



Transfermovil and EnZona Cuban payment platforms

Category: News

Created: Wednesday, 19 May 2021 08:03 – Last Updated: Tuesday, 18 May 2021 10:15

Written by Lianet Camila Samón Veloso

Hits: 1378

<div><div><div>PASARELAS DE PAGO CUBANAS COMPARATIVA - 10 FEB. 2020</div></div><div></div><div></div></div>		
PRESTACIONES	TRANSFERMÓVIL	ENZONA
DESARROLLADORES	Etecsa y bancos cubanos (Bandec, BPA, Metropolitano)	Xetid y Banco Central de Cuba
FUNCIONAMIENTO	Códigos USSD	Conexión a Internet
PAGO DE FACTURAS Y SERVICIOS	Electricidad, gas, teléfono, giros postales, ONAT, recargas Nauta y de celulares	Electricidad
PLATAFORMAS	APK	APK y web
CANTIDAD DE USUARIOS REGISTRADOS	500 000	23 000
CANTIDAD DE CONSULTAS PERMITIDAS	3	ilimitadas
OPERACIONES	Solo permite el pago de servicios	Permite el pago y venta de servicios
CREDENCIALES DE AUTENTICACIÓN	Clave de tarjeta matriz asociada a tarjeta bancaria y PIN en algunos casos.	Teléfono, correo electrónico, nombre, carnet de identidad y contraseña

These platforms have been very useful in recent times since it is not necessary to leave home to pay bills, recharge balance or check the status of bank accounts.

The operation of both is quite similar since they allow operations such as transferring money, knowing the balance of accounts backed by magnetic cards, payment of services and subscriptions, but they do not, in the end, have exactly the same benefits. Here is an explanation of how it works:

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TRANSFERMÓVIL



Transfervóvil is an application developed by ETECSA and works through USSD messages (as if you were checking the balance: they send you a message and it doesn't spend). With approximately half a million users so far, the Transfervóvil application is a computer platform that began its services in 2015, with a module for Telecommunications Agents, developed by ETECSA and the Metropolitano, Popular de Ahorro y de Crédito y Comercio banks. In this application and using a main card associated with a bank card, it is possible to manage national telecommunications services and make online payment of telephone and electricity bills, among other benefits.

What do you need to use Transfervóvil?

A mobile with Android operating system, version 4.4 or higher.

A parent card belonging to the Metropolitano (BANMET), Credit and Commerce (BANDEC) or Popular de Ahorro (BPA) banks.

Then, you must install the application and REGISTER by accessing the CONFIGURATION option of your bank.

To make payments for each of the services available on Transfervóvil, bank cards will be used depending on the Bank to which you belong.

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¿Por qué usar Transfermóvil?

Porque te permite:

- Pagar en tiendas virtuales.
Pagar servicios y realizar trámites bancarios.
- Recibir descuentos por el pago de los servicios de ETECSA.
- Gestionar planes de Datos, Voz y SMS sin marcar códigos.
- Realizar todas las operaciones sin activar los datos móviles.

Descárgala en:
www.etecsa.cu www.apklis.cu

Contáctenos...
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Todo lo que puedes hacer con Transfermóvil

Pago de servicios

- Teléfono
- Electricidad
- Agua
- Gas*
- Impuestos (ONAT)
- Giro postal

Pago en línea

- En tienda a través de QR.
- En tiendas virtuales.

Servicios de telecomunicaciones

• Recargas y microRecargas	• Gestionar planes de Datos, SMS, Voz y Amigos
• Recargar nauta	• Votomóvil
• Recargar propia	• Recargar de móvil con bono
• Transferir Saldo	• Consultar estado de bono
• Adelantar Saldo	• Conocer ofertas, tarifas y promociones vigentes
• Consultar Saldo	

Trámites y operaciones bancarias

• Transferencia de saldo de la tarjeta	• Reimpresión de tarjetas magnéticas*
• Cambio de límites	• Generar código PIN*
• Cambio de PIN	• Cambio de clave
• Asociar cuenta	• Imprimir tarjeta USD*
• Consultar saldo de tarjeta	• Últimas operaciones.

