



Benefits:

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

HBL goes online with PRISM – the complete Internet Banking Solution

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Habib Bank Limited (HBL), the largest bank in Pakistan, was looking to offer a unique blend of consumer and corporate banking services with a diverse multi-institution architecture for its customer base in over 25 countries. The bank's existing internet banking solution wasn't meeting customer expectations and posed a major hindrance in its online banking expansion. So a secure, reliable and robust digital banking solution that could meet the banking needs of its new-age customers was needed.

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.

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

At HBL, PRISM was selected for:

- *Retail banking services*
- *Non-individual account services*
- *Corporate banking services*
- *Services for customers in all 25 countries where HBL was present.*

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 from 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 was selected for:

Retail banking services

Non-individual account services

Corporate banking services

Services for customers in all 25 countries where HBL was 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.

Result

Habib Bank has always been initiating innovative and exciting services for its self-service banking customers. The implementation of PRISM Internet Banking Solution didn't only make its online banking more secure but also enhanced online banking experience for its customers.

“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*



TPS Advantage

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30 countries in Asia Pacific, Middle East, Africa and Europe. Our mobility focused solutions and reliable services empower financial institutions, telecoms, central banks and payment processors in their mission critical digital banking and payment services.

We offer a blend of business consulting and

technical expertise in cards management, ATM and POS terminal driving, merchant management, bill aggregation, payment gateway, remittance processing, internet and mobile banking, Omni-channel management and enterprise payment switching services.

For sales and partnership opportunities contact sales@tpsworldwide.com. For product and company details visit www.tpsworldwide.com.



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