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TWINNING PROJECT ABSTRACT
"Strengthening Bank Al-Maghrib's capacities in payment systems security, operational resilience and prevention of fraud in payment instruments"
Kingdom of Morocco
EUROPAID/187805/ACT/D/MA

Beneficiary Administration: BANK AL-MAGHRIB – Directorate of Payment Systems and Payment Instruments (Direction Systèmes et Moyens de Paiement)

The Twinning Project **"Strengthening Bank Al-Maghrib's capacities in payment systems security, operational resilience and prevention of fraud in payment systems and instruments"** is financed under the ongoing European Union Program **"Support to Financial Inclusion in Morocco"**, which aims to contribute to the modernization of the Moroccan payment market and to foster greater financial inclusion.

Within the framework of the National Financial Inclusion Strategy (NFIS), Bank Al-Maghrib has implemented major reforms to promote the development, security and wider use of electronic payment instruments. The rapid expansion of digital payments, the emergence of innovative payment services and the increasing sophistication of cyber threats and fraud schemes require the continuous strengthening of the supervisory framework governing payment systems and payment instruments.

The Twinning Project will support Bank Al-Maghrib in reinforcing its institutional, legal, operational and technical capacities in the areas of payment systems security, operational resilience and fraud prevention. Through the exchange of expertise with EU Member States' central banks, the project will contribute to enhancing confidence in electronic payments, strengthening the resilience of the national payment ecosystem and supporting the objectives of the National Financial Inclusion Strategy.

The project is aligned with Bank Al-Maghrib's ongoing payment market reforms, notably:

- **Strengthening governance** for secure and resilient payment systems through enhanced coordination mechanisms, supervisory arrangements and institutional governance;
- **Enhancing security and operational resilience**, by developing risk-based supervisory methodologies covering technological, cyber and operational risks affecting payment systems and payment instruments;
- **Strengthening fraud prevention and monitoring**, through the development of harmonised frameworks for fraud data collection, analysis, information sharing, early warning mechanisms and coordinated responses among payment ecosystem stakeholders;
- **Supporting the modernization of the payment ecosystem**, by reinforcing confidence in electronic payments and contributing to the broader objectives of digital financial inclusion.

The **overall objective** of the Twinning Project is to contribute to the proper functioning and modernization of the Moroccan payment market, promoting greater financial inclusion.

The **specific objective** is to strengthen Bank Al-Maghrib's capacities in the areas of payment systems security, operational resilience and prevention and combating fraud in payment instruments.
The project is structured around two mandatory components.

Component 1: Strengthening Bank Al-Maghrib's capacities in payment systems security and operational resilience
This component aims to reinforce Bank Al-Maghrib's supervisory framework for the security and operational resilience of payment systems and payment instruments by drawing on European best practices. It will support the development of:

- An integrated supervisory framework based on technological, cyber and operational risks;
- Harmonised methodologies for assessing security, business continuity, incident management and cyber resilience;
- Supervisory tools, methodologies, indicators and operational guidelines;
- Enhanced institutional capacities through knowledge transfer, pilot exercises and specialised training.

Component 2: Strengthening Bank Al-Maghrib's capacities in fraud prevention and combating fraud in payment instruments
This component will support Bank Al-Maghrib in establishing an integrated framework for preventing, monitoring and combating payment fraud, consistent with European and international best practices. It will contribute to:

- Developing harmonised mechanisms for fraud data collection, classification, consolidation and analysis;
- Strengthening governance arrangements, information-sharing mechanisms and coordination between stakeholders;
- Reinforcing the work of the national Committee on Security and Fraud Prevention;
- Preparing a national strategy and operational roadmap for fraud prevention, including options for information-sharing platforms, fraud observatories and enhanced consumer protection.

Project activities will include comparative analyses, legal and institutional reviews, benchmarking exercises, technical studies, expert missions, workshops, training sessions, study visits, pilot exercises, seminars and round tables.

The maximum EU contribution to the project is **EUR 1,000,000**. The implementation period of the Twinning Project is **24 months**.

Important note: This call for proposals is launched with a suspensive clause: subject to the signature of the amendment to the financing agreement and the financing decision extending the implementation and operational period, in order to allow for a 24-month duration for this twinning project..

E-call 187805

Electronically signed on 02/11/2026 19:17 (UTC+01) in accordance with Article 11 of Commission Decision (EU) 2021/2121