

PAY CONTACTLESS VIA ROPAY DIRECTLY FROM MOBILE BANKING

What is RoPay?

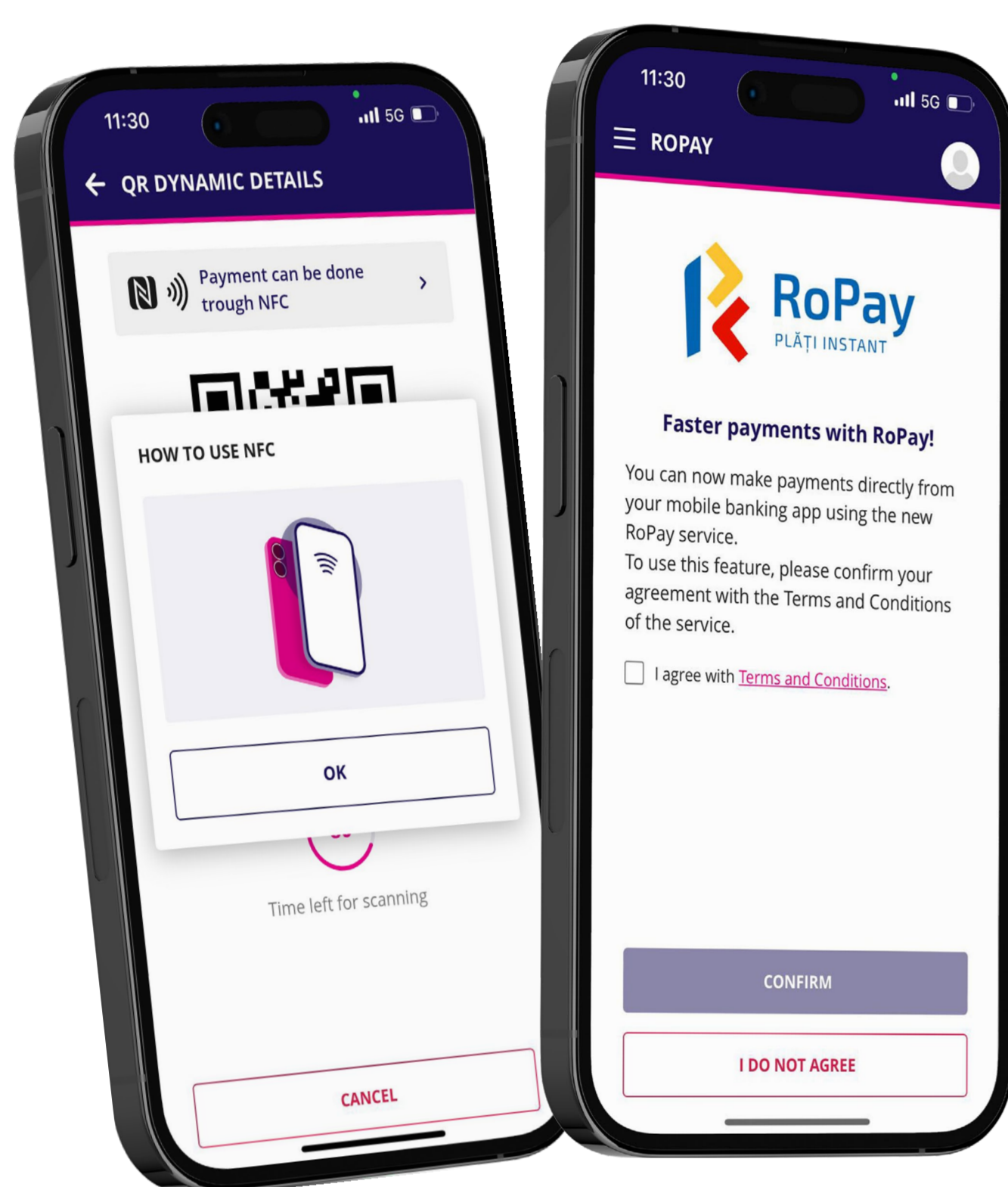


RoPay is the national service for instant payments, developed by TRANSFOND and Romanian banks, which allows fast and secure bank transfers **directly from the mobile banking applications of participating banks**, without introducing manually the payment details.

The RoPay P2P **Contactless/NFC Payments** module offered by Vista Bank allows **individual consumers to make proximity, instant transactions, anytime and free of charge.**

Thus, you can receive / pay money from / to another person by **simply bringing the two phones close together, without knowing or providing the bank data.** Contactless Payments are available **only on phones with Android operating system.**

This guide describes **how to pay money contactless.**



1

Bring your phone next to the Beneficiary's and choose the source account

After the Beneficiary generates the RoPay QR Code in their mobile banking app, **unlock your phone screen and activate the NFC function.** Make sure the Beneficiary also has the NFC function turned on.

