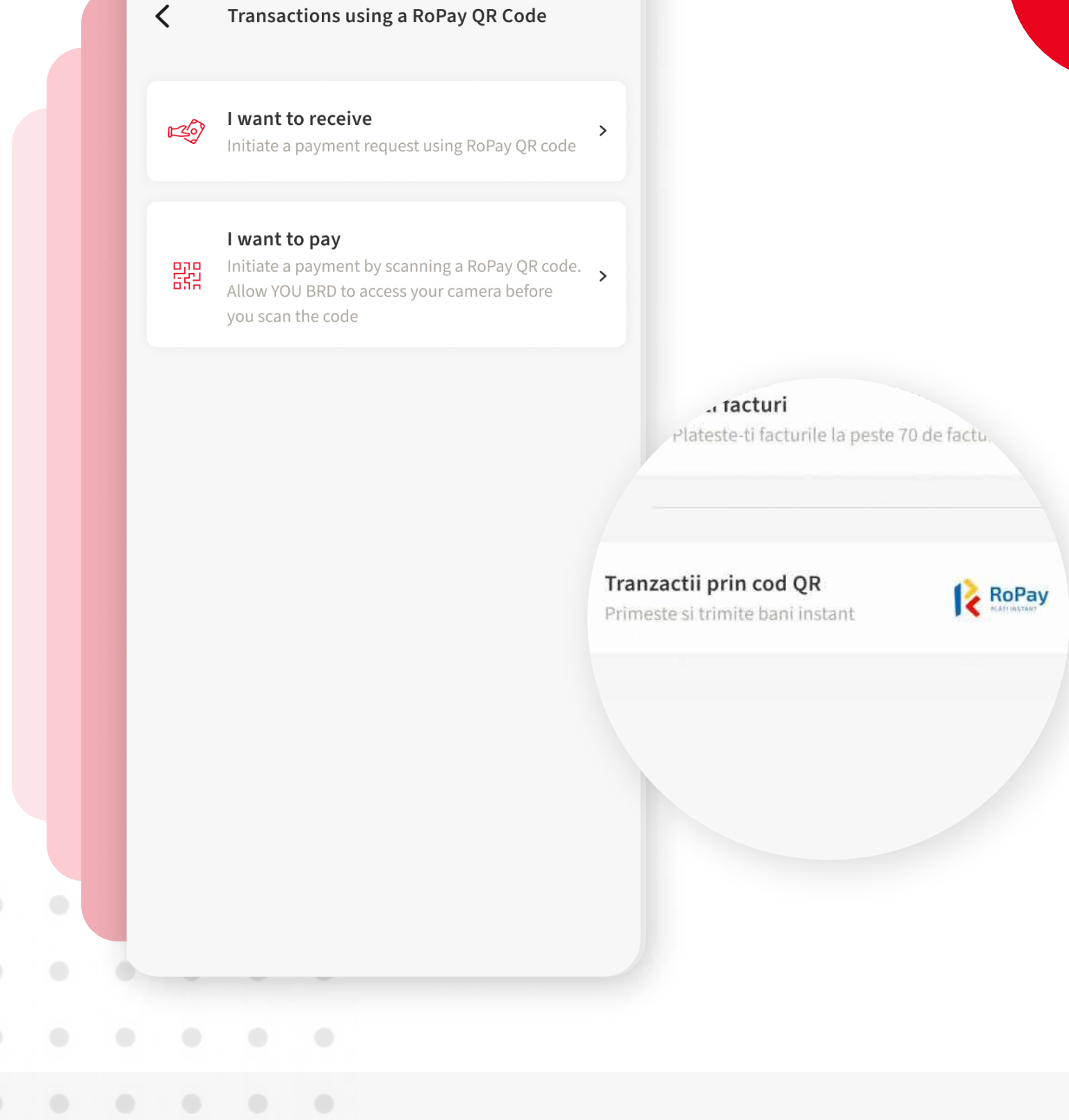


ROPAY - I WANT TO PAY USING A QR CODE AND/OR VIA DEEP-LINK TECHNOLOGY (ONLINE PURCHASES FROM A MOBILE DEVICE)

I) YOU BRD I ROPAY - I WANT TO PAY USING A QR CODE

1 ACCESS THE PAYMENTS MENU



Click on the "Transactions using a RoPay QR Code" section. Here you will find two options: "I want to receive" and "I want to pay".

The QR code payment method is available exclusively in the YOU Mobile application and can be used for:

- 1) Person-to-person payments between two individuals who are physically near each other and/or
- 2) Payments to a merchant or service provider.

