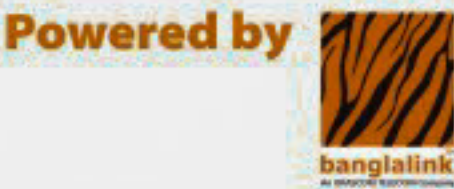


IT & TELECOM

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Towards Digital Bangladesh

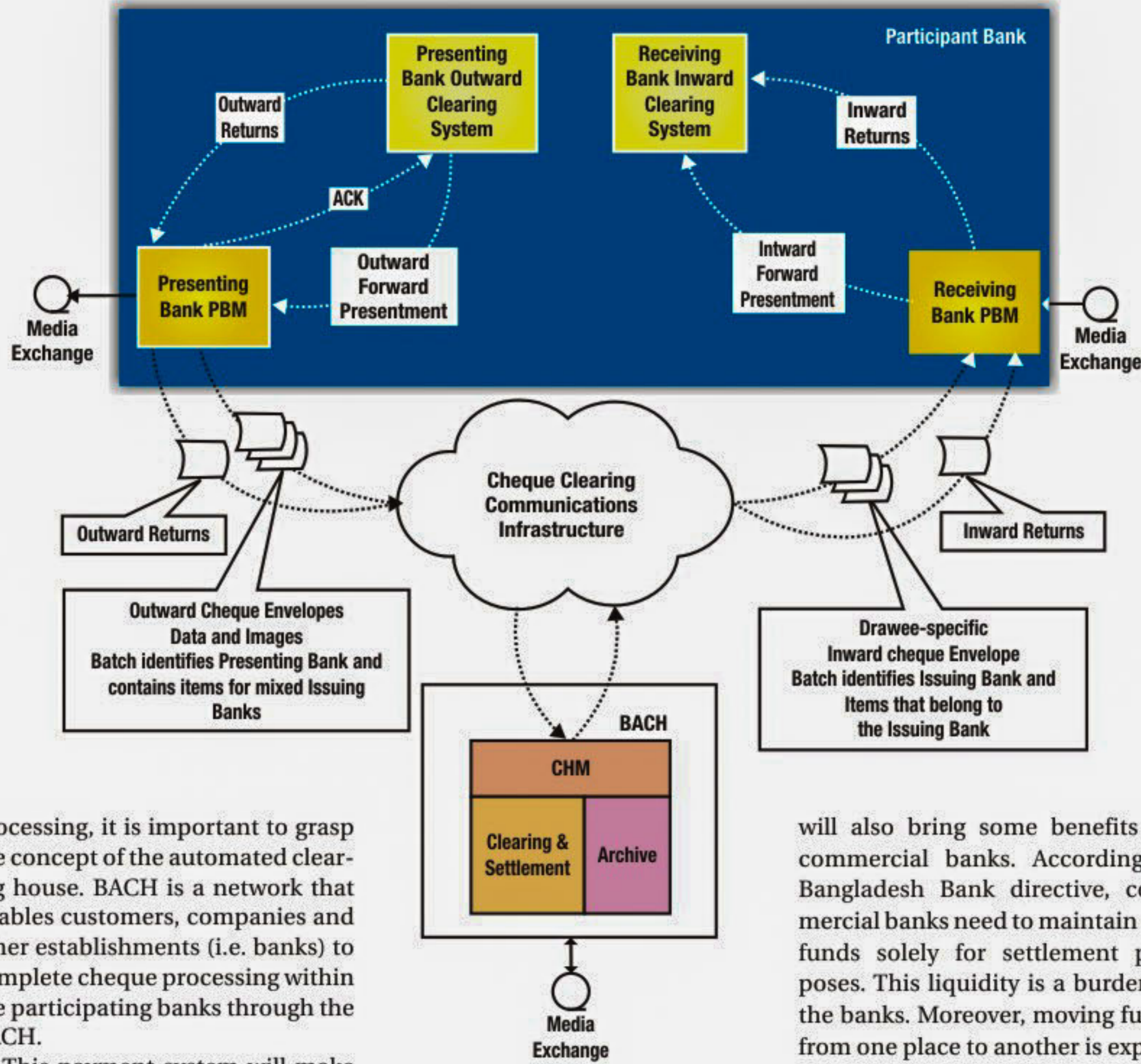
TAPAN KANTI SARKAR

Digital technology brings people from any location within the shortest possible time -- to the benefits of information technology. So we should not only dream but also take initiative to achieve and sustain the dream to be a digitised nation. The universal role of information and communication technology (ICT) is vital for socio-economic development of a developing country like Bangladesh. Availability of information helps increase productivity, ensures fair and competitive market and empowers marginal people.

