

EXECUTIVE BOARD
OF THE NATIONAL BANK OF MOLDOVA

DECISION
No 180 of 27 June 2019

(effective of 12 August 2019)

Official Gazette of the Republic of Moldova No 223-229 Article 1271 of 12 July 2019

Amended by:

NBM DEB No 23 of 29 January 2024, OG of RM No 58-60/132 of 08 February 2024, in force as of 8 February 2024

NBM DEB No 100 of 22 May 2023, OG of RM No 195-196/563 of 15 June 2023, in force as of 15 June 2023

NBM DEB No 91 of 05 May 2022, OG of RM No 151-157/589 of 20 May 2022, in force as of 20 May 2022

NBM DEB No 170 of 24 July 2025, OG of RM No 405-408 of 30 July 2025, in force as of 1 August 2025

On fees applied to payment transactions made with a payment card or by a similar device, fees charged by payment service providers for payment transactions involving utilization of the automated domestic payment system, fees collected by the National Bank of Moldova for payments processed in the automated domestic payment system, and maximum amount of the payment document accepted by the Deferred-time Net Settlement system and by Instant Payment system from participants

Pursuant to Articles 5 paragraph (1) letter m), Article 11 paragraph (1), Article 27 paragraph (1) letter c) and Article 49¹ paragraph (2) letter b) of Law No 548/1995 on the National Bank of Moldova (republished in the Official Gazette of the Republic of Moldova, 2015, No 297-300, Article 544), as subsequently amended, Article 50 paragraphs (6) and (7), Article 93 paragraph (2) letter b) and Article 94 paragraph (1) letter c) of Law No 114/2012 on payment services and electronic money (Official Gazette of the Republic of Moldova, 2012, No 193-197, Article 661), as amended, Executive Board of the National Bank of Moldova

DECIDES:

1. The following are hereby approved:

1) the conditions for determining the amount of interchange fees and additional fees applied depending on the brand and category of those payment cards for payment transactions made with a payment card or by a similar device by the payment service providers, in accordance with Annex 1;

2) the fees charged by the National Bank of Moldova and payment service providers for payments processed in the automated domestic payment system and the maximum amount of the payment document accepted by the Deferred Net Settlement system from participants, in accordance with Annex 2;

3) maximum amounts of fees charged by payment service providers for payment transactions involving utilization of the automated domestic payment system, in accordance with Annex 3.

2. The provisions of point 1 paragraph (1) shall enter into force on 1 January 2020.

3. The provisions of point 1 paragraphs (2) and (3) shall enter into force on 1 September 2019.

Conditions for determining the amount of interchange fees and additional fees applied depending on the brand and category of those payment cards for payment transactions made with a payment card or by a similar device by the payment service providers

1. For determining the amount of the fee paid by the merchant to the acquiring payments service provider for services provided in the case of card transactions, the conditions specified in the table below shall be considered:

No	Types of fees	Brand and/or category of payment card	Maximum amount of fee	Date of entry into force	Conditions
1	Merchant service charge	Debit card Credit card	0.50 %	1 January 2020	Transactions for the component budgets of the national public budget

2. For determining the amount of the interchange fees paid between the acquiring payment service provider and the issuing payment service provider involved in a direct or indirect card payment , the conditions specified in the table below shall be considered:

No	Types of fees	Brand and/or category of payment card	Maximum amount of fee	Data of entry into force	Conditions
1	Interchange fee	Debit card	1.10 %	1 January 2024	Transactions carried out in the physical points of sale and/or within e-commerce
		Credit card	1.20 %		
2		Debit card	0.80 %	1 September 2024	
		Credit card	0.90 %		
3		Debit card	0.50 %	1 September 2025	
		Credit card	0.60 %		

3. The provisions of point 2 on the maximum amount of the fee shall not apply in the case of:
 - a. transactions with business cards;
 - b. cash withdrawals from ATMs or at the cash point of a payment service provider;
 - c. transactions with payment cards issued by three-party card schemes;
 - d. acquiring payment service provider is located outside the Republic of Moldova”.

Fees charged by the National Bank of Moldova for payments processed in Real-Time Gross Settlement (RTGS) and Deferred Net Settlement (DNS) systems

No	Types of fees	Amount of fee
1.	Fee charged to the paying participant for processing a payment document in the RTGS system	MDL 3,90
2.	Fee charged to the paying participant for processing a payment document in the DNS system	MDL 0,80
3.	Fee charged to the paying participant for processing a batch of payment documents in the DNS system	MDL 0,80
4.	Fee charged to the applicant for processing a request in the RTGS and DNS systems	MDL 0,80

Maximum amount of the payment document accepted by the Deferred Net settlement system and by Instant payment system from participants

No	Description	Amount
1.	Maximum amount of the payment document accepted by the Deferred Net Settlement system from participants	MDL 500 000
2.	Maximum amount of payment document accepted by the Instant payment system from participants (<i>P2P¹ transfers</i>)	MDL 5 000
3.	Maximum amount of payment document accepted by the Instant payment system from participants (<i>transfers P2B², B2P³, P2G⁴ and B2B⁵</i>)	MDL 500 000

