



# Fairy tails come true in Ohrid

9th Conference on Payments and Securities  
Settlement Systems, Ohrid, 5-8 June 2016  
**Michiel van Doevert**

DeNederlandscheBank

EUROSYSTEEM

# The Little Red Riding Hood



# Ideal payments world

The overseer

- Bricks and Clicks (P2M)
- P2P mobile payments
- Remote payments: B2C, B2B and G2C
- Clearing and settlement
- SEPA and global payments



# Bricks and clicks

- Good old cash
- Debit cards
- Credit cards
- Mobile Wallets



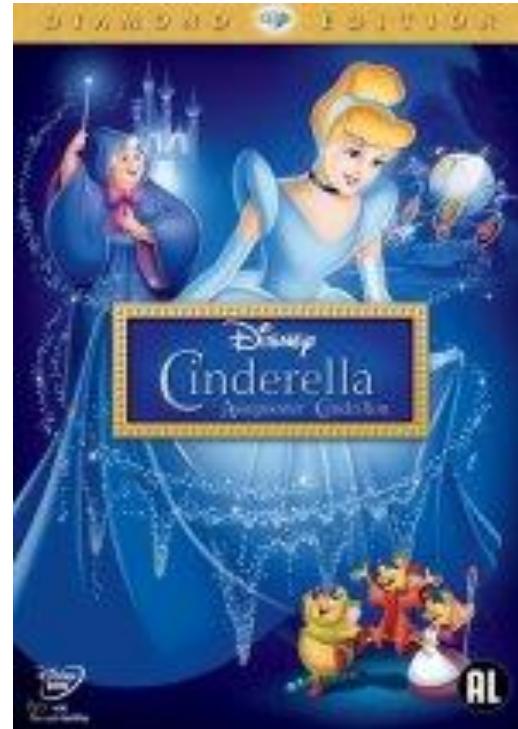
# P2P payments

- Cash
- Instant P2P Mobile payments



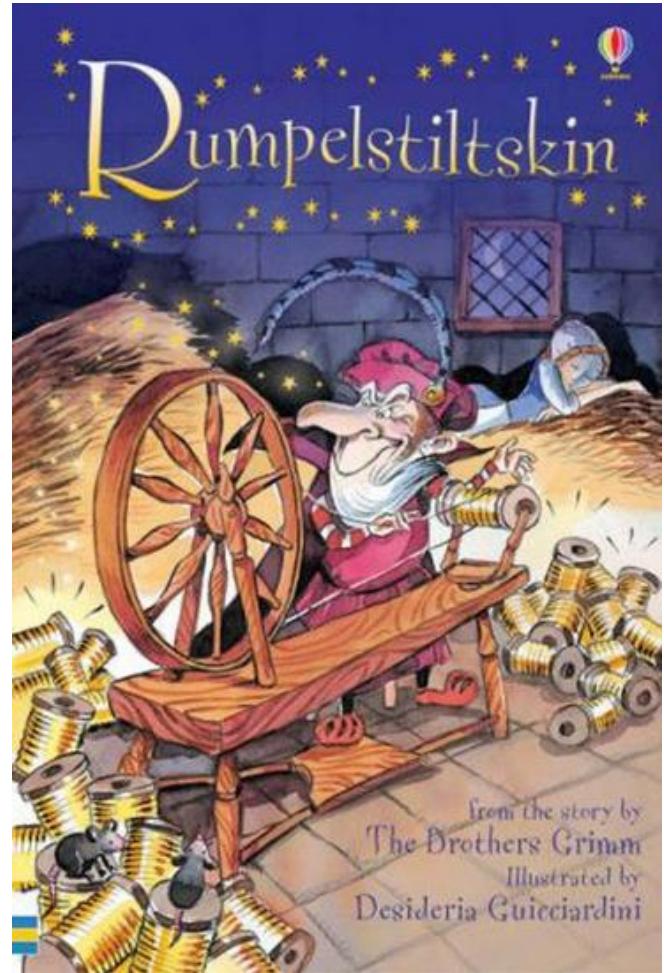
# Remote payments: B2C, B2B and G2C

- B2C: salaries
- B2B: E-invoicing
- G2C: salaries,  
tax payments



# Clearing and settlement

- SEPA
- Choice of ACHs
- Interoperability
- Competition
- Blockchain technology



# Programme Ohrid 9



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## Program of the Ninth Conference on Payment and Securities Settlement Systems

Date: 5-8 June 2016

Monday, 6 June 2016		Tuesday, 7 June 2016		Wednesday, 8 June 2016	
9.30-9.45	Opening speech, Mrs. Maja Kadievska Vojnovic, vicegovernor, NBRM	9.30-10.15	The strategic vision 2020 of Eurosystem, Mr. Richard Derksen	9.30-10.15	Supervision of non-banking PSPs, Mr. Antonio Barzashki
9.45-10.00	Introduction to the Conference, Mr. Michiel van Doevert	10.15-11.00	Oversight part I (conceptual framework), Mr. Carlo Winder	10.15-10.30	Payment system oversight in Poland, Mr. Michał Popiółek
10.00-11.00	Overview on CPMI work, Mr. Klaus Löber			10.30-11.00	Cyber resilience investigation, Mr. Goran Jankoski and Mr. Zoran Georgiev
11.00-11.30	Coffee / tea break	11.00-11.30	Coffee / tea break	11.00-11.30	Coffee / tea break
11.30-12.1	PSD2 and other European legal developments, Mr. Michiel van Doevert and Mr. Rui Pimentel	11.30-12.20	Innovations and governance in SEPA, Mr. Michiel van Doevert and Mr. Rui Pimentel	11.30-12.15	Oversight part 2 (practical issues), Mr. Carlo Winder
		12.20-12.45	Instant payments, Mr. Richard Derksen	12.15-13.00	Government payments in the Netherlands and Portugal, Mr. Michiel van Doevert and Mr. Rui Pimentel
				13.00-13.30	Conference wrap-up and certificates for the participants, all lecturers
12.15-14.00	Group photo and lunch break	12.45-14.00	Lunch break	13.30-	Lunch
14.00-15.15	Panel discussion on the new Macedonian legislative payment package, representatives from the PSPs, PSs and the NBRM	14.00-15.00	Financial inclusion, Mr. Michiel van Doevert	<u>Cocktail reception, 20.30 on Sunday, 5 June 2016</u> <u>City tour of Ohrid, 17.30-23.00 on Tuesday, 7 June 2016</u> All speakers and delegates are welcome to the cocktail reception and city tour.	
15.15-16.00	Developments in security of payments, Mr. Rui Pimentel			<b>Lecturers:</b> 1. Mr. Michiel van Doevert, De Nederlandsche Bank 2. Mr. Klaus Löber, European Central Bank 3. Mr. Carlo Winder, De Nederlandsche Bank 4. Mr. Richard Derksen, De Nederlandsche Bank 5. Mr. Rui Pimentel, Banco de Portugal 6. Mr. Antonio Barzashki, Bulgarian National Bank	
17.00-23.00	Social event including dinner hosted by the NBRM	15.00-15.15	Coffee / tea break		
		15.15-16.15	Compliance, Commerzbank AG Frankfurt		
		16.15-17.00	Cash distribution chain in Nederlands and Portugal, Mr. Michiel van Doevert and Mr. Rui Pimentel		



# Happy End

