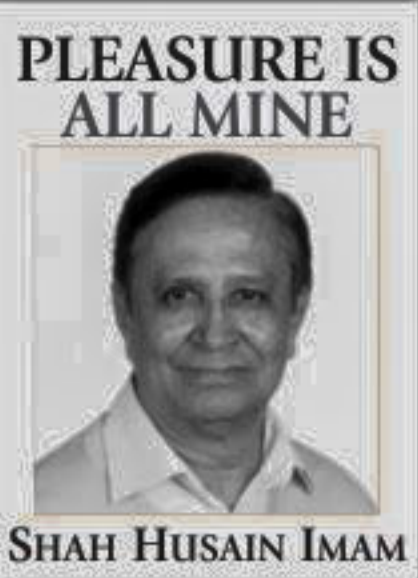


# Gambling with the sweat of our workers' brow!



SHAH HUSAIN IMAM

**W**E are doing a postmortem on the sensational cyber crime that has depleted us of Tk 800 crore in foreign exchange from the reserve maintained with the Federal Reserve Bank of New York. While we rejoiced in garnering a record forex

got to hear the BBC interview with Major General John Gomes, psc (Retd.), our ambassador in the country, who sat as an observer in the Senate hearing on the issue. It centred on money laundering and terror financing concerns, being treated with great seriousness in Manila. Now the ambassador is engaging the foreign office in pursuit of the chunk of money having found its way in to the public-sector-operated casino in Manila. What are the gaming laws for there ought to be a

grip. He admits though that there could have been 'an error of judgment' on somebody's part and so he resigned by taking moral responsibility for it.

One trait of people in authority has been that anything adverse happening under their charge or on their watch is considered too embarrassing to be owned up to. This attitude breeds a denial or secretive mode which is unhelpful in solving problems that impact on the institution's meaningful exercise of its writ.



betting ceiling beyond which it would attract the attention of authorities?

We now know that the money has been lying with the casino for 20 days and put on the dice. The gaming authorities did not detect any abnormality about the gambling. Yet, the fact remains that about three weeks' time was available for tracking down the money and recovering it, a rather simplistic suggestion given the collusion between the Rizal Bank's Jupiter branch and the beneficiaries!

A pertinent contention, though academic at the stage, has raged between some experts and the ex-Governor of Bangladesh Bank Atiur Rahman. Whilst the former are of the view that if the Governor had revealed the dreadful intrusion into the technology earlier on, the money could have been substantially seized back through an all out effort. But ex-Governor Atiur thinks it wouldn't have made difference. On the contrary, he believes whatever money has been recovered would have eluded our

Even Bank of England or Natwest Bank have not been immune to cyber attacks or attempted onslaughts. In fact, the latter had to be closed down for days together to rewire it with new software in order to protect the bank's reputation and depositors' money.

George Osborne, the Chancellor of Exchequer in Britain has been a staunch advocate for robust security systems for financial institutions and infrastructure generally.

Chain of safeguards and checks should be put in place with surveillance and monitoring of the IT technology revamped against split second intrusions into the system. Who knows, the thugs had not knocked for small amounts first so as to measure the level of agility of the system in order to break in for bigger tranche some day! Therefore, even the holidays would have to be covered for at the national and international ends.

The writer is an Associate Editor, The Daily Star.

## Touch of Grey



NAVEED MAHBUB

**F**OUNDATION make-up is expensive. 'Foundation', when spelled wrong, is REALLY expensive. A good chunk of Bangladesh Bank's dollars don't make it out of the US Feds - it sure pays to flunk the Spelling Bee. So, Who Wants to be a Millionaire (WWM)? Just play the Spelling Bee with lines borrowed from WWM: "Do you want a SWIFT line? Is that your final transaction?"

Meanwhile, many go out and buy the latest Kaspersky Anti Virus, thanks to an expensive US\$ 101 million reminder. Well, that large sum of money also enriches the English vocabulary of many with the word 'heist', something that Taka 800 English courses don't teach, but claim (unless the digital ad that went viral was photo shopped) to ensure successful hacking.

Bloggers are hacked and now, bankers are hacked as US\$ 81 million of Bangladesh Bank's money goes from Poisha (Taka) to eventually Pesos (ok, via gambling chips). This is another PPP: Poisha-Peso-Partnership.

Sigh. Men are from Mars, women are from Venus and Maia (girl) Santos-Deguito is from Jupiter (Street, Makati City branch of Rizal Commercial Banking Corporation). Her trip to Disneyland, Tokyo ends as quickly as the US \$81 million withdrawal goes through her branch despite stop orders. Another world record is created - the first ever bank statements (of 4 accounts) printed in landscape, thanks to the smallest number of lines and the longest string of zeros:

RCBC account statement March 1, 2016  
Previous balance: \$500.00  
Deposit: \$30,000,000.00  
Current balance: \$30,000,500.00

If only those dollars were kept in some of the local banks in Bangladesh, they (the local banks) would have been so happy while any transaction would have come with bombardments of SMSs and call centre phone calls...

