

**alternative  
delivery  
channels**

## Branchless transactions

### The Alternative Delivery Channels

Dutch-Bangla Bank has a huge customer base. It is impossible to serve all these customers in the branch premises. There is also a tremendous demand from customers for branchless banking services so that they can perform banking transactions anytime and anywhere. This has driven Dutch-Bangla Bank to implement many alternative delivery channels such as **Internet Banking** (which customers can access anytime, worldwide), **sms/alert banking** (which is accessible from anywhere in Bangladesh, 24 hours a day), **ATMs and Fast Tracks** (providing cash and other services in selected locations in Bangladesh normally near customers' homes, offices or other generally convenient locations for 24 hours a day, 365 days a year), **POS terminals** (used to charge a plastic card for payment of shopping/hotel bills from anywhere in the world), **Call Center** (providing services to customers over phone, available 24 hours).

#### Internet Banking system

With internet connectivity, a customer gets access to their bank account to know the balance, account detail, see account transactions, print account statement, transfer funds, open/redeem term deposit accounts, pay utility bills/tuition fees and much more.



To make the transactions secure, the bank has adopted the industry standard SSL (Secured

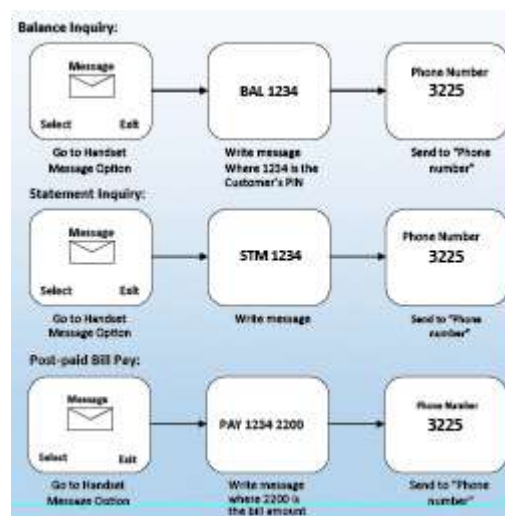
Socket Layer) technology and obtained certification from VeriSign. Since its introduction in 2004, DBBL has been a pioneer in the internet banking sector. DBBL has the largest internet customer base.

This has led DBBL to switch to a more powerful and versatile platform and DBBL will introduce more sophisticated authentication methods.

#### SMS and Alert banking Systems

Considering the high accessibility of mobile phones in Bangladesh, the bank has introduced SMS and Alert banking for the convenience of customers. This has become a very popular and useful means of inquiring bank account information. Now with phones and without the need for a data connection, a customer can inquire about their account balance, view their last few transactions, transfer funds, pay utility bills and more.

**SMS Banking:** A customer can inquire with some keywords and send the SMS to the short code - 3225. In reply SMS, the related information is fed back. It is very convenient and easy to use. Some of the uses of SMS banking are:



**Alert Banking:** This is a bank-initiated push service. This service is very convenient, useful and an easy way to know and track bank account activity. When an account is debited or credited more than a certain amount, an automatic SMS alert is sent to the account holder's mobile phone informing about the transaction's time and amount. Similar alerts are sent for transactions that are transacted on a client's credit card. Moreover, a summary message is sent to account holder's mobile phone at the end of each month. The client can register for this service free of cost. Some of the services of alert banking are:

**Debit alert** – Sent when the customer's account is debited more than an amount.

**Credit alert** – Sent when the customer's account is credited more than an amount.

**Month-end alert** – The account balance at the end of a month is sent to the customer. The balance is also sent at the end of each quarter, half year-end and year-end.

**Credit card alert** – Sent to credit card holder on each of their credit card transactions; by knowing the credit card transaction alert in time, the customer can prevent any further unauthorized or fraudulent activities on the credit card.

## **ATM (Automated Teller Machine)**

DBBL was the first bank to transform the concept of branchless banking in Bangladesh by introducing the largest numbers of ATMs previously unimaginable in important places such as airports, railway stations, markets, shopping malls, university campuses, branch premises and other important public places. Because of DBBL, ATMs are now a common sight throughout Bangladesh.

While setting up DBBL ATMs, the sites are selected considering many factors such as easy accessibility using different transports, wide and free space and population density in the surrounding area.

DBBL ATMs are sourced from internationally renowned top tier suppliers such as NCR, Wincor Nixdorf and Diebold. All DBBL ATMs are EMV compliant to ensure the highest security. DBBL is the only bank that has all ATMs EMV compliant in Bangladesh.

