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## NBM invites payment market actors and other stakeholders to take part in the development of several legislative projects

The National Bank of Moldova (NBM) is currently drafting the secondary regulatory framework necessary for the implementation of European directives on payment services on the internal market (PSD2). Thus, in the next period, a series of draft normative acts will be proposed for public consultation.

For this purpose, the NBM invites payment market actors and other stakeholders to come up with proposals in the transparency and decision-making process. The law to amend these normative acts was adopted and published in the Official Monitor on 5 August 2022, so that it is possible to implement the PSD2 European Directive.

The changes are expected by the financial community in the Republic of Moldova to bolster the innovative nature of payment services, increase the security of payment services and bring new services to the market based on open banking. The changes are major and require sufficient time to be implemented, and for this reason, several stages of entry into force of the amendments brought by last month's law have been provided.

On the same date, a limited number of provisions related to the prudential regulation of payment institutions, institutions issuing electronic money and postal service providers operating under the Law on payment services and electronic money entered into force, with regard to the transparency of the ownership structure and the rules for conducting the external audit.

Next year, on 5 August, most of the amending rules shall enter into force. They further aim at strengthening the prudential regulation of payment institutions, institutions issuing electronic money and postal service providers that operate according to the Law on payment services and electronic money. Also, the amendments aim to increase transparency in the activity of providing payment services and the security of payment services. Until the mentioned date, the National Bank will adopt the acts necessary for the implementation of the rules that are to come into force.

At the same time, in two years, until 5 August 2024, the rules related to the provision of new payment services will enter into force: payment initiation services and account information services.

Additionally, the rules for strict authentication of customers related to open, common and secure communication standards, the regulations on new rules of access to customer accounts opened by payment service providers, offering account management services will come into force.

### Метки

[Banca Națională a Moldovei](#) <sup>[1]</sup>

[proiecte](#) <sup>[2]</sup>

[proiecte legislative](#) <sup>[3]</sup>

[PSD2](#) <sup>[4]</sup>

### Источник УРЛ:

<http://bnm.md/ru/node/64414>

### Ссылки по теме:

[1] [http://bnm.md/ru/search?hashtags\[0\]=Banca Națională a Moldovei](http://bnm.md/ru/search?hashtags[0]=Banca Națională a Moldovei) [2] [http://bnm.md/ru/search?hashtags\[0\]=proiecte](http://bnm.md/ru/search?hashtags[0]=proiecte)

[3] [http://bnm.md/ru/search?hashtags\[0\]=proiecte legislative](http://bnm.md/ru/search?hashtags[0]=proiecte legislative) [4] [http://bnm.md/ru/search?hashtags\[0\]=PSD2](http://bnm.md/ru/search?hashtags[0]=PSD2)