



SPEAKERS' BIOS

MODERNIZATION OF THE RETAIL PAYMENTS SYSTEM IN ALBANIA CONFERENCE 2018

Bank of Albania and National Payment Systems Committee



Mr. Gent SEJKO

Governor

Bank of Albania

Mr Gent Sejko is the Governor of the Bank of Albania and Chairman of its Supervisory Council, as of February 2015. He was voted in as Governor by the Parliament of the Republic of Albania on 5 February 2015, upon the Decree of the President of the Republic of Albania.

Mr Sejko graduated from the Faculty of Economics, University of Tirana, in 1991, in industrial economics. He earned a Master's degree in International Accounting and Financial Management (MAcc) from the University of Glasgow, Scotland, in 1997, with his thesis on the "Role of banks and privatisation of banks in economies in transition".

Mr Sejko started his banking career in 1992 as Head of Credit Division of the National Commercial Bank. Then he worked as an Inspector at the Supervision Department of the Bank of Albania, until 1998, while pursuing his post-university studies.

During 1998-2000, Mr Sejko worked for Deloitte & Touche as senior auditor and consultant, responsible for the management of audit procedures. In the years 2001-2002, he worked for the American Bank of Albania as Head of Internal Audit and Compliance Division, and engaged in extending the branches network of the bank.

During 2002-2004, Mr Sejko returned to the Bank of Albania's Supervision Department as Head of Division for on-site examinations.

In the period 2004-2010, he held a number of managing positions at Raiffeisen Bank such as Head of Division for the Internal Audit, Compliance and Relations with the Government, Director General of Raiffeisen Leasing, and Head of Corporate Banking. He also served as a Member of the Credit Committee, Member of the Assets & Liabilities Management Committee, Member of the Supervisory Council of Raiffeisen Leasing, and Member of the Supervisory Council of Pension Funds.

From July 2010 to February 2015, Mr Sejko was the Deputy General Manager and Head of Retail Department and Branches Network for "Société Générale Albania". In addition, he served as Member of the Assets & Liabilities Committee, Member of the Supervisory Council of SG Leasing and Member of the Credit Committee of the Bank.

Mr Sejko is fluent in English and Italian.



Mrs. Senida MESI

Deputy Prime Minister

Senida Mesi was born in Shkodër, on 16th of December, 1977. She is married to Dr. Artan Mesi and has 3 children: Erlind, Iris and Edan.

Mrs. Mesi has successfully finished in 2009 the Executive Master Studies on Finance and Banking, Frankfurt, Germany. She was graduated at the University of Tirana, Faculty of Economics, and Business Administration Department in 2000.

In 2013 has been certified as “Approved Accountant” and in 2016 has been certified in “Leadership and Governance” at the Albanian School of Political Studies, a project financed from Council of Europe and Swiss Government. In the same field, was also certified too from “George Washington” University’s Excellent Center.

She has been trained in different fields such as: banking, human resources, administration, risk management, lending, development of small and media entrepreneurships, public finances, central governance and local economic development.

Senida Mesi is the author of many publications and lecturer at International Conference of EFSE (European Fund of South-East Europe for the Development of SME’s) and participant at World Forum for Democracy in Strasburg. She speaks English and Italian fluently.

She has almost 17 years of experience as manager in the banking system and is expert in the field of economics and finance. At the same time, she has been external lecturer at the Faculty of Economics, “Luigj Gurakuqi” University of Shkodra. With her experience she has served as counsellor of businesses for their development. Until July 2017, Senida Mesi has been Administrator of “Luigj Gurakuqi” University of Shkodra.

Mrs. Mesi joined politics in the year 2015, when she was chosen as Member of Municipality Council of Shkoder. During the elections of the 9th Legislature of the Assembly of Albania, she was a representative candidate of Albania’s Socialist Party for Shkoder for the District of Shkoder, for which she was chosen Member of Parliament on 25th of June, 2017.



Mrs. Elisabeta GJONI

First Deputy Governor

Bank of Albania

Chair of the National Payment System Committee

Ms. Elisabeta Gjoni is the First Deputy Governor of the Bank of Albania as of January 2012. She is also a member of the Supervisory Council of the Bank of Albania as of November 2011.

Before taking this position, Ms. Gjoni had an extensive career in the financial sector and in its regulation. She served as Chair of the Albanian Financial Supervisory Authority from the establishment of the institution in 2006 until December 2011. Earlier, she served in the securities sector as Chair of the Albanian Securities Commission. She has been a member of the supervisory board of the Bank of Albania for eight years and Deputy Governor of the Bank of Albania during 1995-1997.

