



# Chaturvedi commends CBN on mobile payment guidelines

CHARLES OKOH

THE Director Sales, Africa, Utiba Software India, Mr Chetan Chaturvedi has commended the Central Bank of Nigeria (CBN) on its guidelines for mobile money operations in the country. This is as he describes the nation's market as being ready for mobile payment.

He said his optimism arises from the fact that the regulatory framework put in place by the CBN is not limited to telecommunication operators or the banks but for all players who are capable of offering value in the industry.

"I think the CBN's approach is going to make a huge difference because the regulatory empowerment has been given to not just the telecom operators or the banks but also payment service providers, other financial institutions and all those who have a role to play in the sector," he said.

He also commended the CBN for the close scrutiny and supervision of the process, stressing that that is the best way to operate mobile commerce in any country.

Chaturvedi said Africa is best suited for mobile commerce owing to her large population of unbanked citizens, stressing that with increasing penetration of mobile

communication as against bank services, the system would record instant success.

"It is the best way of achieving financial

empowerment and inclusion of the unbanked in the population and we are geared up for the African market. This is the place to be. I believe that this will

definitely be a success in Nigeria," he said.

On security worry, he said security challenge is not peculiar to the nation, adding that all the developing

countries, including India, have security threats.

"Security threat is not peculiar to Nigeria. Once there is money moving around there would be

unwanted forces coming in to tap that money. Utiba solutions are much secured; the encryption on the system meets with international standards," he said.



**VISIT:** (L-r): Lagos State Commissioner for Housing, Mr. Bosun Jeje, Attorney General, Mr. Ade Ipaye, Managing Director/CEO, Visafone Communications Ltd, Mr. Sailesh Iyer and chief host in the transportation ministry, Mr. Kayode Opeifa, after a meeting with the commissioners on proposed partnership between the state government and Visafone management at Ikeja, Lagos...Monday

## Bollesen declares internet universal right

CHIEF Executive Officer (CEO), Opera Software, Mr. Lars Bollesen, has expressed his belief that internet access is a universal right. He also said Africa is a booming and a key market for Opera software.

Lars who was speaking during a partnership agreement between Mi-Fone and Opera Software, said Opera has striven to develop the fastest and technologically most advanced browsers.

This agreement, they said, would see all data capable Mi-Fones preinstalled with the Opera Mini browser give customers in Africa the ultimate mobile browsing experience.

"Africa is a booming market for us, and this deal with Mi-Fone will bring the best Internet experience possible to millions of people clamouring for mobile Internet access. Opera believes that Internet access is a universal right, and being part of bringing that to Africa is key for us. Opera Software has always striven to develop the fastest and technologically most advanced browsers. As a result, the Opera browser is the choice of some of the world's most demanding and knowledgeable users," Bollesen said.

He said a key reason for the success of Opera in Africa is its speed, adding that loading Facebook just once on a handheld device will use up more than 200 KB worth of data.

"With a browser like Opera Mini, which shrinks data down to a fraction of its original size,

users can view Facebook 8.5 times using that same 200 KB. At the same time, when the powerful compression technology in the full browser is applied to the Opera Mini browser, the Web is accessible on even the simplest handsets,

including those with small screens and limited memory," he said.

On his part, Chief Executive Officer (CEO) Mi-Fone, Alpesh Patel, said this arrangement is in line with Mi-Fone's commitment to servicing

and empowering the average consumer.

"We are delighted with this partnership and believe it will assist us in leading the market for low-cost handsets in Africa. Fixed-line infrastructure in

Africa is not the preferred means of accessing the Internet, so being able to provide this solution, combined with our high value and low-cost handsets, will be a significant market differentiator," he said.

Mi-Fone is one of Africa's fastest growing mobile device brands. In only three years, more than one million of the company's handsets have been sold. Mi-Fone has developed strategic partnerships with respected distributors and GSM carriers to ensure continent-wide availability of its devices.

## Iyer charges Lagos to boost revenue with technology

MANAGING Director and Chief Executive Officer (CEO) of Visafone Communications Limited, Mr. Sailesh Iyer, has said that Lagos State Government could take advantage of information technology, which Visafone can provide, to promote the state economy and boost its revenue generation.

Iyer who spoke at the state secretariat, Alausa on Monday when the Visafone management team paid a courtesy visit to Lagos State Commissioner for Transportation, Comrade Kayode Opeifa, stated that the firm "is at the vantage position to effectively drive Lagos economy through info-tech infrastructure".

The managing director, who was accompanied by the Chief Operating Officer of the firm, Mr. Srinivasa K.V, Chief Marketing Officer, Parag Sen and Head of Corporate Communication, Mr. Joseph Ushigiale, also said Lagos "is a good example, from which other

cities in the world can learn good and positive lessons".

Speaking on behalf of the team, Iyer explained that the state government could partner with Visafone to drive Private Public Partnership which would in turn generate substantial revenue for the state.

He commended the state government for implementing laudable projects like bus rapid transit (BRT) and the state on-going light rail project, which he explained, offered opportunities to generate more revenue, especially if the state could tap into the information technology to drive its economy.

"We can partner in several areas to see how information technology can help develop Lagos economy. This can improve revenue of the state and funds generated therefrom can be used to develop critical infrastructure in the state.

"We can also think of how we can insure common man through info-tech

infrastructure in case of emergency situations. We will be at home to work out areas of partnership with the state government. In the modern world, public-private partnership is key to growth and development," he said.

He said: "the government has created security and comfort zone for investors. We have good stories about Lagos. What is unique about Lagos is Bus Rapid Transit (BRT). It

is what other cities around the world should learn from. We are ready to partner wherever we can".

Addressing the Visafone team, Opeifa said the state government was open to what could promote e-business and e-governance in the state, saying it "is in line with the thinking of the administration of Governor Babatunde Raji Fashola (SAN). We are going public very soon and want more public-private partnership

to drive the state economy and catalyse infrastructure development".

According to him the state focus is service first before thinking of investment opportunities.

"We have about 500 BRT buses that Visafone can brand. The state targets to provide about 7,000 taxi cabs, which your company can brand. Our programme is to make Lagos State red before this administration ends," he said.

## AuraPortal launches WIP platform

AURAPORTAL, a global provider of Business Process Management (BPM) software, has announced the release of the Wide Interaction Platform (WIP) platform to the market allowing integrated process communications with all external web users to the company. Not only with customers but also with suppliers, collaborators, public administration,

job applicants, etc. This is an essential part for the CRM system that is built in AuraPortal through BPMS processes.

The WIP module of AuraPortal is aimed at the integration of internal business processes of the company with a public web site on the Internet. It is not enough to have a great showcase on the Internet. Websites need to be

integrated with the internal management processes of the company and its employees. Only then will a company's website be an effective, dynamic and attractive system to customers.

WIP has all features for an anonymous web visitor to enter their information in a form and automatically become registered in the AuraPortal Platform.