The heat is on, the Finance Minister is on fire and Bangladesh Bank revisits its firewall. While just about everything in Bangladesh is foreign - advice, consultants, the IT firm now investigating the Bangladesh Bank firewall that it (the IT firm) itself built, even the concept of resignation for a major mess up, the now former Governor of Bangladesh nationalizes the last. After a series of successes over the past 7 years, he fumbles, takes responsibility like a true leader, then resigns. This is an exception to what we're used to seeing - a string of failures and then the final failure of not resigning. Trying to remember, if anyone resigned when Sonali Bank was hit by multiple heists...

Many are bringing up the father of the now former Governor. Hmm, if lineage is so crucial, then why is it that Ferrari owning sons of elites can become ferrari ashamis?

Perhaps suspects are being rounded up based on spelling 'foundation' as 'fundation' while those who write 'Privete' on CNG run auto-rickshaws are presumed to be hackers who never took a Taka 800 course in English.

We wait and see. Another weekend starts while The Doors of Bangladesh Bank close to the tune of Come on Baby Light My Fire. Every cloud has a silver lining - but at the moment, every silver lining has a Touch of Grey...

The writer is an engineer at Ford & Qualcomm USA and CEO of IBM & Nokia Siemens Networks Bangladesh turned comedian (by choice), the host of ABC Radio's Good Morning Bangladesh and the founder of Naveed's Comedy Club. E-mail: naveed@naveedmahbub.com

One trait of people in authority has been that anything adverse happening under their charge or on their watch is considered too embarrassing to be owned up to. This attitude breeds a denial or secretive mode which is unhelpful in solving problems that impact on the institution's meaningful exercise of its writ.

With each passing day, however, a clearer picture is emerging of the heist, its modus operandi and ramifications in terms of the stolen money having strayed into fraudulent accounts, most of it surfacing in a casino in the Philippines.

Our front-page infographics yesterday gave a blow by blow account of the cyber heist and the trail of money from February 6 to 9. The salient points are: Software on the terminal connected to Swift Systems not responding, an attempt was made to restart the terminal when the message flashed: 'A file is missing or changed;' manually printed receipts show the Federal Reserve Bank of New York sent back queries to Bangladesh Bank against 46 payment/transaction orders in different messages: Significantly there was no debit confirmation with the BB against payment orders.

An email was sent on February 6 to New York Fed followed by fax urging stoppage of unauthorised payments. On the following day, a Sunday, BB's attempts to contact Fed officials failed, as it was a holiday. On February 8, SWIFT could be used to alert Fed and Rizal Commercial Bank in Philippines, Pan Asia Banking Corp of Sri Lanka et al. Five unauthorised SWIFT messages were sent against which \$101 million to the Philippines and Sri Lanka.

The Sri Lankan bank on BB's request canceled payment of \$20 million to its beneficiary and routed the fund back to Bangladesh's account. On February 9, the Rizal Bank manager allowed withdrawal of funds without checking the stop order issued on February 8, banking holiday in Philippines. Now move on to the Philippines and you

# Violence, Shaming and the Bangali Psyche

AHMAD IBRAHIM

**I**T has been estimated that almost 3 crore people in this country use the social media site Facebook. In a country where starvation, landlessness and extreme poverty are still very, very prevalent, the use of technology, especially smart phones with internet, has proliferated at a rather surprising rate. Although it does not by any means encapsulate the entirety of the nation, social media does still play an integral part in the bubbles of connectivity in urban spaces, especially among the bored middle and upper middle-classes who show a remarkable dexterity in uploading pictures of their lunch and then denouncing this morally ragged generation who don't seem to like playing outside.

The ways in which social media has helped construct our sense of selves is closely linked to the kinds of activities we engage in it. On March 13, a video was uploaded to Facebook which showed a young man called Xunaed repeatedly hitting another young man named Nurullah. The bone of contention seemed a little confusing but revolved around comments made by the one about a woman they were both acquainted with. In the space of a few hours, the video was shared over a hundred thousand times and everyone chimed in to express their opinions on the matter. The first question we might ask is, why in the world are Bangladeshis so obsessed with this? Well, for one, no one seemed to have given them the memo about the protests against Rampal coal plant that stands to decimate our biodiversity and the ecology of the Sundarbans. Nor were they notified of the systematic disintegration of indigenous lands. But there's something about two kids fighting that seems to have captured the imagination of the urban class like nothing else.

The incident and subsequent reaction bring to fore several critical issues about the Bangali (not to be confused with Bangladeshi) psyche, notwithstanding blind ignorance to socio-political issues. The young man doing the hitting in the video sought not only to seek retribution through violence but also appeared to be asserting his own brand of masculinity via various threats. The reaction to



this video was not only deplorable, but it was also sadly very predictable. Just in the case of the Rajon murder case where comments ranged from not only the gruesome ways in which the Facebook population would maim and torture the killers, but also

on how they would also sexually assault their mothers and other female relatives to teach them a lesson.

