

It's just a start of Payza's involvement in Bangladesh: CEO

IMRUL KAYES CHOWDHURY

Last week, Alertpay was re-launched as Payza in Bangladesh.

Payza is one of the largest payment platforms in the world for e-commerce, corporate disbursement and remittances.

Alastair Graham, CEO of Payza in an interview with The Daily Star said the rebranding is done because the part 'alert' of the Alertpay was causing confusion among people in some parts of the world.

"As we expanded to different territories, we found that the 'alert' word was causing confusion in some parts of the world and that is obviously not something we want to sustain and we went through rebranding exercise this year and three months ago we re-launched as Payza," he said.

He said they were looking for a name that would give people a feeling that it is about payment.

"We created the name Payza after the word 'pay' as we thought it will be something catchy," Graham said.

With over 9 million members, Payza offers its services in 197 countries and in 21 different currencies.

Praising the government, Graham said the government is doing really good in terms of promoting online business and looking for ways to facilitate getting payment solutions for this sector.

"It is a strong motivator for us to actually get involved in Bangladesh and providing our services. We are very interested in its development and we want to be at the forefront of it," he said.

When asked if Payza faced any challenges coming to Bangladesh, he said there are always challenges and difficulties during expansion of service in new territories.

"There are always challenges and difficulties when you go to new territories.



That's the nature what we do as a company and we go through those challenges so that we can give our customer a very smooth payment experience," he said.

Graham said the challenges include finding right partners to do business with. Because Payza needs to work in regulated environment and it needs regulated partners to understand payment procedure of the country and there has to be an agency with customer experience that enables to provide the right services to the right people.

"We've partnered with Bank Asia and Casada Technologies Ltd in order to give us that package in Bangladesh," he said.

Bank Asia is Payza's regulated entity and local banking partner. It leads Payza in terms of how Payza needs to behave in the regulated environment.

Casada Technologies Ltd is local marketing team or commercial entity.

About Payza's newly launched service SimplySendBD, he said, "it will enable NRBs to remit money in Bangladesh and it's a partnership we've done with Casada."

One must sign up to Payza first to get this service.

Graham said the new service is giving them the experience and understanding of the market in the country and also the overseas Bangladeshi market.

"This understanding will help us provide right services in a best possible way and we bring in payment experience in order to deliver that," he said.

Graham said Payza would have a positive impact in Bangladesh's economy.

"As we facilitate the online business providing payment solutions, Bangladeshi people can do business anywhere in the world and get paid for their services bringing money in to the country. This is how it will benefit and affect the economy in a

positive way," he said.

Graham said currently it is not possible to shop at eBay or Amazon using the Payza platform. But Payza is working on it.

He also said that at the moment, Payza is offering Bangladeshi people only to receive money from abroad due to regulation of the country.

However, he said, "Payza members can send money from their e-wallet accounts overseas. Also, we are currently developing the means for our members to load endorsed funds into their Payza accounts from here in Bangladesh."

Payza is offering its services across the Bangladeshi through electronic funds transfer network. He said as almost all the banks are in this network it doesn't matter which bank you are with, you will get the service.

"We will extend this coverage in future," he said.

Graham said Payza would enable IT experts to offer their services to anyone anywhere in the world and get paid for that.

He said Payza doesn't differentiate between emerging markets and established markets.

"The way we approach to the online payment world is that we want to provide the same level of service to emerging markets as we do to the established markets. It's core to our business that we have foot in both camps and we are able to facilitate the transfer of funds from one to other in most convenient and simple way possible," he said.

About Payza's operation in Bangladesh, he said he is very satisfied and excited about it.

"It's just a start of payza's involvement in Bangladesh," Graham said.

Apple sets Oct 23 event for expected iPad Mini launch

AFP, New York

Apple sent out invitations Tuesday for an event in exactly one week's time where the company is widely expected to unveil a new "iPad Mini," a smaller version of its market-leading tablet computer.

"We've got a little more to show you," said the invitations for the October 23 event in San Jose, California.

Reports have been swirling for months about the smaller version of the market-leading iPad, but Apple has made no comment.

Some blogs which closely monitor Apple say the new tablet could be priced from \$249 to \$399, which could pressure rivals such as the Amazon Kindle Fire.

The event comes a little over a month after Apple released the iPhone 5, the latest model of its iconic smartphone, which was greeted with record sales.

