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First Deputy Governor of the NBM, Petru Rotaru, at the Fintech Moldova Conference: SEPA, Instant Payments, and Open Banking confirm the NBM's commitment to financial innovation

The First Deputy Governor of the National Bank of Moldova (NBM), Mr. Petru Rotaru, participated today in the Fintech Moldova Conference 2025, the main event dedicated to digital financial innovations in the Republic of Moldova, which brings together leaders of the financial and banking sector, representatives of the IT industry, regulatory authorities, investors, and international experts to discuss the trends and developments that define the future of digital financial services in Moldova and the region.

In his speech, Mr. Petru Rotaru emphasised that the NBM is constantly advancing in the field of financial technologies, with a focus on the accessibility and quality of services offered to citizens and the business environment—services that are faster, safer, more transparent, and aligned with European standards.

In this context, the First Deputy Governor mentioned three fundamental achievements that confirm the NBM's commitment to innovation and integration into the European financial space: Moldova's accession to the Single Euro Payments Area (SEPA), the development of Instant Payments, and the implementation of Open Banking.

"SEPA is more than just a technical framework; it is a key component of European financial integration. Euro payments are becoming as simple as domestic transfers, ensuring both speed and security at low cost. In a few days, integration into SEPA will become operational, opening a new chapter in Moldova's economic and financial development," said Petru Rotaru.

Referring to the MIA Instant Payments system, the NBM official highlighted that the system, launched just 18 months ago, has already demonstrated remarkable results—over 750,000 users, approximately 13 million transactions, and a total volume of over 12 billion lei.

"These figures clearly show that Moldovan citizens value speed and accessibility. And we are not just talking about individuals: entrepreneurs and companies are actively using this system created by the NBM. Today, over 3,300 merchants are connected to MIA, offering their customers fast, modern, and secure payment experiences," highlighted the NBM's First Deputy Governor.

The launch of P2G (Person to Government) payments within the MIA Instant Payments system on July 31, 2025, was also mentioned. This innovation allows citizens to pay for over 120 public services immediately, securely, and without fees, directly from mobile applications.

In his speech, Mr. Petru Rotaru also emphasised the system that enables secure and standardised access to financial data (Open Banking), highlighting that a single national standard, aligned with international best practices, has been created to ensure a high level of security and trust.

The Fintech Moldova Conference, now in its seventh edition, represents a reference platform for bringing together stakeholders from the financial, technological, and public sectors to explore the challenges and opportunities of Fintech that are transforming the global financial ecosystem, with a focus on the specifics of the market in the Republic of Moldova.

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