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Payment System

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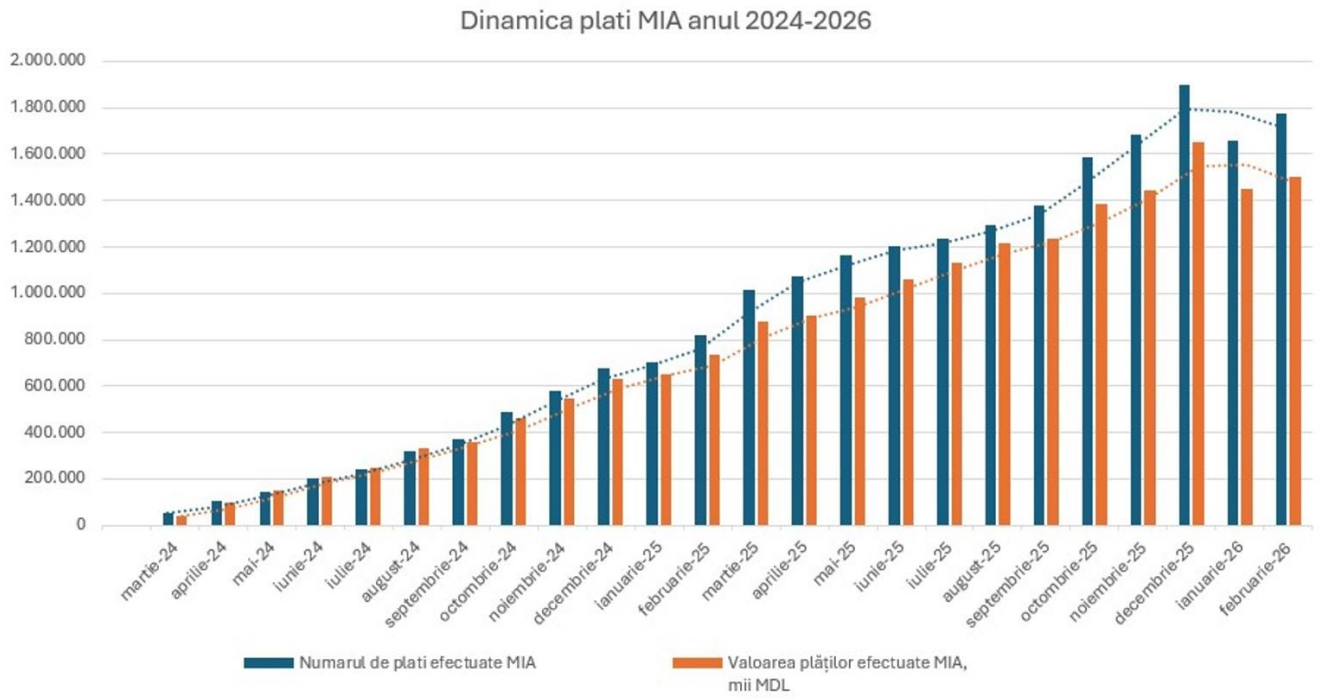
12.03.2026

The MIA Instant Payments System, created by the NBM, two years after launch: a regional success story

Launched on 12 March 2024, the MIA Instant Payments [1] system has, in just two years, become one of the most significant digital transformations in the financial sector of the Republic of Moldova, establishing itself as a successful project at the regional level. Through real-time money transfers available 24/7, MIA - created by the National Bank of Moldova - has fundamentally changed the way citizens, companies, and public institutions make payments, contributing to increased economic efficiency, reduced operational costs, and the acceleration of payment digitisation in Moldovan leu (MDL).

MIA Instant Payments – from launch to widespread adoption

Today, MIA is available nationwide, in both urban areas and rural communities, being used by one in every two citizens with at least one bank account. This fact confirms the rapid national adoption of the solution. In just two years since its launch, MIA has become a common tool for quick money transfers, allowing real-time payments to be made in just a few seconds, directly from internet and mobile banking applications, without relying on the working hours of payment service providers.



[2]

The steady growth in the number of users and transaction volume reflects public trust in this modern payment infrastructure, which combines speed, simplicity, and security. The use of phone numbers to initiate payments has made transfers simpler and more accessible to an increasing number of users.

