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The shopper logs in to the Multibanco page. The Multibanco page then displays a payment reference and other details that the shopper can use to make a payment from their internet banking application, or use their bank card in an ATM.

About Multibanco - Worldpay Support : support : alternativepayments : content : multiba...
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Multibanco is an interbank payment solution network in Portugal. This network is a subsidiary of SIBS (Sociedade Interbancaria de Servios S.A.) and offers various payment solutions, including payment provision. Customers can use the Multibanco payment system through online banking systems or by ATM systems.

What is Multibanco? Payment Method Definition - Ikajo : payment-methods : what-is-multibanco
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A expresso "menos 45" (meno 45); um termo vulgar que significa, literalmente, "menos de 45". No sentido este termo poder ser usado 5, em diferentes maneiras 0 0 bet365 distintos contextos
No contexto educativo, "menos 45" pode ser usado para descrever um "velo 0 0 bet365 uma aula 5, em ou exercicio. Por exemplo: Um professor pode dizer (Este exercicio menor), portanto e mais fcil.
popular, "menos 45" pode ser usado para descrever um n