

## **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 will make access to banking and advanced payment transactions at affordable cost
- It is convenient and secure way to send money
- It is much more effective in developing savings habit

## **What does DBBL Mobile Banking offer?**

- Customer Registration
- Cash-in (cash deposit)
- Cash-out (cash withdrawal)
- Mobile Top-up
- Person to Person Transfer (P2P)
- Foreign Remittance
- Salary Disbursement
- Balance Inquiry
- Bill Payment
- Merchant Payment
- Linkage with core banking account.

## **Where to register?**

Customer can register at any DBBL Fast Track, any DBBL branches, BKB branches, RAKUB branches, Union Information Service Centers, DBBL nominated Agent and from Banglalink, Citycell, Robi, Grameen Phone & Airtel retail points.

## **How to register mobile account?**

- Customer fills up the KYC Form and submit to agent along with his/her 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 Flash menu 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 a confirmation SMS which contains his/her Mobile Account Number (please remember your check digit)

## **Why PIN is required?**

PIN is required to be inputted during cash withdrawal from an Agent Point of DBBL or DBBL Branch or DBBL ATM. PIN ensures security of your money and protect fraudulent transactions.

## **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.

## **Why Check Digit?**

Mobile number is public and known to many people. Without knowing your check digit, none will be able to deposit money at your account, thus it helps to keep your mobile account confidential. On the other hand, a check digit eliminates typing error, thus protects sending or depositing money to a wrong account.

### **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?**

- Duly 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.

### **What type of Mobile set is required?**

Any type to 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 25/- (Twenty five) only.

### **Can I deposit and withdraw money immediately after registration?**

You can deposit money immediately after registration. However, you can withdraw after your account is fully registered. Bank officer verifies the information on the registration form (KYC form) and authorizes the account for full registration. Normally 1-2 working days are required for full registration. After your account is fully registered, you will get an SMS notification.

### **How is DBBL Mobile Banking secured?**

DBBL Mobile Banking is highly secured as it uses either USSD or SMS+IVR as its communication channel. In case of USSD, both the instructions and PIN are communicated using USSD while in case of SMS+IVR, instructions are sent via SMS and PIN via IVR (voice channel), both the USSD and IVR are secured for transmission of PIN. Customer's money is safe as none can withdraw his/her money without taking possession of Mobile set, PIN and Check digit together. None will be able to deposit unwanted money into a Mobile Account without knowing the check digit (although the mobile number is publicly known).

### **Where to cash-in (cash deposit)?**

Customer can cash-in (deposit) at any DBBL Fast Track, any DBBL branches, BKB branches, RAKUB branches, Union Information Service Center, DBBL nominated Agent and from Banglalink, Citycell, Robi, Grameen Phone & Airtel retail points.

### **How does it work?**

- Customer hands over cash to the Agent
- Agent initiates the transaction from his/her mobile
- 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/IVR call will be sent from 16216 or 01190016216 or 09666777777. 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 DBBL Fast Track/ATM, any DBBL branches, BKB branches, RAKUB branches, Union Information Service Center, DBBL nominated Agent and from Banglalink, Citycell, Robi, Grameen Phone & Airtel retail points.

### **How will you withdraw money from Agent Point?**

- Customer asks the Agent for withdrawal of an amount from his/her Mobile Account
- Agent initiates the transaction from his/her mobile
- DBBL system sends USSD Flash menu to the customer's mobile (or IVR Call): "Welcome to Dutch Bangla Bank. You are going to withdraw Tk.XXX from your account. If you want to continue enter your 4 digit pin or if not cancel the call.
- Customer enters his/her PIN
- System sends an SMS to the customer's mobile
- Agent hands over money to the customer

### **How to withdraw money from ATM?**

- Customer press the "Mobile Banking" button at ATM
- Customer enters his/her 12 digit account number at ATM
- Customer enter his/her PIN number & amount at ATM.
- Customer receive a USSD Flash message or IVR call in his/her mobile from DBBL system where customer will be requested to enter his/her PIN number.
- Customer enters his/her PIN number through his/her mobile
- ATM will dispense the money to the customer

### **What is Salary/Allowance Disbursement?**

It is a process by which Corporate Office can disburse the salary of their employees and Government can disburse different allowances like elderly allowance, freedom fighter allowance etc. to the people within a few moment in a hassle free way.

