

Prepaid cards -- help for financially excluded or finance for terrorists?

AFP, Paris

Prepaid payment cards were seen as a positive development, helping those excluded from the banking system and providing a convenient financial tool, but their use in the Paris terror attacks has revealed a troubling dark side.

The attackers used an anonymous prepaid card to rent hotel rooms outside Paris the night before the November 13 strikes that killed 130 people, according to Tracfin, the French body tasked with combating money laundering and the financing of terrorism.

It was a way to avoid being detected by intelligence agencies.

Prepaid cards have been one of the fastest growing segments of non-cash payments in recent years, and now authorities are concerned they may have become a tool that criminals use to keep their activities hidden and launder their funds.

Stamped with the Visa or MasterCard logo and protected with a PIN code, the cards allow users to withdraw funds at ATMs, as well as make purchases in stores and online.

However, unlike traditional

debit cards, they must be charged in advance with funds.

They also don't bear a person's name, and if the amounts are not too large, no name is ever linked with the card.

In Europe it is currently possible to use without showing identification non-rechargeable cards for payments of up to 250 euros (\$265) or up to 2,500 euros per year for rechargeable cards.

With online bill payments becoming more the norm, as well as the surge in online shopping, access to a payment card of some sort has become crucial in many countries.

In the United States, they have become ubiquitous as many government benefits are now disbursed to prepaid cards. Some \$148 billion was paid out that way last year according to the US Federal Reserve, although cards have to be registered to receive benefit payments.

And more and more US companies have begun issuing their employees prepaid cards to pay wages, thus cutting expenses related to using cheques and avoiding problems with workers who don't have a bank account.

Non-rechargeable cards have gained popularity as gift certificates, with companies also using them to entice or reward clients.

Volkswagen, for example, is offering US owners of its cars caught up in its emission cheating scandal a \$500 prepaid Visa card.

In France, prepaid cards have found a niche with parents, as even minors can use them for payments.

"This allows parents to control the finances of their children," says France's Banque Postale, which has offered the cards since 2008.

A survey by the Pew Charitable Trusts found that a majority of low-income US users of prepaid cards also saw them as a means to control their spending, and avoid stiff overdraft fees that banks charge on traditional cards.

It is hard to say just how popular the cards have become in Europe as authorities don't break out payments by debit or prepaid cards.

However, a 2014 survey by the Bank of Italy found that nearly 17 percent of households had used prepaid cards, or about one in four that used payment cards.

Consulting firm CapGemini, in

its latest publicly available report on the sector, estimated that prepaid cards accounted for 11.4 billion transactions worldwide in 2012, or nearly 4 percent of the total.

When issued by banks in Europe, the prepaid cards are usually linked to a bank account, thus making recharging convenient and ensuring transactions are traceable.

But EU directives aiming to boost competition opened up the sector to firms outside the banking sector, and 48 were registered, for instance, at the end of 2014 in France.

These companies have been behind the mushrooming of prepaid cards for sale in supermarkets and newsagents.

Available to anyone at least 18 years of age, some of these cards can be recharged with cash at newsagents and used to make transfers abroad. And all that without having to show an ID.

That is why Bruno Dalles, the head of Tracfin, the French body tasked with combating money laundering and the financing of terrorism, said this past week he would seek to have prepaid card transactions "appear on our radar".



KS Tabrez, managing director of Dutch-Bangla Bank, opens the bank's 150th branch at Majdee Court in Noakhali yesterday.



Istiaque Ahmad, chairman of Petrobangla, and Mohammad Ahsanul Jabbar, chairman of Jalalabad Gas Transmission and Distribution System, attend Jalalabad Gas's 29th annual general meeting, for the financial year 2014-2015, at Le Meridien hotel in Dhaka on Friday.

