

IT & TELECOM

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Digital centres in sight

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A simplified mobile payment system can reduce the hassles of money transaction across the country.

All it needs to do is setting up a pay-point to be dubbed as Digital Center, where five entrepreneurs will run an outlet and provide services to send and receive money and ease the entire payment system.

In such a digital m-payment system, people can send and receive money just using a common code in mobile phone. The service is likely to be available by the year-end.

The mastermind behind this venture, Mozammel Haque Babu, CEO of Digital Technologies Ltd, a local ICT company, said he will set up 10,000 such digital centers across the country by the end of 2011.

The company got approval from the currency management department of the Bangladesh Bank on July 2 to start m-payment.

The service is expected to ease the payment system of the government, businesses and individuals.

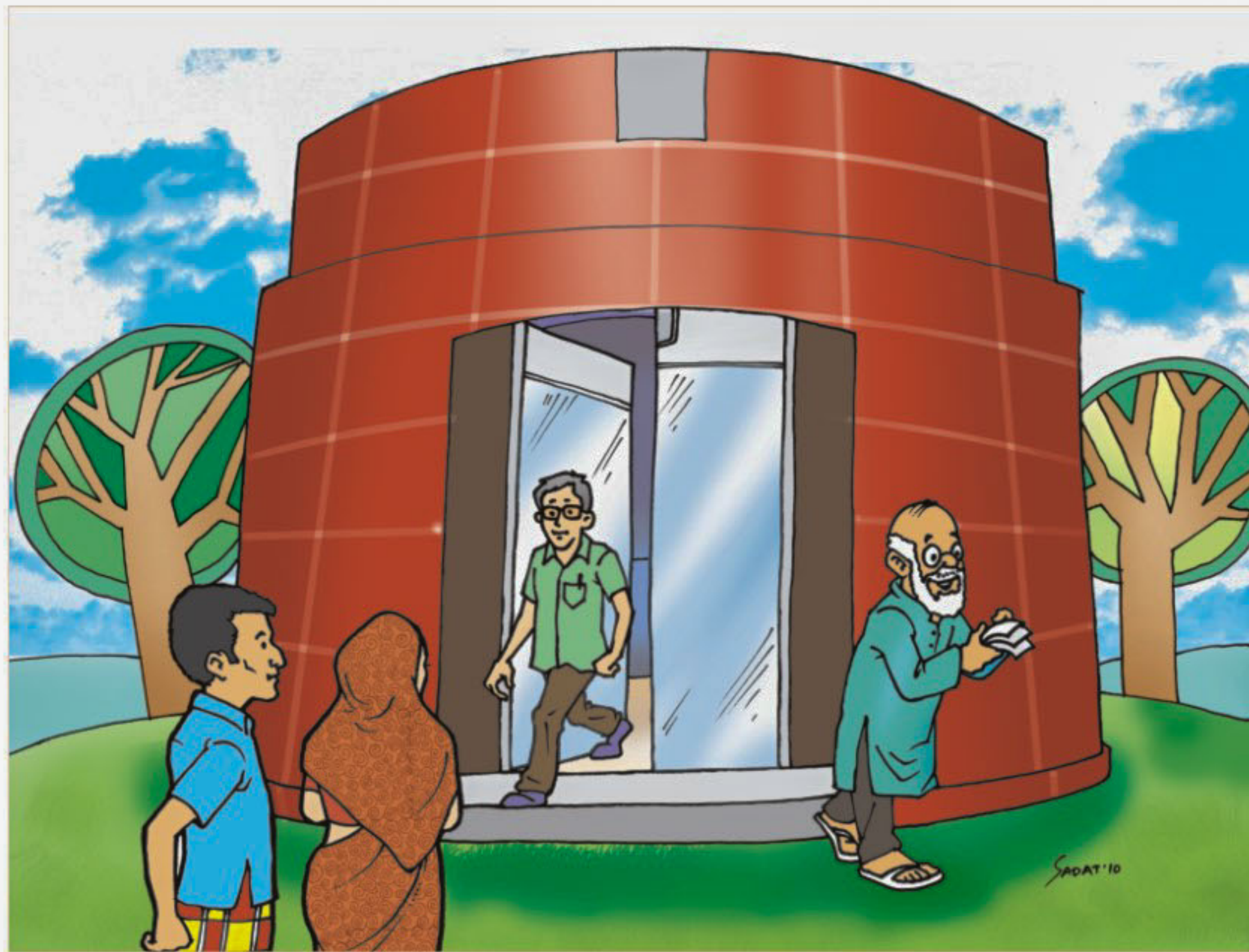
"This system will reduce half the workload of the state-owned banks," said Mozammel Haque.