The Bangladesh Bank (BB) has already taken such a tremendous technology-based initiative, BACH (Bangladesh Bank Automated Clearing House), which moves towards achieving the goal of Digital Bangladesh. This is one of such technologies that will enable integration with different banks on a single platform. The technology is being implemented and system integration testing is going on. Hopefully, the system will be in place soon.

Now there are four payment and settlement systems: (a) Bangladesh Bank's clearing houses in Dhaka and its branches in seven other cities, (b) Sonali Bank's clearing houses in 31 towns where there are no BB branches, (c) Large value cheque settlement system of BB, and (d) BB foreign currency clearing system in Dhaka, which clears and settles foreign currency cheques and pay orders. Initially only Dhaka zone will be operating through the BACH. The rest will be implemented in phases.

In order to understand BACH



processing, it is important to grasp the concept of the automated clearing house. BACH is a network that enables customers, companies and other establishments (i.e. banks) to complete cheque processing within the participating banks through the BACH.

This payment system will make use of the automated clearing house to enable electronic payments or fund transfers in future, and small and big business houses will be benefited. The business houses planning to use such a system should be aware of the pros and cons of using this payment method. Knowing both the benefits and risks will help them make suitable deci-

sions that can improve online business activities through faster check processing.

Basically, BACH processing makes it possible for online businesses to deposit cheques using the automated clearing house network; this method is important in order to secure payments from customers faster and without hassles. BACH

will also bring some benefits for commercial banks. According to Bangladesh Bank directive, commercial banks need to maintain idle funds solely for settlement purposes. This liquidity is a burden to the banks. Moreover, moving funds from one place to another is expensive and results in poor liquidity management. Besides, there are many risks involved in end-of-day settlements. These drawbacks in payment system can be eliminated by introduction of BACH. Since BACH processing is done electronically, a bank will not need to process bad cheques several times. This system or method is also exposed to fewer mistakes. With the BACH

system, there is no such scope for mistakes and thus the businesses and customers are more protected.

There are still some things that can go wrong with BACH payment - cyber criminals can hack into system and harm online banking transactions. There are a lot of things that can be done to minimise the risks involved in cheque payment method. The banks should ensure that dedicated computers will be used for internet banking. Separate computers will be used for other important transactions that are involved in BACH and thus will lessen the chances of account being hacked.

The entire system design is flexible for banks to participate in the BACH network. The banks can choose any clearing model from these three: 1. Centralised, 2. Distributed, 3. Cluster.

In any of the three models, all cheques are collected and scanned in a designated location. It can be done centrally at head office or branch, or any regional or zonal location. It is also possible to use distributed model for outward clearing but centralised model is for inward clearing. In addition, if any bank wants to provide services to another bank, it is also possible.

Despite all concerns, it makes us hopeful and dream about the digitised clearing system. The Bangladesh Bank is the core component of the entire monetary system. If the central bank can be digitised, it will transform our banking and eventually digitise the concept of business, commerce and trade, and help us achieve Digital Bangladesh.

The writer is executive vice president and head of IT, NCC Bank.

Japanese telecom company in Bangladesh

IT, TELECOM DESK

bracNet, a leading local internet service provider and KDDI Corporation, the second largest telecommunication company in Japan have announced the launch of bracNet-DEFTA-KDDI joint venture in Bangladesh.

KDDI Corporation has forayed into Bangladesh market acquiring 50 per cent stakes of BRAC BDMail Network Limited (bracNet). According to the Japanese trade official, KDDI found potential future of business in Bangladesh for its huge population and possible growth in telecom and internet service markets. Entry of KDDI in Bangladesh would give a further boost to the growing telecom and ICT sector of Bangladesh and help to achieve the goal of "Digital Bangladesh by 2021".

A senior official of bracNet said partnership with KDDI would enhance their company's financial and technical strengths for further expansion of existing services and take it to the doorsteps of consumers at an affordable cost.

Sir Fazle Hasan Abed, KCMG, the founder and Chairperson of BRAC was the chief guest in the ceremony. Dr. Syed Abdus Samad, executive chairman, Board of Investment, Prime Minister's office, Abdul Mueyed Chowdhury, chairperson bracNet and Mohammad Abdur Rab, CEO bracNet were also present.

Tadashi Onodera, president and chairman, KDDI Corporation and Gorge Hara, chairman, Alliance Forum Foundation and DEFTA Partners, LLC, represented KDDI, Japan and DEFTA Partners respectively.



New LG monitor and ASUS motherboard



IT, TELECOM DESK

Global Brand Pvt. Ltd, the authorised distributor of LG monitor in Bangladesh launched W1643C model of LCD monitor in the local market.

