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The National Bank of Moldova discussed with the Moldovan Banks Association and the European Business Association the necessary regulations for the transition to “open banking”

The National Bank of Moldova (NBM), the Moldovan Banks Association (ABM) and the European Business Association (EBA) discussed today, 3 May 2023, the necessary regulations to implement the “open banking” concept.

Being foreseen by the European Payment Services Directive 2 (PSD2), it implies the opening of payment service providers to third party entities for the provision of new types of payment services, as well as the need to develop and use a national communication standard (application programming interfaces).

At a joint meeting hosted by the National Bank, the Governor of the NBM, Octavian Armașu, noted that the transposition of the European PSD2 Directive into local legislation aims to stimulate innovation in the payment services market, but it comes with a number of changes and challenges:

“Thus, in order to encourage innovation in the payment services market and ensure secure and efficient communication between payment service providers, there is a need to implement strict customer authentication measures for electronic payment transactions and to create requirements for open, common and secure communication standards to be followed by all payment service providers”, noted the Governor of the NBM.









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