

Title : Habib Bank AG Zurich steps up on-line security with HBZcram

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## Habib Bank AG Zurich steps up on-line security with HBZcram

Habib Bank AG Zurich (HBZ), one of the leading international banks operating in the United Arab Emirates, has launched a revolutionary security feature in its continued efforts to further enhance protection while logging onto HBZweb, (their electronic banking portal).

United Arab Emirates: Sunday, December 05 - 2004 at 17:32

Living up to its motto of 'service with security' HBZ offers its clients yet another layer of protection.

The newest feature is called 'HBZcram' which is based on a Challenge - Response - Authentication - Mechanism schema (CRAM). This new program eliminates the need for the user to carry a specialised hardware encryption device as HBZcram is a program which runs on any Java enabled mobile phone or PDA device.

A basic CRAM system is an image token presented on screen which the user is asked to re-enter, other than the standard user name and password. The purpose of the token is to prevent computer programs from guessing passwords.

The HBZcram program takes security to a new level by accepting this token as an input and dynamically produces a new code in response. This new code is now entered on screen. The unique combination of this code, user name and password are then used to validate the user.

Mr. Reza Habib, Joint President, Habib Bank AG Zurich said, 'Since HBZcram runs on a device not connected to the computer, it provides an unprecedented level of security.'

This can be used in addition to the bank's already existing hPLUS HBZsecure key product to create a login security protocol never seen before in the banking industry.

Habib Bank AG Zurich

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About Habib Bank AG Zurich

Habib Bank AG Zurich was established in 1967 on a solid foundation of banking tradition that spans several generations. Traditional banking values set in the context of international banking has determined Habib Bank AG Zurich's corporate philosophy - "Service with Security" - for over 35 years in operation. Providing trade finance, corporate, consumer, private, retail and correspondent banking products, the bank offers highly personalized service to its customers through its international network of over 50 branches and subsidiaries. In addition to offering traditional banking products over a number of channels, HBZ's leading technology solutions allows its clients to manage their accounts and conduct real time transactions 24 hours a day world wide through <http://www.habibbank.com>

**EDITORIAL CONTACT:**

Nick Leighton, NettResults Management Consultancy  
PO Box 72587, Dubai, United Arab Emirates  
Tel: +971 4 331 1593  
Fax: +971 4 331 1562



**Posted by Christine H. Andersen, Assistant News Editor**

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