*Estos servicios no están disponibles para todos los bancos





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APLICACIÓN ENZONA:



It was launched in July 2019 and the initiative was carried out by the Defense Information Technology Company (Xetid) and it does require mobile data consumption, but ... good news: you can use the 300 megabytes of navigation on it national. EnZona has several application environments. Thus, from a smartphone or a computer connected to the national network, the commercial and financial operations needed by both state-owned companies, the private sector and the general population can be carried out without the need to use cash. Its strong point: electronic commerce.

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< Autenticación

ENZONA



AUTENTICAR

No tienes cuenta? [Registrar ahora](#)



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Cubacel

27 % 6:05 p. m.

< Autenticación

ENZONA

Correo electrónico o teléfono



AUTENTICAR

No tienes cuenta? [Registrar ahora](#)



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Cubacel

27 % 6:06 p. m.

< Autenticación

ENZONA

Celular o Correo Electrónico



escriba los caracteres de la imagen

REGISTRAR



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Cubacel

56 % 12:37 p. m.

< Autenticación

ENZONA

Nombre *



Apellidos *



jorgenoris@protonmail.com



Contraseña *



Confirmar Contraseña *



Celular



Acepto la **Política de Privacidad**



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Luckily to register, the application does not ask for so much information, for now you only need a phone number or email to register.

Once registered, you have to fill in the information they ask for and accept the privacy policy if you agree.

You are already registered in the application, but can I start transferring money? Obviously not, the application does not yet have an artificial intelligence that allows guessing which are the bank accounts or your magnetic cards, so the next step is to add them.

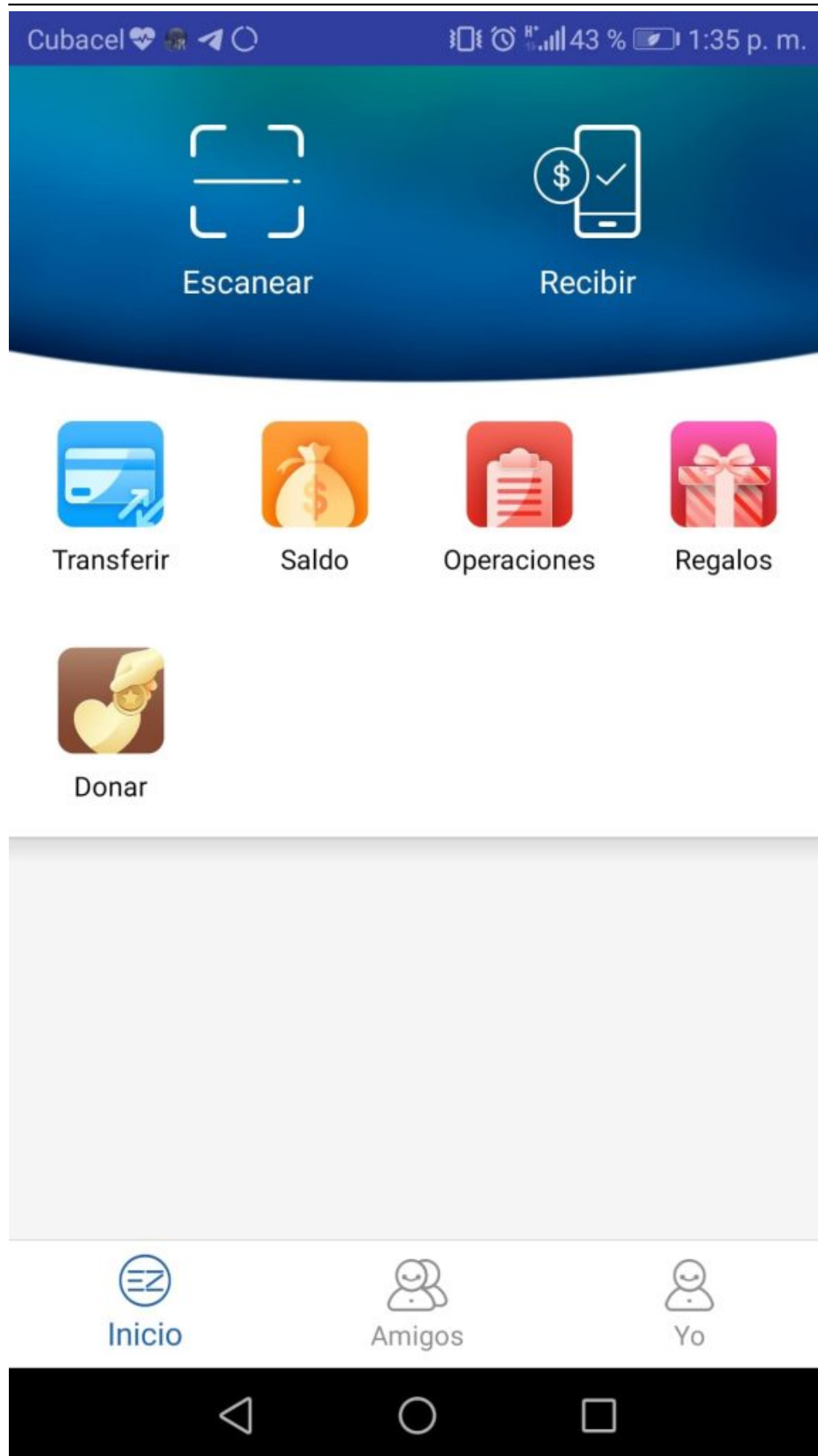
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To add the magnetic card (s) that belong to us, we go to the lower right corner where it says "I" and we touch it, in this menu we will choose the magnetic card to add their data.

