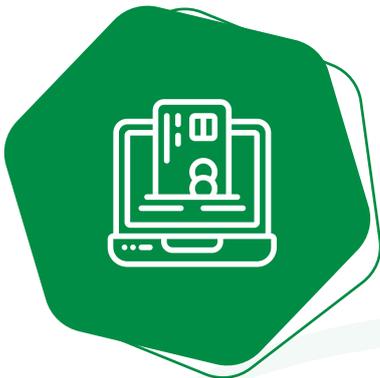


# Instructions for **PAYING LOANS FROM MICROINVEST** through the online platform **BPAY.MD**



## STEP 1

When you pay with bpay.md for the first time, you need to create an electronic wallet by following the steps below:

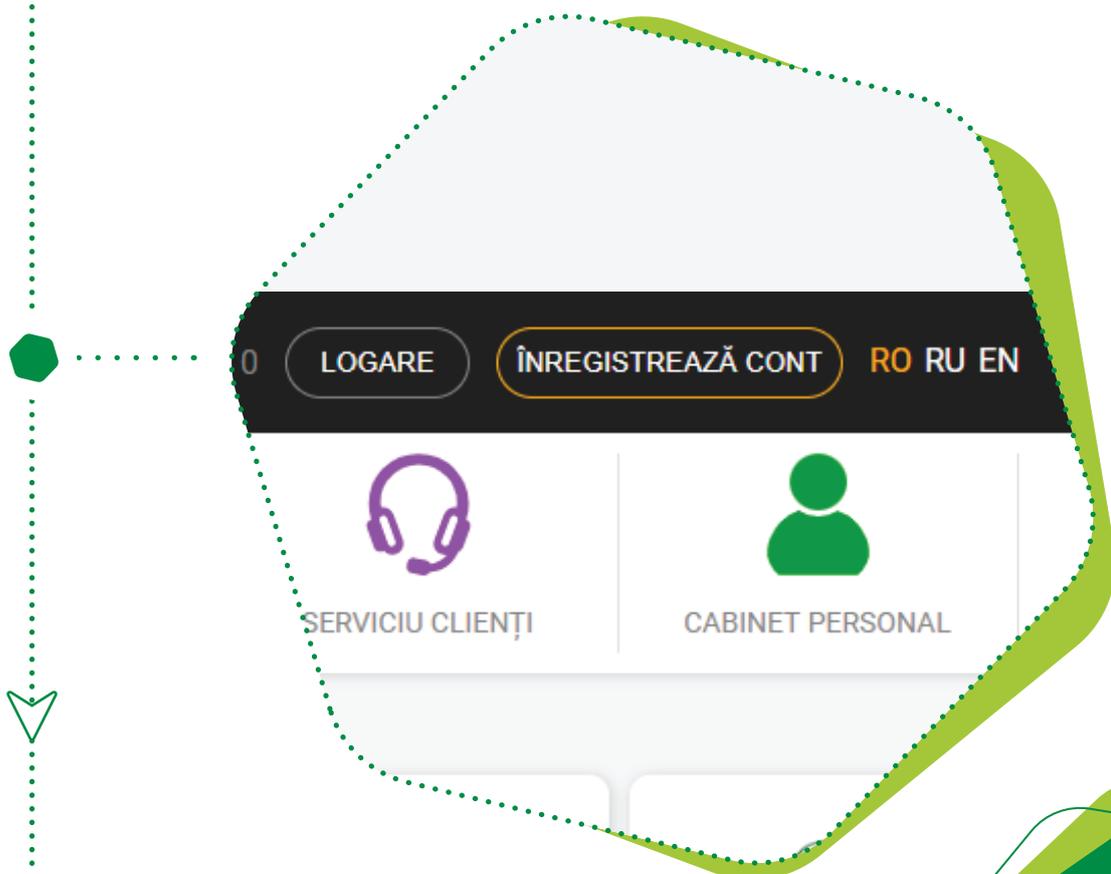
1

Open the page **www.bpay.md**



2

Click the **Registration** button on the main page of the platform.



3

Enter your phone number, email address and password.

