



Benefits:

HBL Oman's customers enjoy the widest, most innovative array of electronic banking services using alternate delivery channels powered by TPS's EFT Switch. Using the capabilities inherent in the solution, the bank plans to further expand its service portfolio for its self-service banking customers.

HBL Oman deploys TPS' EFT Switch to transform its payment infrastructure

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One of HBL's initiatives in the Middle East is HBL Oman that serves Pakistani and international customers. Over the years HBL Oman has grown its customer base and is further dedicated to the task of serving them with more and more facilities. The bank was looking to expand its alternate delivery channels which was not possible with its existing switch. For switch replacement, migration of data to the new system was required. Since the bank was also in the process of migrating host from MOBS to the new core banking system, MISYS, it was looking for a reliable technology partner to take care of this mission critical project.

The Challenge

HBL Oman had CR2's Sparrow switch was driving two ATMs

and routing transactions between its ATM/Host and Shamil Shared Switch. The Shared Switch had a limited ATM network which restricted the banks customer reach. This was a major hindrance to the banks ADC expansion. The only solution was to connect with a National switch, Al-Watani Shared Switch, which had a better coverage. This migration to new inter-bank switch needed interfacing and certification of the HBL's ATM controller. The required activity was to be performed by the switch vendor.

The existing switch architecture at HBL Oman did not offer the flexibility of enhancing or incorporating feature rich services over the alternate delivery channels for its customers. To expand

its ATM network and for connectivity with a larger Shared Switch, HBL Oman decided to replace its switch.

Switch replacement was a multi-pronged activity divided into several stages. The major concern during the replacement was the migration of data to the new system; which involved both the card data and customer profiles. At the point, HBL Oman had been in the process of migrating their host (MOBS) to new core banking system MISYS, hence the bank had to maintain records on both systems. This was an added challenge for TPS to integrate and post transaction on two separate hosts.

The Solution

Realizing the power and potential of Phoenix and the value of money it offers, it was HBL's first choice for Oman. TPS stood up to the challenge and took up the critical project of switch replacement.

TPS after evaluation of the challenge in hand presented to HBL Oman two switch replacement strategies. The first one suggested that Re-Carding of all the existing customer should be done, through ACCESS TPS' card production system. The second strategy was to migrate data from the existing switch and import it into Phoenix and ACCESS so no card would be required to be reissued to old

customers. The bank opted to migrate data to avoid any inconvenience that could be caused to the customer in card reissuing.

TPS took the task step by step; with the initial phase of Phoenix certification with the 2 separate Banking Hosts present at Habib Bank Oman. This was an added challenge for TPS to integrate and post transaction on two hosts. After successful host certification, the next task in hand was to upgrade the ATM platform from BankWorld to APTRA before its testing and certification with Phoenix was done. The certification with the Shared Switch Al-Watani, which was on BASE-24 engine, was also performed. The last and the most tedious step before cutover was to perform data migration to Phoenix and ACCESS so that customers can use their cards without interruption and the new cards can be produced.

The Result

Successful switch replacement migration resulted in an even stronger relationship between HBL and TPS, and both have mutually benefited from this partnership and have grown together. Today, Habib Banks customers enjoy the widest, most innovative array of e-banking services, using traditional or emerging channels. Habib Bank Oman after its switch replacement is looking forward to expand and offer innovative and exciting services for its self-service banking customers.



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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