**Republic of Albania**

Bank of Albania

**Programme of the Fifth Meeting 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, 1st Deputy Governor of Bank of Albania, Chairwoman of the NPSC

**Opening Speech**

- Mr. Gent Sejko, Governor, Bank of Albania
- Ms. Anila Denaj, Minister of Finance and Economy

### 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.**

**Presents:** BOA, MoFE, WB

- 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.**

**Presents:** Ernst & Young, WB, NAIS

- 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**

**Presents:** AAB, BoA, WB

- 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.
E. Conclusions & recommendations of the fifth meeting

<table>
<thead>
<tr>
<th>13:00 – 13:10</th>
<th>Discussions, conclusions &amp; recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Presents:</strong></td>
<td>Ms. Luljeta Minxhozi, 1st Deputy Governor of Bank of Albania, Chairwoman of the NPSC</td>
</tr>
<tr>
<td></td>
<td>- Conclusions &amp; recommendations of the fifth meeting</td>
</tr>
<tr>
<td></td>
<td>- Participants are invited to discuss different topics <em>(including those uncovered during the meeting)</em></td>
</tr>
<tr>
<td></td>
<td>- Recommendations deriving from the fifth meeting</td>
</tr>
</tbody>
</table>

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

F. Latest payments’ projects and developments in the Albanian market

<table>
<thead>
<tr>
<th>13:40 – 14:00</th>
<th>Presentations on latest developments from members of the NPSC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Presents:</strong></td>
<td>MPay, PayLink, Procredit, Union Financiar Tirana</td>
</tr>
<tr>
<td></td>
<td>- <strong>MPay</strong> – Developments in Instant Payment</td>
</tr>
<tr>
<td></td>
<td>- <strong>PayLink</strong> – Financial inclusion of young through Students’ Card</td>
</tr>
<tr>
<td></td>
<td>- <strong>Procredit</strong> – Project on bank accounts registry implementation</td>
</tr>
<tr>
<td></td>
<td>- <strong>Union Financiar Tirana</strong> – Project on digitizing remittance services</td>
</tr>
</tbody>
</table>