2 TAP "I WANT TO PAY"

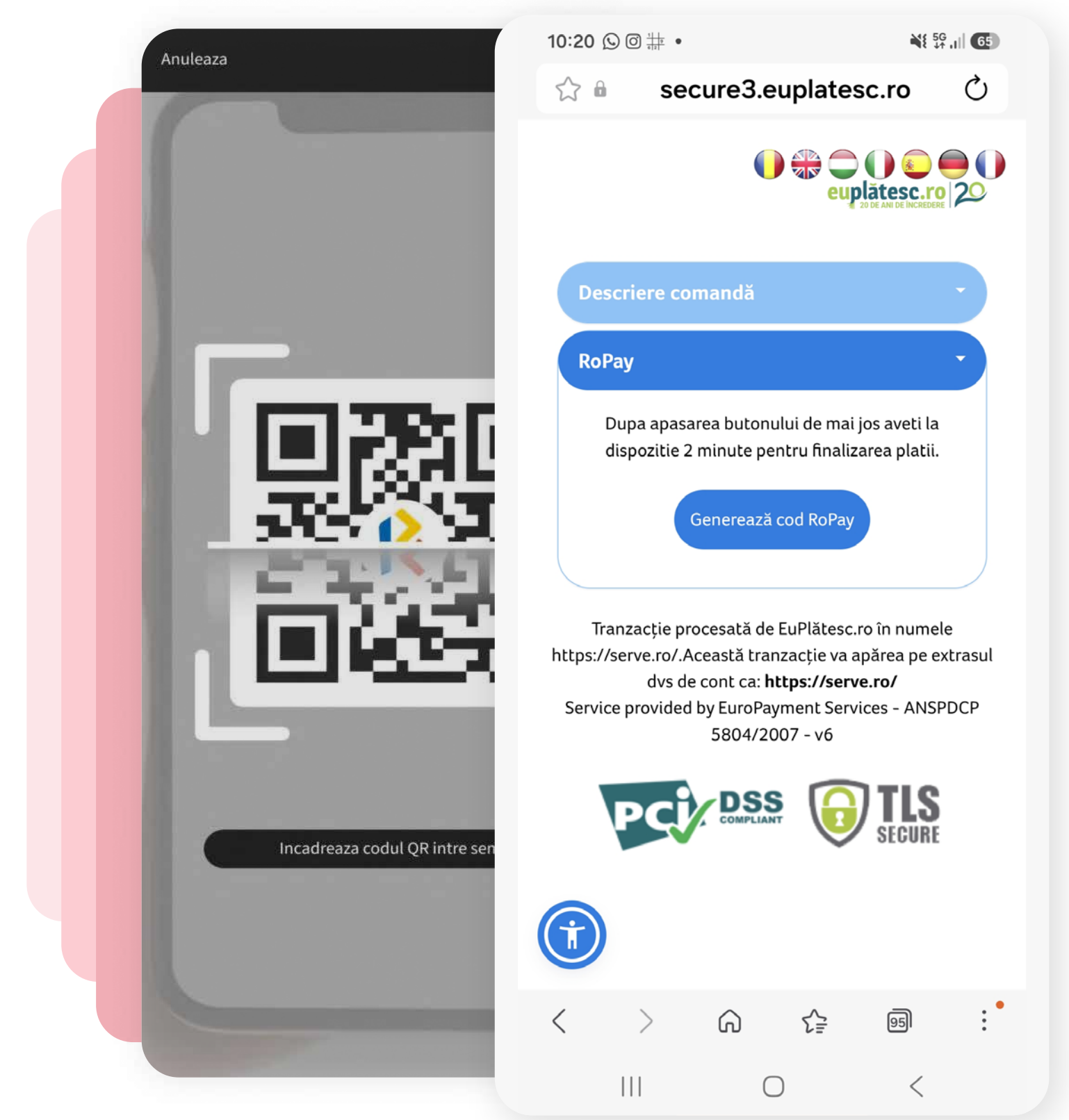
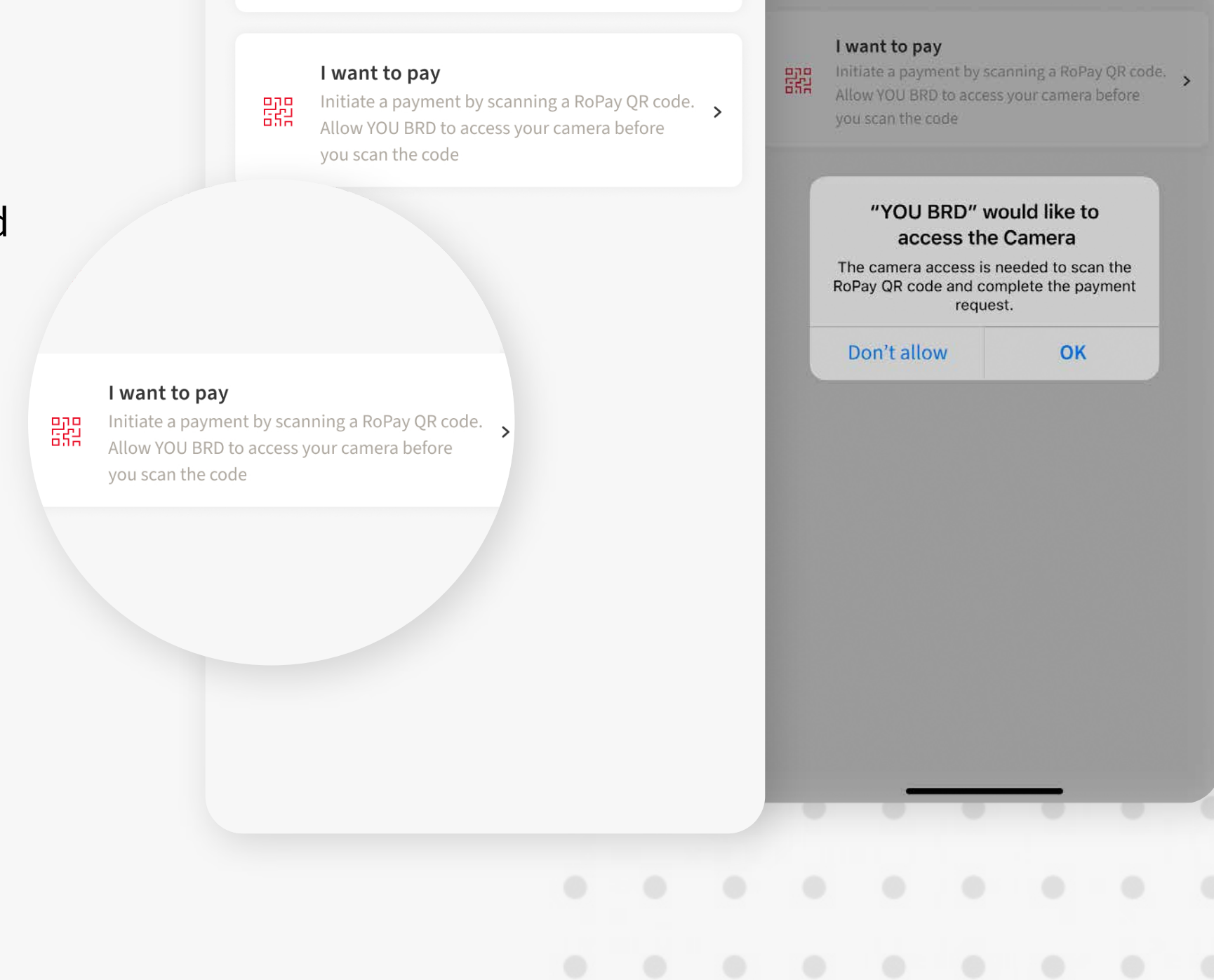
If you want to make a payment to a person standing next to you and / or to a merchant or service provider:

1. Select the "I Want to Pay" option. The camera within the YOU BRD Mobile Banking application will be automatically opened.

Camera access is required to scan the QR code and complete the payment request and/or scan the QR code displayed by the merchant or service provider.

IMPORTANT: The QR code must be scanned only from YOU BRD mobile banking application, and not by using the phone's camera application!

When using this payment method, there is no need to enter or verify the beneficiary's IBAN.



3 SCAN THE QR CODE

Scan the QR code displayed on the mobile phone of the person standing next to you (to whom you wish to make the payment) or the QR code displayed by a RoPay registered merchant or service provider on another device or medium (such as a laptop, tablet, desktop computer, POS terminal, mobile banking application, sticker or invoice).

Position the QR code within the scanning frame displayed on the screen.

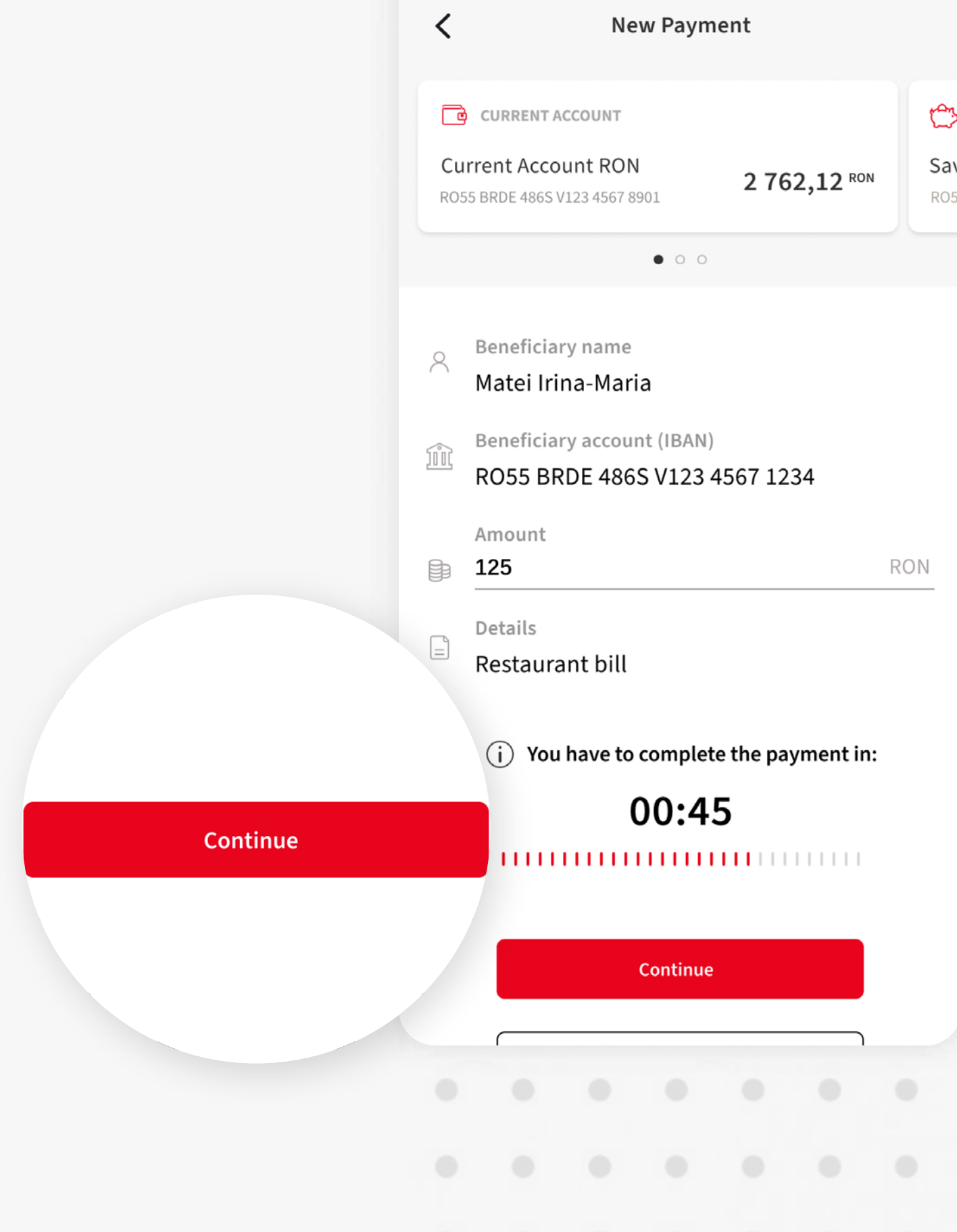
4 CHECK THE DETAILS

After scanning the QR code, the transfer details will be displayed. All you need to do is to select the account from which you want to make the payment and verify the beneficiary's name, the requested amount and the payment details.

