

Establishing an Open Banking Working Group – National Payments Council Kosovo



Creating Markets, Creating Opportunities

IN PARTNERSHIP WITH



Schweizerische Eidgenossenschaft
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State Secretariat for Economic Affairs SECO

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AGENDA

1 WHY WE NEED AN OPEN BANKING WORKING GROUP – NOW

2 AVOID THE COMPLIANCE TRAP – FOCUS ON USE CASES FROM DAY ONE

3 DEMAND-DRIVEN: ENGAGE DATA USERS, NOT JUST DATA HOLDERS

4 AN INCLUSIVE, AGILE AND PRACTICAL STRUCTURE

5 NEXT STEPS – FROM PROPOSAL TO PRACTICE

6 CONCLUDING REMARKS

Why We Need an Open Banking Working Group – Now

OBJECTIVE: ESTABLISH URGENCY AND ALIGNMENT

Open Banking is not regulation

- Open Banking is not just a regulatory requirement
- → it's a business opportunity

Avoid fragmentation

- Early-stage coordination avoids fragmented implementation

The Working Group will align

- Regulators
- Banks
- Fintechs

Leapfrog Compliance

- It will enable Kosovo to leapfrog from compliance to innovation

Avoid the Compliance Trap – Focus on Use Cases from Day One

OBJECTIVE: EMPHASIZE THE IMPORTANCE OF BUSINESS CASES, NOT JUST API SPECS.

Compliance APIs

- Compliance APIs (account info, payment initiation) are foundational
- → but not sufficient

Co-design value-creating use cases

- Personal finance tools
- SME credit scoring
- Embedded finance

Tech development is shaped by

- Monetization
- Customer experience
- Partnerships

Proposed subgroup

- Use Cases
- Monetization (both already in the OBWG draft)

Demand-Driven: Engage Data Users, Not Just Data Holders

OBJECTIVE: SHIFT MINDSET TO ECOSYSTEM THINKING

Banks are no longer the only relevant players

- Payment institutions
- Fintechs
- e-Wallets also matter

Main Open Banking Demand Drivers

- Fintechs
- Aggregators

OBWG must enable bilateral design

- Fintechs define needs
- → banks shape APIs accordingly

Be relevant & iterative

- Encourages market-relevant APIs
- → not theoretical specs.

An Inclusive, Agile and Practical Structure

OBJECTIVE: PRESENT THE WORKING GROUP'S GOVERNANCE AS ENABLING AND BUSINESS-FRIENDLY

Proposed Structure

- Core & non-core members
- Flexible participation

Subgroups cover

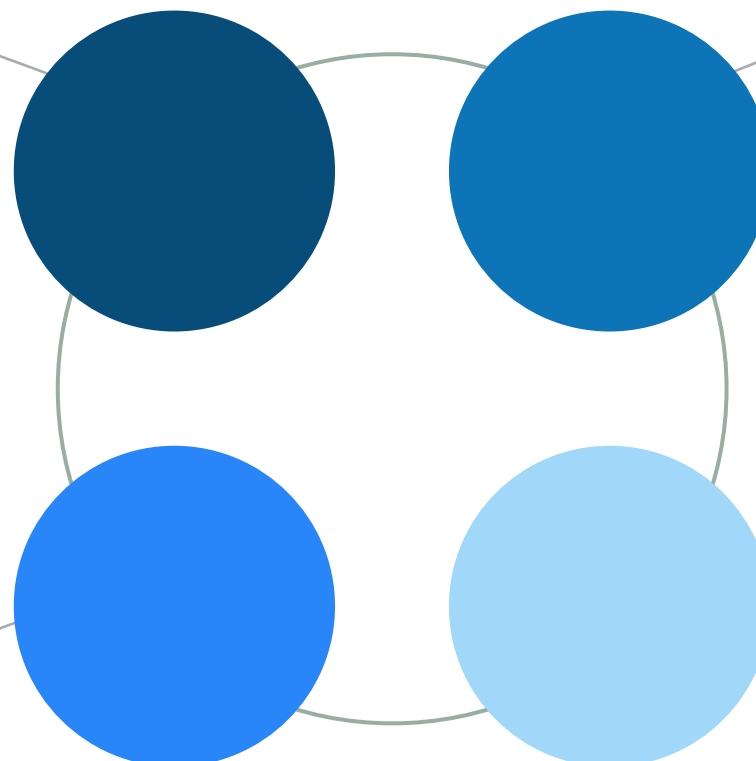
- API Standards
- Security & Consent
- Use Cases
- UX

