PRESS RELEASE

EuPlătesc simplifies merchant access to RoPay through direct connection to TRANSFOND infrastructure

Bucharest, 24 august 2026 – EuPlătesc, one of Romania's leading payment processors and a payment institution authorised by the National Bank of Romania (NBR), is implementing the first phase of its direct connection to the RoPay infrastructure developed by TRANSFOND. Access for Processor-type participants to the RoPay scheme enables instant payment acceptance for the merchants they serve and represents a new milestone in the evolution of the service, highlighting the growing role of payment institutions in expanding access to this payment method.

At this stage, vendors need a contractual relationship with a banking institution, which enrols them in the RoPay service. EuPlătesc's direct connection to the RoPay infrastructure simplifies the technical implementation process and supports the expansion of the service to a broader customer base, eliminating the need for a bank to act as a technical intermediary.

The next step in the development of the service will be the implementation of the Payment Facilitator (PayFac) model for Processor-type participants this autumn, which will allow payment institutions to manage their relationship with merchants directly. For sellers, the new model will mean a smoother integration process, a single contractual relationship, and more efficient management of payment services.

"Merchants are looking for payment solutions that are fast, easy to implement, and simple to manage. By connecting directly to the RoPay infrastructure, we are taking an important step in this direction and creating the foundation for broader access to instant payments. For us, this project goes beyond its technical component: it is about helping build an ecosystem in which vendors can more easily adopt modern payment technologies. Together with TRANSFOND, we are continuing to develop this infrastructure, and the launch of the Payment Facilitator model will represent the next important milestones in simplifying the merchant experience," **said Valentin Costache, Co-Founder of EuPlătesc.**

Through its direct connection to RoPay, retailers benefit from faster payment processing and simplified management of instant payments. Transaction confirmations are completed within a maximum of 10 seconds, while in practice, the vast majority of payments are processed in less than 3 seconds, reducing the risk of abandoned orders or products remaining blocked in shopping carts. In addition, Account-to-Account (A2A) payments can be processed at more competitive costs compared with traditional payment models.

This development comes one year after the launch of RoPay and following the system's first commercial implementations. In 2025, EuPlătesc completed its first RoPay transaction at a physical POS terminal in Romania and subsequently, in partnership with TRANSFOND, processed its first live online transactions through the national real-time payments service.

"Instant bank transfers are becoming the most important component of Romania's payments infrastructure, and the evolution of RoPay reflects this shift. Our collaboration with EuPlătesc demonstrates that the ecosystem can support new integration models that meet the needs of a market undergoing accelerated digitalization. Our objective is to facilitate access for as many retailers and payment service providers as possible to the benefits offered by RoPay and to support the wider adoption of this solution across the economy," **said Sabin Carantină, General Manager of TRANSFOND.**

For merchants, one of the key benefits of connecting to RoPay is the ability to develop advanced automated reconciliation flows, enabling them to instantly match payments with orders and significantly reducing the operational effort and costs associated with managing large transaction volumes. Direct access to the RoPay infrastructure also creates opportunities for the launch of complementary services, such as instant recurring payments or fast merchant financing solutions based on incoming payment flows.

Through the Processor and Payment Facilitator participation models, EuPlătesc and TRANSFOND are contributing to the expansion of the RoPay service and facilitating companies' access to instant payments, in a context where the Romanian market is moving towards payment methods that are increasingly faster, more efficient, and easier to adopt.

About EuPlătesc

EuroPayment Services SRL is a Romanian company, authorised by the National Bank of Romania (NBR), specialized in online payment solutions, with over 20 years of experience in the local market through the EuPlătesc platform. The company serves a broad portfolio of merchants and organizations across sectors such as eCommerce, hospitality, utilities and energy, tourism, education, services, public institutions, and corporate clients, providing access to modern payment methods and a certified infrastructure meeting the highest international standards (PCI-DSS Level 1, ISO 27001, ISO 27701, ISO 9001).

About TRANSFOND

TRANSFOND, the administrator and operator of the Automated Clearing House for retail interbank payments, is the main partner of Romania's financial and banking community in the field of domestic and cross-border payments, in both RON and EUR, making full use of its infrastructure and know-how. Its shareholding structure consists of the National Bank of Romania and 16 commercial banks active on the local market. The company has developed benchmark solutions for the financial market and end users, such as RoPay, Instant Payments, and the Beneficiary Name Display Service (SANB). For more information: www.transfond.ro, www.ropay.ro, www.platiinstant.ro.