The screenshot shows the PAY.MD registration interface. At the top, it says "PAY.MD" and "BANCĂ DE PLĂȚI ELECTRONICE". Below this, there are two tabs: "Utilizator existent" and "Utilizator nou", with the latter being selected. The form includes a profile picture placeholder, a phone number field with a dropdown for the country code (currently showing "+373"), an email address field, and a password field. There is a checkbox for "Eu accept Acordul utilizatorului" and a large orange "CONFIRMĂ" button at the bottom. On the left side of the form, there is a grey box with text: "Ați pe site-ul bpay.md. În mod simplu și convenabil creați portofelul electronic."

4

Accept the **user agreement** and confirm the wallet creation.

5

Confirm your registration by clicking on the link received at the provided email address.

6

Activate additional features of the e-wallet (including payment of loan dues) by calling BPay call center - **022 837 155**



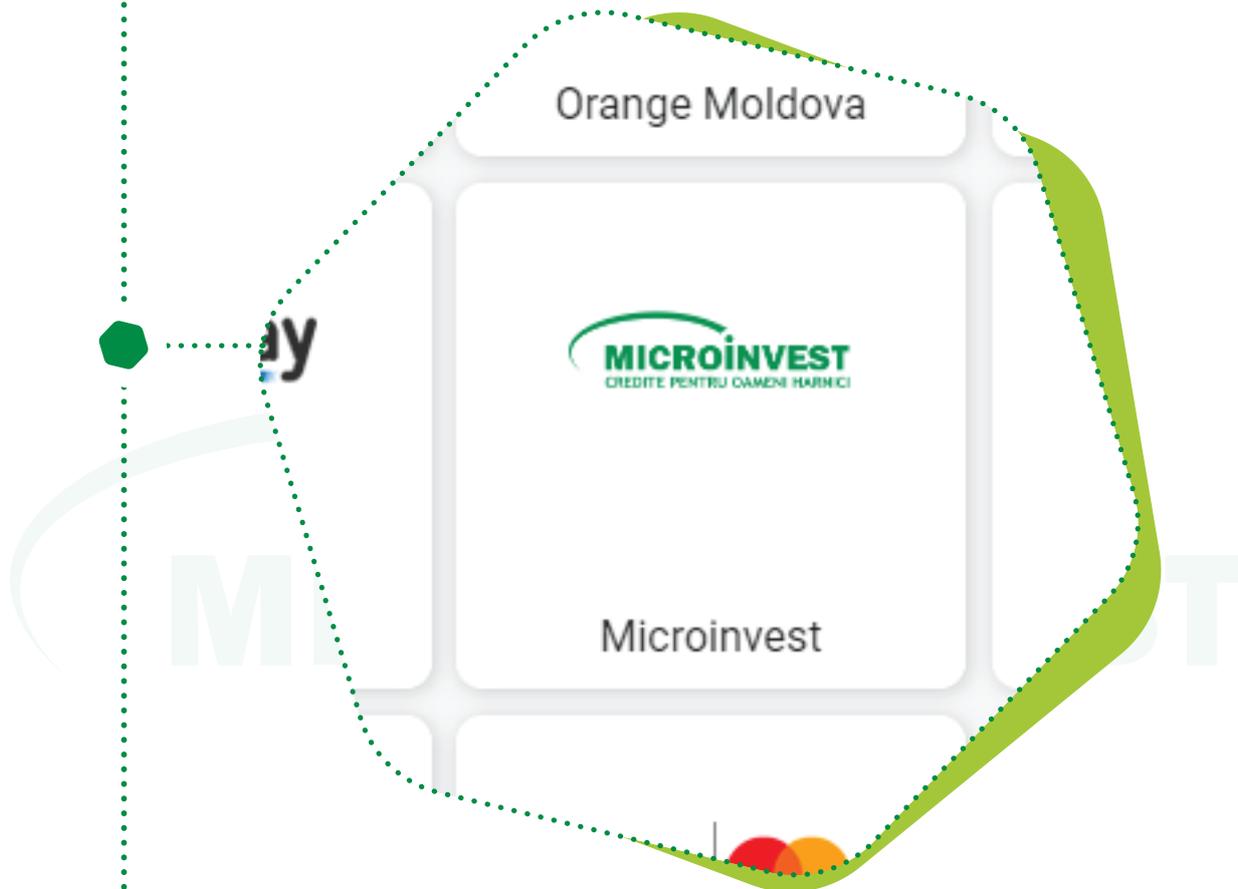


## STEP 2

To pay through the online platform, follow the steps below:



Select **Microinvest** on the Home Page or open the **Loan Repayments** category and select **Microinvest**.

