

**Title: 3J1*-HD *,'1* 'D©*1HFì© /1
'J1'F**

Subtitle: *,'1* 'DC*1HFJC

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Date: ñóøø/ñð/ñø

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.D'5G: 14/ H ^3*14 1H2 'A2HF AF'H1J
'1*('7'* 'FBD'(J 1' /1 '(9'/ E.*DA
2F/^J 'F3'FG' H 9EDC1/ 3'2E'FG' 'J,'/
C1/G '3*. 'JF AF'H1J 1H4G'J C'1C1/ H F^14
'A1'/ 3'2E'FG' H /HD*'G' 1' /-1^HF 3'.*G
H ('9+ 'J,'/ 5F'J9 FHJF E4':D ,/J/ H
.D'BJ* /1 'F,'E 'EH1 4/G '3*. 8GH1
~/J/G G'JJ †HF C3(H C'1 'DC*1HFJC
,'1 'DC*1HFJC H ('FC/'1J 'DC*1HFJC '2
F*'J, 9E/G FAH0 H ^3*14 AF'H1J '7D'9'* /1
(9/ 'B*5'/J '3*. C4H1 E' /1 915G -6H1 H
(G C'1^J1J *,'1* H ('FC/'1J
'DC*1HFJC C4H1J ,H'F '3* H *' 13J/F (G
H69J* E7DH(1' G /1'2J /1 ~J4 1H /'1/.
B'FHF *,'1* 'DC*1HFJC /1 /J E'G 3'D 1382
*5HJ(4/. /1 2EJFG ('FC/'1J 'DC*1HFJC
*'CFHF A9'DJ*G'J ^3*1/G 'J 5H1* ^1A*G
DJCF F(H/ (1.J 2J1 3'.*G' /1 '(9'/ E.*DA
EH,(CF/J 'JF A9'DJ*G' 4/G '3*. /1 'JF
EB'DG 39J 4/G *' 6EF '1'&G EA'GJE H
9'1JA HJ~^JG' H 'D2'E' *,'1* H
(^FC/'1J 'DC*1HFJC '(2'1G' H C'F'D G'J
(^FC/'1J 'DC*1HFJC E91AJ 4H/ H H69J* G1
JC (G 5H1* ',E'DJ EH1/ (113J B1'1 ^J1/.

EB/EG

/3*13J *9'/ 2J'/J '2 E1/E ,G'F (G 4(©G
,G'FJ 'JF*1F* H ^3*14 '1*('7'*
'D©*1HFJ© (JF 'A1'/ H 3'2E'FG'J E.*DA
'2 71JB /FJ'J E,'2J (3*1J EF'3((1'J
(1B1'1J E1'H/'* *,'1J H 'B*5'/J A1'GE
©1/G '3*. *,'1* 'DC*1HFJC 9E/G *1JF
'3*'H1/ (G C'1^J1J AF'H1J '1*('7'* H
'7D'9'* (ICT) /1 2EJFG G'J 'B*5'/J '3*.
'3*A'/G '2 'JF AF'H1J EH,(*H39G *,'1*
3GJD '1('7'* 9H'ED 'B*5'/J A1'GE
C1/F 'E©'F A9'DJ* (1'J (F^GG'J ©H†© H
E*H37 '1*B'J (G1G H1J ©'G4 G2JFG G' H
51AG ,HJJ /1 2E'F 4/G '3*. AF'H1J

'1*('7'* H '7D'9'* 'EC'F 'A2'J4 B'(DJ*
1B'(* ~0J1J (F'GG' 1' A1'GE 3'.*G H
GE†FJF (G 'J, / E4':D ,/J/ EF,1 4/G '3*.
(1 '+1 ~3*14 'JF AF'H1J -,E *,'1*
'D@*1HFJ@ /1 ,G'F 1H2 (G 1H2 /1 -'D 14/ '3*.

JCJ '2 '(2'1G'J 61H1J (1'J *-BB H ~3*14
, '1 'DC*1HFJC H,H/ 3J3*E ('FC/'1J
'DC*1HFJC '3* CG GE'E (' 3J3*E G'J
,G'FJ E'DJ H ~HDJ 9ED H A9'DJ*G'J E1(H7
(G *, '1* 'DC*1HFJC 1' *3GJD CF/. /1 -BJB*
EJ *H'F ~A* CG ~J'/G 3'2J *, '1*
'DC*1HFJC FJ'2EF/ *-BB ('FC/'1J
'DC*1HFJC '3*.
(G GEJF /DJD '3*A'/G '2 3J3*E G'J
'DC*1HFJC /1 EH33'* E'DJ H '9*('1J ,G'F
(G 319* 1H (G ~3*14 (H/G H *9// '3*A'/G
CFF/'F '2 ./E'* ('FC/'1J 'DC*1HFJC 1H2
(G 1H2 /1 -'D 'A2'J4 G3*F/.

