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**ABSTRACT**

*Bank customer want their transaction become secure, fast, easy, cheap, can be accessed everywhere and anywhere. One of this solution is mobile banking at mobile phone or PDA with J2ME technology. With this technology many customer can do their transaction without going to the ATM. All Transaction can be done such as ATM except take money, like check saldo balance, money transfer, pay telephone billing, buy voucher, check foreign exchange and index stock. Destination of this market is middle and top society, since their pattern of bank transaction is high.*

*This application is build with Socket J2ME (Java 2 Micro Edition). Beside use socket, mobile banking can be build with HTTP and WAP, HTTP provide universal protocol, but with socket we can make our protocol, so more secure. WAP application needs connection timely because there is no separated load between client and server. Because of that, this application use socket J2ME at client.*

*Keywords : J2ME, Mobile Banking, Socket*