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Payment System

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MIA Instant Payments, created by the NBM, becomes available for transfers between businesses (B2B)

The MIA Instant Payments [1] system can now be used, starting from today, 2 March 2026, by companies to make instant transfers between legal entities (Business to Business – B2B) via internet and mobile banking channels provided by payment service providers. This new option represents an important step in modernising the national payment infrastructure and supporting the business environment.

Thus, companies can initiate and receive transfers in Moldovan lei (MDL) 24 hours a day, seven days a week, including outside the working hours of payment service providers, with real-time settlement within seconds.

MIA Instant Payments is one of the most widely used digital financial solutions in the Republic of Moldova. The new B2B functionality complements the already available services: instant transfers between individuals, payments for businesses, and payments for public services, strengthening MIA's role as a modern national payment infrastructure.

"MIA is constantly evolving, adding features that bring more flexibility and transforming the way money circulates in the economy, and for the business environment, this makes all the difference. Instant payments redefine the way companies manage financial flows, offering speed, efficiency, and a real competitive advantage. In a dynamic economic environment, MIA is a business accelerator and one of the most visible transformations of recent years, with a direct impact on how people manage their finances, the operational efficiency of companies, and the relationship between public institutions and citizens," said Ms. Anca Dragu, Governor of the NBM.

Instant B2B transfers allow real-time settlement of funds, facilitating liquidity management and conducting commercial operations without delays. They can be used to pay invoices, advances, unlock deliveries, or other payments related to commercial relationships. The commission is 0.7% of the transfer amount, with a maximum of 40 lei per transaction, ensuring clear and predictable costs for companies.

"Extending instant payments to legal entities optimises financial flows, streamlines commercial relationships, and reduces dependence on the working hours of payment service providers, while also supporting the digitalisation of economic processes," stated NBM Governor, Ms. Anca Dragu.

The MIA Instant Payments system, created by the National Bank of Moldova, is a central element of the modern payment infrastructure in the Republic of Moldova, playing a key role in increasing the efficiency and transparency of financial transactions in Moldovan lei. Its evolution confirms its potential to become a benchmark model for payment digitalisation in the region, contributing to the development of a more efficient, inclusive, and European-standard-aligned financial ecosystem.

The MIA Instant Payments system developed by the NBM was launched on 12 March 2024 and is used by every other citizen who holds at least one bank account, confirming the rapid adoption of the solution at the national level.



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