP. Mansoor Hanif, Executive Director of Engineering in the Technology and Digital sector at NEOM will also be a speaker at the event.

The theme of the seventh edition of FITS is #StrongerTogether. It is in-line with the new normal which emerged in 2020 and saw the convergence of humans and machines in a way which had never happened before.

FITS 2021 will focus on recognising each individual's efforts through Catalysts Awards 2021. The awards honour trailblazers and trendsetters of the industry through two categories, Catalyst Marketing and Catalyst CIO.

Well, FITS 2021 has a bit for everyone. The event will also see a unique recognition for the Top Ten Happy IT Companies To Work For where we focus on the happiness factor of the employees.

FITS 2021 is all set to welcome over 5,000 decision makers physically and virtually, including CIOs, IT managers, IT heads, VP and directors of IT, CEOs, CTOs, CDO and CHRO from Middle East, Africa, SEA, Europe and US markets.



GCF and GAVS hold Middle East edition of enGage 2021

On February 25, GAVS Technologies in association with Global CIO Forum held its annual client event, enGage 2021, the Middle East edition. The VirtualSummit lined up speakers and sessions to make it more impactful and relevant based on the theme, From Crisis To Opportunity The Way Forward.

enGage 2021 had an engaging mix of keynote sessions by global thought leaders and panel discussions with

CXOs. Jeremy Grigg, President and Founder, Council Vision and Sumit Ganguli, CEO, GAVS Technologies introduced the session.

Rhea Seddon, Astronaut, Author and Surgeon delivered a keynote on Creating Opportunities During Crisis And Moving Ahead. Another keynote on Technology As An Enabler For Getting Growth Back was delivered Rajeev Kakar, Board Member, Eurobank; GIB, CIB Bank; UTI AMC; Global Founder Fullerton Financial; Founder Dunia Finance; Ex-CEO-Citi TMEA.

enGage 2021 also hosted an expert panel on Leveraging Technology To Drive Growth In The New Normal. It was moderated by Jeremy Grigg. The panel included Abdullah Al Barwani, General Manager for Corporate Security, Omantel; George Eapen, Group CIO, Petrofac; Vishal Govil, Head-Planning, Business Demand Management, IAM and Controls-Enterprise Services, Bank Muscat and Dr Nandan Sudarsanam, Associate Professor, IIT Madras.



RM Resources picks Swisslog's solution for warehouse consolidation

RM Resources, the provider of education resources for early years, primary schools and secondary schools, has selected Swisslog's Tornado miniload cranes to power its newly build warehouse in Hucknall, East Midlands.

Together with Swisslog and the storage density of its system, RM Resources will be able to consolidate its warehouse operations in the UK, which is currently spread across four

different sites. As part of the KUKA Group, Swisslog covers the entire automation value chain with robotic and data-driven automated solutions for forward thinking businesses.

Swisslog's work on the site in East Midlands will commence in March 2021 and is due to complete at the start of 2022, to allow RM Resources to work on the curriculum line before the following school year.

Transportation throughout the

solution will be facilitated by Swisslog's QuickMove conveyor. Goods will be conveyed to the Automated Storage and Retrieval System, ASRS, provided by a seven aisle Swisslog Tornado miniload solution. The ASRS will store cartons or totes double deep providing dense but rapidly accessible storage.

The Tornado solution will feed ergonomic goods-to-person stations, each allowing up to six open orders to be picked at a time, facilitating an increased hit rate, improved order fulfilment time, and reduced throughput requirement in the system. With a single level pick-to layout, each goods-to-person station will benefit from one-touch fulfilment, enabling RM Resources to dramatically shorten lead times.

Swisslog SynQ software will provide all the necessary WCS functionality, while also integrating with RM Resources' WMS and ERP systems. SynQ will deliver greater stock accuracy, as well as increased visibility of order progress. It will also provide RM Resources operators with the ability to pick from available new stock immediately as it enters the warehouse.

DLD issues 32,000 Prestige Cards for VIP, high-profile owners

Dubai Land Department, DLD, has announced that its electronic Prestige Cards programme for VIP owners achieved exceptional performance success shortly following the initiative's launch in December 2020. DLD issued over 32,000 cards from its four categories, comprising 73 platinum cards, 258 diamond cards, 1,950 gold cards, and 28,829 silver cards, while 1,027 crown cards were issued for VIPs and high-ranking officials.

The programme received an unprecedented level of interest from its target audience, including high-profile owners, VIPs, and high-ranking officials, as it provided them with a wide package of services and features to save their time and effort as well as to help them complete their transactions easily and conveniently.

Through this programme, DLD seeks to provide exceptional smart services

at unprecedented levels to ensure the happiness of customers who would seek to obtain DLD's services with the least possible effort. DLD also aims to professionally arrange services in advance via a special account manager.

The Prestige Card provides beneficiaries with a wide range of services, including account management services for owners, and reception and guidance via a concierge. The cardholder will also gain access to a lounge for VIP owners as well as be provided with a number of services, especially regarding To Whom It May Concern letter requests, real estate valuations, and requests for maps.

The cardholder will also get invited to various real estate events and conferences as well as to membership services in local and international real estate forums. The services vary according to the card



class held by the VIP owners.

Card owners also gain access to the various services provided by the Dubai REST platform, including real estate portfolio requests and real estate studies and reports as well as follow-up procedures for customers on all electronic services channels, ensuring that they are completed quickly within one working day. Cube services are also available to owners as well as the provision of remote real estate transaction services and output delivery.



Ford to use robotic technology in Silverton Plant with \$1B injection

Ford Motor Company has announced an investment of \$1.05 billion in its South African manufacturing operations, marking the biggest investment in Ford's 97-year history in South Africa. It also represents one of the largest-ever investments in the South African automotive industry, boosting Ford's production capability and creating new jobs.

With this investment, Ford's Silverton Assembly Plant is expected to generate revenue exceeding 1.1% of South Africa's gross domestic product.

The annual installed capacity at the Silverton plant will increase to 200,000 vehicles from 168,000, supporting production of the all-new Ford Ranger pickup truck for the domestic market

and export to over 100 global markets. The plant also will manufacture Volkswagen pickups trucks as part of the Ford-VW strategic alliance.

The expanded production will help create 1,200 incremental Ford jobs in South Africa, increasing the local workforce to 5,500 employees, and adding an estimated 10,000 new jobs across Ford's local supplier network, bringing the total to 60,000.

The overall investment includes \$686 million for extensive upgrades to the Silverton Assembly Plant that will increase production volume and drive significant improvements in production efficiency and vehicle quality.

These include construction of a new body shop with the latest robotic

technology and a new high-tech stamping plant, both of which will be located on-site for the first time. Both facilities will modernise and streamline the integrated manufacturing process at Silverton while contributing to higher quality and reducing overall cost and waste.

The new stamping plant will use a high-speed line to produce all the major sheet metal components for the new Ranger. It includes a fully automated storage and retrieval system for stamping dies, which will be housed innovatively in the roof of the facility, thus eliminating related labour-intensive processes. In addition, a modern blue-light scanner system that scans surfaces for imperfections will ensure the highest-quality final product leaves the stamping plant.

Extensive upgrades also will be made to the box line, paint shop and final assembly to improve vehicle flow within the plant, along with the expansion of the container and vehicle yards.

Ford also will build new vehicle modification and training centres, the latter developed to ensure all Ford employees are equipped with the knowledge and skills required to maximise the efficiencies of the enhanced Silverton facilities.

Ford also will invest \$365 million to upgrade tooling at the company's major supplier factories.

BMW to source solar produced aluminium from Emirates Global Aluminium



The BMW Group will begin sourcing aluminium produced using solar electricity with immediate effect. This marks an important milestone on the road to the company's goal of lowering CO2 emissions in its supplier network by 20% by 2030.

The BMW Group already has a long-standing supply relationship for primary aluminium with Emirates Global Aluminium, EGA. EGA has now become the first company in the world to also use solar electricity for commercial production of aluminium, which it will initially supply exclusively to the BMW Group.

EGA sources the electricity used to produce the aluminium destined for the BMW Group from the Mohammed Bin Rashid Al Maktoum Solar Park in the desert outside of Dubai, which, in the final stage of development, is set to become the world's largest solar park. It is operated by the Dubai Electricity and Water Authority, which has the electricity it produces sustainably certified by third parties, ensuring that it can supply EGA with power that is traceable and transparent.

The BMW Group also plans to source aluminium produced with green power in the long term, enabling it to avoid approx 2.5 million tonnes of CO2 emissions over the next ten years. This is equivalent to about 3% of the CO2 targets the company has set for its supplier network.

The aluminium produced using solar power is processed in the light metal foundry at BMW Group Plant Landshut to manufacture body and drive train components, including those needed for electric drive trains, for instance. Sourcing 43,000 tonnes of solar aluminium valued in the €3-8 million will supply nearly half the annual requirements of the light metal foundry at Plant Landshut.

Honeywell to supply security systems for King Salman Maritime shipyard

Honeywell has been awarded a major contract by SEPCO Electric Power Construction Corporation. The contract is to supply connected control, telecommunications, safety and security systems for the King Salman International Complex for Maritime Industries and Services shipyard being developed by Aramco in Ras Al-Khair, Saudi Arabia.

When completed, the complex will be one of the largest shipyards in the world. It will be automated using a range of Honeywell technologies designed to make the facility's operations safer, more efficient and secure. The suite of systems will be integrated into the complex by SEPCO, the project's main engineering procurement and construction contractor.

Honeywell will provide SEPCO with a suite of



connected systems for the complex, including a portfolio of integrated, cyber-secure automation control systems that give facility operators complete visibility of processes across the site to reduce workload and improve efficiency. This includes Honeywell's ControlEdge Programmable Logic Controller, PLC, Data Concentrator, Safety Manager SC and Experion Process Knowledge System, PKS, Supervisory Control and Data Acquisition, SCADA system.

Honeywell will also provide integrated telecom and security systems, including local communications and network security systems, closed circuit television and access control technologies to help facility operators

maximize on-site security. Fire and gas detection systems, including fire and gas controllers and automatic smoke detection systems will help isolate areas in the event of an emergency and safely minimise facility-wide shutdowns.

The King Salman International Complex for Maritime Industries and Services was inaugurated in November 2016. The maritime complex complements the growth of the Saudi energy industry and helps meet the development and diversification objectives outlined by Saudi Vision 2030. The complex will be a world-class maritime facility providing a broad portfolio of services spanning vessel and rig build, maintenance, repair and overhaul, and will establish Saudi Arabia as one of the world's elite shipbuilding nations.

