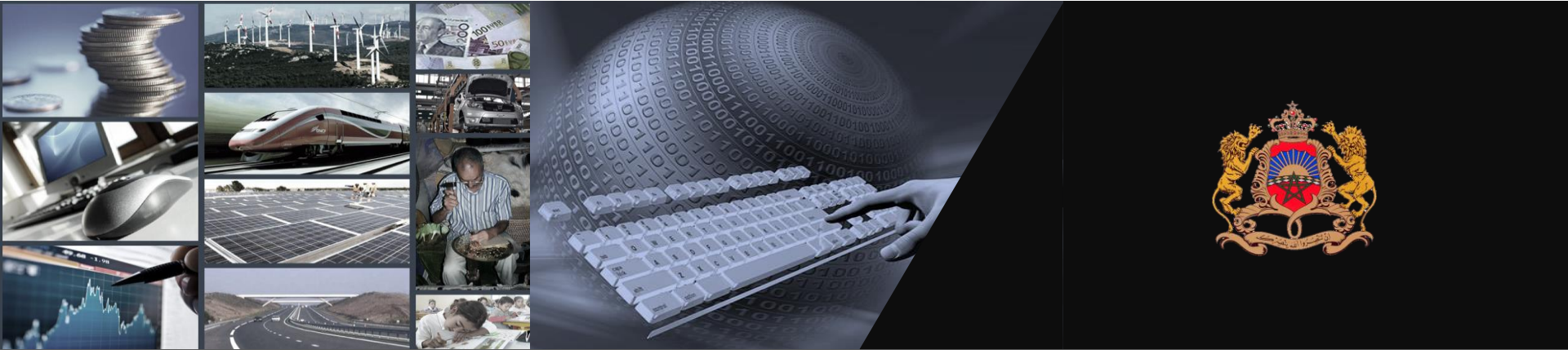




Moroccan experience on digital transformation of payment systems



Department of Treasury and External
Finance
16-17 September 2024 Ankara - Türkiye

Dr. Jihan El-Menzhi
Head of Banking Department



1. Payment Systems Infrastructure

2. Digital Payment Methods and statistics

3. Morocco's strategy for developing digital payments



Overview

Payment Systems Infrastructure = a fundamental component of the financial system



It provides extensive networks for connecting financial transactions that are processed daily, and through which counterparties are connected

1. Payment Systems Infrastructure (2/2)



The structure of Morocco's payment systems

Moroccan Interbank Clearing System SIMT



Exchange of scriptural money, except cards

Moroccan System of Gross Benefit SRBM



Focuses on processing and exchanging large-value financial transactions between financial institutions

