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Electronic commerce: Next step in the computerization of Cuban society

06/03/2019



Understanding and taking advantage of the potential already existent in the country for electronic commerce is key, President Miguel Díaz-Canel Bermúdez insisted to other members of the Council of Ministers and representatives from different government agencies present in a February 22 meeting to examine what has been accomplished in this arena.

Once the first stage of giving the government an electronic presence, with all public institutions creating web pages, is behind us, he said, we can move ahead with a second step, in which the population has greater access to interaction with the government.

At the same time, he called for redoubling efforts to develop electronic commerce. Its use, he said, must be extended throughout the country, since it allows procedures at different levels to be conducted more efficiently and can contribute to avoiding corruption, as all transactions are automatically recorded.

Minister of Domestic Commerce Betsy Díaz Velázquez reported that currently under development are eight projects involving the sale of goods and services. Infrastructure to support their adequate functioning is being gradually created, with priority afforded to quality and security of software, as well as ongoing attention to the results of pilot efforts.

She noted that problems of a subjective and objective nature, which have slowed the progress of designed projects, have been identified, and work in conjunction with all parties involved is advancing, to find solutions and improve management of the process.

Even as the first steps are being taken in this direction, and the volume of transactions being completed electronically is still small, the Minister mentioned projects that are functioning in retail stores like that at Fifth Avenue and 42nd Street in Havana; the Superfácil center that offers Cuban digital contents and software solutions for small private businesses; and the Correos de Cuba virtual store that allows customers to send money orders online.

She also commented that, in an effort to meet the needs of cooperatives and the self-employed, currently under development are two wholesale stores, one that will offer food items and another featuring industrial products.

Also advancing are sites that will allow enterprises to offer slow-moving items in their inventories for sale domestically; to make lodging reservations at national facilities, and offer retail sales via a virtual store integrated with the national electronic payment service and telephone transfer system.

Minister of Communications Jorge Luis Perdomo Di-Lella commented that much untapped potential still exists for electronic commerce between enterprises, which would not only help reduce outstanding accounts payable and receivable, but also contribute to the detection of corruption.

President Díaz-Canel insisted that projects which are already functioning in different areas must be validated, as promptly as possible, to ensure that the necessary security features are in place.

Likewise, he directed representatives from different agencies to design step by step plans to implement electronic commerce, to make greater use of software developed in the country, to give us more sovereignty, he emphasized.

Later on the agenda, Irma Martínez Castrillón, Minister-President of the Central Bank of Cuba, explained the development and use of electronic payment channels and the infrastructure that has been developed to support these.

She reported that, in line with the objective of making banking services increasingly accessible to the population, at the close of 2018 the number of automatic tellers had reached 927, distributed across 70 of the country's municipalities, while projections are in place to gradually extend this service throughout the country. At the same time, work has been done to consolidate the functioning of multi-function recycling tellers and Banca Móvil for cell phones; the number of active magnetic stripe bank cards continues to grow; and the stability of phone banking in the country is evident.

We need to improve communication at all banking levels, she noted, to ensure that people receive information in less technical, easily understood terms.

She likewise emphasized the benefits of using magnetic card readers at sales outlets, popularly known as POS, which not only reduces cash flow in stores, but also makes the sales process more efficient.

Minister of Labor and Social Security Margarita González Fernández called attention to the need to create the conditions to pay all pensions via magnetic card. In addition to reducing the amount of paper used, the process is facilitated for retirees, she said.

Comandante de la Revolución Ramiro Valdés Menéndez, a vice president of the Councils of State and Ministers, emphasized that our electronics industry must advance in the production of devices as well software to support the implementation of proposals in this arena, making possible the use of our own technology, although some components will still need to be imported.

Medardo Morales Martín, head of the Xetid enterprise, reported on the development of digital platforms and systems for electronic commerce that already exist within the country and serve different sectors of society. On the basis of these, he said, different problems can be addressed in a rapid and timely fashion, to contribute to the population's wellbeing, while increasing effectiveness and efficiency of government institutions, production enterprises, and service providers.

He reported that these platforms provide the means to collect, exchange, and analyze data; as well as obtain accurate, immediate, secure, accessible, and transparent information on all transactions, facilitating more timely and well-informed decision-making.

In the area of ??electronic commerce and payments, a variety of virtual stores have been developed for different types of businesses that will facilitate the acquisition and payment of products and services by both entities and individuals.

This effort, he explained, can contribute to expanding electronic commerce in state entities and give people options, with a consequent improvement in quality of life, and in the commercial and financial operations of enterprises.

Other platforms have been designed to allow procedures to be completed and reservations made; provide access to entertainment and information sources; manage intelligent devices, infrastructure such as ATMs, generator sets, and transportation fleets; as well as those that will enable popular participation, allowing an event to be reported or a related suggestion made. Regarding this last aspect, Díaz-Canel Bermúdez commented that this constitutes one more way of interacting with the population, of maintaining direct communication, and immediately learning of any event. There is more than enough potential in the country to develop electronic government and commerce, he emphasized, now it is up to us to make better use of it.

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