

WELCOME TO PRESENTATION

Presented By

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Electronic Money Transfer Service (EMTS)



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Service Introduction:

- ❑ EMTS (Electronic Money Transfer Service) is a popular mobile financial service of Bangladesh Post;
- ❑ Through this service money can be sent and withdrawn in a one to-one, one-to-many or many-to-one manner ;
- ❑ To get service Organization must first enter into an agreement with Bangladesh Post Office;

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- ❑ Disbursement amount and service charges deposited through a check in a designated Post Office;
- ❑ After check clearance, the recipient data and other information sent through email (in a specified format in an Excel file) by client;
- ❑ After getting data system directly issued through the EMTS server and recipients get an SMS on his/her mobile phone with a 12-digit PIN;
- ❑ The recipient gather in a specific location/come to the nearest post office and fill out an EMO Form-2 with the PIN and other details to collect the allowance.

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In the case of don't have any mobile like Rohingya-

- The PIN can be sent to one or more designated mobile numbers;
- In this method, the recipients are asked to come on a specific day and in a specific area;
- The Client organization and Postal officials/employees will be present with Cash;
- There the disbursement of allowance is completed with the recipient's signature/fingerprint on the pre-filled EMO Form-2 by client;

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Why do we Unique and Why do you choose us?

1. This is the fully Government Service, i.e; Cash flow through Government channel;
2. Instant Change/Alter/Add/Replace the beneficiary group by using Hot line number/Support staff;
3. Cash Security and Repeated distribution program;
4. Government won't doing business; Government desire to promote the living values;
5. Public Private Partnership;
6. Security and Assurance;
7. Remotest area reachability;

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Summary of the process

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- Agreement between Bangladesh Post and corporate client.
- Deposit allowance by cheque to a designated Post Office by the client.
- Provide beneficiary information in specified format in excel file by the client.
- Issuance of money orders in the system by the Post.
- Gather beneficiaries to come in a designated location.
- BPO officials along with client disburse the money to the beneficiaries.

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Special Arrangement for transparency:

- Beneficiaries signature or finger print can be taken at the time of disbursement in the payment form.
- Actual disbursement can be shown in the system (software) at a time of reporting;
- Undisbursed amount of TK can be disbursed at later to actual beneficiary or to a new beneficiary or can be withdrawn by client;

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Sample Bank check provided to Dhaka GPO, senior post master -

Standard Chartered 
Standard Chartered Bank
Bangladesh

A/C. PAYEE ONLY

Date

Pay To Senior Post Master, Dhaka, GPO Or Bearer

The Sum of Taka
Hundred Only.

Tk

Please Sign Above This Line

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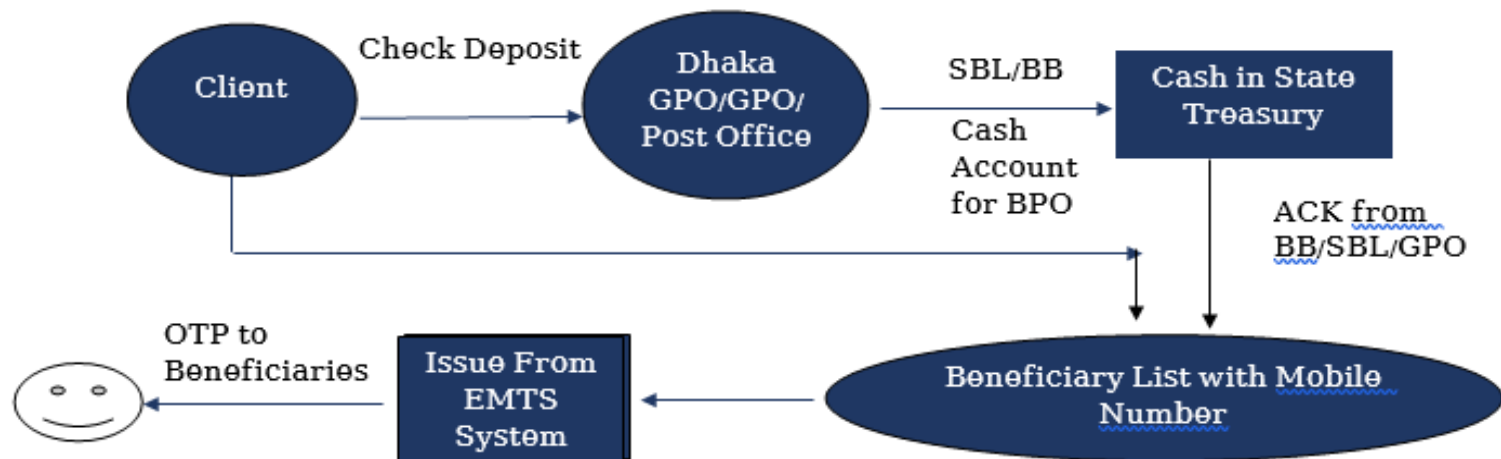
Sample Excel file – (All information should be filled up in english)