The October 23 gathering comes three days before the release of Microsoft's new Surface tablet and two days before Apple reports quarterly earnings.

The Wall Street Journal has reported that Apple has begun production of 10 million of the new iPads.

Various reports have cited the specifications of the new tablet and some pictures have also leaked. It is expected to have a screen of 7.85 inches (20 centimeters) compared with 9.7 inches for the current iPad.

The 10-inch iPad has long dominated the tablet market, but faces a growing challenge from smaller models such as the Kindle Fire, the Google Nexus 7 and the Samsung Galaxy.

Some reports said Apple may also unveil a new version of its MacBook Pro notebook computer.



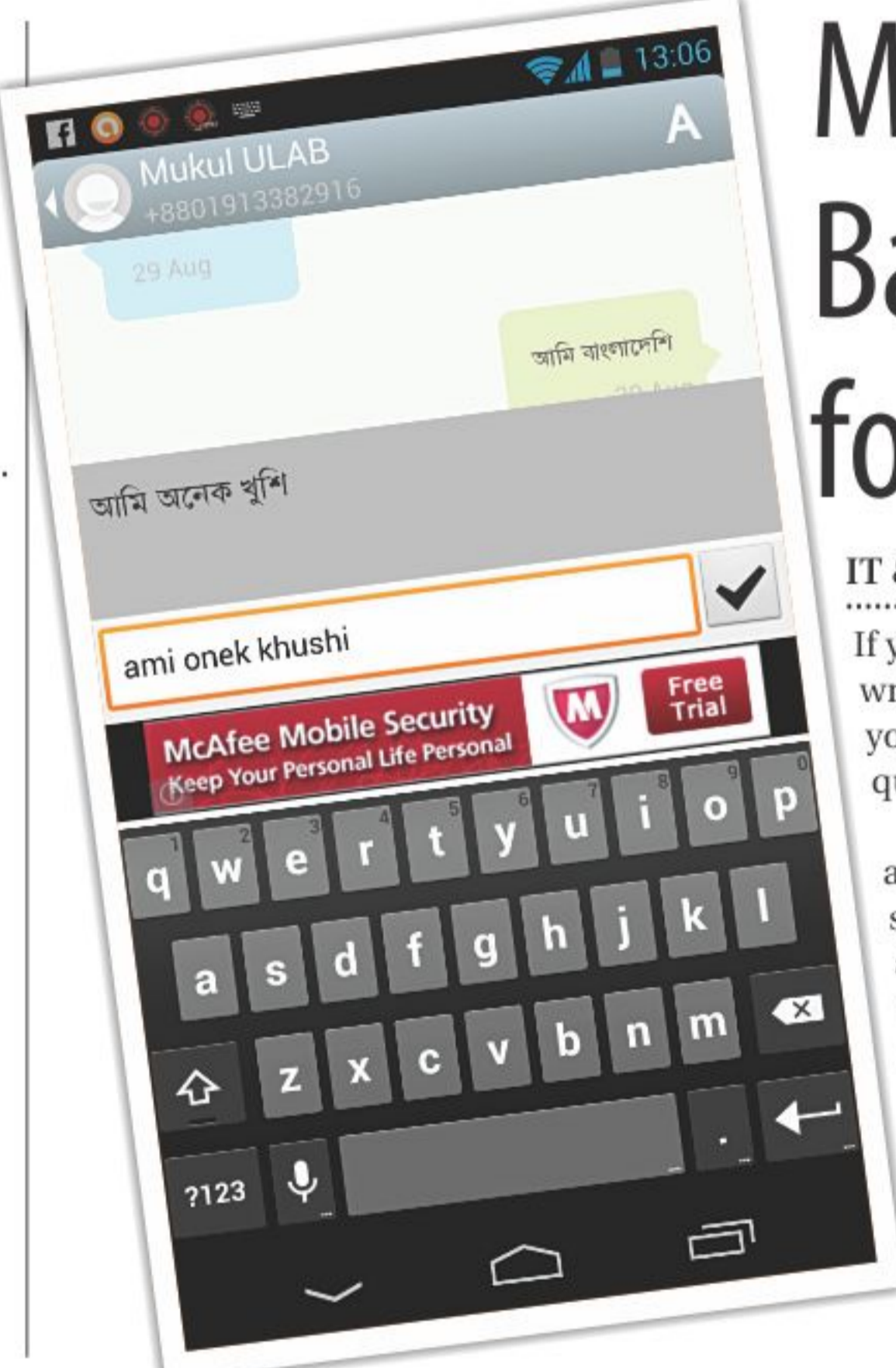
Symphony and MoMagic Technologies join hands

IT & TELECOM DESK

Symphony Mobile, one of most popular mobile brands in Bangladesh, with MoMagic Technologies, a leading VAS (value-added service) company in South Asia, has entered into a joint venture.

