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The first international conference dedicated to the perspective of the Republic of Moldova's accession to the Single Euro Payments Area took place in Chisinau.

The benefits and challenges of the Republic of Moldova's accession to the Single Euro Payments Area (SEPA), as well as the progress made by the authorities to comply with the SEPA criteria, were addressed at the International Conference "Moldova's Accession to the Single Euro Payments Area - achievements and perspectives", which took place on 17 November 2022 in Chisinau. The event was organized by the National Bank of Moldova (BNM), within the Twinning project "Strengthening supervision, corporate governance and risk management in the financial sector", financed by the European Union.

At the opening of the conference, the Governor of the National Bank of Moldova, Octavian Armașu, emphasized that the accession to the Single Euro Payments Area represents an exercise of national importance, a country project, an essential step in the context of the integration of the Republic of Moldova into the European Union.

"It is a new stage in the development of the payment infrastructure, by opening the borders to a payment market without barriers, which will bring to the citizens of the Republic of Moldova cashless payments in euros to and from the European area - much safer, faster, and more convenient... The accession of the Republic of Moldova to SEPA is a complex process that involves joint and coordinated activities on the part of several authorities in the Republic of Moldova with the aim of ensuring the fulfilment of the accession criteria", said Octavian Armașu.

The governor of the NBM added that the reforms carried out by the NBM in recent years are visible – we have a stable banking system, which has already proven its resilience in several crises. "At the same time, the robust banking system represents a foundation for the next step in its development - innovations and the implementation of new technologies", emphasized Octavian Armașu.

Present at the event, the Prime Minister of the Republic of Moldova, Natalia Gavrilița, declared that the accession to the SEPA area remains a priority, in the context in which the economy of the Republic of Moldova is closely interconnected with that of the European area.

"Alongside our integration into the SEPA area, both citizens living in the member countries and our companies will be able to rely on lower expenses and higher competitiveness. We will switch to cheaper bank transfers, which do not actually charge any fee. This is not an easy process, there are certain technical, normative, and financial issues, but I assure you, on behalf of the cabinet, that we will make every effort to facilitate and advance our country's accession to the Single Euro Payments Area", stated Natalia Gavrilița.

One of the objectives of the EU Twinning project "Strengthening supervision, corporate governance and risk management in the financial sector" is to provide support to the National Bank of Moldova to align the legislation and regulatory framework of the Republic of Moldova to the standards of the Single Euro Payments Area, as well as drafting the application procedure for SEPA membership as a non-EEA (European Economic Area) member.

“Joining the Single Euro Payment Area (SEPA) will bring the Republic of Moldova closer to the EU and its single market. This will result in valuable and visible benefits to the citizens who will be able to make cashless euro payment to anywhere in the European Union. We congratulate the National Bank of Moldova for preparing and approving the action plan with milestones and deadlines for adhering to SEPA. The more difficult work is yet to follow as it involves the necessary legal amendments are drafted and the application file to join SEPA is prepared. The Republic of Moldova needs a healthy, stable and fully functioning financial system that can serve its citizens, businesses and provide basis for the sustained economic growth. The EU will continue to support Moldova, in particular, given that criteria of SEPA membership mirror some approximation requirements, relevant also for EU accession.” stated Jānis Mažeiks, Ambassador of the European Union to the Republic of Moldova.

In turn, the Deputy Governor of the National Bank of Romania, Leonardo Badea, emphasized: “The effort of the National Bank of Moldova for this project is a major one. However, it will be effective only to the extent that it will be supported by the continued commitment of all state institutions - Legislative, Executive – to transform the local financial-banking system into a European-type one that falls within the entire set of structural reforms necessary for the European integration process of the Republic of Moldova. This effort must be joined by the other actors in the market, whether we are talking about the financial-banking institutions - by increasing the quality of services or the general public by raising the level of financial education."
The special guest of the conference was Etienne Goose, Director General of the European Payments Council - the institution that will make the decision to allow the inclusion of our country in the SEPA geographical area.

"Payments represent the blood, the oxygen of the economy and they need to be secured in an effective way with the most important key element, the consumer. We have to take into account all market developments and we have to evolve dynamically to be attractive. The private and public sector should have an effective dialogue, we should have robust legislation and we should have competences to create a balance that will lead to economic development, but also to the development of the society. I would like to thank the banking institutions, but also the Republic of Moldova in general for the interest shown in SEPA and for making efforts to join SEPA. We will assist you overcome the constraints and challenges that will arise in this process”, noted Etienne Goose.

The plenary session was followed by two debates on the topics: “The benefits and challenges of joining the Single Euro Payments Area (SEPA)”, moderated by the Deputu Governor of the BNM, Arcadie Albul, and “Efforts and progress made by the Moldovan authorities to comply with the SEPA criteria. Necessary steps to follow in view to draft the SEPA accession file”, moderated by Natalia Țurcan-Munteanu, Deputy Head of the Payment Systems Department of the NBM.

The EU Twinning project “Strengthening supervision, corporate governance and risk management in the financial sector” was launched in January 2021 for a period of two years. Within it, the National Bank of Moldova (BNM) and the National Commission for Financial Markets (NCFM) benefit from EU support for the further development and reform of the financial sector of the Republic of Moldova. The partner institutions of the project, which provide support to the NBM and NCFM, are the National Bank of Romania, the Central Bank of the Netherlands, and the Central Bank of Lithuania, in cooperation with the Romanian Financial Supervisory Authority and the Romanian National Consumer Protection Authority.

Note:
Twinning is an EU instrument for institutional cooperation between the authorities of EU Member States and authorities of beneficiary countries. The Twinning projects aim at developing the institutional capacities of the beneficiary authorities. In these projects, EU public sector experts are seconded to assist the beneficiary authorities in achieving specific objectives. Further information on the Twinning assistance instrument is available on the European Commission’s website [1].

The Single Euro Payments Area (SEPA) is that geographical area where there are no differences between

cashless payments in euros, national or cross-border.

In SEPA, customers will be able to make and receive cashless payments in euros, as safely, quickly, and efficiently as in a national context, using a single account and standardized payment instruments, by means of which a customer can make payments from his own account to any other destination in the SEPA area. These standards are the foundation for the development of exclusively electronic payment services, such as internet and mobile payments, electronic invoicing services and other electronic value-added services. SEPA is the largest project carried out by the European payments industry, aiming to create an integrated market for payment services in euros, by removing commercial, legal and technical barriers between the national payment markets participating in the SEPA area.

Метки
Proiectul Twinning [2]
SEPA [3]

Источник УРЛ:
https://bnm.md/ru/node/64525

Ссылки по теме:

[1] http://ec.europa.eu/neighbourhood-enlargement/funding-and-technical-assistance/twinning_en [2] https://bnm.md/ru/search?hashtags[0]=Proiectul Twinning [3] https://bnm.md/ru/search?hashtags[0]=SEPA