Emirates Global Aluminium fires Siemens H-Class gas turbine



Emirates Global Aluminium, the largest industrial company in the UAE outside oil and gas, Mubadala and Dubal Holding have successfully completed a major milestone with the first firing of the Siemens Energy H-class gas turbine at a new AED 1 Billion power plant under development at EGA's Jebel Ali site.

The Siemens Energy H-class gas turbine, a leading technology in efficient power generation, is the heart of the

new power plant. Over the coming months, other facilities of the plant will be completed and integrated to achieve a generation capacity of over 600 megawatts of electricity. Full completion of the project is expected in the summer.

The new power block at EGA is being developed by JA Power & Water Co, a joint venture formed by Mubadala and Dubal Holding.

EGA intends to buy power from the joint venture for 25 years following commissioning.

Use of the H-class gas turbine will further improve the efficiency of power generation at EGA, saving natural resources and reducing costs and environmental emissions.

The new power block is expected to lower greenhouse gas emissions from EGA's power-generation and aluminium-smelting operations at Jebel Ali by some 10%, the equivalent of planting more than 17 million trees each year. NOx emissions are expected to decrease by as much as 58%. The NOx emissions reductions expected as a result of the new power block are equivalent to removing more than 850,000 cars from the road.

The project is the first time a Siemens Energy H-class gas turbine has been deployed in the global aluminium industry. Once the new power block is fully operational, five older, smaller and less efficient turbines at EGA's Jebel Ali site will be put on standby for use only in emergencies.



Yellow Door Energy powers 5 retailers in Jordan with \$30M+ loan

The European Bank for Reconstruction and Development, EBRD, and DEG are providing Yellow Door Energy, sustainable energy provider for businesses, with \$10.6 Million loan in local currency for the development, construction, and operation of a portfolio of eight solar photovoltaic, PV, plants in Jordan.

The EBRD local currency financing is complemented by a loan mobilised by the Bank of up to \$5 Million

provided by the Global Environment Facility, GEF, a parallel \$15.6 Million senior loan in local currency from the DEG, the German development finance institution, and an equity contribution from Yellow Door Energy.

Spain is also providing results-based payments of up to €1.5 million, as well as technical assistance together with the European Union.

The portfolio of plants will supply the entirety of the electricity

generated to five private consumers: Umniah, Carrefour supermarkets, Safeway supermarkets and Taj Mall as well as Classic Fashion. In total, 48.3 MWP of renewable energy capacity will be added to Jordan's power system, generating over 81 GWh of renewable electricity per year during the lifetime of the project. The plants are also expected to reduce CO2 emissions by more than 49,000 tonnes per year.

The project, designed under an innovative structure aggregating the risks inherent to the construction and operating of commercial solar projects, is the largest portfolio of private-to-private renewable projects involving supply directly to the private sector under Jordan's Wheeling Regulations. These regulations allow customers to establish and lease or own renewable energy plants and, if necessary, connect them to the transmission or distribution system at remote locations in order to generate power for their own consumption.

Lastly, the project has been registered with Verra's Verified Carbon Standard, VCS, a global voluntary greenhouse gas, GHG, programme and will benefit from support provided by Spain in the form of technical assistance to facilitate the establishment of a digitalised Monitoring, Reporting and Verification, D-MRV, system, and results-based payments to monetise its GHG emission reductions.



Leaders highlight how digitisation can promote sustainability

AVEVA convened leaders from the United Nations Development Program, UNDP, Schneider Electric, PETRONAS and Verdantix in a virtual press panel session recently, to discuss how digitisation is driving

the sustainability business agenda for industrial organisations.

Participants highlighted how in the past year, the world had faced a challenge that is unique in history, in its scale and scope, and industries

have been adversely affected in many ways. The key takeaway from the session was that 2021 is set to be a year of resiliency and renewed rebuilding, and Industry 4.0 will enable employees and communities to optimise sustainable processes to reduce carbon footprints.

Session moderator Robert Opp, Chief Digital Officer at the UNDP, outlined the importance of organisations setting clear objectives for leveraging new technologies to align with the UN's Sustainable Development Goals, SDGs.

The convergence of new technologies, such as Artificial Intelligence, Cloud and Big Data and Analytics, is disrupting and creating opportunities across every industry. Opp highlighted how technological progress is key to finding lasting solutions to both economic and environmental challenges, from creating new employment opportunities to promoting energy efficiency.



SkyHawk AI Surveillance Hard Drives

SkyHawk AI is the world's first purpose-built drive for AI-enabled surveillance systems. Designed for deep learning applications that extend AI surveillance capabilities, SkyHawk AI simultaneously supports heavy AI workloads and smooth video streaming. With capacities up to 18TB, it offers features that are ideal for AI environments with intensive computational workloads: enhanced caching, delivering low latency, and strong random read performance.



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Canon research reveals less than 20% PSPs meeting customer needs

Canon has launched the results of its latest Insight Report, Creating Customer Value, which reveals the changing demands of the print buyer and the untapped opportunities for Print Service Providers, PSPs, and in-house print rooms. The research uncovered that fewer than 20% are fulfilling the needs of their customers. At a time when brands are under more pressure than ever to achieve due to static or declining marketing budgets, 80% said they would welcome more creative input from their PSPs, representing a clear opportunity for print.

With a focus on measurement to prove the return on investment of their campaigns, brands have drifted to digital, investing



46% of their budget in online marketing. But they are aware of the limitations in using digital-only campaigns and that consumers are suffering from digital fatigue.

The good news is that almost all survey participants, 97%, said they used print alongside other marketing modes and that almost half, 47%, frequently run integrated campaigns involving print. With over 33% of today's marketing budget devoted to print, it is

seen as the bedrock of brand campaigns. What is more, 30% of communication buyers believe that print will continue to remain as important, or become even more so, in the next few years.

Brands need to be able to justify their investment in chosen marketing tactics and when they can see the effectiveness of print, they are happy to increase its share in their communications mix. In fact, 40% of brand marketers surveyed said they would invest more in print if their budgets were doubled. However, one in three revealed that they have no way of measuring their print campaigns.

In response to this, 86% said they would welcome advice on combining print with digital elements for a more integrated approach. The research also reveals that 80% of brands are looking to their print providers for fresh and innovative ideas that will enable their campaigns to cut through to their target audiences. In fact, 75% of brand marketers interviewed want their PSPs to be more consultative.

Economic recovery boosts Emirates NBD global 2021 investment outlook

Emirates NBD has released its global investment outlook for 2021. Themed, The Age of Magic Money, the 2021 outlook was revealed by Maurice Gravier, Chief Investment Officer, Emirates NBD Group.

Speaking at the media briefing, Gravier explained his investment strategy against the backdrop of the unprecedented events of 2020 and their impact on financial markets. The CIO and his team remain confident in imminent economic recovery boosted by widespread distribution of the vaccines and governments' fiscal stimulus amidst a low interest rate regime supporting elevated valuations.

The CIO also discussed the recent launch of the bank's multi-asset funds, run from Dubai, Emirates

Signature Cautious Fund, Emirates Signature Moderate Fund and Emirates Signature Aggressive Fund, available in AED, Euro and US dollars. Proudly run from Dubai and domiciled in Luxembourg, the funds offer a direct and constant implementation of Emirates NBD views, with a low minimum investment of \$1,000 and daily liquidity.

The annual Emirates NBD CIO Outlook is an advisory blueprint covering investment opportunities and key global economic indicators and in-depth financial market insights, based on which Emirates NBD's team of advisors, strategists and analysts make recommendations on financial transactions and investments to the bank's qualified clients.



MAURICE GRAVIER,
Chief Investment Officer, Emirates NBD Group.

Gravier said that on a tactical short to medium term horizon, the backdrop is reasonably positive. 2021 should be about clipping coupons in fixed income and finding capital appreciation in stocks with strong earnings growth, he added.



(left to right) Souheil Moukaddem, Executive VP and MD and Ziad Nasrallah, Principal at Booz Allen Hamilton MENA.

Booz Allen highlights security concerns in 5G deployment

A new whitepaper from Booz Allen Hamilton outlines 5G's most significant technical changes, its diverse operational value, and associated risks and opportunities.

5G's widespread rollout will spur economic activity broadly through the sale, installation, and operation of new networks. Increasing adoption will facilitate productivity gains, novel services, and innovations only made possible by 5G's technological advances including speed and network flexibility, among others.

An IHS Markit study estimates that \$13.2 trillion in global economic value will be possible by 2035, generating 22.3 million jobs in the 5G global value chain alone. Meanwhile, the global 5G IoT market, already worth an estimated \$305 million annually, is projected to expand by 54% annually in the coming years, driving further gains.

GCC countries' 5G plans are already well underway. In September 2020 for instance, in alignment with the UAE strategy for 5G and beyond,

2020–2025, to boost 5G services rollout, the Telecommunications Regulatory Authority, TRA announced allocation of a new frequency band that allows UAE telecoms operators to expand the application of 5G more broadly.

Separately, while comparing 5G users' overall experiences across 12 of the world's leading developing 5G markets, an Opensignal report found that 5G users in Saudi Arabia have the fastest overall average download speed of 144.5 Mbps.

Booz Allen assembled experts in cybersecurity research, engineering, and threat intelligence to identify 5G's key interworking technologies. Examining these core 5G technologies, Booz Allen's experts identified opportunities adversaries could exploit, what they might hope to gain from targeting these technologies, how these threats could impact organisations and users, and how operators could mitigate identified risks.

5G will have far-reaching impact across industries, empowering sectors such as healthcare and logistics to adopt new operating models, gain novel insights, and drive efficiencies. However, the increased number of mission critical IoT devices will present threat actors with a wide array of new opportunities to inflict damage. 5G IoT devices will generate massive volumes of data that can be stolen, destroyed, or manipulated.

Medical, digital content top the hiring list in UAE, LinkedIn report

While the pandemic has affected hiring activity across different job categories over the past year, a new report from LinkedIn identifies jobs that have seen a rising demand in the UAE.

Specialised Medical Professionals, Digital Content Freelancers, Professional and Personal Coaches and Finance and General Business roles are among the jobs that have seen a spike in demand, according to analysis of LinkedIn's over four million members in UAE. Here are the top 15 job categories driving the UAE job market:

Specialised Medical Professionals category saw 112% growth in hires, with Nurses and General Practitioners being in high demand across UAE. To tackle the virus, the UAE also launched a national

volunteer campaign in April 2020 that registered more than 1,000 volunteers in just a few days. It is worth mentioning that the average age of those employed in 2020 was 31 and 41% of them had a master's degree or higher education.