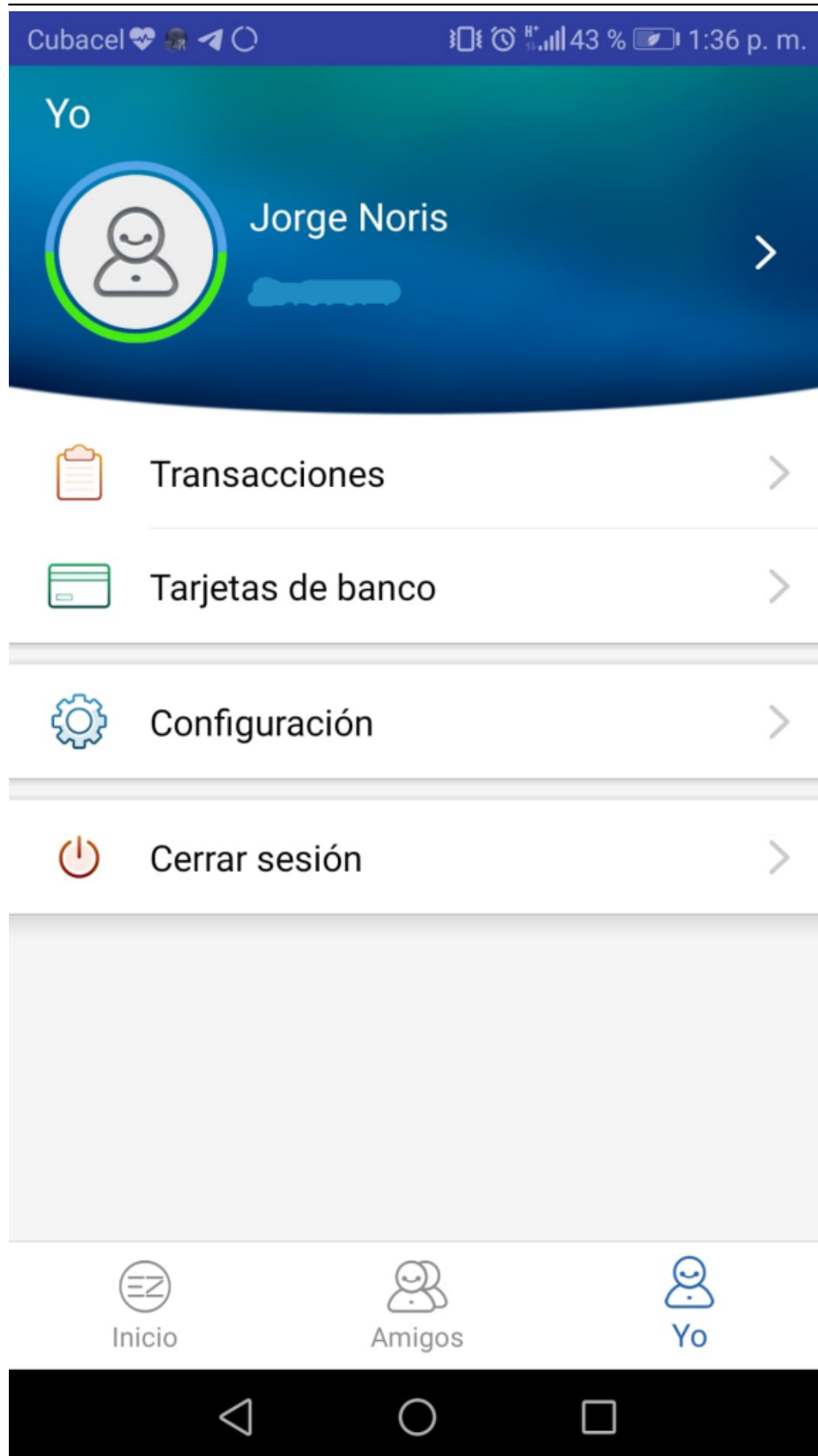
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The information that they request from us about the magnetic card is easy to obtain, the number of the card, the holder and the expiration date.

