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Anca Dragu on cashless payments: We want to create more transaction-friendly conditions for companies and all Moldovan citizens

The Governor of the National Bank of Moldova, Anca Dragu, participated today in the launch of the National Campaign #Fără Cash, conducted by the Association of Banks of Moldova. The campaign aims to promote cashless payments in the most remote areas of the country, in order to create a modern financial future that is of maximum benefit to the citizens.

"Together we are working on this concept of facilitating access to payments and banking services and, in general, on the development of the country and the creation of simpler prospects for making business and transactions easier for all Moldovan citizens," stressed Anca Dragu.

The Governor of the NBM referred to the latest projects of the National Bank, which are already very successful. In this context, she mentioned the submission of the application of the Republic of Moldova to join the Single Euro Payments Area (SEPA) [1], which is under examination, as well as the launch of MIA Instant Payments System [2] in March.

"As of yesterday, we have 124,118 payments recorded and MDL 115 million transferred - 2,900 payments and MDL 2.65 million transferred per day. These figures show that MIA is successful for our banking system. We bring to the citizens of the Republic of Moldova the possibility of secure, fast and increasingly low-cost payments. We have zero MDL fees for instant payments up to five thousand MDL. Payments have become very affordable," said Anca Dragu.

According to the NBM Governor, these figures reflect the profound impact that digital innovation can have on economic efficiency, and the consolidation of efforts will lead towards a robust and inclusive digital economy.

The National Campaign #Fără Cash will run throughout this year and will be promoted through various communication channels. Its aim is to highlight the benefits of cashless payments and to encourage their adoption in citizens' daily lives. The statistics show a steady increase in the use of cashless payments.

Last year, the number of cards in circulation exceeded the population of the Republic of Moldova, reaching 3,292,564. At the same time, during 2019-2023 the number and value of cashless payments increased each year by an average of 40.4% and 37.9% respectively.


#fărăcash


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[1] https://bnm.md/en/content/historic-day-moldova-our-countrys-application-join-single-euro-payments-area-sepa-has-been [2] https://mia.bnm.md/en [3] https://bnm.md/ro/search?hashtags[0]=cashless payments [4] https://bnm.md/ro/search?hashtags[0]=Anca Dragu about cashless payments [5] https://bnm.md/ro/search?hashtags[0]=Anca Dragu participated in the launch of the #FaraCash National Campaign [6] https://bnm.md/ro/search?hashtags[0]=#FaraCash National Campaign [7] https://bnm.md/ro/search?hashtags[0]=#FaraCash [8] https://bnm.md/ro/search?hashtags[0]=Association of Moldovan Banks [9] https://bnm.md/ro/search?hashtags[0]=without cash