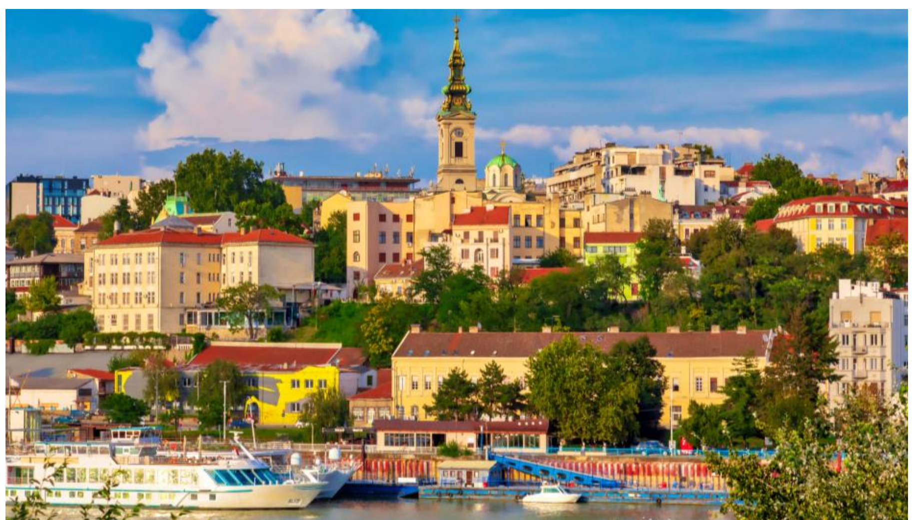
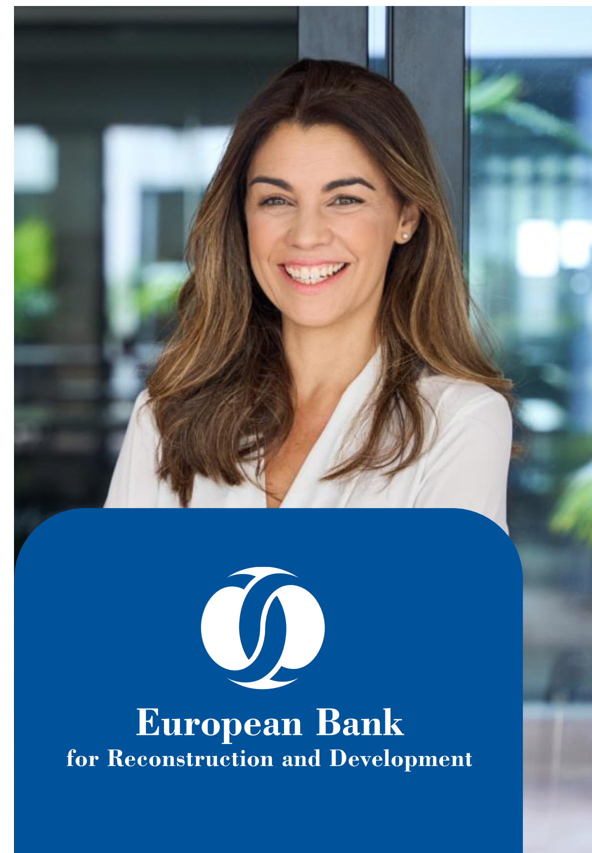
EBRD Legal Transition Programme

8th Conference on International Coordination of Secured Transactions Reform

27-28 November 2025





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Legislative reforms and market momentum

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Technical Cooperation Activities (LTP*)

Preparation of | Promotion and | Drafting | Conducting | Engaging in | Undertaking

Technical Cooperation Activities (TFP)**

- Support digital transformation of partner banks
- Trainings
- Advisory (e.g. TFP Innovation Lab)
- Pilot transactions

*LTP: EBRD Legal Transition Programme
**TFP: EBRD Trade Facilitation Programme

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Digitalization and regulatory buy-in

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Role of Digitalization	
Barriers to Roll-out	**Digital Solutions**
High Setup Costs HR & Operational Complexity	Internal Digital Transformation / IT-ERP Platforms
Legal/Regulatory Risks	Receivables Registries (as provided by UNIDROIT MLF)
Fraud	E-Invoicing systems, Invoice Registries, Digital identities
Client reach & retention	Invoice marketplace

Lower risks, operational and transaction costs

Increase of offer and demand for the product

Regulatory buy-in	
Barriers to Roll-out	**Regulatory solution**
Receivables/payables transactions are capital intensive	Regulatory sandbox Recognition of receivables as eligible collateral Recognition of trade credit insurance for capital relief

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Thank you for your attention!

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