	Sanchar Nigam Executives' Association, Kerala		
	(Recognsied Representative Majority Association in BSNL)		
	SNEA Bhavan, Dharmalayam Road, Trivandrum – 695001		
	Circle President	**Circle Secretary**	**Circle Treasurer**
	George Varghese	**T.Santhosh Kumar**	**G.Premkumar**
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No. SNEA/KRL/CGM/2015-17/80   dtd 31-12-2016.

To

The Chief General Manager Telecom
BSNL, Kerala Circle
Thiruvananthapuram

 Sir,

Sub:- Capturing POS terminal backhaul market and addressing the shortfall of using BSNL SIMs in POS terminals, reg:

As we all are witnessing now, Debit and credit cards have started to take the place of cash all around the globe and even in our country everyday products and services for which one used to pay using cash are now being paid by using cards. Especially in the demonetization scenario we are witnessing the shift towards this trend through various initiatives from the Govt. of India. After November 8, 2016, the Reserve Bank of India lifted the charges to encourage even small traders to use the machines and to do away with the shortage of lower denominations.

Even though cards issuance is increasing rapidly, the mechanism to accept cards have not reached its full potential. Hence we can expect huge demand for POS machines for financial transactions in our country in very near future.

It is to be noted that there are different types of POS machines available in Indian market; two most common types include one which works on fixed phone/landline network backhaul and the other one which works on GPRS/Wireless network backhaul. PSTN (Public Switched Telephone Network) Card payment Point of Sale terminal connected through a telephone line can provide card processing authorization in approximately 30 seconds. GPRS (General Packet Radio Service) Card payment terminals connected through a mobile network (using a SIM card) enables the merchant to take the terminal to wherever the customer needs to pay and can provide card payment authorization in approximately 10 seconds. Thus, Mobile POS terminals are far superior to PSTN terminals as far as speed of authorization and connection establishment is concerned.

        Therefore, being a PAN India Telecom Network Service Provider, it is a golden business opportunity for BSNL to capture the POS backhaul market by ensuring seamless connectivity in both wire line and wireless for connecting POS machines to the network. Though, BSNL landline is being used by a few merchant communities for their POS machine, complaints are being received regarding network issues while dialing for authorization and connection. But, **BSNL SIM cards are not being**

used for POS machines due to the fact that necessary configuration has not been made in our GSM/3G core network centrally. Other, TSPs are utilizing the demonetization scenario to sell their SIM cards for POS terminals in a large scale.

1. It is requested to kindly take up the issue with the concerned wings in BSNL so as to equip our mobile network also to cater the need of providing SIM based solution for POS machines urgently.

2. It is also requested to kindly take up the requirement of any special tariff for SIM cards for POS machines so as to boost the sale of such SIM cards in future.

3. Initiatives may kindly be taken to contact various Nationalized/Commercial banks intimating our potential to connect POS terminals in seamless backhaul connectivity far better than any other TSPs.

4. Necessary augmentation, if required in backhaul, to ensure uninterrupted and smooth connectivity for PSTN POS terminals may kindly be carried out without further delay.

With Warm Regards

Yours Sincerely

(T. Santhosh Kumar)
Circle Secretary, SNEA
Kerala Circle.

Copy to: GS, SNEA CHQ, New Delhi.