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## Easy paisa Introduction

Using Easy paisa Money Transfer, you can now send and receive money to and from family and friends from any Easy paisa shop in the most efficient, secure and convenient way. Any person in Pakistan can use this product even if they don't own a Telenor connection. Any person with a need to send money from one city to another can use this service from any Easypaisa shop across Pakistan. Customers without a bank account can also send their monthly salaries home to their families from cities to villages. Similarly, parents can send funds to their children at educational institutions in other cities for tuition fee, or monthly pocket money. It's also for people who travel frequently and don't want to carry cash can use this service as Travelers Cheque by sending money to themselves from one city and collecting the money in another city.

## About Tameer Bank

Tameer Bank, a fast growing microfinance bank licensed by State Bank of Pakistan in August 2005, rated A- (single A minus) and A-2 (A two) by JCRVIS, has a current network of 31 on-line branches and 35 on-line sales & service centers across Sindh and Punjab. It has given new complexion to the microfinance sector by induction of innovative technology driven financial services to the under-served population through choice of bank tellers, ATM machines and Point of Sale (POS) terminals. Its product set includes loans, deposits, overdrafts, insurance, payments and domestic remittances

## About Telenor

- Telenor Pakistan is 100% owned by Telenor ASA and adds on to its operations in Asia together with Thailand, Malaysia and Bangladesh
- Telenor Pakistan launched its operations in March 2005 as the single largest direct European investment in Pakistan, setting precedence for further foreign investments in the telecom sector. The company has crossed many milestones and grown in a number of directions, making Telenor Pakistan a leading telecom operator of the country.
- Telenor is spread across Pakistan, creating 2,500 direct and 25,000-plus indirect employment opportunities. Telenor has a network of 23 company-owned sales and service centers, more than 200 franchisees and some 100,000 retail outlet

## How sender send Money through 'Money Transfer'

- Sender visits any one of more than 4000 Telenor Easy Paisa retail outlets, Telenor customer service centers or any branch of Tameer Microfinance bank
- Sender fills in a form/receipt (as shown in the image below) providing name, CNIC and mobile number of receiver and the amount to be transferred
- Easy Paisa retailer hands over phone to customer to enter secret 5 digit PIN (this PIN has to be delivered to the recipient)
- 4. Sender needs to provide a photocopy of CNIC and present his original CNIC for verification

