

USER MANUAL FOR QR SMARTPAY MONEY TRANSFER WITH QR



SmartPay

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1. Introduction QR Smartpay

QR SmartPay is a new service in the BKT Mobile application to offer a new form/way of a money transfer using the QR Code functionality. This service can be accessed outside the menu of the BKT Mobile application, by clicking on the SmartPay icon that will appear on the Pre-Login page. This service enables transferring funds within individual BKT accounts easily and quickly by using the QR Code.

To log in to Mobile Banking on a smartphone or tablet, the application must be installed under the name BKT Mobile, which can be found on App Store and Play Store.

Benefits

Instant Payments

One of the most significant advantages of using QR codes is that it enables immediate payment. Making payments through QR codes is extremely fast compared to other payment methods. All a user needs to do is open the QR code scanning app, scan the QR code and confirm to complete the payment. Transactions are realized within seconds.

High level of security

Making payments through QR codes is very secure. The QR code is used to exchange accurate information and in a secure way. All data transferred through QR codes are encrypted, which makes payments safer.

Easy to set up

Setting up payment method through QR code is easy because there is no need for additional infrastructure. Payment is made through the smartphone and the BKT Mobile application, and a printed QR code or shared electronically. Using QR codes for payments also eliminates the need for any other device to make payments.

Higher reliability

Transactions with QR code are fully confirmed, which eliminates any possible mistakes. The QR code consists of unique data that increases the reliability of transactions with the QR code.

Note

QR service is provided to BKT customers on BKT Mobile application in IOS and Android platforms, for money transfer between BKT individual accounts.

2. Terms and conditions of the smartpay module

	Terms & Conditions
Type	SmartPay can be found as a tab on the Pre-Login page of the BKT Mobile application. This service serves to generate requests to transfer money within BKT individual accounts with a generated QR code on this platform.
Currency transfer	All currencies that the bank offers
Safety	User will receive the OTP every time that QR SmartPay is accessed
Installation Fee	Free of charge for retail clients.
Commission	As per the actual price list for e-banking transactions
Limits	<p>SEMI AUTHENTICATION</p> <p>Max amount per transaction - 100 EUR</p> <p>Max daily amount - 100 EUR</p> <p>Nr. of daily transactions - 3 trans.</p> <p>FULL AUTHENTICATION</p> <p>Max amount per transaction - 8,000 EUR</p> <p>Max daily amount - 16,000 EUR</p> <p>Nr of the daily transaction - Not defined but limited to the max daily amount</p>
Preconditions	<ul style="list-style-type: none"> • The sender and receiver of the transaction should be BKT Customer • The sender and receiver should have BKT Mobile App installed • The sender and e receiver should open a QR account • Security of mobile device should be 'Active" (fingerprint, Password, etc.)

3. Identification/Authentication

Access in the QR SmartPay module, is done by verification/authentication of BKT Mobile credentials.

In SmartPay can be defined two ways of authentication in accordance with the level of security on the device:

- Full Authentication: with CIF *, Password, and OTP
- Semi authentication **: with CIF and Password

*CIF - This is the customer number that can be received from the bank to register in BKT Mobile.

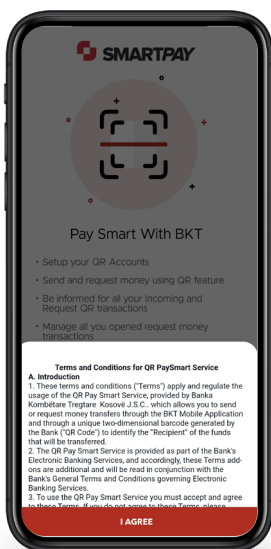
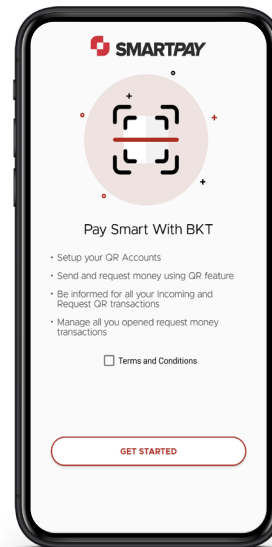
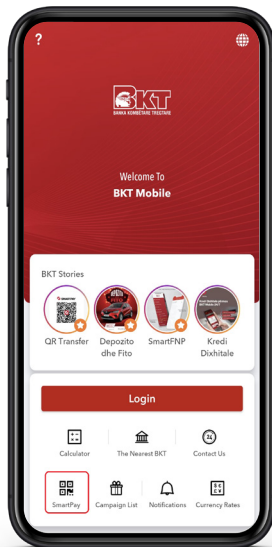
**level of security is parameter enabled to unlock the device such as: Password, Fingerprint, Pattern, etc.

