

## **Abstract**

*In the banking industry, competition to improve customer service must be done, so that several of products have been launched. One of these products is Mobile Banking. The issue that has been frequently discussed is the security of banking transactions using mobile banking product. Secure GPRS Protocol is a communications channel using the socket protocol that provides a pretty good privacy for the client and server communication. The advantages of each product are a high selling value to the customers. Customers who have a high activity can expect a variety of services provided in one product. Payment services for each institutions such as credit cards for banking, mobile phone vouchers for telecommunications, electricity bills for energy and other institutions providing different procedures. To standardize the procedures between the payment institutions, the International Organization of Standardization provide a standard form of communication messages in terms of ISO 8583. ISO 8583 Communication is the exchange of messages with specification that are understood by each interacting institution. Mobile banking universal is a product for a banking institution that provides banking and payment services. Mobile banking universal has using the Secure GPRS Protocol to provide pretty good privacy during the communication between client and banking applications. Mobile banking universal also provides a specific communication of ISO 8583 for payment transactions between banks and other institutions. Finally Mobile banking universal has provided transaction security and a variety of services for customers.*

**Keyword:** *Mobile banking, Secure GPRS Protocol and ISO 8583.*