

Electronic banking

Category: Bandec

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Written by Equipo de Producción Nacional

Hits: 1932

Transferring mobile

Electronic payment channel through android application or USSD codes that Bandec offers its clients so that they can quickly and safely carry out various operations with their accounts.

Requirements to access the service:

-To require the service you must have a cell line.

-Owning RED debit card issued by Bandec.

-Owning a Multibank card, if you do not have one or both cards, you can apply for them in the bank branches of the territory.

With the application you can:

-Make transfers to other Red Bandec card accounts or other banks.

-Pay electricity, telephone and ONAT services.

-Check the balance of all associated cards.

-Consult the amount of the service invoice that must be paid.

-View the last 10 movements made on the card.

There are two ways to use the service depending on the type of customer device:

1. Through the application designed for android phones.
2. Using the following USSD codes (for non-android phones):

To obtain the android application and its updates, you can request them at any Bandec branch.

Benefits:

- Travel to commercial or bank offices is eliminated.
- Access at any time and day from anywhere.
- Security and transparency in its operations.
- Information instantly.

To acquire the apk it can also be through the ETECSA website (www.etcusa.cu), there you can download the latest version. This page

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is freely accessible by activating mobile data.

Bantel

Telephone banking service (BANTEL), which gives you the possibility of making service payments and other operations from a phone call.

To make use of this service, interested parties must have a magnetic stripe card issued by Bandec and request BANTEL service at any branch of the bank itself. In addition, they will be given a MULTIBANK card that will have a personal access key (PIN) and the card number that will allow them to identify themselves when they contact the call center.

Calling the number 78671996 in Havana and 080201996 for the rest of the country with preferential rate, you can:

- Pay phone bill
- Pay electricity bill
- Check account balance
- Transfer balances between cards

It can be used from any telephone and allows the payment of more than one invoice, yours or someone else's, charged to the account of the person requesting it if the balance allows it.

¿How to activate the service for the first time?

When calling the indicated telephones, the operator will request:

1. Your MULTIBANCA card number.
2. Then randomly the digits of your password (PIN).
3. A number from your matrix to verify the authenticity of the caller.
4. The code of your invoices only once, since this data will be correctly registered for future payments.

How to carry out the operations?

- Call Monday through Sunday from 8:00 am to 8:00 pm.
- Identify with your personal password.
- Report on the operation to be performed.
- If you are going to pay for services, offer the code of the corresponding invoices.
- When executing the transaction you will be informed if the payment was registered.

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- You can have written proof through the ATM, requesting in the menu of the option the Retrieve payment receipts option, selecting the PRINT option.

With BANTEL you can:

- Not having to go to the commercial office or bank.
- Operate on a wider schedule, regardless of holidays or weekends.
- Have more information and flexibility to operate your account.

Virtual Bandec: Manage the finances of your company or business

It is the possibility of operating your accounts remotely, using a group of services designed so that the entrepreneur has more time and information without neglecting the basic financial needs of their activity, all in an environment of maximum security, transparency and immediacy.

For you, as a client, we offer you a growing number of possibilities:

- Account statement inquiries.
- Check availability of funds.
- Consultation of account movements in one day.
- Tax payments (ONAT).
- Fund transfers.
- Multiple transfers.
- Collection orders.
- Request for checkbooks.
- Retrieve receipt.
- Financing and amortization of loans.
- Accreditation of payroll of magnetic cards.

Access: Internet www.bandec.cu/virtualbandec

New.vb.bandec.cu/virtualbandec modem

To access the service, you must have the minimum equipment:

- Any operating system.
- Web browser: Mozilla Firefox, Google Chrome or similar.
- Internet access, intranet or telephone access and internal or external modem.

Advantage

- Simple and friendly operation.
- High standards of security and reliability.
- Flexibility of schedules and days to operate.
- Reduction of expenses for travel to the branch.
- Information available at the moment.

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If you are interested in this service, go to the Bandec branch where it operates, to process your request.

