Foro Di Pago Nacional

INNOVACION, COLABORACION, DESAROYO

VISION DOCUMENT

FORO DI PAGO NACIONAL

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PREFACE

Innovation and digitalization will continue to change how we interact with payments in our daily lives.

With digitalization and changing consumer preferences, cashless transactions are increasing rapidly. The Covid-19 pandemic has further reinforced the shift to digital payments and confirmed the vital importance of an efficient, reliable and secure payments infrastructure for remote and face-to-face transactions.

The Foro di Pago Nacional is a collaboration platform in which public and private organizations, representing both the offering and purchasing sides of payment services, contribute towards a secure, reliable, accessible, and efficient payments landscape for Aruba.

Centrale Bank van Aruba

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01

INTRODUCTION

The rationale behind the FPN

An important objective of the Centrale Bank van Aruba (CBA) is to contribute to and facilitate the development of a modern and innovative payments landscape for Aruba. This is in line with its ambition to further modernize the domestic payments landscape at a level in accordance with best practices. The large number of stakeholders involved, the high demand for speed of transactions, the substantial number of daily transactions, and the need for a secure and reliable system make the payments landscape highly complex. For that reason, all relevant stakeholders should be involved, and their interests considered in order to achieve an inclusive and efficient payments landscape, or in other words one that is secure, reliable, accessible, and affordable.

Therefore, the CBA has taken the initiative to create a platform, hereafter referred to as the 'Foro di Pago Nacional' (FPN), dedicated to issues related to payments. An open dialogue with all relevant stakeholders in the Aruban community is the main objective of the FPN. The stakeholders represent both the offering and purchasing sides of payment services, to achieve a balanced discussion on the social and economic impact of developments in the payments landscape, and to further the understanding of the complexity and create a broad support for the constant development of the payments infrastructure due to technical innovations, changing customer wishes, and new laws and regulations.

02

OVERVIEW

Scope and structure of the FPN

PURPOSE

The purpose of the FPN is to advance the communication between stakeholders participating in the payments landscape on issues related to payments, and, thereby, contribute to the development of a modern, innovative, and inclusive payments landscape in Aruba. As stated above, the FPN operates as a periodic and open dialogue between all relevant stakeholders to foster understanding, cooperation, and collaboration.

The main objectives of these dialogues are to:

(1) Further the understanding of important topics and issues related to payments.
(2) Promote inclusiveness of all stakeholders.
(3) Promote the development of modern and innovative payment methods to support economic development.
(4) Ensure that payment products meet users' needs in terms of speed and ease of use.
(5) Promote the security of payment methods.
(6) Promote the cost effectiveness of the payment systems.

The FPN aims to achieve an open dialogue with all relevant stakeholders in the Aruban community on the bottlenecks and social consequences of new developments in the payments landscape. It will also promote a payments landscape that is accessible to everyone, including businesses of different sizes and end-customers, including the elderly, persons with disabilities, and the unbanked. Furthermore, the FPN follows and shares international developments in the payment area, comprising the development of modern, innovative, and interoperable payment solutions that are facilitated by new technologies that make processes for making payments or banking transactions simpler, faster, and preferably cheaper. Additionally, the FPN promotes and strives to broaden the support for the development of new payment solutions that meet the constantly changing needs of customers and add value to a broad range of users. Moreover, the payment systems must be secure.

TASKS

The FPN executes the following tasks to fulfill its objectives:

- Have periodic meetings with stakeholders in order to promote understanding of the complexities of payments and address bottlenecks and social consequences of the developments in the payments landscape.
- Collaborate in the collection, analysis and publication of numerical non-competitive data.
- Make principle agreements among stakeholders in the areas of efficiency, security, accessibility and inclusiveness of payment services, and standardization.
- Foster open and free exchange of thoughts related to policy topics in the area of payments.
- Share information on the latest international developments in the area of payments, and promote the inclusiveness of the payments landscape.

STRUCTURE

The FPN has a dedicated Committee tasked with organizing and coordinating the working group meetings and the Conference. Additionally, the FPN involves external stakeholders to support its strategic objectives and collaborative efforts. The Appendix links to a complete list of FPN stakeholders. In addition, specific working groups consisting of certain stakeholders can be set up depending on the issues to be researched or tackled.

FPN COMMITTEE – Composition

CHAIRMAN
Executive Director
Centrale Bank van Aruba

VICE-CHAIRMAN
Division Manager
Payment Systems, Treasury & Banking Operations

SECRETARY
Manager
Payment Systems Department

SUPPORT STAFF
Policy Officer
Payment Systems Department

WORKING GROUP MEETING

Each year in April or May, the FPN Committee holds a smaller working group meeting. This meeting provides a platform for stakeholders to engage in in-depth discussions and exchange diverse perspectives on the evolving payments landscape in Aruba. Participation in the working group meeting is restricted to one representative per stakeholder.

The Chairman, with the assistance of the FPN Committee, sets the agenda for the working group meeting. The agenda, together with the material relating to the subject matter of the meeting, is circulated to the stakeholders one week prior to the meeting. The following may serve as the standing agenda for the working group meeting of the FPN:

1. Opening
2. Introduction
3. Approval of the agenda
4. Topic 1
5. Working group session
6. Short break & networking
7. Topic 2
8. Any other business and closing

The representatives of the organizations prepare for the meeting before this takes place. This preparation includes conducting research, suggesting topics for the agenda, presenting a specific topic, and participating actively in the meetings.

CONFERENCE

Each November, the FPN Committee organizes a Conference focused on a payments-related topic. This event brings together all stakeholders to explore the latest trends in payments, foster meaningful connections, and exchange knowledge.

The Chairman, with the assistance of the FPN Committee, sets the agenda for the Conference. The agenda varies annually based on the selected topic and is shared with all stakeholders, along with the Conference location and registration instructions, in due course.

Conference attendees are expected to actively participate and take advantage of the opportunity to network with stakeholders and professionals from across the payments ecosystem. Presentation materials (e.g., PowerPoint slides) from the Conference are shared with all attendees via e-mail after the event, when possible.

REPORTING

The FPN Committee prepares a summary report of the working group meeting, capturing important annotations, highlights, and areas for improvement. The summary report is submitted for information purposes to the President of the CBA and the Minister of Finance, and subsequently published on a dedicated FPN page on the CBA website. Stakeholders are notified via e-mail once the summary report is published on the CBA website.

For the Conference, the FPN Committee will prepare a press release to provide information about the Conference, including its key topics and highlights. The press release is published on a dedicated FPN page on the CBA website and stakeholders are notified via e-mail once it is published on the CBA website.

Additionally, the FPN Committee prepares a Biennial Report. The Biennial Report includes the achievements of the prior years, the state of affairs of the work of the working groups, the goals and projects planned for the next two years, new developments in the payments landscape of Aruba, and research papers of the CBA or other representatives. The Biennial Report is also submitted for information purposes to the President of the CBA and the Minister of Finance, and subsequently published on a dedicated FPN page on the CBA website before the end of June every two years. Stakeholders are notified via e-mail once the Biennial Report is published on the CBA website.

APPENDIX
FPN STAKEHOLDERS

For a complete, up-to-date list of FPN stakeholders, please scan the QR code.


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