For once, let us admit that Rajon's death or Xunaed's masculinity are not exceptions. They are the normative expressions that masculinity finds in a society that suffers from political, economic and sexual repression. What the Bangali men saw on Facebook was the exaggerated version of their own selves and values. And I can make this claim because of the ways in which we responded - by imagining first, bodily violence against the perpetrator Xunaed, which included incidents of sexual assault, and secondly, by somehow deciding the girl was to blame and shaming her publicly. In a roundabout manner, we resorted to the blatant chauvinism that the video showed. And it is particularly telling why the urban psyche was enchanted by a viral video of a beating as opposed to videos of protests against the Rampal coal plant. It simply resonated more with the kind of deep-rooted patriarchy that the men feel - that they would be the ones to single-handedly bring justice. And, much like the Rajon case and the Narayanjanj murder images that circulated Facebook, the solutions remained local - on the individual who transgressed morality and not the education system or rampant misogyny in the household. Not once did we decide to sit down and initiate a dialogue on what leads a person to perform in the ways that they did and heaven forbid we attack the ideas instead of the person. Watching an act of violence and condemning it with further violence is the paradoxical response of a country mired in misogyny.

In the end, this video, too, will be lost in a growing collection of violent videos and images that circulate on social media and people will have moved on. One relatively small instance of violence proved to be the rupture through which several core characteristics of the Bangali psyche came to the forefront. Could this finally be the time where the men look at themselves reflexively to really think about their actions?

The writers is a freelance journalist and activist.

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## QUOTABLE Quote



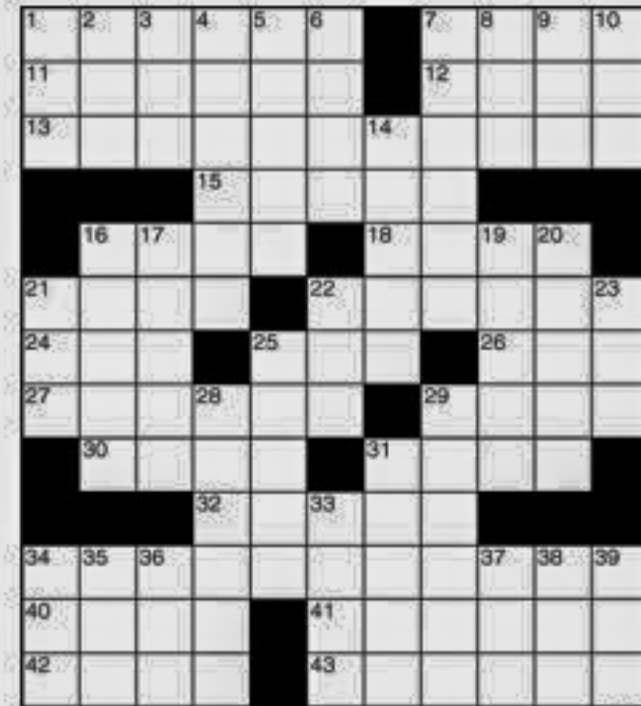
FEDERICO GARCIA LORCA

I want to be a poet, from head to toe, living and dying by poetry.

Letter to Melchor Fernandez Almagro

## CROSSWORD BY THOMAS JOSEPH

- ACROSS**
- 1 Where trapeze artists meet
  - 7 "Dragnet" org.
  - 11 Marigold color
  - 12 Toledo's state
  - 13 Some are shaped like swans
  - 15 Swiss cheese feature
  - 16 "Scram!"
  - 18 Gather
  - 21 Crockpot contents
  - 22 Court sport
  - 24 Squeak stopper
  - 25 Convented
  - 26 African grazer
  - 27 Wrestling hold
  - 29 Remote button
  - 30 Fly high
  - 31 Mexican coin
  - 32 Of the fleet
  - 34 Some chair parts
  - 40 Concept
  - 41 Sound system
  - 42 Monk's hood
  - 43 Tried out
- DOWN**
- 1 Swabbing tool
  - 2 S&L offering
  - 3 Mom's mate
  - 4 "You said it!"
  - 5 Snow house
  - 6 Stagger
  - 7 Relax
  - 8 Cry of insight
  - 9 Peach part
  - 10 Uno doubled
  - 14 Floppy cap
  - 16 Pig's digs
  - 17 Phone greeting
  - 19 Black cattle breed
  - 20 Spotted horse
  - 21 Father's pride
  - 22 Finger count
  - 23 Haul into court
  - 25 Fable finish
  - 28 Casual shoe
  - 29 Brawls
  - 31 Glue's kin
  - 33 Suit piece
  - 34 Attack command
  - 35 Hubbub
  - 36 Lawn coating
  - 37 Paintings and sculpture
  - 38 Golfer's peg
  - 39 Turf



### YESTERDAY'S ANSWER

SURFS DARTS  
ONEAL IDAHO  
NOBLE SONAR  
SETH TIE  
FREEPORT  
LOCH PARKIT  
ATHOS GUIDE  
POOPED EWES  
EXORCIST  
PAW TEAR  
ALOHA CIDER  
SEVEN EMILY  
SCENT DENSE

## BEETLE BAILEY

by Mort Walker



## BABY BLUES

by Kirkman & Scott