'J1'F /1 2EJFG *, '1* H ('FC/'1J
'DC*1HFJC @4H1J ,H'F '3* H *' 13J/F (G
37-J B'(D B(HD '2 "F 1'G /1'2J /1 ~J4 /'1/.
H1H/ AF'H1J ,/J/ /1 'JF /H 2EJFG
FJ'2G'J ,/J/J 1' /1 ~1/'24 H *('/D
//G G' '(2'1G' H 2J1 3'.*G'J EF'3(
~J'/G 3'2J "F H FJ2 F-HG '1'JG ./E'*
('FCJ FHJF E71- C1/G '3* . (' F'GJ (G
, '1(C4H1G'J ~J41A*G H 14/ ./E'*
('FC/'1J 'DC*1HFJC EJ *H'F FJ'2G'J /1
-'D 4CD ~J1J H 1HF/ 'A2'JF/G "F 1' /1
2EJFG ./E'* ('FCJ /1 'J1'F *' -/ EF'3(J
~J4 (JFJ C1/. F81 (G 1H4G'J 3F*J EH,H/ /1
('FC G'J C4H1 H F'13'JJ 'JF 1H4G' /1
'1'&G ./E'* ,/J/ *GJG 2J13'.*G'J EH1/
FJ'2 /1 ('FC G' '2 61H1J'*J '3* CG
.H4(. *'FG EH1/ *H,G E3&HD'F 'E1 B1'1
~1A*G '3* H A9'DJ*G'J ~3*1/G 'J /1 3J3*E
('FCJ C4H1 (1'J '1'&G ('FC/'1J
'DC*1HFJC H /J~1 ./E'* FHJF ('FCJ 'F,'E
4/G '3* .

C3(H C'1 'DC*1HFJC
'JF H~G (1'J 'HDJF ('1 /1 3'D 1997 *H37
41C*IBM E71- ~1/J/. C3(H C'1 'DC*1HFJC
EAGHEJ 9'E *1 '2 *, '1* 'DC*1HFJC 1' /1
(1 EJ ~J1/ . *, '1* 'DC*1HFJC (J4*1 *CJG
(1 '1*('7 (J1HFJ (F'G J' A1/ /'1/. /1 -'DJ
CG C3(H C'1 'DC*1HFJC 9D'HG (1 '1*('7*
(J1HFJ (G '3*1'*~J /1HF 3'2E'F FJ2 '4'1G

/'1/ H 4'ED *,'1* 'DC*1HFJC (EC) GH4EF/J
 41C*G' (BI) E/J1J* 1H'(7 (' E4*1J (CRM)
 E/J1J* 2F,J1G *'EJF (CSM) H (1F'EG 1J2J
 EF'(9 41C* (ERP) EJ 4H/. .
 ,'1 'DC*1HFJC
 (1'J *,'1* 'DC*1HFJC (G 9FH'F JCJ '2
 ~/J/G G'J (21 B1F 21 *9'1JA E.*DAJ '1'&G
 4/G '3* CG '2 ,EDG "FG' EJ *H'F (G EH'1/
 2J1 '4'1G C1/:
 * G/'J* '1*('7'* C'1J H E9'ED'* (1 1HJ
 4(CG G' '2 71JB 1'J'FG
 * .1J/ H A1H4 C'D'G' H ./E'* H 'F*B'D
 31E'JG G' '2 71JB '1*('7'* /J,J*'DJ
 * C'1(1/ H3'JD 'DC*1HFJC (1'J *(DJ: A1H4
 *H2J9 H ~4*J('FJ E-5HD'*
 '*-/JG '1H~' /1 3'D 1997 "F 1' (G 4CD 2J1
 *91JA C1/:
 ,'1 'DC*1HFJC (1 ~1/'24 H 'F*B'D
 'DC*1HFJC //G G' 4'ED E*F 5/' H *5HJ1
 E(*FJ'3*. *,'1* 'DC*1HFJC A9'DJ*G'J
 ^HF'^HFJ '2 B(JD E('/DG 'DC*1HFJC C'D'G'
 H ./E'* H *-HJD AH1J E7'D(/J,J*'DJ H
 'F*B'D 'DC*1HFJC 1' /1 (1 /'1F/.
 ,'1 'DC*1HFJC CG *' †F/J B(D (G *9//
 E9JFJ '2 41C*G' E-/H/ EJ 4/ /1 -'D H1H/ (G
 951 ,/J/J '3* CG /1 "F *9// 2J'/J E51A
 CFF/G /1 4(CG -6H1 /'1F/. (G 9D'HG E-*H'J
 "F '2 -J7G E('/DG //G G'J E1(H7 (G
 3A'14 //F J' B(HD 3A'14 A1'*1 1A*G H
 A9'DJ*G'J 9E/G *,'1J '2 B(JD *(DJ:'*
 "-GJ E0'C1'* B1'1//G' H *3HJG
 -3'(G' 1' FJ2 /1 (1^1A*G '3*.
 '2 E,EH9G *9'1JA '1'&G 4/G AHB EJ *H'F
 F*J,G ^1A* CG 2EJFG G'J C'1(1/ *,'1*
 'DC*1HFJC (3J'1 ^3*1/G *1 '2 E('/DG
 C'D' H ./E'* H H,HG '3*H /1 *91JA "F H
 *9JJF 3J'3*G'J EH1/ F81 ('J/ 9D'HG (1
 C'1(1/ G'J ('DA9D (G C'1(1/G'J ('DBHG "F
 FJ2 *H,G /'4* .
 - (1'J *,'1* 'DC*1HFJC E2'J' H HJ~^JG'J
 2J'/J 0C1 4/G '3* CG /1 JC /3*G (F/J CDJ
 EJ *H'F "FG' 1' (G 41- 0JD *B3JE C1/.

