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The topic of Internet banking is to you and I, all about a more convenient way of dealing with your finances, for example being able to pay your bills, transfer money, check your balance, order a new cheque book all without going to your local branch. However, to banks like Habib Bank AG Zurich (HBZ) e-Banking is about all of this and so much more as I found out when I visited the bank recently to talk about its technology drive. Wendy Jackson reports.

Without wishing to sound too technical I will start with how it all began. Because of the key locations of HBZ offices around the world (resulting in multi-regulatory environments), it became apparent that there was not an off the shelf product that was going to create a system and standard for Internet banking that would fulfill all the needs of the bank and its customers' needs. And so they started working with it's technical partner, BiLOGiC Systems Inc. to develop a joint own programming language around which new technical implementations would be based.

Around the same time, Sun Microsystems was developing what was soon to become the world's most famous and robust computer programming language, Java. The bank when looking at Java decided that the language was everything the bank needed in its operating environment, and thus the relationship began.

Since 1994, HBZ has been using a banking application called hPLUS. This C++ application was then, by 1996 converted into hPLUS Java by the hPLUS team.

And according to Reza S Habib, Joint President, HBZ, "The deployment of hPLUS has made a significant contribution to the bank and its clients both from an operational and financial standpoint."

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