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Answer given by Ms Kos
on behalf of the European Commission
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The Commission welcomes Moldova's integration into the geographical scope of the Single Euro Payments Area (SEPA) schemes. This has enabled its payment service providers to use the SEPA schemes since October 2025, enhancing cross-border payment efficiency and integration with the EU's payments market. In terms of impacts on Moldovan citizens, initial indication is positive. According to figures from the National Bank of Moldova, citizens and companies saved around EUR 3.85 million in the first three months after starting to use SEPA schemes, through which 70% of euro payments were processed.

SEPA schemes are industry-driven and managed by the European Payments Council. The Commission's role is therefore limited and does not include conducting a specific investigation into whether the standards for euro transactions under the SEPA schemes may incentivise a shift to non-euro currencies, informal payment channels, or non-transparent intermediaries. Participation in the SEPA schemes reduces the structural drivers of informality by paving the way for faster, cheaper and more transparent cross-border euro transfers within a regulated payment environment.

The Commission is committed to supporting Moldova in ensuring that participation in SEPA schemes delivers broad benefits while safeguarding the integrity of the EU's payment environment. The Commission is ready to work together with the National Bank of Moldova and the SEPA Steering Group, established to discuss SEPA implementation issues among enlargement countries, in order to identify solutions and address any challenges within its competence, ensuring that the SEPA schemes integration strengthens Moldova's financial ecosystem.