 * ,G'FJ 4/F *,'1*
 * -0A E-/H/J*G'J 2E'FJ H EC'FJ
 * C'G4 BJE* EF'(9 ,G* .1J/
 * 'A2'J4 /15/ A1H4
 * /3*13J "3'F (G '7D'9'* D'2E
 * C'G4 †4E^J1 G2JFG G'J E9'ED'*J

* C'G4 G2JFG G'J 2E'FJ E9'ED'*.
E-*H'J *, '1* 'DC*1HFJC /J-1 (G 3A'14
//F H 3A'14 -1A*F E-/H/ FEJ 4H/ (DCG
A9'DJ*G'J 9E/G *, '1J '2B(JD *(DJ:'*
"-GJ E0'C1'* B1'1//G' H *3HJG
-3'(G' 1' FJ2 /1(1-1A*G '3*.

('FC/'1J 'DC*1HFJC
(1'J 4F'.* G1 ~/J/G 'J D'2E '3* *' '(*/'
*91JA E4.5J '2 "F ~/J/G H 9H'ED H
E*:J1G'J E1*(7 (' "F '1'&G C1/. (1'J
('FC/'1J 'DC*1HFJC *9'1JA -HF'-HFJ
'1'&G 4/G CG '2 "F ,EDG EJ *H'F (G
*9'1JA 2J1 '4'1G C1/.
* A1'GE "H1/F 'EC'F /3*13J E4*1J'F (G
./E'* ('FCJ (' '3*A'/G '2 H'37G G'J
'JEF H (/HF -6H1 AJ2JCJ
* '3*A'/G E4*1J'F '2 'JF*1F* (1'J
3'2E'F/GJ "2E'J4 H J' 'F,'E *:JJ1'*
/1 -3'(G'J ('FCJ .H/ H J' 31E'JG -0'1J H
('FCG' (1'J '1'&G 9EDJ'* H 31HJ3G'J
('FCJ
* '1'JG E3*BJE ./E'* H 9EDJ'* ('FCJ ,/J/
H 3F*J (G E4*1J'F '2 71JB C'F'DG'J
'1*('7J E*B'(D 'DC*1HFJC.
('FC/'1J 'DC*1HFJC 4'ED 3J3*E G'JJ
'3* CG E4*1J'F EH33'* E'DJ 1' B'/1
EJ 3'2/ *' /1 3G 37- '7D'9 13'FJ
'1*('7 H *1'CF4 '2 ./E'* H 31HJ3 G'J
('FCJ '3*A'/G CFF/.
'DA - '7D'9 13'FJ: 'JF 37- '(*/'JJ *1JF 37-
('F@/'1J 'JF*1F*J '3*. ('F@ '7D'9'*
E1(H7 (G ./E'* H 9EDJ'* ('F@J .H/ 1' '2
71JB 4(@G G'J 9EHEJ J' .5H5J E91AJ EJ
CF/.
('1*('7'*: 'JF 37- '2 ('F@/'1J
'JF*1F*J 'E@'F 'F,'E E('/D'* (JF
3J3*E ('F@J H E4*1J 1' A1'GE EJ "H1/.
1J3@ 'JF 37- /1 ('F@/'1J 'D@*1HFJ@ (J4*1
'2 4JHG 3F*J '3* H (F'(1 'JF (1'J
,DH-J1J H "-'G 3'.*F E/J1J* ('F@ '2
G1-HFG *D'4 :J1 E,'2 (1'J /3*13J (G 4(@G
'JF*1F*J ('F@ H 3J3*E G'J 1'J'FG 'J (G
@F*1D G'J EF'3(J FJ'2 '3*.
, *1'@F4: 'JF 3J3*E E*F'3((' FH9
'7D'9'* H '1*('7'* .H/ '2 ('D'*1JF 37-
1J3@ (1.H1//1 '3* H ('J/ 3J3*E 'EFJ*J
BHJ (1 "F -'@E ('4/. /1 'JF 37- E4*1J /1 JC
'1*('7 E*B'(D B'/1 '3* *' 9EDJ'*J †HF

