

CASE STUDY

Online Banking

PRISM



Habib Bank Limited

**Copyright TPS Pakistan (Pvt.) Ltd.
All Rights Reserved**

This is unpublished, confidential document of TPS Pakistan (Pvt.) Ltd.

No part of this document may be reproduced, stored in retrieval form, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic or otherwise, translated in any language or computer language, without prior written permission from TPS Pakistan (Pvt.) Ltd. (TPS).

This document has been prepared with all due diligence, however, TPS Pakistan Private Limited, makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying information. Furthermore TPS Pakistan Private Limited, reserves the right to alter, modify or otherwise change in any manner the content hereof, without the obligation to notify any person of such revision or changes.

All registered and trademarked names referred to in this document are owned by their respective owners.

Case Study



Challenge

- ▶ Replace HBL's in-house developed distributed core banking system MOBS, with a centralized banking solution MISYS.
- ▶ HBL needed a solution that would be able to offer a unique blend of consumer and corporate banking services with a diverse multi-institution architecture for HBL's worldwide customer base in over 25 countries.
- ▶ HBL required an internet banking portal offering rich transaction sets, ease of integration across all back-office systems and front end channels, flexible architecture, secure, reliable and a robust solution targeting as a firm banking medium for its worldwide customer base.

Solution

- ▶ Amidst stiff competition of all international vendors, TPS' PRISM became HBL's preferred choice for offering full featured Internet banking services to its customers around the globe.

Habib Bank Limited (commonly referred to as 'Habib Bank') is the largest bank in Pakistan and a thoroughly established banking chain throughout the world. It has an extensive network of over 1425 branches in Pakistan and 55 international branches.

Technology partnership between TPS and HBL was established in 1998, when HBL implemented Phoenix from TPS to enable the bank's alternate delivery channel program. TPS assisted Habib Bank in integrating its wide distributed branch network and in rolling out its multi-vendor ATM network together with 1LINK shared switch connectivity. This laid the basic foundation of Habib Bank's self service banking initiative.

The Challenge

Diversifying its online presence, HBL implemented internet banking application called Fontis from MYSIS, a UK based organization. Bandwidth requirements of FONTIS besides other issues, posed a major hindrance in HBL's global online banking expansion plans with customers facing problems in using the application with their internet connections. The bank's internet banking was failing to attract customers.

- ▶ At HBL, PRISM is selected for:
 - Retail banking services
 - Non-individual account services
 - Corporate banking services
 - Services for Customers in all 25 countries where HBL is present

Result

Habib Bank has always been initiating innovative and exciting services for its self-service banking customers. The implementation of PRISM at HBL has improved the application significantly.

“What stands out in the PRISM offering is the inimitable combination of true consumer and corporate banking services and the multi-institution architecture for our customers in over 25 countries. We also feel that the competitive advantage is of a solution coming from a reliable partner, TPS”

*Mr. Hassan Haider Rizvi,
SVP and Divisional Head, IT Group, HBL*

The Solution

To circumvent the problem, HBL decided to change the internet banking application and sent out an RFP to various local and international vendors in 2006.

HBL was in search for an internet banking portal offering rich transaction sets, ease of integration across all back-office systems and front end channels, flexible architecture, secure, reliable and a robust solution targeting as a firm banking medium for its worldwide customer base. Most importantly, HBL was looking for a complete solution provider rather than just another internet banking product.

Amidst stiff competition of all international vendors, TPS' PRISM became HBL's preferred choice for offering full featured Internet banking services to its customers around the globe. HBL needed a solution that would be able to offer a unique blend of consumer and corporate banking services with a diverse multi-institution architecture for HBL's worldwide customer base in over 25 countries.

At HBL, PRISM is selected for:

- ▶ Retail banking services
- ▶ Non-individual account services
- ▶ Corporate banking services
- ▶ Services for Customers in all 25 countries where HBL is present

PRISM provides guaranteed transaction delivery, security, data integrity and continuous availability and supports any combination of individual and corporate banking services. PRISM is a single source for customer authentication, account management, customer/ account relationship definitions, authorization of financial transactions, balance information, statement history, scheduling for recurring transactions, and a wealth of corresponding features for its retail and corporate customers.

TPS and HBL have always set off innovative and exciting services for the bank to facilitate its self service banking customers. The implementation of PRISM at HBL has improved the application significantly.



contact us



TPS Pakistan (Pvt.) Ltd.

Corporate HQ, Development Centre, Sales and Marketing, and Support Office

TPS Tower
A-43, Central Commercial Area
Block 7/8, KCHS
Karachi, Pakistan

Tel: +92 - 21 - 4302791-6
Fax: +92 - 21 - 4302786
Email: info@tpsonline.com
Web: www.tpsonline.com

TPS Middle East FZ LLC

Sales and Marketing, and Support Office

TPS Middle East FZ-LLC
1204, Thuraya Tower II, DIC
P.O Box 120520,
Dubai, UAE

Tel: +971 - 4 - 426 4603/4
Fax: +971 4 426 4605
Email: info@tpsonline.com
Web: www.tpsonline.com