



PROSTIR

Ukrainian payment area

NATIONAL
payment system

PROSTIR today

INFRASTRUCTURE

- **100%** POS terminals network
- **100%** purchase with cash-back network
- **>95%** e-Com network
- **>95%** ATM and SSK network
- **>93%** network for P2P transfers



TECHNOLOGIES

- **EMV chip**/contactless payments
- Digital **NFC** cards (Android)
- **3D Secure 2.2** (PROSTIR e-Secure)
- **P2P transfers** to cards of all Ukrainian banks
- **settlements abroad** (co-badged cards)

INTERBANK FEES

- single tariff **UAH 0.1 + 0.01%**
- interchange fee in POS terminals **0.7%**
- interchange fee in ATMs **UAH 2**

Учасники, які здійснюють емісію та/або еквайринг карток ПРОСТІР

 ПриватБанк	 ОЩАДБАНК МІЙ БАНК. МОЯ КРАЇНА	 UKR EXIM BANK	 Raiffeisen BANK	 sense bank	 ПУМБ
 ТАС ТАСКОМБАНК	 укрсиббанк еко-банк	 otpbank	 ПРАВЕКС БАНК	 А-Банк	 UKRSIBBANK BNP PARIBAS GROUP
 MTB BANK	 Alliance bank	 ВОСТОК БАНК	 банк ПІВДЕННИЙ	 РАДАБАНК	 ПОЛІКОМБАНК
 БАНК TR траст капітал	 БАНК ІНВЕСТИЦІЙ ТА ЗАОЩАДЖЕНЬ	 БАНК 3/4	 Unex Bank	 МОТОР-БАНК	 ОКСІ БАНК
 ПОДТАВА-БАНК	 БАНК ПОРТАЛ	 КОМІНВЕСТБАНК	 alt > bank more than a bank	 SkyBank	 БАНК ЛЬВІВ
 RwSbank Respect with Stability	 АКОРДБАНК	 Глобус Банк	 TAS Universal Bank	 УКРПОШТА ГОЛОВНА ПОШТА КРАЇНИ	 NovaPay

Cooperation benefits

We offer cost-efficiency

- low connection and processing fees
- participants are granted access to all available PROSTIR technologies at once
- no additional license or integration charges
- fixed guarantee deposit regardless of the number of card transactions of the participant
- no fees for authorization or nonfinancial transactions
- no currency risks for PROSTIR card issuer (settlement currency in Ukraine is hryvnia).

Cutting-edge card technologies

- whole card payments infrastructure of Ukraine is connected to the system
- the system was developed based on the international card standards (ISO 8583, EMV) and operates 24/7
- integrated the EMV 3D Secure 2.2 security technology for online payments
- available contactless and virtual cards
- PROSTIR – UnionPay first Ukrainian co-badged card (can be used both in Ukraine and abroad in 178 countries)

Payment security

- PROSTIR cooperates with certified market participants holding respective licenses and permits of the NBU
- the system applies modern hardware-based encryption of payment card transactions (Hardware Security Module (HSM))
- all transactions are transmitted by secure communication channels (VPN)
- PROSTIR accounts for lower fraud rate, since the majority of fraudulent actions are committed in countries other than the country of card issue, and most PROSTIR cards are intended only to be used in Ukraine.



PROSTIR Cards

UNIVERSAL AND PAYROLL CARDS

PENSION AND SOCIAL CARDS

OSCHADBANK



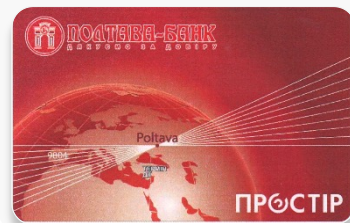
SENSE BANK



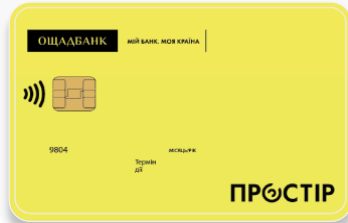
ACCORDBANK



POLTAVA BANK



OSCHADBANK



PRIVATBANK



RWS BANK



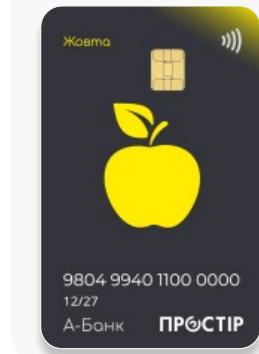
POLICOMBANK



BISBANK



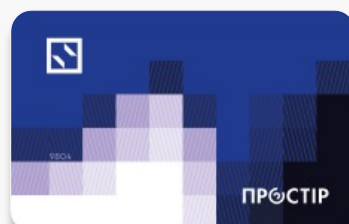
A-BANK



UKRGASBANK



PORTAL BANK



BANK 3/4
























TRUST CAPITAL



RAIFFEISEN



Independent processing centers that are connected to PROSTIR

	Issuance	Acquiring	P2P
			
			
			
