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High-level conference organised by the NBM: A historic year in which the financial system of the Republic of Moldova became part of the greater European family

The National Bank of Moldova (NBM) hosted today the high-level conference "NBM 2025 – European Momentum: A Year of Progress and Integration," an event that marked a defining moment for the European path of the Republic of Moldova.

The conference brought together officials, international experts, and representatives of the banking sector and the business community, who discussed the transformation of the financial system and the role of the NBM in connecting the Republic of Moldova to the European financial infrastructure. The event highlighted how the strategic objective of European integration has been translated into concrete results with a direct impact on citizens and businesses.

Europe becomes a functional reality for Moldova

High-level conference "NBM 2025 – European Momentum: A Year of Progress and Integration" // 1st Part

In the official opening of the event, the Governor of the National Bank of Moldova, Ms. Anca Dragu, emphasised that "Europe is becoming a functional reality, built through institutions, rules, and mechanisms that bring tangible benefits to people and the economy."

The NBM Governor mentioned that 2025 will go down in history as the year Republic of Moldova joined the Single Euro Payments Area (SEPA), and the results are already visible and measurable. In just 60 days since

joining, SEPA has become the main channel for euro payments, surpassing the SWIFT network. Out of a total of approximately 208,000 cross-border transactions, over 130,000 were processed through SEPA, representing 62% of the total, and in November this share exceeded 70%.

"Today, we can say that international bank transfers to Europe are no longer a luxury product, but an affordable utility for citizens and companies. SEPA is not a final destination, but a new beginning—for cheaper payments, a more competitive economy, and a Republic of Moldova that is better connected to Europe," stated the NBM Governor.

During the event, it was highlighted that joining SEPA goes beyond the technical dimension, representing a symbol of the Republic of Moldova's adherence to European values of transparency, security, and efficiency.

"Beyond SEPA, I would like to congratulate the NBM for creating the MIA instant payment system, which has quietly revolutionised the Republic of Moldova—over 800,000 citizens use MIA. This is an extraordinary moment! It is very important that we do everything we can to promote the financial inclusion of the citizens of the Republic of Moldova. I would also like to congratulate the NBM for the Olympic speed with which it managed to prepare the technical dossier for SEPA accession. In addition to technical expertise, there was also political will and the dynamism of the NBM's leadership to get this system up and running. We should all be proud that we have succeeded," reiterated Mr. Radu Marian, Chairman of the Economy, Budget, and Finance Committee of the Parliament of the Republic of Moldova, in his speech.

"We are here to support Moldova, the ambitious reforms agreed with the Moldovan government and authorities, and, of course, to provide technical support and assistance to align the regulatory framework with the European acquis and standards. The European Union is proud to stand alongside Moldova on this dynamic and important journey for the Republic of Moldova," said Ms. Julda Kielyte, Team Leader for Economic Growth and Competitiveness at the European Union Delegation to the Republic of Moldova.

Commemorative coin marking the Republic of Moldova's accession to SEPA

The event culminated with the launch of the commemorative coin "Moldova in the Single Euro Payments Area" [1] from the "European Moldova" series, inaugurated on this occasion.

The Deputy Governor of the NBM, Mr. Constantin Șchendra, emphasised that "with the launch of this coin, the Republic of Moldova's firm commitment to European Union integration is reaffirmed, along with the promotion of a sound and efficient financial system in line with European standards."

Present at the event, Mr. Octavian Schen, Director General of the Romanian State Mint, where the coin was produced, stated that "the State Mint remains a committed partner in the NBM’s projects, supporting its

efforts through professional rigor and respect for state symbols."

The coin marks the Republic of Moldova's accession to the Single Euro Payments Area (SEPA) – a strategic process carried out in three distinct stages: the submission of the official application for accession on 30 January 2024, the acceptance of the Republic of Moldova into SEPA on 6 March 2025, and the operational integration on 6 October 2025, a moment that allowed the effective connection of the national payment system to the European infrastructure.

German Economic Team on the economic impact of SEPA accession

During the conference, the German Economic Team presented an analysis on the economic impact of Moldova's accession to SEPA, highlighting the concrete benefits for the economy, the business environment, and citizens. The analysis stressed the positive effects of reducing transaction costs, increasing the efficiency of cross-border payments, and strengthening the competitiveness of the national economy in the European context.

The presentation was given by Alina Kunde, Program Director for the Republic of Moldova within the German Economic Team, and can be viewed **HERE** [2].

Digital infrastructure and integration into the European financial architecture

The conference also included a panel dedicated to discussions on digital infrastructure and Moldova's integration into the European financial architecture, moderated by the First Deputy Governor of the NBM, Mr. Petru Rotaru.

"With accession to SEPA, we have set clear directions for leveraging the opportunities offered by the single euro payments market, a step that will redefine our international connectivity. At the same time, we are focusing on maximising the potential of domestic solutions, such as the MIA Instant Payments system. This remains a cornerstone for the digitalisation of the economy, offering the business community and citizens a fast and secure alternative that supports the NBM's goal of modernising the national financial system," emphasised the First Deputy Governor of the NBM.

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Prime Minister Alexandru Munteanu: SEPA – the financial passport of the Republic of Moldova

Present at the event, Prime Minister Alexandru Munteanu stressed that the economic impact of the reforms implemented in the Republic of Moldova is already visible, and that the Government constantly supports the process of digitalisation and modernisation of financial services, with direct and concrete effects for citizens and the economy.

"The year 2025 represents a turning point in the economic history of the Republic of Moldova. We are experiencing an unprecedented acceleration of modernisation and an irreversible alignment with European Union standards. 2025 is the year when Europe became home – not only in areas such as roaming services, but also in terms of payments. European integration is no longer an abstract goal, but a practical reality, present in the daily lives of citizens and the business environment, through concrete achievements such as SEPA accession and the success of the MIA Instant Payments system. SEPA is, today, the financial passport of the Republic of Moldova," stated the Prime Minister of the Republic of Moldova.

Together, we transform European momentum into an irreversible path

In her closing remarks at the conference, Governor Anca Dragu pointed out that Moldova's accession to SEPA is the result of a joint effort based on cooperation between authorities, the banking sector, the business community, and European partners. For the National Bank of Moldova, this moment "does not mark a point of arrival, but a new starting point," following a phase focused on strengthening European financial integration, digitalisation, innovation, and maintaining financial stability.

Looking ahead, the Governor highlighted that the European path requires rigor, consistency, and responsibility, but brings "a more competitive economy, stronger institutions, and greater prosperity for citizens."

The final message of the conference was one of unity and continuity:
"Together, we transform European momentum into an irreversible path" .

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