

Rules for the Issuance and Administration of the Directory of Payment System Codes in the Czech Republic (ČKPS)

Article I

Basic provisions

1. Pursuant to Article 38(4) of Act No. 6/2003 Coll. on the Czech National Bank as amended, the Czech National Bank (hereinafter the “CNB”) stipulates these Rules for the Issuance and Administration of the Directory of Payment System Codes in the Czech Republic (hereinafter the “ČKPS Rules”).
2. The ČKPS Rules define the CNB’s rules for determining and assigning the payment system codes of payment system providers and the CNB’s procedures for issuing the Directory of Payment System Codes in the Czech Republic (hereinafter the “ČKPS Directory”) and for administering it in accordance with Article 6(2) of Decree No. 169/2011 Coll. on the rules for the creation of account numbers for making payments.
3. For the purposes of the ČKPS Rules, payment system providers comprise banks, foreign bank branches, credit unions and other entities that execute or intermediate payments by way of business.

Article II

Payment system code

1. The payment system code is a number that uniquely identifies a payment system provider in the Czech Republic. The payment system code consists of four digits.
2. The CNB shall assign a payment system code to entities that execute or wish to execute payments in the Czech Republic and need a payment system code for such activities.
3. An entity that requests a payment system code should submit an application in writing to the CNB, including its reasons for applying and a description of the activities that it carries on or wishes to carry on.
4. The CNB shall assign the payment system code taking into account items 2 and 3. The CNB does not assess the application in administrative proceedings pursuant to the Administrative Procedure Code. There is no statutory right to the assigning of a payment system code.

5. With the CNB's consent, a payment system provider may hold several payment system codes where necessary for the provision of its services (for example, the temporary coexistence of codes after holders merge).
6. The payment system code is linked to the payment system provider. Rights to the payment system code are not contractually transferrable to any other entity and the payment system provider may not sell the assigned payment system code or allow others to use it.
7. The CNB shall delete the payment system code from the ČKPS Directory upon the dissolution of the payment system provider at the request of the payment system provider or by agreement with the payment system provider where the payment system provider has ceased to provide the payment system services for which it used the payment system code.

Article III **ČKPS Directory**

1. The CNB shall issue the ČKPS Directory in text form (an example is given in the annex) and shall publish it on its website www.cnb.cz in the Payments section.
2. The ČKPS Directory contains the payment system code, the name of the payment system provider, the BIC¹ code of the payment system provider, and information about its participation in the CERTIS payment system².
3. The CNB shall issue the ČKPS Directory whenever its content changes (e.g. new payment system code, change in name, merger or dissolution of payment system provider), usually as of the first day of the month. The CNB shall publish the ČKPS Directory well before it enters into force.
4. The CNB shall describe the changes in the new version of the ČKPS Directory compared to the previous version in a list of changes to be issued in a single document together with the ČKPS Directory.
5. Each version of the ČKPS Directory shall be marked with a serial number and the date on which it enters into force.

¹ BIC (Bank Identifier Code) – the bank's SWIFT address – the code assigned to the bank by SWIFT.

² A payment system with irrevocability of settlement operated by the CNB.

Article IV
Force

The ČKPS Rules shall apply as from 1 February 2012.

Czech National Bank

Czech National Bank

Example of ČKPS Directory

DIRECTORY OF PAYMENT SYSTEM CODES IN THE CZECH REPUBLIC (ČKPS)

Version: 146
Valid from: 2012

C	Payment system code	Payment system provider	BIC code (SWIFT)	CERTIS system
	1234	XXX Banka, a.s.	XXXXCZPP	A
+	0400	ZIZIZI banka, a.s.	ZIZICZPP	A
+	8300	YYY Banka		-
	8650	VV Banka	VVVVCZPP	A

Contact person at the CNB: xxxxx

List of Changes

Changes compared to the previous version of the ČKPS Directory

Type of change	Payment system code	Payment system provider	BIC code (SWIFT)	CERTIS system
previously	0400	ZIZIZI banka, a.s.		A
now	0400	ZIZIZI banka, a.s.	ZIZICZPP	A
new code	8300	YYY Banka		-
deleted code	8500	ABCD banka a.s.	ABCD CZXX	-

Explanatory notes to the ČKPS Directory

C	Change – indicates a change in the data compared to the previous version of the ČKPS Directory. + newly added payment service provider or change of payment system provider's data.
Payment system code	Code number assigned to a payment service provider by the Czech National Bank in accordance with Article 6 of Decree No. 169/2011 Coll. on the rules for the creation of account numbers for making payments. The code is used when creating the account number in national format and in IBAN format and is used for unique identification of the account. The code is also used when performing domestic interbank payments.
Payment service provider	Commercial name or designation of payment service provider
BIC code (SWIFT)	BIC (Bank Identifier Code) – payment system provider's SWIFT address – code assigned to payment system provider by SWIFT (not used in CERTIS). Together with the account number in IBAN format the BIC code is used to route payments from abroad to accounts held with the provider.
CERTIS System	Information on participation in CERTIS (http://www.cnb.cz/cs/platbni_styk/certis/): A direct participant in CERTIS – CERTIS non-participant

The CNB issues and publishes the ČKPS Directory pursuant to the Rules for the Issuance and Administration of the Directory of Payment System Codes in the Czech Republic (ČKPS).