

MARKET FOCUS

JAVA IN FOCUS - BANKING

The world's first Java-based banking application is now in place - at Habib Bank AG Zurich. It is currently piloting hPLUS - a fully fledged Java banking application - at 11 branches across UAE and Oman, managed from

ter platform, regardless of the platform's OS (operating system), processor speed or manufacturer. Towards the end of the last year, the bank discovered FastForward, a pure JDBC driver by Connect Software. It decided to port its exist-

require a computer for data entry purposes only, with back-office workstation, PCs or Macs supporting them. Habib bank had a variety of computer hardware on the end-user side, yet it realized that most of the current banking solutions and software tools available would require the bank to invest in more powerful computers across all the desktops. "All of the client/server tools available required us to invest in fat clients, given the pace of change, they would be outdated before our banking solution was even ready," said Habib.

However, the bank required its new application to run equally well on old 286 machines, predating Pentium PCs and network computers. "The network computer is a very logical solution to the IT requirements of a banking institution. We are considering adding Sun's network computers to our operation as new or replacement computer are required," according to + call centers, very little data is stored on the hard-disk, but is constantly moving and being updated on a central computer or database. Habib bank AG Zurich uses a version server, which it wrote in Java, at each branch, containing all the

updated banking applications. When an employee calls up a banking application from a menu on their computer screen, it is downloaded from the server, thus virtually eliminating all application traffic from the WAN.



Most of the hPLUS applications are very small, so they can be downloaded quickly. It means that the IT department is guaranteed that the whole bank is running the same version of the software. "Because we wrote our application in Java we have the added advantage that the same software will run on any computer platform. The Java slogan - write once, run anywhere - is true," says Siraj Ghaffar of Habib Bank. Pre-Java most software solutions were dependent on specific OS such as Unix, Windows 95 or Mac

OS. "By using Java we have achieved our goal of platform independence, the logic of our application is no longer tied to one type of computer system," added Ghaffar. Historically computer programming has been fragmented industry, with software developers specializing in a wide-range of computer languages such as Cobol, Pascal, Fortran, C and C++. Now that programs written in Java can be run on any computer, software developers are rushing to learn how to use it, worldwide there are an estimated 400,000 Java developers. "Java is going to travel to the high-end of mission critical applications will written in Java"

"THE JAVA SLOGAN - WRITE ONCE, RUN ANYWHERE - IS TRUE" - SIRAJ GHAFFAR, HABIB BANK

concluded Siraj Ghaffar. Following the pilot testing of hPLUS, Habib Bank plans to roll out this Java-based application to its branches worldwide. The network consists of 500 bank tellers who are based in the UAE,

Oman, Switzerland and Sri Lanka. Later, it may be launched on the bank's Web site, allowing its customers access to internet banking.

"WE LOOKED AT JAVA AND FELL IN LOVE WITH IT - IT WAS JUST THE TOOL WE NEEDED" - REZA HABIB, CEO/VP HABIB BANK AG ZURICH

Habib bank is also considering marketing hPLUS software to other banks who require the inherent advantages of Java based software solutions.

- Java offers the ability to build and deploy applications that run across any network and any operating system
- It offers simplicity to both development and users.
- Developers enjoy a broad user base, platform independence and reduced development cost.
- Java is easy - Programmers can learn it in hours.
- It delivers key business benefits quickly, allowing organisations added flexibility to respond to changing market.



Reza Habib, Chief Executive & Vice President of Habib Bank AG Zurich

Dubai. The application was written in-house by the bank's own software developers and is based on a core of 55 modules, which delivers 1,000 banking options. These can be used to run an internal banking system or to deliver home and Net banking. Development of hPLUS began in 1993, when the IT department began to write a streamlined banking system in its own object-based computer language. The objective? That the new banking application could be executed on any compu-

ing work on hPLUS to Java. "We looked at Java and fell

"THE NETWORK COMPUTER IS A VERY LOGICAL SOLUTION TO THE IT REQUIREMENT OF A BANKING INSTITUTE"

in love with it - it was just the tool we needed," according to Reza Habib, CEO/VP, Habib Bank AG Zurich. In a banking environment the majority of employees