Government of the People's Republic of Bangladesh
Office of the Project Director
"Establishment of Fire Service & Civil Defence Stations at 25 Important Upazila Sadar/Places of the Country" Project
Directorate of Fire Service & Civil Defence
Kazi Alaaddin Road, Dhaka
www.fireservice.gov.bd
Memo No. FS&CD/Unna:Chha-03/2015-2016/11756 Date: 24-11-2015

Invitation for Tenders

1.	Ministry	:	Ministry of Home Affairs.
2.	Agency	:	Directorate of Fire Service & Civil Defence (FSCD).
3.	Procuring entity	:	Project Director, Project-25 of FSCD.
4.	Procurement method	:	Open Tendering Method (OTM).
5.	Source of funds	:	GOB.
6.	Tender package No.	:	04 (Four) Lots.
7.	Tender package Name	:	Fire Fighting & Rescue Equipments.
8.	Tender document selling date	:	03-12-2015 to 03-01-2016
9.	Tender submission date and time	:	On or before 04-01-2016 at 12:00 hrs.
10.	Tender closing date and time	:	04-01-2016 at 12:00 hrs.
11.	Tender opening date	:	04-01-2016 at 12:15 hrs.
12.	Selling venue of the tender documents	:	Fire Service & Civil Defence Headquarter, Kazi Alaaddin Road (1st Floor, Room No-214), Dhaka-1000.
13.	Address of the tenders receiving place	:	Conference Room of Fire Service & Civil Defence Directorate, Dhaka-1000.
14.	Address of the tender opening place	:	Conference Room of Fire Service & Civil Defence Directorate, Dhaka-1000.
15.	Contact details of official inviting tender	:	Project Director, "Establishment of Fire Service & Civil Defence Stations at 25 Important Upazila Sadar/Places of the Country" Project, Fire Service & Civil Defence Directorate, Dhaka-1000. Telephone: 9512088 Fax: 9565657 E-mail address: bazlu_03@yahoo.com

16.	Tender Inquiry No.	Description of fire fighting appliances	Quantity	Cost of tender documents (Tk.) (non-refundable)	Tender security (Tk.)
FS&CD/Local/Dev(P-25)/015/15-16		Water Tender (1,800 Ltrs)	02 Nos.	750/-	5,60,000.00
FS&CD/Local/Dev(P-25)/016/15-16		Towing Vehicle (Pick-Up Type)	07 Nos.	750/-	3,00,000.00
FS&CD/Local/Dev(P-25)/017/15-16		Portable Pump (Medium)	08 Nos.	750/-	3,45,000.00
FS&CD/Local/Dev(P-25)/018/15-16		Delivery Hose with Coupling	490 Nos. (22.86 Meter each Length)	750/-	73,000.00

17. Key information:
- Interested tenderer may participate in the tender of any one lot or all lots.
 - Tenders should be dropped in the tender box kept in front of the Conference Room of the Directorate of Fire Service & Civil Defence on the date and time fixed. Tenders will be opened by the Tender Opening Committee (TOC) in presence of the tenderers or their representatives (if any).
 - Quantity of equipment may be increased or decreased or dropped by the "HOPE" without showing any reason.
 - If submitted documents (brochure, catalogue, certificates etc.) are found not original/manipulated/fabricated etc, action will be taken against the tenderer as per rules/regulation including blacklisting.
 - All technical specifications submitted by the tenderer (in their offer) must be available in the manufacturer's website. The website address of the quoted manufacturers must be submitted along with the technical offer.
 - The procuring entity reserves the right to accept or reject any or all tenders.

Md. Ataul Haque
Joint Secretary &
Project Director (In-Charge)

GD-3695

IMF poised to put Chinese yuan in elite currency basket

AFP, Washington

The International Monetary Fund is expected to approve inclusion of China's yuan in its SDR basket of elite currencies on Monday, rewarding Beijing's strong pursuit of the global status.

The IMF executive board is scheduled to meet Monday to decide on the recommendation by staff experts earlier in November to include the yuan, also known as the renminbi, alongside the US dollar, euro, Japanese yen and British pound in the grouping.

While not a freely traded currency, the SDR (special drawing right) is important as an international reserve asset, and because the IMF issues its crisis loans -- crucial to struggling economies like Greece -- valued in SDRs.

China, now the world's second-largest economy, asked last year for the yuan to be added to the grouping of world reserve currencies, but until recently it was considered too tightly controlled to qualify.

It is extremely rare that the executive board, which represents the IMF's 188 member nations, opposes the recommendation of its own experts. IMF Managing Director Christine Lagarde said in mid-November that she supported the experts' finding that the yuan had met the requirements to be a 'freely usable' currency -- a key hurdle for SDR status.

If accepted, the decision would not take effect before September 30, 2016, to allow users more time to prepare. The last time the SDR basket was modified was in 2000, when the euro replaced the German deutschemark and the French franc.

Black Friday: Amazon reports record UK sales

BBC NEWS

Online retailer Amazon says it had its biggest sales day in the UK as shoppers rushed to buy bargains on Black Friday.

