

# Alternate Delivery Channels

Banking offers a myriad of ways women can conduct their day to day transactions. A common way for women to access the funds in their account is as follows:

1. Automated teller machines (ATMs)
2. Point-of-sale terminals (POS)
3. Online access

## ATMs

A popular type of method to access funds is through the automated teller machines (ATM). ATMs allow customers to conduct a variety of transactions on their accounts, such as withdrawals, deposits, loan and credit card payments, and balance and account history inquiries

## Point-of-Sale Terminals

Another type of method is through a point-of-sale (POS) terminal. A POS terminal is located at a merchant, and the customer uses the terminal to authorize a transfer of funds from his or her deposit account directly to the merchant's bank account. To authorize the transaction, the customer presents a debit card, which is similar to an ATM card except that the only transactions that can be authorized are transfers from the account.

Additionally, credit card serves the same purpose. It allows the accountholder to buy goods and services based on the holder's promise to pay for these goods and services.

## Online Access

Financial institutions establish web sites with varying degrees of transaction capability. These programs usually require the customer to use a personal identification number to access his or her accounts. HBL Internet banking and HBL Mobile App connect the customer with the online world.

## HBL Internet Banking

A simple, hassle-free and secured Internet banking service that allows HBL CreditCard customers to perform banking transactions through the Internet anywhere and anytime of the day. Register at [www.hblbank.com](http://www.hblbank.com) and you can view your monthly statement, follow payment status and make bill payments along with a host of other online services.

## HBL Mobile App

HBL mobile is an app designed to facilitate the customer as it enables them to conduct banking on the go.

Follow the link below, to find more about the benefits of Mobile App.

<https://www.hbl.com/mobile>