



## Review Caixa

### Caixa Econômica Federal

It is an application widely used today, it belongs to the bank Caixa Econômica Federal de Brasil and is used to make transfers, payments, check balance, among others without having to go to the bank a single click away and so very easy and intuitive

If you still do not have the **Caixa Tem** application, you simply have to go to the Google Play Store or IOS store and enter the name of the app in the search engine to download and install it. Once you click on open it gives you the option to access with a Demo account (Sample) so you can test if you like it or not and what the features are.

If you want to access from your mobile, computer or tablet with your own account once you have entered the application from the store, the start image will appear and at the top there will be 3 lines where you must choose "access with another identifier", then "You are new", on the next screen you indicate the option "I am a customer of caixabank but I do not have access", fill in the information requested, your ID, the last 4 digits of your card, then continue and they will send you some accesses with validation by sms to continue. Signing up is fairly easy and following the steps should be done quickly.

Once you have a username and password you access the application with the latest technology and services in its web or app version to access your account easily, quickly, without having to move a single foot from where you are as long as you have Internet access.

As soon as you enter the application, the first thing you can see on the home page is the menu where different options appear, such as "My Finances". You can see the accounts you have, for example, if you have one from the United States, from Brazil, from Spain with a limit of 5 accounts. If for example you would like to see a particular one like the one in Brazil, you must click on it and all the information with the movements of such account will be displayed; You can see "all" the movements or also choose to see only the "Income" or "Expenses" that are ordered by date so that it is easier to know exactly what was done each day, the first movements that will be seen are the most recent, the order is from today backwards. If you want to see more detail about a particular movement, you simply have to click on it and it will show you more information, which you can even share via email or WhatsApp, as well as the option to see the transaction receipt.

Then you can also see the information of your cards, you can have classic visa or Visa Electron credit, it tells you how much you have used and how much is available to you. If you want to see more detailed information you must click where it says "My cards" where a drop-down menu will appear with the list of all the cards you have. Depending on which card you want to go to, you must go over the arrow that appears along with the name and it shows you in more detail the latest movements that the card has had. It is very useful to check if you have spent a lot or not, see exactly what you have invested your money in.

There is another interesting block on the main page of the application is the "My receipts", because all the receipts you have in the different accounts are grouped here and the most recent can be seen at a glance. If you click on "see all" a drop-down will open with the list of receipts and at the top of the screen it will give you the option of choosing the months you want to see. Also next to each receipt you can see its "status" if it has been returned or not. In order to see more information you must go over one of the receipts and it will give you the detail, if you want to not be charged the amount just by clicking on it, you must choose the return option.

The application also allows you to "Pay in installments" for your receipts and add interest to it, that should be looked

at since the receipt depends, perhaps it is convenient for you to pay it in installments if you do not have the money available at that time. If you want to print the receipt if you receive it by email you simply download the file or in preview you click on the print button.

With these simple steps you have already learned the basics you need to know when **downloading Caixa Tem**.

Pros	Cons
<ul style="list-style-type: none"><li>- You can control all your expenses easily</li><li>- If you need a card immediately you have an urgent service</li><li>- Available 24 hours a day</li><li>- You can personalize each expense with your own labels</li></ul>	<ul style="list-style-type: none"><li>- It works only with internet connection.</li><li>- Sometimes it is slow.</li><li>- They pay little interest for your money.</li><li>- Poor telephone service.</li></ul>

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