			
 (as PC)		 implementation in 2024	implementation in 2024
 (as PC)		—	—



Payment Infrastructure



Retail POS

100%

PROSTIR cards are accepted for payment **in the entire** payment infrastructure of Ukraine



ATM

>95%

A network of ATMs has been set up, **including those of the largest Ukrainian banks:** PRIVATBANK, OSCHADBANK, RAIFFEISEN BANK, SENSE BANK, UKRGAZBANK



E-commerce

>95%

More than **42 000 online merchants** accept PROSTIR cards for payment



Card-to-card transfers

93%

Implemented on the websites and applications of **popular PSP providers** (Portmone, EasyPay, Ipay, Platon), **on the website of Ukrposhta** and on the websites of the largest **P2P banks - acquirers**

Infrastructure. E-commerce

>95%



~42 000
merchants

Payment acceptance services	
Mobile services operators, Internet and TV providers	
Transport	
Online retail trade	
Entertainment, delivery services, marketplaces	
Charity	

Infrastructure. Card replenishment

PROSTIR card can be replenished in self-service terminals, deposit ATMs, cash desks of issuing banks and more than 50 000 other repletion points

50 000
repletion
points



iPay.ua

MONEGO

In the offices of
PROSTIR members

ПриватБанк

ОЩАДБАНК
МІЙ БАНК. МОЯ КРАЇНА

systema

city24

easy pay

14 partner banks + at the cash desks

WOG

УКРПОШТА
ГОЛОВНА ПОШТА КРАЇНИ

+ cash desks of 18 issuing banks

Card-to-card transfers

Transfer functionality is available:

- PROSTIR card ↔ PROSTIR card
- PROSTIR card ↔ International Payment System card

All independent processing centers provide transfers in the interbank network



Banks and P2P transfer services that will already secure P2P transfers with PROSTIR cards



Purchase with cashback

PROSTIR cards can be used for cash withdrawals at cash desks of retail stores, pharmacies, gas stations if such such transaction.

Maximum amount of cash withdrawal per transaction ranges from **UAH 500 to UAH 6 000** depending on the merchant.

Merchants who support the service:

Retail stores



Gas stations



Pharmacies



+ and other merchants throughout Ukraine

It is configured in all stores, pharmacies, gas stations that provide the service of **purchase with cash**.

PROSTIR products

PROSTIR - Classic

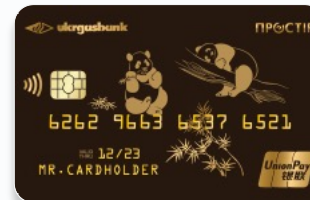
For this product, the **tariff for cash withdrawal transactions** for issuers is only **UAH 2** for each transaction.



- magnetic stripe
- magnetic stripe + chip with contactless technology

Co-badged card

A card that works not only in Ukraine, but also abroad. In Ukraine - at PROSTIR tariffs, outside the country - at UnionPay tariffs.

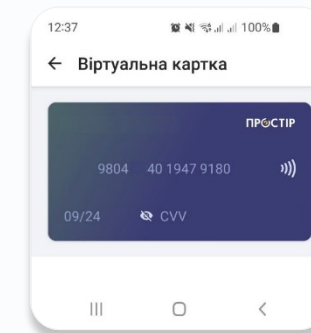


available card types for issuance:

- magnetic stripe + chip with contactless technology

Digital card

Allows you to pay with an **Android-based smartphone with support for NFC technology.**



- digital card in a mobile application





PROSTIR e-Secure Technology

PROSTIR[®]

- a security technology for e-commerce transactions for PROSTIR participants based on EMV 3-D Secure v.2.2.0 and 2.1.0 protocol.

e-Secure

Fully certified EMVCo

Frictionless authentication and support of SCA exemptions

Two types of authentication (payment, nonpayment)

Three channels of authentication: browser (BRW), application (APP), merchant-initiated (3RI)



