

Magic Payments in Ohrid: Let's Get Digital

11th Conference on Payments and Market Infrastructures

Michiel van Doeveren, Ohrid, 6 June 2018

DeNederlandscheBank

EUROSYSTEEM



Trends in economy and society

- Innovation and digitization of financial services
- Complexity of financial products and bigger responsibility for citizens
- Use of big data for more personalised financial services
- Sustainability in financial services



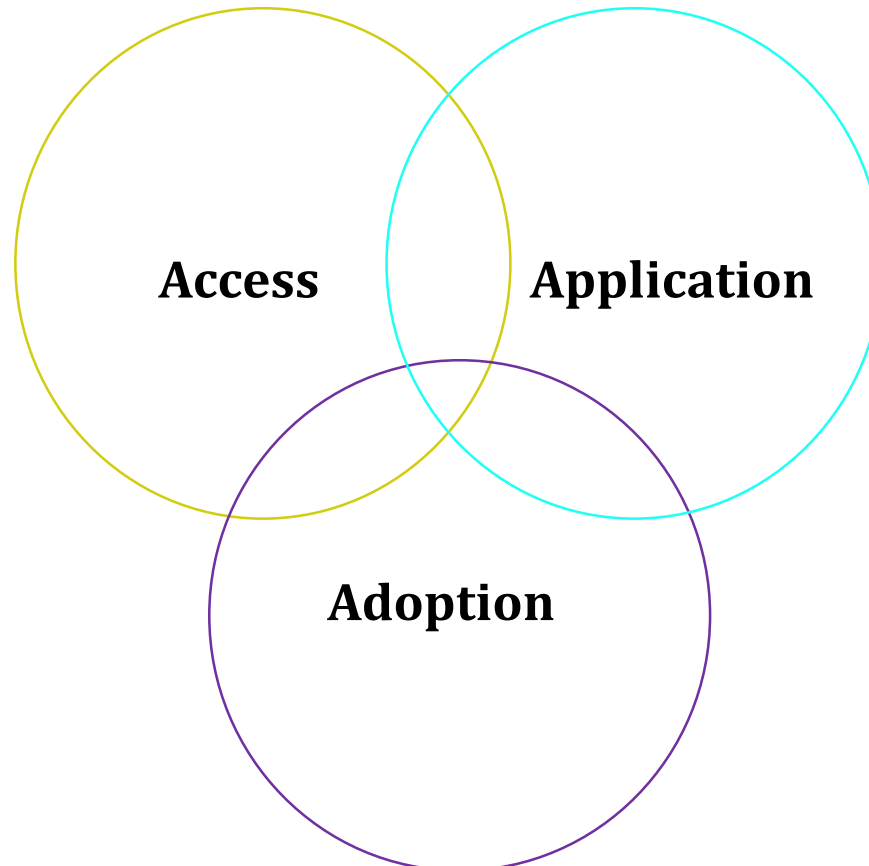
Financial Inclusion

- Full financial inclusion is a state in which all people and businesses who can use them have access to a full range of financial services at an affordable price and good quality.

