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The NBM launches a new video on the digitalisation of banking operations in the process of Moldova's accession to the European Union

The National Bank of Moldova (NBM) promotes innovation and supports the modernisation of the financial sector by adopting new technologies aligned with European standards. The digitalisation of financial services is a priority for the central bank, and to explain this transformation, the NBM continues its series of explanatory materials, within the context of Moldova's European integration, with a new video dedicated to the digital evolution of the financial system.

The material details the changes that have transformed citizens' experience when using financial services: today, you can pay with your phone, send money within seconds, and check your balance in the app—everything is faster, simpler, and more secure.

This evolution confirms the NBM's ongoing efforts to create a banking system that is connected to technological progress and in accordance with European best practices, providing citizens with access to a secure, transparent, and competitive system.

The material emphasises that the digitalisation of the financial system is making remarkable progress, with citizens having access to innovative solutions that spare them from queuing at counters and can be carried out entirely electronically, directly from their phone or computer, wherever they are.

The video also presents key achievements such as MIA Instant Payments, which allows money transfers within seconds, securely and cost-effectively, including Moldova's acceptance into the Single Euro Payments Area (SEPA), which will facilitate euro transactions with European countries on the same favourable terms as local transfers.

"Digitalisation in the financial sector means that we strive to keep pace with technological progress, with a focus on citizens' time, security, and access to financial services that make their lives easier. By

modernising payment systems and aligning them with European standards, we are building a financial infrastructure that brings Moldova closer to the European Union, including reduced fees, minimal waiting times and enhanced protection of personal data through advanced security systems," emphasises Anca Dragu, Governor of the National Bank of Moldova.

The video is part of a series of explanatory productions by the NBM aimed at presenting, in accessible language, the progress made in modernising the national financial system. These efforts are part of the institution's firm commitment to supporting the European integration of the Republic of Moldova by developing a stable, competitive, and inclusive financial system.

Read more about the role of the NBM in the negotiations for the integration of the Republic of Moldova into the European Union: National Bank of Moldova's role in the process of preparing for the Republic of Moldova's accession to the European Union [1].

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[1] https://www.bnm.md/en/content/national-bank-moldovas-role-process-preparing-republic-moldovas-accession-european-union [2] https://www.bnm.md/ro/search?hashtags[0]=on the occasion of Europe Day [3] https://www.bnm.md/ro/search?hashtags[0]=Europe Day [4] https://www.bnm.md/ro/search?hashtags[0]=explanatory video. explainer [5] https://www.bnm.md/ro/search?hashtags[0]=EU [6] https://www.bnm.md/ro/search?hashtags[0]=european union