Electronic performance centers switches



Card

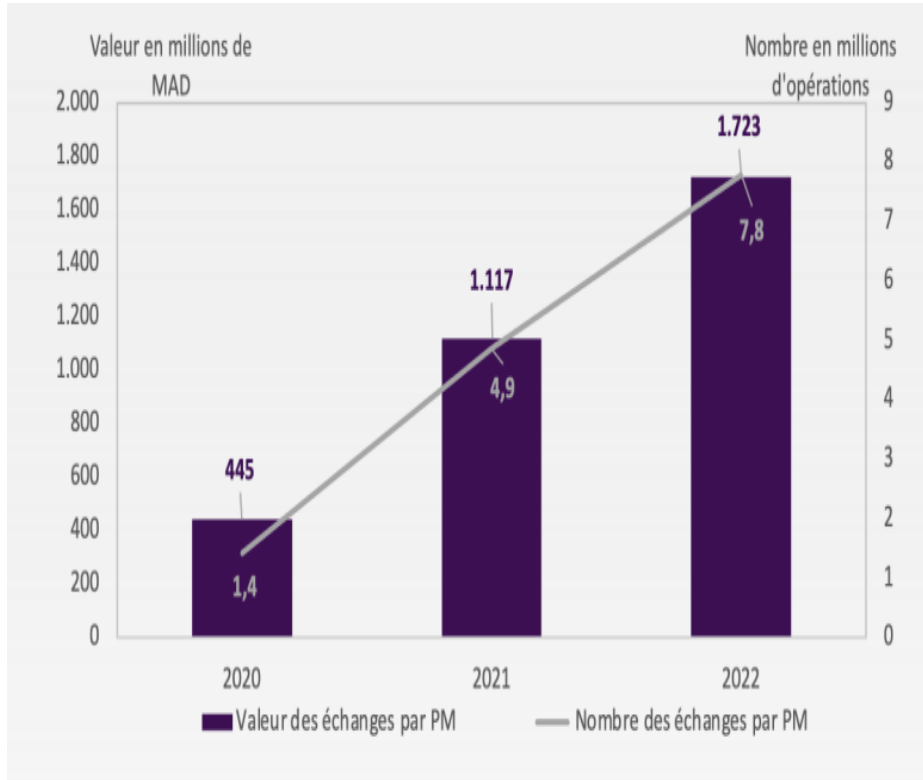
backbone of the payment systems

2. Digital Payment Methods and statistics (2/2)



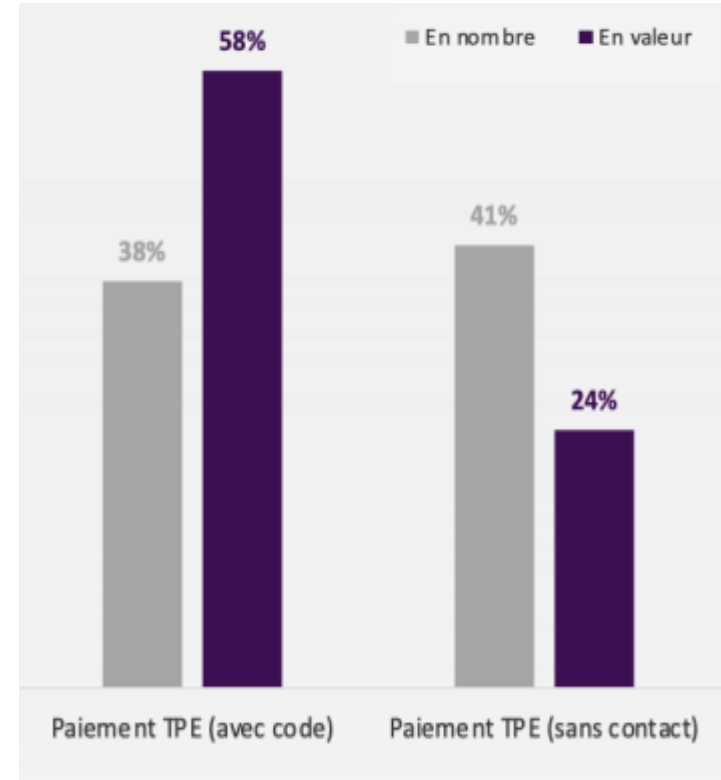
Features of scriptural payment methods: Mobile Phone