To support the local economy during the Covid-19 pandemic, the UAE created new work permits for international freelancers. Additionally, the rise in online activity, the adoption of digital platforms across sectors, and changing consumer behaviour led to high demand for freelancers and a 200% increase in digital content-related jobs, with 25% of them being available remotely.

Bloggers, YouTubers and Podcasters took advantage of these new opportunities, and started pushing



ALI MATAR,
Head of
LinkedIn MENA
and Emerging
Markets in
Europe and
Africa.

their own content online. The average age for this job category was 29, slightly higher than other markets like Brazil and Spain where the average age was 25 and 26 respectively

While nurses and doctors battled Covid-19 on the frontline, Healthcare Supporting Staff like Laboratory Assistants and Clinical Managers worked behind-the-scenes on PCR testing and vaccine development. Organisations like Group 42 led the vaccine clinical trials, and researchers at the Abu Dhabi Stem Cells Centre worked on a ground-breaking stem cell treatment in August 2020. All of this work and developments led to 129% rise in Healthcare Supporting Staff roles.

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BLOCKCHAIN

HAS IT BEEN DISRUPTIVE AND PRODUCTIVE ENOUGH?

Once touted to be the disruptor of document workflows, blockchain today is being integrated into the enterprise stock, allowing use cases to grow.



BLOCKCHAIN EDGE UAE'S FIRST PLATFORM AS A SERVICE

There are two live cases for du's Blockchain Edge, including Dubai Economy's business registry and Al Wasl Housing with Smart Dubai Government Establishment.

There are many drivers behind the demand for blockchain and its deployment solution suite, with business continuity, enhanced security, seamless services, and substantial operational expenditure savings among the main benefits. At the same time, the increasing demand that du is witnessing also stems from the fact the du manages, monitors, operates, and deliver all infrastructure and production components.

Following the UAE government, as a part of its digital transformation efforts, decided to capitalise on

blockchain technology to transform government transactions on the federal level, 50% of which will be conducted using blockchain by 2021.

du supports clients' critical functions and enables their services to be operational and accessible 24 hours per day, seven days per week.

While blockchain is a technology of the moment and entails many benefits in the future, the transition is very much a project. Implementation does take time, and those that pursue blockchain must become acquainted with new processes.

Principal challenges associated with the technology include a lack of awareness and understanding of how it works, identifying and understanding the most relevant applications of blockchain, difficulty bringing together the required stakeholders as well as a lack of blockchain talent and the difficult integration with legacy systems.

It also entails a complete shift from traditional ways of doing things, and some experience discomfort when winding down on responsibilities and effectively passing them over to technology by

KEY TAKEAWAYS

- While blockchain is a technology of the moment and entails many benefits in the future, the transition is very much a project.
- Blockchain Edge is a cloud native infrastructure that can provision a private blockchain networks on Dubai Pulse Infrastructure.
- du's platform supports multiple blockchain protocols as fully managed service.
- Blockchain is a technology that entails many benefits in the future.
- The transition is a project and implementation does take time.
- Principal challenges associated with the technology include a lack of awareness and understanding of how it works.
- There is lack of blockchain talent and difficulty in integration with legacy systems.



FARID FARAI DOONI,
Chief New Business and
Innovation Officer, du.

way of automation.

There are several key use cases concerning du blockchain and its deployment solution suite. One of the most prominent is the first blockchain platform as a service called Blockchain Edge in the UAE hosted on Dubai Pulse.

Today, there are two live cases for Blockchain Edge, which includes a unified business registry with Dubai Economy, enabling them to have a complete data exchange platform, and Al Wasl Housing with Smart Dubai Government Establishment SDGE for digitising the tenancy contract process.

Partnerships and alliances are fundamental to the success of du's blockchain and deployment solution

suite. In fact, du has an ecosystem of partners, many of which are involved in blockchain-related activities to deliver enterprise-to-enterprise solutions. Some of the principal partnership and customers include Smart Dubai Government Establishment and Dubai Economic Department, who are playing a key role in automating business processes in the UAE.

du collaborates with a host of end users that use blockchain and its deployment solution suite, with many examples that serve as encouragement and inspiration for others turning their attention to blockchain.

A recent example is Dubai Civil Defense, which recently partnered with du to become blockchain-powered and accelerate transformation. Another is Dubai Civil Aviation Authority, whose partnership with du for Dubai Pulse Cloud migration and blockchain network integration was announced in December 2020.

Business continuity, greater security, and seamless services are simultaneous priorities across all verticals, all of which are delivered by du.

Blockchain Edge is a cloud native blockchain infrastructure that can provision a private blockchain networks on Dubai Pulse Infrastructure with a high level of customisation, which accelerates technology adoption in the government, financial, education, logistics, and healthcare sectors, transforms organisations, empowering them to accelerate technology adoption, focus on business requirements, build applications on a fully managed cloud service.

The platform supports multiple blockchain protocols with ready to use features and capabilities as fully managed service so customers do not need to periodically monitor the platform infrastructure or manually scale it based on number of transactions requests or when adding new member to a network. ■

BRIDGING CONTINUITY AND DISCONTINUITY THROUGH LAWS

While history of law shows that its evolution is gradual, new laws regulating innovative technologies need to combine continuity and discontinuity.

The International Consultant Law Office, ICLO is an independent law firm based in Abu Dhabi, delivering legal services in the UAE and abroad in many languages. ICLO offers its clients a full spectrum of legal services dedicated to the emerging 4.0 related technologies like Artificial Intelligence, Robotic and Blockchain.

The 4.0 technologies are, by definition, disruptive. They lead by continuous innovation, which creates a structural gap between existing laws and regulation and the need to regulate to the new economic model. The role of a lawyer is very important because they provide via the elaboration of customised contracts and manuals the needed legal frame to do business. Lawyers' imagination is essential for creative developers.

Artificial Intelligence, Robotics and Blockchain have, from a legal perspective, the common similarity of being under regulated nationally and internationally. These technologies are also at the edge of a new industrial revolution that is changing the economic paradigm. Consequently, they appeal to a new legal ecosystem.

But given that the comparative history of law shows that its evolution is more about gradual evolution than drastic disruption, new laws regulating innovative technologies need to combine continuity and discontinuity. Continuity with the historical roots of legal concepts and discontinuity in creating new concepts when needed.

Total disruption in the legal field is inconceivable. The developers of innovative technologies have to be a bit comprehensive



HASSAN SAEED ABARAGH,
Managing partner and Head of
Arbitration, AI, Robotics and Blockchain
at ICLO.

that they cannot expand without a certain legal system.

The typical assignments in artificial intelligence include assignments from government agencies and industry associations to draft emerging rules. The assignments also include intellectual property strategies and licensing, security and data protection issues and AI-related contracts.

The typical assignments in the Robotics industry are the Joint Ventures between business partners to develop and adapt existing technology to the local market or to transfer it directly into a specific field in UAE. Projects funding, finance agreements and commercial partnerships are also common assignments in this emerging industry.

The typical assignments in Blockchain are related to the foreign investors' enquiries about

KEY TAKEAWAYS

- 4.0 technologies lead by continuous innovation, which creates a structural gap between existing laws and regulation.
- The role of a lawyer is important because they provide needed legal frame to do business.
- Lawyers' imagination is essential for creative developers.
- Total disruption in the legal field is inconceivable.
- Developers of innovative technologies have to be comprehensive that they cannot expand without a legal system.
- The comparative history of law shows that its evolution is more about gradual evolution than drastic disruption.
- New laws regulating innovative technologies need to combine continuity and discontinuity.
- Continuity with the historical roots of legal concepts and discontinuity in creating new concepts when needed.

the best jurisdiction in the UAE to set up a crypto-assets investment. Comparative studies between ADGM, DIFC and DMCC, are frequent. The assignments also include assistance in obtaining provisional licenses from ADGM or Federal RegLabs.

In all these three categories of innovative technologies, the lawyers need to work with developers to understand their needs. Lawyers added value to developers is more about creative solutions for innovative concepts.

The most exciting aspect about 4.0 innovative technologies is that they are giving the UAE an unprecedented chance to be part of the pool of leading nations that are experimenting with innovative regulation like the RTA regulation on autonomous vehicles testing in force

The
4.0
technologies
are, by
definition,
disruptive.

in Dubai from early 2020.

From this perspective, the UAE market is different from other regional or even some global markets because it is more advanced. The recent Crypto-assets regulation enacted last November 2020 is a salient example of what makes the UAE market dissimilar with a distinctive momentum. ■

BLOCKCHAIN MOVING INTO ENTERPRISE BACK OFFICE

Blockchain will be integrated into enterprise IT stack, abstracting away complexity, as focus shifts to user experience and commercial considerations.

The blockchain industry has evolved at a remarkable pace over the past 18 months, with cryptoassets gathering much attention. But there is more to blockchain than crypto, according to an independently written report undertaken by Keith Bear and Michel Rauchs, Fellow and Research Affiliate respectively at Cambridge Judge Business School's Centre for Alternative Finance and published by Invesco.

Blockchain has the power to transform the management of digital records and assets across

organisations, creating burgeoning opportunities for investors. The paper details industry developments and key trends that are shaping blockchain's long-term trajectory.

While cryptoassets have gradually established themselves as an alternative asset class, new blockchain networks, products, services, and applications are being released on an almost daily basis. Shared business networks are expanding into veritable enterprise ecosystems. Players across all sectors have begun to embrace digital assets as a new revenue driver.

The challenge facing any investor who wants to gain exposure to the blockchain theme is how to do it effectively. There is not a blockchain sector in which to invest. Instead, companies generating revenues from the technology, or with the potential to do so, are spread across multiple industries and range from start-ups to huge conglomerates. They are often not obvious.

Organisations have begun commercialising enterprise blockchain networks across multiple sectors such as insurance, banking, trade financing and shipping, and in

KEY TAKEAWAYS

- The Ethereum network has established itself as undisputed market leader for smart contract applications.
- There is more to blockchain than crypto.
- The challenge facing any investor who wants to gain exposure to blockchain is how to do it effectively.
- Organisations have begun commercialising enterprise blockchain networks across multiple sectors.
- A number of new permissionless blockchain networks have launched to address enterprise applications.
- There is increasing cross-over between permissionless and permissioned tracks.
- This year should see appearance of Facebook's Diem stablecoin and central bank pilots in Shenzhen and three other cities in China.



CHRIS MELLOR,
Head of EMEA ETF Equity and Commodity
Product Management at Invesco.

Over
50%
of the world's total
container traffic has
been committed to run
on blockchain

many cases have now achieved scale. A number of new permissionless blockchain networks have recently launched to address enterprise applications, and there is increasing cross-over between permissionless and permissioned tracks.