Meanwhile, ASUS, the leading innovator of advanced motherboard solutions, has released the ASUS P5G43T-M PRO motherboard, says another press release.

LG W1643C 16-inch Widescreen LCD monitor features fast 8ms response time, true widescreen aspect ratio of 16:10, a Digital Fine Contrast ratio (DFC) of 30000:1, f-engine image correction technology and it offers maximum resolution of 1366 x 768 pixels with up to 16.7 million colors.

The product has a price tag of Tk 7,500.

The motherboard supports the latest Intel 45nm CPU which introduces new micro-architecture features for greater performance at a given frequency, up to 50% larger L2 caches, and expanded power management capabilities for energy efficiency.

With Intel G43 chipset, it supports the latest LGA 775 socket and it can support up to 8GB of dual-channel DDR3 memory running at speed up to 1333MHz.

The product has a price tag of Tk 8,000.

Skype now available in Ovi Store

IT, TELECOM DESK

Skype and Nokia recently announced the release of Skype for Symbian, a Skype client for Nokia smartphones based on the Symbian platform.

Skype for Symbian will allow Nokia smartphone users worldwide to use Skype either over a WiFi or mobile data connection (GPRS, EDGE, 3G). It is now available for free download from the Ovi Store, Nokia's one-stop shop for mobile content. Skype for Symbian enables Nokia smartphone users to make free Skype-to-Skype calls to other Skype users

anywhere in the world, save money on calls and texts (SMS) to phones abroad, send and receive instant messages to and from individuals or groups, share pictures, videos and other files, receive calls to their existing online number, see when Skype contacts are online and available to call or IM and easily import names and numbers from the phone's address book.

Skype for Symbian will run on any Nokia smartphone using Symbian ^1, the latest version of the Symbian platform. Skype will soon introduce this client to Symbian mobile devices from other manufacturers, including Sony Ericsson. "Symbian enables us to bring smartphones to more and more people and ensures scale for our solutions and compelling services, such as Skype. We're seeing around 1.5 million downloads a day on Ovi Store now and believe that the Skype client for Nokia smartphones will have wide appeal to Symbian users," said Jo Harlow, senior

vice president for smartphones, Nokia.

"Skype, the king of Internet communications, running on Symbian, the world's dominant smartphone platform, makes for an explosive combination," said Larry Berkin, Head of Global Alliances and GM USA, Symbian Foundation. "With Symbian's global reach, Skype is that



- Nokia E71,
- Nokia E90, Nokia E63,
- Nokia E66, Nokia E51,
- Nokia N96, Nokia N95,
- Nokia N95 8Gb, Nokia N85,
- Nokia N82, Nokia N81, Nokia N81 8 Gb, Nokia N79, Nokia N78,
- Nokia 6220 classic, Nokia 6210 Navigator, Nokia 5320.

much closer to becoming the ubiquitous real-time communications platform for hundreds of millions of Symbian-based mobile users."

Russ Shaw, General Manager, Mobile at Skype said, "With Skype for Nokia smartphones, more than 200 million smartphone users worldwide will be able to take the Skype features they love with them on the move. Alongside Skype's relationships with operators and handset manufacturers worldwide, making Skype available direct to consumers will help millions of users keep in contact with the people that are important to them without worrying about the cost, distance or whether they are away from a computer."

The initial Skype for Symbian application is compatible with the following Nokia devices: Nokia N97, Nokia N97 mini, Nokia X6, Nokia 5800 XpressMusic, Nokia 5530: Nokia E72,

Innovation on display at Games Conference

AP, San Francisco

Motion controls and social gaming were the hot topics at this week's Game Developers Conference, the annual convention of game designers, programmers and executives.

Sony shook up the conference with a splashy introduction of the PlayStation Move, a new wand-shaped PlayStation 3 motion controller system that will rival Nintendo's popular Wii.

Sony showed off several games that use the new system, which utilizes a PlayStation Eye camera to detect players' movements. Among them were the action brawler "Motion Fighter," over-the-top party game "TV Superstars," athletic simulator "Sports Champions," mini-game collection "Move Party," third-person shooter "SOCOM 4" and wacky downhill racer "Slider."

"It's just scratching the surface," said TechSavvy technology analyst Scott Steinberg. "If you talk with game developers themselves, they will tell you they don't know what they're quite capable of doing because they're just coming to grips — no pun intended — with the hardware

itself. At this point, we're just seeing some very early possibilities."

The biggest buzz, however, seemed reserved for social gaming, a form of easy-to-play online multiplayer games. With the success of such social games as the real-time crop-growing simulator "FarmVille" and the gangster role-playing saga "Mafia Wars," several conference sessions this year were devoted solely on how to tap into the gaming world's Next Big Thing.

