Retail Payments
April 10 – April 12, 2013

Workshop Report

April 15, 2013
The workshop offered an overview of the main developments in the field of Retail Payment Systems in Europe. With the enlargement of the EU in the past years, Europe has entered a new era of further economic integration. Changing consumer demands and technological developments have paved the way for many new retail payment innovations. These innovations have the potential to produce social benefits; however, they may also introduce new risks, such as cybercrime. All these changes will have a definite impact on the structure of the European banking industry and on the role, tasks and activities of central banks that seek to maintain safe and efficient payment markets. Moreover, the workshop provided a forum for exchanging ideas and experiences among different countries and different institutions.

Topics covered:
- Central banks and the dynamic world of retail payment systems
- SEPA
- Retail payment innovations and trends
- Security & cybercrime
- Oversight on retail payments
- Legal and regulatory framework of retail payments
- Efficiency and costs of retail payments
- Stakeholder involvement

Lecturer:
- Michael van Doeveren, De Nederlandsche Bank, The Netherlands
- Anneke Kosse, De Nederlandsche Bank, The Netherlands

Participants:
There were 14 participants from Albania, Bulgaria, Croatia, Jordan, Kosovo, Macedonia, Montenegro, Poland, and Slovenia.

Evaluation:
Selected Participants’ Comments:

- The lecturers had very good presentations skills, and they encouraged participants to get involved into discussion and share their opinion.
- Everything was perfectly organized and I would really be glad to have the opportunity to come back one day for another experience like this one!
- I will use the acquired knowledge in my everyday work dealing with payment systems. To have a broader image of retail payments.