Title : Habib Bank puts utility payments just two clicks away from its customers

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Habib Bank puts utility payments just two clicks away from its customers

By Greg Wilson

Habib Bank AG Zurich is putting the payment of utility bills just two clicks away from its customer base.

Cyber customers will be able to pay their DEWA (Dubai Electricity & Water Authority) and Etisalat bills through the bank's site — www.habibbank.com.

"The whole basis of our Internet [strategy] is to make life as easy as possible for our customers," said Reza Habib, joint president, of Habib Bank AG Zurich.



Habib Bank AG Zurich's Internet banking solution has been developed by its own in-house team.

"Our internal IT team is constantly coming up with innovative value added offerings to make our Internet banking services the best possible available to the customer," he added.

Before customers can take advantage of the service, they first have to register online, filling out a 'very simple' form, which requires customers entering phone information or DEWA account numbers online.

The service complies an itemised history of all payments with the different utilities. When transactions have been made on the site it takes 'one or two' days before the payment is posted to either Etisalat's or DEWA's billing application.

The customer's account is then debited with the specified amount.

The online banking solution has been put together by the bank's own in-house development team. Since September 2000, Habib Bank's web-development team has delivered a number of Internet and mobile banking solutions.

The bank's current site offers a mixture of WAP and SMS services, alongside more conventional online banking services, such as banking information, transactions and letters of credit.





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