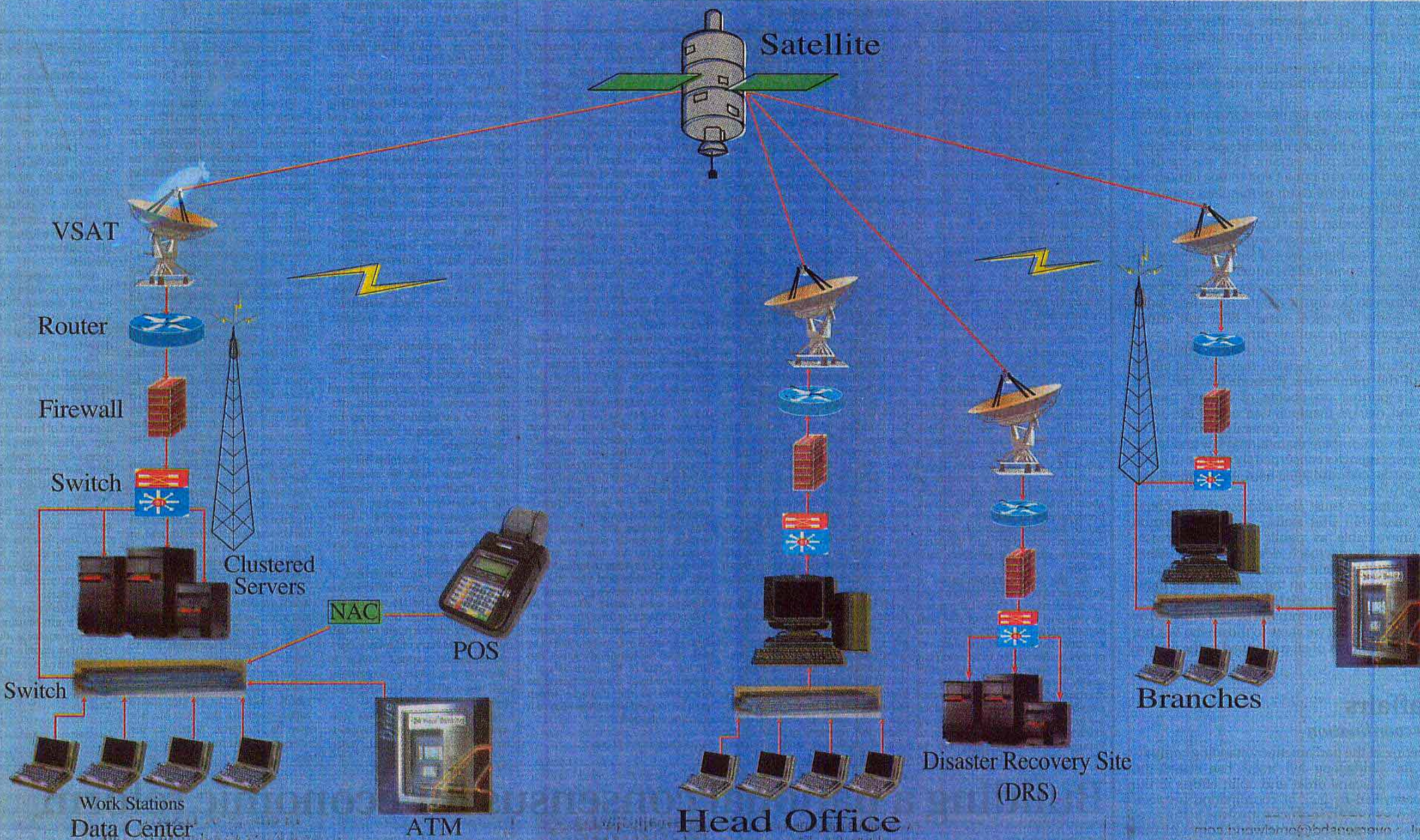




DBBL enters into the World of Truly On-Line Banking with an investment of Tk. 250 million



DBBL's Truly On-Line Banking is a fully automated real-time, any where, any way banking service which covers 24 hours a day and 365 days a year un-interrupted banking services through:

- Branches
- ATMs
 - * DBBL-NEXUS ATM & Debit card
 - * DBBL-Maestro/Cirrus ATM & Debit card
 - * DBBL Credit card (cash withdrawal only)
- POS Terminals
 - * DBBL-NEXUS ATM & Debit card
 - * DBBL-Maestro/Cirrus ATM & Debit card
 - * DBBL Credit card
- Internet Banking
- SWIFT
- Standing Instructions
- Automated Clearing House (ACH)
- Call center/Help desk
- Tele-banking
- Mobile phone banking

DBBL has selected all the necessary items for truly on-line Banking. The truly on-line Banking will make its debut very soon. In this unique real time, any where, any way banking program of DBBL, the valued customers and trusted partners will enjoy a full range of modern banking services at desired speed, absolute accuracy and competitive Price.