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Cubacel

79 % 9:48 a. m.

<

Agregar tarjeta bancaria

No. tarjeta:

**** *
**** *
**** *
**** *

Titular:

José Pérez

Fecha de expiración:

mmyy

Al realizar el registro de su tarjeta, EnZona realizara un DEBITO a su cuenta, con un Importe igual o inferior a 1.00 CUP, generando a su vez el código de activación de su tarjeta, garantizando así que solo UD pueda realizar dicha operación.

ACEPTAR

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As explained in the application, once registered it generates a cost equal to or less than \$ 1.00 CUP that will help you activate the card through the transfer code that will appear when you check the latest operations at the ATM or through transfermóvil .

RED

FECHA:30/07/19 16:07:03 NUMERO:00000432
CAJERO: CUBA Y TTE. REY H. VIEJA C. HABANA CU

TARJETA: 920406XXXXXX0990 TRANS: 432786

**CONSULTA DE ULTIMOS
MOVIMIENTOS**

CUENTA: AHORRO

28/07/19 DB ENZ TR EZ9295- 0.18
25/07/19 DB ATM ----- 60.00
19/07/19 DB ATM ----- 50.00
19/07/19 DB ATM ----- 150.00
18/07/19 CR EA ----- 259.40
17/07/19 DB ATM ----- 30.00
12/07/19 DB ATM ----- 250.00
10/07/19 DB ATM ----- 100.00
09/07/19 DB ATM LUZ----- 49.40
09/07/19 DB ATM ----- 200.00
SALDO CONTABLE: CRED 0.15
SALDO DISPONIBLE: CRED 0.15

