

## **ABSTRACT**

Internet usage is not limited to the use of information that can be accessed through it, but also can be used as a means to conduct banking transactions. Indonesian banks began to enter the virtual world of the Internet Banking or better known as E-Banking, which is a form of electronic banking services via the Internet. E-Banking is primarily a banking contact between the bank and customers by using internet media. To perform banking transactions using internet banking customers must have a Token Internet Banking.

To assist customers in the ease of financial transactions using Internet Banking, the authors make a token Internet Banking application. Internet Banking Token application implemented on the Android smartphone customers. Internet Banking Token application is more efficient when compared to Token existing Internet Banking.

From the results of tests performed on 30 attempts to calculate the token generated PIN, then obtained the average time to generate a PIN Token is 22.1 milliseconds

**Keywords:** Internet Banking, Internet Banking Token, Android, PIN Token.