Hold your phone close to the Beneficiary's phone, back-to-back. The Vista Mobile Banking app will open automatically and retrieve the payment details contactlessly.

On first use, accept the **RoPay service Terms and Conditions** and **press the "CONFIRM" button.**

Choose the **SOURCE ACCOUNT**, from which you want to pay the money. If the Beneficiary has allowed the Payer to edit the amount, **you will also be able to modify the amount here.**

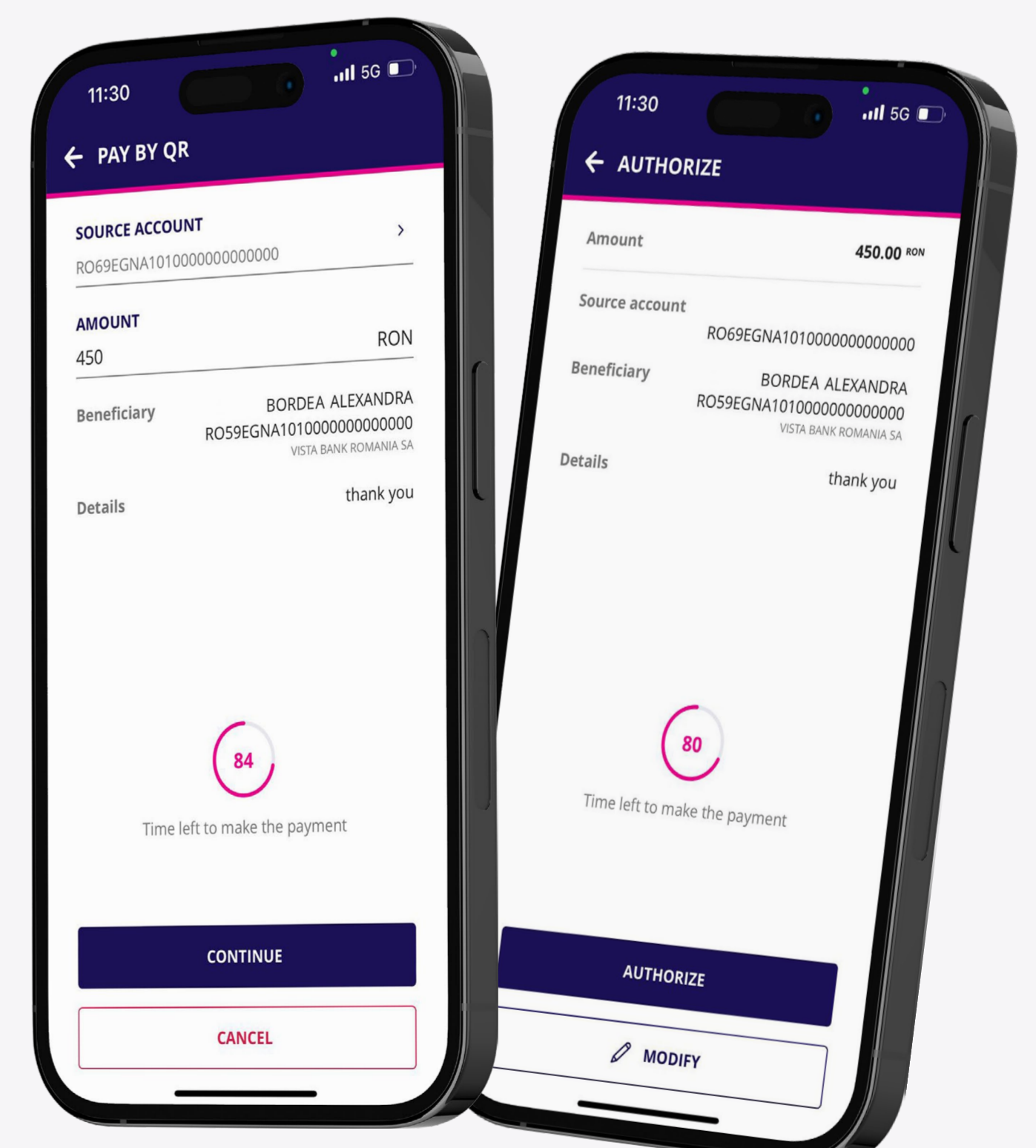
2

Verify all transaction details and authorize payment

Carefully check the amount and the beneficiary's name. If everything is correct, press **"CONTINUE"**.

On the next screen, the bank details are displayed one more time for verification. If everything is in order, press **"AUTHORIZE"**.

Alternatively, you can cancel the payment or modify its details using the corresponding buttons.



3

Wait for the payment to be completed

That's it, you have nothing more to do!

Just watch the screen until you see the message **"TRANSACTION COMPLETED!"**

That's it! Simple, right?