After login with full authentication, you can choose semi authentication for the next login.

4. Registration on QR SmartPay

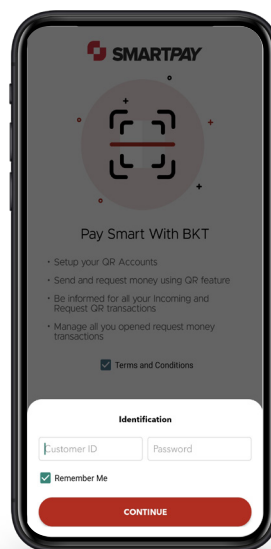
For using QR SmartPay Service, it is needed to:

- be a Bank customer and registered user at BKT Mobile,
- have the BKT Mobile Application installed on the mobile device iOS or Android version,
- register and login to the SmartPay service through full and semi authentication by verifying personal data such as: Customer number, Password, and OTP,
- Accept the Terms and Conditions to open a SmartPay account to use for this service.



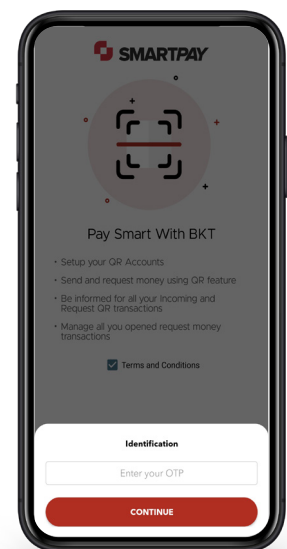
First Step

Open & read all content of the document on the screen.
Click the button **I Agree**



Second Step

Enter login credentials.
Click the button **Next**



Third Step

Enter the OTP code received by SMS.
Click the button **Next**

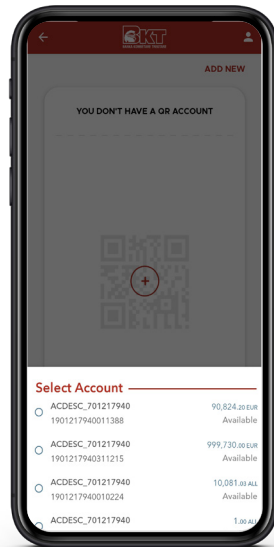
4.1 Creating QR Account

After registering in the QR SmartPay service, the QR account must be opened, which will enable receiving/sending money through this service. Upon opening a QR account, the SmartPay application will automatically generate a Dynamic QR code that the user can use to receive money. Sending a QR code with a pre-defined value will be of static QR.



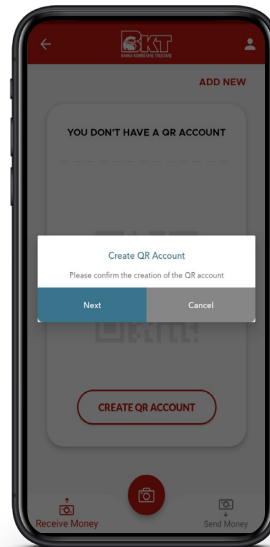
First Step

To open a QR account, click into the button **“Create QR Account”**



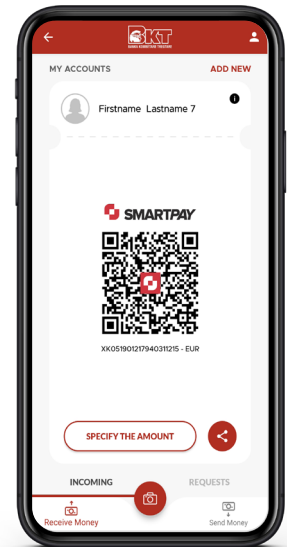
Second Step

Choose the account you will use to receive/send money with QR



Third Step

Click the button **Next** to authorize the opening of the account



Fourth Step

The QR account has been created, and the account can be used to receive/send money.