She acted as Alternate Governor for Albania at the EBRD, financial advisor to the President of Republic of Albania in 1992-1996 and a member of the Negotiation Committee on Foreign Debt. She enriched her already broad experience while working in the private financial sector for the Albanian-American Enterprise Fund.

An extensive academic career followed her graduation as an Economist on Finance from the University of Tirana in 1982. She was a full-time lecturer on financial management during 1982-1992 and is currently a visiting professor of finance and economy at the University of Tirana and other universities in Albania.

During her professional career, Ms. Gjoni has participated and lectured in many important national and international events. She is listed at the biographical record in "Who is who" in Global Banking & Finance 2000-2001 International Edition", and is the author of studies, articles and research papers on finance, economic policies, banking, capital markets, etc.

In addition to her valuable contribution to the financial sector in Albania, Ms. Gjoni is actively helping people in need, especially children. She is a board member of the "Albanian Children Foundation", a not-for-profit organization devoted to poverty reduction and assistance to the Albanian children in need. She is also a member at "Friends of the National Gallery of Arts". Ms. Elisabeta Gjoni is married and has two daughters.



Mr. Helmut WACKET

Head of the Market Integration Division

European Central Bank

Helmut Wacket has a degree in Business Administration and has a broad background in central banking. From 1983 – 1999 he worked in different functions for the Deutsche Bundesbank and joined the ECB in 1999 where he has worked in different functions in the Directorate General Market Infrastructure and Payments as well as in Market Operations. His focus has been on the development and implementation of policies to support the catalyst and oversight function of the ECB, whose aim is to ensure the smooth functioning of financial market infrastructures. Helmut Wacket is currently the Head of the Market Integration Division at the ECB.



Mr. Claudio IMPENNA

Senior Director

Bank of Italy

Claudio Impenna is a 59 years old Senior Director in Banca d'Italia. After an experience in the Research Dept. of an investment bank, he joined Banca d'Italia in 1986. He has worked for 10 years in the Research Dept., being involved in the quantitative analysis of the banking, money and financial markets activity. He then moved to the markets and payment systems departments of Banca d'Italia, where he deepened the analysis activity in an institutional, standard setting and regulatory perspective. In this position, he has participated in several working groups and committees, at the both national and international (ECB, CPMI-IOSCO, FSB) level, as well as in cooperation programs with foreign central banks.

Claudio Impenna has also served as Professor of Monetary Economics at the Trieste University (Gorizia Campus) from 1991 to 2000. He has published several working papers and articles on various subjects. Among the most relevant contributions, it is worth mentioning those on the Italian banking market, the stock market microstructure, the interbank market efficiency, the public bonds markets price discovery, the large value settlement systems seasonal features, the developments in the Mediterranean countries' payment systems designs and functioning.



Mrs. Maria DO CEU DA SILVA PEREIRA

Senior Financial Sector Specialist

The World Bank

Céu Pereira serves as Senior Financial Sector Specialist in the Payment Systems Development Group of the Finance, Competitiveness and Innovation Global Practice at the World Bank. Her current main responsibilities are international remittances, derisking and the SECO-funded Remittances and Payments Program in the Western Balkans.

Over the last eight years, Céu has supported projects in close to 30 countries, working on a broad range of topics such as financial market infrastructures, digital payments, financial inclusion, international remittances and Anti-Money laundering/counter terrorism financing policy issues. Céu also regularly participates in IMF/WB Financial Sector Assessment Programs, AML/CFT country assessments and national risk assessments. She has a wide regional experience in Europe, Africa, and Middle East.

Her previous experience includes the European Commission, the European Central Bank and the Ministry of Finance of Portugal.



Mr. Silvio PEDRAZZI

Chairman, Albanian Association of Banks
CEO of Intesa Sanpaolo Bank Albania

Mr. Pedrazzi took office as Chief Executive Officer and Board Member of Intesa Sanpaolo Bank Albania on 1st October 2013. Mr. Pedrazzi was previously the Head of Commonwealth of Independent States (CIS) & South Mediterranean Area Department of Intesa Sanpaolo, in charge to coordinate the Subsidiaries located in the Russian Federation, Ukraine and Egypt. He started his career in the banking sector in 1978 working in different Italian savings banks and he joined Intesa Sanpaolo Group in 2000. In Italy, he held the duty of General Manager of Cassa di Risparmio di Spoleto and of Cassa di Risparmio di Ascoli Piceno. In 2006 he was appointed First Deputy Chairman of the Management Board of Banca Intesa Beograd (Serbia) and in 2008 as Chairman of the Supervisory Board of Pravex-Bank (Ukraine).

