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## Over 100 000 users, over MDL 100 000 000 transferred, over 100 000 transactions - impressive results achieved by MIA Instant Payments in less than 6 weeks

[MIA, an instant payment system](#) <sup>[1]</sup> developed by the National Bank of Moldova (NBM) and available through financial applications on mobile phones, already has over 100 000 users across the country. The new system, launched for the first time in the Republic of Moldova on 12 March 2024, has so far been used to transfer around MDL 100 000 000, within approximately 100 000 transactions.

The milestones reached by the new payment platform, just a month and a half after its launch, have exceeded the expectations projected from the beginning by the developers. The Director of the Payment Systems Department of the NBM, Victor Șușu, has stated that the system will soon be available to companies, with the first stage being made available mainly to individuals.

"The system developed by the NBM was prepared from the very beginning for this kind of transactions, but banks needed time to develop their services, in order to offer these options to economic agents," said Victor Șușu.

MIA system allows people to transfer money within 15 seconds between all payment accounts, regardless of the payment service provider serving them, without giving third parties access to the bank details, just by entering the telephone numbers of the participants in the transactions. A big advantage is that the new transfer method is commission-free, up to a cumulative amount of MDL 10 thousand transferred in a month. For transfers after this amount, small fees not exceeding MDL 5 per transfer apply, regardless of the financial institutions involved.

At the moment, MIA Instant Payments allows two options: Instant Transfer (P2P) and Request to Pay (RTP), but the system will further expand to QR code-based payments, Link payments in online shops, business-to-business (B2B) transfers, payments to government (P2G) and transfers between own accounts (M2M).

# If you can call me, you can pay me!

Instantly send and receive money through Moldova's financial apps. Simply provide the recipient's phone number and transfer money seamlessly.



[1]

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**Sursa URL:**

<http://bnm.md/ro/node/66855>

**Legături conexe:**

[1] <https://mia.bnm.md/en> [2] [http://bnm.md/ro/search?hashtags\[0\]=Mia](http://bnm.md/ro/search?hashtags[0]=Mia) [3] [http://bnm.md/ro/search?hashtags\[0\]=Mia instant payments](http://bnm.md/ro/search?hashtags[0]=Mia instant payments) [4] [http://bnm.md/ro/search?hashtags\[0\]=Instant Payments](http://bnm.md/ro/search?hashtags[0]=Instant Payments)