**MONEY TRANSFER RECEIPT**

Date: 10-30-2009

Transaction Type  Money Transfer Sending  Money Transfer Receiving

Sender CNIC (mandatory) 61101 - 6526728 - 9

Sender Mobile Phone No. 0301-8629743

Receiver CNIC (mandatory) 42023 - 3435672 - 4

Receiver Mobile Phone No. 0333-8502395

Transaction Amount (Rs.) 8,000/-

Transaction Fee (Rs.) 290/-

For support, call 345 / 111-345-100

**easypaisa**

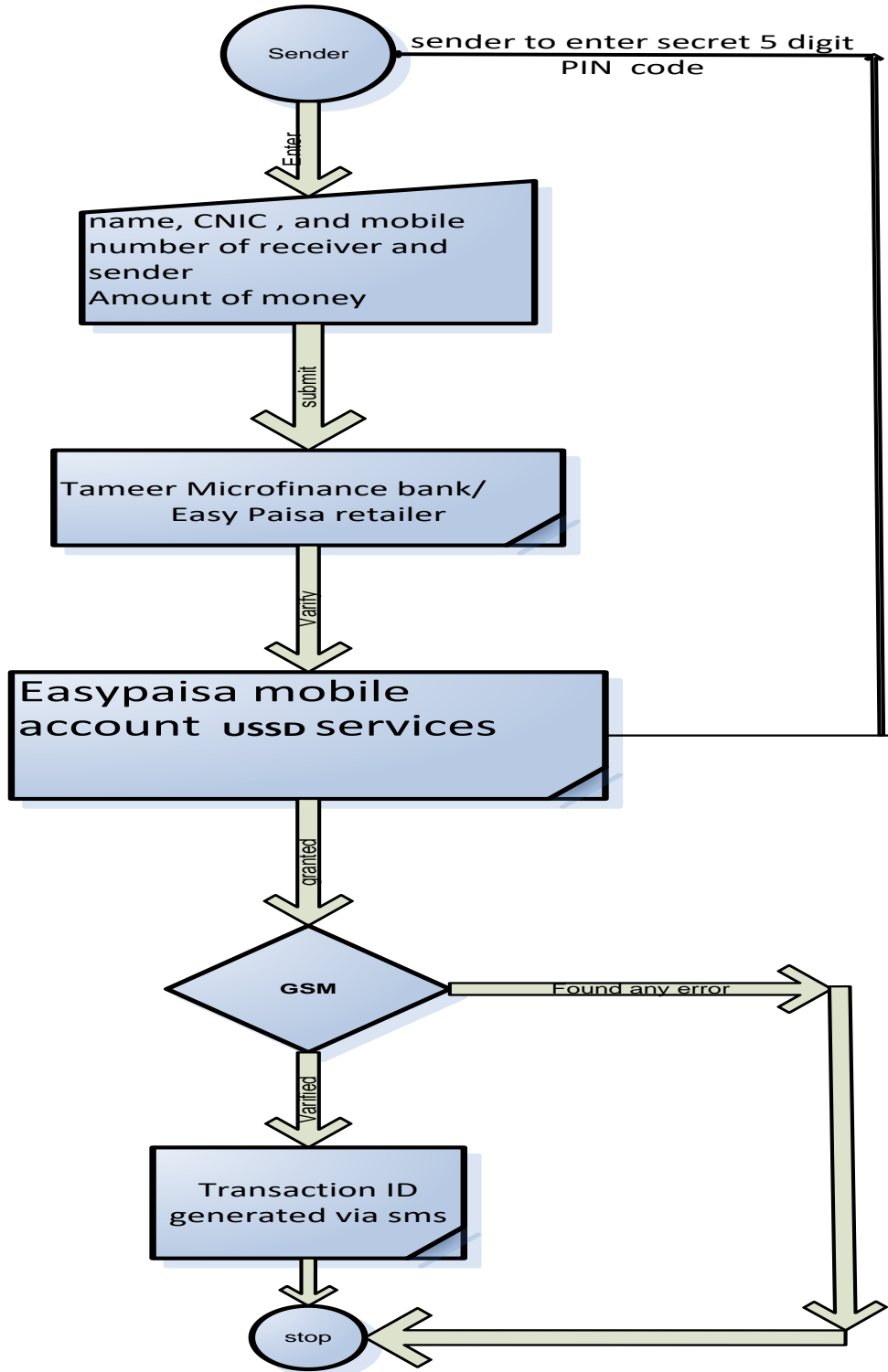
**PAID**

Tameer Bank Agent ID: 234563  
Transaction ID: 12103

*Signature*

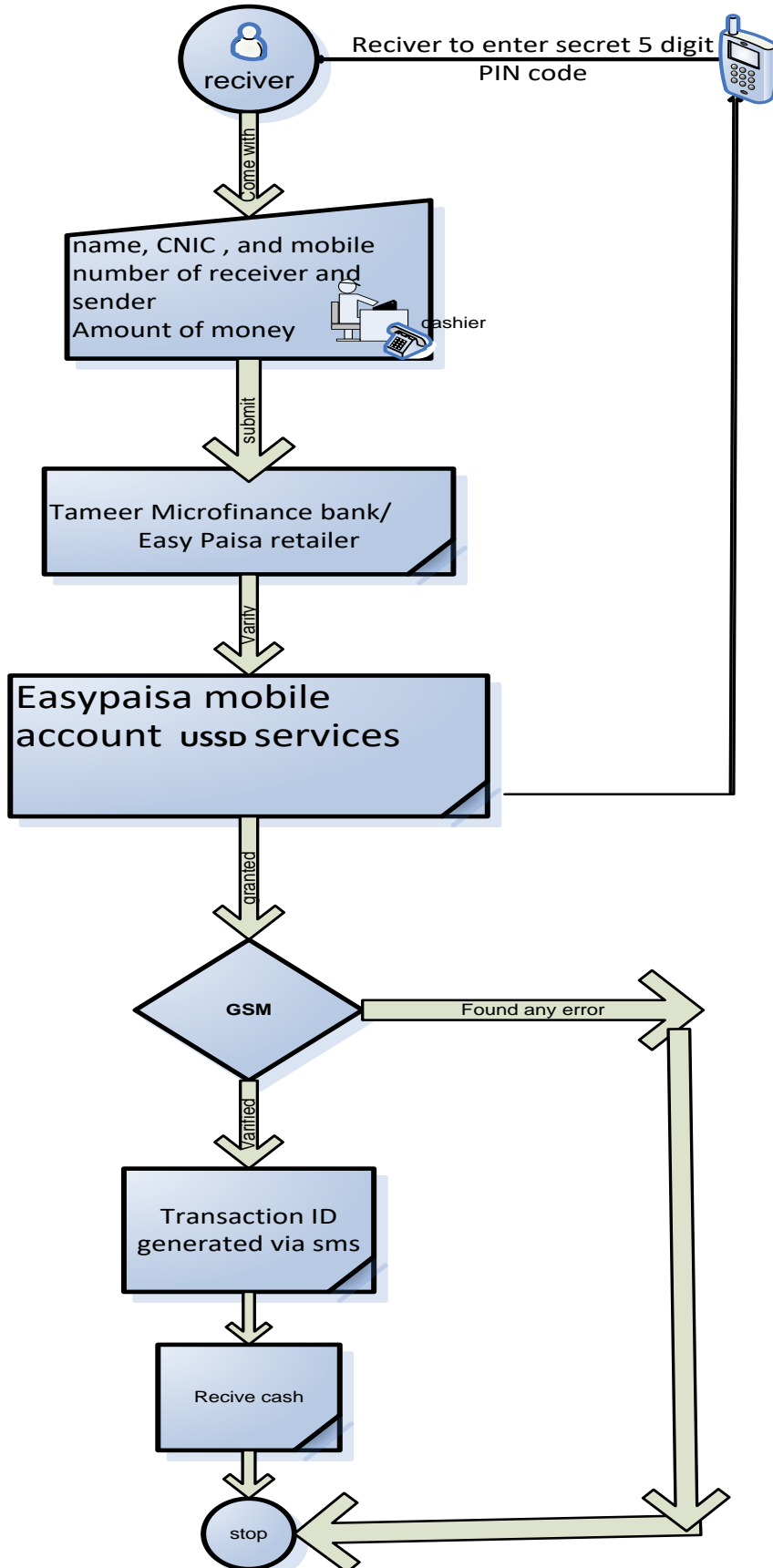
Customer Signature or Thumb Impression

**easypaisa**



## **How Receiver receive Money through 'Money Transfer'**

- Receiver visits any one of more than 4000 Telenor Easy Paisa retail outlets, Telenor customer service centers or any branch of Tameer Micro-finance bank
- Receiver presents to retailer/branch/service center the 'Transaction ID' as received via SMS or directly by the sender
- Easy Paisa retailer hands over phone to customer to enter secret 5 digit PIN (this PIN was delivered/told to the recipient by the Sender)
- Receiver needs to provide a photocopy of CNIC and present his original CNIC for verification
- Receiver receives the amount transferred by Sender



## Configuration technology

The **Easy paisa suite of products works on USSD (a secure GSM protocol)**, the same service used to check balance on prepaid connections. **General Packet Radio Service (GPRS)** is a **packet oriented mobile data** service on **the 2G and 3G cellular communication system's**

### **GSM (Global System for Mobile Communications)**

A GSM mobile, on the other hand, is a complete embedded system in itself. It comes with embedded processors dedicated to provide a functional interface between the user and the mobile network

### **(USSD)Unstructured Supplementary Service Data**

**(USSD)** is a capability of all GSM phones. It is generally associated with real-time or instant messaging type phone services. USSD is a standard for transmitting information over GSM signaling channels. It is mostly used as a method to query the available balance and other similar information in pre-paid GSM services. .USSD is sometimes used in conjunction with SMS. The user sends a request to the network via USSD, and the network replies with an acknowledgement of receipt.