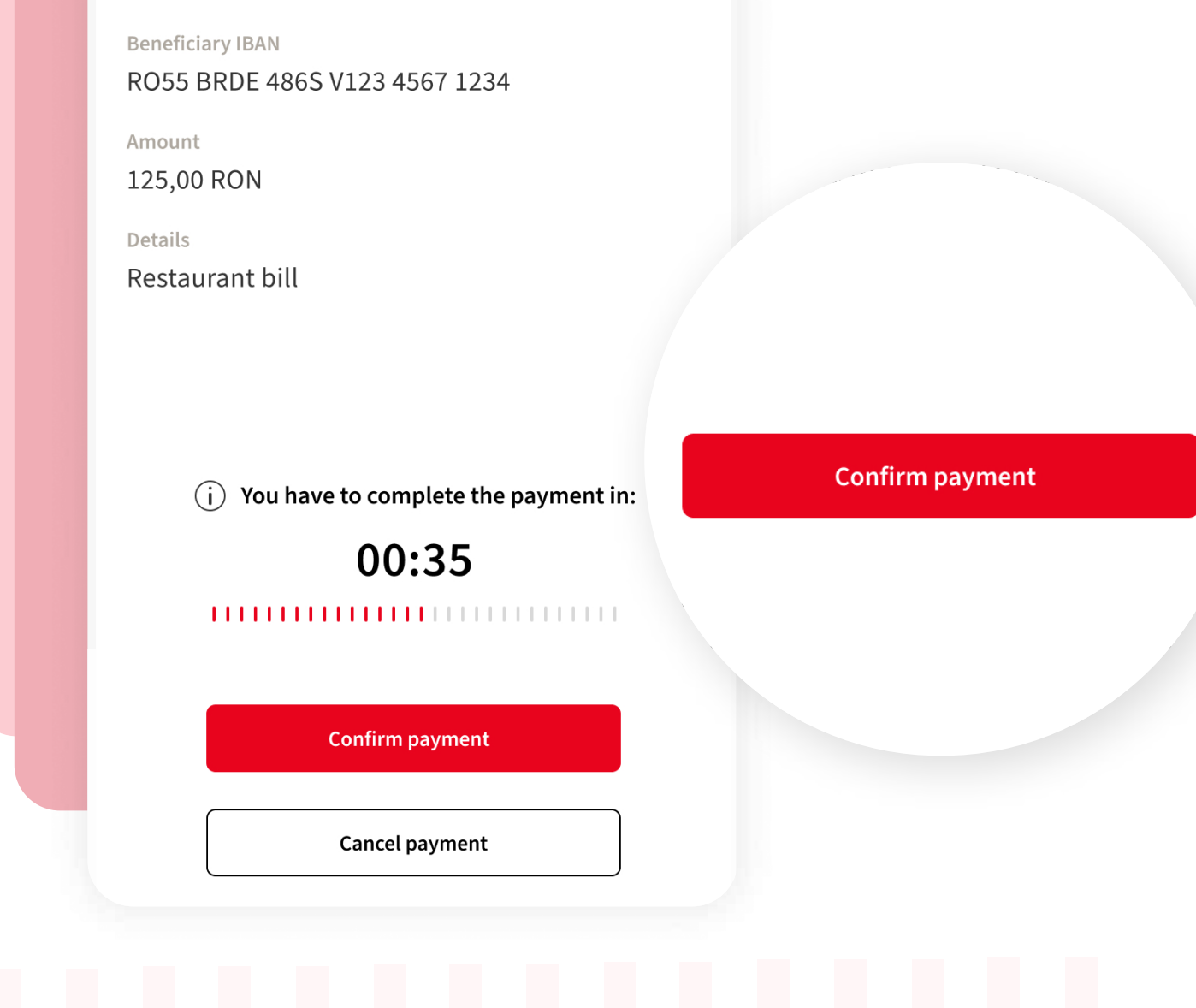
Important: certain RoPay payment scenarios allow the amount to be modified (for example, **RoPay QR Friend** for payments between two people in close proximity or **RoPay QR Bills**, where an invoice (paper based) can be paid in full or partially, but the payment details can't be modified etc).

Then tap "Continue".

If you change your mind or no longer wish to proceed with the payment, you can tap the "Cancel Payment" button.



5 REVIEW THE PAYMENT



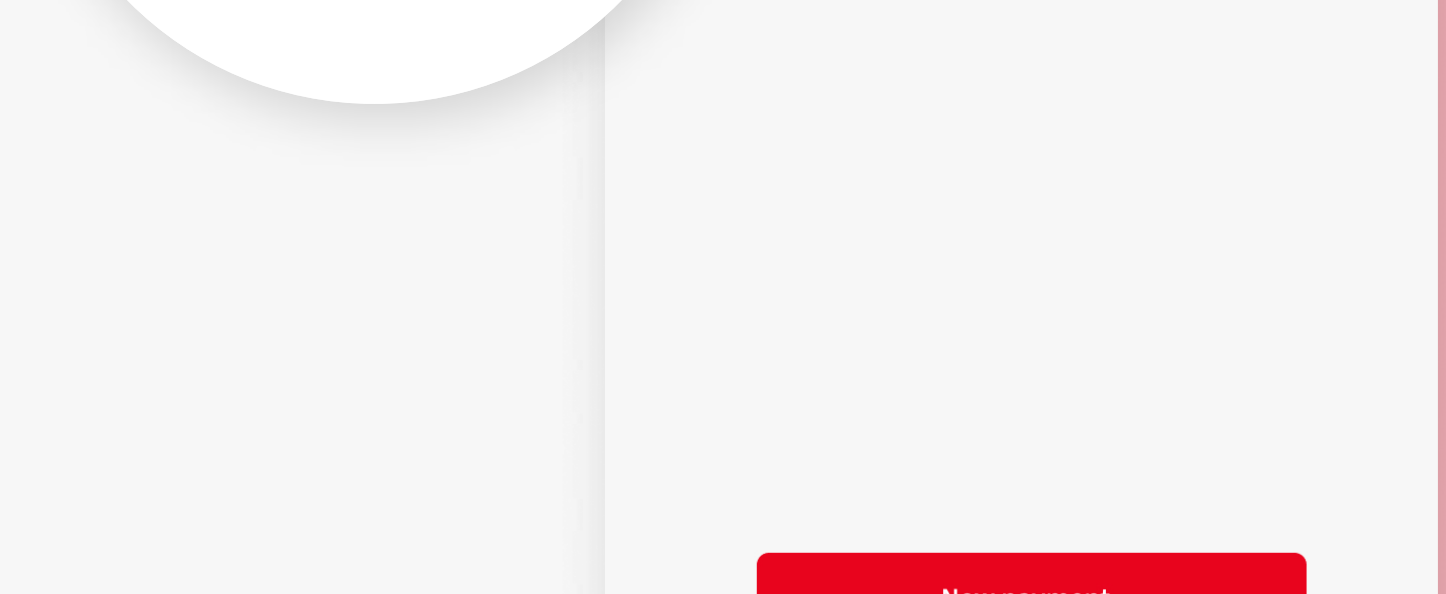
At this step, you will be able to review the transaction summary once again. After verifying the details, tap "Confirm payment".

