



Платежная система



О НБМ

Развернуть Скрывать



Пресс-релизы



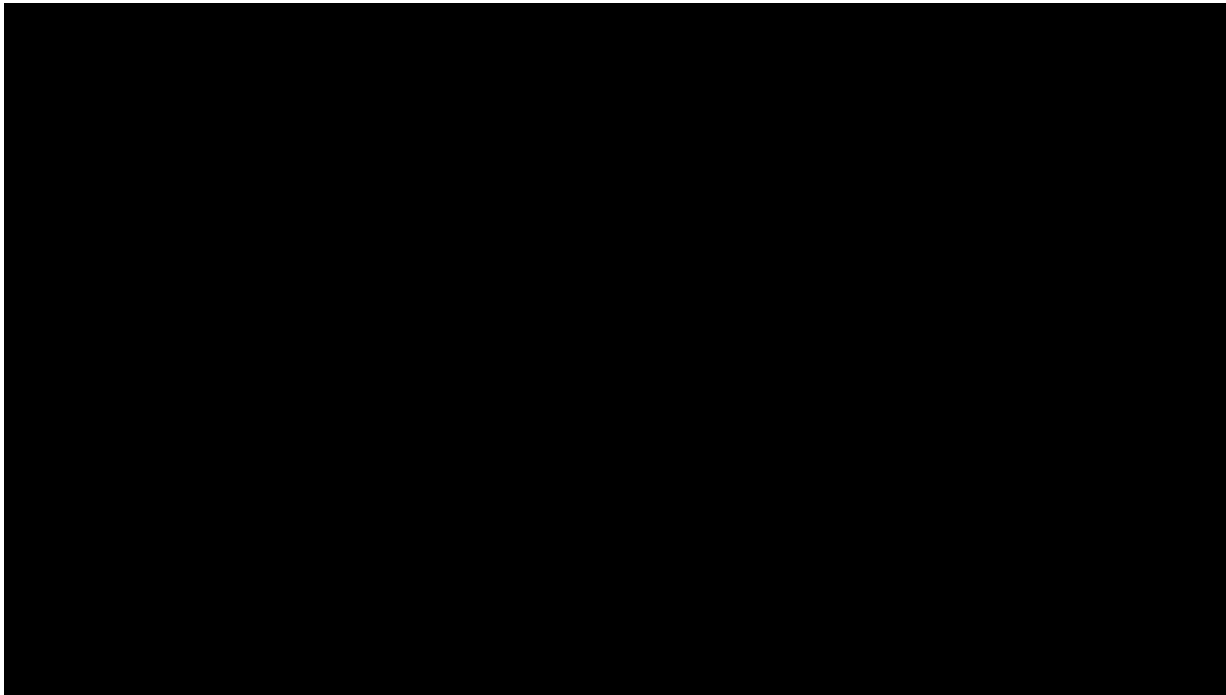
Пресс-центр



События

30.01.2024

## VIDEO// A historic day for Moldova: our country's application to join the Single Euro Payments Area (SEPA) has been signed



The Governor of the National Bank of Moldova (NBM), Anca Dragu, signed today, on 30 January 2024, the application of the Republic of Moldova to join the Single Euro Payments Area (SEPA).

"It is a historic day for the Republic of Moldova, a day in which the National Bank of Moldova makes a clear statement of its desire to be part of the European systems, particularly the single payment system in Europe. This demonstrates the National Bank's commitment to the European path. At the same time, it is an important moment for the economy of the Republic of Moldova, for all participants in these economic circuits, including companies, citizens, the state, and for us - those who facilitated this process, the NBM team - it is an honor to sign the SEPA accession documents", Anca Dragu emphasized after signing the letter that will bring Moldova into the SEPA area.

The letter states the progressive deepening of economic integration between Moldova and the EU, especially in bilateral trade, which has brought tangible benefits to the economy, the business, and the citizens.

"Now, as Moldova is already an EU candidate country (since June 2022) and is preparing to start EU accession negotiations (after in December 2023 the European Council adopted a decision in this respect), the national authorities are intensifying their efforts to further align Moldova with EU standards and best practices, and to deepen European integration.

In this context, significant reforms were implemented for strengthening our financial system, considering its crucial role in building a fully functional market economy. Significant achievements were obtained in adopting and efficiently implementing relevant legislation, approximated EU acquis, related to payment services, banking activity, anti-money laundering, free movement of capital, personal data protection and other key areas," the request states.

## **Benefits of joining SEPA**

After signing the document in the presence of representatives from our country's banking sector, the NBM Governor noted that SEPA membership offers benefits for citizens, companies, and the country. "It is advantageous for all participants to have fast, transparent, and secure payments at sustainable costs", the NBM Governor emphasized.

Anca Dragu stressed the importance of transparency, which offers confidence in any transaction, along with the cost advantages: "With this system, a payment could be made within a time horizon of 24 hours. Instead of paying EUR 20 to 30 per transaction, we could pay only EUR 1, 2, or 3, which is a significant step for everyone participating in the economic system. I believe this news will also be very beneficial for Moldovans living and working abroad who transfer their remittances and savings to their relatives back home".

The Governor said that joining SEPA will facilitate the efficient and secure processing of cross-border payments in EUR, boosting trade and financial relations with European partners

## **Participants in the preparation of the SEPA accession file**

The process of preparing the file involved several authorities in Chisinau, including the support of the central banks of Romania, Lithuania, and the Netherlands, within the framework of the Twinning project. In this context, Anca Dragu thanked all those who contributed to fulfilling the necessary requirements for the Republic of Moldova to join SEPA.

The National Bank has the role of catalyst and representative of the local financial community in the process of including the Republic of Moldova in the SEPA area.

## **Accession stages**

The organisation that will make the decision to allow the Republic of Moldova to join SEPA is the European Payments Council in Brussels (EPC). After the application has been signed by the Governor of the central bank, two steps follow: the evaluation of the file and the actual connection to the system.

"Homework has been done. We hope that within a year at the most we will pass the evaluation stage, and as soon as possible, the next stage", said Anca Dragu at the official signing of the application, attended by representatives of the Moldovan Banks Association and licensed banks. They noted that joining SEPA will make an enormous contribution to the development of the banking system, which, in turn, interacts with all participants in the economic circuit.

## **What is SEPA**

SEPA is an initiative of the European banking industry, launched in 2008 with the support of the European Commission and the European Central Bank. Today, the SEPA area consists of 36 European countries, including several countries that are not part of the euro area or the European Union.



















Метки

[SEPA](#) <sup>[1]</sup>

[Single Euro Payments Area](#) <sup>[2]</sup>

[European systems](#) <sup>[3]</sup>

[payment system](#) <sup>[4]</sup>

[economic integration](#) <sup>[5]</sup>

---

**Источник УРЛ:**

<http://bnm.md/ru/node/66478>

**Ссылки по теме:**

[1] [http://bnm.md/ru/search?hashtags\[0\]=SEPA](http://bnm.md/ru/search?hashtags[0]=SEPA) [2] [http://bnm.md/ru/search?hashtags\[0\]=Single Euro Payments Area](http://bnm.md/ru/search?hashtags[0]=Single Euro Payments Area) [3]

[http://bnm.md/ru/search?hashtags\[0\]=European systems](http://bnm.md/ru/search?hashtags[0]=European systems) [4] [http://bnm.md/ru/search?hashtags\[0\]=payment system](http://bnm.md/ru/search?hashtags[0]=payment system) [5]

[http://bnm.md/ru/search?hashtags\[0\]=economic integration](http://bnm.md/ru/search?hashtags[0]=economic integration)