### **How does it work?**

- Corporate Office/Government will send the list of mobile account numbers (including check digit) and monthly salary/allowance to DBBL
- DBBL will credit all the individual accounts by debiting corporate account centrally by a batch process system
- The employee/beneficiary will get an SMS regarding the transaction
- The employee/beneficiary will receive an sms confirmation
- The employee/beneficiary can go to any agent or DBBL ATM or DBBL Branch to withdraw money

### **What is person to person (P2P) transfer?**

The money transfer from one mobile account to another mobile account is called P2P transfer. At present, Citycell, Banglalink, Airtel, Robi & Grameen Phone mobile account user can transfer maximum Tk.10,000/- (Ten thousand) per day and Tk.25,000/- (Twenty five thousand) per month from own account to any mobile account any time.

### **How will you send money to another Mobile Account?**

- Customer initiates the transaction from his mobile.
- Customer select the send money option from the main menu and insert the receivers Mobile account number and amount.
- Customer enters his/her PIN
- Money will be transferred and both sender & receiver will get SMS notification.

### **What is Mobile Top-up?**

DBBL mobile account holder can Top-up own or other's Banglalink, Citycell, Grameen Phone, Robi and Airtel mobile balance through his/her DBBL Mobile Account.

### **How to Process Mobile Top-up?**

- Customer initiates Mobile Top-up from his/her mobile
- Customer will select "Self" or "Other" sub-Menu from "Top-up" Menu
- Customer will provide amount and PIN in case of "Self" Top-up; OR mobile number, amount and PIN in case of "Other" Top-up
- Mobile balance will be Top-up and customer will receive a confirmation SMS

### **How will you send foreign remittance?**

Remitter can send remittance from any nominated Exchange Houses of Dutch-Bangla Bank and other Bangladeshi Banks located all over the world. The remitted money will be transferred to the beneficiary's Mobile Account within 24-72 hours (in case of DBBL Exchange House- 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

### **How beneficiary will withdraw money from the Mobile Account?**

Now a day, a beneficiary of remote area has to come to the district town to withdraw money from Banks where cost and money involvement is high. To avoid this difficulty, a beneficiary can easily withdraw money from the nearest DBBL agent points. DBBL has enormous agent points all over the country like:

- Own agent of DBBL (3<sup>rd</sup> Party Agent)
- DBBL nominated Banglalink, Citycell & Airtel retail points and mobicash marked outlets of Grameen Phone
- Union Information Service centre (UISC) located at each of the Unions of Bangladesh. One can now withdraw remitted money from any of these agent points. Apart from above, one can withdraw remitted money from any branch of DBBL or ATM.

### **How to check your account balance?**

- Citycell customer will send an SMS to 16216 by writing M or Blank SMS, Banglalink, Airtel, Robi & Grameen Phone subscriber will dial \*322#.
- Customer will get a USSD Flash Menu on his/her mobile
- Customer will press "Reply" button and insert the corresponding serial number of "Balance" as mentioned in the Menu. Then s/he will press "Send" button
- Customer will get a call from the system and he will type the PIN number according to instruction
- DBBL System sends balance amount to the customer's mobile.
- The customer of other mobile operators can know their "Balance" by dialing 16216 from their mobile.

### **How to change PIN?**

- Citycell customer will send an SMS to 16216 by writing M or Blank SMS, Banglalink, Airtel, Robi & Grameen Phone subscriber will dial \*322#.
- Customer will get a USSD Flash Menu on his/her mobile
- Customer will press "Reply" button and insert the corresponding serial number of "Change PIN" as mentioned in the Menu. Then s/he will press "Send" button
- Customer will get a USSD Flash or IVR call from the system and according to instruction, at first s/he will type the existing PIN, then new PIN
- The PIN will be changed
- The customer of other mobile operators can change their PIN by dialing 16216

### What is transaction limit? (For Customer)

	<u>Agent Point</u>
Daily Cash-in	Tk.25,000/-
Each Cash-in	Tk.25,000/-
Daily Cash-out	Tk.25,000/-
Each Cash-out	Tk.25,000/-
Daily Cash-out	3 times
Monthly Cash-in	20 times
Monthly Cash-out	20 times
Monthly Cash-in/Cash-out	Tk.150,000/-
Daily P2P	Tk. 10,000/-
Monthly P2P	Tk. 25,000/-

### Fees & Service Charges

Registration Fee	: Free
Cash-in & cash-out at DBBL, BKB, RAKUB Branches	: Tk. 10/-
Cash-in at Fast Track	: Tk.10/-
Cash-out at DBBL ATM	: Free
Remittance Disbursement (To mobile account)	: Free
Salary Disbursement	: Free
Mobile Top-up	: Free
P2P Fund Transfer	: Tk. 5/-
Balance Enquiry	: Free
Statement Enquiry	: Tk. 3/-
Cash-in Charges	: 0.9% of the transaction amount or Tk. 5/-, whichever is higher
Cash-out Charges	: 0.9% of the transaction amount or Tk. 5/-, whichever is higher