1. **FINANCIAL SYSTEMS**
   [Brief description of the way financial systems regulations work in this country]

1.1. **General Financial Services**
   [Additional information, as appropriate]

   1.1.1. **General definitions**
   [Additional information, as appropriate]

   1.1.2. **Definition of payment**
   [Additional information, as appropriate]

   1.1.3. **Definition of e-money**
   [Additional information, as appropriate]

   1.1.4. **Institutions that can provide e-money**
   [Additional information, as appropriate]

   1.1.5. **E-money services**
   [Additional information, as appropriate]

1.2. **Deposit Taking**
   [Additional information, as appropriate]

1.3. **Payment Systems**
   [Brief description, if appropriate]

   1.3.1. **Coordination between documents**
   [Additional information, as appropriate]

   1.3.2. **Definitions of card-based payment instruments**
   [Additional information, as appropriate]

   1.3.3. **Descriptions of organizations that can provide card-based services**
   [Additional information, as appropriate]

1.4. **Agent Networks**
   [Brief description of situation]

   1.4.1. **Types of organizations allowed**
   [Additional information, as appropriate]
1.5. Foreign Exchange

1.5.1. Types of organizations allowed
[Additional information, as appropriate]

1.5.2. Proportionality
[Additional information, as appropriate]

1.6. Competition

1.6.1. Authorization or licensing requirements

1.6.1.1. Nature of requirements
[Additional information, as appropriate]

1.6.1.2. Similarities/differences between types of applicants
[Additional information, as appropriate]

1.6.2. Initial capital and on-going financial requirements
[Additional information, as appropriate]

1.6.3. Requirements for interoperability
[Additional information, as appropriate]

2. Consumer Concerns

2.1. AML/KYC
[Brief description, if appropriate]

2.1.1. AML
[Additional information, as appropriate]

2.1.1.1. Definitions and scope
[Additional information, as appropriate]

2.1.2. KYC
[Brief description]

2.1.2.1. Proportionate and risk-based approach
[Additional information, as appropriate]

2.1.2.2. Locations where KYC authentication allowed
[Additional information, as appropriate]

2.2. Consumer Protection
2.2.1. Consistency between regulatory bodies
   [Additional information, as appropriate]

2.2.2. Proportionate risk approach

   2.2.2.1. Credit cards
            [Additional information, as appropriate]

   2.2.2.2. ATM cards, debit cards, and/or prepaid cards
            [Additional information, as appropriate]

2.2.3. Service easy for customer to understand

   2.2.3.1. Credit cards
            [Additional information, as appropriate]

   2.2.3.2. ATM cards, Debit cards, and/or prepaid cards
            [Additional information, as appropriate]

   2.2.3.3. Electronic banking
            [Additional information, as appropriate]

2.2.4. Transparency and comprehensibility of pricing
        [Additional information, as appropriate]

2.2.5. Par value redemption
        [Additional information, as appropriate]

2.2.6. Policies for customer redress
        [Additional information, as appropriate]

2.3. Data Privacy

   2.3.1. Consistency between regulatory bodies
           [Additional information, as appropriate]

   2.3.2. E-Money specific regulations
           [Additional information, as appropriate]

3. Technology Issues

   3.1. Information Technologies

      3.1.1. Definitions
              [Additional information, as appropriate]
3.1.2. **Oversight and management**  
[Additional information, as appropriate]

3.1.3. **Proportionality**  
[Additional information, as appropriate]

3.1.4. **Server domicile**  
[Additional information, as appropriate]

3.1.5. **Reporting**  
[Additional information, as appropriate]

3.2. **Telecommunications**  
[Description of current status, if available]

3.2.1. **Limitations on types of services and/or partnerships**  
[Additional information, as appropriate]

3.2.2. **Existence of airtime transfers**  
[Additional information, as appropriate]

3.2.3. **Mobile phone number portability requirements**  
[Additional information, as appropriate]

3.2.4. **Interoperability requirements**  
[Additional information, as appropriate]

3.2.5. **Pricing requirements**  
[Additional information, as appropriate]

3.3. **E-Commerce and E-Security**

3.3.1. **E-Commerce**  
[Additional information, as appropriate]

3.3.2. **E-Security**  
[Additional information, as appropriate]

3.4. **Taxation**

3.4.1. **Excessive hardware and/or related taxes**  
[Additional information, as appropriate]