

# Multibanco Machines & How To Use Them

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The Multibanco machines of Portugal look the same as any other ATM machine at first glance, but they are a whole lot more & in effect are like ATMs on steroids.

You can use the Multibanco machines not only for cash withdrawals but also for pretty much everything from paying bills & online shopping payments to taxes to bank transfers to buying fishing & other licences but they're not easy for us immigrants to understand how to use them as quite understandably, they are only in the language of our host country but you'll find the table below will tell you all the basics of what you need to know & do & another helpful tip will be if you hold a phone or device to view the screen then you can use the translator app to convert it to the language of your choice.

<b>PORTUGUESE</b>	<b>ENGLISH</b>
Levantamento	Withdrawals
Consultas de Saldo	Balance enquiry
Movimentos	Transaction enquiry
Transferências de Segunda Conta a Primeira Conta	Transfers from second to first account
Transferências de Primeira Conta a Segunda Conta	Transfers from first account to second account
Transferência Interbancária	Inter-bank transfers
Pagamentos ao Sector Estado	Payments to the state sector
Pagamento ao Sector Publico	Payments to the public sector
Pagamentos a Segurança Social	Payments to social security
Pagamentos de Serviços e Compras	Paying for goods and services
Recibo	Receipt
Retirar O Seu Dinheiro	Please take your money
Em Actualização. Dirigir-se ao Multibanco mais Próximo	The machine is temporarily out of order, go to another Multibanco Machine

Another useful tip is if you see someone (especially an older person) using the machine whilst you wait then look to see if they are holding a handful of papers as if they are, it almost certainly means they will be paying all their bills & will probably be there for a significant time so the best thing you can do is look for the nearest café & go & have a coffee & then try later.

Oh & if withdrawing cash using a non-Portuguese card then always reject the conversion rate as by accepting it, you'll be stung on that exchange rate.

## **Paying Bills via the Multibanco System**

Household bills (gas, telephone, electricity) can be paid for through the Multibanco ATMs.

Each bill has a box with the payment details and references which need to be keyed into specific fields on screen when at the ATM. At the Multibanco ATM:

Select MB – Pagamento por Multibanco (MB – Payment by Multibanco)

Then key in the entidade, the company 5-digit Reference Number in the box on the bill

Then type the referência, the 9-digit bill and customer reference number

The montante, amount in Euros, key in the figures and press "Confirmar"

The MB machine will automatically issue a receipt which is proof of payment and contains the time, date, company reference details and amount paid.

This should be kept with the bill as proof of payment should a problem arise.