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Payment System

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NBM strengthens dialogue with payment service providers to expand the MIA Instant Payments system and enhance user experience

The National Bank of Moldova (NBM) today hosted an event dedicated to instant payments in the Republic of Moldova – "Developing instant payments in the Republic of Moldova: adoption, trust and ecosystem priorities," which brought together payment service providers, financial institutions and sector experts, with the aim of fostering constructive dialogue and promoting cooperation across the entire ecosystem.

The event agenda addressed the evolution of instant payments at both international and local levels, the impact of the MIA system on the market, the regulatory framework, as well as key aspects concerning user experience, financial inclusion, and increased merchant acceptance. Discussions highlighted the role of collaboration between authorities and industry in accelerating the adoption of instant payments and in developing secure, efficient and accessible solutions. Attending the event, the First Deputy Governor of the National Bank of Moldova, Mr Petru Rotaru, emphasised that instant payments are redefining how companies manage financial flows, offering speed, efficiency and a tangible competitive advantage.

"The MIA Instant Payments system is not merely a technical solution, but a driving force for the modernisation of the entire national economy. Its success depends directly on our joint capacity – NBM and payment service providers – to provide citizens with a simple and intuitive user experience. With this product, we have removed barriers to digitalisation and transformed MIA into an indispensable tool that reduces reliance on cash and brings tangible benefits to both consumers and the business sector," stated Mr Petru Rotaru.

Recently, NBM launched MIA Instant Payments for instant transfers between legal entities (Business to Business – B2B) [1], through the internet and mobile banking channels provided by payment service providers.

The MIA instant payment system, launched in 2024, has seen widespread adoption and is now used by almost every second adult, contributing to financial inclusion and the digitalisation of the SME economy. The number of users exceeds 900,000 (approximately 50% of the adult population) and it has been rolled out across more than 18,000 points of sale nationwide. In 2025 alone, the system processed around 15 million payments worth MDL 13.2 billion, signalling a major shift in consumer behaviour.

The event is part of a broader series of initiatives aimed at strengthening financial inclusion and aligning the Republic of Moldova with European standards in digital payment services. By facilitating this dialogue, the National Bank reaffirms its role as a catalyst for innovation, pursuing the creation of an interoperable, efficient financial ecosystem that responds to the real needs of society.

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