Dear Sir/Madame,

I was wondering, whether it would not be beneficial to add to the Glossary a term: **payment scheme**.

We have for instance PayPal payment scheme, Visa payment card scheme, m-payments schemes etc. Therefore I thought it would be a good idea to define this term.

With kind regards, Jakub Górka Warsaw University, Management Faculty, Banking and Financial Markets Department e-mail: jgorka@wz.uw.edu.pl; jgorka@jgorka.pl faculty's website: www.wz.uw.edu.pl own website: www.jgorka.pl