

Abstract

Recently, *Short Message Service* (SMS) has an important role in communicating, especially communication via handphone. Message sent via sms is various. There is another message which is sent secretly, however the message is easy to read or take .

Moreover, nowadays there are programs of banking application that involve SMS technology as a means that gives faster and easier, such as banking SMS mobile. However the content of SMS is absolutely secret and important, that's why it is necessary to build a protokol namely SMS Secure which is claimed able to secure the mechanism of the transaction in banking.

Keywords: SMS, encryption, protocol.