

Press release

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ING Bank Romania is launching RoPay, an instant mobile payment system

Home'Bank users can make fast and secure payments at no cost by scanning a QR code

ING Bank Romania customers have a new way to make instant payments or bank transfers to other individuals, by scanning a QR code generated by the payment beneficiary. The new functionality is available already in Home'Bank and represents the first stage of the implementation process within ING Bank Romania of the RoPay instant payment service, launched in 2024 by TRANSFOND and the Romanian Association of Banks.

RoPay is a free service for individuals, which facilitates fast and secure transactions using mobile devices.

By implementing RoPay, ING Bank is making its customers' experience faster and easier.

As merchants and service providers enroll in RoPay, ING Bank customers will be able to make payments at both small and large merchants, including contactless, shop online or pay utility bills. RoPay allows instant payments to be initiated between accounts at different banks or between accounts at the same bank, without using bank or card details.

„The implementation of the RoPay system means that by simply scanning a QR code, Home'Bank app users can make an instant payment, from their mobile phone or tablet, to other ING customers or to other banks participating in RoPay.

Over 85% of ING customers use the Home'Bank app, which positions us as a banking institution with a strong digital footprint. In this context, the new feature reinforces our commitment to continuous innovation to offer our customers a fast and secure digital experience that helps them stay one step ahead in life and business.” - Eleni Skoura, Executive Board Member and Head of Retail Banking ING Bank Romania.

ING takes important steps towards the future of digital payments, implementing the RoPay instant payment system also in its relationship with merchants

With the support of Payten, part of ASEE Group, ING Bank will soon introduce payment acceptance solutions that allow merchants to collect instantly, using modern terminals such as POS Sharing. Thus, merchants will be able to offer customers the freedom to choose between paying by card or via RoPay – two fast and secure options.

If the customer opts for RoPay, the POS terminal will generate a QR code, which can be scanned with the Home'Bank application, and the amount will be transferred to the merchant's account in approximately 10 seconds.

„As digitalization transforms all sectors of the economy, RoPay actively contributes to creating a more transparent and efficient financial ecosystem, replacing cash payments with fast and secure digital solutions, through direct transfers between accounts and also serving as an alternative to card payments. The service not only simplifies the payment process, but also encourages the adoption of responsible and visible financial behavior. This way it supports the development of a modern and fair economy, in which financial services become more accessible, not only from a cost perspective, but also from a simplicity of the processes behind digitalization.” – Sabin Carantină, General Manager TRANSFOND.

Payments via RoPay can be made at any time, 24/7, including during weekends and public holidays, guaranteeing beneficiaries immediate access to the transferred money. These payments are available only for accounts opened in Romania, at banks enrolled in this system, and payments are processed at no additional cost to bank customers.

The maximum limits for amounts transacted via RoPay are RON 49,999 for a payment to an individual and RON 99,999 for an online order at a merchant (E-commerce) or at a POS.

Instant payments to individuals nearby

ING customers can make a payment to a nearby beneficiary by being authenticated in Home'Bank, by scanning the QR code generated by the beneficiary's bank's mobile application. After verifying the payment details, it can be authorized.

ING Bank is currently working on implementing a new option that will allow ING customers to receive money through the same method.

Purchases and invoices paid instantly at merchants

In order to pay in physical stores, Home'Bank users must be authenticated in the application. Then, the payment can be made by scanning the RoPay QR code displayed by merchants, either at the POS or applied to the sticker, after checking the payment details and authorization. These steps must also be followed in the case of online orders at merchants, made from a laptop/tablet/PC, after selecting RoPay on the payment page. Utility bills or other services can be paid just as easily by scanning the RoPay QR code inserted in the invoice.

An easy-to-use payment method from the Home'Bank mobile app

To use the RoPay service by scanning the RoPay QR code, it is first necessary to authenticate in the Home'Bank application and access the "Scan QR" functionality in the "Payments" section, subsection "Other Payments". In the next step, a current account in RON will be selected from the client's portfolio, from which the payment will be made.

An alternative method would be to access the "Scan" functionality by long pressing the Home'Bank application icon, through which authentication will be performed and then authorization of the payment.

„The RoPay system is open and built for collaboration, inviting banks and innovation-oriented non-bank payment institutions to join this initiative for the direct benefit of their customers, strengthening their position in a market where digitalization and speed, in safe conditions, are no longer optional, but eagerly awaited by customers. We thank ING for its contribution to the development of RoPay, from concept to implementation.”, added Sabin Carantină, General Manager TRANSFOND.

In developing the RoPay solution, ING Bank collaborated with Montran, a market leader in the development of payment systems for both national bank infrastructure and commercial banks.

„We thank ING for the trust and exceptional collaboration throughout this project. Montran remains a trusted partner for ING, offering all the necessary support to ensure the bank's customers the best payment experience through RoPay.” - Irina Cărcu, Regional Sales Director at Montran.

RoPay is an instant mobile payment service developed by [TRANSFOND](#) (Administrator and Operator of the Automated Clearing House for interbank commercial payments), in collaboration with the Romanian Association of Banks, to offer a fast, secure and pleasant payment experience, an alternative to cash and card payments.

About ING Bank Romania

ING Bank Romania is part of ING Group, a global international financial institution, which provides banking services to over 38 million individual customers, companies or institutions in over 40 countries. Founded in 1994, ING Bank Romania is currently a universal bank, offering products and services to all categories of customers – large and small companies, financial institutions, small entrepreneurs and individuals. ING Bank Romania is the only bank with organic growth among the top 10 local banks by assets, without acquisitions of client portfolios or other banks. ING Bank Romania is a universal bank with over 1.9 million customers from three business segments: individuals (retail), SME & Mid-Corporate companies and Wholesale Banking. ING's mission is to support people to be one step ahead, both in life and in business.

About TRANSFOND

TRANSFOND is the administrator and operator of the [Automated Clearing House \(SENT\)](#) - the infrastructure of the Romanian financial and banking market. Payments processed through the SENT system are both retail payments in national currency, credit transfer type (small value payment order, normal or [instant](#)), direct debits and debit instruments (cheques, bills of exchange and promissory notes), as well as credit transfers in euro (national and cross-border). TRANSFOND administers and operates [RoPay](#), the instant mobile payment service directly from one bank account to another A2A ("account-to-account"). The company has developed a series of complex and successful solutions, for the benefit of the domestic financial sector, but also of commercial companies and end consumers of financial services: Instant Payments, the Beneficiary Name Display (SANB) service, AliasPay, e-Factur@ and e-Arhiv@. At the same time, TRANSFOND is the main partner of the Romanian financial and banking community in the field of payments, services adjacent or complementary to interbank payments.

About [Montran](#)

With over 25 years of experience in Romania and over 45 years worldwide, Montran is a market leader in the development of payment systems for both national and commercial bank infrastructure. Over 100 commercial banks and over 75 national banks in over 90 countries use payment systems implemented by Montran. Among the products developed by the company are: Global Payments Hub, Payments Gateways, including for Instant Payments, Anti-Fraud / Limit Management systems, SEPA or high-value payments, QR Code, Virtual Accounts, Cash Management, Sanctions Screening, Dispute Management.

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