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With more than 1 million users, MIA Instant Payments expands options for businesses: B2B payments via QR code

MIA Instant Payments, developed by the National Bank of Moldova, continues to expand with the introduction of a new feature for instant transfers between legal entities: Business-to-Business (B2B) payments via QR code.

The new feature allows entrepreneurs to make business-to-business payments simply and efficiently, at a low cost, by scanning a QR code and authorising the payment directly through their online banking application. Thus, money reaches the account immediately, regardless of the time or day, allowing transactions to be carried out continuously, without delays caused by banks' operating hours.

MIA B2B transfers, launched this spring, are contributing to the modernisation of financial services and accelerating the transition towards a digital economy. The integration of these new features provides businesses with greater flexibility, facilitating liquidity management and streamlining commercial operations.

"The evolution of MIA is accelerating entrepreneurs' capital flows and supporting the digitalisation of financial processes, further strengthening its role as modern payment infrastructure. As a result, the Republic of Moldova is becoming an increasingly connected and inclusive country, capable of implementing modern, secure and transparent financial solutions oriented toward the real needs of people and the business community, which consequently benefit from faster transactions, simpler processes and a concrete competitive advantage," highlights NBM Governor Anca Dragu.

Since the launch of its first features in March 2024, the national MIA Instant Payments system has continued to develop steadily, expanding its services to new categories of users and covering an increasing number of everyday situations and business activities.

Starting with person-to-person transfers, which can be initiated simply using a phone number, the system has evolved to include QR code payments, payment links and payment requests, merchant payments (P2B), payments to public institutions (P2G), and instant payments between companies (B2B).

At present, more than one million unique users are registered with the system and can receive transfers or payment requests using their phone number. In addition, more than 12,000 businesses are connected to the system, providing more than 24,000 MIA payment acceptance points across the market.



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