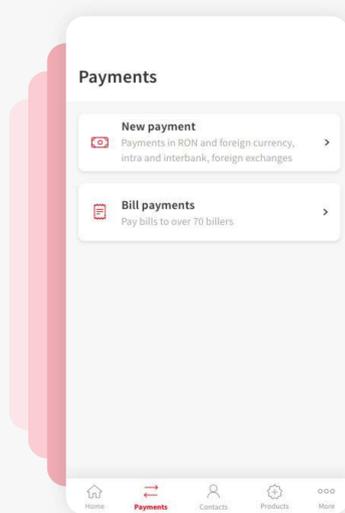


# 1 PAYMENTS

On the navigation menu is located the payments button. Taping it will take the user to the payments page.

# 2 NEW PAYMENT

Select "New payment" from the transfer options. This option allows all types of payments, except Bill payments. All you have to do is to fill the empty fields with the proper information.

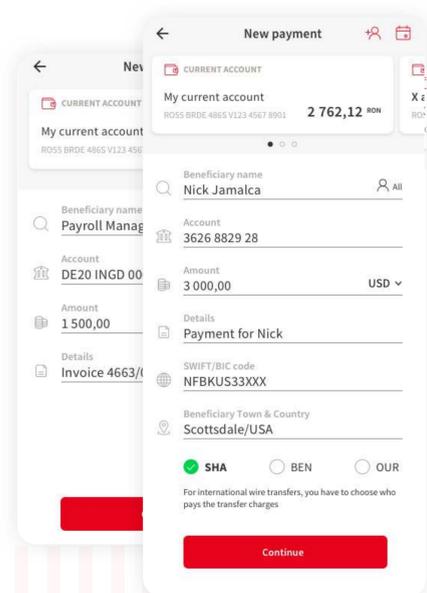


# 3 INTERNATIONAL PAYMENT

You will realise an international payment as the same way you made all the transfers before in You BRD app.

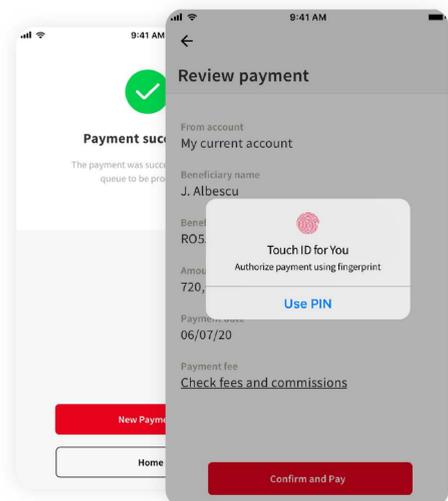
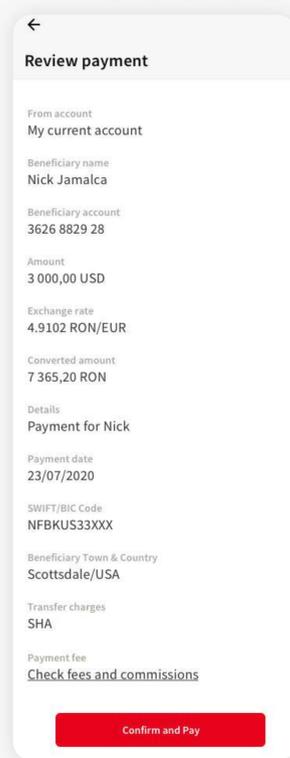
You have to fill the empty fields: **beneficiary name, account number, amount, payment details**, and also you have to **select the currency (RON, EUR, USD etc)**. Because it is a dynamic payment form, after you have selected the currency, some new empty fields could appear, like:

- Beneficiary **SWIFT/BIC code**
- Beneficiary **account**
- Beneficiary **Town and Country**
- Transfer charges: **SHA** (shared) - the transfer charges are shared 50%-50%; **BEN** (beneficiary) - the beneficiary pays the transfer charges; **OUR** - you are paying the commission.



# 4 PAYMENT DETAILS CONFIRMATION

After the payment form, the user will be directed to the payment details screen. Here, the app will display all the payment details regarding the type of payment. Press the "Confirm & pay" button and go to the next screen.



# 5 AUTHORISE THE PAYMENT

Authorise the payment using biometrics or the PIN code and the payment is done. The payment will be queued and processed by the bank. You can see the transaction in the transaction history.