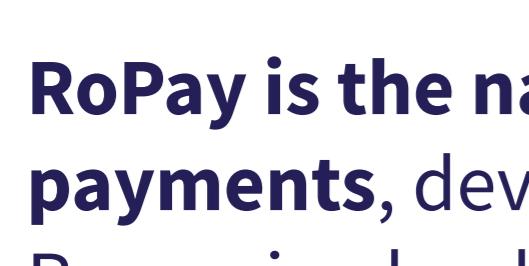


ROPAY ALIAS - SIMPLIFY THE WAY YOU RECEIVE MONEY!

What is RoPay?



RoPay is the national service for instant payments, developed by TRANSFOND and Romanian banks, which enables fast and secure bank transfers **directly from the mobile banking applications of participating banks**, **without manually introducing the payment details** (IBAN, beneficiary name, bank).

What Is RoPay Alias?

The **RoPay Alias** service offered by Vista Bank allows transactions **between individuals based solely on the phone number**. Essentially, RoPay Alias creates an association (alias) between the client's phone number and their bank account, making transfers instant and intuitive.

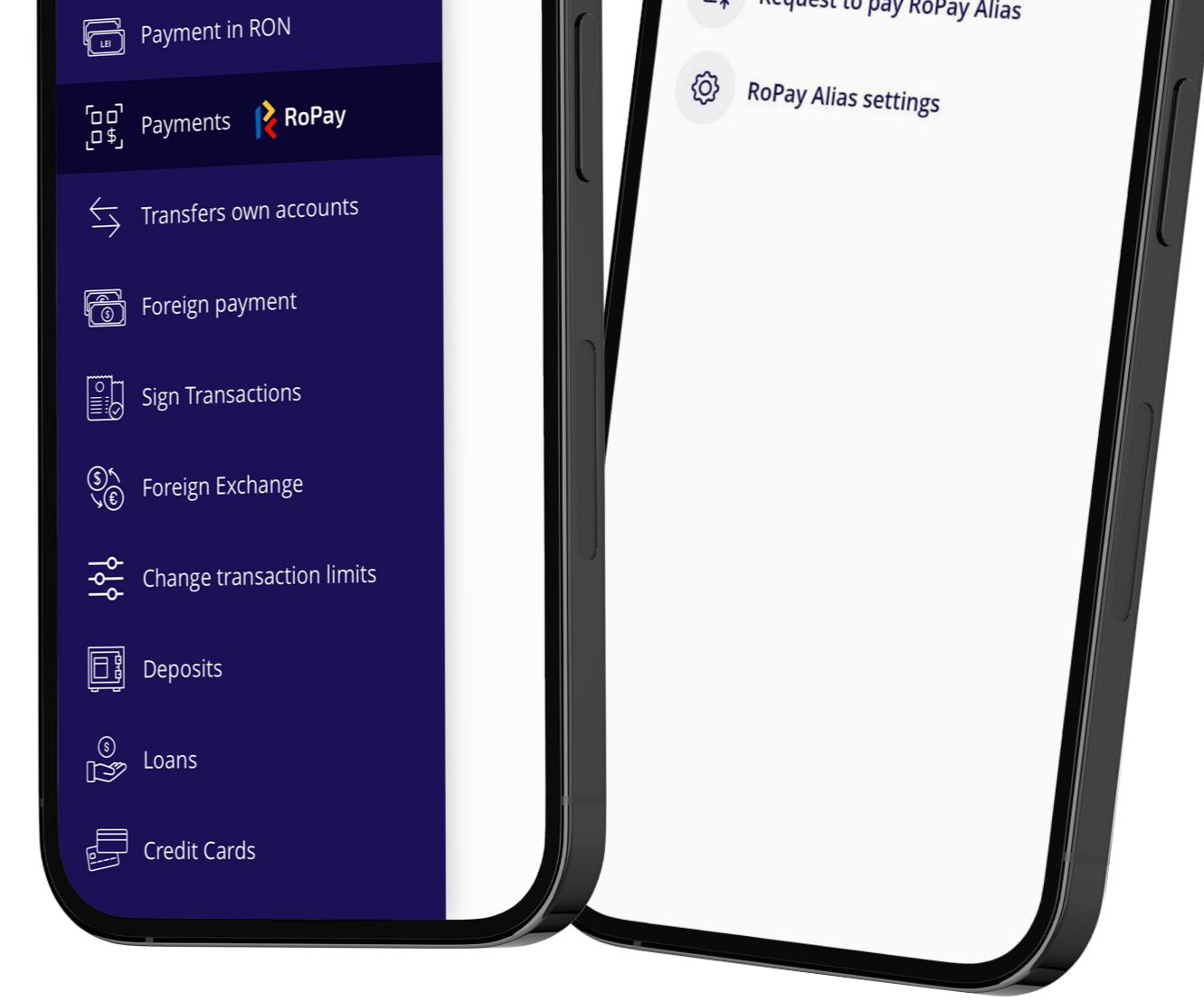
Need to quickly receive money from a friend or colleague? With **RoPay Alias**, everything becomes easier and safer! Now you can request money directly from **Vista Mobile**, and the person you're asking for payment will immediately receive a notification in their banking app.

1

Access the “Request to pay RoPay Alias” menu

From the Vista Mobile Banking app, go to the “Request to pay RoPay Alias” menu.

You send the payment request, the payer receives a notification from their banking app and **has 48 hours** to make the payment.


2

Select the “Request” tab and fill in the Payment Request details

Tap the “Create request” button.

Choose the account where you want to receive the money, enter the desired amount, and select the payer's phone number.

The payer receives a notification from their banking app and can either authorize or reject the payment request. They can accept the requested amount or modify it before sending the money if you check the option “**Amount editable by payer**”.

Once authorized, the money will be credited instantly to your account.

3

Check the payment status

If the payer has completed the payment, you will receive a **confirmation message**.

You can check the status of your payment request in the “**Request**” screen.

RoPay Alias is the modern solution for person-to-person transfers – request money easily, receive it instantly and securely!

