## List of Participants

### Lecturers

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Organization</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael van Doeveren</td>
<td>Senior Policy Advisor</td>
<td>De Nederlandsche bank</td>
<td>+31 20 524 3445 <a href="mailto:m.a.j.m.van.doeveren@dnb.nl">m.a.j.m.van.doeveren@dnb.nl</a></td>
</tr>
<tr>
<td>Nynke Doornbosh</td>
<td>Payments and Securities Department</td>
<td>De Nederlandsche Bank</td>
<td>+31 20 524 3269 <a href="mailto:n.doornbos@dnb.nl">n.doornbos@dnb.nl</a></td>
</tr>
<tr>
<td>Rein Kieviet</td>
<td></td>
<td>De Nederlandsche Bank</td>
<td><a href="mailto:r.f.m.kieviet@dnb.nl">r.f.m.kieviet@dnb.nl</a></td>
</tr>
<tr>
<td>Ayse Zoodsma-Sungur</td>
<td>Policy Officer</td>
<td>De Nederlandsche Bank</td>
<td>+31 20 5243 040 <a href="mailto:A.Zoodsma-Sungur@dnb.nl">A.Zoodsma-Sungur@dnb.nl</a></td>
</tr>
<tr>
<td>Francisco Jose Tur Hartman</td>
<td>Head of Division</td>
<td>European Central Bank</td>
<td>+49 0 1603 68671 <a href="mailto:francisco.tur@ecb.int">francisco.tur@ecb.int</a></td>
</tr>
<tr>
<td>Jivakanont Vacharakoon</td>
<td>Committee on Payments and Market Infrastructures (CPMI)</td>
<td>Bank for International Settlement</td>
<td>+41 61 280 8479 <a href="mailto:Vacharakoon.Jivakanont@bis.org">Vacharakoon.Jivakanont@bis.org</a></td>
</tr>
<tr>
<td>Regina Weber</td>
<td>Policy Officer</td>
<td>European Commission</td>
<td>+32 229-52940 <a href="mailto:regina.weber@ec.europa.eu">regina.weber@ec.europa.eu</a></td>
</tr>
<tr>
<td>Maria Iride Vangelisti</td>
<td>Head of Division</td>
<td>Banca D'Italia</td>
<td>+39 06 47925071 <a href="mailto:mariairide.vangelisti@bancaditalia.it">mariairide.vangelisti@bancaditalia.it</a></td>
</tr>
<tr>
<td>Jan Vermeulen</td>
<td>Coordinator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vincent O'Brien</td>
<td>Executive Committee Member</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
11th Conference on Payments and Market Infrastructures
Let's Get Digital

National Bank of Belgium
+ 32 2 221 23 12
jan.vermeulen@nbb.be

ICC Banking Commission
+353 87 2363 199
vob@ebsi.ie

Nenad Petrovic
Deputy General Manager
National Bank of Serbia
+ 381 11 333 8078
nenad.petrovic@nbs.rs

Marin Piperkoski
Director
Clearing House KIBS AD Skopje
+ 389 2 32 97 401
MarinP@kibs.com.mk

Panelists

George Marinov
CEO
Easypay AD
+ 359 2 9210850
mgeorge@datamax.bg

Mario Miljus
Director
Tenfore d.o.o.
+381 11 333 4 951
mario.miljus@tenfore.net

Michał Szymanski
Vice President of the Management Board
Krajowa Izba Rozliczeniowa S.A.
+48 22 545 55 15
michal.szymanski@kir.pl

Foreign Participants

Alena Dankova
Chief Methodologist
National Bank of Slovakia
+ 421 2 5787 2350
alena.dankova@nbs.sk

