

Encashing mobile remittance

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Amzad Hossain has been working for a construction firm in Dubai for the last six years. He has to send money home on a regular basis, as he is the only earning member in his family. Each time Amzad has to go through a lot of hurdles to send money to his aged father in a remote village in Bangladesh.

There are no money transfer agencies near his village and so he hardly uses banks or agencies. Most of the time he has to rely on migrant workers like him, who is travelling home, which is quite rare, and sometimes by other means that he cannot rely on much. It takes minimum four to five days for the money to reach his family if he uses banks or agencies, and sometimes more. Like Amzad, there are many migrant workers who face the same problem. But now it can all be done in just a day or a few minutes.

In a revolutionary step on April 13, mobile remittance service or mRemittance was introduced in the country, opening doors to millions of migrant workers to help transfer their hard-earned money easily, effectively and most importantly, swiftly.

The first ever mRemittance service for Bangladesh was jointly launched by two local banks -- Dhaka Bank Ltd and Eastern Bank Ltd -- and the country's second largest mobile operator, Banglalink.

It is a complete mobile cross-border person-to-person payment solution that supports all mobile transactions conducted by mobile phone, such as money transfers, microfinance, account balance inquiries and recent transactions.

But in this case the scenario is a bit different. The process for the sender or the person who initiates



identity documents and account opening forms. Mobile wallet account holders can receive the remittance directly in their mobile wallet account created with the banks. Once the wallet account is credited, the account holders can receive partial or full disbursement from the cash points.

If the beneficiaries do not have Banglalink mobile connections, they can still receive the remittance from overseas by receiving a secured and unique transaction reference number, which is forwarded to them by the sender. In that case, the beneficiaries will have to go to the cash points with proof of identification and request for the disbursement by submitting the transaction reference number, the exact amount and the bank name. The beneficiaries can receive remittance disbursement from any of the designated Banglalink remittance points soon to be rolled out all over the country.

More or less similar mobile remittance services introduced by the Philippines' operators in recent years have proven highly successful for all the parties concerned: the operators are taking commissions on cash transfers, while the expatriate Filipinos are sending money home faster, more cheaply, and more securely than ever before.

Solaiman Alam, head of Public Relations, Communication and Mobile Financial Services of Banglalink said: "Mobile remittance service puts Bangladesh on the world map as a pioneer in mobile banking services. The service will be rolled out soon."

"This gives Bangladesh the same platform to compete with any world standard of banking technology. It is the first of its kind and is specifically designed to bring the benefit of formal banking to the rural mass."

the transfer will more or less the same, but the delivery method will be faster than ever.

Mobile remittance creates cross-border mobile money transfer services for efficient international mobile money transfer scenarios for both senders and beneficiaries. An open remittance hub connects sending and receiving money channels on a single platform, rather than through bilateral agreements.

The process is pretty simple. This service allows expatriates to deposit money with partnering banks and specifies the subscriber in Bangladesh who is to receive the money. The service sends a text message to the recipients, notifying them that the money has been transferred. The recipients can

cash from any Banglalink remittance point by showing their mobile phone (with an SMS) and a form of personal identification.

The banks will use Banglalink as distribution network. The remitters will follow the existing process to send money home, while the recipients will get the money from Banglalink's registered cash points or remittance points free of cost.

The service will work through a "bank-led" model and the banks will offer 'mobile wallet' accounts to the mass through Banglalink and will ensure that the business process is in line with the financial regulations of the country.

They will also act as the cash custodian for mobile wallet users. Banglalink will be the information carrier and platform manager

along with ensuring cash point rollout and connectivity.

Through this service, the banks will use Banglalink's payment management platform and communication network to introduce a highly secured, convenient, reliable, fast and cost-effective remittance system. Banglalink distribution outlets will be used as remittance disbursement cash points for the remittances sourced by the banks. The service will be initially launched in Dhaka and will be available nationwide within a month.

The beneficiaries who have Banglalink connections will be able to open mobile wallet accounts either at Dhaka Bank or Eastern Bank from selected Banglalink mobile remittance points by submitting necessary

HP to launch anti-gray marketing campaign

IT.TELECOM REPORT

Hewlett-Packard Imaging and Printing Group, one of the world's leading printer manufacturers, is going to introduce an awareness campaign programme soon in Bangladesh against gray marketing of their printers and toners.

