



Mobile Money Infosheet: DBBL Mobile Banking

USAID promotes increased access to and usage of mobile financial services in order to deepen financial inclusion, accelerate broad-based economic growth, and instill transparency into funding flows. These infosheets provide information on different mobile financial services available in Bangladesh so that USAID implementing partners can make more informed decisions when choosing a provider.

Overview: DBBL offers a range of products and services, including cash transfers between individuals (P2P) and between businesses/organizations and individuals (B2P), bill payments, merchant payments, airtime purchases, and international remittance payments. Money can be deposited and withdrawn from mobile accounts at any of DBBL's 70,000 plus agents or more than 2,400 ATMs across Bangladesh. Accounts are tied to individual SIM card numbers including a security check one digit and can only be accessed by the user through their personal PIN. Users can dial *322# on any mobile network to access their account by USSD menu (currently only available in English).

Setting up a corporate account: The first step to opening a corporate account with DBBL mobile banking is to sign an MOU with them. After that, they will open a master account at any bank, preferred at DBBL for quick service that the organization can deposit funds into and use to make payments.

Process for making bulk disbursement payments: Corporate account users can send money transfers in bulk by sending a list of the individual accounts plus the amounts to be transferred to DBBL via email, although they are working on developing an automated system for these purposes. Once the payments have been made, DBBL sends a customized notification with a report of transactions, including any that failed to go through, to the organization.

Pricing structure and limitations:				
Action type	Corporate accounts	Limitations	End-user (P2P)	Limitations
Opening an account	FREE		FREE/Minimum BDT 50 as deposit	<ul style="list-style-type: none"> Minimum Balance BDT 45
Cash in	N/A		BDT 10 at Branch; and 1% of the transaction amount or Tk. 5/-, whichever is higher at agent	<ul style="list-style-type: none"> BDT 25,000/day 5 times/day BDT 150,000/month 20 times/month
Collection	1% or BDT 5 whichever is higher per transaction.*	No limits	N/A	<ul style="list-style-type: none"> NA
Cash out from agent**	N/A		1% of the transaction amount or Tk. 5/-, whichever is higher	<ul style="list-style-type: none"> BDT 25,000/daily 3 times/day BDT 150,000/month 10 times/month
Cash out from ATM**	N/A		FREE	<ul style="list-style-type: none"> BDT 25,000/daily 3 times/day 10 times/month
Cash out from Bank Branch**	N/A		BDT 10/transfer	<ul style="list-style-type: none"> BDT 25,000/daily 3 times/day 10 times/month
Transfer money	FREE	Through bank order via email/hardcopy	BDT 10/transfer	<ul style="list-style-type: none"> BDT 10,000/daily 20 times/day BDT 25,000/month 70 times/month
Merchant payment	N/A		FREE	<ul style="list-style-type: none"> Unlimited
Mobile Top up	N/A		FREE	<ul style="list-style-type: none"> BDT 5,000/day

*Corporate disbursement tariff is negotiable in nature depending on business volume, nature etc.

** Maximum cash out in any mode in total is BDT 150,000/month



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Coverage profile:

Type	Number nationwide	Additional details
Subscribers (Active)	▪ 2,000,000+	<ul style="list-style-type: none"> Country wide coverage
Agents	▪ 70,000+	<ul style="list-style-type: none"> Own agent of DBBL (3rd Party Agent) DBBL nominated Banglalink, Citycell & Airtel retail points and mobicash marked outlets of Grameen Phone
ATMs	▪ 2,435	<ul style="list-style-type: none"> Including 250 fast track 24/7 service
Full service branches	▪ 130	<ul style="list-style-type: none"> Covering most of the districts
Partial service offices	▪ 302	<ul style="list-style-type: none"> 900 DBBL owned manpower Support Customer registration Support all types of Customer complain at regional Mobile banking office.
Merchants	▪ 1,935	<ul style="list-style-type: none"> Mostly the merchants are grocery, confectionary, dispensary, cosmetics, and fast-food shops.

Examples of NGOs using this service:

1. **World Food Program (WFP)** is using DBBL in partnership with Banglalink to disburse financial aid to ultra-poor populations nationwide amounting to BDT 4 million per month (about USD \$51,000) to 3,400 beneficiaries.
2. **Shakti Foundation** is partnering with Airtel Bangladesh Limited to disburse micro-credit to farmers and salary to its employees nationwide. Under this project, Shakti Foundation for Disadvantaged Women disburses BDT 5 million per month (about USD \$63,500) to 1,000 staff and farmers.
3. **USAID MAMA Project (Dnet)** disburses incentives to its community agents. Under this project Dnet disburses commissions to 5,000 of its health agents nationwide.
4. **Apex Holding Limited** disburses BDT 6 million (about USD \$76,000) to 1,500 farmers.
5. **Metlife ALICO** collects premiums from 1.2 million ALICO policy holders.
6. **Infolady** is a well-known project between Dnet and DBBL to ensure door-to-door mobile banking services through DBBL Mobile Banking agents.

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