

**PRESS RELEASE****Bucharest, October 21, 2025**

## **Raiffeisen Bank joins RoPay: instant transfers using only a phone number, directly from the Smart Mobile app**

Bucharest, October 21, 2025 | Raiffeisen Bank Romania joins the national instant payments system RoPay

Following this integration, individual customers can now send and receive money instantly, anytime, using only a phone number — without having to enter the recipient's IBAN. The new feature is available directly in the Raiffeisen Bank Romania Smart Mobile app.

### **One-click payments, as simple as sending a text message**

With a fast and intuitive experience, money transfers are completed instantly and free of charge, 24/7, regardless of the recipient's bank — provided that the recipient's bank is enrolled in RoPay. To make a transfer, the customer simply enters the beneficiary's phone number in the payment screen of Smart Mobile, confirms the name and IBAN, and the amount is transferred instantly.

*"We are pleased to announce the launch of a new feature designed to simplify and streamline the way our customers make bank transfers. We have implemented the fastest and most convenient transfer method: instant payments using a phone number, without an IBAN, directly from the Smart Mobile app. This reinforces our commitment to accelerating the digitalization of banking services and quickly responding to market needs. We aim to offer modern, secure, and fast solutions that make banking easier, more accessible, and more enjoyable for all users."*—

**Mihail Ion, VP Retail, Raiffeisen Bank Romania**

*"Raiffeisen Bank's participation in the national RoPay system represents an important step in expanding interoperability within Romania's banking market. TRANSFOND continues to support the financial industry by developing modern and secure infrastructures that meet the growing demand for speed and efficiency in payment processing. The partnership with Raiffeisen Bank strengthens our shared goal of offering customers a fast, simplified, and fully digital payment experience."*— **Sabin Carantină, General Manager, TRANSFOND**

### **RoPay – The National Instant Payments System, developed by TRANSFOND and the Romanian Association of Banks**

The new functionality enables fast money transfers, giving customers easy access to secure and user-friendly banking services. In this way, Raiffeisen Bank strengthens its mission to provide efficient and accessible banking solutions.

By joining RoPay, the national instant payments system developed by TRANSFOND in partnership with Romanian banks, Raiffeisen Bank enables fast and secure transfers between all participating banks.

### **Benefits of RoPay for Raiffeisen Bank customers:**

- Flexibility: the bank account linked to the phone number can be changed at any time;

- Full control: all settings are managed directly by the customer;
- Transparency: all relevant details for each transaction are easily accessible in the app;
- Complete freedom: customers can opt out of the service at any time, without restrictions;
- Easy updates: customers can check and update their personal data at any time within the RoPay section.

To use RoPay, Raiffeisen Bank customers need an active RON current account and the Smart Mobile app. The recipient must also be enrolled in the service with one of the participating banks. A full list of participating institutions is available [here](#).

### **About Raiffeisen Bank Romania**

Raiffeisen Bank is a top universal bank with solid capitalization and liquidity, serving approximately 2.3 million retail and corporate customers on the Romanian market.

For over 25 years, Raiffeisen Bank has supported Romania's economic environment, offering financial products and services designed to meet the needs of its clients. With responsibility as a core principle, the bank contributes to the development of society by financing the real and sustainable economy.

Raiffeisen Bank is also deeply involved in the community through its support of five key development pillars: education, urban ecology, sports as a healthy lifestyle, innovation, and art & culture.

[www.raiffeisen.ro](http://www.raiffeisen.ro)

### **About TRANSFOND**

TRANSFOND is the administrator and operator of Romania's Automated Clearing House for retail interbank payments. The company aims to be the main partner of the country's financial and banking community in the field of payments — both in local currency and in euros, nationally and cross-border — as well as in adjacent or complementary services.

Its main shareholder is the National Bank of Romania, while the remaining ownership is held by 18 commercial banks active in the Romanian market.

TRANSFOND has developed a series of complex and successful solutions that benefit the local financial sector, businesses, and end-users of financial services: RoPay, Instant Payments, the Beneficiary Name Display Service (SANB), and e-Arhiv@.

For more information: [www.transfond.ro](http://www.transfond.ro) | [www.ropay.ro](http://www.ropay.ro) | [www.platiinstant.ro](http://www.platiinstant.ro)