Note: for QR codes displayed on a sticker (with or without a predefined amount) and for invoice / bill (paper based), there is no time limit within which you must complete the transaction!

6 DONE!

In just a few seconds, the funds will reach the beneficiary, and you will receive a notification confirming the transaction.

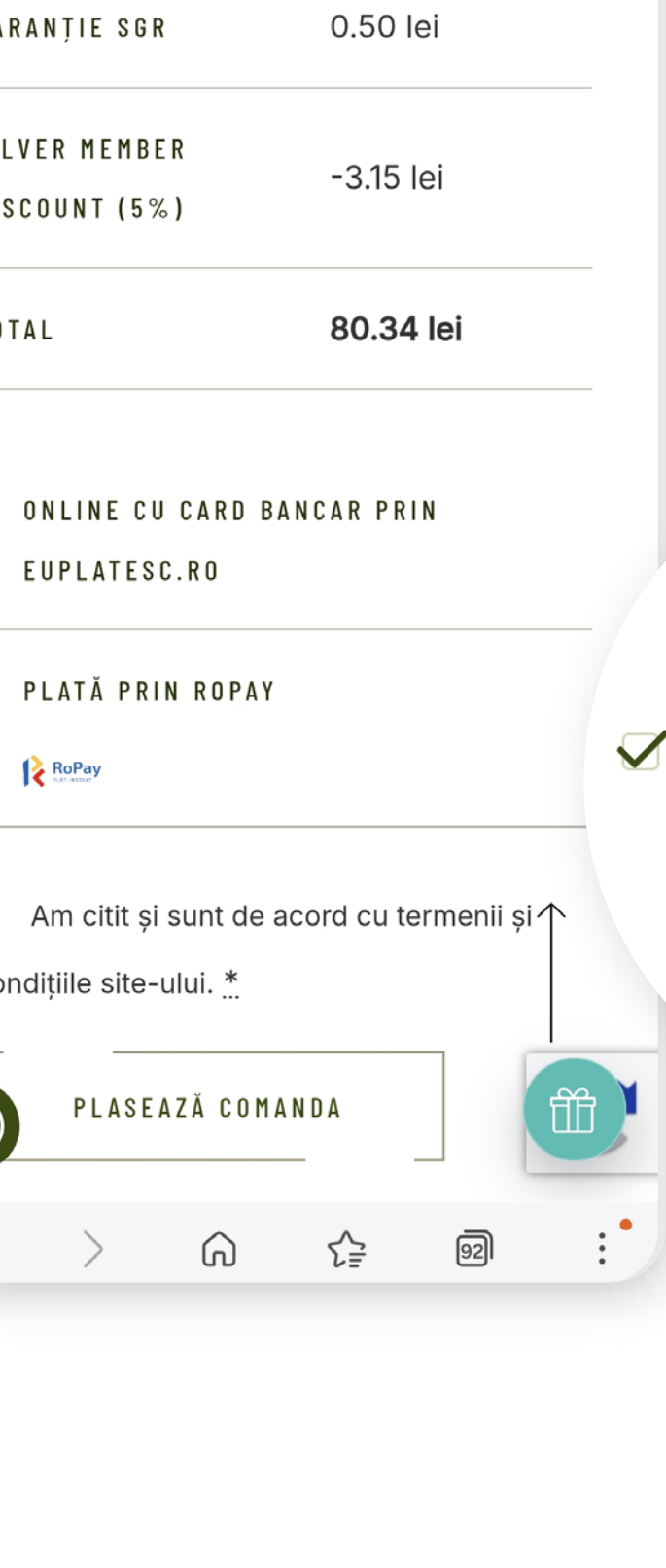
It's that simple!



