
PRESS RELEASE**Bucharest, 23 September 2026**

**CEC Bank launches RoPay NFC:
instant payments by bringing phones close together**

CEC Bank is expanding RoPay's capabilities with the launch of instant NFC payments. The new feature lets customers transfer money quickly and easily by bringing their mobile phones close together. Available in the CEC app mobile banking application, it offers an intuitive payment experience without manually entering bank details or scanning a QR code.

"Instant payments are becoming faster and more secure than ever: simply bring the phones close together and the money arrives directly in the account. With the new RoPay NFC, we are turning a familiar everyday gesture into an ultra-fast transfer, while ensuring transactions are fully protected through advanced encryption and authorization directly in the CEC app. This is a decisive step towards the future of digital payments: instant, highly intuitive and protected to the highest standards," said Mugur Podaru, Director of Remote Operations at CEC Bank.

"The national RoPay service was developed from concept through implementation as a pillar of stability and efficiency for the local banking community. By adding contactless NFC payments to its existing QR code and phone number options, CEC Bank is expanding its RoPay services and providing a strong alternative to traditional payment instruments, aligned with European standards. This is about simplifying transfers between two phones, but also, more broadly, about the growing maturity of a national infrastructure capable of reducing operating costs across the economy and accelerating the move towards a native cashless ecosystem," said Răzvan Faer, Head of the Development Department at TRANSFOND.

RoPay NFC brings instant payments closer to the everyday habits of technology users. Instead of entering bank details or scanning a code, a customer can initiate a payment by bringing their phone close to the recipient's phone or to the POS terminal of a merchant enrolled in RoPay, then following the authorization steps in the CEC app.

The solution uses NFC (Near Field Communication), a technology already widely used for contactless payments. The process is simple: the devices are brought close together, the information needed to initiate the transaction is captured automatically, and the payment is confirmed in the banking app. The money is transferred instantly, directly from one account to another. For now, the solution is available only on Android mobile devices.

RoPay is the national instant payment service developed by TRANSFOND. It enables transfers in Romanian lei between bank accounts, 24 hours a day, seven days a week. By integrating NFC technology, the RoPay ecosystem offers a new way to initiate payments that fits users' digital habits.

The launch of RoPay NFC is part of CEC Bank's efforts to develop its digital services and make banking easier for customers. From QR code payments to NFC payments, RoPay-based solutions offer modern ways to transfer money quickly and conveniently from a mobile phone. By expanding its instant payment features, CEC Bank continues to build a digital ecosystem focused on simplicity, speed and security, reflecting how customers use technology in everyday life.

Bucharest, 23 September 2026**About CEC Bank**

CEC Bank is Romania's longest-established financial institution. Founded in 1864, it currently has the country's largest branch network, with more than 1,000 branches and local offices.

CEC Bank is a leading universal bank in the Romanian market. It offers a full range of products and services to individuals, SMEs and large corporations through multiple channels: branches, ATM and POS networks, mobile banking through the CEC app, and the CEC_IN online platform, where banking products and services can be accessed entirely online.

More information about CEC Bank's products and services is available at any branch, by calling the toll-free customer support number **0.800.800.848**, or at www.cec.ro.

About TRANSFOND

TRANSFOND manages and operates the Automated Clearing House for retail interbank payments. The company aims to be the main partner of Romania's financial and banking community for payments in both lei and euro, domestically and across borders, as well as for services related or complementary to interbank payments. It makes full use of its infrastructure and expertise to do so.

The National Bank of Romania is TRANSFOND's majority shareholder. The remaining shares are held by 16 commercial banks active in the Romanian market.

TRANSFOND has developed a range of solutions for Romania's financial sector, businesses and financial service users, including **RoPay, Instant Payments and the Beneficiary Name Display Service (SANB)**. For more information: www.ropay.ro, www.transfond.ro, www.platiinstant.ro.