

“SMS”(Short Message Service) Reform from Denizbank - June 2004

Denizbank provides an opportunity to follow the banking transactions from mobile phone with “SMS Confirmation” and “SMS Banking” services that are started in the online service platform @çıkdeniz.

Through the SMS Confirmation and SMS Banking Services supported by Denizbank’s developed technological background, the customers of Denizbank will be able to realize their banking transactions fastly and securely whenever and wherever they want.

SMS Confirmation

SMS Confirmation is a system developed by Denizbank as an addition to the existing security structure in the Internet Banking of Denizbank. Through their choices the users are able to request “a security code confirmation” with SMS in every money transfer transaction or the money transfers which are over a specific amount.

Sending a password to the registered mobile phone, system wants this information to be entered to the screen. Otherwise, the continuation of the transaction is not approved. The password sent by system should be entered to the screen in three minutes. At the end of the period security code will be invalid.

SMS Banking

Firstly, Denizbank SMS Banking has been commenced as a new channel to give information. In the scope of this service, the customers of Denizbank will be able to take both general and personal information.

According to the “general information” service , it is possible to reach the general information such as foreign exchange, repo, loan and interest rates, stock price, trading volume, branch and ATM access information. In the scope of the “personal information” service, the customers of Denizbank are able to receive the information about their account balance, fund, repo, treasury bill and bond portfolio, statement and limit of their credit card as SMS to their mobile phone.

To benefit from the general information service, the mobile phone number of the customer should be registered in Denizbank, and it is necessary to register into SMS Banking Service for once by calling the Call Center (444 0 8000) or via Internet Banking in order to benefit from the personal information service.

Although Denizbank’s SMS Confirmation System is covering every mobile phone users, SMS Banking Service can be used only by the subscribers of Turkcell and Hazır Kart. Denizbank is continuing its studies rapidly to submit the SMS Banking service to the users of other mobile phone operators.