



REPUBLIC OF ALBANIA  
BANK OF ALBANIA

PROGRAMME

OF SIXTH MEETING OF NATIONAL PAYMENT SYSTEM COMMITTEE (NPSC)

Which will be virtually held via WEBEX

Thursday, December 17th from 13:00 until 16:30

**A. Chair's opening remarks and presentation on the latest developments in the framework of fulfilling the National Retail Payment Strategy, short-term objectives and the need for revisions.**

**13:00 – 14:00**

<b>Opening remarks</b>	<b>13:00 - 13:05</b> Presents: Bank of Albania
Chair of NPSC, Ms. Luljeta Minxhozi in her opening remarks will mention, among others, the projects achieved so far, as well as the future objectives for achieving the objectives intended for the financial inclusion of the population and the use of electronic payments.	
<b>1. Presentation on the current implementation of the plan of measures foreseen in the National Retail Payment Strategy and the needs for revision of some deadlines and objectives</b>	<b>13:05 - 14:00</b> Presents: <ul style="list-style-type: none"><li>• Bank of Albania (PSAFD, SD)</li><li>• CBI S.c.p.a, TIETO &amp; SWIFT</li></ul>
a. Presentation by the <b>Department of Payment Systems, Accounting and Finance</b> regarding the achievements so far of the action plan of the strategy, short-term priorities and proposals on the revision of the deadlines of some measures based on the issues and needs encountered during the implementation. (10 min)	
b. Presentation by the <b>Supervision Department</b> on the deadlines and measures necessary for the implementation of law 55/2020 "On payment services". (10 min)	
c. Presentation by the <b>CBI S.c.p.a</b> for the creation and operation of a unified Application Programming Interface (API) under PSD2 in order to minimize costs for market players. (15 min)	
d. Presentation by <b>TIETO</b> in the role of service / infrastructure provider for the operation of the centralized API, (experiences and proposals). (10 min)	
e. Presentation by <b>SWIFT</b> in relation to the services provided to meet the communication requirements of the API (ISO 20022). (10 min)	

**B. Inter-institutional cooperation for digitalization and promotion of innovation in Albania - Common objectives and challenges.**

**14:00 – 15:30**

<b>2. E-Commerce a priority for the digitalization and formalization of the Albanian economy</b>	<b>14:00 – 14:50</b> Presents: <ul style="list-style-type: none"><li>• Ministry of Finance and Economy</li><li>• World Bank</li><li>• SWIFT &amp; Paylink</li></ul>
a. Presentation by <b>Ministry of Finance and Economy / World Bank</b> , for the work of the Inter-Institutional Group on drafting an action plan for the promotion of e-commerce, common objectives and the need for cooperation. (10 min)	

b. Presentation by <b>World Bank</b> for <i>Instant Payment</i> . (15 min) c. Presentation by <b>SWIFT</b> regarding the services provided for <i>Instant Payment</i> . (15 min) d. Presentation by <b>PAYLINK</b> regarding the costs of processing card payments and possibilities for their reduction. (10 min)	
<b>3. Financial Education – The need to coordinate efforts and draft a national strategy for Financial Education</b>	<b>14:50 – 15:30</b>
	Presents: <ul style="list-style-type: none"> <li>• Bank of Albania (RD)</li> <li>• FSA</li> <li>• Albanian Association of Banks</li> </ul>
a. Presentation by the <b>Research Department</b> on the process of drafting a Strategy for Financial Education. (10 min) b. Presentation by <b>Financial Supervisory Authority</b> on the commitments and objectives for Financial Education especially on the new legislation adopted during the year. (15 min) c. Presentation by <b>Albanian Association of Banks</b> in regards to the developments during the year and the Financial Education campaigns including the awareness campaign for the use of bank cards. (15 min)	

### C. Other developments

15:30 – 16:15

<b>4. Operationalization of the participation of non-bank financial institutions in the AECH system.</b>	<b>15:30 – 15:50</b>
	Presents: <ul style="list-style-type: none"> <li>• Bank of Albania</li> <li>• SWIFT</li> </ul>
a. Presentation by the <b>Department of Payment Systems, Accounting and Finance</b> in relation to AECH regulatory ammendements and the membership financial institutions in the system. (10 min) b. Presentation by <b>SWIFT</b> on opportunities and spaces to provide services to non-bank financial institutions within the use of the AECH system. (10 min)	
<b>5. Measures taken during the pandemic</b>	<b>15:50 – 16:15</b>
	Presents: <ul style="list-style-type: none"> <li>• NAIS (National Agency for Information Society)</li> <li>• Bank of Albania</li> <li>• Albanian Association of Banks</li> </ul>
a. Presentation by the <b>Department of Payment Systems, Accounting and Finance</b> in relation to AECH regulatory ammendements regarding Homebanking services as well as recommendations regarding the promotion of opportunities for making payments through electronic instruments. (5 min) b. Presentation by <b>NAIS</b> on the developments undertaken from the point of view of promoting electronic payments through the <i>e-Albania</i> platform and the need for further cooperation with the banking system. (10 min)	

### D. Other and summary of draft recommendations of NPSC

16:15 – 16:30

<b>6. Discussions on other issues, on the following recommendations and on the date of the next meeting</b>	<b>16:15 – 16:30</b>
	Presents: Chair & Secretariat
Participants are invited to discuss issues of interest to the NPSC and which are not foreseen in this program as well as the recommendations for the next meeting. <i>The Secretariat</i> presents the draft recommendations of the NPSC. The participants are invited to discuss the date of organizing the next meeting.	