



REPUBLIC OF ALBANIA
BANK OF ALBANIA

PROGRAMME

OF EIGHTH MEETING OF NATIONAL PAYMENT SYSTEM COMMITTEE (NPSC)

Which will be held at Bank of Albania.

Wednesday, November 9th from 10:00 until 13:45

A. Welcome speeches of Head of Institutions participants in NPSC.

1. Opening remarks	10:00 - 10:30 Presents: Bank of Albania, Ministry of Finance,
<i>The opening of the Eighth Meeting of National Payment System Committee (NPSC), by the Chairman of KKSP, the First Deputy Governor, Mrs. LULJETA MINXHOZI</i> <i>Welcome speech</i> , Governor of Bank of Albania, Mr. GENT SEJKO <i>Welcome speech</i> , Minister of Finance and Economy Mrs. DELINA IBRAHIMAJ	
2. Coffee Break	10:30 -10:45

B. Financial Education and its role in increasing efficiency in the financial sector and consumer protection.

3. National Strategy for Financial Education	10:45-11:25 Presents: • Bank of Albania • World Bank
Moderator of the panel Mrs. Luljeta Minxhozi, Chair of NPSC and First Deputy Governor of the Bank of Albania. a. Presentation by Mr. <i>Altin Tanku, Research Department Director in the Bank of Albania, regarding the National Strategy for Financial Education and opportunities of its implementation in practice.</i> (20 min) b. Presentation by Mrs. <i>EDLIRA DASHI</i> representative of the World Bank on "National Financial Education Strategies - Best practices and next steps. A deep dive into the case of Albania" (20 min)	

C. Digitization, the path towards modernization and increasing the financial inclusion of the financial consumer.

<p>4. Promotion of innovation in the payment services market through the INSTANT project</p>	<p>11:25 – 12:10 Presents: • Bank of Albania</p>
<p>Panel moderation and presentation by the Albanian Association of Banks regarding market achievements so far and future projects (15 min)</p> <p>a. Presentation by Mr. DENIZ DERALLA Supervision Department Director in the Bank of Albania regarding the regulation of open banking and Strong Customer Authentication. (15 min)</p> <p>b. Presentation by Mrs. VALENTINA SEMI, Deputy Director of the Department of Payment Systems, Accounting and Finance regarding the findings of the study on the feasibility of the INSTANT Payment project in Albania (15 min.).</p>	
<p>5. Coffee Break</p>	<p>12:10-12:30</p>
<p>6. Fintech and current developments of retail value payment service providers in Albania</p>	<p>12:30-13:30 Presents: • Market actors</p>
<p>Moderator of the panel, Mrs. BRUNILDA ISAJ, President of the Microcredit Association. In this panel, non-bank financial institutions are invited to present the innovative services they are promoting in the market with the aim of digitizing services and promoting the efficiency of services offered in the market; Presentations as follows:</p> <ol style="list-style-type: none"> 1. Easy Pay "EasyPay - Bank partnership, the first steps towards OpenBanking in Albania" 2. M Pay - " Payments in real time - It's Albania's time" 3. Rubicon - Easy of Payments through Fin-Tech 4. Paylink - Student card 	

D. Other and summary of draft recommendations of NPSC.

<p>7. Discussions on other issues, following recommendations and on the date of the next meeting</p>	<p>13:30-13:45 Presents: Secretariat</p>
<p>Participants are invited to discuss issues of interest to the NPSC and which are not provided in this program as well as the recommendations for the next meeting. <i>The Secretariat presents the draft recommendations of the NPSC.</i> The participants are invited to discuss the date of organizing the next meeting.</p>	