~1/'.* 5H1*-3'(5/H1 †C 'F*B'D H,G H
'A**'- -3'(1' 'F,'E /G/.
C'F'DG'J ('FC/'1J 'DC*1HFJC: (1'J '1'&G
. /E'* ('FC/'1J 'DC*1HFJC C'F'DG'J
E*9//J H,H/ /'1/ CG (1.J '2 "F'F 9('1*F/
'2 :
1'J'FG G'J 4.5J CEC ~1/'2F/G G'J
4.5J CJH3C 4(CG G'J E/J1J* J'A*G
DAF +'(H GE1'G H E'4JF G'J
.H/~1/'2.
/1 1H4 4(CG G'J E/J1J* J'A*G ('FCG'
(1'J '1*('7 (' E4*1J'F .H/ '2 4(CG G'JJ
CG B(D'K 'J, /' 4/G '3*A'/G EJ CFF/. /1
1H4 'JF*1F* (' 1'J'FG G'J 4.5J ('FC
'2 71JB 'J, /' JC ~'J'G 'JF*1F*J H E91AJ
"F (G E4*1J'F (' "FG' '1*('7 E*B'(D
(1B1'1 C1/G H '1'&G . /E* EJ CF/.
/1 1H4 ('FC/'1J *DAFJ *DAF ('9E '2 *DAF
+'(* H GE1'G) H3JDG '1*('7J ('FC ('
E4*1J'F .H/ (H/G H '2 'JF 71JB . /E'*
('FCJ 916G EJ 4H/. *9//
'3*A'/G CFF/'F ('FC '2 71JB *DAF GE1'G
(J4 '2 14 EJDJHF FA1 (H/G '3*. (' '3*A'/G '2
E'4JF G'J .H/~1/'2 FJ2 ('FCG'
EJ *H'FF/ . /E'* E*FH9J '2 B(JD (1/'4*
FB/J 3~1/G '0'1J 'F*B'D H,HG
~1/'.* 5H1*-3'(H:J1G 1' (G E4*1J'F .H/
'1'&G /GF/. »
E2'J'
E2'J'J ('FC/'1J 'DC*1HFJC 1' EJ *H'F
'2 /H,F(G E4*1J'F H EH33'* E'DJ EH1/
*H,G B1'1 // . '2 /J/ E4*1J'F EJ *H'F (G
51AG ,HJJ /1 G2JFG G' 51AG ,HJJ /1
2E'F H /3*13J (G C'F'DG'J E*9// (1'J
'F,'E 9EDJ* ('FCJ F'E (1/. '2 /J/
EH33'* E'DJ EJ *H'F (G HJ~JG'JJ †HF
'J, /' H 'A2'J4 4G1* ('FCG' /1 '1'&G
FH"H1J -A8 E4*1J'F 9DJ 1:E *:JJ1*
EC'FJ ('FCG' 'J, /' A15* (1'J ,3* ,HJ
E4*1J'F ,/J/ /1 ('2'1G'J G/A '3*14
E-/H/G ,:1'AJ'JJ A9'DJ* H (1B1'1J 41'J7
1B'(* ©'ED 1' F'E (1/. (1 '3'3 *-BJB*
E\$33G Data Monitor EGE*1JF E2'J'J ('FC/'1J
'DC*1HFJC "FG' 9('1*F/ '2: *E1C2 (1
C'F'DG'J *H2J9 ,/J/ '1'&G . /E'* '5D'-
4/G (G E4*1J'F H '3*A'/G '2 1'G(1/G'J
* , '1* 'DC*1HFJC. 'D(*G E2'J'J ('FC/'1J
'DC*1HFJC '2 /J/'GG'J CH*'G E/*
EJ'F E/* H (DF/E/* FJ2 B'(D (113J '3*.