"We want to give our best service to the people of the country. But unfortunately, the gray marketers are hampering us doing so", said Irving Oh, general manager AEC of HP IPG in a question-answer session with print and electronic media at a city hotel on Monday afternoon.

The event styled 'HP Technology Leadership Seminar' was organised by the company to let the media and the distributors of HP IPG products know about the quarterly updates of HP printers and toners.

At the event, Irving and Shabbir Shafiqullah,

country business development manager of HP IPG, gave real life examples of how HP IPG products achieved high customer satisfaction with their power and cost saving capability comparing to other labels.

Answering a question, Shabbir said HP has a global programme under their Eco Solution initiatives to recycle their used and rejected toners. Under the programme, HP collects all their used toners from every corner of the globe and then recycles them at their recycling centre.

"But we can't start the programme in Bangladesh due to some government regulations", Shabbir added with

great regret. Md Asaduzzaman of HP Marketing Services also spoke on the occasion. Over 100 persons, including HP dealers, from across the country joined the seminar.



Nokia marks Bangla New Year with 3 new handsets

IT.TELECOM REPORT

Nokia, global leader in mobile phone handset manufacturing, launched three new handsets under their affordable price range in a festive mood at the Pan Pacific Sonargaon hotel ballroom on Tuesday, on the eve of the Bangla New Year 1417.

Along with the handsets, Nokia 2690, Nokia 1800 and Nokia 7230, a free application called Ovi Chat to address instant messaging (IM) needs of the consumers was also launched. "Entertainment and communication just got a whole lot more interesting and within affordability of the Bangladeshis with the introduction of the handsets and IM services" said Prem Chand, general manager of Nokia Emerging Asia on the occasion.

Nokia 2690 is available in wide range of colours, has an integrated music player, up to 8 GB expandable memory and easy access to Ovi mail. The price of the handset is Tk 4995.

The most practical of three handsets is Nokia 1800. It comes with a long battery life, simple coloured user interface and a large memory for contacts and messages. The price of the handset is Tk 2500 and it will be available in the market in late May.

Nokia 7230 with its stylish and compact design is optimised for brilliant imaging. It is a compact slider comes with a variety of colours, supports easy access to different social networking service including Facebook, has a 3.2 megapixel camera and has 3G connectivity. The price is Tk 7230.

The other attraction of the night was launching of Ovi Chat. When a user logs in with their handset into the service, his or her mail contact list automatically uploaded onto the phone. This service has other features like quickly setting status and privacy settings. Ovi Chat is available for free in all Nokia series 60 handsets and will soon be available in the series 40 devices.

Samsung unveils netbooks, notebook

IT.TELECOM REPORT

Samsung, one of the leading consumer electronics and IT products manufacturers, has launched three new models- Samsung N210, N148 and R428 of its award-winning range of netbooks and notebook on Tuesday.

Samsung netbooks N210 is capable of providing up to 12 hours of continuous battery backup and N148 provides up to 8.5 hours while R428 notebook can provide more than 3.5 hours of battery backup.

Both the netbooks have 10.1" LED anti-reflective display that enables users to get the sharpest details and boldest colours, while watching movies and images. The integrated Easy Resolution Manager tools of the new netbooks help change the screen resolution easily.