We are fully aware of the confidentiality and security of your personal and account's information stored into our computer systems. The confidentiality and security of your data is achieved by establishing four layers of security - at application, network, database and operating system levels.

1 Enjoy the unique advantages using the facilities of FLEXCUBE on-line, centralized banking software

- You are no longer a customer of a branch, rather customer of the bank.
- You can withdraw from or deposit money to any branch of DBBL.
- You can deposit loan installment to any branch of DBBL.
- If you require international financial transactions, you will enjoy the on-line SWIFT interface of the banking software.
- You can enjoy the strong and flexible Standing Instruction facility to execute the following auto-transactions by the computer on a pre-defined date & time:
 - Loan installment payments from your Savings/Current account
 - Payment of monthly deposit accounts from your other deposit accounts
 - PO & DD preparation
 - Fund Transfer to other accounts

Sweep-out facility, enabling you to transfer the money from an account when it exceeds a pre-defined amount.

Sweep-in facility, enabling you to bring money from your another account when the first account balance falls below a pre-defined amount.

MICR (Magnetic Ink Character Recognition) module for on-line clearing with the central bank.

Tele-banking and Call Center interface will provide a full range of banking services over telephone.

2 Enjoy availability of variety of card products

Every account holder of the bank will get a DBBL-NEXUS ATM & Debit card.

Same DBBL-NEXUS card can be used in ATM (Automated Teller Machine) for cash withdrawal, cash/cheque deposit, fund transfer etc. and at POS (Point of sale) terminals for bill settlement of any kind of purchase/dining.

DBBL Maestro/Cirrus card can be used both locally and internationally in ATM and POS terminals.

DBBL Credit card can be used both locally and internationally in ATM for cash advance and at POS terminals for credit purchase.

DBBL-NEXUS and DBBL Maestro/Cirrus cards are linked directly to your accounts, enabling payment of bills and cash withdrawal, debiting your account and crediting Merchant account instantly.

DBBL-NEXUS Debit card will save you from paying around 30% interest and other charges for credit cards.

Transaction of every DBBL-NEXUS and DBBL-Maestro/Cirrus card is secured by authentication through PIN (Personal Identification Number) pad with the POS terminals.

All the card products of DBBL can be used in other ATM and POS networks of the country.

3 Enjoy benefit of 50 ATMs (Automated Teller Machine) from the beginning which will increase by same number every year

You can find DBBL ATMs beside your home, in your office premise, nearby market, kacha bazar, university, college & school premises, Airport, Railway stations etc., throughout the country.

All the ATMs can accept DBBL-NEXUS Debit card, DBBL-Maestro/Cirrus Debit card and DBBL Credit card.

Using any of the DBBL ATM pools any where in the country, you can perform the following:

- Account balance enquiry
- Cash withdrawal - 24 hours a day, 7 days a week, 365 days a year
- Cash deposit to a certain number of ATMs any time
- Mini statement printing
- Fund transfer within your own accounts
- Fund transfer within your pre-selected accounts/business partners
- Third party fund transfer
- Payment of mobile/T&T phone, Gas, Electricity, Water, Internet, Credit card bills from your savings/current account
- Payment of School/College/University fees by debiting your savings/current account

Purchase of activation number for Mobile/Internet pre-paid cards.

4 Enjoy benefit of 500 POS (Point of sale) terminals from the beginning and increase of the same quantity in the subsequent years

You can find DBBL POS terminals in almost all the district towns/cities, your nearby shops, restaurants, hotels, schools, colleges, universities, bus terminals, railway stations, travel agencies, etc., throughout the country.

All the POS terminals can accept DBBL-NEXUS Debit card, DBBL-Maestro/Cirrus Debit card and DBBL Credit card.

You can use DBBL-Maestro/Cirrus Debit card from any Maestro/Cirrus network worldwide. This would open access to more than 300,000 Cirrus ATMs in around 100 countries. You can make payments for purchases in more than 800,000 Maestro outlets (POS terminals) worldwide.

Merchant, being a customer of DBBL, will get his bills credited to his account instantly. Submission of bill is not required.

You will enter into the era of Plastic money through DBBL card services. This will eliminate the risk and hazard of carrying cash.

Less annual/replacement/renewal fee for DBBL cards.

Less commission for the merchant for all types of transactions by DBBL cards.

All the POS terminals and ATMs are controlled by the world famous, secured & robust switching software- IST/switch of Oasis Technology Ltd., Canada.