GRACIAS POR USAR NUESTRA RED

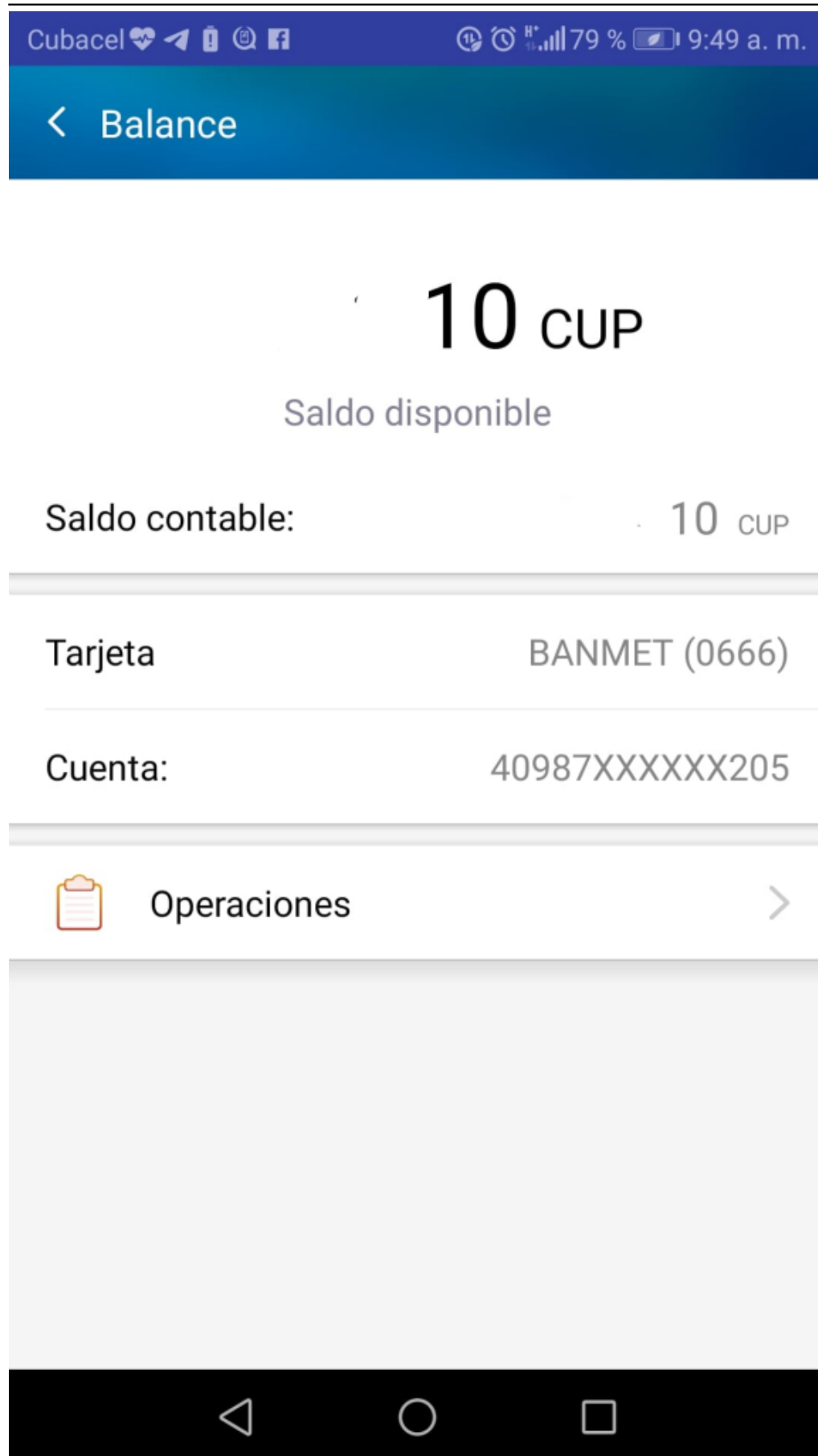
To know what the code is, it will start with EZ followed by 4 numbers, in the above case the code is 9295 and the amount of the transfer was 0.18. Once the magnetic card (s) has been validated, you can make balance inquiries where it will show your account information, and voila, you are now an official ENZONA user.

