Digital Tajikistan

International PLUS-Forum

Dushanbe, Tajikistan

November 26, 2026



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Organizer PLUS EVENT

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1000+
KEY PARTICIPANTS

30+
COMPANIES

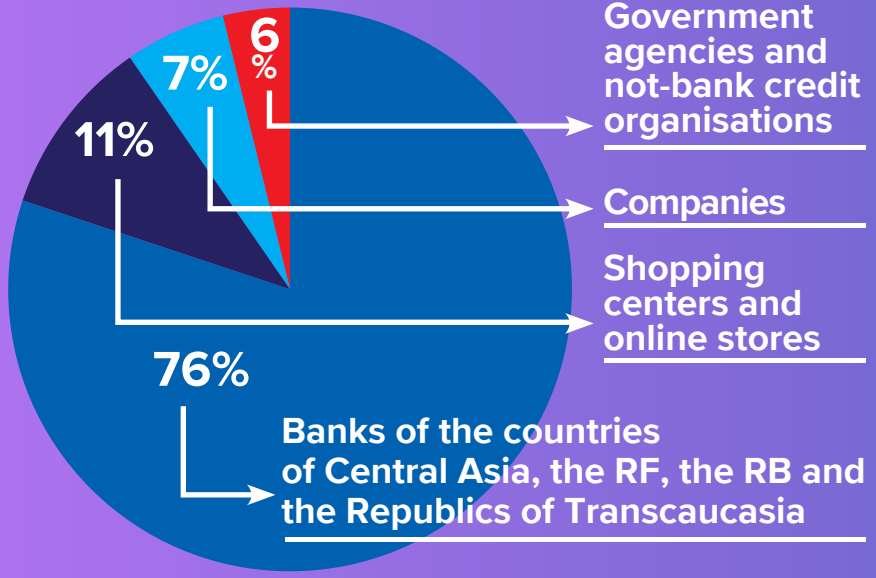
70+
SPEAKERS

We are in social networks

PLUS WORLD

Central Asia Monitor

PLUS GLOBAL



Forum formats

- CONFERENCE
- EXHIBITION
- ROUND TABLES

ABOUT FORUM

PLUS Group presents its new international Forum dedicated to the current state and topical issues of digitalization of the retail financial services segment and the retail industry of the Republic of Tajikistan.

For many years, the **PLUS Group** has been conducting an active exposition and discussion policy in the Central Asian region aimed at familiarizing and sharing the best practices and technologies of local and international business structures in the field of banking, fintech, payment systems, offline and online retail, telecom and a number of other industries.

PLUS-Forum is supported by:

GOVERNMENT
OF THE REPUBLIC
OF TAJIKISTAN

Agency of Innovation and Digital Technologies under the President of the Republic of Tajikistan

CHAMBER OF COMMERCE AND INDUSTRY
OF THE REPUBLIC OF TAJIKISTAN

Communications Service under the Government of the Republic of Tajikistan

AUDIENCE

Over 1000 delegates including top management and experts:

- from local and foreign banks and microfinance institutions;
- vendors of IT solutions;
- operators of payment systems and communication networks;
- regulatory bodies and associations, as well as independent experts and analysts.

The event participants represent the target audience:

- interested in the latest information on market trends, the best international practices, products, solutions and technology;
- as well as a productive exchange of views and establishing long-term business relationships.

FORUM FORMAT

- Exhibition of partner companies
- Conference
- Panel discussions and round tables
- Networking and cultural programme

HALL 1

Session 1. Plenary session: “Tajikistan Today”. Advancing the modern digital society, business, and state. The transformation of banking and the payments industry»

