



BookIT Ltd.

Could it be easier – or more secure?

BookIT's iSMS® text messaging solutions allow customers to be reached very easily and enable them to accept and pay for products and services from any mobile phone without any additional software or hardware – quickly, easily, and securely.



A familiar sight for anyone used to paying by credit card. Now users will also be use their credit cards for easy payment via their mobile phones, thanks to the world's first authentication service that enables mobile payments to be made from any mobile phone and via any operator. Photo courtesy of Luottokunta

BookIT's iSMS® solutions can benefit a variety of enterprises and organisations and offer significant financial and process improvements over traditional SMS applications, e-mail, or phone – making light work of communicating with customers, employees, or other groups of people.

BookIT's DDM® – the technology behind iSMS® – enables chains of SMS messages to be created, so that when someone replies to a text message, the recipient knows with certainty what message they are responding to and what the full context of that message is. It may sound simple,

and in principle it is, but traditional SMS simply cannot do this.

DDM® enhances the standard SMS infrastructure with a unique Intelligent SMS capability that includes session management and automatic secure authentication to enable easy-to-use and secure communications between applications and mobile phones. Application-to-person dialogues and transactions, and asynchronous iSMS® sessions, are managed via industry-standard server platforms and standard Internet protocols to simplify deployment.

In addition to linking text messages into

two-way dialogues, iSMS® also allows users to make selections from multiple-choice options by replying with just one letter – opening up the way for bringing sophisticated services to anyone with a mobile phone.

iSMS® is already used by 3.7 million Finns and is making growing headway internationally. One of the most popular applications to date has been Finnair's mCheck-in service. When Finnair transferred their mobile check-in from a keyword-based service to iSMS® one-button response, their adoption rate went from 1% to 76% almost overnight.



“In addition to all its other benefits, iSMS® text messaging has the very real potential to save lives in crisis situations.”



One of the most popular iSMS® applications to date has been Finnair’s mCheck-in service. Photo courtesy of Finnair

AUTHENTICATED MOBILE PAYMENTS

Working with Luottokunta, Finland’s leading card payment service provider, and Microsoft, BookIT has recently developed the world’s first authentication service that enables mobile payments to be made from any mobile phone and via any operator.

Known as Luottokunta eMobile, the service is based on iSMS® and a new authentication method, which gives consumers an easy way to purchase services, and vendors a flexible way of boosting sales. The advantage is that no accessories or applications are needed to do this, unlike earlier systems, which required a separate certificate on a phone’s SIM card to authenticate a mobile phone and its user or the use of a mobile wallet.

Thanks to iSMS® technology, users can use any VISA or MasterCard card they have registered for the service. Authentication takes place via the cloud, where a unique and unforgeable ‘fingerprint’ is created for each transaction. All the end-user sees is an ordinary text message, sent by

the service provider to the customer. To identify themselves and make a payment, users just need to respond, by typing a specific letter for example.

Unlike ordinary text messages, which are easy to forge, the authentication offered by Luottokunta eMobile is highly secure. Payment transactions always remain within the Luottokunta system and Luottokunta is responsible for data protection throughout.

The system is ideally suited to repeated and routine payments, such as travel and cinema tickets, subscriptions, car parking charges, and vending machine purchases. Finnair customers will now be able to pay for on-board purchases or airport services, for example, avoiding the time-consuming queues at checkouts that can often deter people from making a purchase in the first place.

Luottokunta eMobile is free for the consumer and can be used with any European credit or debit card in addition to Finnish cards. Charges for the service are covered by the companies using it.

Helping out in a crisis

iSMS® showed that it can also help out in a crisis recently when it was used by the Finnish Ministry for Foreign Affairs to help contact Finns in Japan in the wake of the earthquake and tsunami that hit the country in March 2001.

It proved a very efficient way of reaching a large number of people and supplementing the Ministry’s call centre, Facebook, and Twitter at a time when Japanese telecommunication channels quickly became overloaded. The iSMS®-based emergency communication system allowed real-time emergency information to be broadcast to recipients and immediate responses to be received.

The priority messaging and intelligent roaming offered by iSMS®, which allows messages to get through to crises areas even when telecommunications channels are overloaded, also proved useful when most flights in Europe were cancelled because of the Icelandic volcanic ash cloud in 2010. iSMS® was used to send and receive over 750,000 messages for travellers who could not get through to travel agencies’ call centres.

BookIT’s iSMS® was also used by Finnish travel agency and Finnair subsidiary, Suomen Matkatoimisto, at the 2010 Olympic Games in Vancouver to offer travellers an emergency text message alert and communication service. In addition to emergency alerts, travellers were also periodically sent alerts offering a variety of services including discounted meals, special day trips, and VIP bus services.

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