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NBM Governor Anca Dragu presented the successful implementation of SEPA and MIA Instant Payments at the international conference in Ohrid, North Macedonia

The Governor of the National Bank of Moldova (NBM), Ms. Anca Dragu, participated in the international conference on payments and market infrastructures titled “Rewiring Payments for the Digital Era”, organized by the National Bank of North Macedonia and the Central Bank of the Kingdom of the Netherlands on October 28-29 in Ohrid, North Macedonia.

The 16th edition of the event, which focuses on recent developments in digital payments, new payment infrastructures and their impact on the global financial market, gathered central bank governors, representatives of international finance institutions and experts in the economic and financial sectors.

During the panel “Making SEPA Happen Before EU Accession: Aligning Infrastructure, Regulation, and Innovation”, the NBM Governor emphasized that, as of October 6, 2025, eight out of the ten licensed banks in the Republic of Moldova can process payments in euro, ensuring faster, safer and lower-cost transfers, in accordance with the rules of the European payment system. In this context, Ms. Anca Dragu spoke about the already visible economic impact of accession to SEPA.

“The volume of traditional payments in euros via SWIFT has decreased proportionally to the volume of payments made through SEPA”. Weekly payments processed through SEPA have increased by 186%, almost doubling from the first to the second week of SEPA banking operations, which has also resulted in a considerable decrease in fees paid by customers.

During the discussions, the NBM Governor mentioned the MIA Instant Payments system, which has become a benchmark in the digitalization of financial services, allowing money transfers in seconds, 24/7, at minimal costs, or even free of charge.

“In the first year after launch, the system has registered approximately 780,000 users - a significant portion of the country's population that has embraced instant payments. Almost one in three Moldovans now use MIA in their daily financial lives, while 15 licensed payment service providers (PSPs) have successfully integrated MIA into their mobile and internet banking applications, offering a high level of convenience, accessibility, and security for users”, said Ms. Anca Dragu.

The NBM Governor added that the central bank's priorities include new functionalities within the MIA System, expanding the instant payment ecosystem in retail, public services, and business payments, including interconnecting MIA with other regional instant payment systems.

“Through these initiatives, the payment modernization agenda continues to evolve from a national platform to a regional success story – increasing efficiency, transparency and inclusion in Moldova’s financial ecosystem, positioning the country as a leader of payments infrastructure modernization in Eastern Europe”, highlighted Ms. Anca Dragu.

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