Payment System

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MIA Instant Payments: An innovative solution for citizens, businesses and public service payments

Today marks two years since the introduction of business payments [1] through the Person-to-Business (P2B) functionality and one year since the official launch of Person-to-Government [2] (P2G) payments within the MIA Instant Payments system [3] – a strategic project of the National Bank of Moldova.

MIA Instant Payments has transformed the way money circulates within the economy, becoming the country's most widely used digital payment solution. It enables users to transfer money in just a few seconds, directly from their mobile phone, at very low or even zero cost. As a result, the system has enhanced economic efficiency, reduced operational costs and accelerated the digitalisation of payments in the national currency.

Today, more than 985,000 unique users are registered in the system, confirming the widespread adoption of MIA Instant Payments. Users can make payments to businesses, as well as receive transfers and payment requests using only their mobile phone number.

Two years of P2B: An essential solution for thousands of businesses

Launched on 31 July 2024, the Person-to-Business (P2B) functionality within the MIA Instant Payments system quickly became the most accessible way for businesses across a wide range of sectors to accept payments, including retail stores, restaurants, online platforms, service providers and family-run businesses.

Over the past two years, more than 11,000 businesses have integrated MIA into their daily operations, and the solution is now available at more than 23,000 acceptance points across the country.

To date, more than 3.8 million payments have been made to businesses through MIA Instant Payments, with a cumulative value of approximately MDL 2 billion.

MIA for businesses means simplicity, speed and flexibility. Payments can be completed quickly and conveniently by scanning a QR code, opening a payment link or accepting a payment request directly within the customer's banking app. Transactions can be carried out anytime and anywhere, without additional effort, while funds become available within just 10 seconds – a key advantage for efficient cash flow management and, ultimately, for the success of any business.

"Through the development of MIA Instant Payments, the Republic of Moldova has made significant progress in the digitalisation of payments and the modernisation of its economy. The system has already become an example of best practice in the region. MIA has evolved into the cornerstone of an innovative financial ecosystem, providing businesses with tangible benefits through lower costs and faster settlements, while enabling the economy to benefit from the faster and more transparent circulation of money," emphasised Ms Anca Dragu, Governor of the National Bank of Moldova.

One year of MIA P2G: Instant payments for public services

During its first year following the official launch, citizens made more than 113,000 payments to government institutions through MIA Instant Payments, with a total value exceeding MDL 64 million.

The P2G functionality within the MIA Instant Payments system enables citizens to pay taxes, fines and public service fees on the EVO and MPay government platforms directly from their banking application, without manually entering card details or payment information. Payments are processed instantly, and the service is available around the clock.

"MIA Instant Payments has evolved from a person-to-person transfer solution into a national instant payment platform that connects citizens, businesses and the state. The system demonstrates how modern payments can simplify people's lives while providing businesses with efficient tools to grow. It is clear evidence that the Republic of Moldova is becoming a more connected, more inclusive economy and is better prepared for European integration," stated the Governor of the National Bank.

Each month, approximately 2 million transactions are processed through MIA, with a total value of nearly MDL 2 billion. Since its launch, the system has processed more than 31 million transactions, with a cumulative value of approximately MDL 28.5 billion.

MIA Instant Payments continues to evolve through the introduction of new functionalities and the expansion of instant payment use cases, including the implementation of business-to-business (B2B) transfers under MIA B2B.

By providing simple, fast and low-cost payment services, the system contributes to greater financial inclusion, the digitalisation of the economy and improved efficiency across the business sector.

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Tags

[Mia] [5]

[Mia instant payments] [6]

[Instant Payments] [7]

[mia for business] [8]

[instant payments for business] [9]

[P2B] [10]

[MIA Business Payments] [11]

[Mia for Public Services] [12]

[P2G] [13]

[Public Services Payments] [14]

[Mia4Government] [15]

[Mia Public Payments] [16]

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