Busra Ercan
Assistant Specialist
Central Bank of the Republic of Turkey
+ 90 312 507 79 47
busra.ercan@tcmb.gov.tr
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Codruta Rusu</td>
<td>Payments Systems Analyst</td>
<td>+ 43 1 40420 2211 <a href="mailto:Codruta.rusu@oenb.at">Codruta.rusu@oenb.at</a></td>
</tr>
<tr>
<td>Dulijaza Spuzanin</td>
<td>Special Advisor</td>
<td>+ 382 20 665 367 <a href="mailto:djulijaza.spuzanin@cbcg.me">djulijaza.spuzanin@cbcg.me</a></td>
</tr>
<tr>
<td>Eva Holikova</td>
<td>Head of the office</td>
<td>+ 420 224 413 464 <a href="mailto:eva.holikova@cnb.cz">eva.holikova@cnb.cz</a></td>
</tr>
<tr>
<td>Johannes Gerling</td>
<td>Retail Payments Expert</td>
<td>+ 49 (0)69 9566 3650 <a href="mailto:johannes.gerling@bundesbank.de">johannes.gerling@bundesbank.de</a></td>
</tr>
<tr>
<td>Miranda Mehaj</td>
<td>Senior Expert</td>
<td>+ 355 4 230 814 <a href="mailto:mmehaj@bankofalbania.org">mmehaj@bankofalbania.org</a></td>
</tr>
<tr>
<td>Nidaa Omar Khaleefa</td>
<td>Assistant officer</td>
<td></td>
</tr>
<tr>
<td>Cristina Nitu</td>
<td>Junior expert</td>
<td>+ 40213101504 <a href="mailto:cristina.nitu@bnro.ro">cristina.nitu@bnro.ro</a></td>
</tr>
<tr>
<td>Edlira Hoxha</td>
<td>Specialist</td>
<td>+ 355 4 230 814 <a href="mailto:ehoxha@bankofalbania.org">ehoxha@bankofalbania.org</a></td>
</tr>
<tr>
<td>Halid Tvico</td>
<td>Head of section</td>
<td>+ 387 33 278 100 <a href="mailto:halid.tvico@cbbh.ba">halid.tvico@cbbh.ba</a></td>
</tr>
<tr>
<td>Nidaa Omar Khaleefa</td>
<td>Assistant officer</td>
<td></td>
</tr>
<tr>
<td>Johannes Gerling</td>
<td>Retail Payments Expert</td>
<td>+ 49 (0)69 9566 3650 <a href="mailto:johannes.gerling@bundesbank.de">johannes.gerling@bundesbank.de</a></td>
</tr>
<tr>
<td>Edlira Hoxha</td>
<td>Specialist</td>
<td>+ 355 4 230 814 <a href="mailto:ehoxha@bankofalbania.org">ehoxha@bankofalbania.org</a></td>
</tr>
<tr>
<td>Halid Tvico</td>
<td>Head of section</td>
<td>+ 387 33 278 100 <a href="mailto:halid.tvico@cbbh.ba">halid.tvico@cbbh.ba</a></td>
</tr>
<tr>
<td>Johannes Gerling</td>
<td>Retail Payments Expert</td>
<td>+ 49 (0)69 9566 3650 <a href="mailto:johannes.gerling@bundesbank.de">johannes.gerling@bundesbank.de</a></td>
</tr>
<tr>
<td>Edlira Hoxha</td>
<td>Specialist</td>
<td>+ 355 4 230 814 <a href="mailto:ehoxha@bankofalbania.org">ehoxha@bankofalbania.org</a></td>
</tr>
<tr>
<td>Halid Tvico</td>
<td>Head of section</td>
<td>+ 387 33 278 100 <a href="mailto:halid.tvico@cbbh.ba">halid.tvico@cbbh.ba</a></td>
</tr>
<tr>
<td>Johannes Gerling</td>
<td>Retail Payments Expert</td>
<td>+ 49 (0)69 9566 3650 <a href="mailto:johannes.gerling@bundesbank.de">johannes.gerling@bundesbank.de</a></td>
</tr>
<tr>
<td>Edlira Hoxha</td>
<td>Specialist</td>
<td>+ 355 4 230 814 <a href="mailto:ehoxha@bankofalbania.org">ehoxha@bankofalbania.org</a></td>
</tr>
<tr>
<td>Halid Tvico</td>
<td>Head of section</td>
<td>+ 387 33 278 100 <a href="mailto:halid.tvico@cbbh.ba">halid.tvico@cbbh.ba</a></td>
</tr>
</tbody>
</table>
Central Bank of Jordan
+ 962 6 4630301
nidaa.khaleefa@cbj.gov.jo