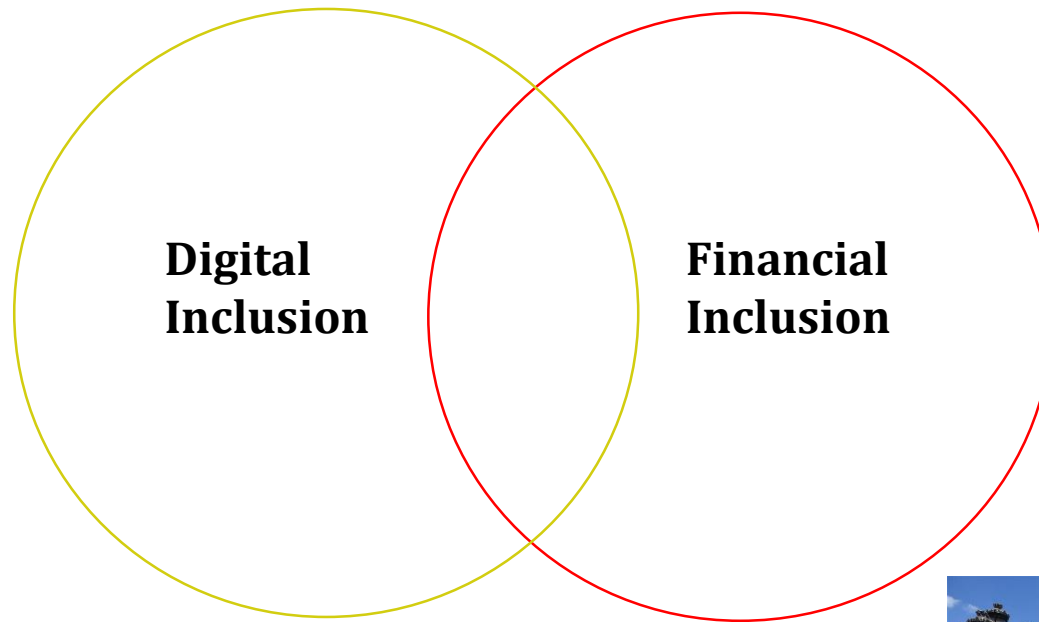


Digital Inclusion

Digital inclusion is the ability of individuals and groups to access and use information communication technologies.
Dimensions:



Digital and Financial Inclusion



Innovations in payments

- Contactless debit and credit cards
- Smartphone: integrating payments at the counter and e-commerce
- Payment Apps (including P2P) instead of traditional internet banking
- Instant Payments is spreading over Europe



Innovations in payments

- New services and new players due to PSD2: Payment Initiating and Account information
- Cash innovations
- Cryptocurrencies, distributed ledger technology and Central Bank Digital Currencies



Governance: National Forum on the Payment System NL

Objective: contributing to an efficient organisation of the Dutch retail payment system from a social point of view

Issues regarding:

- Efficiency
- Security
- Reachability & Accessibility and Financial Inclusion
- Innovations
- Instant payments



Programme of Ohrid 11 Let's Get Digital

Wednesday

6 June, 2018



10.00-10.15	Opening speech	Ms. Anita Angelovska Bezhoska Governor National Bank of the Republic of Macedonia
10.15-10.30	Introduction to the Conference	Mr. Michiel van Doeveren De Nederlandsche Bank
10.30-11.15	Presentation	European Commission
11.15-11.45	Coffee / tea break	
11.45-12.15	Recent work of the CPMI	Mr. Jivakanont Vacharakoon Bank for International Settlement
12.15-12.45	Retail payment services: How is the European market adapting to the new rules?	Ms. Maria Iride Vangelisti Banca d'Italia
12.45-14.00	Group photo and lunch break	
14.00-15.45	Payments challenges in an integrating world	Panel discussion Global banks, payment institutions and payment systems
15.45-16.15	Coffee / tea break	
16.15-17.15	Market infrastructure developments - instant payments, T2 & T2S consolidation project, collateral management system	Ms. Nynke Doornbos De Nederlandsche Bank
20.00-	Dinner hosted by the NBRM	

Programme of Ohrid 11 Let's Get Digital

Thursday

7 June, 2018



10.00-10.30	Security in digital transformation	Mr. Marin Piperkoski KIBS AD Skopje
10.30-11.15	Recent trends in central bank oversight and non-banks prudential supervision	Mr. Jan Vermeulen National Bank of Belgium
11.15-11.45	Coffee / tea break	
11.45-12.15 12.15-12.45	1. Cryptocurrencies, central bank digital currencies and distributed ledger technology - developments and implications 2. Cyber resilience	Ms. Ayse Zoodsma-Sungur De Nederlandsche Bank
12.45-14.00	Lunch break	
14.00-15.00	ECB's activities in the field of Market Infrastructures: Facilitating an integrated pan European market	Mr. Francisco Tur Hartmann European Central Bank
15.00-15.30	Coffee / tea break	
15.30-16.30	Competition and cooperation in innovation - PSD2, new players and retail payments	Mr. Rein Kieviet De Nederlandsche Bank
18.00-	City tour and dinner in Ohrid	

Programme of Ohrid 11 Let's Get Digital

Friday
8 June, 2018



09.00-09.45	Global trends in trade & finance	Mr. Vincent O'Brien ICC Banking Commission
09.45-10.15	NBS Instant Payment System: Concept and Implementation	Mr. Nenad Petrovic National Bank of Serbia
10.15-10.30	Introduction to Working Groups (WG)	Mr. Michiel van Doeveren De Nederlandsche Bank
10.30-12.00	Preparation of the presentation by the WGs*	
12.00-12.30	Coffee / tea break	
12.30-13.30	Presentations by the WGs (15 min per presentation)	
13.30-14.00	Conference wrap-up and certificates for the participants	
14.00-	Lunch	

The inspiring seminars of Ohrid

