

RECEIVE MONEY BY GENERATING A ROPAY QR CODE

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.

RoPay service via QR Code offered by Vista Bank allows individual consumers to make proximity, instant transactions, anytime and free of charge.

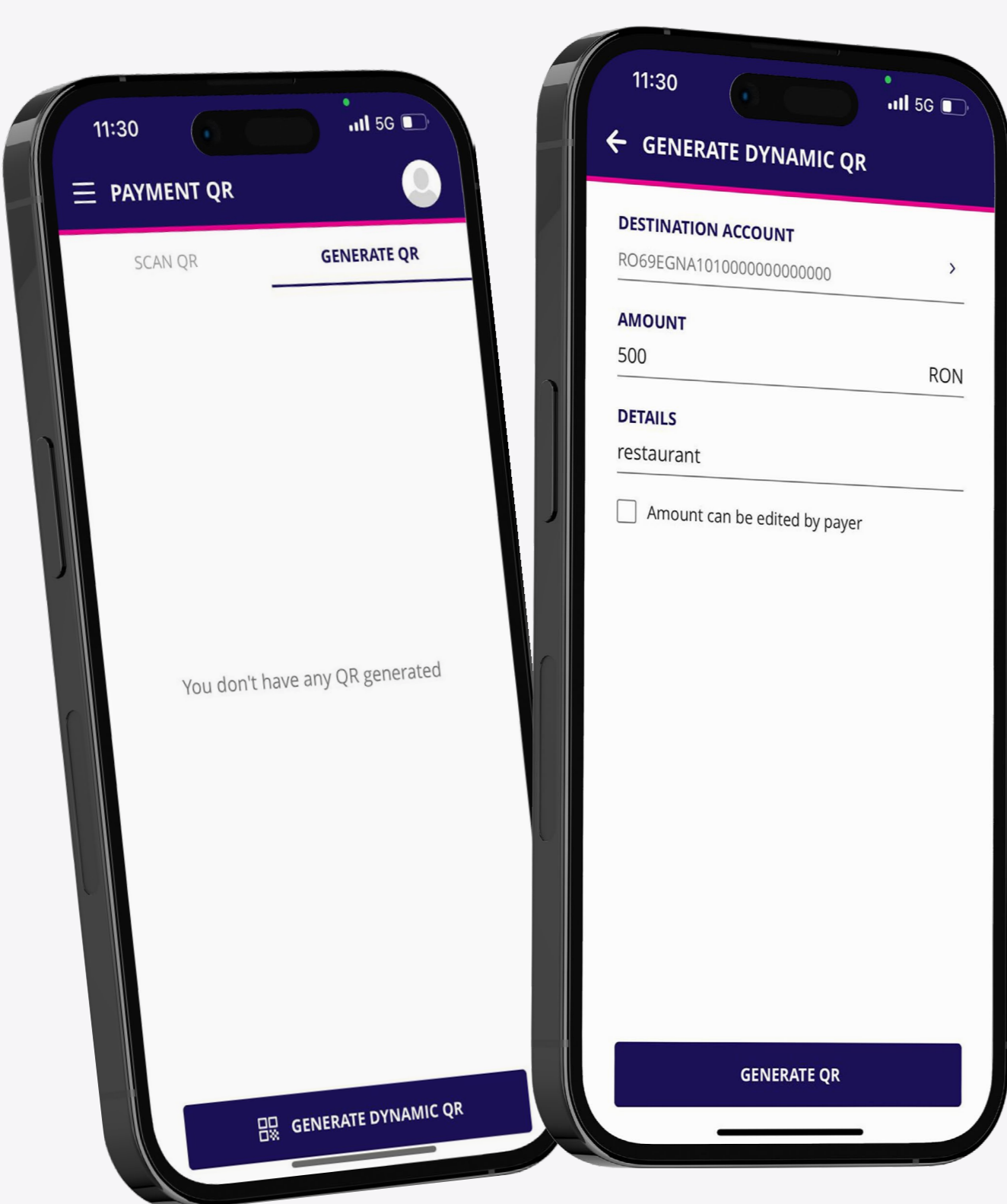
Thus, you can receive / pay money from / to another person that is near you by simply generate, respectively scan a QR code, without knowing or providing the bank data.