This new venture will provide a platform to Symphony to provide a better and wide range of VAS services to their customers through its handsets.

MoMagic Technologies will be providing services which are suited for Bangladeshi users.



MCC releases Bangla SMS app for Android

IT & TELECOM DESK

If you are looking for a way to write your SMS in Bangla on your Android phone, your quest has come to an end.

MCC (Multimedia Content and Communications) Ltd, a social communication media and mobile technology service provider, has released its free Bangla SMS app for Android handsets.

It works exactly the same way as any other messaging applications.

All the messages, be it in Bangla or in English, are

stored in the inbox of the app and you can also reply to those messages through this app.

The app uses phonetic Bangla that makes it easy to messages in Bangla.

MCC said a new keyboard layout would be introduced in the next version.

The layout has been approved by BSTI (Bangladesh Standard & Testing Institution).

The app is available at Google Play Store.

MCC said Bangla SMS will be made available for Nokia handsets and iPhone very soon.

Apple loses tablet copyright appeal against Samsung

REUTERS, London

Apple has lost its appeal against a ruling that cleared rival Samsung of copying its registered designs for tablet computers, in a decision which could end the two firms' legal dispute on the subject across Europe.

The world's two leading smartphone makers are fighting over patents, both for smartphones and for tablets like Apple's iPad, in courts around the world.

Britain's Court of Appeal on Thursday upheld the country's High Court judgment that, despite some similarities, Samsung's Galaxy tablet did not infringe Apple's designs, in part because its products were "not as cool".

The decision is valid throughout Europe and should prohibit further legal disputes between the two companies over the design of tablets in the region.

South Korea's Samsung welcomed the decision saying in a statement: "We continue to believe that Apple was not the first to design a tablet with a rectangular shape and rounded corners".

Apple declined to comment on the decision.

CSL launches story writing contest

IT & TELECOM DESK

Computer Source Ltd (CSL) has launched a story writing contest styled "my first PC buying experience".

Top three winners of the contest will win 3-day trip to Nepal.

To participate in the competition you have to visit CSL fan page on facebook and click on 'Write and Win' application and register for the competition.

This competition has been arranged by CSM.

The competition is open until November 10 and write ups will be accepted until 12am midnight.

Qubee's 3 years celebration

IT & TELECOM DESK

Qubee, a leading WiMax service provider in country, on October 14 celebrated its 3rd anniversary in a unique way.

Qubee employees, on this happy occasion, gave surprise visits to the houses and workplaces of its 2-year or more older subscribers with gift hampers.

The WiMax service provider also offered them free home Wi-Fi installation, modem swap and free modem tagging.

The users were also to have Qubee Ace

club membership, an exclusive loyalty program where loyal and active users will enjoy special customer service, priority hotline, bill payment privilege throughout the month and other special services.

All of them plus 2 years and older users are also entitled for example: contrary to existing QUBEE monthly package users who has a deadline to pay by 12th of the month, ACE club members can pay throughout the month from November. Such other services will be introduced to the club in future.



Khondakar Shahidul Hasan, Qubee's very first customer receives gift from Qubee.

