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Payment System

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Video// MIA Instant Payments, created by the National Bank of Moldova, becomes available for 120 public services

The National Bank of Moldova, in partnership with the Government of the Republic of Moldova, marks today a milestone in the country's digital journey: the official launch of P2G (Person to Government) within the MIA Instant Payments system. This innovation transforms the way citizens interact with the state, enabling immediate, secure, and commission-free payment of over 120 public services directly through mobile applications: no trips to the counter, no bureaucracy, no wasted time.

In parallel, the event celebrates one year since the successful launch of P2B (Person to Business) payments —a digital solution adopted by thousands of companies across the country, which are already benefiting from fast collections, reduced costs, and a modern and efficient payment process.

Instant payments for tuition, fees, taxes, and other services

From tuition fees, road usage fees, health contributions, to fines, criminal records, or fiscal taxes and duties —all can now be paid instantly, directly from your phone through the new P2G functionality of the MIA Instant Payments system integrated into the EVO app and the Mpay platform.

To make a payment, you no longer need to enter your payment details – information that is sensitive and not always readily available. Now, simply select the MIA option, and the transaction is completed within seconds from any banking app. Select the bill, choose MIA as the payment method, pick your banking app, confirm, and... that's it, you're done!

Over 120 public services are already available for payment via MIA and can be paid any time, directly from the EVO app or the Mpay platform, without bureaucracy, fees, or wasted time.

This new feature was launched today, 31 July 2025, at a public event held in Chișinău, which brought together government officials, representatives of public institutions, financial sector leaders, FinTech experts, and development partners.

The event was opened by the Prime Minister of the Republic of Moldova, Mr. Dorin Recean, and the Governor of the National Bank of Moldova, Ms. Anca Dragu, who emphasised the importance of continuing digital transformation for the benefit of citizens and the business environment.

"With people in mind, today we are launching a new feature on the MIA instant payments platform — bringing the government closer to the citizen. The natural things that make people's lives easier may seem normal once they are done. And that's exactly how it should be — MIA is a good example in this regard. In order to have more successes of this kind, we need vision, people who look for solutions, not problems, and good implementers. Moldova has them all and grows with every good action for its citizens," said Prime Minister Dorin Recean at the event.

"With the launch of MIA Instant Payments, the NBM has laid the foundations for a true domestic digital revolution and has unequivocally demonstrated that Moldova can be a regional leader in financial

digitalization. We have thus taken a bold step towards a more accessible and connected future... When referring to people who have a bank account, we can say that one in two citizens is part of the MIA family. Through its payment options and fast, secure processes, MIA directly supports citizens, businesses, and state institutions. Moldova can become a hub of know-how for other countries in the region that aspire to digitalize their financial services," said Anca Dragu, Governor of the National Bank of Moldova.

The Minister of Finance, Victoria Belous, also spoke, emphasising the role of the MIA platform in increasing the efficiency of public revenue collection, reducing operational costs, and improving interaction between citizens and the state.

The event also included two presentations: one dedicated to how to use the P2G functionality on the EVO and MPay platforms, and the other focused on the results achieved by MIA for business (P2B), which was launched exactly one year ago.

One year of P2B: How MIA has transformed business payments

Launched on 31 July 2024, the P2B (Person to Business) functionality within the MIA Instant Payments system quickly became an indispensable solution for thousands of companies in the Republic of Moldova. From shops and restaurants to salons, service providers, and online platforms, more and more businesses have integrated MIA into their daily operations.

The main advantage? The money reaches the company's account instantly, regardless of the day or time. Immediate availability of funds allows for better financial planning and eliminates waiting times or bottlenecks encountered in traditional systems.

Another major benefit is the reduced costs. Merchants do not need to invest in special equipment or additional infrastructure. Payments are made simply and quickly: by scanning a QR code, accessing a payment link, or accepting a payment request directly in the client's banking app.

In just one year, over 3,000 active companies have used MIA through more than 7,000 acceptance points across the country. The number of transactions is constantly growing, and positive feedback from entrepreneurs confirms that MIA has simplified, accelerated, and modernized the way payments are made in business.

Connection to the system is carried out through payment service providers who have developed the acceptance service. A list of these providers and lots of other useful information about MIA for business can be found on the mia.bnm.md [1] website.

A country connected through MIA: instant payments for everyone, anywhere in Moldova

MIA Instant Payments has become one of the most widely used digital financial solutions in the Republic of Moldova. Launched in March 2024, initially for individuals, this solution has radically changed the way people send and receive money: quickly and securely, directly from any banking app.

Today, MIA is present throughout Moldova: in cities and rural communities. Every third citizen of the Republic of Moldova has used MIA at least once for quick payments or transfer requests. Since its launch, the MIA Instant Payments platform has recorded over 9 million transactions made by individuals, with a total value exceeding 8 billion lei.

Thus, the Republic of Moldova stands out as a successful example in the region in terms of the rapid and efficient adoption of instant payments.

MIA Instant Payments is the payment system of the Republic of Moldova, created by the National Bank of Moldova. Launched in March 2024, the platform allows fast, secure, and low-cost transfers, available 24/7 through banking or fintech applications.

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