This guide describes how to receive money via QR Code.

1 Access the “QR Payment – RoPay” menu

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

To use the RoPay Service, agree to the 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”.

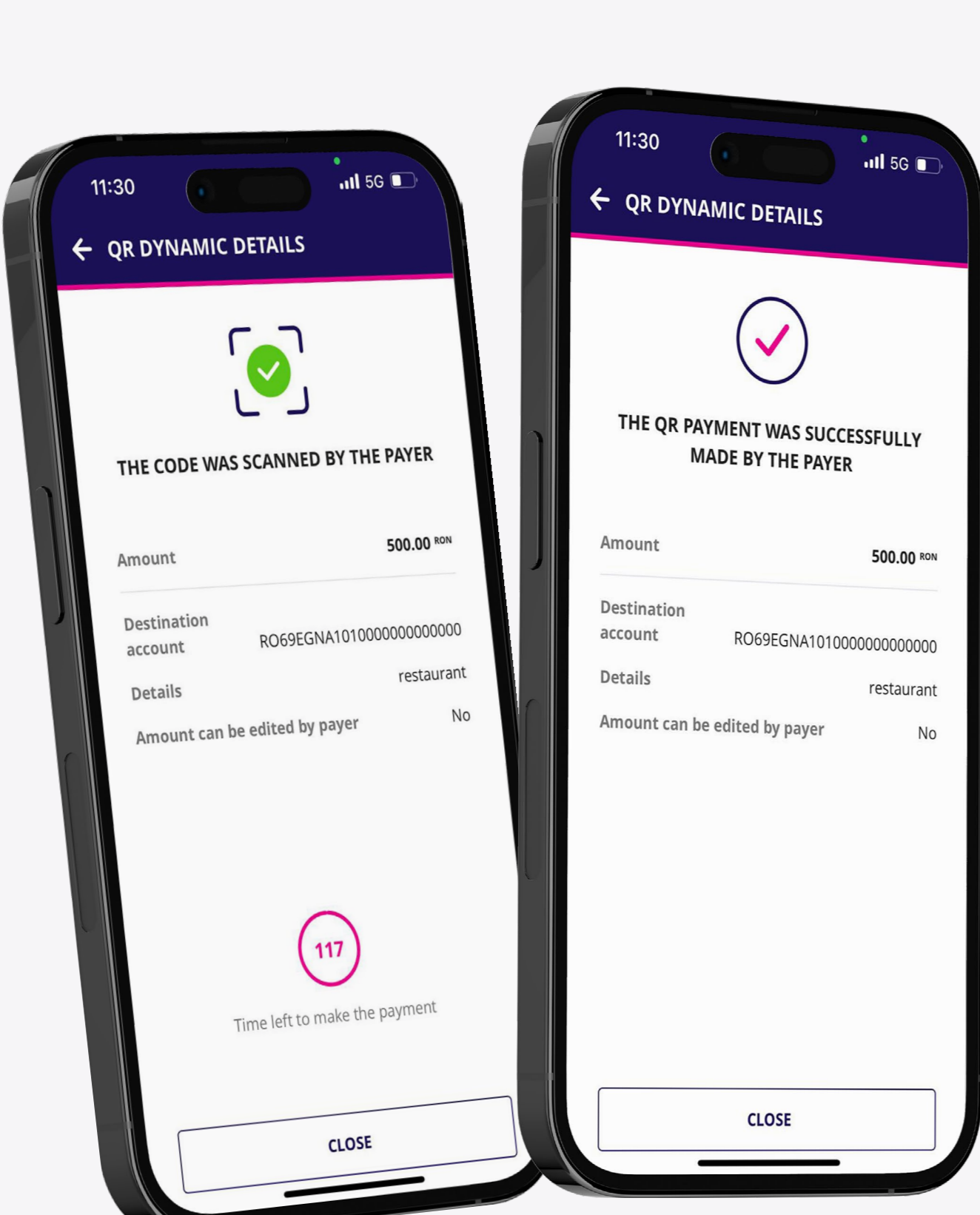
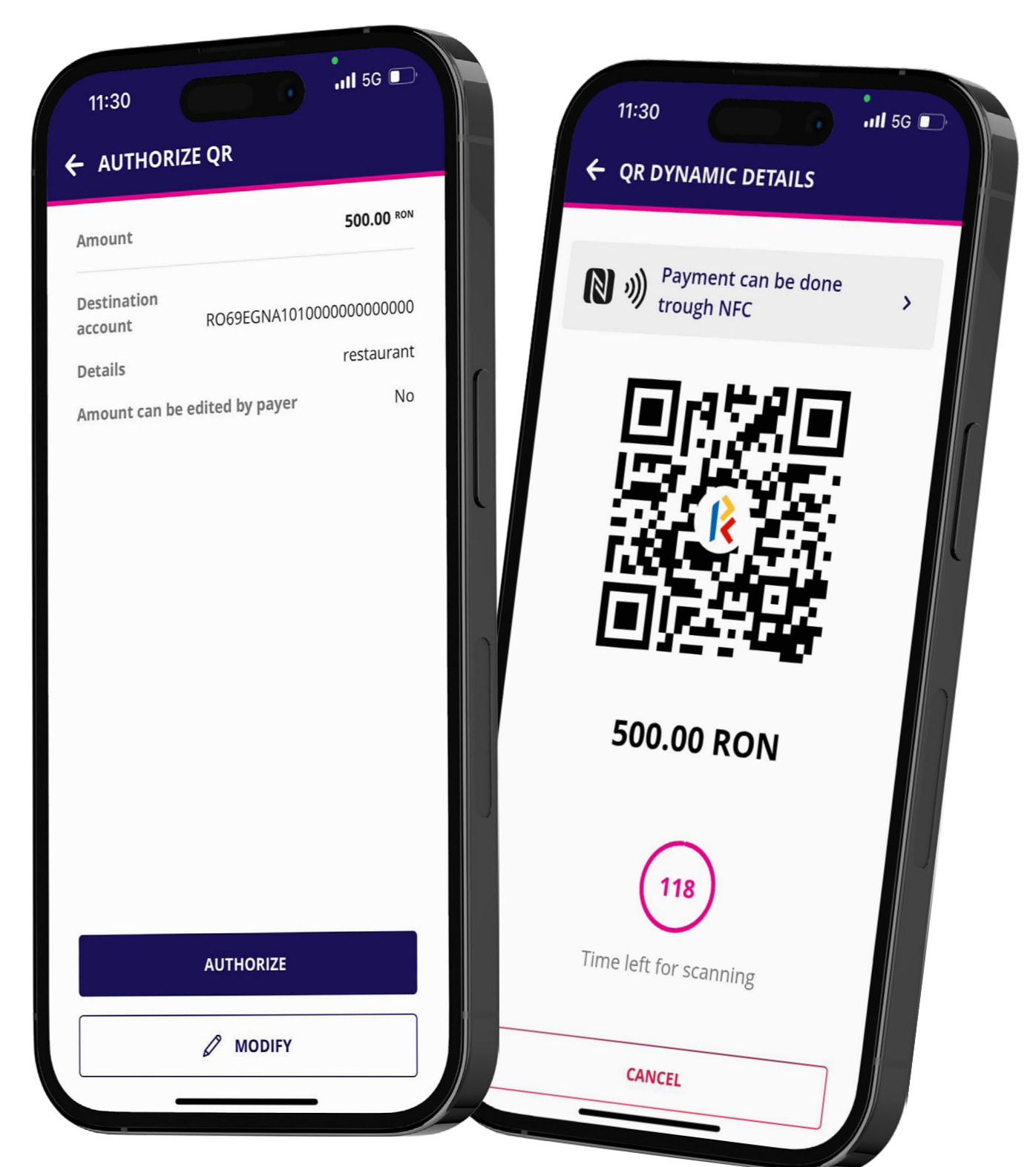
Press “GENERATE QR”.

3 Generate the QR code and present it to the payer for scanning

On the next screen, double-check all payment details and, if everything is correct, press “AUTHORIZE”.

The application will generate a RoPay QR Code; present it to the payer for scanning.

The payer has a 120-second time limit to scan 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 scan and make the payment

If the payer has successfully scanned the QR Code, 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 QR PAYMENT WAS SUCCESSFULLY MADE BY THE PAYER”.

That's it! Simple, right?