Evolution of Mobile Payment Exchanges 2020-2022

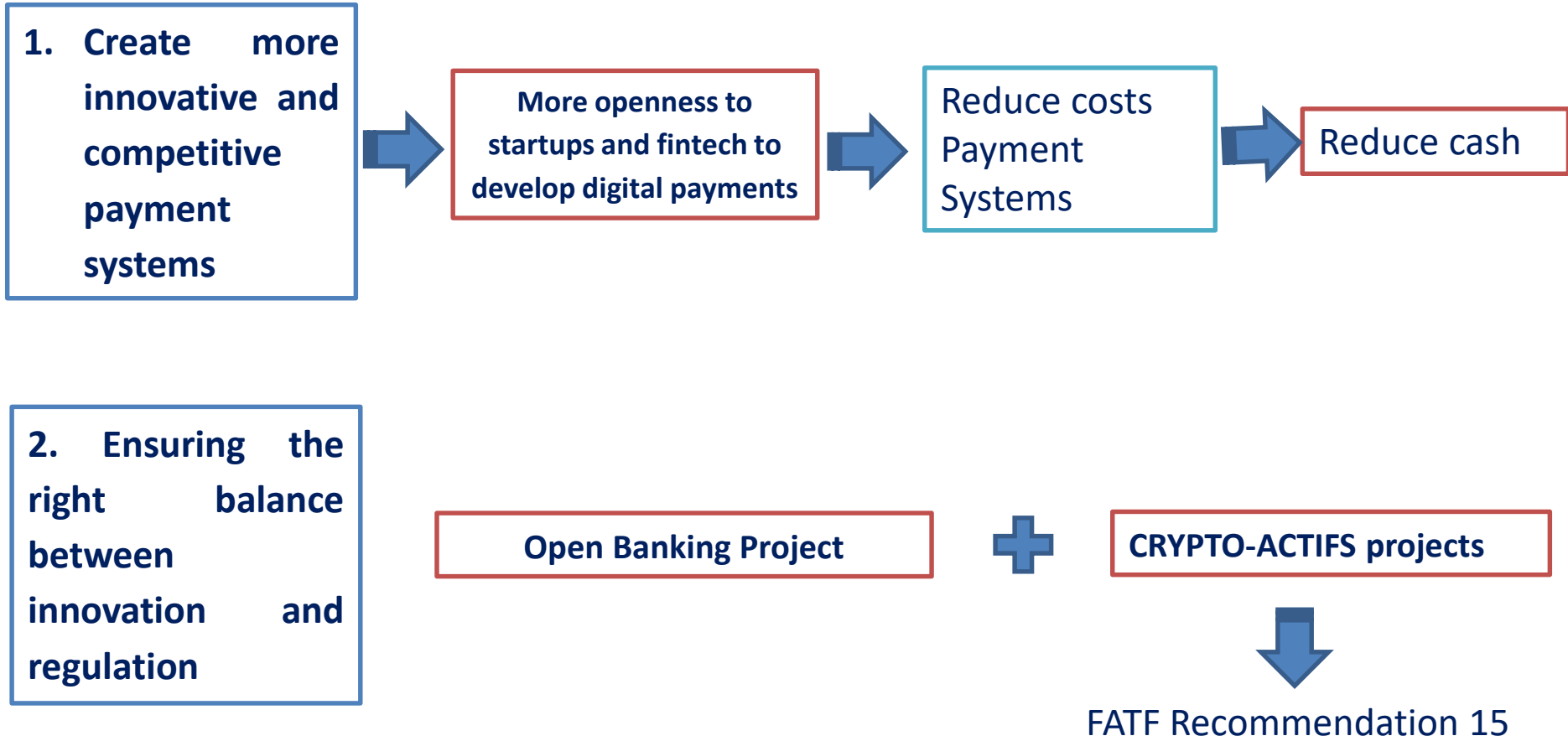


Features of scriptural payment Methods: Cards

Contactless payment 2022



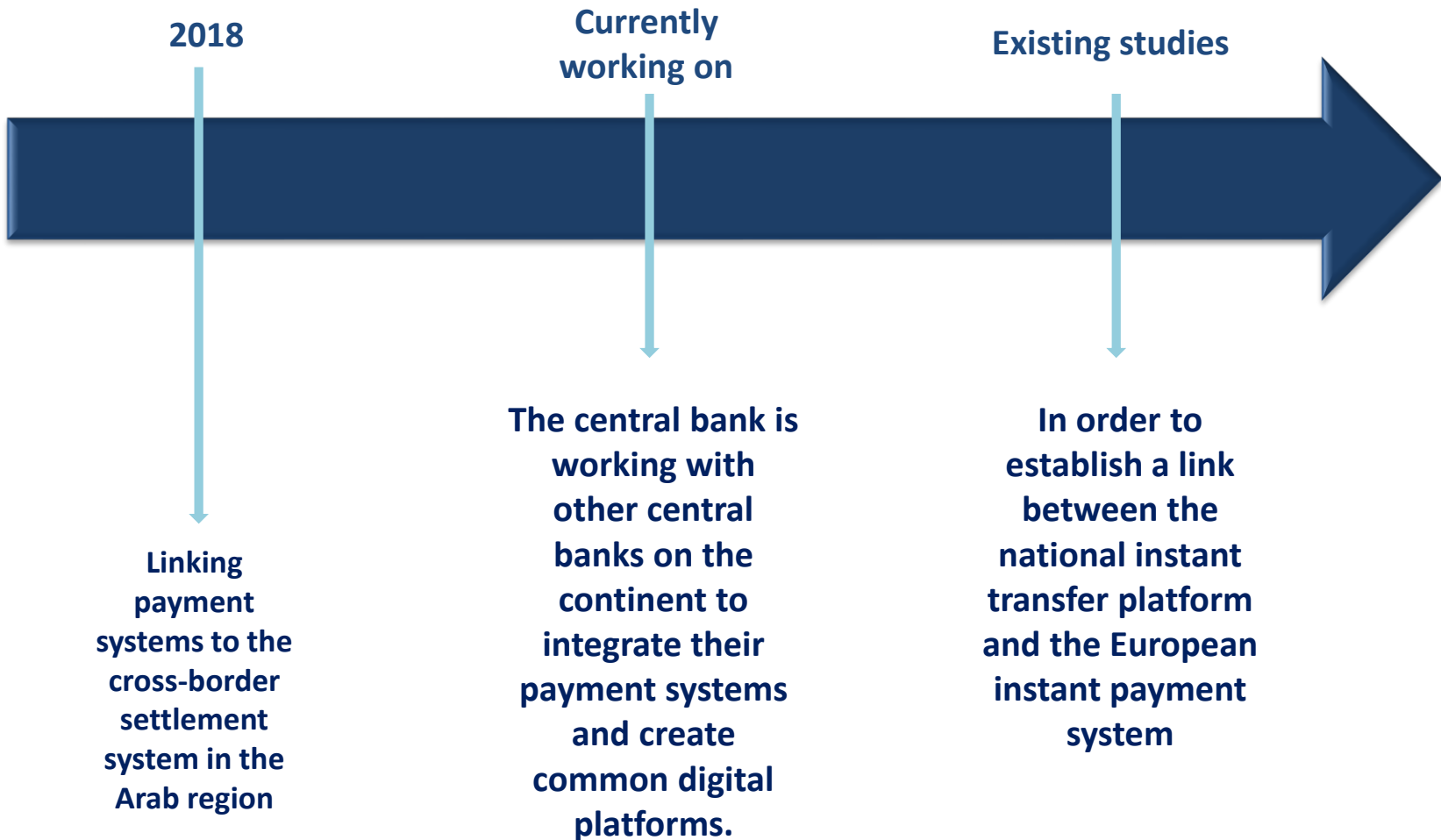
3. Morocco's Strategy for Developing Digital Payments (1/2)



