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## Meeting of the National Payments Council on Cooperation and Innovation in Payment Services and Systems

The National Bank of Moldova (NBM) convened the planned meeting of the National Payments Council (NPC) on Cooperation and Innovation in Payment Services and Systems.

The event was attended by representatives of domestic and foreign authorities, banks and non-bank payment service providers and higher education institutions from the Republic of Moldova.

In opening the meeting, the Deputy Governor of the National Bank, Arcadie Albul, emphasized that an evolution is to take place in the field of payments, but not a revolution. "We want, in a conscious and controlled way, to embrace innovation together with the market. ... This may bring risks and failures, but it is a natural process of evolution and the National Bank is ready to work side by side with the market to create the conditions for the development of payment fintech and to be a catalyst between all participants", said the NBM official.

The meeting discussed good international practices for the development of payments and aspects relating to: (i) implementation of Payment Services Directive 2 (PSD2); (ii) development of various IT solutions according to PSD2 requirements; (iii) development of innovative payment methods; (iii) diversification of digital payment instruments, etc.

Later, two working groups will be created under the auspices of the National Payments Council to develop new projects in the field of payments.

Thus, the experts will exchange opinions on the respective topics and formulate recommendations and proposals for implementation with joint efforts, to respond to the daily challenges that the participants in the payment services market are to face in their work.

The National Payments Council is designed as a professional high-level consultation forum comprising various public and private institutions, payment service providers and the academic environment, to ensure the efficient and stable operation of the payment system in the Republic of Moldova.

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