

# RECEIVE MONEY 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.**

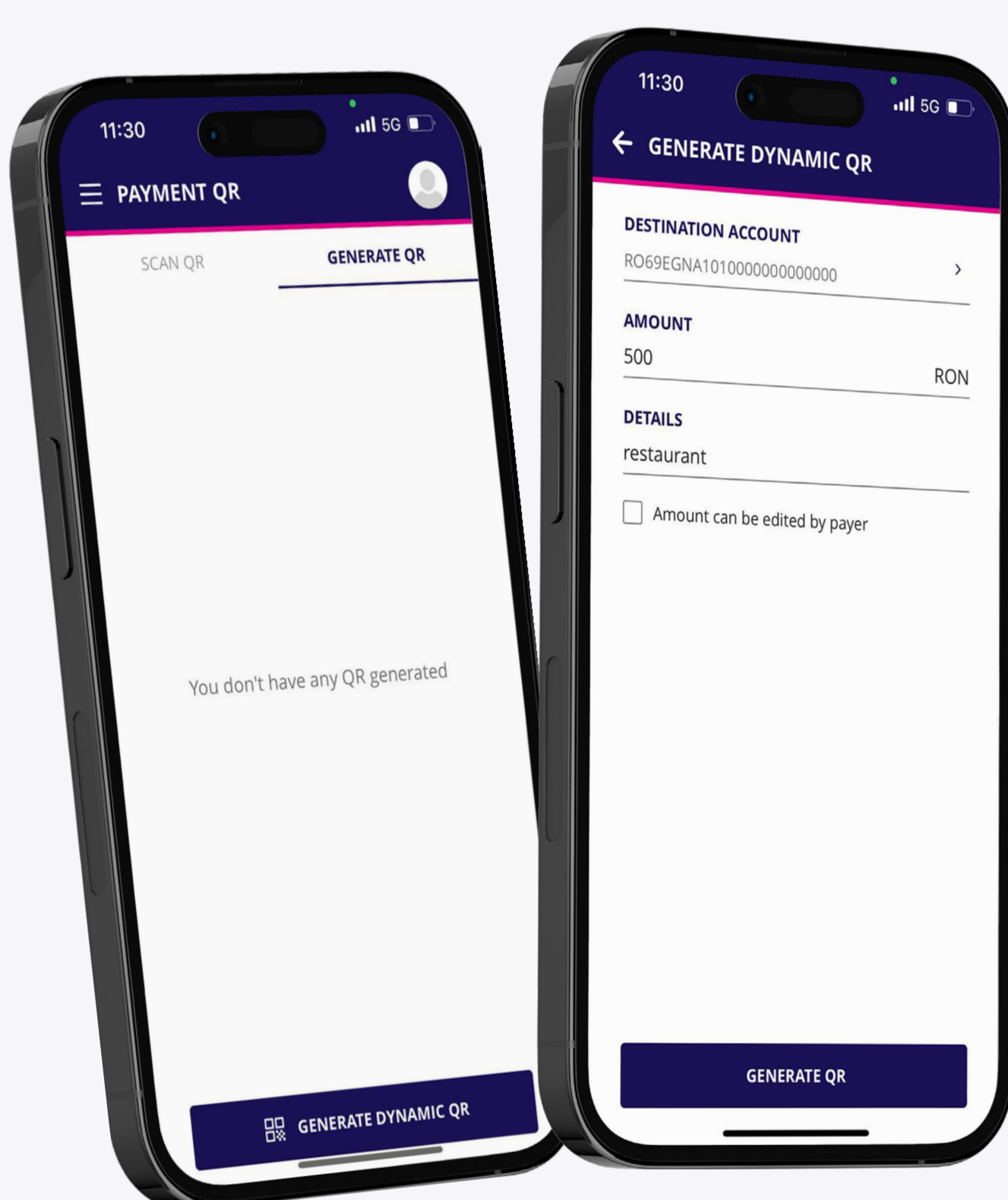
Thus, you can receive / pay money from / to another person by **simply bringing the two phones close together, without knowing or providing the bank data.** Contactless Payments are available **only on phones with Android operating system.**

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

## 1 Access the “QR Payment – RoPay” menu

From the Vista Mobile Banking application, access the “QR Payment - RoPay” menu.

At first use, agree to the **RoPay Terms and Conditions** and press “CONFIRM”.



## 2 Select the **Generate QR tab** and fill in the payment’s details

To receive a payment from someone nearby, select the “**GENERATE QR**” tab and then press “**GENERATE DYNAMIC QR**”.

