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## Habib Bank AG Zurich provides DEWA & Etisalat over the Internet

Habib Bank AG Zurich launched its next phase in Internet banking. Paying your Etisalat and DEWA bills has never been easier than with this new service.

### Dubai, UAE

No more standing in long queues to pay your bills – it's only two clicks away. Branches are open 24 hours a day, 7 days a week. Worldwide.

Reza Habib, Joint President, Habib Bank AG Zurich said, "The whole basis of our Internet and HBZweb and HBZwap, is to make life as easy as possible for our customers. Our internal IT team is constantly coming up with innovative value added offerings to make our Internet banking service the best possible available to the consumer".

The account holder simply has to register for Habib Bank AG Zurich's Internet banking service. Once this is done, utility bill payment and all other HBZweb services are available. The DEWA and Etisalat bill payment options are both then two clicks away once banking online. All that is required is two minutes to fill in a very simple form.

To pay an Etisalat bill, customers are required to enter their phone number twice (to make sure the correct phone number is used), and then the amount they wish to pay twice (to make sure it's accurate). The process is similar for the DEWA bill payment, the only difference being instead of entering a phone number a consumer number is required. An added feature of this service is that an itemised history is kept of payments so that consumers have an online record of transactions. Currently the HBZweb service gives customers over six years of history online. Once the transaction has been done, it takes between one and two days to have the payment posted to the Etisalat Billing system and the customer's account is immediately debited with the payment amount. The timeline is the same for payment of DEWA bills.

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The bank has its own in-house technical team committed to staying at the forefront of cutting edge technology. This devoted team is constantly delivering new and unparalleled technology to benefit Habib Bank AG Zurich's customers. Security is paramount with all Internet banking transactions. With this in mind, the IT team at Habib Bank AG Zurich have designed numerous firewalls internally along with many other security applications. Due to the fact that all software is developed in house, it is not available commercially as most Internet banking software is and is therefore, arguably the most secure banking system in existence.

Habib Bank AG Zurich is dedicated to providing time saving, high tech services to its customers with security always its main priority. In September 2000 it was the first bank in the UAE to offer a combination of HBZwap, HBZweb and HBZgsm. One year later Habib Bank AG Zurich is still the only bank in the UAE to offer WAP Banking. HBZwap banking enables customers to access their account and transfer funds via their WAP mobile phone. HBZweb provides instant access to banking information including live transactions such as opening letters of credit and funds transfer while the HBZgsm system takes this one step further by enabling customers to specify and receive data on certain transactions on the move via their mobile phone using SMS. All three services are offered to both commercial and private customers with the promise of 'Service with Security', Habib Bank AG Zurich's motto in practice.

**About Habib Bank AG Zurich**

Habib Bank AG Zurich was established in 1967 on a solid foundation of banking tradition that spans several generations. Traditional banking values set in the context of international banking has determined Habib Bank AG Zurich's corporate philosophy - "Service with Security" - for over 32 years in operation. Providing trade finance, corporate, consumer, private, retail and correspondent banking, products the bank offers highly personalized service to its customers through its international network of over 35 branches and online at <http://www.habibbank.com>




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