1B'(* JC3'F F-G/'1J H ,0(E4*1J '2 ,EDG
E2'J'J ('FC/'1J 'DC*1HFJC /1
CH*'G E/* (CE*1 '2 JC3'D) G3*F/. /1
EJ'F E/* (CE*1 '2 18 E'G) E2'J'J
('FC/'1J 'DC*1HFJC 9('1*F/ '2:
JC~'1†G 3'2J C'F'DG'J E.*DA E/J1J*
'7D'9'* -3*1/-J 7JA E4*1J'F G/'J*
E4*1J'F (G 3HJ C'F'DG'J EF'3(('
HJ~-JG'J E7DH(H C'G4 G2JFG G'. C'G4
G2JFG ~1/'24 E9'ED'* '1'&G ./E'* (G
E4*1J'F ('2'1 G/A H 'J,'/ /1"E/ FJ2 '2
,EDG E2'J'J (DF/E/* ('FC/'1J 'DC*1HFJC
G3*F/.)»

JC A15* JC *G/J/
GE'F-HFG CG '4'1G 4/G *,'1* H ('FC/'1J
'DC*1HFJC '2 *(9'* -3*14 H FAH0 'JF*1F* H
/3*13J GE-'FJ (G "F F'4J 4/G '3*. *H39G
/3*13J (G 4(CG G'J -3*1/G ,G'FJ 'FBD'(J
1' /1 2EJFG '1*('7'* JC (G JC H JC (G †F/
/1 '71'A ,G'F 'J,'/ C1/G '3*. (G ,1&*
EJ *H'F -A* CG ,G'F GJ†-'G 4'G/ †FJF
4*(J (1'J '3*A'/G '2 JC ~/J/G 9DEJ F(H/G
'3*.

'JF*1F* GE†F'F 4/J/*1JF "GF- 14/ 1' /1
2EJFG ('FC/'1J 'DC*1HFJC /1 '1H~'
/'1/.-3*14 'JF 1HF/ (1'J ('FCG' GE JC
G/J/ '3 H GE JC A15*. ('FCG'JJ CG /1
'1'&G GE-'FJ 'JF -HFG ./E'* (' 4C3*
EH',G 4HF/ /1 E916 .71 '2 /3* /'/F *9/'/
2J'/J '2 E4*1J'F .H/ B1'1 .H'GF/ -1A* H
('FCG'JJ CG (' 319* (G 3HJ '1'&G H '1*B'
./E'* (1.7 (Online) EJ 1HF/ A15* "F 1'
.H'GF/ /'4* CG E4*1J'F (J4*1J ,0(CFF/
EF'7B ,:1'AJ'JJ H3J9 *1J 1' *- * ~H44 B1'1
/GF/ H '9*('1 .H/ 1' /1 1'(7G (' E4*1J'F
'A2'J4 /GF/.

1H4G'J 3F*J EH,H/ /1 ('FCG'J C4H1 H
F'13'JJ /1 '1'&G ./E'* ,/J/ C4H1 1'
F'-2J1 (G *-HD 31J9 '2 ('FC/'1J 3F*J (G
'DC*1HFJC EJ CF/.

/1 'J1'F
(1'J *H39G *,'1* 'DC*1HFJC /1 C4H1 H1H/
(G ('2'1G'J ,G'FJ H 96HJ* /1 3'2E'FG'JJ
F8J1 3'2E'F *,'1* ,G'FJ /'4*F F8'E
('FCJ C'1"E/ '2 'D2'E'* '3'3J
(G 4E'1 EJ "J/. (F'(1'JF '3*A'/G