II) YOU BRD ROPAY - I WANT TO MAKE A PAYMENT VIA DEEP LINK TECHNOLOGY (ONLINE PURCHASES FROM MOBILE PHONE)

ROPAY E-COMMERCE / ONLINE PURCHASES FROM MOBILE
RoPay Mobile E-Commerce (Deep Link) is a RoPay e-commerce payment use case designed to provide a **single-device experience**, enabling customers to complete the entire payment journey using **their mobile phone only**.

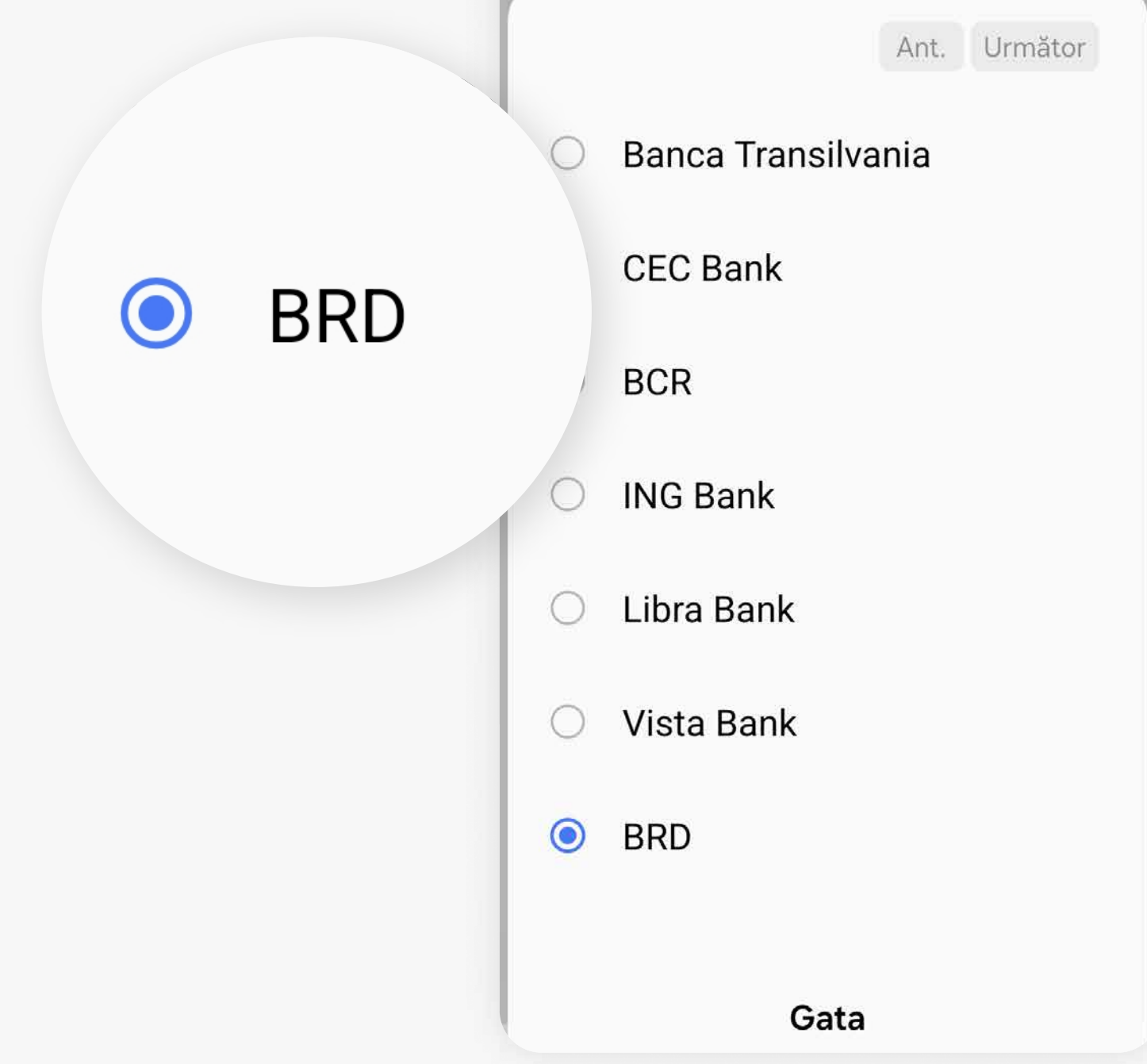
1 SELECT ROPAY AS THE PAYMENT METHOD



Put the desired products / services in the chart, initiate the checkout process and select RoPay as your preferred payment method.

2 SELECT THE BANK

Select the bank from which you wish to make the payment - BRD - GROUPE SOCIÉTÉ GÉNÉRALE S.A.