Sanja Paocic
Head of Finance

Partner MCF
+ 387 61 311 741
sanja.p@partner.ba

Serhiy Savchuk
Head of Department

National Bank of Ukraine
+ 380 44 521 88 16
serhiy.savchuk@bank.gov.ua

Simona Blazheska
Program Facilitator

Bank of Slovenia
+ 386 1 4719 565
simon.anko@bsi.si

Center of Excellence in Finance
+ 386 1 369 6186
simona.blazheska@cef-see.org

Talbioui Siham
Specialist

Bulgarian National Bank
+ 359 2 9145 777
nickolova.s@bnbank.org

Central Bank of Morocco
+ 212 666 208883
s.talbioui@bkam.ma

Tetyana Sosnytska
Senior Economist

National Bank of Ukraine
+ 380 44 521 88 16
tetiana.sosnytska@bank.gov.ua

Kristaps Puke
Business and Partnership Development CEE

Tieto Retail Payments and Cards
+ 371 29186680
kristaps.puke@tieto.com

Oliver Schufmann
Director

Commerzbank
+ 38163 431 555
oliver.schufmann@commerzbank.com

Ramadan Matarova
Head of the oversight and analysis

Central Bank of Kosovo
+ 381 (0) 38 222 055 240
ramadan.matarova@bk-kos.org
## Domestic Participants

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Organization</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nikolche Petkoski</td>
<td>Chairman of the Board of Directors</td>
<td>Eurostandard bank AD Skopje</td>
<td>+389 2 3249 402, <a href="mailto:petkoskin@eurostandard.com.mk">petkoskin@eurostandard.com.mk</a></td>
</tr>
<tr>
<td>Laze Kamchev</td>
<td>General Executive Director</td>
<td>KD Fondovi AD Skopje</td>
<td>+389 78 424 400, <a href="mailto:laze.kamcev@kd-group.com">laze.kamcev@kd-group.com</a></td>
</tr>
<tr>
<td>Cvetan Petrinin</td>
<td>Chairman of the Board of Directors</td>
<td>Capital Bank AD Skopje</td>
<td>+389 78 372 874, <a href="mailto:tsvetan.petrinin@capitalbank.com.mk">tsvetan.petrinin@capitalbank.com.mk</a></td>
</tr>
<tr>
<td>Aleksandar Velkov</td>
<td>Chief Executive Officer</td>
<td>Amerbank LLC</td>
<td>+389 76 445 302, <a href="mailto:ave@amerbank.com">ave@amerbank.com</a></td>
</tr>
<tr>
<td>Aleksandra Kostovska Vangelovska</td>
<td>Head of the General Secretariat</td>
<td>NLB Banka AD Skopje</td>
<td>+389 2 5100 601, <a href="mailto:a.vangelovska@nlb.mk">a.vangelovska@nlb.mk</a></td>
</tr>
<tr>
<td>Gligor Bishev</td>
<td>Chairman of the Board of Directors</td>
<td>Sparkase Banka Makedonija AD Skopje</td>
<td>+389 2 3200 501, <a href="mailto:gligor.bishev@sparkasse.mk">gligor.bishev@sparkasse.mk</a></td>
</tr>
<tr>
<td>Natasha Nestorovska</td>
<td>Member of the Board of Directors</td>
<td>Stopanska banka AD Bitola</td>
<td>+389 2 3087 251, <a href="mailto:natasha.n@stbbt.com.mk">natasha.n@stbbt.com.mk</a></td>
</tr>
<tr>
<td>Diana Konova</td>
<td>Member of the Board of Directors</td>
<td>Capital Bank AD Skopje</td>
<td>+389 78 274 777, <a href="mailto:dkonova@alfafinance.bg">dkonova@alfafinance.bg</a></td>
</tr>
<tr>
<td>Aleksandar Dzhambaski</td>
<td>Head of Department</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401, <a href="mailto:aleksandar.dzambaski@kibs.mk">aleksandar.dzambaski@kibs.mk</a></td>
</tr>
<tr>
<td>Aleksandra Mancheva</td>
<td>Expert associate</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401, <a href="mailto:aleksandra.mancheva@kibs.mk">aleksandra.mancheva@kibs.mk</a></td>
</tr>
</tbody>
</table>
Andreja Jakimovski
Deputy Head, Logistics and Sales Division
NLB Banka AD Skopje
+389 2 5100 601
a.jakimovski@nlb.mk

