

Title : Habib Bank AG Zurich wins Technology Award  
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The screenshot shows a website page with a blue header and navigation menu. The main content area features a large article title and a photograph of a man in a suit holding an award. The article text describes the award and the bank's technology. There are several sidebars: 'Ads by Google' on the left, 'Latest News' on the left, and a Fujitsu/Siemens advertisement on the right. The page includes a search bar and a 'NewsAlerts on Email' button.

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**Habib Bank AG Zurich wins Technology Award**

[Wednesday, November 10, 2004 3:22:00 pm]

NewsAlerts on Email

Habib Bank AG Zurich (HBZ), has won the 'Banker ME Best LINUX Implementation in the Financial Sector 2004 Award' at the CPI LINUX Conference in October 2004. The award was presented by Mr. Ahmad Bin Byat, Director General of the Dubai Technology, Electronic Commerce and Media Free Zone (TECOM).

The award recognises that Habib Bank AG Zurich has one of the most technologically advanced banking systems deployed across the enterprise. Mr Haja Alavudeen, Senior Vice President & Head of Information Technology, Habib Bank AG Zurich said, "We are delighted that Habib Bank AG Zurich has won its fourth consecutive award. Our vision to adopt LINUX since 1998 was recognised as revolutionary in the banking industry. By 2000 we were the first bank in the Middle East, and one of the first in the world, to fully deploy LINUX in a banking enterprise."

The technology system runs on the LINUX (SuSe.9.2) platform. The bank's software partner BiLogic Systems Inc. has implemented some of the latest software solutions previously unused in the region, based on Java from Sun Microsystems. In the bank's aim to provide the highest service levels with peace of mind security, Habib Bank AG Zurich use LVS (Linux Virtual Server) technology, which has been modified for secure session management, thereby providing greater security for their clients. The solution provides a clustering solution which offers a scalable and redundant solution with secure session management.

This technology results in an integrated banking, e-banking and mobile solution for the enterprise and customers. Habib Bank AG Zurich's clients use telephone banking, PDA banking, Internet banking, SMS messaging and ATM machines to control their finances 24 hours a day. Due to this technology the highest security is in place and cost savings are passed onto the customer. Mr Alavudeen commented, "A good example of this is HBZcms, our on-line Third Party Fund Transfer service."

HBZweb (<http://www.habibbank.com>), a unique Internet banking service, provides over eighty options for account holders to transact and query account information. Options include secure mail, unlimited secondary account login management, global unified login access, event driven mobile and PDA banking (HBZgsm/HBZpda) allowing monitoring of accounts and alerts, bill payment, third party fund transfers (HBZsecure key), electronic Letters of Credit (HBZelc), secure online payroll management system (HBZpay) and document level drilling. Additionally, Microsoft Excel, text and XML downloading of statements of accounts with live history for up to ten years for all accounts, also allows clients easy integration with their own systems.

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Habib Bank AG Zurich's proof of success is in their users. 64.3% of credit customers and 71.4% of depositors are presently using the Habib Bank AG Zurich integrated e-banking and mobile solution powered by LINUX.



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