

standard documents like invoices, sales orders and letter of credits. Using a programme, a format document appears on the computer screen. All that is needed is to fill in the relevant blanks. The filled-in info will be sent and these will appear in the correct places in the same format document at the receiver's end. This saves cost and time for both user and receiver.

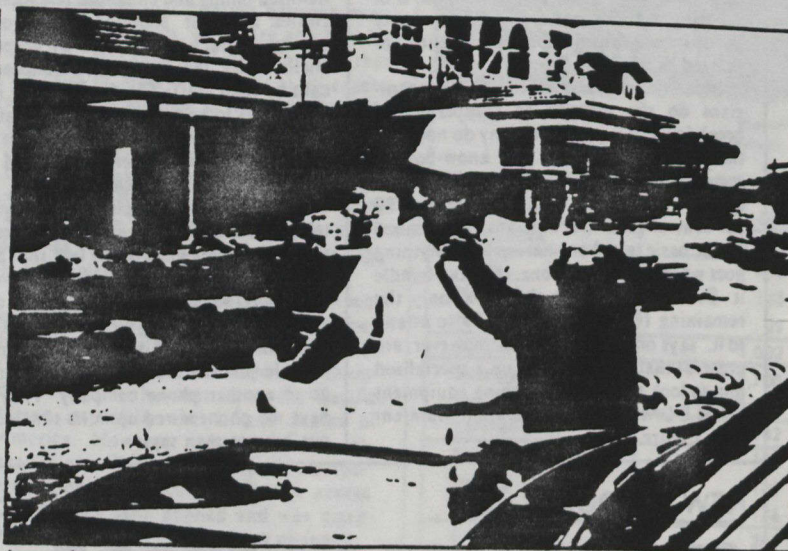
One may be apprehensive about the safety of information relayed electronically. Can confidential matters be read by those they are not intended for, like staff or competitors? Ngeam says there are in-built security checks within the system. 'Of course, you mustn't let anyone know your password. You should change it regularly too,' he says. He explains that three or four levels of security via different access codes — the electronic lock and keys given to specific people in a company — restrict the flow of information.

For businessmen on the go, a device akin to the mobile phone or Atur (automatic telephone using radio) which will be introduced next year, may throw some in a predicament. Since it was introduced in 1985, Atur has become the 'in thing' for many corporate directors and self-made *rockers*. Today, the number of subscribers has grown to about 24,000. But of late, there have been many complaints of cross-talk and busy lines. The introduction of a second channel for mobile phone users is expected to relieve the present congestion. But there is another side to the story.

ADVANCED TECHNOLOGY. The second channel, to be called Avi 900, is based on more advanced technology using 900 mega hertz radio waves compared to the 450 mega hertz of the present system. Avi 900 will be restricted to Kuala Lumpur and Johore Baru. The reason, says Syed Hussein, is these are the two areas of high demand for mobile phones. The reception would be much clearer since the new system caters for a high density of calls within smaller geographical areas. Users can make and receive calls to any part of the country or world if they are in either KL or JB. But once they move out, their mobile phones cannot function.

This is expected to put businessmen, who have already invested in mobile phone sets, in a tight spot. They would want to switch over to the second channel to get better service but this means purchasing new sets. New users would also have to decide on the type of set to buy. The consolation is that the new sets will be smaller and slightly cheaper than the present ones. What about the service rates? 'Almost similar to Atur,' is all Syed Hussein is willing to divulge.

STM is also involved in another service — making the world smaller for the bank-



A new frequency band for mobile phones

ing community. This is the coming telecommunication link-up of local banks to Swift — the Society for Worldwide Interbank Financial Telecommunications — a global financial transfer network, exclusive to banks. This is expected to make its appearance in the first quarter of 1989 and is made possible with STM laying down the infrastructure locally and internationally to connect to the Swift network. The Swift regional processor will be housed in STM's premises and STM will oversee the operation and administration of the processor.

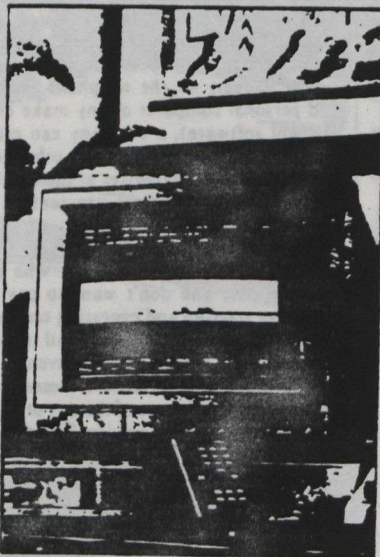
Some 24 local banks and 11 associates, who are members of Swift, will be making

use of the network. According to one bank EDP manager, the hook-up to the network will cut operating costs for banks when making interbank payments all over the world and cut down usage of the more expensive telex service. The electronic transfer of payments would in turn speed up many companies' ability to move funds around the globe.

Companies and consumers will probably hear more about STM's videotext service called Telita (Telekoms Lihat Tahu) by year-end. The service is set to be officially launched, taking on a more commercial approach after a lukewarm response to its pilot project last year. Telita is an interactive communication service. With a telephone, simple keyboard attached to a television set (with adaptor) or a modem and a PC, one can call up a host of information from different sources.

A fully developed videotext network has many commercial applications: home banking, home shopping, advertising, games, mail and ticket reservations. Telita is a long way from this and it comes as no surprise since it has only met with limited success in other developed countries. The most notable network is Prestel in UK. It will take a long time to educate the commercial sector and consumers on its uses and benefits.

The soon-to-be introduced STM services may not exactly be state-of-the-art but if their technical performance and prices meet corporate needs, they will enhance the country's telecommunications infrastructure. Reliable, fast and cheap communication facilities give businesses the edge in today's highly competitive corporate world.



STM's Telita: Information at a tap