The Ethereum network in particular has established itself as the undisputed market leader for smart contract applications thanks to widely used token standards and readily available software tooling that facilitates application development on top of the network. Competition is fierce; however, a number of well-funded networks have gone live more recently to challenge Ethereum's position.

While financial services and capital

markets remain the dominant focus, other sectors have caught up, with supply chain management and tracking seeing the highest growth and traction. Commercial blockchain networks have now been established across multiple sectors. Over 50% of the world's total container traffic has now been committed to run on blockchain, for instance.

Further, while the popular focus is on cryptocurrencies, other assets are growing fast. These include digital fiat currencies, digital securities that are modernising capital markets, and a broader tokenisation of existing physical assets. Stablecoins have generated more than \$1.2 trillion in transactional volume since 2017. This year should see both the appearance of Facebook's Diem stablecoin and broader central bank digital currency CBDC pilots in Shenzhen and three other cities in China.

M&A activity picked up in 2020, with further consolidation expected primarily in the exchange and custody segments. Acquisitions by Broadridge and ConsenSys indicate a similar trajectory in the Enterprise Blockchain market segment.

In addition, after years of taking the centre stage, blockchain will increasingly be relegated behind the scenes as the focus shifts to user experience and commercial considerations. Blockchain components will quietly be integrated into the traditional enterprise IT stack, abstracting away the underlying complexity from end users who are unaware of what is going on in the back end.

The medium- and longer-term transformation facilitated by blockchain technology is indisputable. Notwithstanding challenges and obstacles faced by most technological change, there is a strong probability that the blockchain ecosystem will continue to create value. ■



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MAJID AL FUTTAIM ADOPTS IBM FOOD TRUST BLOCKCHAIN

Carrefour will become the first retailer in the region to offer transparency to customers as trust in food supply is becoming important worldwide.

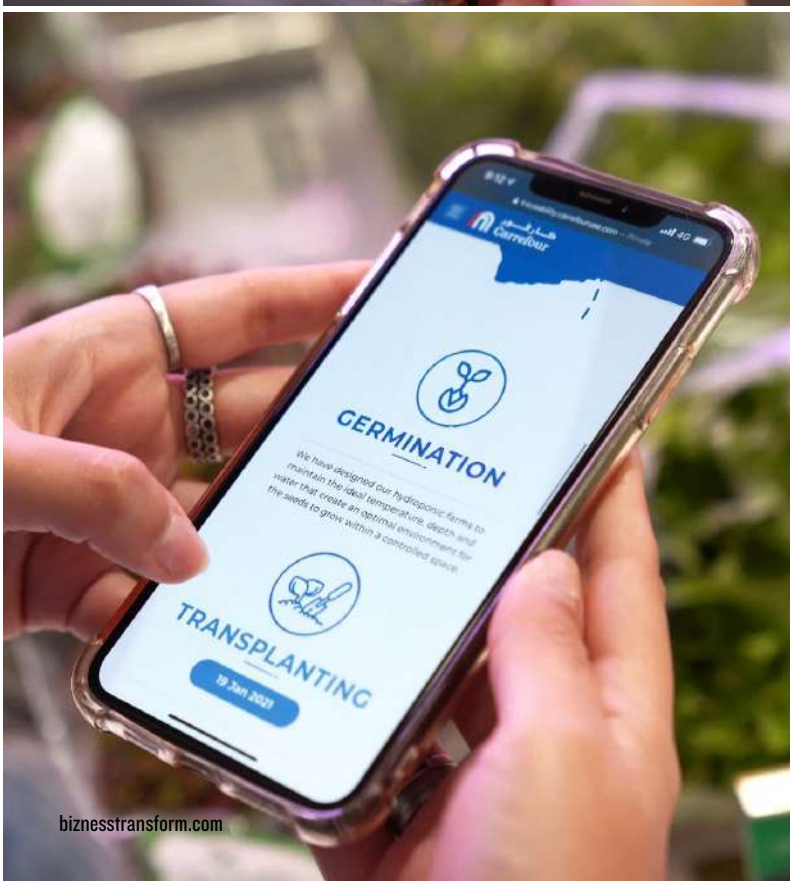
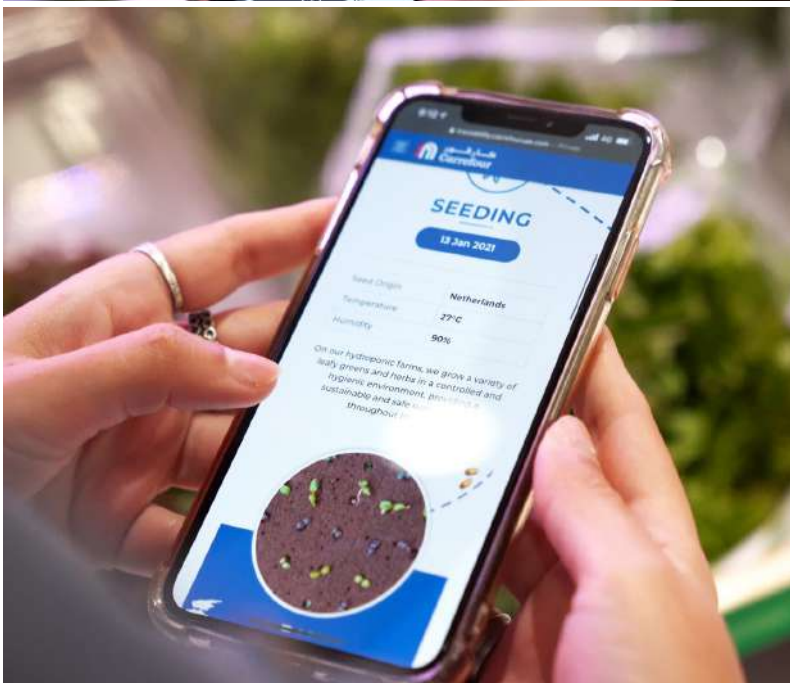
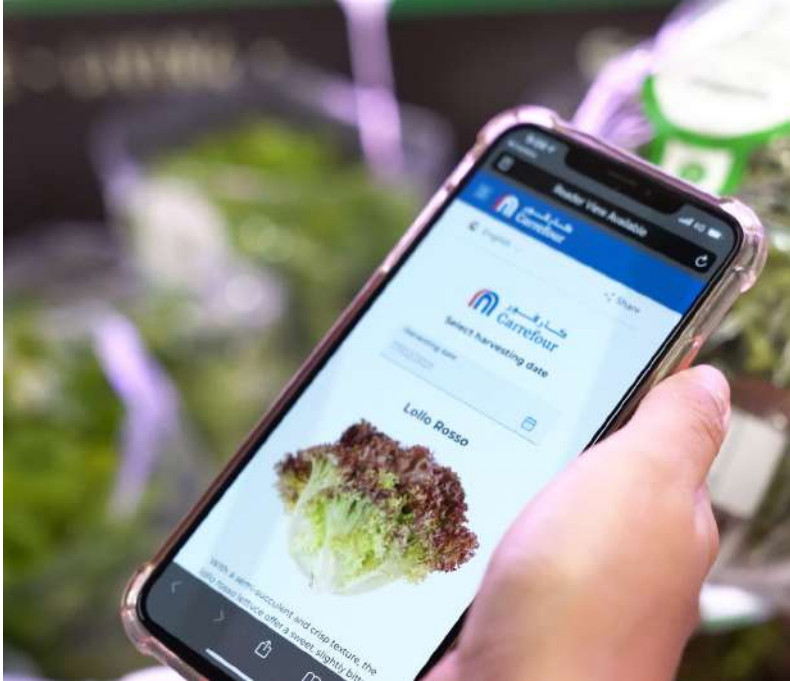
Majid Al Futtaim has joined IBM Food Trust, a blockchain-enabled global ecosystem for the food industry run on IBM Cloud. Carrefour will become the first retailer in the region to offer new levels of transparency to its customers. Trust in food supply is becoming increasingly important worldwide.

The initiative will start with two initial products categories, Carrefour's own fresh chicken brand and microgreens harvested from select in-store hydroponic farms, before expanding into more product lines.

By using their smartphone to scan a QR code on Carrefour's fresh chicken, customers will be able to get access to supply chain data, from farm to store shelf. The history of the product, including production process, halal and hygiene certifications, date of birth, nutrition information and temperature data, will be available once uploaded onto the blockchain.

The growing demand for food traceability is evidenced by research conducted by the IBM Institute for Business Value, showing that 73% of those responding to a survey said traceability of products is important to them. Of those who said it was very important, 71% of respondents indicated they are willing to pay a premium for brands that provide it.

IBM Food Trust uses decentralised ledgers to record transactions in a verifiable way. Through a collaborative blockchain network, critical information such as product origin, transportation, and ingredients, can be logged effectively and accessed quickly by permissioned participants across the value chain and ultimately customers.



Blockchain-related hack events by year (2012 - 2020)



Source: hacked.slowmist.io



BLOCKCHAIN HACKS COST \$3.5+B IN 2020, SHOW DECLINE OVER 2019

2020 saw decline in number of blockchain attacks over 2019, from 133 to 122 with the trend continuing in 2021, according to Atlas VPN.

The year 2020 was challenging for cybersecurity and the world in general. The global pandemic did not only threaten our physical health but also gave way to a new wave of cyberattacks endangering our digital lives. It seems that the worldwide chaos hardly affected the blockchain world as cryptocurrencies, such as Bitcoin, saw a significant rise in their value by the end of 2020. Nevertheless, the blockchain sector did not evade cyberattacks last year.

Atlas VPN team found that blockchain hackers stole nearly \$3.78 billion in 122 attacks throughout

2020. Blockchain-linked attacks that happened last year alone account for almost a third 33%, of all time hacks aimed at blockchain projects.

The numbers are based on the data provided by Slowmist Hacked, which aggregates information about disclosed attacks aimed at blockchain projects, apps, and tokens. The data also considers blockchain scams, which make up 13% of all blockchain hack events in 2020. Monetary losses were calculated based on the January 12th, 2021 conversation rate.

Ethereum ETH DApps, decentralised applications based on the Ethereum smart contract,

were the most frequently breached blockchain target. In 2020 alone, there were 47 successful attacks aimed at ETH DApps, which cost victims around \$436.36 million or \$9.28 million per hack.