#### **USSD Mode**

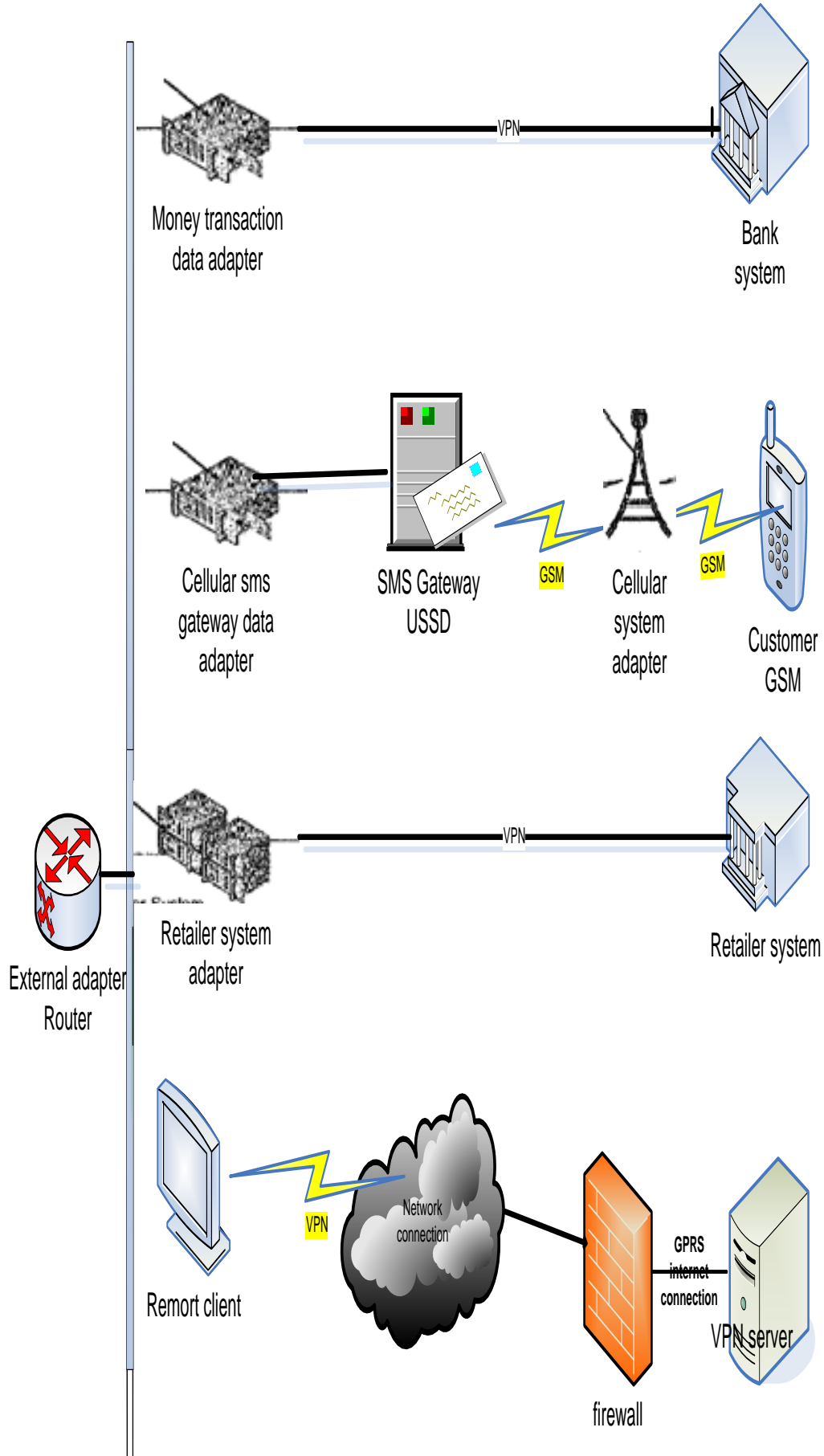
##### **Mobile-initiated**

- USSD/ PULL or USSD/ P2P
- when the user dials a code, e.g. \*139# from a GSM mobile handset

##### **Network-initiated**

- USSD/ PUSH or USSD/A2P
- when the user receives a push message from the network; primarily used for promotional services
- **VPN (Virtual Private Network)**

This is a term used to describe a digital network within another physical computer network. VPNs are used to allow individuals access to protected information stored on a private network by connecting to that network using a public network.





## Easypaisa mobile account services

An Easypaisa Account is a bank account on your phone. It is exceptionally easy to use and available for any mobile subscriber of any network. Subscribers can use the Easypaisa Account for Bill Payment, Money Transfer and a whole set of new services from their mobile phones.

Easypaisa Account services include:

- Money Transfer
- Bill Payment
- International Home Transfer
- Easy Load
- Other Network Mobile load
- Donations
- Money Transfer to any Bank Account

### **Conclusion**

In the end we can conclude that Telenor Easypaisa service is no doubt a unique branchless banking service introduced by Telenor. Easy paisa is the easiest way to conduct your financial transactions whether they are related to paying your utility bills, sending/receiving money within Pakistan etc. But it is also necessary to provide more services under the umbrella of Telenor easypaisa. Also the proper steps should be taken by Telenor to remove the problems of the customers associated with this service