5 Click to <http://www.dutchbanglabank.com> and enjoy banking facilities sitting in your residence or office - at home or abroad, round the clock through the Internet Banking

Through the Internet banking of DBBL, you can perform the following:

- Check account balance
- Take print-out of account statement for a particular period
- Transfer fund within your own accounts
- Transfer fund within your pre-selected accounts/business partners
- Transfer fund to third parties
- Make payment of mobile/T&T phone, Gas, Electricity, Water, Internet bills from your account
- Enquire Foreign Currency Exchange rates
- Enquire interest rates
- Acquire information on all our products
- Purchase activation number for Mobile/Internet pre-paid cards
- Deposit loan installments
- Stop cheque payments
- Open an FDR (Fixed Deposit Receipt) account by debiting your Savings/Current/STD (Short Term Deposit) account
- Submit L/C (Letter of Credit) application on-line
- Enquire Foreign Currency Exchange rates
- Enquire interest rates
- Acquire information on all our products

Not only the customers, but also other controlling agencies like Ministry of Finance, Bangladesh Bank, National Board of Revenue, Port authority etc. can be benefited by obtaining on-line information regarding their relevant issues through Internet Banking.

6 DBBL is now global, we have tools to reach every corner of the planet through combinations of SWIFT, internet banking & ATM/POS pools

The non-resident Bangladeshi can enjoy instant fund transfer & other banking facilities.

A non-resident Bangladeshi needs to open one account for himself/herself and other accounts for his/her near and dear ones with DBBL.

He/She can deposit money to his/her account as and when required through SWIFT (DBBL BD DH xxx, where xxx is the home branch code of the account holder) transfer from any bank in the world.

He/She can now enjoy full range of internet banking services sitting abroad, such as:

- Monitoring balance & transactions of his/her account
- Utility bill payment for his/her homes/apartments in Bangladesh
- Payment of school/college/university fees for his/her dependents in Bangladesh
- Payment of loan installment due with any other organization/banks in Bangladesh
- Opening of FDR account debiting his/her savings/current account
- And many more!

He/She can transfer money from his/her own account to any of his/her near and dear one's account instantly using the PKI (Public Key Infrastructure) security.

His/Her near and dear ones can instantly withdraw money from their nearby ATM or buy goods or services from any shop having DBBL POS terminals.

A standing instruction given to the software will be useful if the non-resident Bangladeshi wants to transfer a fixed amount of money in a particular date of every month to the account of his/her relatives in Bangladesh or wants to pay any loan installment on a monthly basis.

7 All the customers, living home and abroad, will enjoy the 24-hours non-stop services through a strong & reliable IT infrastructure of DBBL

DBBL has the largest and most modern Data Center of the country. The Data Center is equipped with IBM RS/6000 (p-series) multi-processor clustered servers and world famous Riello UPS of Italy.

DBBL has set-up first on-line DRS (Disaster Recovery Site) of the country to safe-guard the customers interest in any sort of disastrous situation.

A set of servers and UPS identical to the Data Center is installed at DRS. In case the Data Center is destroyed for any reason, the DRS will take over the control of branches, ATMs, POS terminals and Internet Banking.

DBBL has chosen the world's most famous, robust, secured & proven banking software - FLEXCUBE of i-flex solutions Ltd. and switching software - IST/switch of Oasis Technology, Canada.

DBBL has chosen world's most reliable & secured database-ORACLE for preservation of the valuable data related to its trusted customers. DBBL has chosen world renowned Diebold ATMs, Hypercom POS terminals, Hypercom NAC (Network Access Controller), Eracom HSM (Host Security Module) and NBS card personalization system with Javelin Photo printer.

The ATMs, POS terminals and card personalization system are EMV compliant.

DBBL Data Center & branches are equipped with world's number 'one' networking equipments from CISCO. These equipments include CISCO 3745 backbone router, PIX 515E firewall with failover, CISCO 4507R backbone switch with redundant supervisor engine & power supply, CISCO 2691 and 1751 routers, PIX 501 firewalls and CISCO 3550 switches with in-line power supply for IP telephone connectivity.

DBBL has chosen two data communication links for branches, one with radio link and another with VSAT, to ensure 100% reliable communications of branches with the Data Center.

All the ATMs will be on-line with Data Center for 24-hours a day with VSAT/Radio link connectivity.

Dear Customers
By the grace of Almighty Allah and with the help of the world's best available technology DBBL brings Truly On-Line Banking in Bangladesh. I, being a professional, do acknowledge that to the best of our knowledge we have considered the best technology without compromising the security aspect of the total system. I, therefore, sincerely hope that it will make available a complete range of modern banking services for the valued clients as well as for the Banking sector as a whole. May Almighty Allah bless us all.

Abul Kashem Md. Shirin
Executive Vice President
and Head of IT

Dutch-Bangla Bank Limited
YOUR TRUSTED PARTNER

Our Partners in this Project

- i-flex solutions Ltd., India
- dataedge
- Oasis Technology Limited, Canada
- HMA STARware Ltd., India
- Thakral Information Systems Pvt. Ltd.
- COMPUTER SERVICES
- TECH VALLEY COMPUTERS LTD.
- RANKS-ITT LTD.
- SQUARE INFORMATIX Limited
- Texas Group
Texas Electronics Limited