Development priorities of PROSTIR for 2024



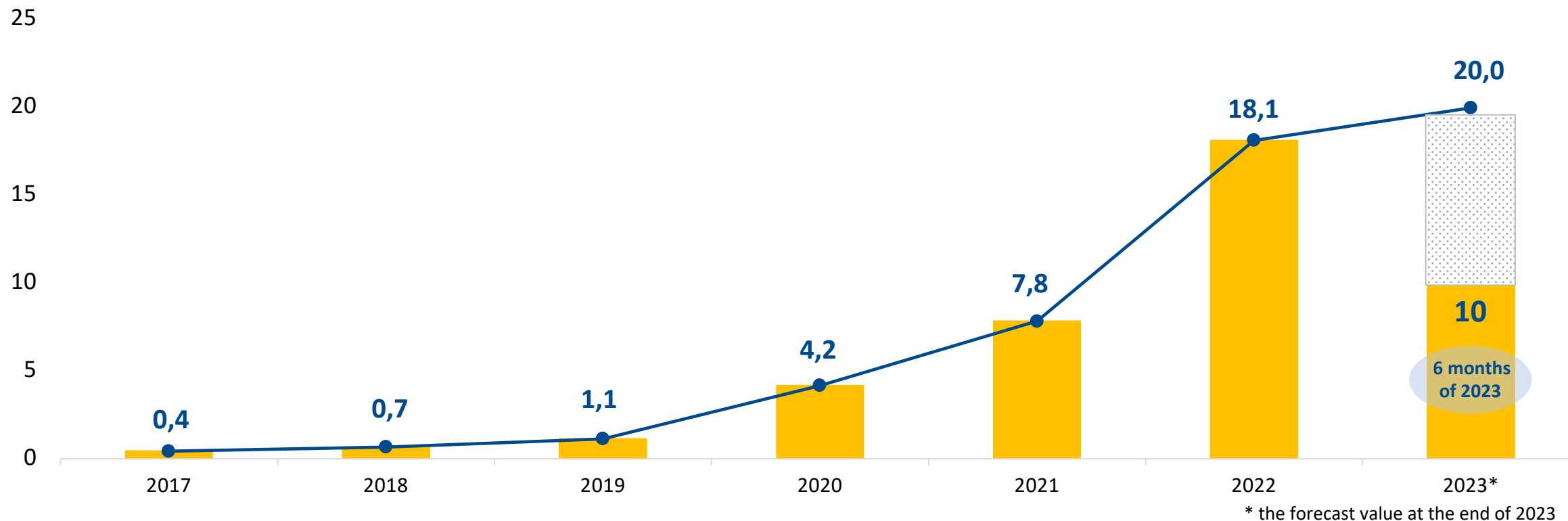
**Security of payments
(3D Secure 2.2.0)**

**Launch of the issue
with non-banking
financial
institutions**

**New emission projects
in the mass market
segment**





**Launch of emission
stimulation programs**

Cashless Transactions with PROSTIR Cards by Value (UAH billion)



In recent years, there has been an **upward trend in the value and number** of cashless transactions with PROSTIR cards.

Interchange Rates in PROSTIR

	Acquirer	Issuer
 POS interchange		0.7%
 e-Com interchange		0.7%
 P2P interchange		UAH 1 UAH 0.5
 ATM fee	UAH 2	

PROSTIR Tariffs

ONE-OFF PAYMENTS when connecting as an acquirer and/or issuer

One-off payments:

- | | | |
|--------------------------------|------------|-----------------------------|
| • accession to PROSTIR | UAH 5,000 | } UAH 20,610
(incl. VAT) |
| • use of trademark | UAH 690 | |
| • receipt of PROSTIR BIN | UAH 1,600 | |
| • connection to central switch | UAH 10,000 | |

Security deposit:

- | | |
|-----------------------------|-------------|
| • for issuers and acquirers | UAH 100,000 |
| • for acquirers only | UAH 20,000 |
| • for P2P acquirers | UAH 50,000 |

MONTHLY PAYMENTS (connected members)

Supporting the connection channel (monthly):

- indirect connection (a third party processing center) UAH 1,100 + VAT

Processing transactions:

a member pays for every interbank transaction included into clearing UAH 0.1 + 0.01%

How to become a PROSTIR member

- 1** Submit an **application for accession** to the PROSTIR.
- 2** Apply for **permit** to the PROSTIR payment system operator for entering into PROSTIR .
- 3** Submit **document copies** .
- 4** Submit the **accession agreement to PROSTIR**.
- 5** Pay for drawing up documents for accession to PROSTIR and use of PROSTIR trademark.
- 6** Submit an **application** and receive the issuer identification number.
- 7** Enter into **agreement on settlements** with the PROSTIR settlement bank.
- 8** Connect the participants (of the processing center) **to the PROSTIR Central Switch and Settlement and Clearing Center**.

Welcome cooperation

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