



NATIONAL PAYMENT COUNCIL

in function of supporting the reforms in the payments area, through the expansion of inclusion and increased cooperation between the actors of the payment market ecosystem in the Republic of Kosovo

organizes

First (I) meeting for the year 2025

Date: 17/06/2025

Location: ARTANA Hall - Swiss Diamond Hotel, Prishtinë

Objectives of the Meeting¹

I. Developments in the legal and technical infrastructure in the field of payment services:

1. SEPA application process and the World Bank's support for the project on modernization and regional - european integration within the scope of payments field;
2. Plans for the advancement of the technical infrastructure of the payment system and services. Implementation of the Instant Payments System - TIPS clone, establishment of the functions of the Inter-bank Payment System - KIPS;
3. Actions undertaken by the banking sector in relation to payment services; etc.

II. Proceedings of the National Payments Council - Presentations and discussions related to:

1. The functioning of the Inter-bank Payment System - KIPS, statistical data on payment service instruments and financial inclusion, etc.;
2. Actions taken and preparation of banks regarding the TIPS clone project and SEPA application;
3. Projects related to the digitalization of financial services, such as:
 - a. Establishment of an inter-institutional working group for the implementation of requirements related to open banking with the entry into force of the new Law on Payment Services;
 - b. Implementation of IBAN, standardization of QR code, as well as access of non-bank payment service providers to payment systems;
 - c. Access of financial institutions to the civil registry system, as well as other developments by payment service providers related to the digitalization of payment services, etc.

Intended Audience

NPC meeting is suggested for all local actors involved in the National Payment System of the Republic of Kosovo, as well as representatives of other relevant local and international institutions that have supported the CBK in the development of reforms in the payments area.

In addition, due to the development initiatives based on the new Strategic Plan of the CBK (2024-2028), the NPC will have an expanded composition and a decision-making body, for the inclusion of the appropriate level of coordination and interaction to achieve common development goals for multiple economic effects.

¹ All participants have been informed that this meeting does not contain any confidential information and in accordance with the rules defined by the legislation on competition, no direct or indirect information on competition issues was disclosed.

Meeting Agenda

08:30-09:00	Registration and coffee
Opening Remarks	
09:00-09:10	<i>Ahmet Ismaili – Governor, Central Bank of the Republic of Kosovo</i>
	Overview of developments in the financial system, as well as the strategic plan for integration and digitalization in this area of payments.
09:10-09:20	<i>Hekuran Murati – Minister, Ministry of Finance, Labor and Transfers</i>
	Strategy on the Government of the Republic of Kosovo in the area of digitization of services, related to payment services, reducing the use of cash and combat to informality.
Developments in the legal and technical infrastructure in the field of payment services – Application into SEPA	
09:20-09:35	<i>Dardan Fusha – Deputy Governor for Banking Operations, CBK</i>
	Developments in the legal and technical infrastructure – SEPA and TIPS
09:35-09:50	<i>Matija Laco – Project Manager – Payments Modernization Project, World Bank</i>
	World Bank support for the CBK and the central banks of the WB countries modernizing payment systems SEPA and TIPS.
09:50-10:05	<i>Petrit Balijs – Executive Director, Kosovo Banking Association</i>
	Actions taken and banks' preparation regarding the TIPS clone project and SEPA application, as well as financial institutions' access to the civil registry system and other developments related to the digitalization of services.
10:05-10:20	<i>Visar Perani - Country Officer for Kosovo and North Macedonia, International Finance Cooperation, IFC</i>
	Overview on project within the Digital Financial Services - financed by SECO
10:20 -10:40	Coffee break

Proceedings of the National Payments Council - Presentations and discussions	
10:40-11:00	<i>Lumni Rrustolli – Director, Payment System Department, CBK</i>
	The functioning of the Interbank Payment System-KIPS, statistical data on payment service instruments, as well as financial inclusion, implementation of IBAN for NFBI and QR Code guidance, etc.
11:00-11:10	<i>Atdhetar Ibrahim - Representative from Non-Bank Financial Institutions</i>
	Actions taken by non-Bank payment service providers regarding the digitalization of payment services.
11:10-11:20	<i>Jose M. Moreno De Barreda, Global Digital Financial Specialist – International Finance Cooperation, IFC</i>
	IFC support regarding the Digitalization of Financial Services Project, presentation of the view on the importance of establishing the Open Banking Working Group, and the access of financial institutions to the civil registry system.
11:20-12:30	<i>Dardan Fusha – Deputy Governor for Banking Operations, CBK</i>
	<p>Open discussion and presentation of conclusions and recommendations from the meeting:</p> <ul style="list-style-type: none"> • New Law on Payment Services and Secondary Legislation – Preparations for SEPA; • Open Banking – Establishment of the Inter-Institutional Group for the Implementation of Open Banking; • Advancement of the national payment system by the CBK – KIPS and implementation of fast payments TIPS Clone; • Access of Non-bank Payment Service Providers to KIPS and TIPS Clone; • Enabling verification of customer addresses through access to the Civil Registry System
12:30-14:00	Lunch