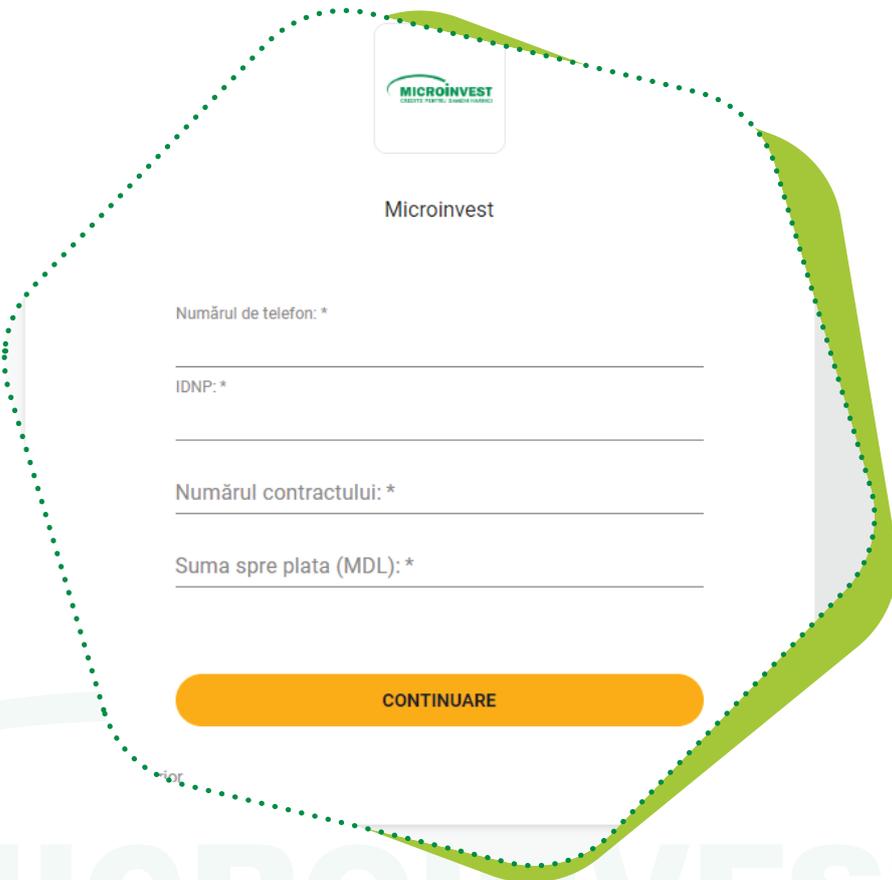


Enter the phone number you provided when you applied for credit and IDNP.



3

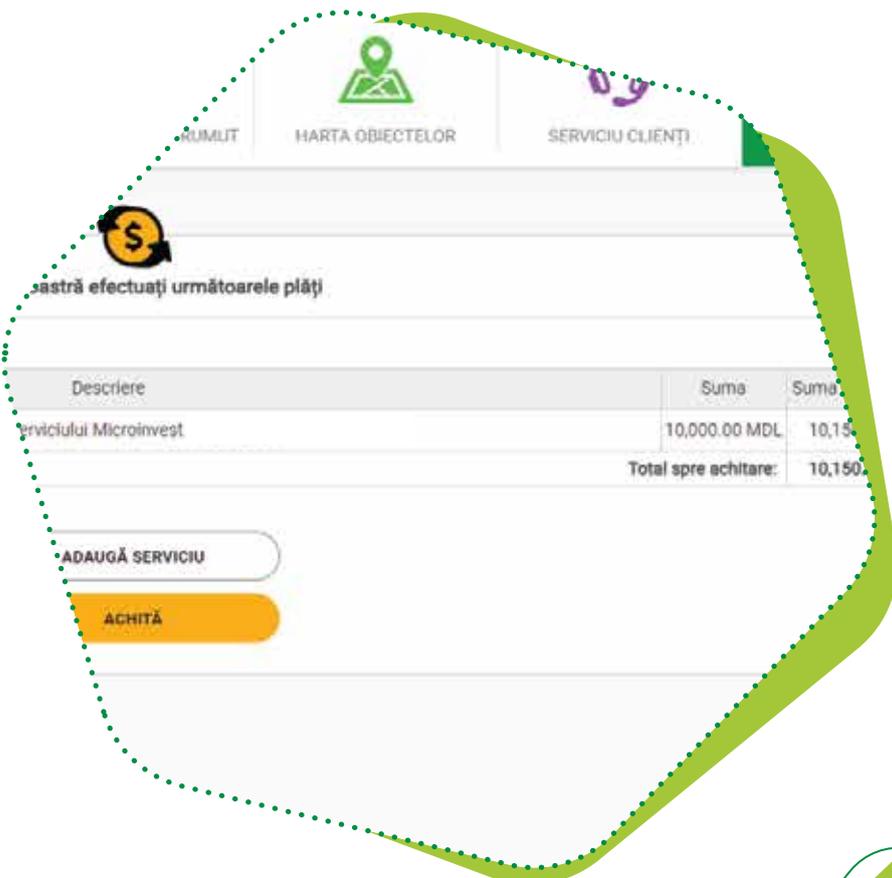
Select the loan to be paid and enter the sum to be paid.