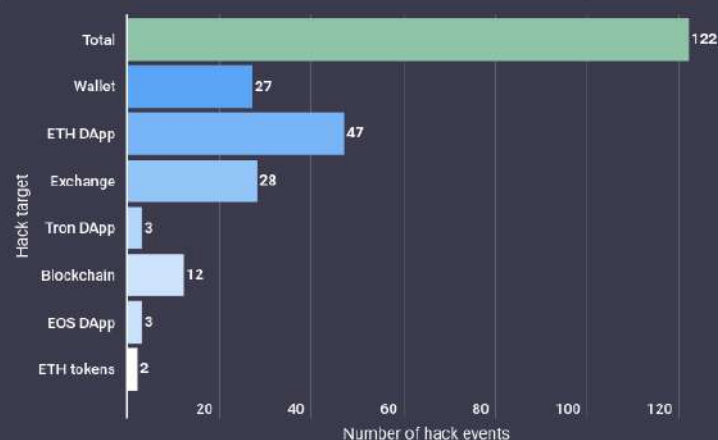
Cryptocurrency exchanges, businesses that allow their clients to trade crypto to other assets, were also highly targeted last year. In 2020, there were 28 cryptocurrency exchange breaches, which together amounted to \$300.15 million in losses or approximately \$10.72 million per hack.

The third spot in the list is occupied by blockchain wallets

Money lost to blockchain hackers by hack target (2020)



Blockchain-related hack events by hack target (2020)



Source: hacked.slowmatio



KEY TAKEAWAYS

- Ethereum decentralised applications were most frequently breached.
- Cryptocurrency exchanges that allow trading crypto to other assets were highly targeted.
- The third spot were digital wallets that allow crypto holders to store cryptocurrencies.
- The year 2019 saw 133 coordinated attacks targeting blockchain platforms, apps, tokens.

— digital wallets that allow crypto holders to store their cryptocurrencies. Last year, hackers launched 27 successful attacks aimed at crypto wallets, netting \$3.03 billion or around \$112.12 million per hack. The nature of blockchain wallets makes them the most profitable target to cybercriminals.

Blockchains themselves were also affected by hacks in 2020. The year saw 12 successful attacks launched at different blockchains, which brought cybercriminals \$5.91 million or \$492,517 per each breach.

Next up are Tron DApps and EOS DApps. Like ETH DApps, they are decentralised applications based on specific protocols. Each type of DApps was breached three times last year. In total, Tron DApp breaches cost victims \$10 million or around

\$3.33 million per hack, while EOS DApps caused damages of \$2.85 million or approximately \$949,416 for each breach.

Finally, 2020 saw two scams involving Ethereum-based tokens, a type of the token issued solely on the Ethereum blockchain. However, it is not clear how much financial damage these scams have caused.

In our mid-year report on blockchain-related attacks, we observed a decline in hacks. Now that 2020 finally wrapped up, we can see that the trend persisted till the end of the year. In 2020, blockchain-related hacks dropped for the first time in the last five years.

The year 2019 saw 133 coordinated attacks targeting various blockchain platforms, apps, and tokens, while in 2020, the number decreased by 8% to 122. While the drop is not very significant, it still indicates an overall decline in blockchain-related hacks.

Let us look at the attack numbers quarter by quarter. In contrast to 2019, when most blockchain-related breaches took place in the first quarter of the year, the first three months of 2020 saw the least number of successful attacks. In 2020 Q1, 13 blockchain-related hacks were detected.

In the second quarter of last year, blockchain-linked breaches rose by 54% to 20. Q3 of 2020 saw an increase in attacks again by 160% to 52 attacks — the most out of all the quarters last year. Finally, the number of detected breaches fell by 29% to 37 in the last quarter of 2020.

It is hard to say what the future holds for the blockchain in terms of security. We are only in the middle of January, and two successful attacks, as well as one blackmail case involving cryptocurrency, have already been reported.

Nevertheless, the numbers are not near the ones recorded in the record-breaking year of 2019, when 31 attack took place in January alone. Therefore, the breaches may continue to decline in 2021. ■

Ruth C is a cybersecurity researcher and publisher at Atlas VPN.



HOPE
Consortium

Supporting the Health of Humanity, **TOGETHER**

The HOPE Consortium of global partners represents a complete supply chain solution providing transport, storage, handling, demand planning, sourcing and distribution of COVID-19 vaccines throughout the world.

As one of the largest logistical efforts of its type, the goal of the Consortium is to facilitate vaccine availability across the globe, delivering millions of vaccines - from production to patient - efficiently, safely and transparently.

HOPE CONSORTIUM USING PROPRIETARY BLOCKCHAIN TO MANAGE VACCINE SUPPLY

Abu Dhabi Ports' subsidiary Maqta Gateway has built mUnity to scale to hundreds of millions of transactions to manage 18 billion Covid-19 vaccine doses.

Hope Consortium, an Abu Dhabi-led public-private partnership delivering large quantities of Covid-19 vaccines globally, is utilising internally developed mUnity system to ensure visibility, safety and security, and tamper-proof distribution of the Covid-19 vaccines, despite the complexities of their transportation.

Developed by Maqta Gateway, Abu Dhabi Ports' digital technologies subsidiary and a founding member of the Hope Consortium, mUnity is a proprietary, custom-built digital system that employs blockchain technology. It is being used to track and trace Covid-19 vaccine sourcing, storage, shipment and related data in real-time at every step of the vaccine journey.

The system features end-to-end visibility of every vaccine, starting from the manufacturing facility, to when they arrive at vaccination centres in the UAE and other destinations worldwide. Based on the availability of data, the system, has the capability to track individual vaccine doses up until the time of the administration of the dose.

Maqta Gateway has built mUnity

to scale to hundreds of millions of transactions for up to the 18 billion Covid-19 vaccine doses that the Hope Consortium aims to distribute by the end of 2021. The system has the ability to adapt to multiple journeys, different vaccine characteristics, and specific stakeholder requirements.

mUnity is built upon tried and tested digital technology that developed originally for managing marine shipments and port communities. In order to manage the safe and secure distribution of vaccines worldwide, mUnity incorporates blockchain technology, which enables efficient management of data, transparency, and also provides sophisticated defense against the threat of criminal activity.

With mUnity, Maqta Gateway serves as a key enabler of one of the world's largest supply chain efforts of its kind to date, supporting the Hope Consortium in the timely and equitable global distribution of Covid-19 vaccines.

The system has managed and tracked Covid-19 vaccine supplies delivered to, and through, Abu Dhabi so far. Since its establishment in 2016, Maqta Gateway

has efficiently processed more than 30 million transactions related to marine shipments, with full traceability.

With the global demand already outstripping available supplies, vaccines are becoming not only a precious commodity from a healthcare value perspective, but also from financial and security point of view. mUnity will provide an added layer of protection ensuring vaccines arrive in the right place, at right time, to right people and in the right conditions.

Transporting, storing and delivering vaccines is one of the most challenging and specialised logistical processes in normal circumstances. With the pandemic, the Hope Consortium is taking on the added challenge of managing complexities of transporting the much-needed Covid-19 vaccines, due to their strict temperature requirements.

Maqta Gateway's solution allows consortium partners to maintain visibility and drive vital decisions on temperature integrity, demand planning and security of vaccines, wherever they are in the world. ■

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60%-65%
*of capital projects in
the planning stage
have gone back for
re-evaluation.*

AVEVA

DIGITAL TWINS AND INDUSTRY TRANSFORMATION

With a track record of 50+ years of existence, AVEVA is embedding its domain expertise into digital platforms including cloud, artificial intelligence, analytics, mixed reality.

RAVI GOPINATH,
Chief Cloud Officer
and Chief Product Officer.



When AVEVA and Schneider Electric partnered in early 2018, there was a definitive rationale for going ahead with that combination. There was significant digital transformation taking place and this would also get unlocked in the industrial sector.

Historically, AVEVA has driven the capability to develop and commission capital projects, while Schneider Electric's capability has been in the management and operation of those capital assets.

Looking back further, the origins of AVEVA trace back more than 50 years, to Cambridge, England, with the establishment of the CADCentre. It was a government-funded research institute created by the

UK Ministry of Technology, with a mission to develop computer-aided design techniques. A lot has changed in the industry and for this vendor organisation in those last five decades.

Today AVEVA solutions sit on the top layer of Schneider's EcoStruxure stack. About the products, it is a classic case of sell with, sell through partnership, indicates Ravi Gopinath, Chief Cloud Officer and Chief Product Officer.

Unlocking of digital transformation across industries has been boosted through a number of independent drivers that have come together to create a point of inflection.

The bridging of the two worlds,

operational technology and information technology, has existed for some time now. This has been boosted by the ability to contextualise and visualise data in real time and make it accessible in multiple applications.

However, a more recent arrival in the industrial sector has been the opportunity to convert capital asset expenditures into a recurring operational expenditure.

"The IT-OT bridge, and the bridge from Capex to Opex, are the two chasms that industries are looking at crossing at the same time," according to Gopinath.

"We had already started to see in the markets that customers were looking at how to bridge these two

chasms,” he points out. “And while digital transformation and going digital was important for all of our customers, it really was not specified in any, precise terms as it were,” he adds.

AVEVA’s starting position has been managing lifecycle of assets across the operational value chain. AVEVA’s solutions rest on the core assumption that there is a persistent, common digital thread, from inception of a capital asset through its lifecycle into operations. This needs to be looked at on a day-to-day basis in the context of real time operations.

AVEVA’s portfolio of solutions is built on four big delivery pillars. This includes enabling capital efficiencies for customers; enabling high visibility into real time operations; providing applications to ensure reliable, safe operations of capital assets; and being able to optimise constantly across the value chain.

PANDEMIC’S IMPACT

When the world of demand and supply was disrupted, life did not stop. Instead, the world has been adapting and changing. With global transportation networks also disrupted, industries had to pivot rapidly into sourcing locally rather than globally.

The pandemic and the external macro environment have impacted projects in the industrial sector. Capital projects that were in the pre-feed stage have been sent back for re-evaluation, to reassess if they are still viable. “We believe 60%-65% of capital projects in the planning stage have gone back for re-evaluation,” says Gopinath.

Capital projects that were already in a state of execution have continued. What customers are now expecting is to complete them in a cost and time effective manner. “We saw the emphasis in capital projects change, over the past year as Covid emerged,” remarks Gopinath.

Another course correction that influenced capital projects was the impact and creation of remote workforces. “There was a demand for greater remote visibility into the operations of the asset. The reality was that people were just not in operating

facilities as much and customers had to re-evaluate their entire workforce,” explains Gopinath.

The expectation from the customers’ operating workforce was to have a much higher level of visibility into what is happening on a day-to-day basis, when they are not in the facility, and are remote and distributed.