Apart from working for Intesa Sanpaolo Group, he is actively involved in the following key associations:

President of Foreign Investors Association of Albania (FIAA)

Board Member of the Italian Chamber of Commerce in Albania

Board Member of Albanian Investment Development Agency (AIDA)



Mr. Jose Antonio GARCIA

Advisor for the Payment Systems Development Group

The World Bank

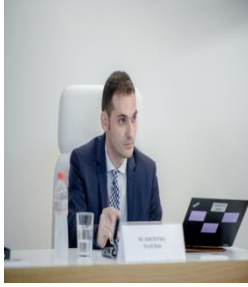
Jose Antonio is currently an Advisor for the Payment Systems Development Group of the World Bank. He is mostly involved in assessing payment and other settlement systems on the basis of the CPMI-IOSCO PFMI, advancing broader payment systems reforms in various countries, and in financial inclusion initiatives like the WBG-CPMI work on the Payments Aspects of Financial Inclusion (PAFI). He also has been involved in the production of World Bank Guidelines for the Successful Regional Integration of Financial Infrastructures, the General Principles for Credit Reporting, and the Guidelines for the Development of Government Payment Programs. Most recent country engagements include Albania, Chile, El Salvador, Indonesia, South Africa and Vietnam.

From 2012 to 2016 he also led the Program on Financial Literacy at Universidad Anahuac in Mexico City.

From June 2009 to March 2012 he served as Deputy CEO at INFONACOT, a state-owned financial institution based in Mexico City that provides consumer loans to lower income workers. In this position, he was responsible for the Credit and IT departments.

Prior to that, from March 2004 to May 2009, Mr. Garcia was a Senior Payment Systems Specialist at the World Bank, where he provided technical and conceptual advice to over 40 countries in reforming their payment, remittances and securities settlement systems.

Prior to joining the World Bank Mr. Garcia was a Senior Economist at the Centre for Latin American Monetary Studies (CEMLA) and a Credit Analysis Specialist at Banco Inbursa, both in Mexico City.



Mr. Holti BANKA

Financial Sector Specialist

The World Bank

Holti Banka is a Financial Sector Specialist at the World Bank Group. His work is on various aspects of retail payment systems: government payments, remittances: national strategies, cost structure, cybersecurity, and instant payments, across a variety of countries. Holti is also an Adjunct Professor at the University of Maryland and received his PhD in International Development/Economic Policy from the University of Maryland and his BA in Economics and Mathematics from Williams College.

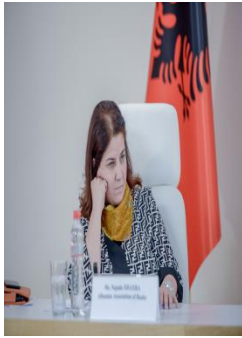


Mr. Erjon LUÇI

Deputy Minister of Finance and Economy

Mr. Luçi earned his PhD from the University Staffordshire in England, 1999-2002. His dissertation was titled "Financial Intermediation in Transition Countries focusing on Albania". At the same University, he received a Master's Degree in Economics over the period 1997-1999.

Mr. Luçi graduated in Economics at the University of Tirana, where is honored with the "Excellent Student" medal. He has held the function of Research Department Director at the Bank of Albania (2003-2006) and he has been external examiner at the Department of Economics in the University of Tirana, Faculty of Economics, (1996-2013). From October 2013, he is appointed Deputy Minister of Finance, responsible for the Macro Sector and Fiscal Expenses.



Mrs. Najada XHAXHA

Payment System Committee

AAB

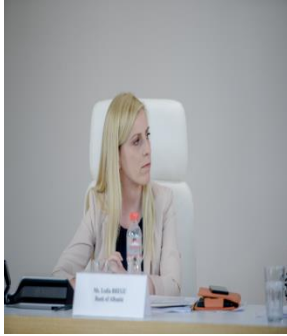
Najada has a substantial job experience in the banking system where she is exclusively focused on the operational and market infrastructure sector. She is currently responsible for managing and ensuring the well-functioning of the banking services and their infrastructure at Tirana Bank.

During many years of managerial experience in various Departments, she aspires to further develop her career in this area, where she aims to contribute in the further development of Payment system in Albania.