- Tajikistan’s market 2026: Current state, outlook, key development trends and the role of government regulation
- Towards a digital community and a nationwide ecosystem. Transformation of the society, business, and the state
- Enhancing financial inclusion in the digital environment. The role of the National Bank of the Republic of Tajikistan
- Retail banking and payments business: key trends 2026. Further evolution of fintech, remote identification, and the universal nature of core services and products. Open API и Open Data.
- eGov. Digitalizing public services and citizen-interaction systems. Electronic services in public administration and G2B2C models in 2026.
- Electronic document management: further development prospects. Building an advanced system for electronic document exchange – goals and objectives
- International payment systems and their place in the ecosystem of Tajikistan. Key trends and potential of the economy
- The main vectors of modern criminal activity. The critical rise in cyberattacks. Vulnerabilities and countermeasures
- CBDC. More than 85 central banks worldwide have intensified their efforts to create digital currencies. Has global money become one step closer, or is dollar-backed crypto becoming the dominant global asset? Have we moved a step closer to a global currency, or is dollar-backed crypto becoming the dominant global asset?

Session 2. Artificial intelligence today and tomorrow. The payments business.Fintech. Service infrastructure

- Tajikistan is boosting the AI adoption in the banking sector. The National AI Development Strategy provides for a 5% of GDP to be generated from the AI economy by 2040.
- Regional AI Center is to be established in Dushanbe. Coordination of the AI implementation programs in Central Asia. Acceleration of the implementation of a number of key AI initiatives in Central Asia.
- Advanced AI solutions, Big Data, and cloud technologies. How they are changing the approach to risk management, process automation, and the creation of new financial products.
- AI technologies in the national databases. Optimization, improving data quality, and classification of data.
- National databases. AI-based process automation and solving problems that cannot be solved by traditional methods.
- Implementation of a new security level in national databases using artificial intelligence platforms.
- Development of country-wide payment systems and international payment systems using the modern potential of AI as a prerequisite.
- Embedded finance. Embedded finance as a promising channel for non-bank players’ offerings.
- Instant (faster) payment systems. How they are changing banks, consumer demands, and payment scenarios.
- Ways to transform access to a bank account. Direct tokenization of the client’s account. Formats of lending and installments, express loans, BNPL.

HALL 1

Session 3. Cybersecurity in the public infrastructure, the economy, the banking sector, and society. Challenges and solutions. Expected effectiveness of anti-fraud regulation

- Measures to guarantee cybersecurity of information platforms
- Combating fraud. The AION project, which uses synthetic data to predict new types of fraud
- Active adoption of digital identification by banks in Tajikistan. Face ID and video verification for remote client onboarding. Faster service and reduced risk of fraud.
- Leveraging modern technologies. Implementation of Multi-Factor Authentication (MFA) and other modern data protection mechanisms by public and private organizations.
- Cybersecurity and cyber resilience of the banking and payments industry. The roles and tasks of all market participants in ensuring them. Fighting together or everyone for himself? Specifics of the current period. Relevant cybersecurity strategies 2026.
- Who is attacking banks today, and how? An overview of cybercriminal groups, their techniques, and their tactics
- Ransomware 2023–2026. The most dangerous form of cybercrime? Statistics. Trends. Response of the banking community
- Protection of remote banking channels as a popular way to counter fraud
- Social engineering as an element of economic war against the banking sector and citizens. Main vectors 2023–2026. Assessments. Recommendations
- The phenomenon of droppers. How to curb complicity in criminal activity. Best practices of other countries, including Russia
- Biometrics and identification. An alternative to traditional consumer identity documents. Prospects

Session 4. Fintech and digital finance. Open API, data, and AI: who will govern the financial market in the age of algorithms?

- Fintech as an ever-evolving culture of digital transformation. Key innovations 2021–2026: Big Data, AI, and ML.
- The years 2026–2030 have been declared the “Years of Digital Economy and Innovation Development” in Tajikistan. A focus on the rapid improvement of the legal framework and the transition to a digital economy.
- Implementation of a project for the full digitalization of public services. Development of a unified public services platform.
- Current status and prospects of Open Banking in Tajikistan. The phase of active development supported by the country’s Central Bank.
- Open Banking as a tool for building a modern financial services ecosystem. From Open Banking to Open Data. If and when is it possible?
- The Open API economy. Digital transformation of the banking sector. Open API as a real step toward Open Banking and Open Finance. Open API standardization.
- Tasks of fintech regulation at the current stage of digital transformation.
- Are we entering a new phase of development of relations in fintech? Collaboration vs corporate concentration.

