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Award of Excellence for the NBM: MIA Instant Payments, recognised as the Innovation of the Year 2024

The National Bank of Moldova (NBM) was awarded the "Debut of the Year 2024" trophy for the [MIA - Instant Payments](#) [1] project at the official awards gala of the national competition "Brand of the Year", organised by the Chamber of Commerce and Industry of the Republic of Moldova in partnership with the State Agency on Intellectual Property (AGEPI).

NBM Governor, Anca Dragu, emphasises that this distinction is a recognition of the efforts of the National Bank and the entire financial ecosystem of the Republic of Moldova to modernise the payment infrastructure and to provide citizens with efficient, secure, and fast digital solutions.

"The trophy awarded to the MIA project confirms that digital transformation is possible when there is vision, collaboration and trust. MIA is concrete proof that we can create a modern payment system in the Republic of Moldova that responds to people's real needs. This award belongs to all those who believed in this initiative - financial institutions, developers and users alike", stated Ms Anca Dragu, who attended the official Gala.

Launched on 12 March 2024, the MIA Instant Payments project has become a milestone in the digitalisation of financial services. The system enables money transfers within seconds, 24/7, at minimal or even zero costs, offering a high level of convenience, accessibility, and security for users.

The results speak for themselves: over 600,000 active users from all regions of the country and over 1 million monthly transactions in just one year since launch. Moreover, for the first time in the Republic of Moldova, the volume of electronic payments has surpassed cash withdrawals from ATMs - a clear indicator of changing behaviour and trust in digital solutions.

The National Bank extends its thanks to all partners involved in this ambitious project and reaffirms its commitment to continue supporting the modernisation of the financial sector for the benefit of the citizens and the economy of the Republic of Moldova.

Tags

[Debut of the year 2024](#) [2]

[Debut of the year](#) [3]

[within the official awards gala](#) [4]

[national contest Brand of the Year](#) [5]

[Brand of the year 2024](#) [6]

[Chamber of Commerce and Industry of the Republic of Moldova](#) [7]

[State Agency for Intellectual Property](#) [8]

[AGEPI](#) [9]

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