Participatory governance model

- Rotation of chairs
- Consensus-driven decision-making

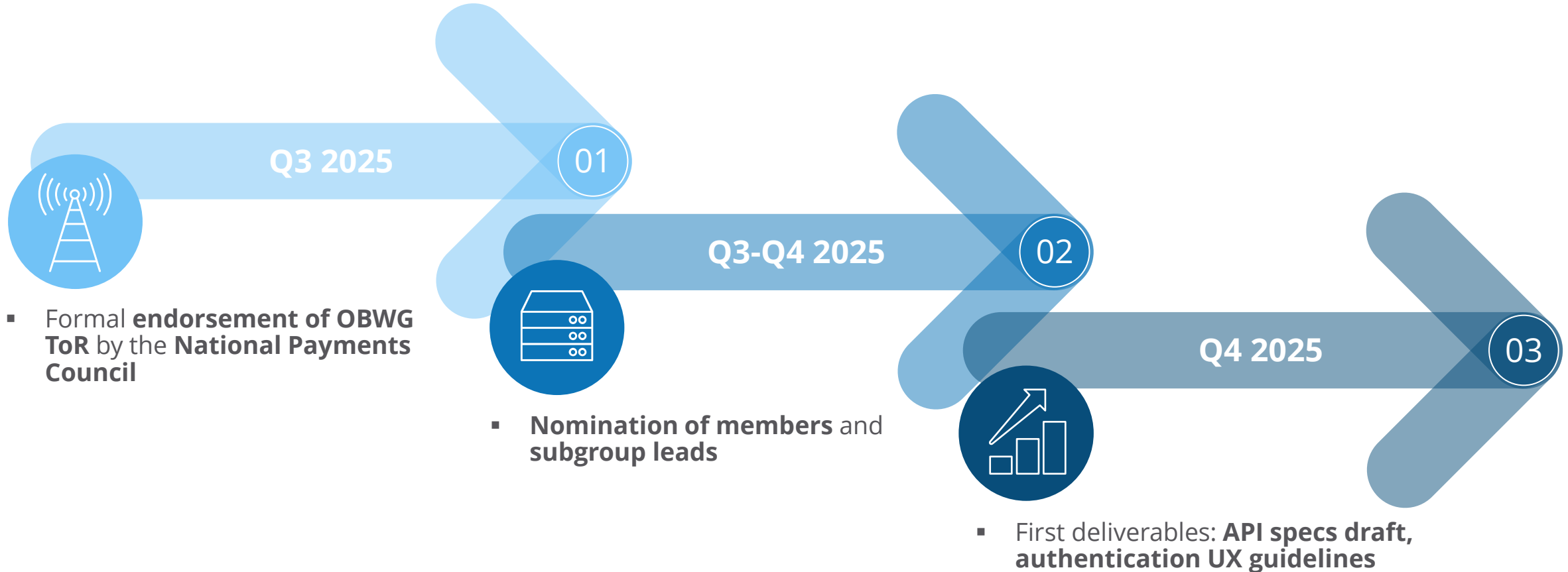
Workplan already exists

- No need to start from scratch



Next Steps – From Proposal to Practice

OBJECTIVE: GIVE CLEAR ACTION POINTS TO ANCHOR COMMITMENT



Join the Journey – Let's Build Open Banking That Delivers

01

TAKE A ROLE

- Be part of shaping Kosovo's financial innovation agenda

02

USE CASES

- Use cases, not just use rules – help us define where Open Banking creates value

03

BE INCLUSIVE

- Inclusive and coordinated: all voices matter – banks, fintechs, consumers, regulators

04

ACT NOW

- Now is the moment – not to wait for mandates, but to lead with solutions



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CONTACTS:

Zarina Odinaeva

Digital Finance Lead

zodinaeva@ifc.org

Matthias Timm

Program Manager

mtimm@ifc.org

Pavel Shust

Digital Finance Expert

pshust@ifc.org

José M. Moreno de Barreda

Digital Finance Expert

jmorenodebarreda@ifc.org

Suad Lushtaku

Digital Finance Expert

slushtaku@ifc.org