

REGISTERED  
at Ministry of Justice  
of the Republic of Moldova  
No. 1795 of 7 June 2023

**EXECUTIVE COMMITTEE  
OF THE NATIONAL BANK OF MOLDOVA**

**DECISION  
No. 180 of 27 June 2019**

**(effective of 12 August 2019)  
Official Monitor of the Republic of Moldova No. 223-229 art. 1271 of  
12.07.2019**

*Amended by:*

*DEB of NBM no. 100 din 22 mai 2023, OM of the RM nr.195-196/563 of 15 June 2023*

**For the amendment of Annex No 1 to the Decision of the Executive Board of the National Bank of Moldova No 180/2019 „On fees applied to payment transactions made with a payment card or by a similar device, fees charged by payment service providers for payment transactions involving utilization of the automated interbank payment system, fees collected by the National Bank of Moldova for payments processed in the automated interbank payment system, and maximum amount of the payment document accepted by the Designated-time Net Settlement system from participants”**

Pursuant to Article 5, paragraph (1), letter m), of the Law No 548/1995 on the National Bank of Moldova (republished in the Official Monitor of the Republic of Moldova, 2015, No 297-300, Article 544), with further amendments, Article 50, paragraph (6) of the Law No 114/2012 on Payment Services and Electronic Money (Official Monitor of the Republic of Moldova, 2012, No 193-197, Article 661), with further amendments, the Executive Board of the National Bank of Moldova

**DECIDED:**

- Annex No 1 to the Decision of the Executive Board of the National Bank of Moldova No 180 of 27 June 2019 „On fees applied to payment transactions made with a payment card or by a similar device, fees charged by payment service providers for payment transactions involving utilization of the automated interbank payment system, fees collected by the National Bank of Moldova for payments processed in the automated interbank payment system, and maximum amount of the payment document accepted by the Designated-time Net Settlement system from participants” (Official Monitor of the Republic of Moldova, 2019, No 223-229, Article 1271), registered by the Ministry of Justice of the Republic of Moldova under No 1471 of 5 July 2019, shall read as follows:

**„Annex No 1**

to the Decision of the Executive Board of the National Bank of Moldova  
No 180 of 27 June 2019

**Conditions for determining the amount of interchange fees and additional fees applied depending on the brand and category of those payment cards for payment transactions made with a payment card or by a similar device by the payment service providers**

- For determining the amount of the fee paid by the merchant to the accepting provider for services rendered in the case of card transactions, the conditions specified in the table below shall be considered:

No	Types of fees	Brand and/or category of payment card	Maximum amount of fee	Data of entry into force	Conditions
1	Merchant service charge	Debit card Credit card	0.50%	1 January 2020	Operations for the component budgets of the national public budget

- For determining the amount of interchange fees paid between the accepting provider and the issuing provider involved in a direct or indirect payment with a card, the conditions specified in the table below shall be considered:

No	Types of fees	Brand and/or category of payment card	Maximum amount of fee	Data of entry into force	Conditions
1	Interchange fee	Debit card	1.10%	1 January 2024	Operations carried out in the natural environment and/or within e-commerce
		Credit card	1.20%		
2		Debit card	0.80%	1 September 2024	
		Credit card	0.90%		
3		Debit card	0.50%	1 September 2025	
		Credit card	0.60%		

3. The provisions of paragraph 2 on the maximum amount of the fee shall not apply in the case of:
  - a. transactions with business cards;
  - b. cash withdrawals from ATMs or at the cash point of a payment service provider;
  - c. transactions with payment cards issued by three-party card schemes;
  - d. accepting provider is located outside the Republic of Moldova”.
  
2. This Decision shall enter into force on the date of its publication in the Official Monitor.