HALL 2

Session 2A. Panel discussion: "Digital assets, cryptocurrencies, and digital rights: what kind of market is Tajikistan building?"

- Blockchain trends 2026 in Tajikistan. Prospects for blockchain application in various fields. Blockchain for the implementation of electronic public services, land resource management, and supply chain tracking in agriculture.
- Digital identification of citizens and personal data protection. Solutions designed to enhance security and simplify interaction of citizens with public services.
- Third-generation internet technologies – Web3. A decentralized internet based on blockchain. Prospects and risks.
- The interests of blockchain developers. How they intersect with the processes of cryptocurrency turnover regulation.
- Transformation of views of governments and central banks around the world.
- The crypto industry in Tajikistan. The position of the regulator, taking into account the new role and place of the crypto industry in the financial system.
- Aspects of cryptoasset market regulation in Tajikistan in 2026. Development of a system for crypto firms licensing by the Ministry of Digital Technologies, with a focus on compliance with AML requirements.
- Exploring the feasibility of using a digital somoni. The National Bank of Tajikistan is actively studying the CBDC development issues.

Session 3A. E-Commerce without borders: mrketplaces, payments, and logistics in the unified digital market of Central Asia

- Where does Tajikistan's e-commerce sector stand today, and where should it be in three years?
- What needs to change in the marketplace business model: from a simple online storefront to full-fledged digital trade infrastructure?
- Can the "one order — one e-invoice — one digital footprint" model become the standard for e-commerce in Tajikistan?
- Who should be responsible for taxes and data when selling via a marketplace—the seller, the platform, or both?
- Making cross-border trade a reality: Can a Tajik seller access the markets of all five Central Asian countries with a single registration?
- What needs to change in logistics and payments for a digital order to become a truly digital trade transaction?
- Name one reform that needs to be launched within the next 12 months to enable Tajikistan's e-commerce sector to take the next leap forward.

Session 4A. Panel discussion: "Startups as new accelerators of the digital economy. Smart City as an effective platform for startup projects"

- The role and prospects of startups in the modern digital economy. From artificial intelligence and machine learning to the Internet of Things (IoT).
- A startup as a brilliantly formulated idea. Strategy and marketing for a successful startup project.
- The destinies of startups in a changing world. What do they depend on now? Startup cases implemented in recent years – analysis of areas of activity.
- International accelerators for technological startups.
- Goals and objectives of the Smart City project.
- Building of a modern digital infrastructure across various areas.
- International experience in creating a Smart City. Examples of successful projects such as the development of crypto business, the creation of a sandbox for innovative projects, the development of a startup ecosystem and much more. The experience of Belarus.
- Smart City and the development of the legislative framework for IT, AI, and digital technologies as a whole.