3 CHECK THE DETAILS

After completing these steps, the YOU BRD mobile banking app will automatically open via deep link technology, allowing you to authenticate and authorize the payment.

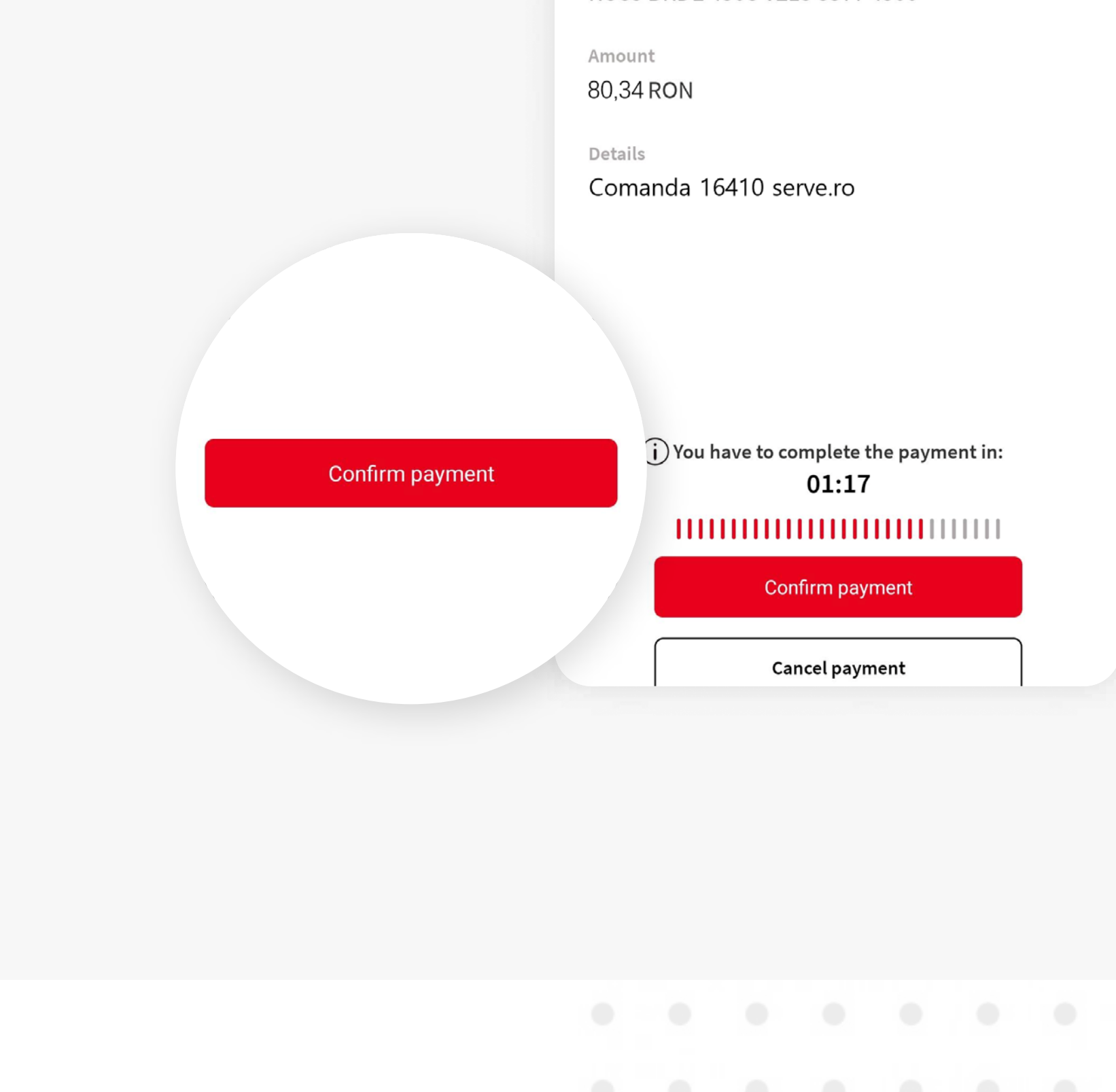
All you need to do is to select the account from which you want to make the payment and review the beneficiary's name, the requested amount and the payment details. All payment information is automatically populated and can't be modified.

Then tap "Continue".

If you change your mind or no longer wish to proceed with the payment, you can tap the "Cancel Payment" button.

4 REVIEW THE PAYMENT

At this step, you will be able to review the transaction summary once again. After verifying the details, tap "Confirm payment".



5 DONE!

In just a few seconds, the funds will reach the beneficiary, and you will receive a notification confirming the transaction.

It's that simple!

