

SERVICES



Financial payment services
provided by banks, other FIs and financial infrastructure

- cash placing services at a client's account & operating of the same
- cash withdrawal services from a client's account & operating of the same
- execution of payment transactions on a client's account with own funds
- execution of payment transactions on a client's account with credit funds
- Issuance and/or acquiring of payment instruments
- Money remittance without opening of an account
- Issuance of and execution of transactions with e-money, including operation of electronic wallets



Non-financial payment services
provided by PISPs and AISPs

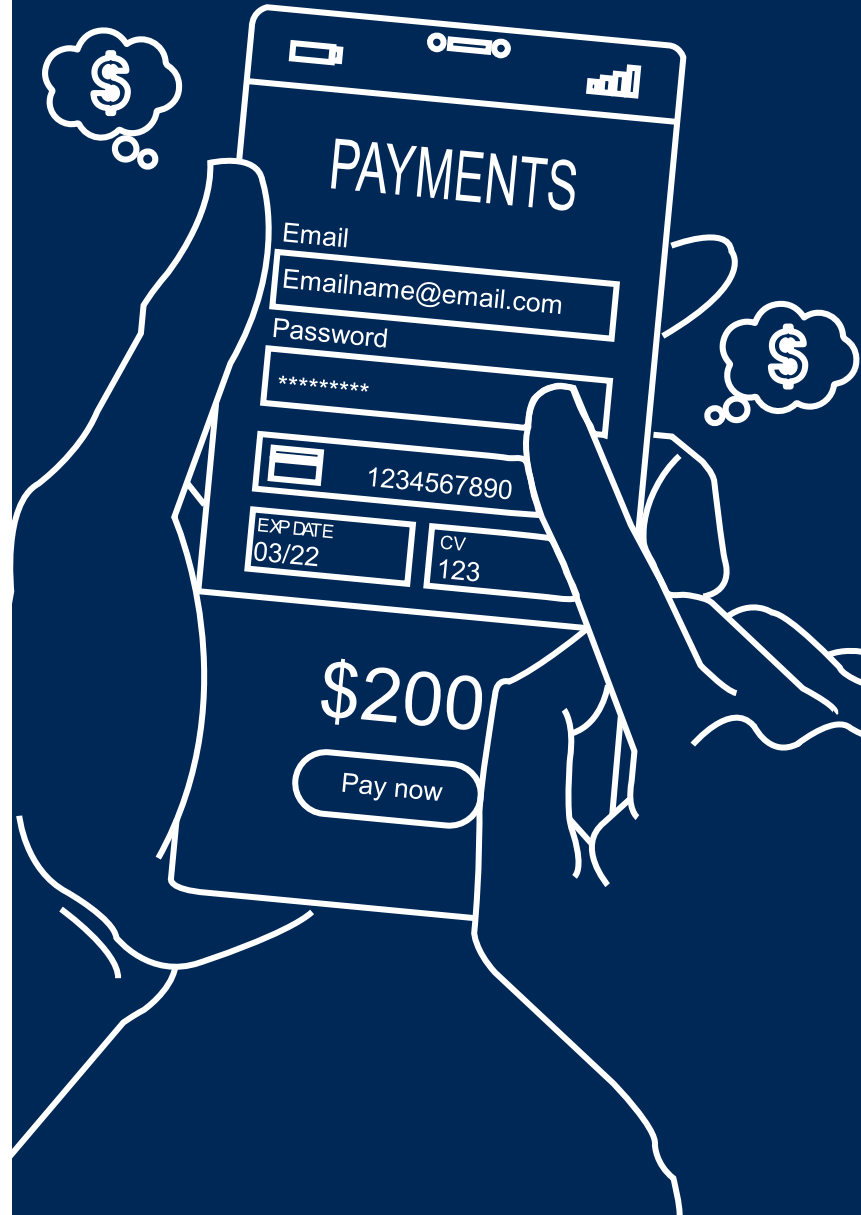
- Payment initiation service
- Account information service



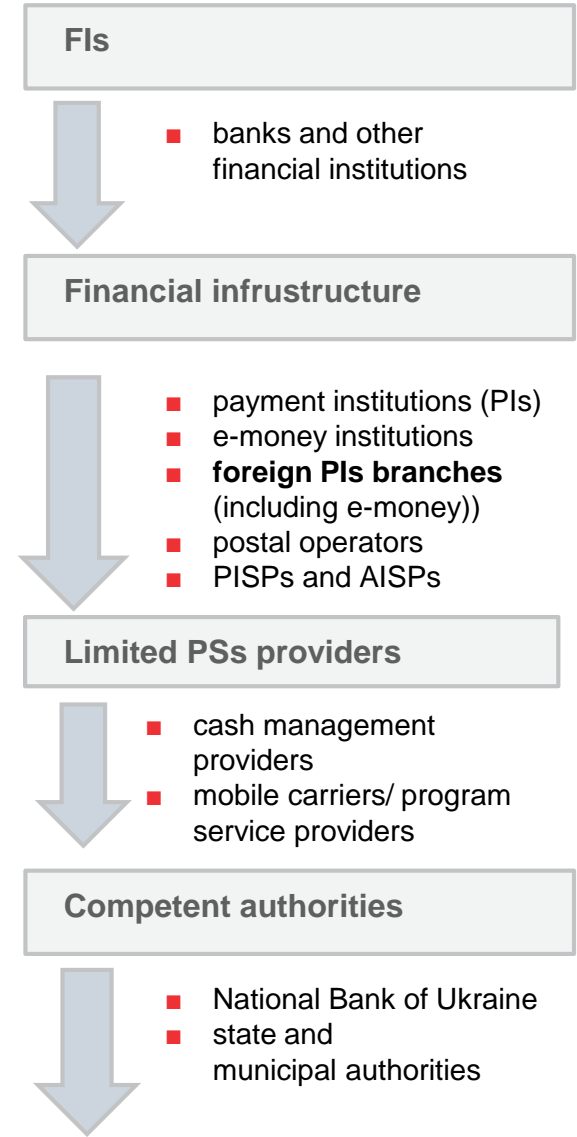
Limited payment services

- cash management services
- execution of payment transactions by telecommunications operator, telecommunications or program service provider to its client in cases envisaged by law

PAYMENTS MARKET CHART



Baker McKenzie.



PAYMENT SERVICE PROVIDERS