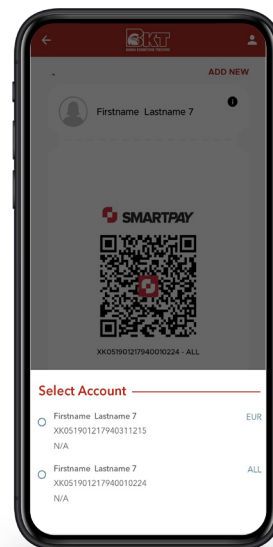
4.2 My accounts

In the menu “My Accounts” can be seen all opened QR accounts:



First Step

Click the button **“My Accounts”**



Second Step

On the screen, you can see QR accounts that are opened and, in all currencies,

Note

To perform transactions in this service can be opened more than one QR account in different currencies,

5. QR Code types

The QR code is the code generated by the device after registering and opening the QR account. The QR code in SmartPay is offered in two types which user can use for receiving/sending money:

- ✓ Dynamic QR code
- ✓ Static QR Code

5.1 Dynamic QR code



Dynamic QR code is the code generated during the SmartPay account opening process.

Dynamic QR code has no predefined amount and is valid until the QR account is open.

To request money transfer with Dynamic QR Code through SmartPay, user need to share QR code with third parties as a photo via messages, or sender can scan it directly from the device/phone.

The amount of the transfer is defined by the sender of the funds.

5.2 Static QR code

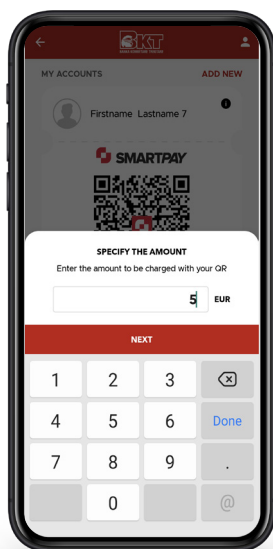
The static QR code is the code generated in the SmartPay application, with the predefined amount that is requested to be accepted from the sender. Generated code can be shared with third parties in the form of photo via messages, or the sender can scan it directly from the device/phone.

The validity period of dynamic QR code is pre-defined during the generation of code. If it is tried to be executed after the expiration date, the application will notify that the QR code is not valid and cannot be used to complete the transaction.

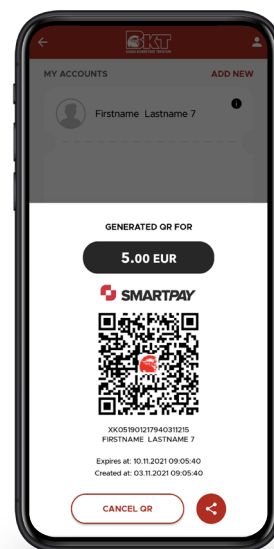
A static QR code can be used only one time.



First Step
Click the button
"Specify the Amount"



Second Step
Enter the amount
Click the button **Next**



Third Step
Click  to share with the sender

6. Transactions with QR SmartPay service

Through the QR SmartPay service, users can realize transactions between individual accounts within BKT.

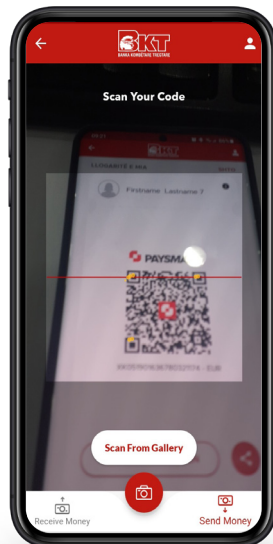
With this option, the sender can read the static or dynamic image of the QR Code generated by the other party from his BKT Mobile application. QR code can be scanned through the application in two ways:

a. by scanning the QR code directly on the other device



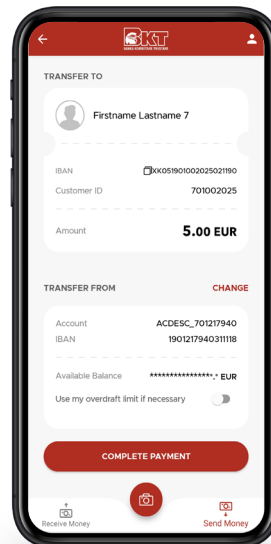
First Step

Click the Camera button



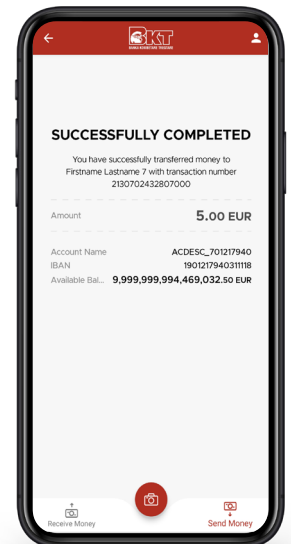
Second Step

Direct your device to read the QR code from the other device



Third Step

Confirm the details and click **“Complete Payment”**



Fourth Step

On the last screen, you receive confirmation that the transfer was successful

* Once you have received a dynamic QR code, you will be asked to enter the transfer value to complete the execution after scanning the code.

