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# NBM awarded at Romanian PR Award 2025: The "MIA" project - international recognition for Moldova's financial innovation

The National Bank of Moldova (NBM) has achieved a new success on the international communication scene, winning the Silver Award - Tech PR & Communication of Innovation at the prestigious Romanian PR Award 2025 competition, with the project “A thousand reasons to try MIA.” The nominated projects stood out through their rigor, creativity, and impact, being selected by a top international jury that brought together communication experts from 22 countries.

The award for excellence confirms the NBM's position as the initiator of one of the most advanced payment infrastructures in the region and recognises the impact that the MIA – instant payments project has on the modernisation of the financial system and the relationship between citizens, businesses, and banking services.

## The MIA project, created by the NBM, the most modern instant payment system in the region

The “MIA instant payments” project, developed by the National Bank of Moldova, represents one of the most important transformations of the national financial infrastructure. MIA allows immediate transfers, 24/7, between any bank account in the country, regardless of bank or time, using only the beneficiary’s phone number.

For citizens, MIA means simplicity, speed, and low costs. For businesses, it offers a modern payment tool that streamlines financial flows and supports the digitisation of commercial processes. For the public administration, it paves the way for instant payments in relations with state institutions.

The communication campaign “A thousand reasons to try MIA” succeeded in translating this technical infrastructure into an accessible message geared toward people's real lives. It highlighted how instant payments save time, simplify everyday interactions, and deeply transform users' financial experience.

## NBM Governor: “MIA is one of the most visible transformations in the Republic of Moldova”

The award won at the Romanian PR Award once again confirms the power of the MIA project to generate real change that is felt throughout society.

The Governor of the National Bank of Moldova, Anca Dragu, emphasises that this award validates the professional manner in which the project was communicated, as well as the real influence that the instant payment system has on the functioning of the economy and on the financial experience of citizens.

“MIA is one of the most visible transformations of recent years, with a direct beneficial impact on how people manage their finances, on the operational efficiency of businesses, and on how public institutions

can interact with citizens. It is a change that brings transparency, speed, and simplicity to an area where every second counts. The award given to the NBM shows that we can innovate, implement modern solutions, and, at the same time, communicate them in a way that reaches people. We are grateful to all our colleagues and partners who contributed to this success."

The Governor also stresses that MIA represents an important step towards a more competitive digital economy, focused on fast, secure and accessible services for all.

## MIA in figures: accelerated adoption in less than two years

In a very short period of time, MIA has established itself as one of the most widely used and appreciated innovations in the financial infrastructure of the Republic of Moldova. Launched to the public on 12 March 2024, the instant payment system has become, in less than two years, an everyday tool for hundreds of thousands of people. Currently, MIA has 800,000 individual users, confirming the rapid pace of adoption of modern digital services. Today, every second mobile banking user uses MIA.

The expansion to the business environment, completed on 31 July 2024, marked a turning point in the widespread adoption of instant payments. Businesses began to use MIA more frequently for payments to suppliers, collections, settlements, reservations and recurring payments, reducing processing times and optimising cash flows. As a result, over 11,000 payment points now accept MIA payments, and the volume of payments to businesses has exceeded MDL 100 million/month.

A year later, on 31 July 2025, the MIA system became accessible for paying public services through the EVO and MPay online platforms. This allows citizens to instantly pay taxes, administrative fees, fines, municipal services, university fees, and other obligations to state institutions, transforming interaction with public institutions into a fast and predictable process.

Overall, MIA has expanded rapidly in all key areas of the economy: from interpersonal payments to the corporate environment and public services.

## MIA – a success that belongs to everyone

MIA is the result of a joint effort: the work of NBM specialists, the involvement of licensed banks and payment providers, the support of the business community, and the openness of citizens to modern solutions. Every user, every transaction, and every institution that integrates instant payments contributes to the consolidation of this project.

"The success of MIA is proof that Moldova can move forward quickly when innovation, collaboration, and trust come together in a joint project," concludes Governor Anca Dragu.

## Second consecutive Silver Award for NBM

The award obtained in 2025 follows the success recorded by the National Bank in the previous year, when NBM also won a Silver Award at the Romanian PR Awards for excellence in financial education, thanks to the national campaign "Financial education for all."

The 2024 recognition highlighted the important role of the NBM in promoting financial literacy at the national level through modern, accessible programs tailored to the needs of the general public. These results have strengthened the institution's reputation as a leader in communicating complex economic issues in a friendly, rigorous, and transparent manner.

Now in its 23rd edition in 2025, the Romanian PR Award competition benefited from a top international jury made up of communication experts from 22 countries.




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