Biljana Donovska Gecheva
Chairman of the Board of Directors
CaSys International
+389 2 3293 878
biljana.d.gecheva@casys.com.mk

Borche Stamenkovski
Head of assets and liquidity
Capital Banka AD Skopje
+389 2 3102 553
borce.stamenkovski@capitalbank.com.mk

Cveta Dukovska
Head
Health Insurance Fund of Macedonia
+389 2 3289 000
cveta@fzo.org.mk

Dimitar Gjurchinovski
Expert associate
Sparkase Banka Makedonija AD Skopje
+389 2 3167 103
dimitar.gjurchinovski@sparkasse.mk

Dragan Radeski
Head of unit

Biljana Andrevska
Deputy Manager – Operations Sector
Ohridska Banka AD Skopje - Societe Generale Group
+389 2 3167 600
Biljana.Andrevska@ob.com.mk

Biljana Sekulovska
President of the Institute of Internal Auditors Macedonia
Institute of Internal Auditors Macedonia
+389 75 233 448
contact@aiam.org.mk

Bojan Moskovski
Senior Operator
Central Securities Depository
+389 2 3299 800
moskovskib@cdhv.mk

Damjan Dano
Member
Macedonian E-Commerce Association
+389 70 376 494
damjan@iwmmnetwork.com

Dimitar Trajanovski
Expert associate
Clearing House KIBS AD Skopje
+389 2 3297 401
dimitar.trajanovski@kibs.mk

Elena Nikovska
Director of Banking Sector
<table>
<thead>
<tr>
<th>Name</th>
<th>Role</th>
<th>Organization</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elena Taneska</td>
<td>Head of Operations Assistance</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401 <a href="mailto:dragan.radeski@kibs.mk">dragan.radeski@kibs.mk</a></td>
</tr>
<tr>
<td>Eleonora Zgonjanin Petrovijk</td>
<td>Manager</td>
<td>FULM Saving House Skopje</td>
<td>+389 2 3115 244 <a href="mailto:egonjanin@fulm.com.mk">egonjanin@fulm.com.mk</a></td>
</tr>
<tr>
<td>Filomena Pljakovska Asprovska</td>
<td>Member of the Board of Director</td>
<td>Ohridska Banka AD Skopje - Societe Generale Group</td>
<td>+389 2 3167 600 <a href="mailto:elena.taneska@ob.com.mk">elena.taneska@ob.com.mk</a></td>
</tr>
<tr>
<td>Goce Gavrilov</td>
<td>Director of IT Sector</td>
<td>Health Insurance Fund of Macedonia</td>
<td>+389 2 3289 000 <a href="mailto:goce@fzo.org.mk">goce@fzo.org.mk</a></td>
</tr>
<tr>
<td>Goran Anastosovski</td>
<td>General Director</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401 <a href="mailto:goran.anastosovski@kibs.mk">goran.anastosovski@kibs.mk</a></td>
</tr>
<tr>
<td>Goran Hadzhipetrov</td>
<td>Director of Electronic Services</td>
<td>Prokredit Banka AD Skopje</td>
<td>+389 2 2446 000 <a href="mailto:G.HadziPetrov@procreditbank.com.mk">G.HadziPetrov@procreditbank.com.mk</a></td>
</tr>
<tr>
<td>Goran Lazarevski</td>
<td>Executive Director</td>
<td>Alliance of Microfinance organizations</td>
<td>+389 70 364 913 <a href="mailto:goran.lazarevski@mfo.mkmk">goran.lazarevski@mfo.mkmk</a></td>
</tr>
<tr>
<td>Goran Minovski</td>
<td>Expert Domestic Payment Operations</td>
<td>Komercijalna banka AD Skopje</td>
<td>+389 2 3168 168 <a href="mailto:goran.minovski@kb.com.mk">goran.minovski@kb.com.mk</a></td>
</tr>
<tr>
<td>Goran Jakimovski</td>
<td>Payment Operations Coordinator</td>
<td>Komercijalna Banka AD Skopje</td>
<td>+389 2 3168 168 <a href="mailto:goran.jakimovski@kb.com.mk">goran.jakimovski@kb.com.mk</a></td>
</tr>
<tr>
<td>Hristijan Trifunoski</td>
<td>Director of IT sector</td>
<td>TTK banka AD Skopje</td>
<td>+389 2 3247 002 <a href="mailto:hristijan.trifunoski@ttk.com.mk">hristijan.trifunoski@ttk.com.mk</a></td>
</tr>
</tbody>
</table>
Igor Davchevski  
Member of Board of Directors, Director of Payment Systems  
NLB Banka AD Skopje  
+389 2 5100 601  
i.davchevski@nlb.mk