	A	B	C	D	E
1	Description	Coxsbazar cash dist (Max 18 char)			
2	Issue Quantity	3			
3	Beneficiary ID (Max 25 char)	Beneficiary Name (Max 25 char)	Beneficiary Address (Max 30 char)	Beneficiary Contact Number	Disbursement Amount (Bangladesh Taka)
4	ID-1234567	Mst Fatema	Teknaf, Coxsbazar	01852000001	8000
5	ID-7890123	MD SHAHIDULLAH	Teknaf, Coxsbazar	01752000002	8000
6	ID-4567890	Md Salam	Teknaf, Coxsbazar	01452000003	8000
7					

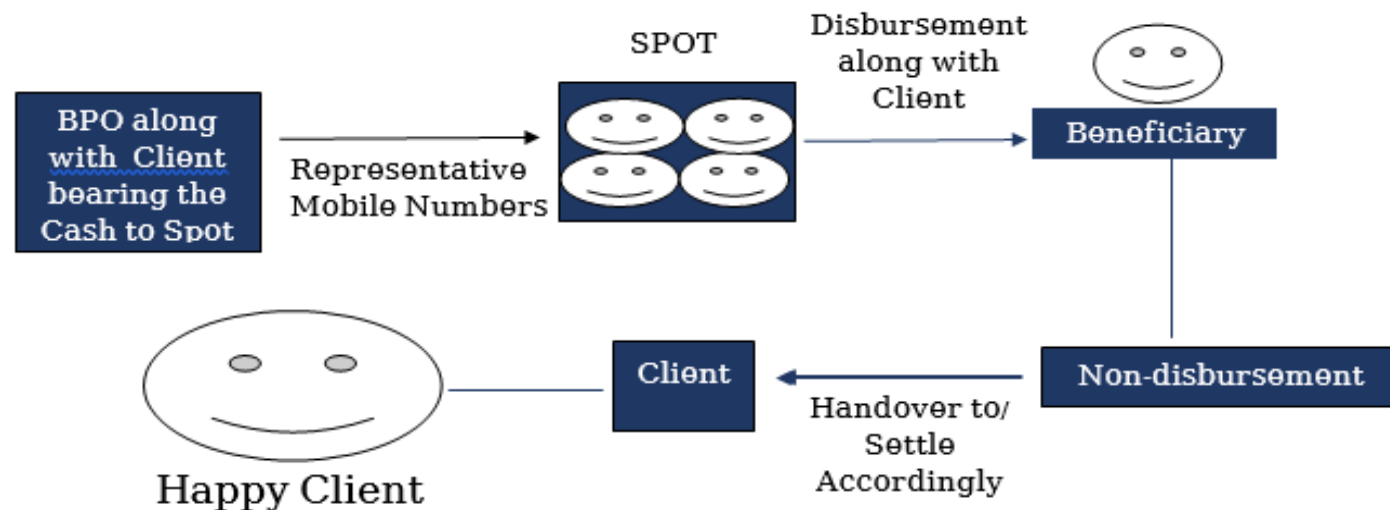
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Service Flowchart

1



2



Signatures are taken in a disbursement gathering



Disbursement of allowance



Disbursement of allowance



Disbursement of allowance



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