



# Bangladesh Telecommunication Regulatory Commission

IEB Bhaban, Ramna, Dhaka-1000, Bangladesh.

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Date: 13/06/2019

**Subject: Directives on Mobile Financial Services in Bangladesh**

The **Directives on Mobile Financial Services in Bangladesh**, formulated through necessary consultations with the technical stakeholders, is circulated herewith for forthwith implementation.

Attachment: copy of **Directives on Mobile Financial Services in Bangladesh**.

(Lt Col Mohammad Azizur Rahman Siddiqui, psc)

Director

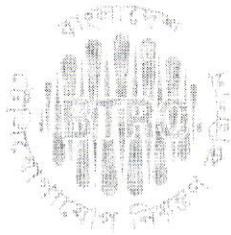
Systems & Services Division

**To:**

1. Chief Executive Officer (CEO), all the applicable entities.

**Copy:**

1. Minister, Ministry of Posts, Telecommunications and Information Technology.
2. Governor, Bangladesh Bank.
3. Secretary, Posts and Telecommunications Division.
4. Director General (All), Bangladesh Telecommunication Regulatory Commission.
5. Chief Executive Officer (CEO), all MFS operator.
6. BTRC's Web-site.



BANGLADESH TELECOMMUNICATION REGULATORY COMMISSION

**DIRECTIVES ON  
MOBILE FINANCIAL SERVICES  
IN BANGLADESH**

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# BANGLADESH TELECOMMUNICATION REGULATORY COMMISSION

## DIRECTIVES ON MOBILE FINANCIAL SERVICES IN BANGLADESH

### 1. Introduction

1.1. The Bangladesh Telecommunications Regulatory Commission (hereafter referred to as Commission) has been empowered under Sections 30 and 31 of the Bangladesh Telecommunication Regulation Act, 2001 (hereafter referred to as Act) to issue directives on mobile financial services in Bangladesh.

1.2. These directives are issued to prescribe a standard rule for the Mobile Network Operator (MNO) while providing Mobile Financial Services (MFS) support to the subscribers through Mobile Financial Service Provider (MFSP). These directives also include a framework for the provision of Unstructured Supplementary Services Data (USSD) services.

1.3. The Commission shall reserve the right to cancel the services or modify the rate (where applicable) as and when necessary.

1.4. The Commission may at its discretion constitute a group to observe the activities of MFS including monitoring, compliance and enforcement of these directives.

### 2. The objectives of the Directives

2.1. To prescribe the method and operations of Mobile Financial Services (MFS) and to provide procedure for the provision of technological support.

2.2. To ensure a well-developed, sound and organized session-based MFS market in Bangladesh that meets international best practices.

### 3. Factors Considered

3.1. International best practices.

3.2. Floor and ceiling prices for voice and SMS.