Bangladesh Telecommunication Regulatory Commission (BTRC) in February issued a short code, 14203, for this service, he said.

Subscribers of any telecom operators can get the service using this code.

In the system, people can receive remittances from their near and dear ones, and transfer funds to different destinations at home and abroad.

Government employees can receive salaries, and freedom



fighters can get their allowances even in the remote rural areas within minutes.

All the involved parties will maintain a prepaid mobile payment account and all the transactions will be simple account-to-account transfer, said Mozammel Haque.

The money transaction chain includes payment from bank to pay-point that will be a Digital Centre, and then directly to customer, where the client can pay to merchant.

And the merchants will cash the transacted amount from the digital centre or bank or ATM.

"Here the customers will also be

able to recharge their Digital Money in their mobile wallet drawing fund from their respective account maintained with any of the member banks through Q Cash Network," said the Digital Technologies chief.

"The merchants and customers will be able to withdraw cash from Q Cash or any other ATM installed all over Bangladesh apart from the pay-point."

With this system, people can transact diverse expenses, such as paying utility bills and taxes to the government, paying bills to restaurant, hospital, taxicab, gas station and online shopping through mobile phone, he said.

"Along with personal transaction, money transfer system will be eased, as one can also pay workers' salary, loan or micro-credit repayment, pay fees of school, college and university," he said.

"At the same time, remittance disbursement, and the government payments, such as salary to public servants, pension, allowances of the freedom fighters, widows and aged people will also be simplified under this system," he added.

He said the company is now working to set up 10,000 outlets across the country by the end of 2011 to make the services available

for all, even those who are not included in the banking channels now.

Initially, the company will set up 1,500 centres by the end of this year, said Mozammel Haque.

The central bank also approved the proposal of Sonali Bank to join the payment system, and the bank would finance 1,320 centres in and around Dhaka, he said.

The bank will lend Tk 1 lakh to each of the five entrepreneurs to help establish each digital centre, with what a total of 50,000 new jobs would be created for the educated youth in the next three years.

This initiative came as part of a Bangladesh Bank move to launch Digital Money-Mobile Payment Service with Multi-Bank and Multi-MNO (mobile network operator) facilities, approved in September.

Chowdhury Mohidul Haq, executive director of Bangladesh Bank, said the central bank is keen to ease the payment system, which will encourage people to use formal channels for sending money.

"We hope m-payment will ease the entire payment system further, especially in disbursing salaries to public servants and different allowances to people across the country," he said.

The central bank has given permission to different commercial banks, including Eastern Bank, Dhaka Bank, Dutch-Bangla Bank, Brac Bank, AB Bank, Trust Bank and Mercantile Bank, to join m-payment platform, Haq said.

"This model is actually bank-centric, and needs cooperation and better coordination to make it a success."

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Intel posts 'best quarter' ever

AFP, New York

Intel blew past the expectations of Wall Street analysts on Tuesday as the world's biggest computer chip-maker posted its best quarter ever on stronger demand for servers and personal computers.

The Santa Clara, California-based technology bellwether reported a second-quarter net profit of 2.9 billion dollars compared to a loss of 398 million dollars during the same quarter a year ago.

Intel's results a year ago were impacted by a 1.45 billion dollar fine levied by the European authorities for anti-trust violations.

Second-quarter revenue was up 34 percent over a year ago to 10.8 billion dollars, better than the 10.25 billion dollars forecast by analysts and Intel's own prediction of between 9.8 billion dollars and 10.6 billion dollars.

Earnings per share of 51 cents topped the 43 cents predicted by analysts.



"Strong demand from corporate customers for our most advanced microprocessors helped Intel achieve the best quarter in the company's 42-year history," Intel president and chief executive Paul Otellini said.

"The PC and server segments are healthy and the demand for leading-edge technology will continue to increase for the foreseeable future," Otellini said in a statement.

