

Dutch-Bangla Bank brings you the first Mobile Phone Banking service in Bangladesh



The Honorable Governor of Bangladesh Bank Dr. Atiur Rahman inaugurated the trial session of Mobile Banking on 31 March, 2011 by depositing money at Banglalink agent point. During the trial inauguration Mr. Ahmed Abou Doma, CEO of Banglalink, Mr. Sayem Ahmed, Chairman, EC of the Board of Directors, Mr. K.S. Tabrez, Managing Director and Mr. A.K.M Shirin, DMD of the DBBL were present.



The Honorable Governor of Bangladesh Bank Dr. Atiur Rahman inaugurated the trial session of Mobile Banking on 31 March, 2011 by withdrawing money from Citycell agent point. During the trial inauguration Mr. David Lee, COO of Citycell, Mr. Sayem Ahmed, Chairman, EC of the Board of Directors, Mr. K.S. Tabrez, Managing Director and Mr. A.K.M Shirin, DMD of the DBBL were present.

MOBILE BANKING DIGITAL BANKING IN DIGITAL BANGLADESH



After inauguration of the Mobile Banking the Honorable Governor of Bangladesh Bank Dr. Atiur Rahman, Mr. Das Gupta Asim Kumar, Executive Director of Bangladesh Bank, Mr. A.T.M Monirul Alam, Commissioner, BTRC, Mr. Ahmed Abou Doma, CEO of Banglalink, Mr. David Lee, COO of Citycell, Mr. Sayem Ahmed, Chairman, EC of the Board of Directors and Mr. K.S. Tabrez, Managing Director of DBBL were present in the press conference.

What is Mobile Banking?

Mobile Banking is a banking process without bank branch which provides financial services to unbanked communities efficiently and at affordable cost.

Benefits of Mobile Banking

By providing electronic access to money, it is possible to ultimately alleviate poverty, because of the following reasons.

- Real time on-line banking
- Available anytime, anywhere throughout the country
- It is convenient, affordable and secure.

What DBBL Mobile banking offers to the Customers?

1. Agent initiated services (nominated agents will do the transactions from his own mobile)
 - Customer Registration
 - Cash-in (cash deposit) from nominated agents and DBBL branches
 - Cash-out (cash withdrawal) from nominated agents, DBBL ATMs and branches
2. Merchant initiated services (nominated merchants will do the transactions from his own mobile)
 - Merchant Payment (against purchase of goods and services)
3. Customer / Self initiated services (registered customers will do the transactions from his own mobile)
 - Utility Payment
 - Airtime Top-up
 - Fund Transfer
 - Check Balance
 - Check Statement
 - Change PIN
4. DBBL initiated services
 - Salary disbursement of corporate bodies/industries/primary teachers etc
 - Disbursement of Government Allowance (Elderly/Freedom Fighter's allowances etc)
 - Foreign Remittance

Where to register?

Customer can register at any authorized agent point of DBBL - at present these are the retailers of Citycell & Banglalink throughout the country who can display 'DBBL Agent Certificate' and 'DBBL Mobile Banking Banner'.

Which documents are required for registration?

- Filled-in KYC Form (available at the nominated agents)
- Photograph of the customers
- National ID or any acceptable photo ID.

What will be my Mobile Account Number?

Your Mobile Account number is your mobile phone number + one check digit. For example, if your mobile number is: 01233445566 and the check digit is calculated to 3, your account number will be 012334455663.

Why check digit is required?

Mobile number is public and known to many people. Without knowing your check digit, none will be able to deposit money at your account, thus it helps to keep your mobile account confidential. On the other hand, a check digit eliminate typing error, thus protect sending or depositing money to a wrong account.

When and how to input my PIN?

During registration, the customer will receive a call through IVR or an USSD prompt from DBBL system. In reply, he will type a 4-digit PIN number of his choice in his mobile phone.

Why PIN is required?

PIN is required to be inputted during cash withdrawal from an Agent or DBBL ATM. PIN ensures security of your money and protects fraudulent transactions.

Why PIN is strictly confidential?

PIN is the key for transaction of Mobile Banking. Only correct match of PIN & Mobile Number can access the Mobile Account. PIN is needed to verify the A/C owner by the system. If a PIN is disclosed, respective account is at risk; therefore, PIN should be handled very carefully.

Which Telco's Mobile can be registered?

Customer having any mobile from any Mobile Operator can be registered for DBBL Mobile Banking at any agent point of Banglalink and Citycell. All these Mobile Account holders will be able to deposit and withdraw money from the Agents. However the customers having mobile from operators other than Banglalink and Citycell will not be able to initiate 'Self Initiated Services' like Balance checking, fund transfer, utility payment, Air-time top up, PIN Change etc. Customers having mobile from Banglalink and Citycell will be able to enjoy all the services - agent, merchant and self initiated.

What type of Mobile set is required?

Any type of mobile set can be used for DBBL mobile banking.

How much initial deposit is required?

Customers can open a DBBL Mobile Account with an initial deposit of Taka 10/- (taka ten) only.

Can I deposit and withdraw money immediately after registration?

You can deposit money immediately after registration. However you can withdraw after your account is fully registered. Bank officer verifies the information on the registration form (KYC form) and authorize the account for full registration. Normally 1-2 working days are required for full registration. After your account is fully registered, you will get a SMS notification.

How is DBBL Mobile Banking secured?

DBBL Mobile Banking is highly secured as it uses either USSD or SMS+IVR as its communication channel. In case of USSD, both the instruction and PIN are communicated using USSD while in case of SMS+IVR, instructions are sent via SMS and PIN via IVR (voice channel). Both the USSD and IVR are secured for transmission of PIN.

Customers money is safe as none can withdraw his/her money without taking possession of his/her Mobile set, PIN and Check digit together. None will be able to deposit unwanted money into a Mobile Banking Account without knowing the check digit (although the mobile number is publicly known).

Where to cash-in (cash deposit)?

Customer can cash-in (deposit) at any authorized agent of DBBL (at present Citycell & Banglalink agents) and DBBL Branches. After deposit he will get a SMS confirmation from the system and deposit receipt from the agent. For security reason, customer needs to check the sending number of SMS and the amount. The SMS will be sent from 16216.

Where to cash-out (cash withdrawal)?

Customer can cash-out (withdraw) at any authorized agent of DBBL (at present Citycell & Banglalink agents), DBBL ATMs and Branches. In this process, customer will get an IVR call or USSD prompt to enter his PIN. Upon successful transaction, customer will receive money from agent and a SMS from DBBL system. Customer needs to check the sending number of SMS and the amount. The SMS will be sent from 16216.

What is salary/allowance disbursement?

It is a process by which Corporate Office can disburse the salary of their employees and Government can disburse different allowances like elderly allowance, freedom fighter allowances to the people within a few moment in a hassle free way.

Corporate / Government Office will send the list of mobile account numbers and the salary/allowance amount to DBBL. DBBL will credit all the individual mobile account by debiting corporate account centrally. The employee/beneficiary will get an SMS regarding the transaction. They can go to any agent, DBBL ATM or DBBL Branch for withdrawal of money.

TO KNOW MORE,
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