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PRESS RELEASES

We regularly publish news about the companies and speakers of our PLUS-Forum. Send your news in Russian and English to news@plus-world.ru and we’ll post your information:
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- in the daily newsletter
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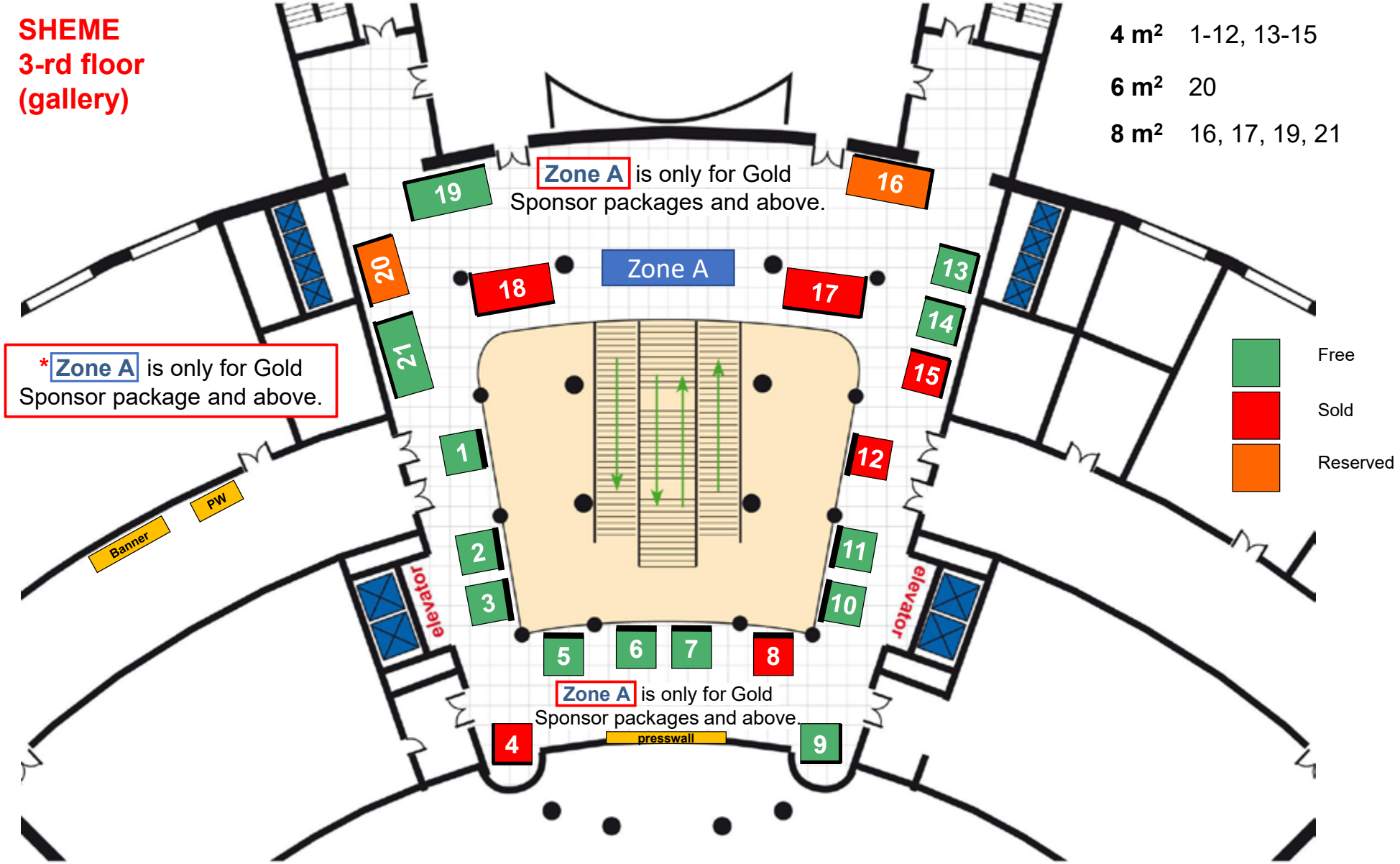
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3-rd floor
(gallery)