Igor Kacarski  
Deputy Manager  
NLB Banka AD Skopje  
+389 2 5100 601  
i.kacarski@nlb.mk

Igor Mitrovski  
Director of Department  
NLB Banka AD Skopje  
+389 2 5100 601  
i.mitrovski@nlb.mk

Jagoda Stanoeska  
Head of Payment Systems Department, ICT Sector  
Eurostandard banka AD Skopje  
+389 2 3249 418  
stanoeskaj@eurostandard.com.mk

Jasmina Dinevska  
Director of Processing Sector  
Stopanska banka AD Bitola  
+389 2 3087 251  
jasmina.d@stbbt.com.mk

Jordanka Boshkova  
IT Director  
Eurostandard bank AD Skopje  
+389 2 3249 441  
boskovaj@eurostandard.com.mk

Julijana Manazieva  
Head of Payment Systems Department  
Sparkase banka Makedonija AD Skopje  
+389 2 3167 140  
jlulijana.manazieva@sparkasse.mk

Katerina Petrovska  
Head of Foreign Relations Sector  
Komercijalna banka AD Skopje  
+389 2 3168 168  
katerina.petrovska@kb.com.mk

Lazo Ilioski  
Head of Implementation and Development  
Amerbank LLC  
+389 76 445 302  
lazoi@amerbank.com

Lenka Cvetkovska  
Head of IT Department  
Central Securities Depository  
+389 2 3299 800  
cvetkovskal@cdhv.mk

Ljupka Gjorgjievska  
Head of Department  
Ljupcho Georgiev  
General Manager
Microsoft Dooel Skopje
+389 2 3067 961
ljgeorgij@microsoft.com

Ljupka Taseva
Assistant of Head of Payment Systems Department
NLB Banka AD Skopje
+389 2 5100 601
lj.taseva@nlb.mk

Marijana Zhupanoska
Director – Payment Systems Department
Sparkase Banka Makedonija AD Skopje
+389 2 3157 118
Marijana.Zhupanoska@sparkasse.mk

Milena Petkovska Radeska
Associate, Payment Systems Department
Univerzalna Investiciona Banka AD Skopje
+389 2 3286 100
milena.petkovska@unibank.com.mk

Milka Ristik
Director – Sector for Organization
Sparkase Banka Makedonija AD Skopje
+389 78 495 831
milka.ristik@sparkase.mk

Mito Gjoreski
Director – Finance and Controlling Division
Ohridska Banka AD Skopje – Societe Generale Group
+389 2 3167 600
mito.gjoreski@ob.com.mk

Nika Rataikoska Joleska
Deputy Manager - Finance and Control Sector
Ohridska Banka AD Skopje – Societe Generale Group
+389 2 3167 600
milka.rataikoskajoleska@ob.com.mk

Mirjana Trajanovska
Director – Assets and Liquidity Sector
Stopanska Banka AD Bitola
+389 2 3087 251
mirjana.trajanovska@stb.com.mk

Nikola Paunkoski
Director – Payment Systems Department
Clearing House KIBS AD Skopje
+389 2 3297 401
Nikola.Paunkoski@kibs.mk
### 11th Conference on Payments and Market Infrastructures