During the pandemic, all the complex and mission critical assets were functioning. And this required a high level of visibility and reliability for the safe functioning of the assets. This has created the new theme of autonomous operations.

“While reliability and predictive analytics was a flavour for digital transformation, it suddenly became very real for asset operations,” reflects Gopinath.

For AVEVA, the key expectations from its end customers as they adjust to the new realities created in the post pandemic, include digital tools for collaboration; real time visualisation, monitoring and control; asset performance and reliability; and agility in the supply chain.

“The themes have remained the same, but the imperatives and the problem statements have become more amplified,” points out Gopinath.

NEW PERSONAS

Digital transformation is also influencing the nature of the decision makers that AVEVA engages with. “The CIO is becoming an increasingly visible persona, especially where some of the applications are highly interlinked with enterprise applications,” points out Gopinath.

And the reason – the gateway interconnecting operational technology tools like asset reliability management, supply chain management, has to be efficiently interconnected with enterprise applications on the information technology side as well.

“You now start to find the emergence of the information technology organisation as a customer persona,” as well, remarks Gopinath.

However, the involvement of the CIO in setting up legacy industrial solutions as well, is not a very recent

KEY TAKEAWAYS

- The IT-OT bridge and the bridge from Capex to Opex, are the two chasms that industries are looking at crossing.
- AVEVA’s portfolio of solutions is built on four big delivery pillars.
- 60%-65% of capital projects in the planning stage have gone back for re-evaluation.
- The market themes have remained the same, but the imperatives and the problem statements have become more amplified.
- Customers were looking at how to bridge these two chasms.
- AVEVA’s starting position has been managing lifecycle of assets across the operational value chain.
- AVEVA’s solutions rest on the assumption that there is a common digital thread from inception of a capital asset through its lifecycle.
- The emphasis in capital projects changed over the past year as Covid emerged.
- There was demand for greater remote visibility into the operations of the asset.
- The reality was people were not in operating facilities and customers had to re-evaluate their workforce.



phenomenon. Traditionally the cross-over of these solutions between the industrial and digital side used to be done through the manufacturing execution system layer.

“This is the layer that sits between the SCADA control systems and the enterprise ERP, in the old terminology,” reflects Gopinath. “And the question has always remained – who owns this?”

In reality, the ownership of this pivotal layer, the manufacturing execution system layer, varies and depends on the individual organisation and its strategic and cultural outlook.

While the CIO or the information technology arm of the enterprise is becoming much more prevalent, there is the emergence of the Chief Digital Officer as well. Through the wave of digital transformation accelerated by the pandemic, functional silo officers still continue to remain in place.

“But it is the Chief Digital Officer that is increasingly empowered to

drive this digital backbone as a change across the enterprise,” points out Gopinath.

CLOUD POWER

The twin onslaughts of the pandemic and digital transformation have changed the complete outlook of IT decision makers. For them today’s top software application priorities include standardisation, ease and consistency of deployment, and minimal customisation.

“Cloud as a deployment mechanism, and subscription as a commercial mechanism is how we are addressing that challenge. By deploying software in the cloud, you are enabling the implementation of corporate standards, in terms of how processes should be digitised, how they should be managed, and how they should be visualised,” says Gopinath.

“This is a big tick mark for the new stakeholders and having a centralised cloud deployment is probably the

Through the wave of digital transformation accelerated by pandemic, functional silo officers still continue to remain in place.

CIO is becoming an increasingly visible persona, especially where AVEVA applications are interlinked with enterprise applications.

most sure-fire way of doing it," adds Gopinath.

As part of its cloud journey and for its customer's cloud journey, AVEVA has standardised on Microsoft Azure and AWS hyper scalar cloud platforms. Microsoft Azure is used to host AVEVA's operational technology solutions and AWS for its engineering software applications.

AVEVA decided to include the cloud platform early in the game. "So that has really not been a challenge and it is supporting our strategy well," says Gopinath.

"We are not trying to replicate or recreate any of the services that either Microsoft, AWS or anyone else may provide. We will create the platform capabilities, monitoring capabilities, application capabilities, leveraging that as well as the infrastructure. Our partnership, both with AWS and Microsoft is very central to the shift in our strategy and I think that is the way things are going," he continues.

AVEVA has also simplified its pricing to make it easy for its customers to activate their licensing. Whether it is single instance cloud hosting, public cloud, or hybrid cloud, they have all been standardised into one subscription currency, branded as AVEVA Flex. Customers buy credits under contract as part of AVEVA Flex and can consume it flexibly over a period of time.

TODAY'S DIGITAL TWIN

The digital twin concept started to gain momentum in the early part

of this decade. Wikipedia describes digital twin as the generation of digital data representing a physical object.

The connections between the physical and digital product are data that flows from physical to digital and information that is available from the digital to the physical environment. The specific information contained in the digital twins is driven by use cases. The digital twin is only a logical construct, meaning that actual data and information may be contained in other applications.

However, with the advancement of digital transformation within industries, the term digital twin has taken on additional meanings as well.

The digital twin is now helping to bridge the chasm between Capex and Opex services and their worlds of payment and subscription. It is also interconnecting the shop floor layer and the enterprise layer.

The digital twin has become the means to capture data across assets and real time operations. It has become supported by rich models of analytics and contextual data visualisation. These combined are the core of today's digital twin. Remote workers who do not have decades of hands-on industrial experience, can gain access to it through AVEVA's digitally enabled industrial applications.

"We are looking at the gateway, as a bridge between Capex and Opex, between IT and OT, and that is a digital twin. We are starting to see how it is emerging as different flavours of use cases, in different industries and different customers. I believe it will be two or three years till we have a sort of standardised definition," elaborates Gopinath.

DIGITAL DIFFERENTIATION

There are two principal data pathways inside large businesses, that will continue to develop in the future as well. The first is the enterprise transactional backbone, built around ERP and other transactional application systems.

"That is a space we do not operate in, but we have to integrate with that," says Gopinath.

However, it is the digital backbone that addresses core business processes, and it is the one in which AVEVA operates.

Enterprise application vendors can setup and operate an enterprise backbone, provide technology solutions to support big data for example, but without domain expertise and the right application suite, that infrastructure would not deliver any value for the customer.

In the hype of digital transformation, there is a tendency by enterprise application vendors to collect data, throw it into a data lake, throw some generic algorithms at it, and yield some results from pattern recognition.

"Without the context of the domain that really guides your analytics, vanilla data science is only going to get you that far and is only slightly better than playing poker. It is a great buzzword for a while and it is cool and hip. But you do have to make sure that there is real domain content. That is what we bring to the table," stresses Gopinath.

"You can feed tonnes of real time data, but if there is no application that can contextualise abstracted data, give automated guidance, run complex models, it really does not deliver value," says Gopinath, differentiating the role that AVEVA will play in comparison to other enterprise application vendors.

AVEVA has a long baseline of 50+ years of building domain expertise in designing capital projects, managing real time operations, advanced modelling and simulation, and these are not easily replicable. "The entry barrier to doing this is extremely high," says Gopinath.

While AVEVA has invested significantly into technology platforms to boost its capability in digital transformation in the near term, it has not lost sight of what has differentiated it from the others. "And that is the richness of our domain content. I think that will endure," feels Gopinath. ■



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COVID-19 CALLS FOR PEOPLE CENTRIC APPROACH BY LEADERS

As work from home becomes a necessity, leaders need to apply more of their soft skills to lead the remote team, writes James Petter of Pure Storage.



JAMES PETTER,
VP International,
Pure Storage.

Technology leaders will have to consider how a collaborative platform fits into the corporate landscape

In normal times, leaders inspire face-to-face. They marshal innovation at close quarters. They advise; they encourage; they mediate. But we do not live in normal times. We live in new-normal times.

Covid-19 was not a predictable shock. The UAE government and businesses were quick to take decisive action and social distancing quickly emerged as the best way forward which meant little or no face-to-face contact. Now almost a year on, with vaccines being rolled out, at pace, across the UAE, there is optimism we may be on the road back to normality.

However, the current crisis has cemented remote working as a necessity, whereas it used to be a perk or luxury. As of June last year, regional recruitment portal Bayt.com found that 74% of MENA-based workers preferred jobs that permitted remote working. A similar survey in the UAE by Robert Half, found that 80% of UAE employees said they would prefer to work from home, post Covid-19, citing savings in time and money, and productivity gains.

And while it now seems that remote working is here to stay, data from Aetna International suggests that it can be a unique selling proposition for employers seeking to attract the best talent, 47% of UAE employees stated that 'flexible working for all' is one area employers would need to improve to be attractive to candidates.

But where does this leave our leaders? If employees are selected, onboarded, supervised, and guided from a distance, what are the implications for effective leadership? How do we balance the desire for real life human interaction with employee requests for flexibility?

Research has told us that remote workers are happier workers, but that still leaves us with the challenges of productivity and connectivity, for therein lie continuity and long term-commercial viability. Of course, the right IT infrastructure will be critical. Workforces must be able to join conference calls, download tools and access resources. Security will be central to delivery of these capabilities, as will the age-old lynchpin of IT management, regular, accurate back-ups.

But technology is merely the apparatus of business continuity. Good leadership has never been more important. The skills to reassure, to encourage, to nurture, to survey with subtlety and to steer with confidence will, as they have always done, keep projects on track, teams motivated, and stakeholders informed. This is true of both physical and virtual interactions and all being well, we will soon return to seeing our colleagues, not just on a screen.

The region has never lacked effective leadership, as can be seen in the broad economic recoveries from previous crises. The current malaise may be the worst we have seen, but Middle East innovation

Leaders must still apply their soft skills when trying to maintain effective operational levels

will yet see us through. The region's previous experiments with remote working have meant a smoother adoption than may have otherwise been seen. Many workers have used similar tools when travelling for business or when keeping in touch with friends and family.

Covid-19 may have put the region on a fast track, but leaders were not altogether unprepared. However, challenges lurk on the road ahead, no matter the scale of enterprise. Technology leaders will have to consider how a collaborative platform fits into the corporate landscape. Can the current IT infrastructure support round-the-clock access and effective back-up, all while maintaining an adequate standard of security? If not, are there any local service providers that can enable scale-up quickly and diligently?

Proper infrastructure capable of shouldering large workloads will ensure that teams stay connected, but leaders must still apply their soft skills when trying to maintain effective operational levels. Remote working will undoubtedly have a profound effect on morale.

In my own role as VP International, I have been frequently separated from colleagues with whom I need to collaborate.

Personally, I am looking forward to seeing colleagues again in real life. But in the meantime, I have learned a few things along the way that have helped to overcome the challenges of remote leadership.

