

## Press Release

Corporate Communication

Bucharest, October 1, 2025



# ING, the first bank in Romania to launch instant mobile payments at POS for major retailers, via RoPay. The solutions debuts at Auchan

The national instant mobile payment service, **RoPay**, is now closer to Romanian users with the premiere launched by **ING Bank Romania** and **Auchan Retail Romania**: payments at major retailers by scanning a **QR code** displayed on the POS terminal, using a mobile banking app.

Starting **October 1**, Auchan Drumul Taberei, Auchan Constanța Mall, Auchan Ploiești, Auchan Cluj Mall, and Auchan Militari become the first stores in Romania where clients of banks participating in RoPay — including ING Bank — can try out the new payment method by scanning a QR code at the checkout. Beginning **October 6**, the service will be available in all Auchan stores nationwide. ING Bank thus becomes the first bank in Romania to offer RoPay payment acceptance at POS for a major retailer, following its April 2025 launch of the RoPay service for individuals via QR code scanning.

“On October 1, we are marking a milestone for the local market by launching RoPay directly on merchants’ POS terminals. We are starting in Auchan Drumul Taberei, Auchan Constanța Mall, Auchan Ploiești, Auchan Cluj Mall, and Auchan Militari, with a strategic partner in the retail space — **Auchan Retail Romania** — which operates a network of over 490 stores nationwide. Moreover, we are pleased to kick off this second stage of RoPay implementation just a few months after taking the first step for individuals: QR code scanning via the ING Home’Bank app,” said **Raluca Țintoiu**, Deputy CEO & Head of Wholesale Banking, ING Bank Romania.

“We are pleased to be the first retailer to offer customers the opportunity to use the national RoPay solution — a modern, fast, and secure payment method. Through this initiative, we continue to diversify payment options, complementing traditional methods — cash or card — with a simple, seamless, and flexible experience, free from the need for a physical card,” said **Mihaela Bucur**, CFO, Auchan Retail Romania.

Paying with RoPay at Auchan checkouts takes just a few seconds, in an intuitive and secure way: the POS terminal displays payment options, including “RoPay Payment.” Once selected, a **QR code** appears on both the checkout screen and the POS terminal. The customer scans this code with the mobile banking app of a participating RoPay bank (e.g., ING Home’Bank for ING Bank users), and the payment is immediately authorized. It’s a modern, fast, and intuitive alternative to traditional payment methods — ideal for customers who already use mobile banking apps daily — and for merchants, it provides a secure, real-time, and cost-effective collection solution.



“By implementing RoPay at POS terminals, checkouts, online, and on invoices, merchants benefit from **instant payment collection** (and refunds are also executed instantly, with no fees for the first 30 days after payment), diversified collection channels, customer loyalty, and competitive costs. Meanwhile, consumers enjoy payments in a **secure environment**, via their bank’s mobile app, with **ZERO fees** for individuals and the opportunity to support national payment services,” said **Sabin Carantină**, CEO, TRANSFOND.

RoPay is the **national instant mobile payment service** developed by **TRANSFOND** and implemented by banks in the Romanian market to offer individuals and businesses new, easy, secure, and fast payment and collection methods across a virtually unlimited range of use cases. Starting with instant transfers between individuals — whether nearby or remotely — the service expands as more merchants and service providers join RoPay, allowing users to pay both small and large merchants, make online purchases, or pay utility bills. With RoPay, instant payments can be initiated between accounts at different banks or within the same bank, without using banking details or cards — simply by scanning a RoPay QR code in the mobile banking app, using **NFC (contactless)**, or via a phone number as an alias for banking details.

“Implementing the RoPay solution for merchants is the result of a strategic partnership between **ING Bank**, **Payten Romania**, and its affiliates within the **ASEE Group** and **Payten** — leading providers of omnichannel payment solutions and electronic payment acceptance infrastructure. This collaboration brings together the complementary expertise of the three partners and marks a significant step toward accelerating payment digitalization in Romania,” said **Ciprian Pîrv**, CEO, Payten Romania.

By integrating into the national instant payment infrastructure, RoPay is **redefining the payment experience** with unmatched accessibility, speed, and security in any use case.

#### **About ING Bank Romania**

**ING Bank Romania** is part of **ING Group**, a global financial institution offering banking services to over 38 million individual, corporate, and institutional clients in more than 40 countries. Founded in 1994, ING Bank Romania is now a universal bank, providing products and services to all client segments — large and small companies, financial institutions, entrepreneurs, and individuals. ING Bank Romania is the only bank among the top 10 local banks by assets that has grown **organically**, without acquiring customer portfolios or other banks. The bank serves over **1.9 million clients** across three business segments: **Retail Banking**, **SME & Mid-Corporate Banking**, and **Wholesale Banking**. ING’s mission is to **empower people to stay a step ahead in life and business**.

#### **About Auchan Retail Romania**

**Auchan Romania** operates over **490 stores**, including 26 traditional hypermarkets, 8 ATAC Hiper Discount hypermarkets, 9 supermarkets, the smart store Auchan Go, nearly 400 ultra-convenience MyAuchan stores (most located in Petrom gas stations), over 50 **Simply by Auchan** franchise stores, and the **auchan.ro** online shop. With a 2024 gross turnover of over **€1.7 billion**, Auchan offers residents in the cities where it operates a **modern, omnichannel retail experience**, with a wide product range and a **responsible discount** concept, ensuring **low prices every day**.



### About TRANSFOND

**TRANSFOND**, the administrator and operator of Romania's Automated Clearing House for retail interbank payments, is the **main partner** of the country's financial-banking community in domestic and cross-border payments, both in **RON** and **EUR**, leveraging its infrastructure and expertise to the fullest. Its shareholders include the **National Bank of Romania** and **18 commercial banks** active on the local market. The company has developed reference solutions for the financial market and end users, such as **RoPay**, **Instant Payments**, and the **Beneficiary Name Display Service (SANB)**.

### About Monri Payments

**Monri Payments** is a leading regional provider of payment and checkout solutions operating in **Croatia, Slovenia, Serbia, Bosnia and Herzegovina, Montenegro, Albania, and Romania**. Its over **18,000 POS terminals** process more than **1,000,000 transactions daily**, and its **8,000+ checkout systems** issue over **840,000 receipts** every day.