Kiosk

This is one of the payment channels that Bandec makes available to natural persons, both its clients and its own workers, at all levels, for the execution of their personal operations. This channel allows them to access electronically the services detailed below, from any PC, mobile or Tablet, either personal or institutional, with access to the national intranet or internet, without the need to go to the bank branch or to an ATM :

Without having a Multibanking Card:

Those clients who do not have a Multibank Card, or having applied for it, do not have it yet, will be able to access the following basic services, which do not imply accounting as they are mainly consultations:

- Know the balance of the card account with which you have registered and the latest movements made.
- Consult the limits established for it, daily and by operation.
- Access the current exchange rate and convert a given amount, both for purchase and for sale.
- Know the last 10 service payments and / or transfers sent, the payment of a particular invoice that has been paid without being contracted, as well as retrieve, download and print the payment receipt.

With Multi-Bank Card:

After authentication:

- Know the balance, latest movements and limits of all your card accounts.
- Modify the daily limit if necessary (this modification only remains in force 24 hours).
- Make transfers to other RED card accounts, either from Bandec or from other banks, both in national currency and in CUC.
- Send Transfers directed to natural persons to any branch of the banking system.

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-Association with one or more multi-bank card accounts and contracting of the different payment channels.

-Contract the payment of services such as:

- • Electricity
- • Phone
- • Regular Bank Transfers
- • Payments to ONAT

In the case of paying the invoices for the services provided in CUP, by means of a RED Debit Card in CUC, the CADECA Exchange Rate will be applied.

-Know the updated balance of all your accounts in Bandec (any of the saving modalities including the formation of funds, personal credits, etc.).

-Increase the balance of your fund formation account, through transfers from your card account.

-Amortize personal credits of their own or of other holders with loans in Bandec or in other banks of the system.

-Change the personal identification number, PIN, of the Multibanca card.

-Update your profile data, such as email address, telephone and personal phrase.

-Allows you to download the most updated version of the Transfervóvil application.

This service offers the following advantages:

- Always have at your disposal, and from no one else, the balances of your accounts, of any kind.
- Not having to go to a branch or ATM to settle your invoices, other obligations, or transfer funds.
- Make the payment of the services of family or friends.
- If you have RED Debit Cards in both currencies, you can make payments in the currency of your choice, provided they are registered.
- Make currency exchanges between your cards without having to go to CADECA or an ATM.
- Do not incur the telephone costs.
- Possibility of increasing the balance of your savings or fund formation account, without the need to go to the bank branch.
- Amortize your personal credits and that of family or friends.
- If you want to incorporate a new service or cancel one already contracted, either due to changes in the client's identifier or for other reasons, you can do it from your own team without having to appear at the bank.

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- By means of the 'Last movements' option, you can periodically find out the operations carried out on your RED Debit Card account, whether or not they have been ordered by the client, without the need to request the bank to issue Account Statements or pay commissions for it.

- Through the option of "10 last service payments and / or transfers issued" you can know in a summarized way the References of the payments made.

Go to the branch to which your RED Debit Cards are linked, specifically to the Personal Banking area, and request the hiring of the payment channel.

<https://www.kiosco.bandec.cu/kiosco>

Through any terminal with access to the Cuban Intranet or the Internet, such as:

- Bank offices
- The Young Computer Club
- The PC located in the branch lounge
- WI-FI zones

ATMs

An **ATM** is a vending machine used to withdraw money using a plastic card with a magnetic stripe, for example, a debit card and a credit card, without the need for Bank staff.

Cashiers usually carry out the following operations:

- Extraction of cash from the bank account or debit
- Balance inquiry and last operations
- Change of password
- Change of Cadeca
- Payment of service (payment of telephone and electricity bills)
- Money transfer

Telephone banking

Mobile banking

Update USSD Codes

Codes

*444*49*02*PAN#

*444*40*02#

*444*41#

Option

to register

Authenticate

Pay Electricity

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*444*42#	Payment Telephone
*444*43#	ONAT payment
*444*45#	Transfer
*444*46#	Balance inquiry
*444*47#	Consult Service
*444*48#	Latest Operations
*444*56*RC05#	ONAT consultation
*444*69#	Key change
*444*70#	Disconnect
*444*68*02#	Delete Record
*444*52#	Add invoice, Consult invoice, Pay invoice, Delete invoice
*444*60#	Change of Card
*444*61#	Card Limit Change
*444*62#	Check Limit Card
*444*63#	Last Payments
*444*55#	Amortization
*444*58#	Check all your accounts
*444*54#	Recharge Mobile