

ABSTRACT

E-Banking applications existing today is very well known by the public, especially used in the transaction process. In making the E-Banking application can be used by several methods. E-Banking Application and existing uses a token-based web interface design, applications are stored in a device. On this occasion, the author tries to make the E-Banking application with token-based SMS Gateway. To examine the extent to which the efficiency of E-Banking applications are made compared to the E-Banking applications that already exist. In the E-Banking applications that have been there, if we are going to do our transactions must carry a physical token that has been standardized by each bank.

In this final project is an application of e-banking services with token-based SMS Gateway on a Storage Area Network, where users will transact through a web interface that has been created. After that the user will perform key authentication token, where the token keys are made based on SMS-Gateway. So the user will perform key authentication token obtained from the server to be sent to the mobile user.

According to the test results e-banking application systems have been made available to the more-dynamic inefficiencies due to the application using the SMS-Gateway makes key token was fused with the cell phone user. Userpun do not bother to include the public key to a physical token and then processed to obtain the private key as E-banking applications that already exist, or carry two gadgets to transfer money through E-banking, but with this application user have constraints in the delivery of key token because it refers to the network of providers that is used by the server.

Keywords: *E-Banking, Storage Area Network (SAN), tokens, SMS-Gateway.*