'2 AF'H1J '1*('7'* H '7D'9'* /1 ,G* 'J,'/
H *H39G ('FC/'1J 'DC*1HFJC /1 F8'E ('FCJ
C4H1 -'&2 'GEJ* '3*. '1†G 7J 3'DG' (1.J
'2 1H4G'J '1&G ./E'* ('FC/'1J
'DC*1HFJC F8J1: E'4JF G'J .H/~1/'2 H
C'1*G'J (/GJ /1 F8'E ('FCJ C4H1 EH1/
'3*A'/G B1'1 EJ ^J1/ 'E' *' 13J/F (G
37- C4H1G'J ~J41A*G /1 2EJFG ('FC/'1J
'DC*1HFJC 1'GJ 7HD'FJ /1 ~J4 '3*.
/1 G1-'D 'J,'/ H *H39G ('FC/'1J
'DC*1HFJC E3*D2E (1.H1/'1J '2 (1.J
2J13'.*G'J EF'3('B*5'/J H ',*E'9J '3*.
'GE 'JF 2J13'.*G' 9('1*F/ '2:
4(CG G'J '1*('7J H E.'(1'*J EF'3(
'EFJ* *('/D '7D'9'* 2J13'.*G'J -BHBJ H
B'FHFJ EF'3("E'/^J A1GF^J ,E9G H
(F^GG'J 'B*5'/J (1'J ~0J14 H '3*A'/G '2
./E'* ('FC/'1J 'DC*1HFJC.
(F'(1'JF (1'J *H39G H ^3*14 EF'3(
'FC/'1J 'DC*1HFJC H *,'1* 'DC*1HFJC /1
C4H1 ('J/ F3(* (G 'J,'/ 2J1 3'.* G'J
EF'3(E.'(1'*J 'EFJ* /1 *('/D
'7D'9'* */HJF BH'FJF H EB11'* -BHBJ
EF'3((3*13'2J A1GF^J H "4F' FEH/F
E1/E H (F^GG'J 'B*5'/J (' E2'J'J *,'1*
'DC*1HFJCJ H ~1/'.* 'DC*1HFJC *31J9 /1
4CD ^J1J /HD* 'DC*1HFJC (G 7H1 ,/J
'G*E'E H12J/.
9EDJ'* ('F@/'1J 'D@*1HFJ@ /13J3*E
('F@J @4H1
/1 3'DG'J 72 H 73 ,1BG G'J 'J,'/ 3H&J† EDJ
,G* ('FC/'1J 'DC*1HFJ@ 2E'FJ 2/G 4/ CG
4(CG '1*('7J (JF ('FC EDJ H A1H4^-G G'J
4G1HF/ 'J,'/ 4/ H 'A1'/J CG C'1* ('FC EDJ
1' /4*F/ EJ *H'F3*F/ '2 ./E'*
A1H4^-G G'J 4G1HF/ '3*A'/G CFF/. /1 (J3*
.1// 1381 E,EH9G 'J '2 EB11'* -'CE (1
E1C2 4(CG *('/D '7D'9'* (JF ('FCJ EH3HE
(G 4*'(*5HJ(4/ CG A9'DJ* .H/ 1' '2 'HD
J1E'G 1381 (' G/A A1'GE C1/F 2J13'.
'FC/'1J 'DC*1HFJC ":2 C1/ CDJG 3.*
'A2'1G' H F1E 'A2'1G' /1 13 E1// E'G 81 /1
'.*J'1 '/1G 4*'(E1C2J B1'1 ^1A* H '2
41C* ./E'* 'FAH1E'*JC H 41C* EDJ
'FAH1E'*JC 3D(E3&HDJ* 4/. 71- 4*'(CG ,G*
GE'GF^J H GEC'1J (JF ('FCG' H 3'2E'F/GJ
3J3*E ~HDJ C4H1 '2 3HJ E1-HE /C*1 FH1(.4
/1 4H1'J 9'DJ ('FCG' (G *5HJ(13J/ CDJG
'FCG' 1' ED2E (G ~JH3*F (G 'JF 4(CG 3'.*.

"2E'J4 G'J 'HDJG 'JF 4(CG (' 3G ('FC /HD*J
":'2 4/. /H ('FC *.55J (C4'H12J H *H39G
5'/1'*) H JC ('FC *,'1J (5'/1'* 'J1'F) /1
~'JDH* 'HDJG 'JF 71- -6H1 /'4*F/.
4*(CG (' 'J,/' '1*('7 (JF /3*-'G G'J
.H/~1/'2 ATM /1 'JF 3G ('FC E*HD/ 4/ /1 /H
E1-DG 71'-J 4/. /1 E1-DG 'HD 4(CG 4*((G
'J,/' '1*('7 C'1*J Debit H Credit (1'J '1'JG
./E'* JC3'F C'1*G'J 'DC*1HFJC ~1/'.* H
/1 E1-DG /HE CDJG '1*('7* (JF ('FCJ H
'F*B'D ~HDJ (JF ('FCG' 1' ~H44 EJ /G/.
"2E'J4 G'J 'HDJG 4*((' 'J,/' '*5'D
(JF /3*-'GG'J .H/~1/'2 ATM H ~'J'FG G'J
A1H4 (POS POINT OF SALE) 3G ('FC 'HDJG 96H 4*((H
('FC 3'E'F (G 9FH'F ('FC .5H5J CG /1 3'D 82
(G 96HJ* 4(CG 4*(/1"E'/',1"! ~1/J/. /1
'H'.1 3'D 82 ('FC EDJ 'J1'F (G 9FH'F
/'1F/G (J4*1JF 49(H (21~*1JF ('FC *,'1J
C4H1 (G 71- 4*((~JH3* H '2 ~F,E '1/J(G4* 83
A9'DJ* .H/ 1' /1 'JF -H2G ":'2 FEH/.
'CFHF ('FCG'J EDJ 5'/1'* C4'H12J
H39G 5'/1' 5F9* E9/F 3'E'F
~'13J'F H 'B*5'/ FHJF '2 ,EDG ('FCG'J
/HD*J H .5H5J G3*F/ CG 96H 71- 4*(G3*F/.
/1 -'D -'61 -/H/ G4* EJDJHF H /HJ3* G2'1
©'1* 'D©*1HFJ© /1 31'31 ©4H1 EF*41
~1/J/G ©G '2 4'F2/G G2'1 /3*-'G .H/~1/'2
E*5D 'JF 4(©G '3*A'/G EJ CFF/.