**Let’s Get Digital**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Organization</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nina Angelovska</td>
<td>President</td>
<td>Macedonian E-commerce Association</td>
<td>+389 70 376 494 <a href="mailto:Nina.angelovska@gmail.com.mk">Nina.angelovska@gmail.com.mk</a></td>
</tr>
<tr>
<td>Ognjen Blazhevski</td>
<td>Director – Processing Department</td>
<td>Sparkase Banka Makedonija AD Skopje</td>
<td>+389 2 3167 170 <a href="mailto:ognjen.blazevski@sparkasse.mk">ognjen.blazevski@sparkasse.mk</a></td>
</tr>
<tr>
<td>Olgica Boshkovikj</td>
<td>Head of Unit – Client Support Department</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401 <a href="mailto:olgica.boskovikj@kibs.mk">olgica.boskovikj@kibs.mk</a></td>
</tr>
<tr>
<td>Oliver Gavreski</td>
<td>Head of Multichannel Operations Assistance Department</td>
<td>Ohridska Banka AD Skopje – Societe Generale Group</td>
<td>+389 2 3167 600 <a href="mailto:oliver.gavreski@ob.com.mk">oliver.gavreski@ob.com.mk</a></td>
</tr>
<tr>
<td>Risto Spirov</td>
<td>Payment Systems Department</td>
<td>Halk Bank AD Skopje</td>
<td>+389 2 3240 800 <a href="mailto:risto.spirov@halkbank.mk">risto.spirov@halkbank.mk</a></td>
</tr>
<tr>
<td>Sandra Tomanovikj</td>
<td>Associate - Information Infrastructure and Telecommunication Directorate</td>
<td>Clearing House KIBS AD Skopje</td>
<td>+389 2 3297 401 <a href="mailto:sandra.tomanovikj@kibs.mk">sandra.tomanovikj@kibs.mk</a></td>
</tr>
<tr>
<td>Sasho Lazarevski</td>
<td>Head of Payment Systems Unit</td>
<td>Central Cooperative Bank AD Skopje</td>
<td>+389 2 3249 371 <a href="mailto:saso.lazarevski@ccbank.mk">saso.lazarevski@ccbank.mk</a></td>
</tr>
<tr>
<td>Snezhana Beleva</td>
<td>Director – Sales Logistic Division</td>
<td>NLB Banka AD Skopje</td>
<td>+389 2 5100 601 <a href="mailto:s.beleva@nlb.mk">s.beleva@nlb.mk</a></td>
</tr>
<tr>
<td>Slavcho Ljatko</td>
<td>Associate in Back Office Department, Operations Division</td>
<td>Ohridska Banka AD Skopje – Societe Generale Group</td>
<td>+389 2 3167 600 <a href="mailto:slavco.ljatko@ob.com.mk">slavco.ljatko@ob.com.mk</a></td>
</tr>
<tr>
<td>Snezhana Andova</td>
<td>Chief Executive Officer</td>
<td>Savings House “Mozhnosti” LLC Skopje</td>
<td>+389 70 233 419 <a href="mailto:sandova@moznosti.com.mk">sandova@moznosti.com.mk</a></td>
</tr>
<tr>
<td>Stevan Popovski</td>
<td>Head of Unit, Development Directorate</td>
<td>Central Cooperative Bank AD Skopje</td>
<td></td>
</tr>
</tbody>
</table>
Stopanska Banka AD Skopje  
+389 2 3295 295  
snezana.lutviyska@stb.com.mk

Clearing House KIBS AD Skopje  
+389 2 3297 401  
stevan.popovski@kibs.mk

**Stojna Grezhlovskka**  
Head of Operations Unit

Capital Banka AD Skopje  
+389 2 3102 571  
stojnag@capitalbank.com.mk

**Suzana Tasevska**  
Head of Unit - Information Infrastructure and Telecommunication Directorate

Clearing House KIBS AD Skopje  
+389 2 3297 401  
suzana.tasevska@kibs.mk

**Svetlana Marinoska-Tembeleska**  
Associate in Multichannel Banking Support Department, Operations Division

Ohridska Banka AD Skopje – Societe Generale Group  
+389 2 3167 600  
svetlana.marinoska-tembeleska@ob.com.mk

**Svetlana Sherdenkovska**  
Head, Payment Systems Department

NLB Banka AD Skopje  
+389 2 5100 601  
s.serdenkovska@nlb.mk

**Tatjana Nikolovska**  
Head of ICT Department

Eurostandard Banka AD Skopje  
+389 2 3140 256  
nikolovskat@eurostandard.com.mk

**Thomas Pouvreau**  
Member of Steering Board, Director - Operations Division

Ohridska Banka AD Skopje – Societe Generale Group  
+389 2 3167 600  
thomas.pouvreau@ob.com.mk

