



REPUBLIC OF ALBANIA

Bank of Albania

PROGRAMME OF THE FIFTH MEETING OF OF THE NATIONAL PAYMENT SYSTEM COMMITTEE (SPC)

Tuesday 1 October 2019 from 09.00 to 14.00

A. Start of the fifth meeting of the National Payment Systems Committee

09:00 – 09:30	Introduction of the fifth meeting of the National Payment Systems Committee
	Ms. Luljeta Minxhozi, 1 st Deputy Governor of Bank of Albania, Chairwoman of the NPSC
	Opening Speech <i>Mr. Gent Sejko, Governor, Bank of Albania</i>
	Opening Speech <i>Ms. Anila Denaj Minister of Finance and Economy</i>

B. Latest Developments under the National Small Value Payments Strategy 2018-2023

- Legal and Regulatory Developments

09:30 – 11:00	Presentations on the latest developments from a legal perspective.
	<u>Presents:</u> BOA, MoFE, WB
	<ul style="list-style-type: none">- Ministry of Finance and Economy and Directorate General of Taxation - Introduction of the Law on Fiscalisation (and other measures to promote the financial inclusion of businesses). Ministry of Finance and Economy and Directorate General of Taxation.- World Bank study in digitizing government payments – conclusions & recommendations- Bank of Albania presentation on the legal / regulatory changes needed to open remote accounts.- World Bank intervention on perspectives of applying eKYC procedures.

Coffee and tea break (10 minutes)

C. Latest Developments in the National Small Value Payments Strategy 2018-2023 -

Necessary Measures to Reduce Cash and Informality

11:10 – 11:40	Presentations on the needs for improvement in the context of promoting electronic payments and reducing informality.
	<u>Presents :</u> Ernst & Young, WB , NAIS
	<ul style="list-style-type: none">- Ernst& Young (EY) study on Shadow Economy, results and proposed measures to reduce cash and informality- Bank of Albania & World Bank - Study results on cost of card acceptance. Discussion on possible interventions for a gradual reduction of individual cost components relevant for the total costs of card acceptance.- National Agency for Information Society (NAIS) - e-Albania latest developments and problems encountered by the banking system, electronic signatures and distance authentication, as well as pension developments.

D. Recent Developments in Financial Education

11:40 – 13:00	Presentations on the latest developments in Financial Education
	<u>Presents :</u> AAB, BoA, WB,
	<ul style="list-style-type: none">- Albanian Banking Association regarding Financial Education, proposal for work on a financial education strategy (including BoA, AFSA, AAB)- Bank of Albania - programs for financial education, measuring the level of education and the need of a national level financial education strategy.

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| - World Bank latest developments on the Project Greenback 2.0. |
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E. Conclusions & recommendations of the fifth meeting

13:00 – 13:10	Discussions, conclusions & recommendations
	<u>Presents:</u> Ms. Luljeta Minxhozi, 1 st Deputy Governor of Bank of Albania, Chairwoman of the NPSC
<ul style="list-style-type: none"> - Conclusions & recommendations of the fifth meeting - Participants are invited to discuss different topics (<i>including those uncovered during the meeting</i>) - Recommendations deriving from the fifth meeting 	

Lunch break (buffet) 13:00 – 13:40 (40 minutes)

F. Latest payments' projects and developments in the albanian market

13:40 – 14:00	Presentations on latest developments from members of the NPSC
	<u>Presents:</u> MPay, PayLink, Procredit, Union Financiar Tirana
<ul style="list-style-type: none"> - MPay – Developments in Instant Payment - PayLink – Financial inclusion of young through Students' Card - Procredit – Project on bank accounts registry implementation - Union Financiar Tirana – Project on digitizing remittance services 	