

PRESS RELEASE**Bucharest, July 14, 2025**

Vista Bank launches RoPay instant payments between individuals via QR Code, directly from the Mobile Banking apps

Vista Bank is the sixth bank to join the national payment system RoPay, the innovative infrastructure that enables instant money transfers in Lei from one bank account to another, 24/7, without the need to manually enter banking details.

The first RoPay feature offered by Vista Bank is proximity person-to-person (P2P) instant payments between individuals, in which the Beneficiary simply generates a QR code, and the Payer scans it, directly from their mobile banking apps. To use RoPay, both the Payer and the Beneficiary need to be next to each other, have their mobile banking apps installed, while their banks must support the RoPay QR code instant payments between individuals.

Thus, the new RoPay feature available in Vista Mobile Banking allows individual clients to:

- **Receive money by simply generating a QR code:** The Beneficiary selects the account into which they wish to receive the funds, enters the desired amount, and generates the QR code. The Payer then scans the QR code with their own app, checks the payment details, and authorizes the payment. The amount can be fixed or editable, in which case the Payer can adjust the amount after scanning the QR code.
- **Send money by scanning the QR code** generated on the Beneficiary's mobile phone – an individual who has access to RoPay via their bank. Then the Payer checks the details and authorizes the payment.

Transactions are processed in just a few seconds, have a limit of 49,999 lei per payment, and are free of charge for both the Payer and the Beneficiary.

"Implementing RoPay marks another milestone in our strategy to further develop our digital platform and to offer fast, intuitive, and secure solutions to our clients. By integrating RoPay payments into the Vista Mobile Banking app, we facilitate instant money transfers between individuals in proximity in the most efficient way. RoPay is an innovative step forward in payment digitalization, the expansion of interoperability within the Romanian banking system, and the empowerment of clients. In the coming period, Vista Bank will continue to expand RoPay with many high-value features such as alias-based transfers, POS, e/m-commerce, bill payments, and more. We thank TRANSFOND for their excellent collaboration throughout the project's implementation," - said Georgios Athanasopoulos, CEO of VISTA.

"The progress of RoPay adoption among banks reflects the value of the service created and the joint effort made by the banking community and TRANSFOND. Together with all categories of payment service providers, TRANSFOND contributes to the economy digitalization, as well as to the building of a more transparent and efficient payment ecosystem, by providing a solid infrastructure for direct and instant transfers between accounts at different banks. RoPay is an alternative to cash and card payments, and we all wish that RoPay will become part of everyday language - as the name of the most

*attractive payment method in Romania, for every citizen, every business, and public authorities alike. We as well want to thank the Vista Bank team for the quality of the collaboration and for the efficiency shown in managing the internal RoPay adoption project." - **said Sabin Carantina, General Manager of TRANSFOND.***

To implement RoPay, Vista Bank collaborated with **Getik**, a Romanian technology company specialized in digital solutions for the banking industry.

*"We thank Vista Bank for their trust and the opportunity to integrate RoPay in the bank's infrastructure. Due to our expertise in integrating account-to-account (A2A) systems, Vista Bank successfully launched the first RoPay feature with remarkable speed and accuracy, and we are confident that we will keep the same fast pace as we'll roll out the next RoPay use-cases," - **said Ghenadie Dumanov, CEO, Getik.***

RoPay was developed by TRANSFOND in collaboration with the Romanian Banking Association and is offered to end consumers through the mobile banking applications of Romanian commercial banks. RoPay primarily aims to shift payments from cash to digital, offering a fast, free (for individuals), easy-to-use, and highly secure payment method.

About VISTA BANK

With over 25 years of existence on the Romanian market, **VISTA BANK** has continuously evolved and contributed to the development of the Romanian economy and the welfare of its clients. Vista Bank has a network of 35 branches and 5 business centers and addresses primarily medium and large corporate clients, professional farmers, as well as affluent clients, with an attractive offer of modern financial products adapted to the needs of each client. For more information: www.vistabank.ro

About TRANSFOND

TRANSFOND is the administrator and operator of the Automatic Clearing House for retail interbank commercial payments. The company aims to be the main partner of the financial-banking community in Romania in the field of payments (both in local currency and in euro, national and cross-border), of services adjacent or complementary to interbank payments, making the most of the infrastructure and know-how at its disposal. The main shareholder of TRANSFOND is the National Bank of Romania, and the other part of the shareholding is represented by 18 commercial banks active in the Romanian market. TRANSFOND has developed a series of complex and successful solutions, for the benefit of the domestic financial sector, but also of companies and end consumers of financial services: Instant Payments, Beneficiary Name Display Service (SANB), AliasPay, e-Factur@ and e-Arhiv@. For more information: www.transfond.ro, www.ropay.ro, www.platiinstant.ro, www.aliaspay.ro.