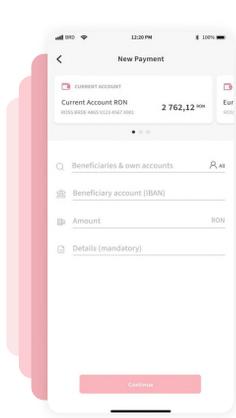
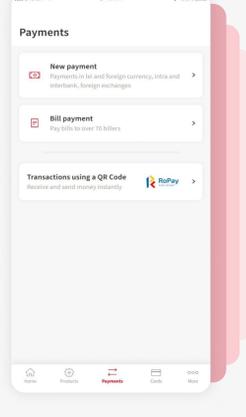


1 ACCESS THE PAYMENTS MENU

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.

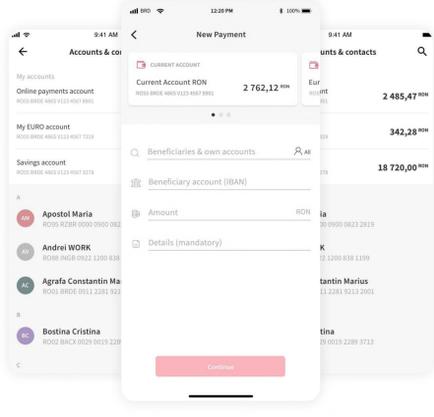
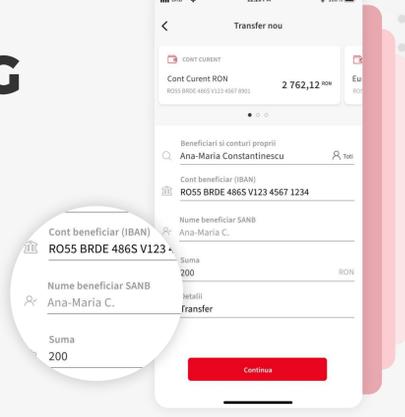


3 THE PAYMENT FORM

From this screen you can start your payment. The payment form is dynamic and will adapt based on the type of payment the user wants to execute. Follow the next steps for more details.

4 INTERBANKING PAYMENT

Select from the accounts carousel situated on the top of the page, the account from which you want to execute the payment. By default it is selected the favorite account. Input the beneficiary name and then the IBAN from any bank.



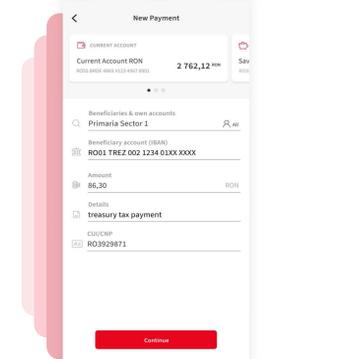
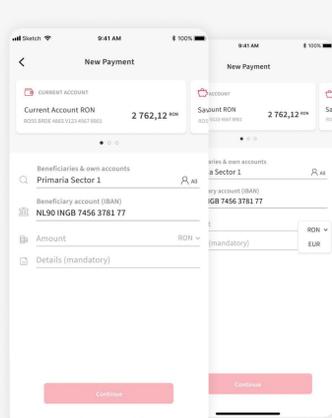
5 OWN ACCOUNTS PAYMENT

To make a payment to your own account, tap on "Beneficiary's & own accounts" and then the app will display under this field the accounts owned at BRD together with the user's contacts if there are any.

Another option is to tap on "All" button, this action will open a page that also displays the accounts and contacts.

6 PAYMENT WITH CURRENCY EXCHANGE

When you input a IBAN from another bank, the dropdown to select the currency becomes available. This dictates in what currency does the payment take place. In the next screen you will see the currency exchange details.



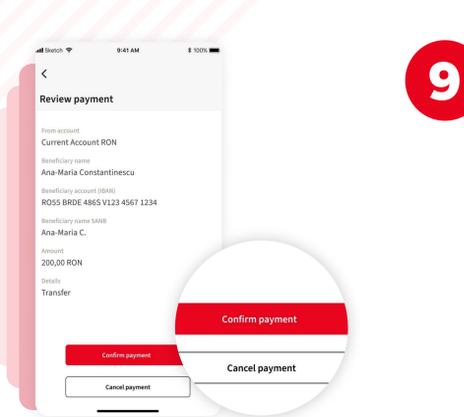
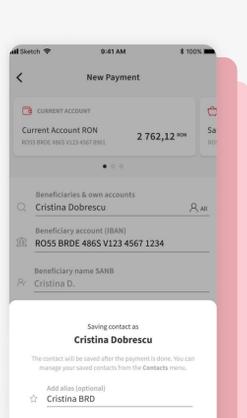
7 TREASURY PAYMENT

When a treasury IBAN is inputted, the app will add another input field to the payment form. CUI/CNP of the beneficiary field for identifying the payer.

If you have an evidence number for this payment, you can write it in the "Details" field.

8 CONTACTS

After you tap the "Continue" button, a "Saving contact as" pop-up is displayed, meaning the next payment to this beneficiary will be faster and easier.



9 PAYMENT DETAILS CONFIRMATION

After the payment, the user will be directed to the payment details regarding the type of the payment.

Press the "Confirm and Pay" button and go to the next screen.

10 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.