Implemented and developed by the National Bank of Moldova, the MIA Instant Payments system has

demonstrated that public payment infrastructure can bring about real changes in the financial behaviour of the population, contributing to the modernisation of financial services and accelerating the transition to a digital economy.

Expansion of functionality: payments for businesses and public services

The evolution of MIA continued with the integration of payments for businesses (P2B) on 31 July 2024 and payments to public institutions (P2G) on 31 July 2025, strengthening the system's role as a national payment infrastructure. This expansion allowed for faster and more efficient financial interactions between citizens, businesses and the state, contributing to greater transparency and simplifying administrative processes.

This evolution confirms MIA's role as a pillar of the national payment infrastructure and as a tool for modernising both public and private financial services.

Instant transfers between companies – a new stage in payment modernisation

Starting from 2nd March 2026, the MIA Instant Payments system was expanded, enabling instant transfers between legal entities (Business to Business - B2B), thus diversifying the area of use of rapid payments for the business environment. Companies can initiate and receive payments in MDL, 24 hours a day, seven days a week, with real-time settlement, even outside the working hours of payment service providers.

Thus, instant B2B transfers can be used for settling invoices, advances, or other commercial payments, facilitating the management of financial flows. The commission is 0.7% of the transfer amount, with a cap of 40 lei per transaction, ensuring predictable costs for businesses.

Through this expansion, MIA contributes to accelerating the circulation of money in the economy, reducing delays in commercial settlements, and supporting the digitalisation of financial processes, further strengthening its role as modern payment infrastructure for the economy of the Republic of Moldova.

Governor Anca Dragu: MIA - an accelerator for the economy, financial inclusion, and digitalisation

The NBM Governor, Ms Anca Dragu, highlights that the evolution of the MIA Instant Payments system reflects the positive transformations taking place in the economy of the Republic of Moldova and its ability to adopt modern, secure, and transparent financial solutions, based on trust and tailored to the real needs of citizens and the business environment.

"MIA demonstrates how modern payments can simplify life for citizens and provide small businesses with effective tools for growth. At the same time, MIA shows that the Republic of Moldova is becoming a more connected, inclusive economy, better prepared for its European journey. Through its constant evolution, MIA is changing the way money circulates in the economy, and for the business environment, this translates into speed, efficiency, and a real competitive advantage," said the NBM Governor.

Furthermore, Ms Anca Dragu mentions that MIA is the result of the efforts of a dedicated team within the National Bank of Moldova, which continues to develop and modernise the payment infrastructure, ensuring that the benefits of these transformations are directly felt by citizens and businesses.

"MIA shows that Moldova can move forward rapidly when there is vision, collaboration, and trust in a common project," emphasised the NBM Governor.

MIA - the most modern instant payments system in the region

With its modern architecture and the continuous development of its features, MIA Instant Payments is recognised as an example of best practice at the regional level in the field of payment infrastructure. The

gradual implementation, focused on the real needs of users – from transfers between individuals to payments for businesses, public services, and, more recently, instant transfers between companies – has allowed for the testing, adaptation, and expansion of the system in a sustainable way, turning MIA into a regional success story.

The relevance and impact of the project have also been confirmed internationally. The MIA Instant Payments project was awarded a Silver Award [3] at the Romanian PR Award 2025 for the campaign "A thousand reasons to try MIA," a recognition that strengthens the position of the National Bank of Moldova as the initiator of one of the most advanced payment infrastructures in the region.

At the same time, shortly after its launch, the MIA system was honoured with the Award of Excellence for "Innovation of the Year 2024" [4], confirming its major impact on payment modernisation and positioning the Republic of Moldova as a regional benchmark in the field of digital payments.

Looking ahead, one of the central bank's priorities is to interconnect the MIA system with other regional instant payment systems, as part of Moldova's accession to the Single Euro Payments Area (SEPA) [5] on 6 March 2025 and its technical integration with the European financial ecosystem [6] on 6 October 2025.

The NBM Governor, Ms Anca Dragu, highlights that the Republic of Moldova's integration into the European financial space reflects the clear direction of the National Bank towards innovation, as well as the commitment to developing secure, accessible financial services aligned with European standards, for the benefit of citizens and the development of the national economy.

Tags
Mia [7]
MIA Instant Payment [8]
mia payment system [9]
mia at 2 years [10]

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