However, DBBL ATMs are capable to accept both EMV and non-EMV cards. The DBBL ATM network has direct interface with the Bangladesh Bank (Central Bank) and 23 commercial banks of the country. Thus DBBL ATMs accept the following cards:

- DBBL's Nexus card (the most popular card in Bangladesh)
- Bangladesh Bank's Proprietary Debit Card
  - Any MasterCard Debit, Credit, Maestro & Cirrus card
  - Any Visa Debit, Credit, Electron & Plus card
  - Diners
  - UnionPay
  - All proprietary cards issued by partner banks

Dutch-Bangla Bank also acts as the third party service provider to personalize and issue cards for the Bangladesh Bank and a private commercial bank.

For increasing the efficiency of the DBBL ATM network, in 2011 we have taken various steps which includes installation of the ATM Monitoring Software to centrally monitor the causes of down time of individual ATMs, implementation of dual AC with timer at all ATM booths to ensure a more ATM-friendly environment, bringing changes into network connectivity by implementing various upgraded network equipment, strictly following the SLA for all the related vendors for respective devices in the ATM booths, eliminating out-of-cash situation in the ATMs, and reducing time taken to resolve any disputes.

## **Mobile ATM booth**

DBBL's innovation and standard of customer service reached new heights by setting another



*NCR, Diebold and Wincor-Nixdorf ATMs*

milestone in the history of the banking sector by adding two units of Mobile ATM booths to its existing ATM network. DBBL is the first bank in Bangladesh to provide such unique services and convenience to customers. The Mobile ATM booth is designed in a custom-made truck and is available anytime, anywhere and allows customers to deposit cash/cheque, withdraw cash, inquire account balance, print mini statement, pay utility bills and to access all these services offered by a standard ATM. Now DBBL mobile ATM booths are very popular at EPZs, industries, and different trade fairs and exhibitions.

### **Co-branded ATMs**

Dutch-Bangla Bank has initiated co-branded ATMs in Bangladesh with other banks. In this venture DBBL provides ATMs, builds booths and provides networks while the participating partner bank provides cash, security and utility services. Presently, Bangladesh Bank, Mutual Trust Bank and ICB Islami Bank are the three Co-branded ATM partners of DBBL.

### **ATM Monitoring Center**

DBBL has a central data center that works around the clock to monitor and resolve ATM hardware related problems. DBBL has started a project to implement an efficient, user-friendly and cost effective solution to monitor its huge ATM network.

The ATM monitoring officer moves from a reactive monitoring environment to a truly proactive management environment so that small issues do not become big issues, resources are deployed and utilized more effectively and so more and better information results in better decision making. Problems are solved before they become issues.

DBBL can check inside the ATM and keep an eye on some components of the ATM itself. This allows DBBL to track a multitude of events inside the machine. This allows DBBL engineers to perform a variety of tasks without physical access to the ATM and the monitoring happens as close to real time as possible.

DBBL also works with the data it receives. DBBL can come up with some statistical information based on transactions done in a regular interval.

For example, DBBL can be aware of statistics on last 5 minutes data, the monitoring center can show in figures or graphs about the availability of ATMs, ranking based on transactions, brands, regions, issuer etc. It can also generate reports during the night to be available in the early hours of the following business day.

With the help of the ATM monitoring center, Dutch-Bangla Bank is striving to offer better and more responsive services previously unseen with any ATM network.

### POS (Point of Sales)

POS is a convenient and popular means of paying bills and services. With DBBL's own proprietary DBBL Nexus debit card (Bangladesh's most popular card) and MasterCard/Visa credit and debit cards the customers enjoy the freedom of moving without cash. It gives them peace of mind considering the security of moving without cash.

DBBL is the first to start EMV acquisition of MasterCard and Visa at POS terminals in Bangladesh. Merchants are fully secure to accept any type of cards in DBBL POS terminals. If the card has an EMV chip there is no chance of fraud and if fraud happens due to duplication of the magnetic stripe part of the card, both the customers and merchants are secure with Liability Shift benefit of MasterCard & Visa.



Our POS terminals accept following cards:

- DBBL's Nexus card

- Any MasterCard Debit, Credit, Maestro & Cirrus card
- Any Visa Debit, Credit, Electron & Plus card

We are in the process of accepting China Union Pay card at POS terminals.

Day by day we are expanding our POS network to all major cities and to all categories of merchants. In our POS network we have both PSTN (work with land line) and GPRS (work with mobile SIM) terminals of different brands and models. The different brands include top tier suppliers such Hypercom and Ingenico POS terminals. DBBL has the largest amount of POS terminals in place throughout Bangladesh.

