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NBM Governor, Anca Dragu, at the GEBA International Conference: Financial stability, modern payments, and European integration

The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, participated in the GEBA International Conference (Globalisation and Higher Education in Economics and Business Administration), an annual event organised by the Faculty of Economics and Business Administration at Alexandru Ioan Cuza University of Iași.

Now in its 18th edition, the conference brings together experts from academia and institutional circles to discuss how globalisation influences economics and business education. This year's theme is “Global Minds, Global Markets: The Evolution of Economics and Business Education”, with discussions bringing together academic experience and international perspectives.

At the opening of the event, Ms Anca Dragu delivered a speech on the role of the central bank, which, beyond its traditional mandate of safeguarding monetary and financial stability, can also become a driving force behind the country's European integration. The National Bank is one of the institutions coordinating the working groups established at national level to address three chapters of the negotiations with the European Union: Chapter 4, “Free Movement of Capital”; Chapter 9, “Financial Services”; and Chapter 17, “Economic and Monetary Policy”. The NBM actively contributes to aligning national financial legislation with European Union standards and promotes the effective implementation of harmonised legislation.

In her address, the NBM Governor emphasised that the Republic of Moldova's path towards European integration has been marked by economic challenges and successive external shocks. Against this backdrop, alongside keeping inflation under control, strengthening the banking sector has supported sustainable economic growth:

“Moldova's banking system is stable, liquid, well-capitalised and well-governed, reflecting the successful implementation of international banking standards – Basel III. The NBM is in discussions with the European Banking Authority (EBA) to obtain recognition that Moldova's prudential banking framework is equivalent to that of the EU. Such recognition will facilitate cross-border cooperation in banking supervision and make Moldova's banking market more attractive to foreign investors, particularly those from the EU,” Ms Anca Dragu highlighted.

In her speech, the NBM Governor stressed that, beyond the strength and resilience of the banking sector, Moldova's financial transformation is also reflected in the modernisation of its payment infrastructure:

“Operational connectivity to the Single Euro Payments Area (SEPA), achieved on 6 October 2025, has delivered tangible results: the base cost of transfers to European countries has dropped from EUR 20 to an average of EUR 1 per transaction.”

The Governor also highlighted the MIA Instant Payments system, developed by the NBM, which has evolved from person-to-person transfers initiated using a telephone number to payments via QR codes, links and payment requests, payments to merchants (P2B), payments to public institutions (P2G) and business-to-business transactions (B2B). Today, MIA has more than one million unique users.

In conclusion, the Governor underlined that the Republic of Moldova has chosen European integration as its strategic direction, and that the NBM is one of the institutions demonstrating, through tangible results, that

alignment with EU financial standards benefits both citizens and the business community, as part of a rapidly advancing process of harmonisation with the European acquis, in parallel with the effective implementation of legislation.

The GEBA International Conference 2026, taking place from 22 to 24 October, also provides a platform for presenting and discussing the latest research on globalisation, as well as exploring new ideas in the field of economics.

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