

Title : A technology first for Habib  
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## A technology first for Habib

HABIB BANK AG ZURICH HAS LAUNCHED a WAP banking service in the UAE. This move will basically allow Habib Bank's customer base to receive account information via their mobile phone, but will also encompass a great deal more.

The first to launch such a service in the region, Habib Bank's IT team has spent the last two years perfecting the service, with most time spent on ensuring security the system, according to Reza Habib, chief executive vice president.

He explained that 'standard products' would be made available via this service, which allow web content to be beamed to your mobile phone, palm pilot and other wireless devices. Key to the development of the WAP is the fact that Habib Bank has developed it in-house, using Java.

According to Reza, this has brought a number of benefits including efficiency and cost savings.

He is fully aware of the burgeoning demand to provide such a service, and appreciates the benefits of being first to market in what could prove to be such a differentiating field.

In terms of marketing the service, the bank has spoken to a number of UAE customers, and interest is expected to be exponential.

Security, of course, is the bug issue here.

Reza said during the last two years, since the idea of a WAP service was mooted, 90% of the time has been spent on security.

"In fact, I sometimes think we have too much security," he suggested, explaining that as well as commercial firewalls, the bank has its own proprietary firewall, and another two layers of security on top of that.

He believes WAP services are currently as secure as transactions

via the Internet, with Habib Bank utilising WTLS, the WAP equivalent of the most pervasive web security protocol, SSL. Services provided initially will include account balances; consolidated summaries and funds transfer.

The WAP launch also coincides with the launch of an Internet banking service - at [www.habibbank.ae](http://www.habibbank.ae) which has been built in house using open source Java, and will offer a greater range of services than the WAP offering.

The third prong of Habib's concerted leap into IT is a (Java-based) SMS product - short messaging service - which will allow mobile phone user to receive tailor-made information, such as account balances, or when specific actions are made on their accounts, such as withdrawals or deposits. This will be made to both consumer and corporate clients.