### Fast Track

A growing number of people are now prone to use branchless alternative delivery channels. In addition to its rapid expansion of ATM network, DBBL introduced Fast Track in November 2009, a new concept aiming to offer some integrated banking services. A Fast Track is equipped with 6-12 ATMs. It has deposit machines where customers can deposit cash, cheque, refund warrant, dividend warrant etc.

Fast Track is equipped to offer personalized customer service including requisition for cheque book and take delivery of their debit/credit cards. The officials present at the fast tracks also offer assistance in opening an account with DBBL. Due to its usefulness and popularity, DBBL has installed 153 units of Fast Track up to the year 2011.

Every Fast Track has its own power back up systems. DBBL is also working to provide solar generated power backup to Fast Track in areas where electricity disruption is frequent.

The functions of Fast Tracks can be summarized as follows:

**Cash Withdrawal:** Customers can withdraw cash from the ATMs installed in the Fast Tracks 24 hours a day, 7 days a week.

**Cash Deposit:** Customers can now avoid long queues in front of the branch counters and can

save substantial and valuable time which they can utilize for their business development, official or personal life. Every Fast Track is equipped with

a deposit machine where the officer on duty can assist the customer, if requested, to make an automated deposit.



The process is very simple and once the formalities are completed, the customer drops the envelope into the machine maintaining specific security procedures. The deposit is reflected in the customer's account on the following working day. This innovative process of hassle-free cash deposit provides convenience to customers. The facility has become very popular specifically in market areas where small traders

can now secure their hard-earned cash in bank accounts easily after the end of each business day. A customer now can deposit a maximum of Tk. 1.00 lac per day with a maximum of Tk. 50,000/- per transaction.

**Co-operation in Account Opening:** Customers now receive assistance in all Fast Tracks for opening accounts with DBBL. Fast Track Officers help in filling in account opening forms, receive filled-in forms along with necessary papers and submit the forms to the attached branch for onward opening of accounts. Customers now do

not need to visit branches to open an account or to receive related cheque books, deposit books, card and PIN.

**Card and account related services:** Officers posted in the Fast Tracks provide various services to the customers such as assisting the customers in filling out various forms and forwarding the forms to the respective branches or divisions for onward execution of the requests. A list of such services is listed below:

- Request for Fund Transfer (within own account)
- Request for a new Debit Card (MasterCard/Visa), Credit Card (MasterCard/Visa)
- Request for Replacement of a card (Debit/Credit) for any of the following reasons:
  - Card lost / stolen
  - Incorrect name / spelling mistake on card



- Wrong photograph on card
- Card is physically damaged
- Magnetic strip error / Faulty card
- Request for blocking a card for any of the following reasons:
  - Incorrect PIN entered at ATM or POS terminal
  - Customer blocked the card over phone to Card Center
- Request for re-activation of a blocked card
- Request for re-issue of PIN (re-issue of PIN may be requested by a customer who has forgotten his/ her PIN or in fear that the PIN may be compromised to another person)
  - Request for account Linkage
  - Helping customers in filling in forms for the following services on credit card account:
    - Auto Debit
    - Increase card limit
    - Limit transfer
    - Obtaining Supplementary Card
    - Early renewal
    - Cancellation
    - Card Cheque

Then the officer sends the filled-in forms to the card division for execution of the request

- Receive application for using internet, SMS and alert service on bank account



Inside view of a Fast Track

### Electronic Student Booth

DBBL has always made its best effort to serve and help the best and brightest of our country. In this we strive to make the lives of students better.

Electronic Student Booth (ESB) is a banking innovation started by Dutch-Bangla Bank in 2011 for educational institutions. An ESB has been designed to have one or more cash counters, ATMs, Deposit Machines and Computers with internet connection.

The students can pay their tuition and exam fees directly to the counter, through ATM or internet. Teachers, employees and students can withdraw or deposit money from ATM or deposit machines and perform other banking activities using internet banking facility available in the computers installed in the ESB. DBBL has set up its first ESB at Eden Girl's College, Dhaka. Many ESBs are in the pipeline including ESBs at all Shaheen Schools and Colleges across the country.

### Call Center

DBBL has setup a sophisticated call center to extend some of banking services and enquiries relating to a client's bank account. The backbone is setup with the world's most reliable Cisco enterprise systems. With the help of this service an account holder can register with the call center and make inquiries for balance enquiry, transaction details, funds transfer, utility bill payment, change of TPIN (Telephone Personal Identification Number), marking a debit/credit card as lost and many either with the help of IVR (Interactive Voice Response) or with our 24x7 call center officials. A customer needs to remember only one number for their banking services, which is 16216 (sixteen-two-sixteen). The call center can be accessed using this number from any land phone or mobile phone nationally and internationally.