The UK version of the website sold more than 7.4m items while other retailers had problems with web sales due to huge demand.

Retail analysts said online sales were estimated to have passed £1bn on a single day for the first time.

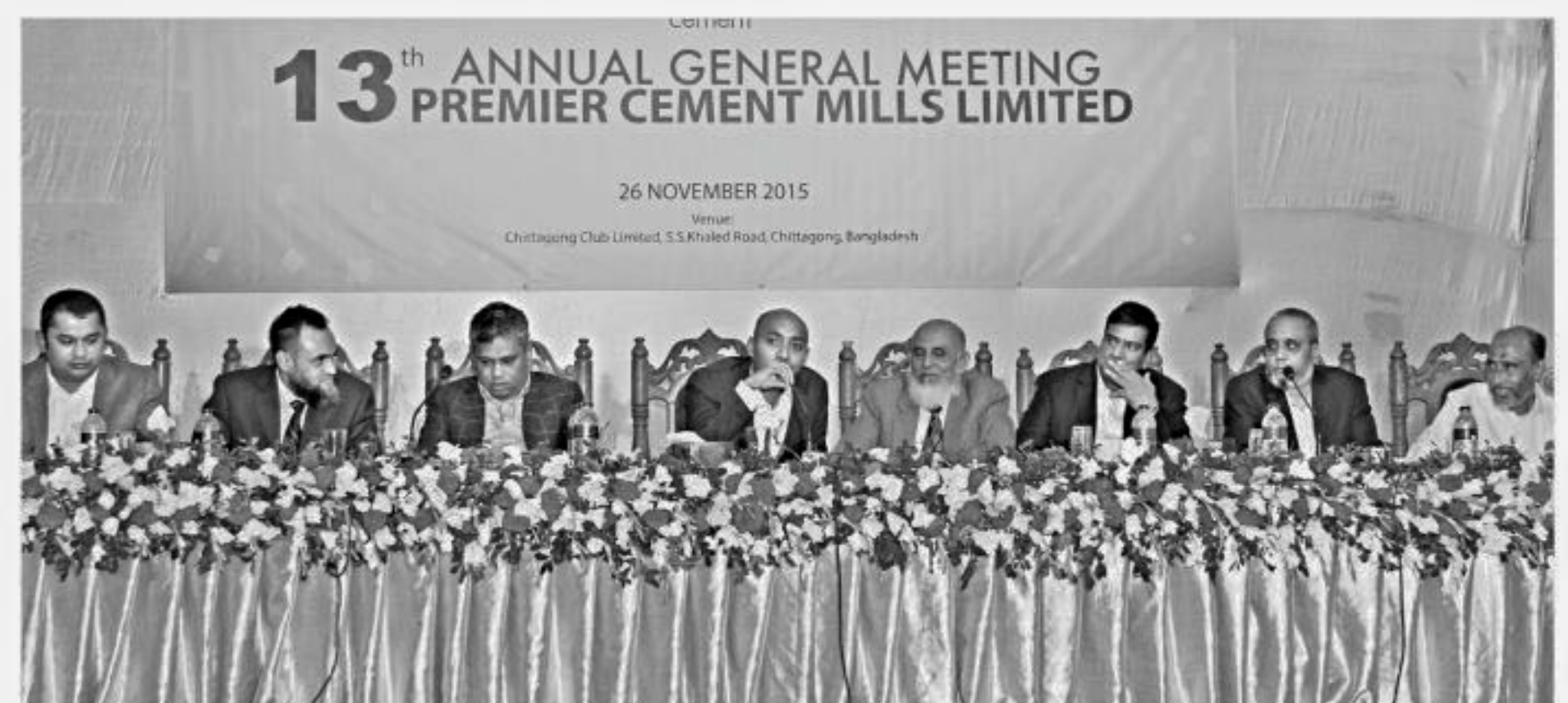
The discount day originated in the US, traditionally kick-starting the Christmas shopping period.

Argos confirmed it had experienced delays on its site after "extremely high levels of visits". John Lewis said its site had been down for a short time in the afternoon.

Last year's Black Friday saw shoppers in the UK fighting over bargains in some stores, leading some retailers to hire extra security staff over the weekend to prevent a repeat.

But analysts said this year many shoppers had chosen the internet over the high street.

