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Banking Methods of accessing bank accounts through electronic terminals, ATMs, computers, land-lines, and mobile phones. Electronic Funds Transfer ( EFT ) A transfer of funds either from or to an account, which is initiated by giving an instruction through an electronic access method. Password A series of letters and/or numbers for which a customer can access an account. Should be kept secret. Mobile Banking A method of banking where customers have the ability to access bank accounts and information through their mobile phone. 电子银行客户通过电子终端如自动柜员机、计算机、固定电话线和移动电话操纵银行账户的方式。电子资金转账 ( EFT ) 通过电子手段控制账户、发出指令将账户资金转入转出的操作。密码客户用以进入账户的一系列字母和数字的组合。必须严格保密。手机银行客户使用手机进入账户、查询信息的银行交易方式。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)