

DBBL MOBILE BANKING

AT A GLANCE
Banking for the unbanked

Version 2



Dutch-Bangla Bank
YOUR TRUSTED PARTNER

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. To provide banking and financial services through Mobile technology devices i.e mobile phone called Mobile Banking.

Benefits of Mobile Banking

- Real time on-line banking
- Available anytime, anywhere throughout the country
- It is convenient, affordable and secure
- It is much more effective in developing savings habits
- It will make access to banking and advanced payment transactions at affordable cost
- It is much safer, speedy and safeguard against fraudulent transactions

What does DBBL Mobile Banking offer?

- Customer Registration
- Cash-in (cash deposit)
- Cash-out (cash withdrawal)
- Foreign Remittance
- Salary disbursement
- Person to Person Transfer (P2P)
- Air time top up
- Balance Inquiry

Where to register?

Customer can register at any authorized agent point of DBBL who can display 'DBBL Agent Certificate' and 'DBBL Mobile Banking Banner'.

Which Telco's Mobile can be registered?

Customer having any mobile from any mobile Operator can be registered for DBBL Mobile Banking at any nominated agent point of the bank.



What are the necessary documents for registration ?

- Duty filled in KYC form (Forms are available at the nominated agent point)
- Photograph of account holder.
- National ID or any other acceptable ID with photograph.

What is my mobile account number ?

Your Mobile account number is your mobile number with an additional check digit. For example if your mobile number is 01233445566 and check digit is 3. Then your mobile account number will be 012334455663

How to register mobile account

- Customer fills up the KYC Form and submit to agent along with his photograph & National ID (NID)
- Agent goes to Customer Registration Menu from his/her mobile and insert customer's mobile number
- Customer receives an IVR call or USSD prompt and in reply, s/he gives a 4-digit PIN number at his/her choice (please remember your PIN)
- A Mobile Account is created in DBBL system which is his/her mobile number + one check digit
- Customer receives an confirmation SMS which contains his/her Mobile Account number (please remember your check digit)



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.

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?

Customer can open a DBBL Mobile Account with an initial deposit of Taka 100/- (One hundred) only.

Where to cash-in (cash deposit)?

Customer can cash-in (deposit) at any authorized agent of DBBL or DBBL Branch.

How does it work?

- Customer hands over cash to the Agent
- Agent initiates the transaction from his/her mobile
- Agent gets prompt menu and in reply agent enters customer's mobile account number (including check digit) and amount
- Agent enters his/her PIN
- System credits customer's account for the same amount
- Agent issues a receipt to the customer
- System sends an SMS to the customer's mobile
- For security reason, customer needs to check the sending number of SMS and the amount. SMS will be sent from 16216 or 01190016216 if the amount of money is not correct or the sms send from different number, then It wouldn't be considered as correct.



Where to cash-out (cash withdrawal)?

Customer can cash-out (withdraw) at any authorized agent point of DBBL or DBBL Branch.

How does it work?

- Customer asks the Agent for withdrawal of an amount from his/her mobile account
- Agent initiates the transaction from his/her mobile
- Agent gets prompt menu and in reply agent enters customer's mobile account number (including check digit) and amount to withdraw
- DBBL system sends prompt menu to the customer's mobile (or IVR Call): "You are going to withdraw Tk. XXXX from your mobile account with DBBL. If you want to continue, please enter your 4-digit PIN"
- Customer enters his/her PIN
- System debits customer's account and sends an SMS to the customer's mobile.
- Agent hands over money to the customer



How will you send foreign remittance?

1. From the Nominated Exchange Houses of DBBL:

You can send remittance from any nominated Exchange Houses of Dutch-Bangla Bank located all over the world. The remitted money would be transferred to the beneficiary's Mobile account within 24 hours and the beneficiary will immediately receive an SMS about the deposit. To avail this service, just provide the following information at the exchange houses :

- ⇒ Amount.
- ⇒ Beneficiary's Name, Bank Name (Dutch-Bangla Bank) and Mobile Account Number.

2. From The Nominated Exchange Houses Of Other Bank:

You can send remittance from the nominated exchange houses of other Bangladeshi banks. the remitted money will be deposited to beneficiarie's mobile account Within 2-3 working days and the beneficiary will immediately get an SMS about the deposit. To avail this service, just provide the following information at the exchange houses:

- ⇒ Amount.
- ⇒ Beneficiary's Name, Bank Name (Dutch-Bangla Bank) and Mobile Account Number.

How beneficiary will withdraw money from the Mobile Account?

Now a day, a beneficiary of remote area has to come to the district level to withdraw money from banks where costs and money involvement is high. To avoid this difficulty, a beneficiary can easily withdraw money from the nearest DBBL agent points. DBBL had enormous agent point all over the country. Now a client need not to go at the district level, DBBL now providing Mobile Banking service through Union Information Service centre (UISC) from each of the Unions of Bangladesh. One can withdraw remitted money from there.

A Client can withdraw money from the following Location :

- ⇒ Nominated agent point of DBBL.
- ⇒ Any branch of DBBL.
- ⇒ DBBL ATM booth.



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What is transaction limit?

Current limit for the customers are as under:

Cash-in frequency per day	= 5 times
Cash-out frequency per day	= 5 times
Cash-in / cash-out amount per transaction	= Tk 5,000
Cash-in frequency per month	= 20 times
Cash-out frequency per month	= 20 times

Fees & Service Charges

Registration Fee	: Free
Cash-in Charges	: 1% of the transaction amount or Tk.5/-, whichever is higher
Cash-out Charges	: 2% of the transaction amount or Tk.10/-, whichever is higher
Remittance Disbursement <small>(To mobile account)</small>	: Free

To know more, please dial
our call centre at

16216