Justin Opie, director of the UK's online retail association IMRG said: "The big difference is the industry was much more prepared because it was chaos last year. That was bad for customers and bad for the retailers so everything was much smoother this time."



PREMIER CEMENT

Mohammad Mustafa Haider, chairman of Premier Cement Mills, and Mohammed Amirul Haque, managing director, attend the 13th annual general meeting of the company at Chittagong Club in the port city on Thursday. Shareholders approved 20 percent cash dividends for the year that ended on June 30, 2015.

Lufthansa wage accord for 30,000 ground staff

AFP, Berlin

German carrier Lufthansa, reeling under a series of recent strikes, said Saturday it had reached a wage rise accord with services sector union Verdi covering 30,000 ground staff.

The accord gives a one-off payment of 2,250 euros (\$2,350) and a 2.2 percent wage rise to ground staff and employees of IT subsidiary Lufthansa Systems, Lufthansa

Service catering, Lufthansa Technik maintenance and Lufthansa Cargo freight service, the airline and Verdi said.

The collective bargaining accord runs to the end of 2017.

Ground staff at several key airports in Germany had answered a Verdi half-day strike call in late March, causing hours of delays.

Lufthansa then said in September it intended to reach an agreement ending the dispute by the end of November.

Government of the People's Republic of Bangladesh

Local Government Engineering Department
Office of the Executive Engineer
Patuakhali
www.lged.gov.bd

Memo No: LGED/XEN/PATU/2015/4431

Date: 26/11/2015

e-Tender Notice 10/2015-16

e-Tender is invited in the national e-GP System Portal (<http://www.eprocure.gov.bd>) for the procurement of

Sl No.	Package No.	Tender ID	Name of scheme
04	Kala-02/Andhermanik Bridge/Road/2015	37011	Construction of access road & structures of 668m long pre-stressed girder bridge over Baliatoli Andhermanik river on Kalapara-Baliatoli- Gangamoti road at Kalapara upazila under Patuakhali district.

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted.

To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required.

The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered banks branches up to 5:00pm on 29/12/2015.

Further information and guidelines are available in the National e-GP System Portal and from e-GP help desk (helpdesk@eprocure.gov.bd)

Abu Saleh Md. Hanif
Executive Engineer

GD-3727

e-mail: xen.patuakhali@lged.gov.bd

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

মহিলা বিষয়ক অধিদপ্তর
মহিলা সহায়তা কর্মসূচি
বিভাগীয় কার্যালয়, বরিশাল

স্মারক নং-মবিঅ/বরি/মসক/খাদ্য/বি-২৬(অংশ-৭)/২০১৫/১২০

তারিখঃ ২৫/১১/২০১৫খ্রিঃ

দরপত্র বিজ্ঞপ্তি

মহিলা বিষয়ক অধিদপ্তর/মহিলা সহায়তা কর্মসূচি বিভাগীয় কার্যালয় বরিশাল এর আবাসন কেন্দ্রে আশ্রিত বোর্ডারদের জন্য খাদ্য দ্রব্যাদি ক্রয়ের লক্ষ্যে প্রকৃত ঠিকাদার/সরবরাহকারী/ব্যবসায়ীদের নিকট হইতে সীলমোহরকৃত দরপত্র আহ্বান করা যাচ্ছে।