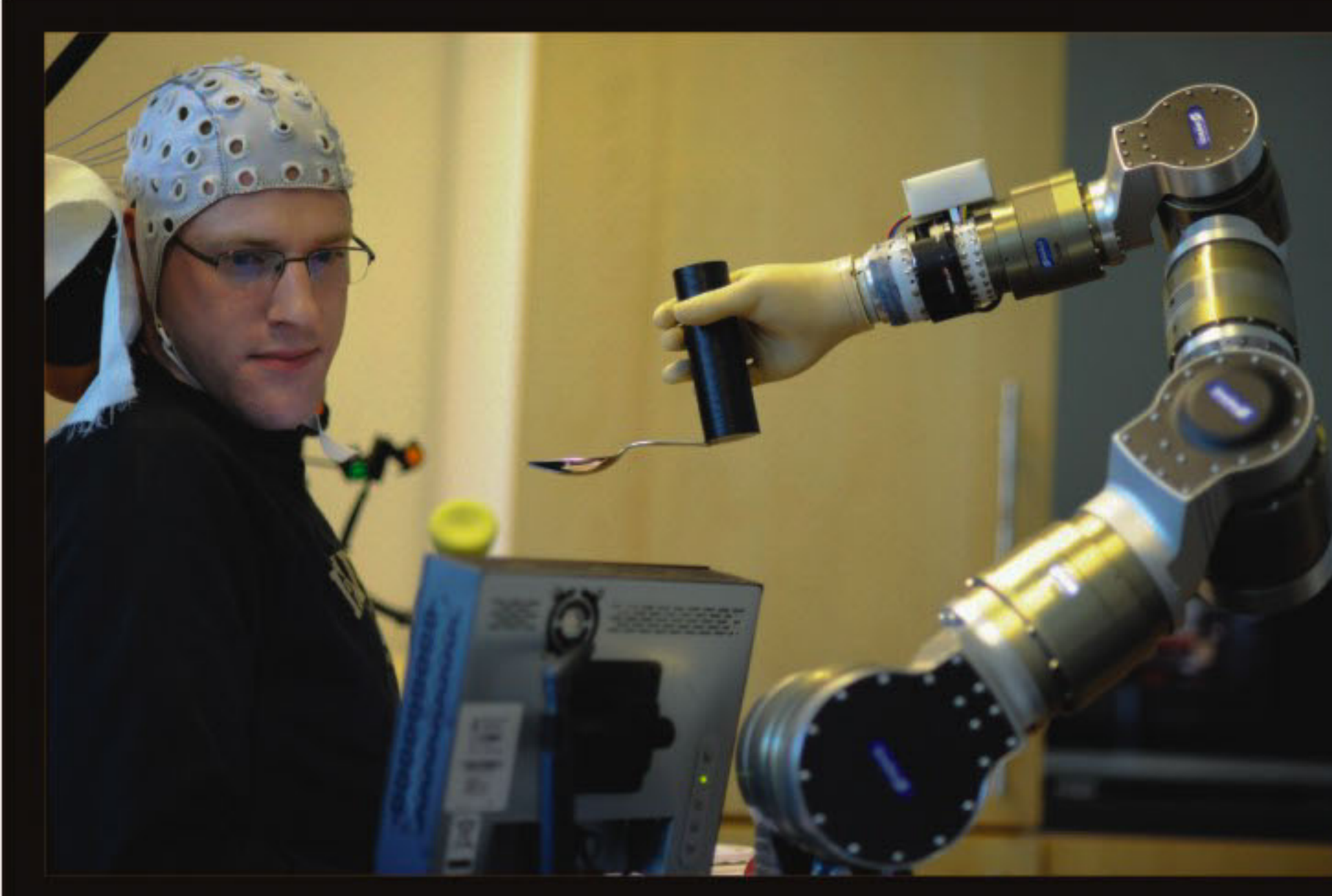
The new Samsung N210 and



N148 netbooks also offer a range of tools that ensure easier usage and security of PCs. Both the netbooks are powered with Intel Atom N450 processor.

Above all, the Samsung N210 and N148 also offer an integrated Digital LiveCam for video-conferencing or live messaging.

The notebook-Samsung R428 has a 14.0" LED HD display and weighs only 2.26kg. The notebook is powered by Intel Pentium Processor T4400.



TECHPHOTO 'Friend'

A test person controls the robot "Friend" with his brain activity at the university in the northern German city of Bremen on April 13. It is hoped that paralysed stroke patients or people suffering from multiple sclerosis will be able to use the new technology to assist them perform tasks around the home.

PHOTO: AFP

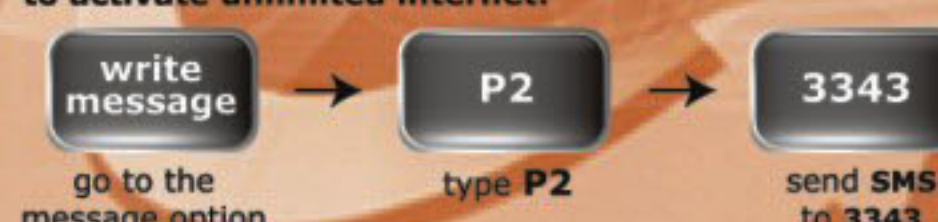
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