First, leaders need to adapt to the circumstances of each individual employee. While this was true in a shared office space, the opportunity to leave behind domestic issues has now evaporated. The remote leader will likely find a much more diverse psychology within the remote group. Some may enjoy the isolation; some may not. In a region replete with different cultures, this will become an even greater challenge.

Second, remote leaders need to be adept at contingency planning, it is a vital tool in normal times, but Covid-19 has further underscored the need for today's leaders to have a plan A, B and even C. Knowing that their leaders are prepared or have at least thought about a myriad of scenarios gives employees the much needed confidence they need to operate in these challenging times.

It is also vital that teams are well-equipped and informed. Comprehensive briefings are vital because remote check-ins are not as fast as popping into the manager's office for some quick clarification on a question.

Following on from this, leaders need to keep in touch with team members at regular, scheduled intervals to ensure the wellbeing of everyone. Wherever possible, these should be video chats, for as any good leader knows, facetime is a vital component of clear communication.

The best leaders are those who understand that a community is made up of individuals, each with their own concerns, ambitions, problems, and needs. People-centric approaches must take precedence in our new normal, and effective remote leaders will understand that the workforce will succeed or fail based on the empathy they show and example they set. ■

People-centric approaches must take precedence in our new normal

Leaders need to adapt to the circumstances of each individual employee

BUILDING ZERO TRUST MODEL WITH A COLLABORATIVE FRAMEWORK

Massimo Ferrari of Red Hat discusses how security and IT operations teams can work together to implement Zero Trust and improve security posture across hybrid cloud infrastructures.



MASSIMO FERRARI,
Consulting Product Manager,
Ansible Security at Red Hat.

Efficient automation platform allows security teams to coordinate multiple technologies, across on premises and cloud environments

The Zero Trust security model, or Zero Trust architecture, is nothing new. Developed by an industry analyst over ten years ago, it is finally gaining acceptance as an effective model for enterprise security. Its core principle rests on regulating and authenticating privileged access to enterprise data and systems. However, Zero Trust is a huge and complex operation, spanning enterprise datacentres, private and public clouds, and a growing number of edge connections.

Zero Trust encourages CISOs and their teams to adopt a completely new mindset, by giving them the tools to conduct a thorough risk analysis of what is happening inside and outside the corporate perimeter. Traditionally the focus has always been on assessing and addressing external threats.

Recent history has shown that threats closer to home, such as surreptitious breaches that lie dormant for weeks, or even months, pose just as bigger risk to the business. Security operations can use it to apply the same level of risk to both internal and external connections to qualify threats, monitor them and minimise their impact.

Let us take a step back. To understand how security operations can master Zero Trust we need to start by acknowledging that enterprise security is not a

homogenised entity, it is made-up multi-vendor solutions run by disparate and often siloed teams. There are many different layers to enterprise security and automation is already helping security operations teams to integrate and share accountability.

It has given way to automated processes and workflows that encourage a more open culture of collaboration. Opening new channels of communication that have allowed once disparate teams to exchange views, resolve issues and put forward new ideas. It has even helped security operations teams forge closer links with ITops and NetOps colleagues, helping to create a more seamless, fluid and ultimately secure environment.

This all becomes possible when security organisations adopt an open framework that is based on a universal and easily accessible programmable language. It has allowed teams from different domains to communicate with each other, share critical information and grant access to various systems and applications. If paired with the appropriate management layer, this model is ideal for professionals managing complex environments, comprising solutions from multiple vendors.

Having a better understanding of each other's roles and responsibilities actively encourages security and IT teams to cooperate

Zero Trust requires careful planning, execution and continuous management

and work together as a unit.

Harnessing automated systems that help to galvanise the enterprise security function, can drive new processes and reduce human error.

The shift to automation comes at a time when enterprises are subject to malicious attacks. The risks posed by security breaches have been elevated to board level after several high-profile cases. Security automation can provide businesses with the means to tackle these issues head-on. It can also provide the foundations for Zero Trust.

Once inside, internal threats tend to move laterally, disrupting systems, corrupting or removing data. They can wreak havoc if left unchecked. Zero Trust security architectures are underpinned by a segmented environment that limits the movements of attackers, isolating them and reducing their impact.

In a Zero Trust environment all users, devices and applications are assigned a profile, based on techniques like digital identity, device health verification and

application validation. They are then granted restricted access based on their profile. This prevents attackers from moving around freely, but it is also a precise and methodical process that provides and maintains genuine users and resources access, as and when required.

Micro-segmentation is just one aspect of a Zero Trust strategy, but it demonstrates the magnitude of the operation. Enforcing granular permissions based on the profile of the user or digital asset is a complex process. Automation provides the means to perform these actions programmatically and at scale. It also ensures that new technologies and solutions can be constantly added either to support, or replace, existing systems to ensure actions are performed in line with Zero Trust policies.

Faced with a backdrop of emergent threats and an enterprise environment that is constantly evolving, automation provides the means to adapt quickly. Policies can be rewritten, while systems and processes can be reconfigured to deal with sudden changes or requests. This can be done at a micro level, dealing with very specific issues, or on a broader macro level, dealing

with enterprise-wide issues.

Overall, an efficient automation platform allows security teams to coordinate multiple technologies, ecosystems and vendor solutions, across on premises and cloud environments. It helps to streamline processes and drive efficiencies. It supports the Zero Trust model as it allows organisations to prototype, enforce and eventually update their security policy framework, no matter how big or complex that framework happens to be.

It can help teams to scale exponentially to support business and environmental changes. It can give them a higher level of control over their environment, allowing them to better manage risk and address the needs of a constantly evolving landscape.

Open source is integral to automation in much the same way as it is playing a vital role in supporting other key enterprise functions. CISOs appreciate that open-source solutions are now fully integrated into the enterprise IT stack and fight to ensure they come with end-to-end, enterprise-grade support. This provides the freedom and flexibility to engage with digital communities to help drive innovation, but also to implement reliable solutions that underpin a comprehensive security automation strategy.

Zero Trust allows enterprises to develop a security strategy from the inside out, but it requires careful planning, execution and continuous management. Security automation helps security operations and IT teams to collaborate and form a shared security practice while managing the scale and complexity of the infrastructure they have to protect and manage. Between them they can throw a protective layer across distributed cloud and IT infrastructures. Using automation, they can share processes and information to quickly identify, diagnose and neutralise issues before they escalate. ■

CISOs appreciate that open-source solutions are now fully integrated into the enterprise IT stack

DECODING FRIENDLY FRAUD AND ITS IMPLICATIONS

Morey Haber of BeyondTrust explains friendly fraud and the need to implement additional controls to determine if the fraud happened.



MOREY HABER,
CTO and CISO at
BeyondTrust.

Friendly fraud is a well understood concept in the banking world, but it is in most other sectors

Most of us are familiar with the term friendly fire, but how about friendly fraud? In the finance sector, friendly fraud refers to a type of electronic payment theft that occurs when a customer files a dispute or chargeback instead of trying to obtain a credit or refund from a merchant first.

This type of fraud is considered friendly because authorised cardholders dispute legitimate charges to their credit cards, forcing banks to issue a refund under the pretence that the merchant made a transactional error. While credit card providers and banks can identify patterns of theft by thieving cardholders, well-intentioned customers may accidentally commit friendly fraud because they don't recognise the differences between a conventional return and a bank-issued refund. They assume a chargeback is simply a different way of getting their money back, like a regular return, but in fact the difference lies in who is responsible for the return funds.

While this definition of friendly fraud highlights electronic transitions within the credit card industry, it can also apply to a type of financial theft or malicious privileged activity within your organisation from people that are friendly and trusted for a specific task. Unfortunately, these individuals may choose to perform some form of fraud based on that trust delegated

by the organisation, and thus the activity is considered friendly fraud.

As background, cybersecurity threats today can be classified as being sourced from internal or external threat actors. Either location can have friendly fraud based on the role of the individual. Internal friendly fraud can come from employees or contractors and external friendly fraud could be attributed to contractors, vendors, or other trusted sources, but not unknown entities. That would change friendly fraud into the realm of an attacker or hacker. To that end, they are known sources and individuals abusing the system for their own gain.

In order to get started, let us explore the methodology around friendly fraud before we dive into two scenarios for financial or privileged theft. Friendly fraud starts with a trusted or authorised individual making a purchase, conducting a task, or performing a procedure that is within the scope of their role.

Fraud occurs when the individual attempts to manipulate the process by performing a task or cancelling a process or transaction that results in an inappropriate gain for the individual. The process for terminating the transaction or performing a rogue task is actually valid but the controls that have been instrumented have a difficult time determining if the change in

Additional controls are needed to determine if fraud actually did occur

Friendly fraud can apply to threat actors that are internal or external

workflow is valid or not. This is when fraud occurs.

As an example, let us explore a common form of friendly fraud that occurs within some organisations. An individual, based on their role, is required to travel. They book flights using an approved travel system and submit an expense report. In lieu of actually travelling, they cancel the trip directly through the airline and recover funds as airlines e-credit or directly on their charge card as a chargeback. Finally, they collect expenses and then use the e-credit or refunded money for their own personal gain.

While this is a terminal offence within almost every organisation, this type of friendly fraud, and many others that are similar, prove that even trusted individuals can abuse the system and conduct fraud. This is why many companies now require boarding passes be submitted with expenses in order to mitigate this risk and apply an additional control to prove travel is actually being performed.

A second example of friendly fraud involves privileged attack vectors. For organisations that have embraced privileged access management, they have

implemented a workflow for checkout, utilising, and checking in privileged accounts associated with sensitive systems and data. This workflow allows for an individual, based on their role, to access a system and perform tasks that are assigned to them as an individual.

Similar to other friendly fraud, there is no immediate method for determining if the actions they actually conduct are appropriate or not. The only way to determine this is by adding another control. In this case, session monitoring. This allows for the complete recording, keystroke logging, and application usage to be documented to determine if the privileged activity conducted by an individual was actually appropriate.

Did they run commands, applications, or view data that was sensitive and could have been used for their own gain? If the intent was to initiate a workflow against a valid task but abuse the session with inappropriate activity, then we have friendly fraud based on an insider threat. Unless you are shoulder surfing their activity, session monitoring is the only way to determine if that session was not mistreated for fraud.

Friendly fraud is a well understood concept in the banking world, but it is in most other sectors. It can apply to threat actors that are internal or external, and always involves abusing an approved process to introduce a malicious step that is hard to detect with current controls.

