



## Limited network etc.

What is about to change following the BaFin [explanatory leaflet](#) to the ZAG? Is there any news on the exemptions **limited network** and limited product range in the ZAG? What impact are the new changes going to have in practice – and who is in the position to embrace these changes and who not so much? I had a chat about these questions and many other things with [Dr. Hugo Godschalk](#) at the PVD Prapaid Congress.

Born in the Netherlands, he has been managing partner at the management consultancy PaySys Consultancy GmbH in Frankfurt am Main since 1993. On top of that he has been representing the Prepaid Verband Deutschland (PVD e.V.) as managing director since 2013.

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## About PaySys Consultancy GmbH

PaySys Consultancy GmbH, Frankfurt, is a neutral and independent management consultancy firm working in the field of cashless payments and Card Business. PaySys is a German partner of the “European Payments Consulting Association” (EPCA).

## About the Prepaid Verband Deutschland

The Prepaid Verband Deutschland (PVD) was founded on the 15<sup>th</sup> June 2011 in Frankfurt am Main. At the time of writing they have 20 companies as their members. PVD’s main goals are to give them a voice in the public space, inform them about the interests of the prepaid field, represent them and report on the latest legal developments.

*The original podcast is in German.*

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