



NATIONAL BANK OF THE
REPUBLIC OF NORTH MACEDONIA

12th Conference on Payments and Market Infrastructures

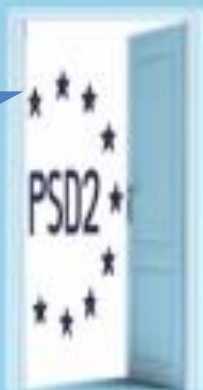
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EUROSYSTEM

Challenges for implementation of PSD2 and PAD

OPEN DOORS TO THE CHANGING PAYMENTS LANDSCAPE

Group 1





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Agenda

- **Status of implementation and challenges**
- **Country and consumer experience**
 - **North Macedonia**
 - **Slovakia**
 - **Bulgaria**
- **Lessons learned**



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Status of implementation and challenges

- **North Macedonia case**
 - **PSD2, EMO2, SFD, SEPA reg., IFR, PAD & national provision**



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Status of implementation and challenges

- **Slovakia case**
 - **Implementation of PSD2 & PAD**
 - **Challenges**
 - **Building APIs**
 - **RTS, SCA**



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Status of implementation and challenges

- **Bulgaria case**
 - **PSD2 & PAD**



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Lessons learned

- **Learn the lessons from the ones who implemented and tackled the challenges**
- **Bulgaria**
- **Slovakia**



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Lessons learned (Slovakia)

- **Time management**
- **Collaboration with market stakeholders**
- **Understanding**
- **Consumer information**



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Lessons learned (Bulgaria)

- **Importance of cooperation (EU and market shareholders)**
- **Better financial inclusion**
- **Improvement of competition**

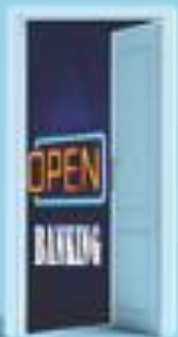
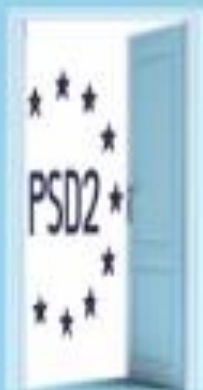


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Thank you!