4 m² 1-12, 13-15
6 m² 20
8 m² 16, 17, 19, 21

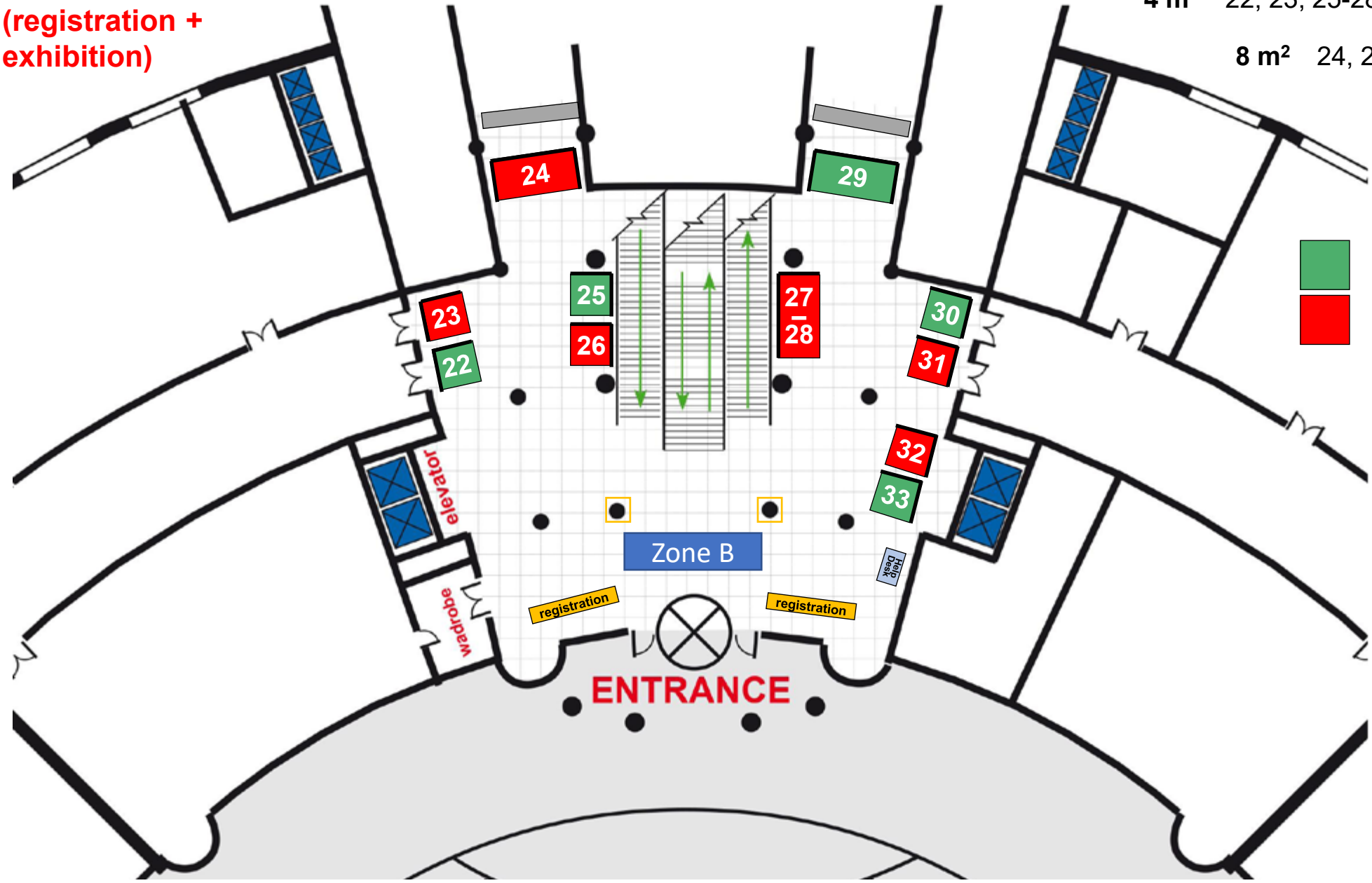


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(registration + exhibition)

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8 m² 24, 29



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Digital Uzbekistan
International PLUS-Forum
UZBEKISTAN, Tashkent
26-27 MAY

PAYMENTS & CASH CIRCULATION
International PLUS-Forum
RUSSIA, Moscow
14-15 SEPTEMBER



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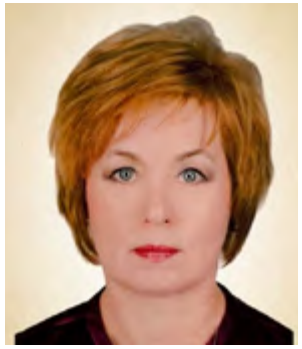


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