

**PAYMENTS IN THE DIGITAL ERA: INSIDE OUT** 

**EU Digital Finance and Retail Payments Strategies: Understanding the Big Picture** 

Ms Céu Pereira, DG FISMA Unit Retail Financial Services (FISMA.B.3)







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#### **Open Banking: An Intro to Regulatory Considerations**

Mr Coen ter Wal, DNB

#### **Opportunities and Challenges of Open Banking Implementation: Lessons Learnt**

Mr Maciej Kostro, ING Bank







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### **Cyber Security**

Mr Lennert Branderhorst, DNB







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## Wrap-up

Ms Ayse Zoodsma, DNB







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Examining Benefits, Opportunities & Challenges of Fintech Led Transformation in the Republic of North Macedonia

Mr Jay Tikam, Vedanvi; Ms Tanja Jakimova, NBRNM







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# <u>Central Bank Digital Currency (CBDC):</u> <u>Retail Considerations</u>

Mr Paul Wong, Federal Reserve Board







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Global Developments in Fast Payments
The World Bank Fast Payments Toolkit

Mr Holti Banka, World Bank

**Instant Payments: The New Normal** 

Ms Sandra Peute, ABN AMRO BANK







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## **Concluding remarks**

Ms Emilija Nacevska, Vice Governor, NBRNM





