



Benefits:

- Smooth migration from a distributed to centralized core banking system
- Scalable EFT switch solution enabled HBL to add new services and delivery channel as and when required

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Habib Bank Limited 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 decided on acquiring TPS assisted Habib Bank in integrating its distributed branch network of over 1400 branches 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. With TPS EFT solution, Habib Bank has maintained its technological objective and implemented a reliable and scalable solution

to manage one of Pakistan's highest EFT transaction volumes, with one of the largest ATM network in Pakistan.

Challenge

In 1999-2000, Habib Bank decided to replace its in-house developed distributed core banking system MOBS, with a centralized banking solution MISYS. The biggest obstacle that Habib Bank was facing in this migration was to maintain continuity of the bank's e-banking and existing alternate delivery channels without data duplication corruption. This was a major challenge for the bank.

Solution

In order to provide seamless migration from MOBS to MISYS core banking system, TPS being the technology

Authorization Interfaces

- Banking Application
- 1LINK
- 1LINK VISA
- CTL Online

Channel Services

- ATM
- Banking
- Mobile Banking
- Help Desk Agent
- POS
- IVR
- Call Center

partner, proposed a unique migration strategy to the bank. It was proposed that the migration would be performed gradually, and branch-by-branch centralization would be done while maintaining the uptime and service level on all the alternate delivery channels operation in Habib Bank.

During this migration phase, Phoenix TPS' flagship middleware solution supported both MOBS and MISYS hosts and ensured that there is no data duplication or corruption, and disruption in service delivery on the alternate delivery channels was minimal. It also insured that there was no difference in the settlement and reconciliation procedures related to the switch.

Result

The migration from a distributed to a centralized core banking application was performed and all the branches were migrated successfully and smoothly in a span of 2 years.

TPS provided all the technical assistance to Habib bank required in this migration activity and made its resources available for any remote support in order to ensure a smooth transition from decentralized core banking application to a centralized core banking system.

A successful migration resulted in an even stronger relationship between HBL and TPS, and both have mutually benefited from this partnership and have grown together.

Phoenix's scalable, modular design enables HBL to integrate ATM onto a single platform – and add various new services and delivery channels as and when required – while managing ever-increasing transaction volumes.



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.



IDEAS THAT **CONNECT**
INNOVATION THAT **DELIVERS**