Nokia posts losses in Q3

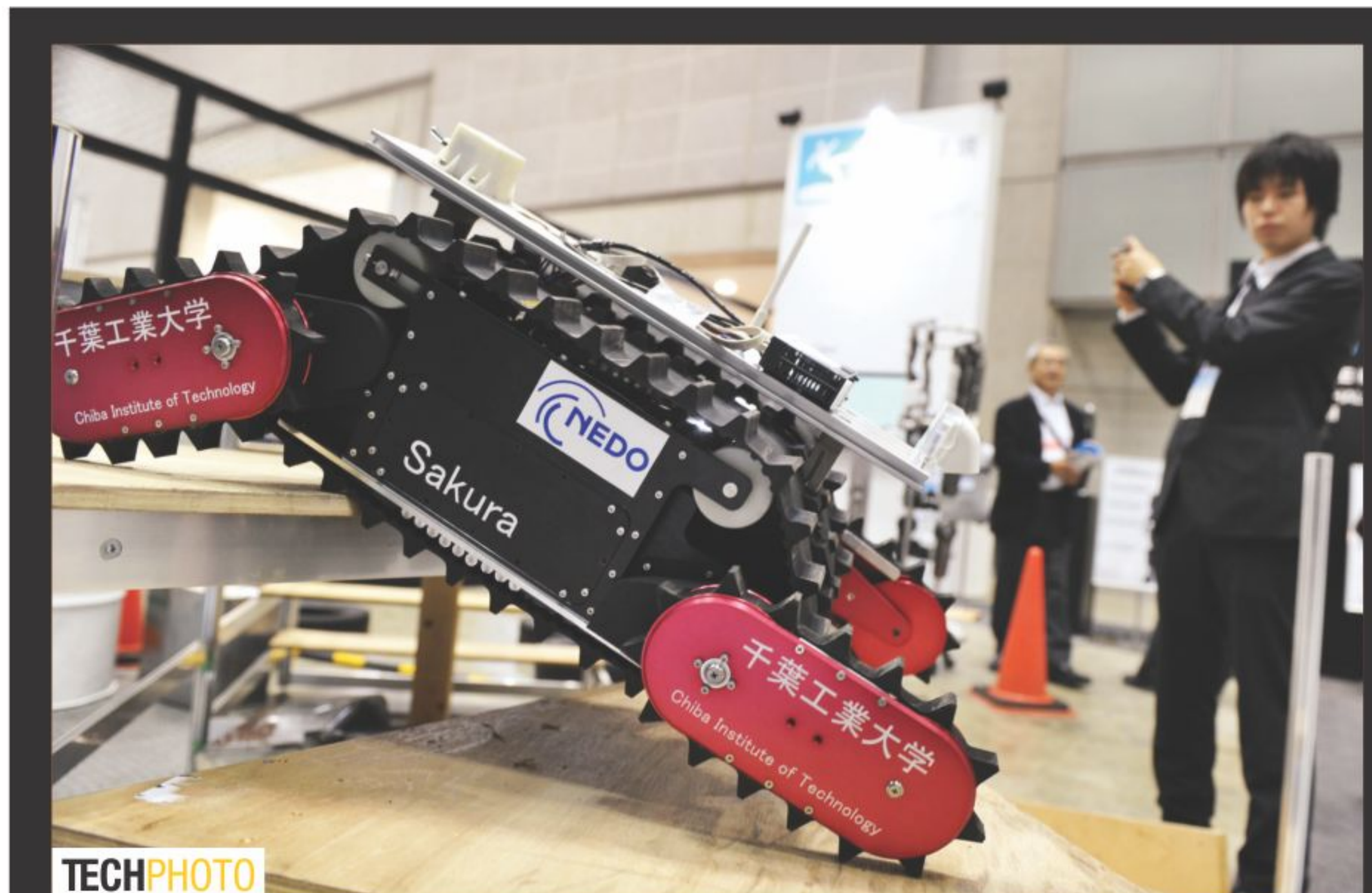
REUTERS, Helsinki

Nokia reported smaller-than-expected losses for the third quarter on Thursday but warned that there were tricky times ahead as it prepares to launch two new smartphones it hopes can claw back market share from Apple and Samsung.

The Finnish phone-maker reported an underlying loss before one-off items of 0.07 euros per share compared to a profit of 0.03 euros a year earlier. Analysts had forecast a loss of 0.11 euros in a Reuters poll.

Once the world's biggest mobile phone maker, Nokia has fallen behind Apple's iPhone and Samsung's Galaxy in the world smartphone market.

Sales of the current range of Lumia smartphones fell to 2.9 million from 4 million in the second quarter with significant slowdowns in China as well as Europe.



TECHPHOTO

Japan's Chiba Institute of Technology unveils a new type of a crawler robot called "Sakura" during the Japan Robot Week exhibition in Tokyo on October 17. It is designed to work at the stricken TEPCO Fukushima Dai-ichi nuclear power plant. Sakura is equipped with a video camera, microphone and measuring devices. The institute's crawler robot named "Quince" is already working at the power plant to repair the damage caused by the March, 2011 tsunami and earthquake, and "Sakura" will be able to work at deep areas of the power plant.