¹ P2P – transfers initiated by participants on behalf of individual customers * to other individual customers

² P2B – transfers initiated by participants on behalf of individual customers to other corporate customers **

³ B2P – transfers initiated by participants on behalf of corporate customers to other individual customers

⁴ P2G – transfers related to payments intended for component budgets of the national public budget, initiated by participants on behalf of individual customers

* individual customers – here and throughout the Annex – natural persons acting as consumer

** corporate customers – here and throughout the Annex – legal persons and individual customers carrying out entrepreneurial activity

⁵ B2B – transfers initiated by participants on behalf of corporate customers to other corporate customers

Fees charged by the National Bank of Moldova and payment service providers for P2P payments processed in the instant payment system

Monthly ¹ cumulative amount of payments per payer	Fee charged by NBM	Maximum fee charged by the participant to the payer	Fee charged by the beneficiary participant to the beneficiary
up to and including MDL 10 000	MDL 0	MDL 0	MDL 0
more than MDL 10 000	MDL 0	0.5 % of the amount exceeding the monthly cumulative amount of MDL 10 000, but not exceeding MDL 5 per transaction	MDL 0

¹ Monthly – time interval of one calendar month, starting from the 1st of the month

**Fees charged by the National Bank of Moldova and payment service providers
for P2B payments based on the RTP and QR services processed in the instant
payment system**

Payment amount	MCC 1 Category	Maximum fee charged to the merchant	Interchange fee	Fee charged by NBM	Date of application
Up to and including MDL 500 000	0	0.50 %, but not more than MDL 2,50 per transaction	0.10 %, but not more than MDL 0,50 per transaction	0.01 % but not more than MDL 0,03 per transaction – from the paying participant 0.04 % but not more than MDL 0,17 per transaction – from the beneficiary participant	1 August 2025
	I	0.50 %	0.10 %	0.01 % – from the paying participant 0.04 %, – from the beneficiary participant	date of entry into force of NBM DEB No 23 of 29 January 2024
	II	0.80 %	0.16 %	0.02 % – from the paying participant 0.06 % – from the beneficiary participant	date of entry into force of NBM DEB No 23 of 29 January 2024
		0.70 %	0.14 %	0.02 % – from the paying participant 0.05 % – from the beneficiary participant	1 January 2026
	III	at the discretion of the accepting PSP	0.50 %	0.05 % – from the paying participant 0.15 % – from the beneficiary participant	date of entry into force of NBM DEB No 23 of 29 January 2024

¹ MCC – the merchant category code list is an annex to the Functional and Technical Requirements for ADPS Participants. The list of MCC codes is available on the official website of the National Bank of Moldova.

**Fees charged by the National Bank of Moldova and payment service providers
for B2B payments processed in the instant payment system**

Payment amount	Service	Fee charged by the paying participant to the paying corporate customer	Interchange fee	Fee charged by NBM	Date of application
Up to and including MDL 500 000	Alias ¹	0.70 % but not more than MDL 40 per transaction	0.14 % but not more than MDL 8 per transaction	0.11 % but not more than MDL 6 per transaction – from the paying participant	1 August 2025
	QR ² and RTP ³		0.56 % but not more than MDL 32 per transaction	0.11 % but not more than MDL 6 per transaction – from the beneficiary participant	

¹ Alias – a unique identifier enables a payment service user to provide it instead of the detailed identification data required to complete a payment order.

² QR code generation and validation service – a service designed to generate QR codes presented to the payee for the purpose of accepting instant QR code-based payments from payers.

³ Request to Pay (RTP) service – a messaging service enables the payee, through its payment service provider, to request the initiation of a payment order in MDL from a payer.

Fees charged by the National Bank of Moldova for P2G and B2P payments processed in the instant payment system

Payment amount	Type of payment	Fee charged by NBM
Up to and including MDL 500 000	P2G	0.05 % per transaction, but not more than MDL 0,20 per transaction (from the paying participant)
	B2P	0.05 % per transaction, but not more than MDL 5 per transaction (from the paying participant)

Fees charged by the National Bank of Moldova for services provided in the automated domestic payment system

No	Type of fee	Amount of fee
1.	Fee for registering each new/additional BIC (participant/branch of participant), deletion of existing one	MDL 1 000
2.	Fee for organising user training sessions	determined based on the preliminary cost estimate
3.	Fee for the modification of the operational day schedule in the automated domestic payment system (NBM requests are excepted)	MDL 5 000
4.	Fee for the provision by the NBM of customised reports	determined based on the preliminary cost estimate
Note: The fee for processing the payment document for the refund of the erroneously transferred amount shall be charged to the participant who transferred the erroneous amount.		

Maximum amounts of fees applied by payment service providers for payment transactions involving utilisation of the automated domestic payment system

No	Type of payment orders	Fee level
1.	Payment orders received electronically	<ol style="list-style-type: none">up to MDL 3,80 for processing a payment document in the DNS system¹;up to MDL 20 for processing a payment document in the RTGS system².

¹ DNS – Deferred Net-Settlement netting system

² RTGS– Real-Time Gross Settlement system