১	মন্ত্রণালয়/বিভাগ	মহিলা সহায়তা কর্মসূচি, বিভাগীয় কার্যালয়, মহিলা বিষয়ক অধিদপ্তর, বরিশাল।
২	অর্থের উৎস	জিওবি।
৩	ক্রয় পদ্ধতি	উন্মুক্ত দরপত্র।
৪	দরদাতার যোগ্যতা	হালনাগাদ ট্রেড লাইসেন্স (২০১৫-১৬), আয়কর পরিশোধ সনদপত্র বিপত ভিন অর্থ বৎসরের (২০১২-২০১৩, ২০১৩-২০১৪, ২০১৪-২০১৫) ভাটি নিবন্ধন, ব্যাংক সচলতার সনদপত্র ও সংশ্লিষ্ট কাজে অভিজ্ঞতার (কমপক্ষে ২ বছর) সনদ থাকতে হবে।
৫	কার্য সম্পাদনের সময়সীমা	কার্যাদেশ প্রাপ্তির পর থেকে ১ (এক) বছর।
৬	সিডিউল বিক্রয়কারী অফিসের নাম ও ঠিকানা	১) মহিলা সহায়তা কর্মসূচি, বিভাগীয় কার্যালয় কালিপুর (চৌমাথা, ডিজিএফআই অফিসের বিপরীতে), বরিশাল। ২) জেলা মহিলা বিষয়ক কর্মকর্তার কার্যালয়, বিএম কলেজ রোড, বরিশাল।
৭	সিডিউল বিক্রয়ের তারিখ ও সময়	বিজ্ঞপ্তি প্রকাশের দিন হতে ১৪/১২/২০১৫ তারিখ অফিস চলাকালীন সময় পর্যন্ত।
৮	দরপত্র দাখিলের স্থান, তারিখ ও সময়	জেলা প্রশাসকের কার্যালয় বরিশাল, জেলা মহিলা বিষয়ক কর্মকর্তার কার্যালয়, বিএম কলেজ রোড, বরিশাল এবং মহিলা সহায়তা কর্মসূচি, বরিশাল কার্যালয়ে রক্ষিত দরপত্র বাস্তবে ১৭/১২/২০১৫খ্রিঃ তারিখ সকাল ৯:০০ ঘটিকা হতে বেলা ১২:৩০ ঘটিকা পর্যন্ত।
৯	দরপত্র কমিটি কর্তৃক দরপত্র খোলার স্থান, ঠিকানা, তারিখ ও সময়	অতিরিক্ত জেলা প্রশাসক (শিক্ষা ও আইসিটি), বরিশাল-এর কক্ষে ১৭/১২/১৫ তারিখ বেলা ৩:০০টা। দরপত্রদাতা/প্রতিনিধিদের সম্মুখে (যদি কেহ উপস্থিত থাকেন) দরপত্র খোলা হবে।
১০	প্রতিসেট সিডিউলের মূল্য	৫০০/- (পাঁচশত টাকা) অক্ষরতযোগ্য।
১১	দরপত্র জামানত (ফেরতযোগ্য)	উপ-পরিচালক (ম্যাজিস্ট্রেট), মহিলা সহায়তা কর্মসূচি, বরিশাল এর অনুকূলে ব্যাংক ড্রাফট/পে-অর্ডার এর মাধ্যমে ২০,০০০.০০ (বিশ হাজার) টাকা দরপত্র জামানত হিসাবে দাখিল করিতে হইবে।
১২	কাজের সংক্ষিপ্ত বিবরণ	মহিলা সহায়তা কর্মসূচির বরিশাল বিভাগীয় কার্যালয়ে আশ্রয় প্রাপ্ত বোর্ডারদের খাদ্য দ্রব্যাদি সরবরাহ।
১৩	সরবরাহের স্থান	মহিলা সহায়তা কর্মসূচি, বিভাগীয় কার্যালয়, মহিলা বিষয়ক অধিদপ্তর (কালিপুর চৌমাথা, ডিজিএফআই অফিসের বিপরীতে), বরিশাল।

- অফিস চলাকালীন সময়ে দরপত্র সিডিউল ৫০০/- (পাঁচশত) টাকা ট্রেজারী চালানের মাধ্যমে কোড নং ১-৩০২১-০০০০-২৩৬৬তে বাংলাদেশ ব্যাংক/সোনালী ব্যাংকে জমা দিয়ে চালানের ফটোকপি জমাদানপূর্বক উল্লিখিত কার্যালয় হতে দরপত্র সিডিউল ক্রয় করা যাবে। দরপত্রের সাথে ট্রেজারী চালানের মূলকপি সহ দরপত্র দাখিল করতে হবে।
- মালামালের বিস্তারিত বিবরণ ও শর্তাবলী দরপত্র সিডিউলে উল্লেখ থাকবে।
- কর্তৃপক্ষ কোন কারণ দর্শানো ব্যতিরেকে যে কোন/সকল দরপত্র গ্রহণ বা বাতিল করার এবং সর্বনিম্ন দরদাতার দরপত্র গ্রহণ না করার ক্ষমতা সংরক্ষণ করেন।

কাজী হোসেন আরা
উপ-পরিচালক (ম্যাজিস্ট্রেট)
মহিলা সহায়তা কর্মসূচি
বিভাগীয় কার্যালয়, বরিশাল

অতিরিক্ত জেলা প্রশাসক (শিক্ষা ও আইসিটি)
বরিশাল

জিডি-৩৭২২