The screenshot shows the Microinvest payment interface. At the top, there is the Microinvest logo and the text "Microinvest". Below this, there are four input fields with labels: "Numărul de telefon: \*", "IDNP: \*", "Numărul contractului: \*", and "Suma spre plata (MDL): \*". At the bottom of the form is an orange button labeled "CONTINUARE".

4

Click the **Pay** button.



The screenshot shows the payment confirmation screen. At the top, there are three tabs: "RUMUT", "HARTA OBIECTELOR", and "SERVICIU CLIENTI". Below the tabs, there is a section with a dollar sign icon and the text "asastră efectuați următoarele plăți". Below this is a table with the following data:

Descriere	Suma	Suma
Serviciul Microinvest	10,000.00 MDL	10,150.00
Total spre achitare:		10,150.00

Below the table, there are two buttons: "ADAUGĂ SERVICIU" and "ACHITĂ".

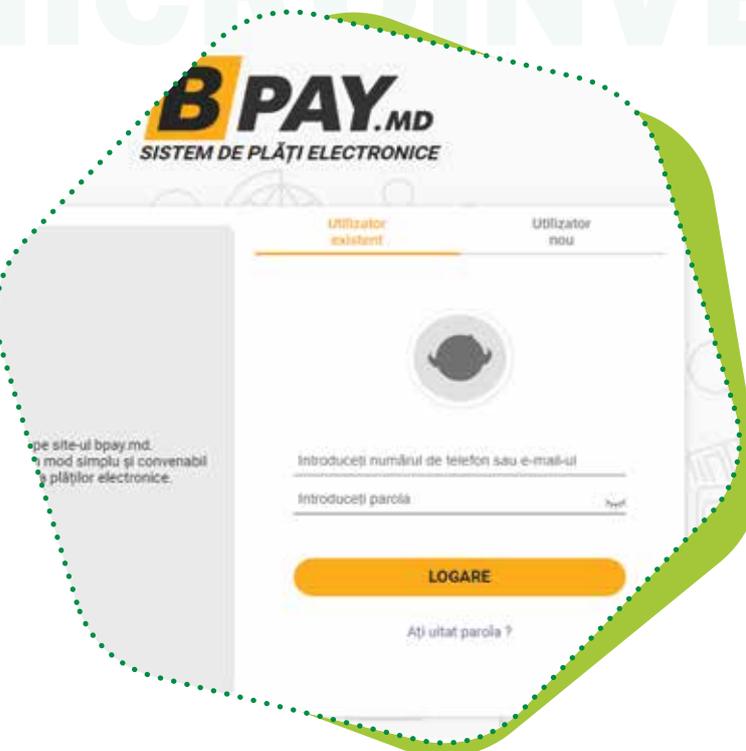
5

Select **bpay** payment method.



6

Enter e-wallet details.



Confirm payment.

**PAYMENT SUCCESSFULLY COMPLETED!**

022 801 701 | [www.microinvest.md](http://www.microinvest.md)