

## Electronic banking

Category: Electronic banking

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Written by EPP

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Electronic banking is made up of the services offered through electronic payment channels (computer, tablet, ATM, POS, landline and / or mobile). These services allow you to carry out different types of operations (service payments, balance inquiries, transfers, change of limits, payments to ONAT, payment of credits, mobile recharge, others) without having to go to the bank branch.

### Services

**Bantel or telephone banking:** it is a service that is accessed through the telephone and with the use of the magnetic card. Through this service, the client can make payments of the telephone, electric bills, payment of car sheets, payment of taxes to ONAT, balance inquiry and transfers.

**Kiosk:** system enabled in some branches so that the client can personally manage various operations: balance inquiry, bill payment, transfers and consultation of previous operations. You can also access it through the intranet and internet at <https://www.kiosco.bandec.cu/kiosco>.

**Virtual Bandec:** a tool aimed at companies and accounts intended to operate online accounting actions, which allows clients to manage their accounts 24 hours a day and contract other services from their office or home, with the advantage of not having to go to the bank.

**Transfermóvil or mobile banking:** it is a service that, through an android application (transfermóvil) for mobile devices (cell phone or tablet), allows the client to make balance inquiries, bill payments, transfers and consultation of previous operations.

**Payment gateway:** it is an electronic payment system that transfers money between buyer and seller in an electronic purchase and sale. It is a provider of e-commerce application services, used by both natural and legal persons (institutions, companies, agencies, etc.).

*To access the various services of electronic banking, the client must have a multi-bank card, which can be requested at any of our bank*

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