

## Banca Centrală Cooperativă CREDITCOOP implements Allevo FinTP-Instant

**Bucharest, December 18<sup>th</sup> 2025 - Allevo announces the successful deployment of FinTP-Instant at Banca Centrală Cooperativă CREDITCOOP.** 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 less than 10 seconds, the maximum amount being set at under 50.000 RON. 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 thrilled to launch Instant Payments, a service that brings modern immediate benefits to our customers, allowing them to transact RON real time. This achievement was possible with the consultancy and solution provided by Allevo, who delivered the **FinTP-Instant** solution.” – said **PhD Adrian Morar, General Director Banca Centrală Cooperativă CREDITCOOP**.

„We are proud that Banca Centrală Cooperativă CREDITCOOP 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 CREDITCOOP 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.

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#### **About Banca Centrală Cooperativă CREDITCOOP**

The CREDITCOOP cooperative network, one of the oldest and most respected cooperative financial institutions in Romania, traces its roots back to the year 1851 in the city of Bistrița and has been supporting people for over 170 years.

Founded at a time when modern banking systems were only beginning to take shape, CREDITCOOP was created to provide financial support to local communities and to promote the economic development of the region.

Over the years, this institution has significantly expanded its operations, continuously adapting to economic and social changes.

<https://www.creditcoop.ro/>

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