3. Morocco's strategy for developing digital payments (2/2)

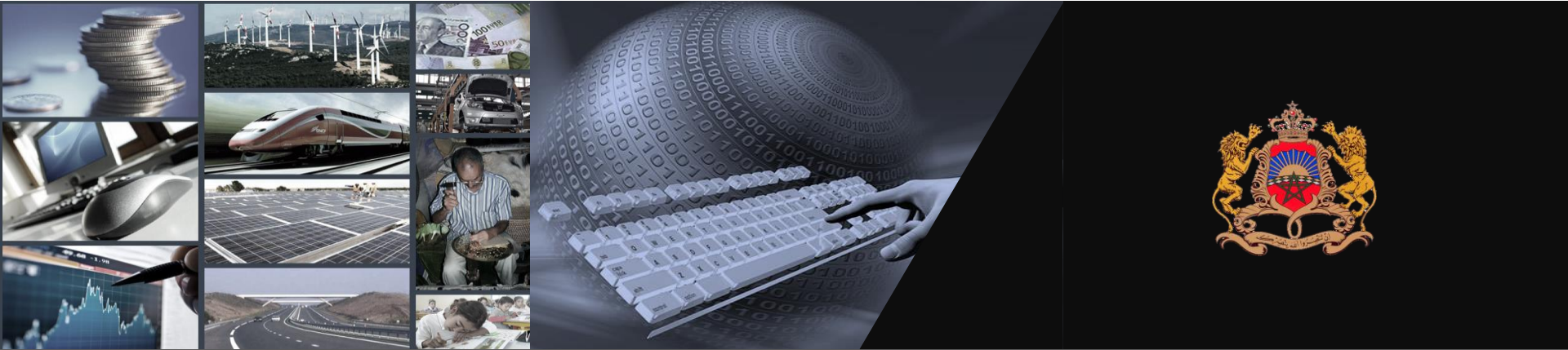


3. Integrating the national payment system into its regional environment





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