Publicat pe (https://www.bnm.md)

16.10.2026

MIA Instant Payments experience presented at DC Fintech Week 2026 in Washington

The Deputy Governor of the National Bank of Moldova (NBM), Mr Mihnea Constantinescu, attended DC Fintech Week, a major international event dedicated to the future of finance, held in Washington, D.C., which brings together government leaders, regulators, investors, entrepreneurs and technology specialists every year.

This year's edition focused on generative artificial intelligence, digital payments, as well as cryptocurrencies, cybersecurity, open banking and developments in financial markets.

During the panel discussion entitled "Built From a Blank Page: Digital Public Infrastructure and the Leapfrog", the NBM Deputy Governor presented the MIA Instant Payment System, developed by the National Bank of Moldova.

The session addressed the question of whether the launch of a new payment system can be replicated in other countries or whether it depends on local circumstances. The discussion was attended by Harish Natarajan, Practice Manager for Financial Inclusion at the World Bank Group; Nicole Dyskant, CEO of RegDoor; and Steve Vallas, CEO of Blockchain APAC. The discussion was moderated by Nicol Turner Lee, Director of the Center for Technology Innovation at the Brookings Institution.

In his remarks, the NBM Deputy Governor shared the Republic of Moldova's experience in implementing the MIA Instant Payment System, drawing comparisons with the Pix (Brazil) and UPI (India) payment systems.

Mr Mihnea Constantinescu highlighted the role of the central bank, which covered the infrastructure costs and, through mandatory participation, ensured that all payment service providers were connected from the very launch of the system on 12 March 2024.

Starting with person-to-person transfers, which can be easily initiated using a phone number, the MIA system has evolved to include payments via QR codes, links and payment requests, payment acceptance by merchants (P2B), payments to public institutions (P2G) and instant payments between businesses (B2B). Currently, over one million unique users are registered on the system and can receive transfers or payment requests via their phone number.

"MIA's experience shows that such a leap is within reach even for a small economy, provided that the central bank bears the fixed costs of the infrastructure and ensures, right from the start, the participation of all service providers. The question now is which system architecture solutions can pave the way for new services, including those based on data and artificial intelligence agents, for the benefit of consumers," emphasised the NBM Deputy Governor during the dialogue.

The discussion also focused on the new functions that arise at each stage of a payment and the importance of data governance for financial services based on artificial intelligence.

DC Fintech Week, organised by The Fintech Foundation, took place from 13 to 16 October 2026 in Washington. Since 2017, the event has provided an annual platform open to the public, where government leaders, regulators, investors and entrepreneurs engage in direct discussions about the future of finance.

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