The purpose of this study is to analyze one of the biggest electronic banking products in México, from the usability point of view. Two kind of analysis were made: a heuristic analysis and a user test. The heuristic analysis was based on previously defined models by Eason (1984), Leventhal and Barnes (2007) and Bastien and Scapin (1993). The format of the site design has an adequate visual style and legibility, and provides some shortcuts. But the analysis showed some negative issues too, matching the user test results. 7 people, 23 to 37 years old, participated in the user test. It consisted on two on-line transactions on the web service, considered some of the most common transactions, complemented with two questionnaires. Although all of them finished the required tasks, 29% stated they had some problem to do it, and a high percentage (71%) said it was not easy to find the needed sections on the web service. The information they got from the service was understandable just for 43% of the users, and none of them expressed the design and organization of the web service made easier the tasks for them. Based on both analyses, some proposals were made for improving the service.