Intel forecast revenue of 11.2 billion dollars to 12 billion dollars for the current quarter.

In a conference call with analysts, Otellini said he expected the rise of tablet computers like Apple's iPad to provide opportunities for Intel's Atom processor.

Intel shares gained 7.47 percent to 22.58 dollars in after-hours electronic trading after rising 2.09 percent during the day.

Facebook launches child safety application

REUTERS, London

Social networking website Facebook has agreed to adopt an application aimed at improving the online safety of its younger users, a child protection group said on Monday.

The application, which follows a long campaign by the Child Exploitation and Online Protection Centre (CEOP), appears on a user's profile page when they add or bookmark it and allows children and teenagers to report suspicious or inappropriate behavior.

Particularly aimed at users aged 13 to 18, it also provides help, advice and support about staying safe online.

"We know from speaking to offenders that a visible deterrent could protect young people online," said Jim Gamble, chief executive of CEOP, adding that the application should provide reassurance to parents whose teenagers use the site.

An automatic message will appear on the Facebook homepage of all teenage users, inviting them to add the application.

Pressure to introduce such measures



intensified toward the end of last year after 17-year-old Ashleigh Hall was kidnapped, raped and murdered by a man posing as a teenager whom she had met through Facebook.

"Together we have developed a new way of helping young people stay safe online," Joanna Shields, Facebook's vice president for Europe, Middle-East and Africa, said of the link-up.

"It is only through the constant and concerted efforts of the industry, police, parents and young people themselves that we can all keep safe online."

'Paul the Octopus' now an iPhone app

AFP, Washington

Paul, the psychic octopus who predicted World Cup matches with uncanny accuracy, is now an iPhone application.

The Brazilian software developer behind the program, uTouchLabs, describes it as a "fun way to randomly choose between two options."

"Cinema or theatre? Pizza or sushi? Skirt of dress? Marcia or Andrea? Ask the Octopus?" it says.

The user types in the options and a cartoon octopus chooses between them.

The program costs 99 cents to download from Apple's iTunes.



Apple to address iPhone issues

REUTERS, San Francisco

Apple Inc has called a surprise press conference for Friday to talk about the iPhone 4, as the company continues

to deal with fallout from reported reception problems on its popular smartphone.

Apple spokesman Steve Dowling said late on Wednesday the company would hold the event at 10 a.m. on Friday at its headquarters in Cupertino, California.

He declined to provide further details, or to say whether the event will address the signal-strength problems that some people have reported having with the iPhone 4 when the device is held in a certain way.

Apple has faced mounting criticism from analysts and consumers over its handling of complaints about the reception issues on the newest iPhone, which was launched last month.

Analysts say Apple has created a public relations headache for itself by appearing to dismiss or ignore the problem, allowing a minor issue to be turned into headline news.

Although most analysts believe a recall of the device is unlikely, a growing chorus have urged Apple to resolve the matter, perhaps by offering free iPhone cases, which appear to solve the problem.

The iPhone 4 has been an unqualified hit with consumers, and sales

have so far been unaffected by the controversy, analysts say. Apple sold 1.7 million units in its first three days to become the fastest selling device in the company's history.

But scattered reports cropped up early on from users who complained about decreased signal strength when they touched certain parts of the phone.

The company has been sued by several consumers over the matter. Still, the problem does not appear to be widespread.

Earlier this month, Apple issued a statement, saying the problem was caused by a software glitch that overstates network signal strength. But some found that explanation wanting.

Many who follow the company believe the problem is with the hardware itself. A steel band runs along the outside of the iPhone 4 and acts as the antenna.

The influential publication Consumer Reports said on Monday it could not recommend the iPhone 4 to buyers because of problems with its signal-strength. It has called on Apple to provide a free fix to iPhone 4 buyers.

Shares of Apple closed up 0.4 percent at \$252.73 on Nasdaq on Wednesday.

TECHPHOTO

Solar Impulse

Experimental aircraft "Solar Impulse" with pilot Andre Borschberg onboard flies at sunrise above Payerne's Swiss airbase on July 8, during the first attempt to fly

around the clock fuelled by nothing but the energy of the sun. The solar powered aircraft was flying in circles high over Switzerland at first light well on its way to completing a historic round the clock flight.

PHOTO: AFP



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