Her educational background is focused in Engineering and Banking profile with an MBA degree from the New York University of Tirana and Managerial skills, through Harvard e-learning program.

Apart from the working experience, her involvement in representing two communities, Payments Committee AAB and SWIFT Chairperson for Albania, gives an added value to her professional performance. She has published a series of articles in the Bankeri magazine, with topics about developments in Worldwide and Albanian payment market, as well for financial education

Also, she works as lecturer at University European of Tirana, "Banking Infrastructure in Practice", curricula created for Bachelor – Finance / Bank (Author of curriculum).



Mrs. Ledia BREGU

Head of Payment System, Accounting and Finance Department

Bank of Albania

Currently Head of Payment Systems, Accounting and Finance Department at Bank of Albania and responsible for managing and ensuring the well-functioning of the processes carried out by the department in the area of licensing, oversight and operation of payment systems; financial management, strategic planning and financial reporting according to IFRS standards.

She has graduated in finance at the Faculty of Economics at the University of Tirana, and then attended the Master of Business Administration from the Institute for Enterprise Management at Poitiers University, France. After a brief experience in France as a private investment funds valuator at Societe Generale Securities Services, she joined the Internal Audit Department at Bank of Albania, where she has been engaged in evaluating and strengthening the Bank's control system over a nine-year experience. In charge for managing and directing two very important projects for the Bank of Albania: the implementation of Operational Risk Management framework, finalized in 2016 and currently in process the implementation of the Business Continuity Management Program.



Mr. Nenad PETROVIC

Deputy General Manager of Payment System Department

National Bank of Serbia

Mr. Petrovic graduated at the Faculty of Economics, University of Kragujevac, Republic of Serbia. He joined National Bank of Serbia in 2006. His first position in Payment System Department was Senior Associate in Payment System Oversight Unit. In 2015, Mr. Petrovic was appointed as Head of Payment System Methodology and Development Unit. In February 2017, he was promoted to the Deputy General Manager of the Payment System Department.

As a member of team, Mr. Petrovic worked on drafting the laws that transposed main EU directives in payment system area: *Payment Services Directive (PSD1)*, *Electronic Money Directive (EMD2)*, *Settlement Finality Directive (SFD)*, *Interchange Fee Regulation (IFR)* and *Payment Accounts Directive (PAD)*. In addition, he is currently involved in project management of instant payments system in the National Bank of Serbia and in management of all payment systems that National Bank of Serbia operates, including national card scheme DinaCard.

In the process of accession of the Republic of Serbia to the European Union and negotiations, Mr. Petrovic was Head for subarea *Financial Market Infrastructure* in Chapter – 9 – *Financial services* and member of NBS team in Chapter – 4 – *Free movement of capital*, subarea – *Payment System*.



Mrs. Isabelle OLIVIER

Head of Securities & Payments Initiatives, EMEA

SWIFT

Isabelle Olivier joined SWIFT in Belgium 17 years ago as Securities Business Manager. In 2004 she moved to Italy to manage the SWIFT office in Milan, as Head of South East Europe.

In 2013, Isabelle took over the role of Head of Clearing & Settlement, developing the SWIFT Securities business in EMEA, and driving the T2S project for SWIFT.

Isabelle is now responsible for Securities & Payments Initiatives in EMEA. In her current function, Isabelle drives the go-to-market activities of SWIFT Instant Payment solution and of the future ESMIG (Eurosystem Single Market Infrastructure Gateway) SWIFT offering.

Before joining SWIFT, Isabelle worked for 7 years for Euroclear Bank in Belgium, covering various Operations Management functions.

Isabelle holds a Commercial Engineer degree from the IAG University of Louvain-la-Neuve in Belgium and a Master in European Management (CEMS) obtained at the Italian Università Bocconi in Milan.



Mr. Keith ESCA

Regional Account Manager
Montran Corporation

Keith Esca is a Regional Business Development Manager for Montran Corporation with 7 years experience in the Payment and Securities Market Infrastructure space. Keith is primarily responsible for Instant Payments Central Infrastructure, Real-Time Gross Settlement, Automated Clearing House, and Central Securities Depository solution sales for Montran in Europe and CIS. More recently, his main focus has been defining European market strategy for Montran's Instant Payments Commercial and Infrastructure product lines and value-add services.



Mr. Raivis JOKSTS

Senior Offering Manager
Tieto Corporation

Raivis came to payments industry almost 20 years ago while he was still a university student, joining a local e-wallet startup. Since then he has gained global experience in technical, support, sales, business development, product management and product marketing roles, working directly with organizations in banking, e-commerce and gambling. After joining Tieto in 2009 he spent 7 years developing business in Africa, engaging retail banks and central banks on payments solution modernization. More recently Raivis has been involved with Tieto payments product strategy and product positioning, promoting payments infrastructure development and digital inclusion agenda.