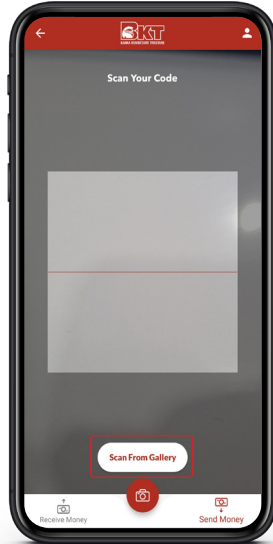
*Overdraft limit will be available if it's approved by the bank

b. or by selecting the QR Code image from your device gallery



First Step

Click the Camera button



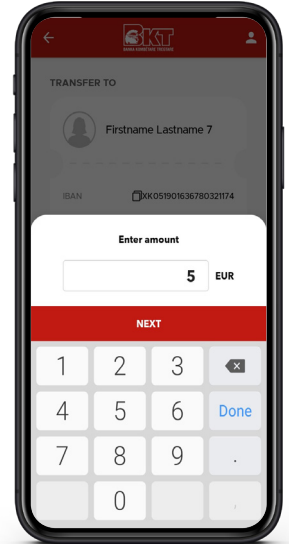
Second Step

Select the option "Scan from Gallery" to read QR



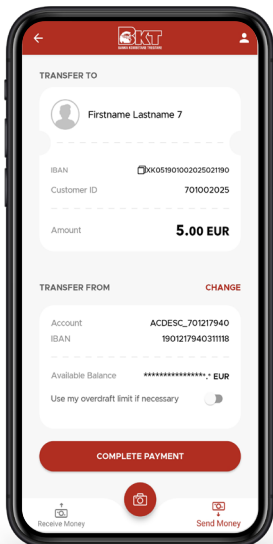
Third Step

Choose the QR code you received from the other party in your phone gallery



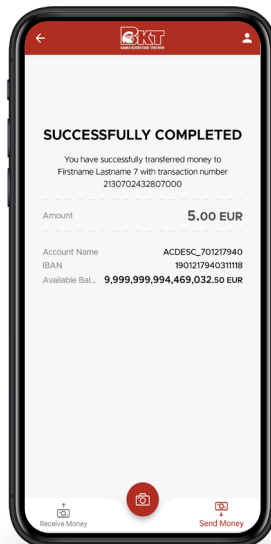
Fourth Step

Once you have read the dynamic QR code, set the transfer value



Fifth Step

Confirm the details and click "Complete Payment"



Six Step

On the last screen, you receive confirmation that the transfer was successful

7. Other features of QR SmartPay

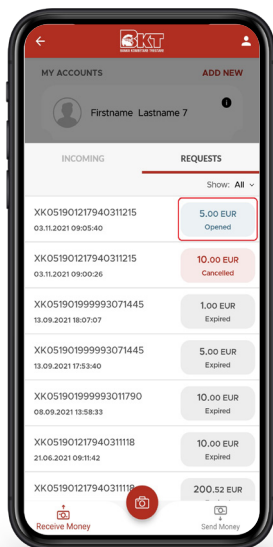
7.1 Cancellation of QR Code

Users can cancel the dynamic QR code generated by them at any time (as long as it is valid), and the QR code cannot be used further.



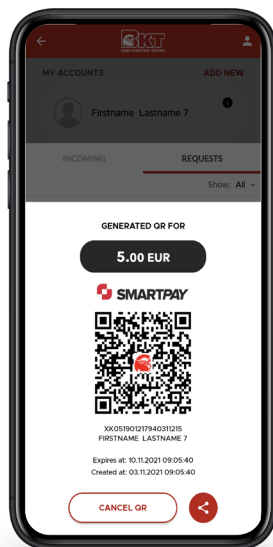
First Step

In the main menu, click the button **“Request”**



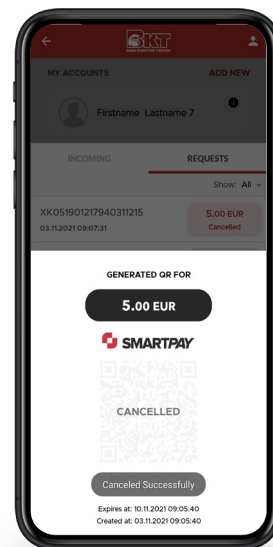
Second Step

All opened/closed/cancelled requests will be shown. To cancel a QR, open an active request



Third Step

Press the **Cancel QR** button to cancel the QR code



Fourth Step

Once you have cancelled, QR will appear shaded and cancelled.

