

Press release

## **Garanti BBVA Romania enables customers to make Instant Payments in Lei, anytime and anywhere**

**Bucharest, 28 April 2025** - Garanti BBVA Romania provides Instant Payments in lei service, which enables customers to carry out interbank transactions in real time, with funds reaching the recipient within seconds, regardless of whether they are opened at the same bank or at different banks, members of the Instant Payments ecosystem, in a highly secure environment.

Whether it is splitting dinner bill with friends, paying a local vendor, or sending money to family, our customers can enjoy lightning-fast transfers in lei that land in seconds, not hours or days. It is instant, it's available 24/7, 365 days a year.

Why it matters:

- Real time transfers in lei (sending and receiving funds)
- Not cut off times or banking hours
- Fully compliant with national standards
- Available via internet banking, mobile banking, as well as branches to our retail, SME and Corporate clients

This service is part of the Garanti BBVA Romania's broader strategy oriented towards smart, seamless, and human-centric digital banking experience.

*"In an increasingly digital and dynamic world, Garanti BBVA Romania aims to provide solutions that make banking simpler, safer, and more accessible for our customers. The Instant Payment service reflects our ongoing commitment to ensuring fast, secure, and seamless transactions whenever our customers choose to bank with us",* said **Tolga Banyocu, Deputy General Manager, Customer Solutions Area, Garanti BBVA.**

*"The Instant Payments service facilitates faster integration of communities into the digital economy, allowing consumers and companies to conduct instant transactions at any time, thus contributing to a more inclusive and accessible financial system. Reducing payment processing time improves transaction efficiency, builds trust in the local financial system, and increases economic stability. The instant payment infrastructure is the basis of RoPay - the instant mobile payment service developed by TRANSFOND in collaboration with the Romanian Association of Banks",* said **Sabin Carantină, General Manager of TRANSFOND.**

The Instant Payment Service is part of the automated clearing system for interbank payments - SENT, offering numerous advantages for both individuals and companies. The service guarantees a high level of security, being provided by banks and payment institutions authorized and prudentially supervised by the National Bank of Romania. Thus, transactions are carried out safely and the associated information is adequately protected. In addition, customers benefit from continuous availability, being able to send and receive money at any

time, regardless of the banks' opening hours. This service enables payments of up to 10,000 RON and incomings up to 49,999.99 RON.

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### **About Garanti BBVA Romania**

The bank Garanti BBVA is part of the Garanti BBVA Romania Group, along with Garanti BBVA Leasing and Garanti BBVA Fleet Management, which complement the bank's offering with specific leasing products and fleet management services. In 2023, the bank celebrated twenty-five years of active presence within the Romanian banking system.

Garanti BBVA România is owned by Garanti BBVA Turkey (TGB), the second-largest private bank in Türkiye, having as majority shareholder, the Spanish financial group Banco Bilbao Vizcaya Argentaria (BBVA).

For further information and to stay tuned, please visit <http://www.garantibbva.ro>, and follow the:

- [facebook.com/GarantiBBVARomania](https://www.facebook.com/GarantiBBVARomania)
- [https://www.instagram.com/garantibbva\\_romania/](https://www.instagram.com/garantibbva_romania/)
- [linkedin.com/company/garanti-bbva-romania](https://www.linkedin.com/company/garanti-bbva-romania)
- [youtube.com/c/GarantiBBVARomania](https://www.youtube.com/c/GarantiBBVARomania).

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### **About TRANSFOND**

TRANSFOND is the administrator and operator of the Automated Clearing House for commercial interbank payments. Its core activity is providing services to financial and banking institutions related to interbank retail payments in local currency and euro, both nationally and cross-border.

The majority shareholder of TRANSFOND is the National Bank of Romania, with the remaining shares held by 18 commercial banks operating on the Romanian market.

In October 2024, TRANSFOND launched [RoPay](#) – the first national mobile instant payment service in Romania, enabling direct account-to-account (A2A) transfers. It uses technologies such as QR code scanning, deep links, NFC (contactless), or the mobile phone number as a proxy for the IBAN.

For more information about TRANSFOND services, please visit: [www.ropay.ro](http://www.ropay.ro), [www.transfond.ro](http://www.transfond.ro), [www.platiinstant.ro](http://www.platiinstant.ro), [www.aliaspay.ro](http://www.aliaspay.ro)