(/HF *1/J/ (G1G ~J1J '2 AF'H1J '7D'9'* /1
2EJFG G'J E.*DA *,'1J JCJ '2 '(2'1G'J
D'2E (1'J 'A2'J4 C'1'JJ *,'1J /1 'B*5'/
EDJ '3*.

' ,2'J ('FC/'1J 'DC*1HFJC /1 'J1'F
1- 'FH'9 C'1* G'
- C'1* G'J '9*('1J : /1 -'D -'61 (J4 '2 2/8
EJDJHF C'1* '2 3HJ ('FCG'J *,'1J 5'/1
4/G '3*.
- C'1* G'J :J1 ('FCJ : (1.J EH33'* :J1
('FCJ 'B/'E (G 'F*4'1 C'1* G'J .1J/
E'FF/ +EJF H 3'J~' C'1* FEH/G 'F/.
2- 4(CG 4*(
'JF JC 4(CG Online EDJ '3* H ./E'* E1(H7 (G
C'1* G'J (/GJ 1' 'F,'E EJ /G/ H C'1*
G'J (/GJ /'.DJ 1' (JF ('FC G' *3HJG
EJ FE'J/.
3- 3J3*E *3HJG (JF ('FCJ E('/D'* '12J
'JF 3J3*E (' '3*A'/G '2 3H&JA* 1HJ .7 (JF

49(G E1C2J ('FCG'J *, '1J 9ED EJ CF/ H
('FC E1C2J FB4 *3HJG CFF/G 1' (1 9G/G /'1//.
4- 4(CG 3H&J† 9EDJ'* .1/ ('FCJ H (JF ('FCJ
'JF 3J3*E '2 71JB ATM /1 -'D -'61 (JF 49(
E1C2J /H ('FC *, '1J (G 5H1* "2E'J4J /1
-'D ', '1' '3*.
5- 4(CG E1C2J 3H&JA*(SWIFT) (3).
3H&JA* J© 'F,EF *9'HfJ :J1 'F*A'9J '3* ©G
/1 E'G EJ 1973 EJD'/J *H37 239 ('F© '2 ~'F2/G
©4H1 '1H~'JJ H "E1J©'J 4E'DJ 1'G
'F/'2J 4/ H G/A '2 "F , 'J~2JFJ 1H4G'J
'1*('7J :J1 '3*'F/'1/ ©':0J H J' '2 71JB
D©3 /1 37- (JF 'DEDD (' J© 1H4 '3'F/'1/
4/G ,G'FJ (H/. 'J1'F '2 3'D 1371 (G 96HJ*
3H&JA* /1"E/ H /1 3'D 1372 (G 'JF 4(©G E*5D
~1/J/. ('FC E1C2J H 3'J1 ('FCG'J 'J1'F '2
'JF 4(CG '3*A'/G EJ CFF/ H 4*('1' (G
9FH'F (.4J '2 "F ', '1' EJ CF/.
'2 /J~1 ', 2!' ('FC/'1J 'DC*1HFJc 'J1'F
EJ *H'F (G /3*~'GG'J .H/~1/'2 49(
EC'FJ2G PinPad Pos C'1*G'J GH4EF/ *DAF
('FC H A'C3 ('FC H :J1G '4'1G FEH/. EJ2'F
(G1G ~J1J 3J3*E ('F©J ©4H1 '2 G1 J© '2
AF'H1JG'J AHB 'D0©1 /1 ,/HD 4E'1G 2 "H1/G
4/G '3*.