On the next screen, choose **DESTINATION ACCOUNT** (where you want to receive the money), fill in the amount to be received and the payment details. If you want to allow the payer to modify the amount, check “**Amount can be edited by payer**”.

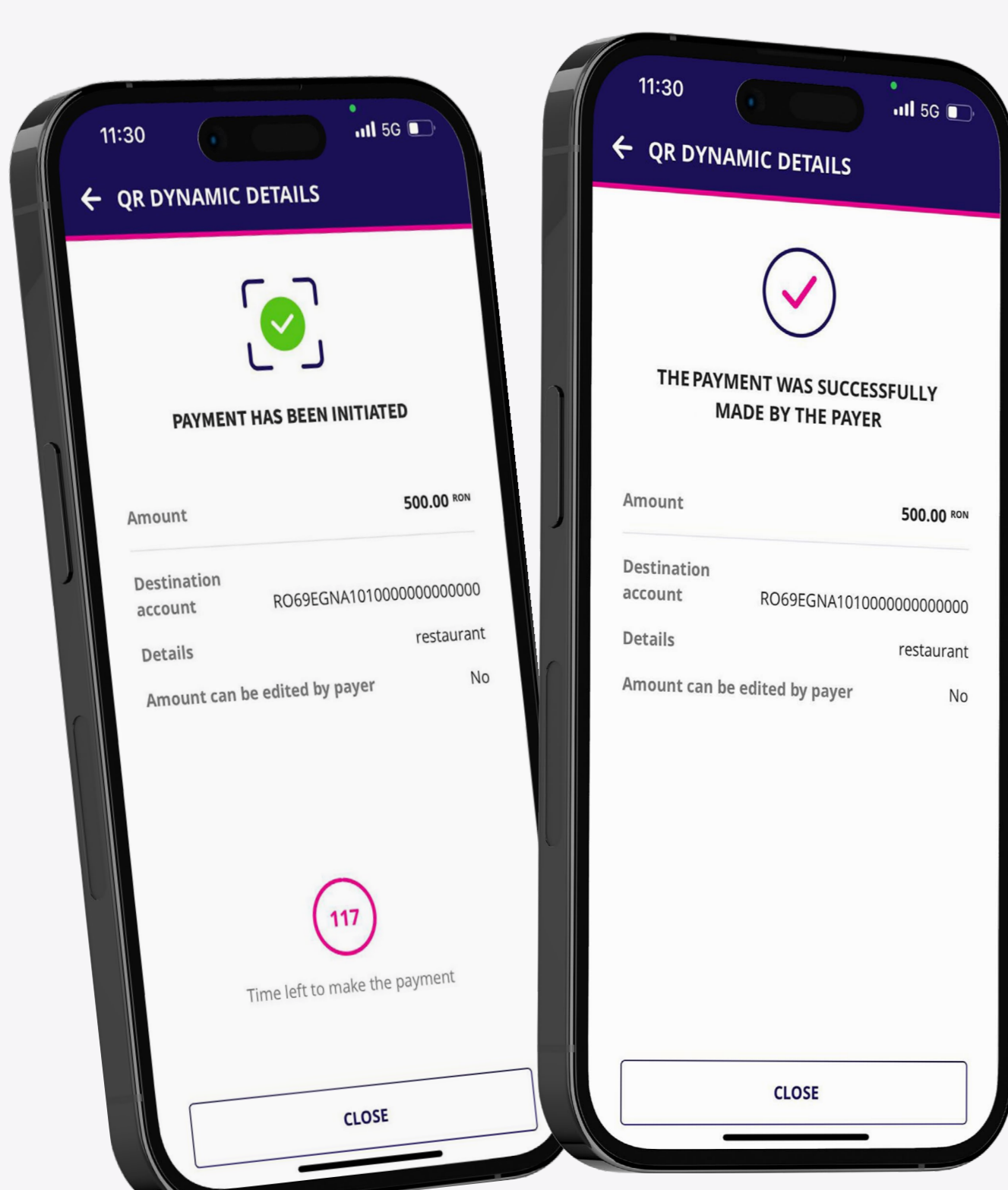
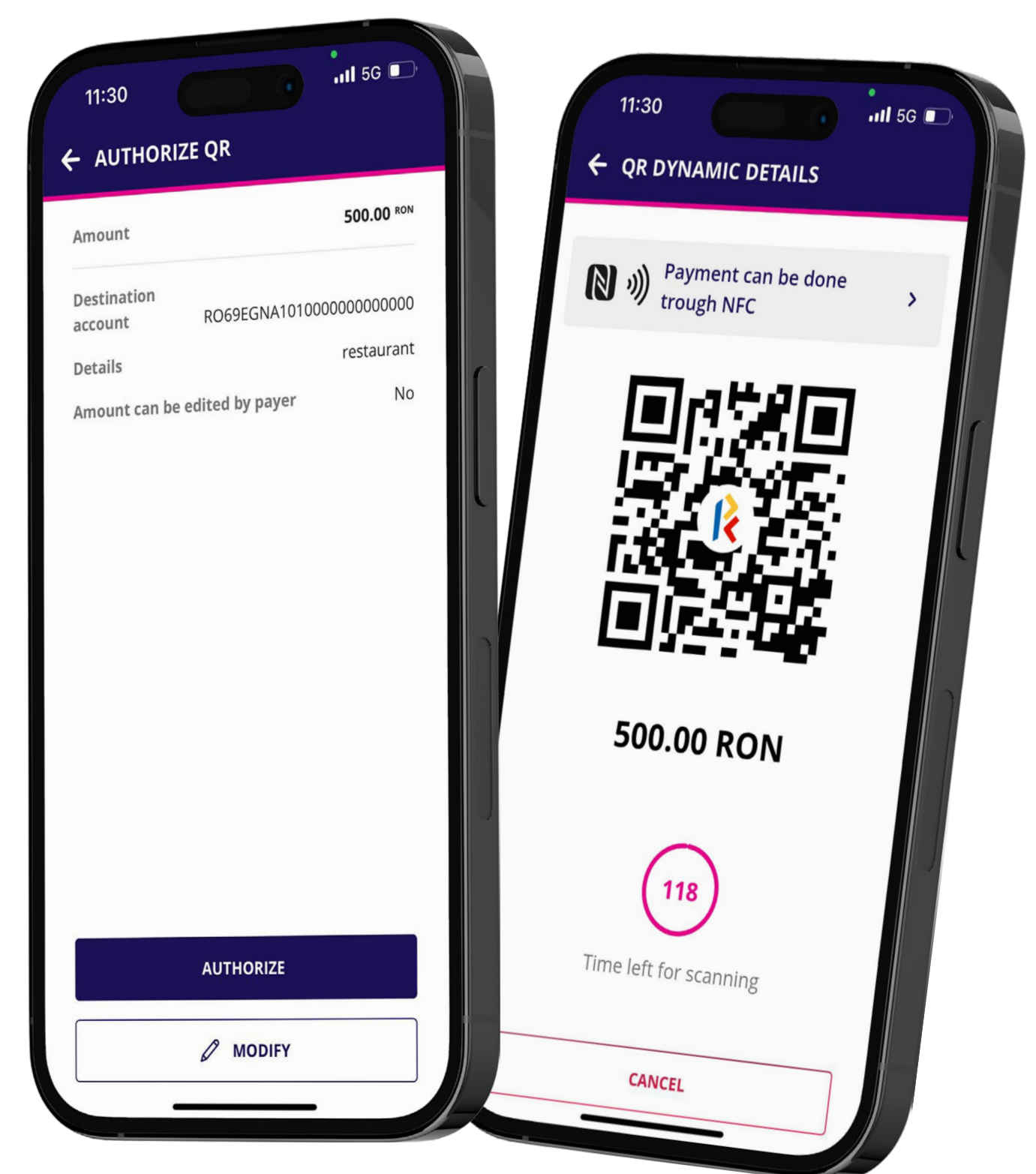
Press “**GENERATE QR**”.

## 3 Generate the QR code and **hold your phone close to the Beneficiary's**

On the next screen, double-check all payment details. If everything is correct, press “**AUTHORIZE**” to generate the RoPay QR Code.

Activate your phone’s NFC function. The payer will bring his phone close to yours, back-to-back, with **the screen unlocked** and the **NFC function active**.

**The payer has a 120-second time limit to read contactless the QR Code.** If this time expires, you must generate a new code to reinitiate the transaction.



## 4 Watch the steps the payer takes to pay

If the contactless reading was made successfully, **you will receive a confirmation message on the screen.**

From that moment, **a new 120-second interval begins** in which the payer can make the payment.

After the payer makes the payment, you will receive the message “**THE PAYMENT WAS SUCCESSFULLY MADE BY THE PAYER**”.

**That's it! Simple, right?**