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Пресс-релизы Пресс-центр

09.05.2025

Historic milestone for Moldova's banking sector on Europe Day - Most Moldovan banks have been accepted into the Single Euro Payments Area (SEPA) payments system

The National Bank of Moldova (NBM) announces that all seven commercial banks in the Republic of Moldova that submitted applications to join the Register of Participants in the Single Euro Payments Area (SEPA) have been accepted.

According to the decision of the European Payments Council, the accepted banking institutions will be required to implement a series of technical adjustments necessary for interconnection, so that, starting from 6 October 2025, they will be able to effectively process SEPA credit transfers.

"This is a decision that will bring significant benefits to citizens and the national economy, as well as joy to those who facilitated this process - the NBM team, which succeeded in a short period of time to bring Moldova into the European payments area. This means a secure financial bridge for citizens, wherever they are. Through this commitment, we connect families, support the diaspora, make people's lives easier and promote the development of Moldovan businesses. Transfers will become faster, safer and cheaper, and each transaction brings us closer to the standards of a modern and equitable European economy", stated Anca Dragu, Governor of the National Bank of Moldova, on this occasion.

The process is coordinated and supported by the National Bank of Moldova (NBM) and is carried out through the Moldovan Banks Association (ABM), in its role as NASO - National Adherence Support Organization.

"The objective is the full integration of the Moldovan banking sector into the European payment system, thus contributing to the improvement of services for consumers, supporting the business environment and accelerating the country's European integration process", said the President of the Moldovan Banks Association (ABM), Dorel Noroc, who also announced that the other three licensed banks in the Republic of Moldova have already prepared their connection files.

The Republic of Moldova was officially included in the SEPA area on 6 March 2025. This initiative complements the structural reforms implemented by the NBM and supports the Republic of Moldova's strategic objective of becoming an integral part of the Single European Market.

SEPA (Single Euro Payments Area) is a European initiative that enables cross-border payments in euro under similar conditions to those of domestic payments. The system eliminates the differences between domestic and international payments and includes all EU countries, as well as other participating countries and territories..

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