7.2 Monitoring transaction

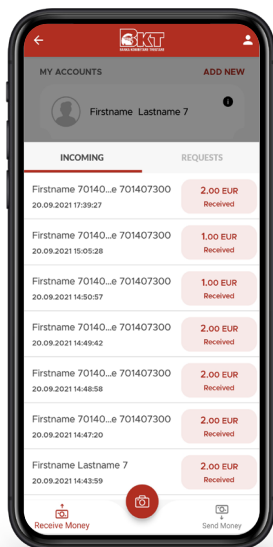
QR SmartPay users can monitor all created requests and incoming transactions.

In the menu **requests**, user can see all the information of the requests and their statuses: Open, Cancelled, or Closed



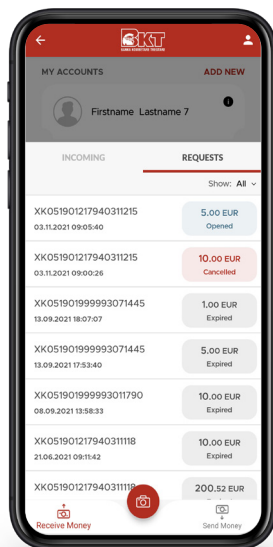
First Step

In the main menu, click the button **“Incoming”** or **“Requests”**



Second Step

In **“Incoming”** it will be shown all the admissions that you have received through QR



Third Step

In **“Requests”** you can see the status and details of open requests

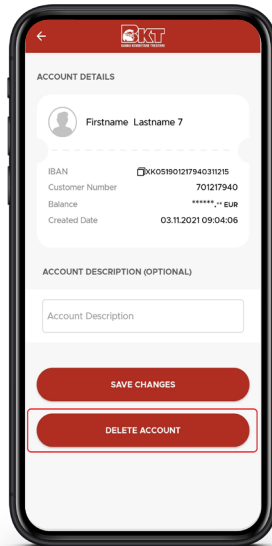
7.3 Delete the QR account

The QR account opened during the registration process or later, can be deleted by the user. After deleting, QR account QR Codes generated by this account that have been shared to other persons cannot be used anymore, and if sender tries to use those QR coded will be notified that this account/ticket is not Valid.



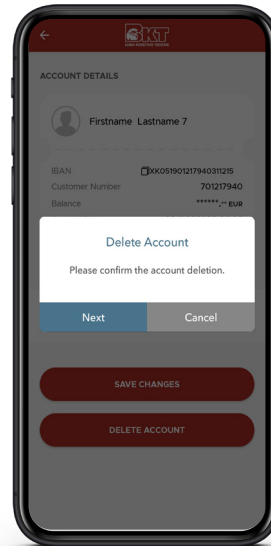
First Step

Click the **i** button next to your first and last name



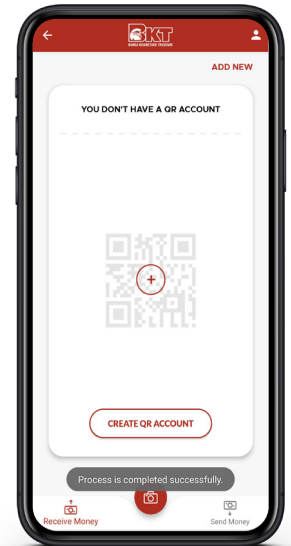
Second Step

Select the account to be deleted, click the **“Delete Account”** button



Third Step

Press the **Approve** button to authorize account deletion



Fourth Step

Fourth Step
Once you have deleted your QR account, you can create another account again

8. User Profile

This option will be displayed in the header of the Main Menu of Pay Smart, in this menu can be seen all necessary information of the user and following functions of the service:

a. Exit

This option will redirect the user to the BKT Mobile Pre-Login page, and next login will be allowed with semi authentication

b. Forget Me

This option will redirect the user to the BKT Mobile Pre-Login page and will deactivate Semi Authentication until the next Full Authentication. So, in next login client need to be fully authenticated with: customer number, password and OTP.

a. Smart OTP Authentication

In this feature, the user can define whether or not he wants to be login with Smart OTP Authentication or each time o login with Full Authentication.

This feature is pre-defined “Yes” and the user can change it once logged in with full authentication.

To enable Smart OTP Authentication, the device should have allowed security levels (login in device by: Password, Fingerprint, Face ID, Pattern, etc.).