Additional controls are needed to determine if fraud actually did occur, and it is crucially important that someone review those controls and their findings on a periodic basis to determine if they work and if friendly fraud is occurring within your organisation. It is foolhardy believe it is not occurring, and even worse to ignore it and wait for an auditor to find it themselves. ■

Friendly fraud always involves abusing an approved process



Lal Karsanbhai to succeed David Farr as Emerson's new CEO

Emerson has announced that Lal Karsanbhai, who has served as Executive President of the company's Automation Solutions business since 2018, will step in as the company's new Chief Executive Officer as David N Farr retired on February 5, 2021. Karsanbhai, who has led the Automation Solutions to strong performance, elevating Emerson's software profile and digital transformation business will also join the board of directors.

Karsanbhai began his career at Emerson in 1995 as an international planner. He was appointed director of corporate planning in 1999, served as Vice President of regulator technologies from 2002 to 2005, when he became Vice President and General Manager of natural gas for Emerson in France.



Sébastien Arbola to lead ENGIE's merged Africa and MESCATA unit

Electric utility company, ENGIE has merged its Africa portfolio with the MESCATA business unit under the leadership of Sébastien Arbola, Chief Executive Officer of ENGIE MESCATA, Middle East, South and Central Asia, Turkey and Africa.

Sébastien Arbola has also been appointed Executive Vice President in charge of Thermal Generation and Energy Supply activities at ENGIE Group level, effective 1 February 2021. The enlarged business unit MESCATA, with headquarters in Dubai, United Arab Emirates, and regional offices throughout the region, will draw on ENGIE's long term presence and experience in the region to keep accelerating the transition towards carbon neutral economies.

With this new organisation, ENGIE continues to simplify and streamline operations, and increase selectivity in terms of activities and geographical presence as announced when the 2019 results were published.



Rockwell names its first Chief Diversity, Equity & Inclusion Officer

Rockwell Automation, the world's largest company dedicated to industrial automation and digital transformation, has named Bobby Griffin to the newly created role of Vice President, Human Resources, and Chief Diversity, Equity and Inclusion Officer. Griffin will report to Senior Vice President, Chief People and Legal Officer Becky House.

Griffin joins Rockwell with more than 25 years of diversity and inclusion strategy and leadership experience at Fortune 500 companies. He most recently served as Vice President of diversity and inclusion at CBRE. He brings a strong, career-long track record for raising diversity and inclusion awareness, improving organisational culture, and building inclusive leadership capabilities in ways that also improve business outcomes.



Arthur D Little appoints new partner Chuck Goodnight

Arthur D Little, ADL, has announced that Chuck Goodnight has been appointed as a Partner in the US, where he will lead the US Nuclear Energy team as part of the company's Energy & Utilities Practice. The appointment builds on ADL's global reputation as a leading consultancy in the Energy sector.

Chuck's career spans 35 years, and he has built a reputation as an internationally recognised expert in energy and utilities. His work has crossed through North America, Europe, Africa, and the Middle East, as he engaged with executives at Fortune 500 companies, institutional organisations, and international governments.

Prior to joining ADL, Chuck founded Goodnight Consulting in 2001 and served as President of the US-based management consultancy for two decades.



Cloud kitchen POSist appoints Ajay Singh as Chief Growth Officer

POSist, a cloud-based restaurant technology platform, has announced the appointment of Ajay Singh as its Chief Growth Officer. In this role, Ajay will head POSist's global expansion and oversee the development of international teams. A senior industry leader, Ajay brings over 30 years of experience in diverse sectors including retail, food services, consumer goods, and real estate to his new role.

At POSist, in this newly created role, Ajay will be responsible for driving a collaborative approach to digitising large restaurant chains and Quick Service Restaurant businesses globally. With his expertise in scaling businesses, he would focus on creating differentiated solutions and capabilities, as well as gain and retain competitive advantage and market leadership across the sub-continent India, Middle East, Americas, the UK.

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CONNECTED OVER

5500

END CUSTOMERS

SPAN ACROSS

50

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MINDFULNESS AND MEDITATION BENEFITS FOR THE LEADERS

At present, leadership and CXO community have high work challenges and meditation can be a mantra for wellness, especially in times of pandemic, writes Ektaa Sibal.



India's number one Inner-self Transformation Specialist, International Meditation Expert, Global Executive Leadership Coach and a Gifted Energy Healer with inborn intuitive abilities.

Meditation is a practice that teaches us to live a life that is positive and without any stressors

Studies have shown that mindful meditation not only reduces stress and encourages awareness and acceptance, but also helps in building self-compassion and resiliency, to help us bounce back especially in any challenging or difficult times.

The ongoing pandemic has induced a lot of uncertainty, doubts and fears which have in turn intensified the stress levels for all. It has drastically impacted the mental and emotional health of all individuals.

This is where meditation comes in!

Meditation has been shown to strengthen immunity, reduce anxiety, and help you to get a good night's sleep, all aspects of self-care that are important to keep in mind especially for the entire CXO and the leadership community who are undergoing immense stress. At present and otherwise too, leadership and CXO community have high work challenges and what is important for them is to not let the external world control their emotions, feelings or their working mind.

Meditation does not require long hours of practice, one can realise its benefits even by giving just 10 minutes of time; and the RoI of these 10 minutes can be experienced in the entire 24 hours of the day, with an enhanced focus level, reduced stress levels, amplified decision-making abilities and many more.

In order to reap the benefits of meditation, one needs to practice it on a regular basis and make it a way

of life. It is a myth that to become a real meditator, you need to shut yourself off from the world for long hours. A 2018 study conducted by researchers at Mass General and Yale University, however, shows that short duration meditation can deliver powerful benefits by increasing the cognitive performance of the leaders.

While some of the top world leaders who have experienced the benefits of meditation say that it gives them an edge in this competitive business world, some have in fact built meditation into their company's culture as a part of wellness initiatives.

To name a few leaders who have adopted meditation as a way of life are Ray Dalio, Founder of Bridgewater Associates; Marc Benioff, Co-Founder and CEO of Salesforce.com; Jeff Weiner, CEO of LinkedIn; Ariana Huffington, CEO of Huffington Post; Bill Gates, Founder of Microsoft and the list goes on.

Meditation is becoming increasingly popular, not as a new-found spirituality or a cult but because of a necessity to transform oneself and create inner strength within. It is a practice that teaches us to live a life that is positive and without any stressors and is now becoming an integral part of living a healthy lifestyle.

Meditation as a practice can reap huge benefits for the mental, emotional, and physical wellbeing of the leaders such as:

LOWERS STRESS LEVELS

Meditation is a great technique to

5 MEDITATION BENEFITS



5 STEPS FOR MEDITATION

GET COMFORTABLE

It is important to sit comfortably, you can even lie down and do your meditation.



COMMIT YOURSELF

You can start by doing just 5-10 minutes. The idea is to be consistent.



FOCUS ON BREATHING

Inhale for 3 counts, hold for 2 counts and then exhale for 3 counts.



LET DISTRACTIONS JUST ROLL BY

The key is to not hold the thoughts but let them just go by. Don't try to control your mind.




ENROLL FOR A CLASS

Taking help from an expert is definitely an option for beginners.



Meditation
has been
shown to
strengthen
immunity,
reduce
anxiety,
and help
you to get a
good night's
sleep



achieve a state of relaxation that helps in dealing with everyday challenges. Johns Hopkins University in a study concluded that just 30 minutes of meditation can reduce anxiety, depression, and stress.

PROMOTES CREATIVITY

Since meditation is known to relax the mind while making it more focused, the direct impact of it is that it induces creativity in a person. So, if you need inspiration and better decision-making skills then go ahead and meditate.

HEALTHIER LIFE

While meditation has a direct impact on the health such as it lowers blood pressure, increases immunity, decreases sensation of pain etc; practicing meditation regularly also slows down the ageing process.

HELPS IN GOALS

Some very influential people in the world such as Oprah Winfrey,

Russell Brand, Ellen DeGeneres are followers of meditation practices. The Oxford Mindfulness Centre in a study discovered that after just eight weeks of daily meditation, study participants were able to identify more specific life goals and were more likely to achieve those goals as they had focused direction and a self-guided path laid out.

MAKES YOU HAPPIER

Last but not least, happiness is most sought-after feeling and emotion by everyone, and meditation has proven to increase the happiness levels. In numerous studies, it has been found that regular meditation helps in increasing the levels of happiness and it directly impacts our brain chemistry thus bringing the desired changes in building the happiness hormone.

In meditation, there are no set rules and no particular ways which are right or wrong. It is in fact a journey of exploration that can help the leaders and CXOs to discover a path of excellence.

At an organisational level, I do feel that it is imperative in the present times for the HR leaders to come forward and take the initiative to raise awareness around the need for Emotional Wellness as a part of overall wellbeing.

HR can play an important role in strengthening the emotional wellbeing by promoting meditation and encouraging the practice at every level in the management. Meditation practitioner experts are hired to play the role of a facilitator for the employees and leaders to enable them to find congruence in their thinking, emotions, and actions by challenging and addressing their limiting beliefs.


Meditation
is in fact a
journey of
exploration
that can
help the
leaders
and CXOs
to discover
a path of
excellence



These experts share mindfulness and meditation techniques and show how to use them daily in their regular scenarios. HR leaders can also feature these tips through their internal communication platforms while bringing awareness to the importance of mindfulness coaching in an organisation. For instance, to begin with, even a simple practice such as initiating a meeting that begins with a short meditation will contribute towards having a positive and an organised start leading to effective and focused decision making within the organisation.

Meditation is not just about sitting cross-legged and doing some breathing exercises. It is a practice by which you can transform your mind to be better equipped to handle the stressors and pressures of daily life. It has several benefits that can facilitate the leadership and CXO community in making their lives easier while helping them become calm and focused. This calming effect leads to enjoying the present moment and create harmony within one's mind and body making it healthier and happier. ■

In order to reap the benefits
of meditation, one needs to
practice it on a regular basis
and make it a way of life



A PRIVATE ISLAND IN AN OCEAN

Velaa Private Island is part of the constellation of islands that form the Noonu Atoll in Maldives. Designed by Czech architect Petr Kolar it is a fusion of Maldivian culture with contemporary luxury. The resort comprises 47 private villas, houses and residences, and 18 of them are built over water. Each of the private residence offers its guests two terraces, large pool, private beach, outdoor lounge and cinema, private spa and plenty of space for each member to relax. Velaa Private Island is home to a spectacular golf course, the Velaa Golf Academy by Olazábal, created in collaboration with the golfing legend.



GCF *Reboot*

UNITE GO MEET

THEME OF UNITE **BOTS**

BODY



OPPORTUNITIES
AND OBSTACLES

TEAM
BUILDING



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