F*J,G ~J1J:

(' ~3*14 AF'H1J '7D'9'* H '1*('7'* *E'EJ
'(9/' 2F/~J (41 'E1H2 (G HJ~G (9/ 'B*5'/J
"F /†'1 *-HDJ 9EJB H (FJ'/JF ~1/J/G '3* H
'JF 1HF/ GE†F'F '/EG /'1/. (G , '1* EJ
H'F ~A ©G 9/E *H,G (G 'JF 1HF/ H *'.J1 /1
GE'GF~J (' "F EH, ('.*D'D /1 1H'(7
'B*5'/J ', *E'9J H 3J'3J EJ ~1//. -6H1 /1
('2'1G'J ,G'FJ (' '3*A'/G '2 4JHG G'J
EHAB H ©'1"E/ '2 ,EDG 61H1*G'J *7(JB ('
F8'E (JF 'DEDDJ ©FHFJ '3* (/HF *1/J/
(G1G ~J1J '2 AF'H1J '7D'9'* /1
2EJFG G'J E.*DA *, '1J H E'DJ J©J '2
'(2'1G'J D'2E (1'J 'A2'J4 ©'1'JJ *, '1J
/1 'B*5'/ EDJ '3*. '3*B1'1 F8'E EDJ ('F©J
©'1"E/J ©G 6EF '1*('7 (' 3J3*E G'J (JF
'DEDDJ *H'F&J '1'&G ./E*' ('F©J FHJF
1' FJ2 /'4*G ('4/ '2 61H1J'* '3*B1'1 F8'E
, '1 'D©*1HFJ© /1 ©4H1 ('4/. /1 'JF
2EJFG 'B/'E'J '2 /GG GA*'/ ":'2 ~4*G H 7J
~F, 3'D ~04*G (' 'J, / (1.J 2J13'.*G'J
D'2E ('2 ,EDG 2J13'.*G'J B'FHFJ H
E.'(1*J) 14/ "F 4*(A2'JF/G 'J /'4*G

'3*. DJ@F GE†F'F *' 13J/F (G EB5/ H ,(1'F
2E'F '2 /3* 1A*G 1'G /1'2J /1 ~J4 '3*. /1
'JF 1'G *H,G (G (1.J A9'DJ*G' H 319*
(.4J/F (G "FG' (©G (G (1.J '2 EH'1/ "F /1
(.4 ~J4FG/'*' '4'1G .H'G/ 4/) EJ *H'F/ /1
©H*'G FEH/F 'JF E3J1 EH+1 H'B9 4H/.

~J4FG/'*:

1- *H,G (G 'J,'/ 2J1 3'.'*G'J A1GF~J '2 71JB:

1-1 '1'&G "EH24G'J D'2E (G /H ~1HG

'DA - ©3'FJ ©G ./E'* .H/ 1' '2 71JB 3J3*E

'D©*1HFJ©J '1'&G FE'JF/ (E'FF/ *,'1 H

©'1©F'F EH33'* E'DJ)

(- ©3'FJ ©G '2 'JF 3J3*E '3*A'/G H /1 H'B9

©'1(1'F "F G3*F/ (E'FF/ E4*1J'F EH33'*

E'DJ)

1-2 *1HJ, A1GF~ EF'3('3*A'/G '2 '(2'1G' H

./E'* (' '3*A'/G '2 13'FG G'J GE~FJ H

*'(DHG'J *(DJ:'*J.

2 - 'J,'/ F~14 ©D'F /1 EJ'F

*5EJE ~J1'F (1F'EG 1J2'F

3J'3*~0'1'F H /3* 'F/1©'1'F 'JF A9'DJ* H

~1GJ2 '2 G1~HFG E/J1J* ,2J1G 'J ('

'HDHJ* -A8 EF'A9 EDJ /1 /1'2 E/*.

3- */HJF BH'FJF H /3*H1'D9EDG'J ',1'JJ

4A'A.

4- *H,G ©'AJ H 31J9 (G 'J,'/ 3'.'*1G'J

E.'(1'*J H 'EFJ*J /1 4(©G G'J 'JF*1F*J

©4H1 H *H39G "FG'.

5- (HEJ C1/F A1GF~ H '(2'1G'J EH1/ FJ'2

'3*B1'1 'JF ~/J/G G' ((' *H,G (G 'JFCG 'JF

B(JD *CFHDH~J ,2! *CFHDH~JG'J H'1/'*J

EJ ('4/ D'2E '3* *' (1F'EG G'J EH1/

FJ'2 ,G* (HEJ 3'2J "F *GJG H ',1' ~1// *'

(*H'F '2 E61'* J© ~/J/G :J1 E*,'F3 ('

3'J1 (.4G'J , 'E9G ~J4 ~J1J FEH/.)