

Guidelines for Payment Using QR Code at Point of Sale



Payment Using QR Code at Point of Sale



Erste mBanking application enables you to pay bills at point of sale by scanning or showing your QR code.



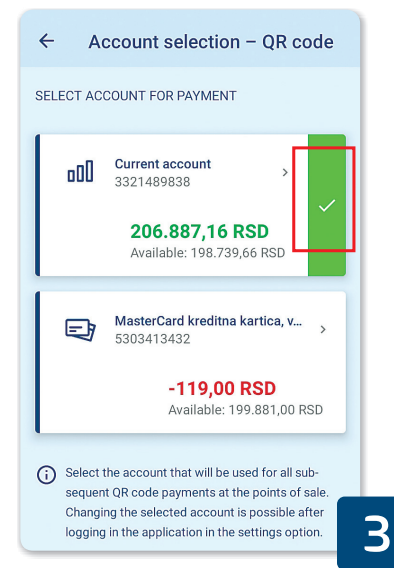
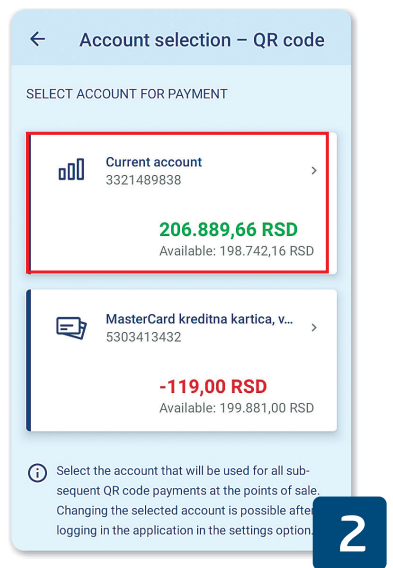
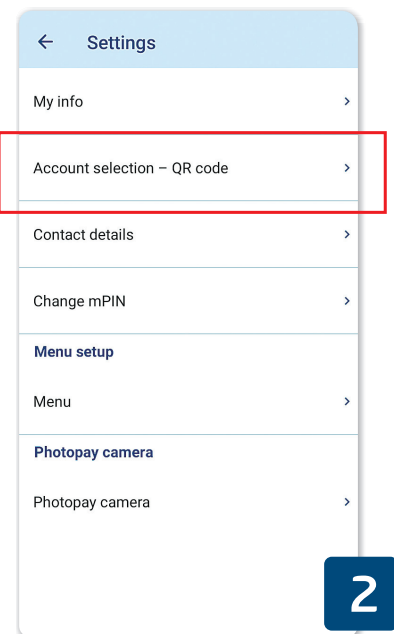
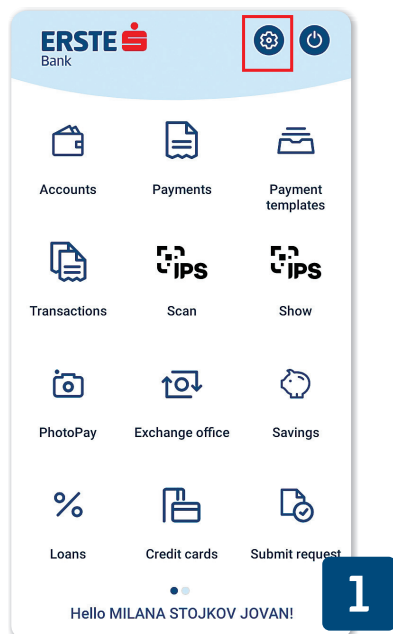
Where may you pay in this way?

- at the points of sale with the POS terminals having the option of showing QR code, or with devices for QR code scanning,
- in case of on-line purchase, on the web sites which ensure making payments using QR code.

Payment is made in such way that money from your account is transferred to the merchant's account.



Setting of the account from which payments will be made using QR code at point of sale



Prior to beginning to use this option, it is necessary to set the account from which you want to make payments using QR code.

1

Account from which you want to make payment when using this option may be selected after logging-on to the application within "Settings" option.

2

Select option "Account selection - QR code", as well as the account you want to use for any further payments with QR code.

3

The account selected for payments using QR code will be ticked.

Payment by Scanning and Showing QR Code

Payments may be made promptly and efficiently:

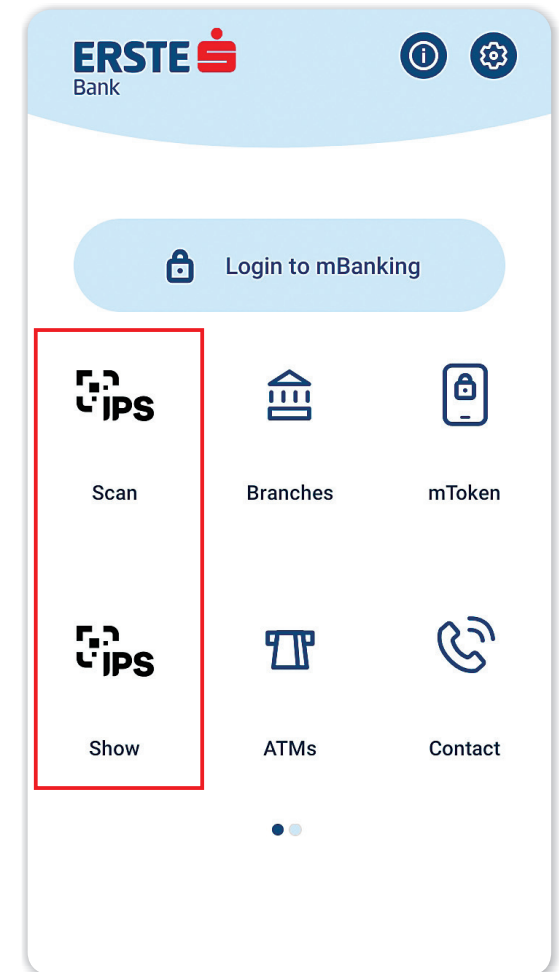


By scanning QR code on the merchant's POS terminal or web site of Internet point of sale

or



By showing QR code on your mobile device scanned by the merchant at point of sale



