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Innovation in payments and financial education - priorities for NBM and USAID MISRA Partnership

Prospects for cooperation between the National Bank of Moldova (NBM) and USAID's Moldova Institutional and Structural Reforms (MISRA) programme were discussed today by the Governor of the National Bank of Moldova, Anca Dragu, and representatives of the programme.

Discussions focused on the collaborative efforts to strengthen the financial system, prioritizing the advancement of payment innovations and enhancing [financial education and inclusion](#) [1].

During the discussions, the Governor of the NBM elucidated the central bank's vision, emphasising the importance of financial education in financial inclusion and people's well-being. Anca Dragu expressed her willingness to actively engage in the financial education of citizens.

At the same time, the head of the central bank emphasised the imperative to develop the capital market in Moldova to stimulate investment and foster sustainable economic growth. In this context, Anca Dragu highlighted the expertise and best practices of advanced countries in the region would be useful for the Moldovan capital market.

For their part, USAID MISRA officials confirmed their firm commitment to supporting the NBM in achieving its goals of promoting innovation and modern technologies within the financial system, including the [launch of the MIA instant payments system](#) [2]. The officials outlined that an extensive campaign to promote the MIA instant payments system will take place in the near future as part of the bilateral partnership. USAID MISRA officials also noted the ongoing collaborations with the private sector to develop and implement new products built upon the instant payment system. These products will simplify and speed up payments from citizens to businesses, contributing to greater economic efficiency and enhancing the payment experience for all users.

Today's meeting reaffirmed the [partnership between the NBM and USAID](#) [3], emphasizing the commitment of both parties to collaborate in promoting financial stability and enhancing access to efficient and secure financial services for the citizens of the Republic of Moldova.







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