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

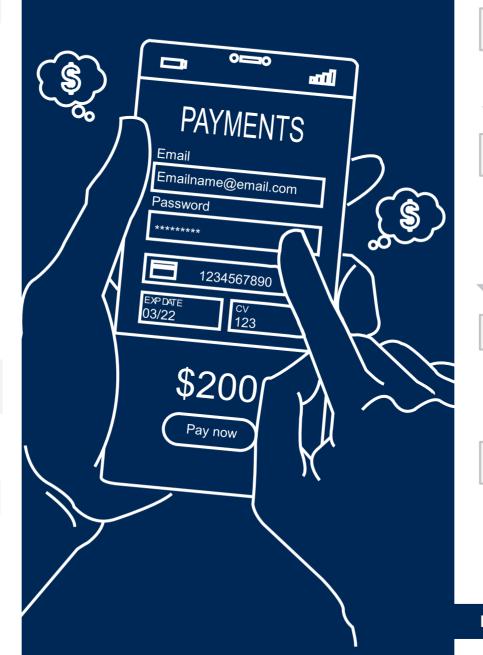
- Payment initiation service
- Account information service



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.

FIs



 banks and other financial institutions

Financial infrustructure



- payment institutions (PIs)
- e-money institutions
- foreign Pls branches (including e-money))
- postal operators
- PISPs and AISPs

Limited PSs providers



- cash management providers
- mobile carriers/ program service providers

Competent authorities



- National Bank of Ukraine
- state and municipal authorities

PAYMENT SERVICE PROVIDERS