When Raivis is not talking about payments, he is reading about latest technology advancements, spending time with his family, or traveling on his motorcycle.



Mr. Luigi PARIS

Head of Sales and Client Support
SIA

Luigi Paris began his career as a software engineer for two large Italian banks before moving into the Fintech industry in 1995 where he specialized in payments and networks. He Joined SIA in 2009 and is currently Head of Sales and Client Support for all Central Institutions.



Mr. Dardan FUSHA

Director of Payment Systems Department

The Central Bank of the Republic of Kosovo

Director of Payment Systems Department at the Central Bank of the Republic of Kosovo (CBK). The Department for Payment Systems is responsible for operation, oversight and development of payment systems in the Republic of Kosovo. Mr.Fusha has joined the CBK since 2006, initially as a Bank Examiner in the Banking Supervision Department, to continue his engagement for the development of financial institutions supervision regulations as the Head of Regulations Division during 2012-2017. In April 2017 he was assigned in the actual role as the Director of Payment Systems Department. Mr.Fusha is elected from the SWIFT users group in Kosovo as the Chairperson of SWIFT Committee. He studied for a Bachelor degree on Business Administration at the University of Prishtina and graduated for Master on Law and Finance at the Institute of Law and Finance of Goethe Universitat in Frankfurt, Germany.



Mrs. Irida HUTAJ

Business Development Manager

PayLink

An experienced Products, Sales and Strategic Business Development Manager with a strong professional background in Retail Banking and Payments Systems. With more than 17 years banking and financial technology experience, with 13 years on Bank Card Business area including customer service experience, and more than 4 years in a local Card Processing and Personalization Bureau as Business Development and Account Manager position. Strong managerial skills in creating and running effective teams, with a consistent track record of successfully employing best business practices that improve efficiency, reduce operating cost whilst, all to tight scales and within the budget. Extensive knowledge of designing and implementing retail marketing and sales programs focused on the customers and products' profitability. Experience of project management at start up and mature business phases. Very strong customer relationship experience. Established several new product lines in banking industry, which involved innovative structures and management.



Mrs. Stela SHKODRANI

Compliance Manager
Easy Pay

Graduated with an International Baccalaureate degree from United World College of the Atlantic, in UK in 2005. Earned a Bachelor Degree in Economics: Finance and International Trade from Dartmouth College in Hanover, New Hampshire, US in 2009, where she presented the thesis: "Transition Economies: Performance and the Challenges of Reforms. Empirical Case Study: Albania." Ms. Shkodrani is a Davis UWC and Scott International Scholar.

From 2011 to 2015, she worked at Vodafone Albania as a Compliance Specialist, a position held in parallel with the Project Management for the launch of Vodafone M-Pesa SHPK as an Electronic Money Institution Albania.

From 2015-2018, she has worked as a Projects and Products Manager at Vodafone M-Pesa SHPK.

From January 2018, Ms. Shkodrani is part of EasyPay SHPK, in the position of Compliance Manager.

From 2004-2009, she has led many international projects as the Coordinator of a Microfinance Development Project in Accra, Ghana, she has been a Faculty Assistant for a period of 4 years at Dartmouth College, US, and has been a volunteer and student leader for Social Service to Community in the Vale of Glamorgan Area, at United World College of Atlantic in Wales, UK; in addition she holds a number of qualifications from trainings in economic development.

Ms. Shkodrani is fluent in English, Spanish, Italian, French and Albanian (native).



Mr. Naser SALEH

CEO & Founder
MadfoatCom

CEO & Founder of MadfoatCom company with more than 20 years of experience in IT, banking and consultancy. He founded MadfoatCom company which became the country's national operator for the electronic bill payments (EBPS) in Jordan "eFawateerCom" for the Central Bank of Jordan.



Mr. Taulant PIERO

Business Development Manager
Mellon

Taulant Piero is the Business Development Manager for MELLON Group of Companies for Albania and Kosovo. He is responsible for business management, strategy and financial results. He has worked in Banking and Telco sectors during his career in technology related position. During his longstanding career in the IT industry, he has acquired significant experience in the field of Banking Technology and Transaction Automation Systems.

Mr. Piero holds a BSc in Business-Informatics and a MBA from University of Tirana.