"I feel like people are motivated more this year," said Game Developers Conference director Meggan Scavio. "They seem genuinely excited to be doing what they're doing, and there's an air of anticipation. I think they've discovered there's still new business models out there. There's still new ways to develop and make games that they hadn't thought of before."

There's still wow factor, too. On the sprawling expo floor, attendees gawked at the VirtuSphere, a huge hamster ball-like virtual reality doodad that allows users inside to control a virtual character by walking around inside it. Folks also crowded in front of a mock living room populated with hipsters rocking out with the upcoming guitar game "Power Gig."

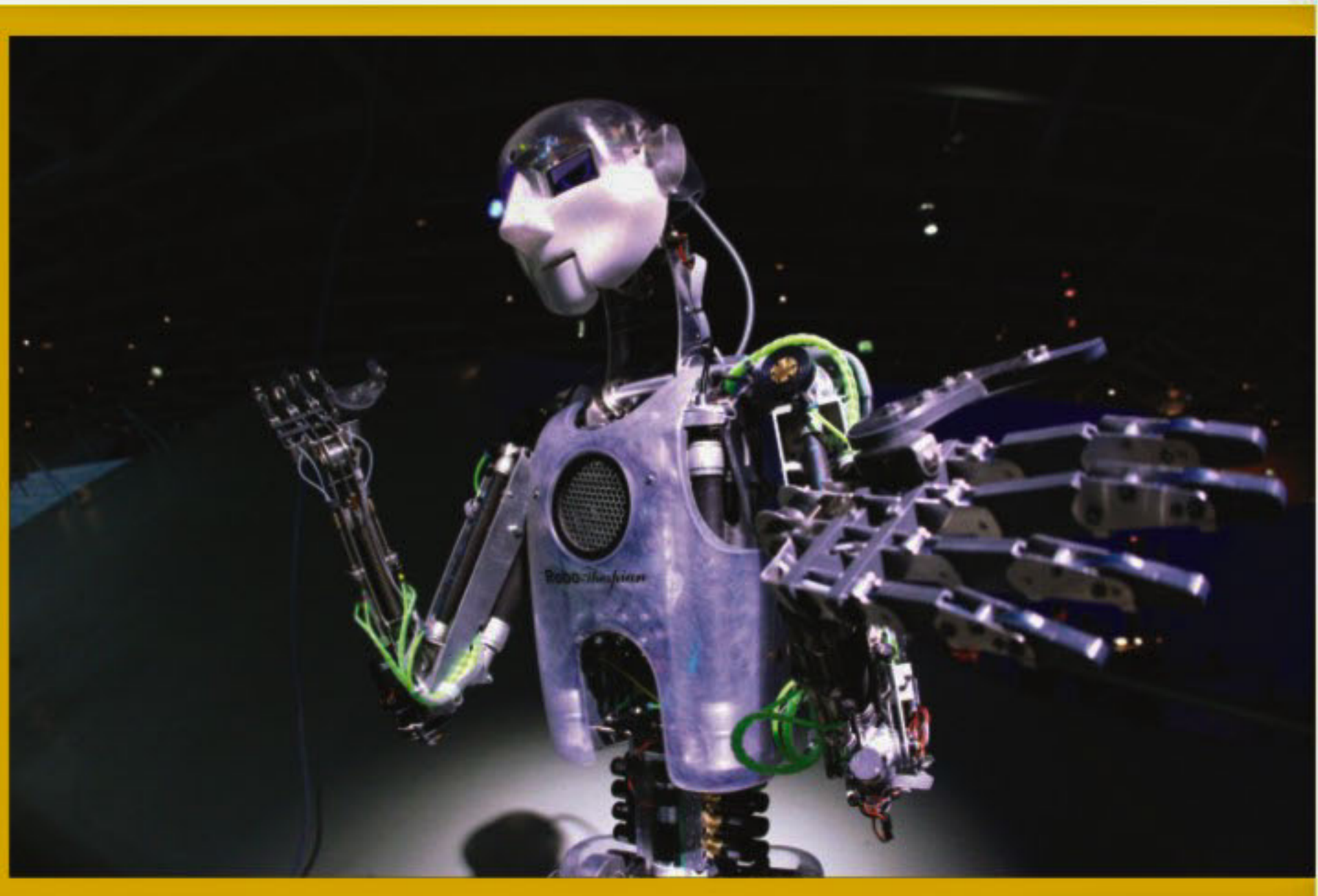


TECHPHOTO

Robo & Co

An interactive robot is on show at the exhibition "Robo & Co." at the science museum in the northern German city of Wolfsburg on March 6.

PHOTO: AFP



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