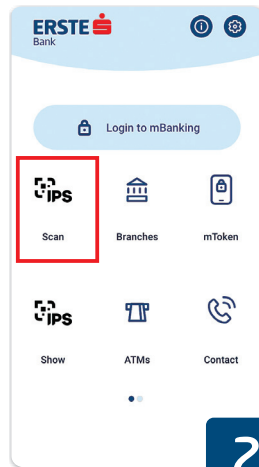
Payment by scanning QR code at point of sale



Option "IPS scan" ensures payment of bill at point of sale by scanning the QR code presented on the merchant's POS terminal or on the web site of Internet point of sale which has the option of QR code as the method of payment.



1



2

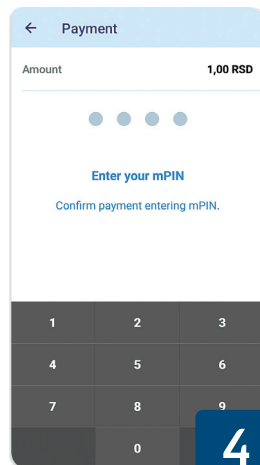
1 Following the purchase made, at the time of payment, notify merchant at the point of sale that you want to make payment by scanning QR code. Merchant will input the amount of bill for purchased goods in POS terminal and generate QR on its screen. In case of on-line purchase, select QR code as the method of payment after which QR code will be shown on respective web page.

2 Start your mBanking application, and on the initial screen select option "IPS scan". The option may be found on the initial screen and it is used without prior log-on to the application.

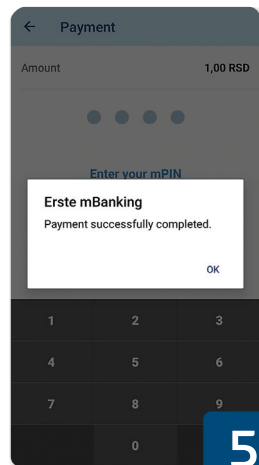
3 Point the camera of telephone towards the QR code presented on the POS terminal or on the web page and execute scanning.



3



4



5

4 After successful scanning, check the amount for payment and input four-digit mPIN to confirm payment.

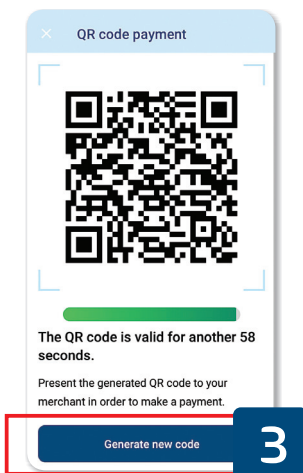
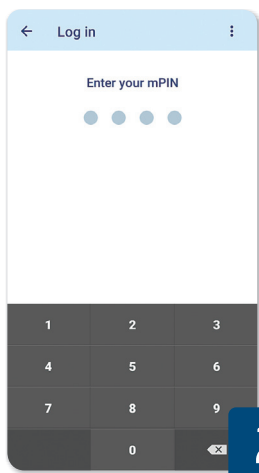
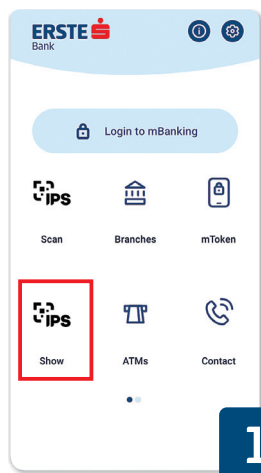
5 Immediately following the confirmation, you will receive the message on successful payment, and money will be on the merchant's account within few seconds.

Payment by showing QR code at point of sale



Show

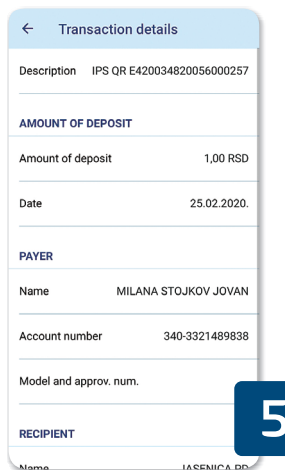
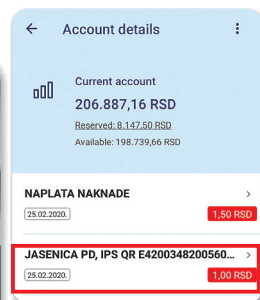
"IPS show" option ensures payment of bill at point of sale by showing QR code on your mobile device scanned by the merchant.



1 Following the purchase made, at the time of payment, please notify the merchant at the point of sale that you want to make payment by showing your QR code on your mobile device. Start your mBanking application, and on the initial screen select option "IPS show". The option is used without prior log-on to the application.

2 After selecting "IPS show" option, input your four-digit mPIN used for logging on to the application and generate the QR code for payment.

3 Generated QR code should be scanned by merchant within 60 seconds from the time of generation on your mobile device. Unless the merchant scans the presented QR code within 60 seconds, just generate a new one and make payment.



4 Show generated QR code to the merchant and point it towards scanning device to make payment. After the merchant has successfully scanned the QR code you showed, money will be on the merchant's account in few seconds.

5 Executed transaction may be checked after logging on to the application by selecting "Current account". Select the current account set for payment using the QR code and check the details of the executed transaction.

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