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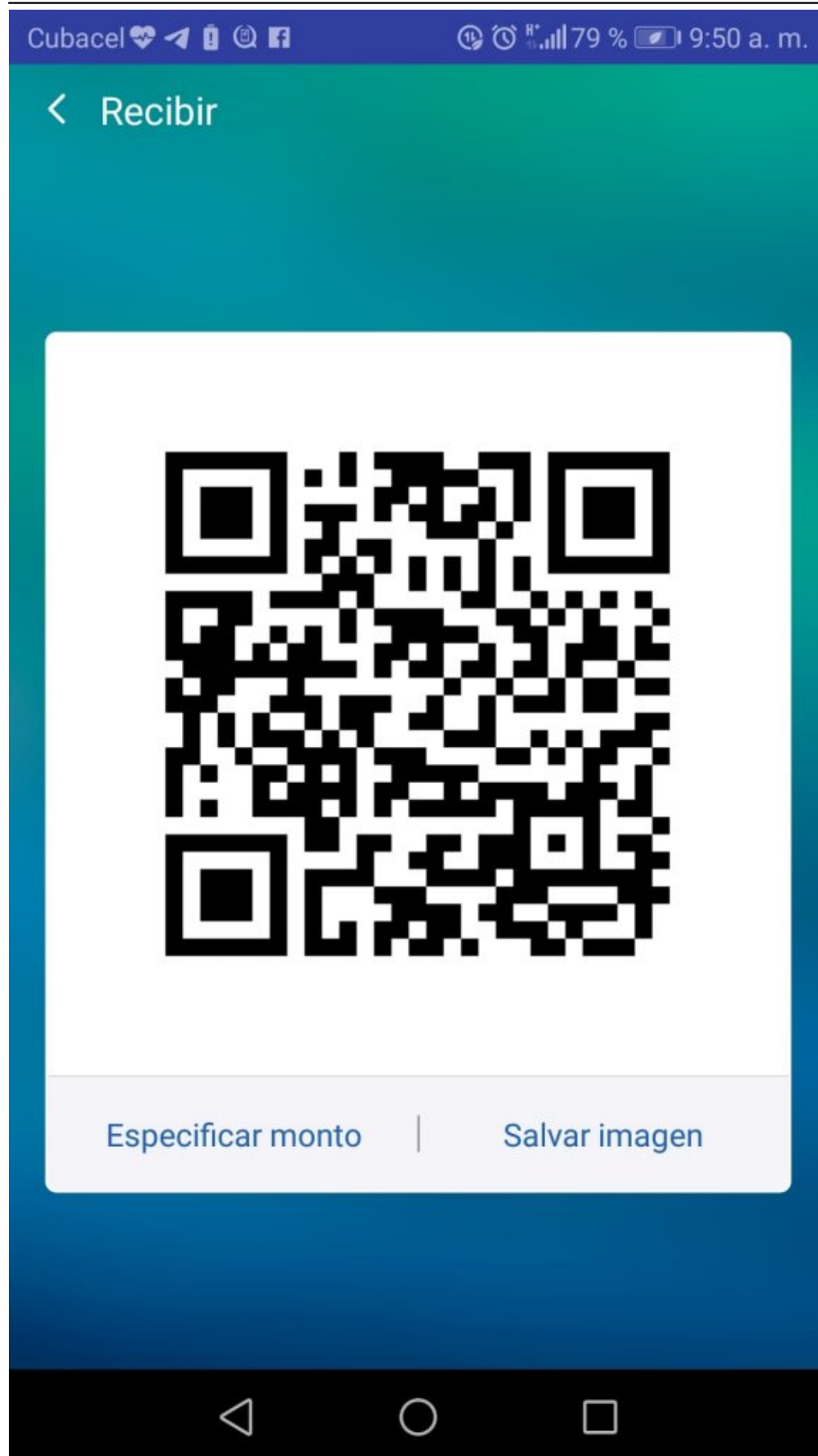
You can also send or receive an amount of money through a QR, facilitating this having to give certain information that many times we do not know by heart, such as the card number, we just have to touch where it says scan or receive to generate the QR.

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For now these are the actions that you will be able to perform in the EnZona application, later new functionalities will be added, which will surely be announced in each update, so we suggest you follow closely this tool that promises to become a prop of online transactions of electronic commerce in our country, and thus be able to be in the zone (worth the redundancy).

Common features:

For its part, registration in Transfermóvil is free, although it requires going through the process of obtaining the cards from the parent of the Bank to which you belong: Multibanca de BANDEC or Matricial de BPA.

For payments, the two applications have implemented the option of scanning a QR code (a barcode, like those of a lifetime, but this is two-dimensional and stores encoded data such as the amount to be paid).

EnZona goes a little further, and as it intends to unify all Cuban electronic commerce, when registering it has two categories, "Clients" and "Business". In its "merchant profile" section, details and information about different businesses or companies are specified. Through this application you can show the offer and receive payments for the services.

For its part, Transfermóvil offers an exclusive option: mobile voting, a televoting platform for when an entity is interested in summoning the opinion of users in relation to a certain service. Transfermóvil also allows the opening of USD accounts (for BANDEC users). The application and registration is through the application and you only have to go to the bank to pick it up.

In addition, those who work as Telecommunications Agents would avoid traveling frequently to the ETECSA offices, since they can consult and pay fixed telephone bills, recharge the balance of mobile phones and Nauta accounts. By carrying out these actions they will continue to receive a benefit.

A common user (non-agent), can also, after receiving the respective receipt, pay the services of: Electricity, Water, Telephone, Gas, ONAT taxes and transfer balance to other accounts. Before these options appeared, you had to go to the nearest ATM in order to complete the transaction.

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If you pay in stores through POS, from the Enzona application you can change and / or check the limits of operations.

Regarding security, both platforms use digital certificates that ensure data protection. Even so, it is necessary, if you log in through the Enzona website, that you pay attention and verify that you have done so through the enzyona.net site. T

In short, Enzona and Transfermóvil are excellent options.

Download Transfermóvil

Download <https://www.apklis.cu/application/cu.etecsa.cubacel.tr.tm>

Download https://www.etecsa.cu/telefonía_movil/transfermovil/

Download Enzona

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