Published on (https://bnm.md)

13.11.2026

National Bank of Moldova: Beware of suspicious messages. Check the sender before acting on any requests

The National Bank of Moldova (NBM) is warning the public about false messages sent in the institution's name. The warning comes after some media outlets in the Republic of Moldova reported that they had received emails referring to alleged sanctions. The central bank does not send messages of this kind to citizens, businesses or institutions, nor does it request payment of fines via links sent by email, text message or other communication channels.

The NBM reiterates its call to citizens, businesses and institutions to obtain information exclusively from official sources. Links and files attached to fraudulent messages may be used to gain unauthorised access to devices and the data stored on them.

If you receive a suspicious message, the NBM recommends the following precautions.

- Do not click on any links in the message.
- Do not open any attached files.
- Do not forward the message.
- Do not proceed with any requests or invitations contained in the message.

If you have any questions regarding the authenticity of a message, please address them directly to the organisation named in the correspondence, via its official channels. If you have clicked on a link or opened a suspicious file on a work device, please inform the person responsible for IT security immediately.

To protect your accounts, keep your passwords, PIN, card security code and confirmation codes received via text message or in the banking app confidential, even if the request appears to be from a bank or a public authority. If you receive a request regarding your account or card, check it directly with your bank using its official channels.

Banks manage their customers' accounts using their own systems. To protect their IT systems and customers' data, banks and payment service providers are required to comply with the requirements set by the NBM regarding information security, IT risk management and business continuity.

Through specific measures and regulations, the National Bank of Moldova is continuing its efforts to protect the public against attempts at fraud. Everyone's vigilance complements these fraud prevention measures.


Banca Națională a Moldovei
35 ani
FALS:
Dacă cineva îmi cunoaște numele și IDNP-ul, îmi poate retrage banii din cont.
ADEVĂR:
Doar cunoașterea numelui și a IDNP-ului nu permite retragerea banilor. Fraudatorii folosesc aceste date, ca să câștige încredere și să obțină parole sau coduri de autentificare.
Recomandarea BNM:
Nu comunica nimănui parolele, PIN-ul sau codurile de autentificare primite prin SMS.

[1]


Banca Națională a Moldovei
35 ani
FALS:
Dacă persoana care mă sună îmi cunoaște numele și IDNP-ul, înseamnă că este de la bancă.
ADEVĂR:
Fraudatorii folosesc date personale pentru a părea reprezentanți ai băncilor sau ai altor instituții.
Recomandarea BNM:
Întrerupe apelul suspect și contactează imediat banca.

[2]


Banca Națională a Moldovei
35 ani
FALS:
Dacă datele mele sunt compromise, trebuie să-mi transfer imediat banii într-un cont sigur.
ADEVĂR:
Solicitarea de a transfera urgent banii într-un cont „mai sigur" este o metodă frecvent utilizată de fraudatori.
Recomandarea BNM:
Nu transfera bani la solicitarea necunoscuților, chiar dacă se prezintă că sunt de la bancă.

[3]


Banca Națională a Moldovei
35 ani
FALS:
Dacă nu am comunicat nimănui datele cardului, nu pot deveni victima unei fraude financiare.
ADEVĂR:
Poți fi manipulat prin mesaje și linkuri frauduloase ori cereri de a transfera bani pe anumite conturi.
Recomandarea BNM:
Nu accesa linkuri suspecte și nu autoriza tranzacții pe care nu le-ai inițiat.

[4]


Banca Națională a Moldovei
35 ani
FALS:
Dacă observ o tranzacție suspectă, pot aștepta să văd ce se întâmplă.
ADEVĂR:
Reacția rapidă limitează pierderile.
Recomandarea BNM:
Monitorizează tranzacțiile, activează notificările bancare și anunță imediat banca despre operațiuni suspecte.

[5]



[6]

Tags

protection against financial fraud schemes [7]
protection against financial fraud [8]
financial fraud protection [9]
protection against fraud [10]
protection against scams [11]
fraudulent financial schemes [12]

fraud [13]
financial fraud [14]

Source URL:
https://bnm.md/en/content/national-bank-moldova-beware-suspicious-messages-check-sender-acting-any-requests

Related links:

[1] https://bnm.md/files/01-1.jpg [2] https://bnm.md/files/01-2.jpg [3] https://bnm.md/files/01-3.jpg [4] https://bnm.md/files/01-4.jpg [5] https://bnm.md/files/01-5.jpg [6] https://bnm.md/files/01-6.jpg [7] https://bnm.md/en/search?hashtags[0]=protection against financial fraud schemes [8] https://bnm.md/en/search?hashtags[0]=protection against financial fraud [9] https://bnm.md/en/search?hashtags[0]=financial fraud protection [10] https://bnm.md/en/search?hashtags[0]=protection against fraud [11] https://bnm.md/en/search?hashtags[0]=protection against scams [12] https://bnm.md/en/search?hashtags[0]=fraudulent financial schemes [13] https://bnm.md/en/search?hashtags[0]=fraud [14] https://bnm.md/en/search?hashtags[0]=financial fraud