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National Payment System

The National Payment System is a complete set of systems, mechanisms, institutions, that ensure the initiation, processing, clearing and/or settlement of the funds transfer operations between participants, based on certain rules (rules, procedures, contracts, arrangements, etc).

The basic elements of the National Payment System of the Republic of Moldova are as follows: automated domestic payment system, central single securities depository system and payment instruments.

The automated domestic payments system (AIPS) represents the system through which automated payments in Moldovan lei of/through participants are carried out on the territory of the Republic of Moldova.

The central single securities depository system (CSDS) represents the securities settlement system, which ensures the provision of securities registration, centralized administration, centralized administration, settlement and, where appropriate, ancillary services. CSDS has been operational since July 31, 2018 and is managed by "Depozitarul Central Unic al Valoriilor Mobiliare" S.A.

One of the main elements of the payment system is the cashless payment instruments. The following payment instruments are used in the Republic of Moldova: payment cards, credit transfer, direct debiting and .

Payment card means a standardized and, where applicable, personalized support by means of which the cardholder has remote access to the payment account to which the payment card is attached in order to make payment operations, usually using a personal identification number and / or other codes that allow cardholder identification, depending on the type of payment card.

Credit transfer represents a series of operations that begin with the payer's initiation of a payment order and its transmission to the payment service provider for the purpose of providing to a beneficiary a certain amount of money.

Direct debiting represents a payment instrument for debiting a payer's payment account, where a payment transaction is initiated by the payee on the basis of the payer's consent given to the payee, to the payee's payment service provider or to the payer's own payment service provider.

The electronic payment instrument with remote access (SADD) represents a set of procedures, which are based on an IT solution and/or equipment of the type: internet-banking, PC-banking, phone-banking, mobile-banking, which allows the user, through an authentication method and a communication channel, the access to the payments account and the initiation of payment operations, based on the available funds.

SADD can be classified into:

- PC-banking;
- Internet-banking;
- Mobile banking;
- Phone-banking.

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<http://bnm.md/ro/node/50197>

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