

Nokia Communicator In Operation



OKOBANKING via Nokia Communicator

OKOBANK has introduced a new banking service that will enable both private customers and owners of small business to manage their cash flow. The customers have access to their OKOBANK accounts through a smart user-friendly interface. They can easily carry out basic banking operations, such as paying bills, checking the balance and the most recent transactions, and keeping an eye on their VISA accounts.

Nokia Communicator is ideal for entrepreneurs, since it provides all the connections needed to run a company: GSM phone, Short Message Service (SMS), fax, Internet access (WWW, e-mail) - and now a banking service.

Wireless banking

In 1996 OKOBANK started offering the world's first banking service via the Short Message Service to its Finnish customers with GSM mobile phones. Customers can now easily make transactions, receive their bank statements with the balance and the last four transactions, and check their VISA card status. All the options are quickly accessible via the Nokia Communicator function keys.

Ideal for running a small business

The new SMS banking service is targeted primarily on

small business owners, but it is available for private customers as well. The Communicator itself is a pocket-sized office, which provides all necessary connections for starting and running a small business: GSM phone, Short Message Service, fax, Internet access (WWW, e-mail), and now also the OKOBANK banking interface.

The Nokia Communicator combined with SMS services is an excellent platform for fast and easy-to-use banking services. New applications and expansions can easily be introduced, such as currency exchange, stock exchange rates and transactions, loan offers, etc.

Secure communications

Communicating with OKOBANK is fast and inexpensive, because each transaction is sent as a single short message. The confirmation message from the bank is received in ten seconds. User identification is handled with a user code, which is stored in the device, and with a password, which is prompted before each banking session. The user no longer needs any password lists, because the application manages the one-timer passwords automatically.

The same technology makes it easy for the bank to contact the customer. In the future customers will be able to set triggers to their accounts, receive information about services, receive loan offers, and so on.

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