

Garanti BBVA Romania implements Allevo FinTP-Instant

Bucharest, 30 April 2025 - Allevo announces the successful deployment of FinTP-Instant at Garanti BBVA Romania. The solution connects the bank to the Instant Payments service hosted and operated by TransFonD and processes payments within scheme constraints.

The Instant Payments service ensures money transfer in a few seconds, the maximum amount of a payment being 10.000 RON, and 49.999,99 RON for a collection. Such a payment can be initiated 24/7/365 between customers of Instant Payments participants.

FinTP is **Allevo solution** that connects bank internal applications to external systems such as SWIFT, TransFonD, and Eurosystem. **FinTP** ensures STP (*straight through processing*) processing of transactions sent across these systems.



FinTP-Instant is a **FinTP** feature that ensures payment processing within the parameters set by the TransFonD scheme. It is highly flexible, being able to quickly connect core-banking systems to the Instant Payments service, with minimal impact over the existing bank infrastructure. **FinTP-Instant** is distributed, like **FinTP**, under GPL v3 open source license.

The main features of **FinTP** are flow automation, processing of various message types and standards, validation, reconciliation, transaction resilience and persistency. **FinTP** also offers a broad set of technical and business features, designed for operators and to address regulation requirements, audit and end customers' policies.

„We are happy to offer our customers the opportunity to make Instant Payments in lei, in real time, by developing a project in partnership with Allevo, the provider of the FinTP-Instant solution. This service is part of the Garanti BBVA Romania's broader strategy oriented towards smart, seamless, and human-centric digital banking experience.” – said **Tolga Banyocu, Deputy General Manager, Client Solutions Area, Garanti BBVA.**

„We are proud that Garanti BBVA chose **FinTP-Instant** to process RON instant payments. The bank becomes one of the players who chose to connect to the service offered by TransFonD by implementing **FinTP-Instant**. We thank the team at Garanti BBVA for the trust invested in Allevo, which lead to successful and quick implementation.” – said **Sorina Bera, CEO Allevo.**

About Allevo

Allevo creates bespoke software solutions that help institutions process financial transactions and achieve compliance to standards and regulations. Allevo provides open software for financial flow automation, with support and complete outlook over the development process. Our purpose is to increase the number of companies who succeed with better financial management.

<https://allevo.ro/>

office@allevo.ro

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.instagram.com/garantibbva_romania/
- linkedin.com/company/garanti-bbva-romania
- youtube.com/c/GarantiBBVARomania.