Retail Payments
February 23–25, 2015

Workshop Report

February 27, 2015
The European retail payments landscape is rapidly changing. With the enlargement of the European Union in the past years, Europe has entered a new era of further economic integration. The introduction of the euro and the harmonization of national payments regulations have led and still lead to structural reforms of national payment markets. Moreover, 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. This workshop offered an overview of the main developments in the field of Retail Payment Systems in Europe.

Main topics:
- Central banks and the dynamic world of retail payment systems;
- Single Euro Payment Area (SEPA);
- Retail payment innovations and trends;
- Cybercrime & cyber resilience;
- Oversight on retail payments;
- Legal and regulatory framework of retail payments;
- Efficiency of retail payments;
- Stakeholder involvement.

Lecturers:
- Michael van Doeveren and Judith Looman, both from De Nederlandsche Bank
- Sašo Črnugelj and Andreja Birs, both from Bank of Slovenia

Participants:
There were 15 participants from Albania, Bulgaria, Czech Republic, Estonia, Hungary, Jordan, Lithuania, Montenegro, Poland, Slovenia and Turkey.
Evaluation:

**Overall satisfaction with the course**

No. of all responses: 14, Average mark: **4.21**

**The lecturers were knowledgeable**

No. of all responses: 15, Average mark: **4.40**

**Selected Participants’ Comments:**

- Wide range of topics.
- Excellent lecturers, wide range for topics.
- Thank you for a great atmosphere.