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NBM Deputy Governor Arcadie Albul: Instant payments and Open banking are two fundamental projects for the payment's infrastructure. We invite the financial and banking industry and the IT community to join us.

The National Bank of Moldova is advancing in the field of financial technologies, with a focus on their accessibility to the general public. This was the topic discussed by the NBM Deputy Governor Arcadie Albul at "DeepTech GigaHack", the largest technology hackathon this year, which takes place on 9-10 September 2023.

"The economy and citizens need affordable, secure and user-friendly payments. This requires new technologies and openness to progress. The NBM is working tirelessly on this priority, and Instant payments and Open banking are two fundamental projects for the payment's infrastructure. We invite the financial and banking industry and the IT community to join us in improving the quality of financial services offered in the Republic of Moldova", said the NBM Deputy Governor at the opening of the event.

Hosted in Chisinau, DeepTech GigaHack provides an unprecedented platform for IT professionals to develop solutions applicable both on the domestic and international market. Participants are provided with a sandbox for instant payments and are guided by fintech experts from both the National Bank of Moldova and Technovator. The hackathon challenges include current use cases, such as peer-to-peer money transfers and 'Request to Pay' functionality within Instant payments, as well as using Open banking for more nuanced credit assessments and efficient cash flow management solutions for SMEs.

In line with global trends in fintech, the NBM continues to work on key elements for the modernisation of the payment's infrastructure. This includes not only technological advances, but also risk management strategies to provide citizens with secure and modern payment solutions.

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