**Tatjana Lazarevska**  
Chief Executive Officer

Macedonian Enterprise Development Foundation  
+389 2 3088 99  
tlz@mrfp.mk

**Vasili Davaliev**  
Chief Executive Officer

Horizonti Microcredit Foundation  
+389 2 3093 681  
vavaliev@horizonti.org.mk

**Vecko Simjanoski**  
Head of Payment Systems, BackOffice Department, Operations Division

Ohridska Banka AD Skopje – Societe Generale Group  
+389 2 3167 600  
vecko.simjanoski@ob.com.mk

**Vesna Kitanova**  
Head, Payment Systems Department

**Viktor Begik**  
IT Director
## 11th Conference on Payments and Market Infrastructures

### Let’s Get Digital

<table>
<thead>
<tr>
<th>Organization/Position</th>
<th>Name/Role</th>
</tr>
</thead>
</table>
| NLB Banka AD Skopje   | Violeta Spirovski  
                      IT Development Planner, IT Sector |
| Sparkase Banka Makedonija AD Skopje | Vladimir Lakinski  
                        Associate Director – Branch Network Division |
| NLB Banka AD Skopje   | Zoran Angelovski  
                        Expert |
| Halk bank AD Skopje   | Zoran Jankovikj  
                        Executive Manager and Board Member |
| Clearing House KIBS AD Skopje | Zoran Stojchevski  
                        Associate, Payment Systems Department |
| CaSys International   | Zoran Stojchevski  
                        Associate, Payment Systems Department |
| National Bank of the Republic of Macedonia | Anita Angelovska Bezhoska  
                        Governor |
| CaSys International   | Maja Kadijevska Vojnovikj  
                        Vice Governor – Sector of Financial Market Operations and Payment Systems |
| National Bank of the Republic of Macedonia | Emilija Nacevska  
                        Advisor to the Governor for Payment Systems and EU |
| CaSys International   | Ljupka Georgievska  
                        Vice Governor’s Assistant – Sector of Financial Market Operations and Payment Systems |

### Host Institution

<table>
<thead>
<tr>
<th>Name/Role</th>
<th>National Bank of the Republic of Macedonia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anita Angelovska Bezhoska</td>
<td>Governor</td>
</tr>
<tr>
<td>+389 2 3108 230</td>
<td><a href="mailto:governorsoffice@nbrm.mk">governorsoffice@nbrm.mk</a></td>
</tr>
<tr>
<td>Maja Kadijevska Vojnovikj</td>
<td>Vice Governor – Sector of Financial Market Operations and Payment Systems</td>
</tr>
<tr>
<td>+389 2 3108 165</td>
<td><a href="mailto:governorsoffice@nbrm.mk">governorsoffice@nbrm.mk</a></td>
</tr>
</tbody>
</table>
11th Conference on Payments and Market Infrastructures

Let’s Get Digital

National Bank of the Republic of Macedonia
+389 2 3108 252
NacevskaE@nbrm.mk

Igor Velichkovski
Director – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 401
VelichkovskiI@nbrm.mk

Toni Mircheski
Deputy Director – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 447
MirceskiT@nbrm.mk

Sara Bulukova Davkova
Deputy Director – Legal Affairs Department
National Bank of the Republic of Macedonia
+389 2 3108 433
BulukovaS@nbrm.mk

Zoran Georgiev
Advisor – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 407
GeorgievZ@nbrm.mk

Natasha Eftimovska
Advisor – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 116
EftimovskaN@nbrm.mk

Anita Hegjkezi
Head of Payment Systems Policy and Development Unit, Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 112
HegjkeziA@nbrm.mk

Mentor Sadiku
Analyst – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 126
SadikuM@nbrm.mk

Eleonora Simovska
Supervisor – Department of Off-Site Supervision and Licensing
National Bank of the Republic of Macedonia
+389 2 3108 250
SimovskaE@nbrm.mk

Fitore Emini
Analyst – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 445
EminiF@nbrm.mk

Marko Kurtevski
Analyst – Payment Systems Department
National Bank of the Republic of Macedonia
+389 2 3108 125
KurtevskiM@nbrm.mk