

# Rules for Maintaining the Register of Direct Debit Creditors in the Czech Republic (RIP)

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## Article I

### Basic provisions

1. The Czech National Bank (hereinafter only the “ČNB”), as part of its legal obligation to manage the payment system and after agreement with the Czech Banking Association, has stipulated these Rules for Maintaining the Register of Direct Debit Creditors in the Czech Republic (hereinafter only the “RIP Rules”).
2. The register shall document the direct debit creditors in the Czech Republic for the needs of SEPA Direct Debit collections (in EUR), i.e. creditors with accounts for receiving direct debit payments in EUR in banks in the Czech Republic.
3. The RIP Rules regulate the rules for the creation and registration of direct debit creditor codes and the procedures adopted by the ČNB when issuing the register in the Czech Republic and during its administration.
4. The register shall be published on the ČNB website – in the section Payment System / Code Lists, Registers.

## Article II

### Direct debit creditor code and other information documented in the register

1. The direct debit creditor code in the register (PRINK code) unambiguously identifies the direct debit creditor.
2. The PRINK code has the form **CZkkZZZnnnnn**, where
  - kk is the control – modulo 97,
  - ZZZ – this is not used and is completed with the letters “ZZZ”,
  - nnnnn is a number between 10000 and 99999 that unambiguously defines the direct debit creditor<sup>1</sup>.

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<sup>1</sup> See the SDD Rulebook, Attribute AT-02 The Identifier of the Creditor, [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu)

3. When displaying the PRINK code, spaces can be inserted for improved legibility before and after the “ZZZ” – CZkk ZZZ nnnnn. In electronic form the code is always without spaces and is composed of 12 characters.
4. A record in the register has the following attributes:
  - PRINK code,
  - Name of subject – creditor,
  - Company Registration Number of the creditor,
  - The contact information of the creditor intended for publication (not compulsory) – usually the website, possibly the e-mail or other information as chosen by the creditor,
  - The contact information of the creditor for the needs of the ČNB (compulsory – see Annex No. 1 of the RIP Rules),
  - The date the PRINK code becomes valid,
  - The bank code (according to the ČKPS Directory<sup>2</sup>), which guarantees the information about the creditor given above,
  - The date of the last change to the information (technical, informative information) and a record of the reason for the change.
5. The direct debit creditor may have more than one nnnnn code – having only one is however preferable. The ČNB shall take efforts to ensure that a creditor with more than one nnnnn code has the same name for all of those codes, but does not guarantee it.

### **Article III**

#### **Entering, changing and deleting information in the register**

1. A bank receives an application from a direct debit creditor for the registration of a PRINK code. The bank completes a written Application for the Allocation of a Direct Debit Creditor Code and its Registration. This application forms Annex No. 1 to the RIP Rules.
2. The bank submits the completed and signed application to the ČNB. By submitting the application to the ČNB, the bank becomes the guarantor of the correctness and truthfulness of the information about the direct debit creditor given in the application.

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<sup>2</sup> Directory of Payment System Codes in the Czech Republic (ČKPS),  
[http://www.cnb.cz/en/payment\\_systems/accounts\\_bank\\_codes/index.html](http://www.cnb.cz/en/payment_systems/accounts_bank_codes/index.html)

3. The ČNB allocates a PRINK code and registers the information about the direct debit creditor and the guarantor bank given in the application into the register, at the latest within two working days from the date it receives the application, unless a later date is requested.
4. The ČNB shall change information in the register or remove a direct debit creditor from the register on the basis of a written application by the guarantor bank (in the form of a letter), and at the latest within two working days from the date of receipt of the application, unless a later date is requested.
5. If a code of the guarantor bank expires or if the guarantor bank notifies the ČNB that it shall no longer perform the role of guarantor of the information about the direct debit creditor, the ČNB shall inform the direct debit creditor that its PRINK code shall only be recorded in the register for one more month. If, during that time, a different bank does not accept the role of guarantor of the information about the direct debit creditor, the PRINK code shall be cancelled.
6. A different bank may notify the ČNB that it will be the guarantor of the information about the direct debit creditor given in the register, without the original bank notifying the end of its role as guarantor. In such a case that other bank shall submit to the ČNB a Notification of the Acceptance of the Guarantee for Information about a Direct Debit Creditor, which forms Annex No. 2 to the RIP Rules. The ČNB shall register the other bank as the new guarantor for the direct debit creditor and shall remove the information about the original bank from the register. It shall also inform the original bank of this change.
7. Cancelled PRINK codes shall be transferred to the list of cancelled codes. A cancelled code may only be reallocated to the same subject that had it previously.

#### **Article IV**

##### **Method of registration, issuing the register**

1. Only the single guarantor bank given in the record of the direct debit creditor is always responsible for the correctness of the information about the direct debit creditor.
2. The ČNB shall only check duplicate registration for the same subject (more than one PRINK code for the same subject), and shall evaluate the need for such duplicate registration.

3. The ČNB has the right to reject (postpone) registration.
4. The register is labelled with its version (numbered from 1 in ascending order) and the date from when it is valid.
5. The register shall be valid from the working day on which it is issued. The validity of the version in question shall end with the issue of a new version of the register.
6. A new version of the register shall only be issued in the event of changes in the register. The new version of the register shall normally be published on the ČNB website the day after an application for a register change is delivered. The validity of the new version shall normally be stipulated from the next working day.
7. A list of the old versions of the register shall also be maintained on the website.

## **Article V**

### **Fees**

An annual fee shall of CZK 300 per direct debit creditor be charged for maintaining the code in the register to the guarantor bank on 31 December. This fee shall be charged according to the version of the register valid on 31 December of the year in question.

## **Article VI**

### **Validity**

The RIP Rules shall be implemented from 1 June 2012.

**Czech National Bank**

**Application for the Allocation of a Direct Debit Creditor Code and its Registration**

**Applicant (bank):**

Name .....

Registered offices .....

Bank code according to the ČKPS Directory .....

Contact<sup>3</sup> .....

Pursuant to the Rules for Maintaining the Register of Direct Debit Creditors in the Czech Republic we hereby request the allocation of a code for the direct debit creditor given below and its registration in the register of direct debit creditors for the purpose of performing SEPA DD payments on the basis of a mandate granted by the debtor to the creditor. We also guarantee the correctness and truthfulness of the information about the direct debit creditor entered into the register of direct debit creditors.

**Direct debit creditor:**

Name .....

Registered offices:.....

Company Registration Number: .....

Code valid from: .....

Contact information for publication:<sup>4</sup> .....

Contact information for the internal needs of the ČNB:<sup>5</sup> .....

.....

.....  
Date

.....  
Applicant signature<sup>6</sup>

<sup>3</sup> Do not complete if the contact person is the payment system contact person.

<sup>4</sup> This information is intended for the debtor or for the debtor's bank in the event they need to obtain information about the direct debit creditor (website) or actively contact it (e-mail, telephone) regarding a payment collected by the creditor. The scope and content of the information shall be stipulated by the creditor according to its needs. It may also leave this field blank.

<sup>5</sup> This information is intended for the ČNB pursuant to Article III. point 5. It shall be completed if the direct debit creditor did not provide contact information for publication or wishes to indicate here other contact persons than those given in the contact information for publication.

<sup>6</sup> To be signed by the payment system contact person.

**Notification of the Acceptance of the Guarantee for Information about a Direct Debit Creditor**

**Notifier (bank):**

Name .....

Registered offices .....

Bank code according to the ČKPS Directory .....

Contact <sup>7</sup> .....

Pursuant to the Rules for Maintaining the Register of Direct Debit Creditors in the Czech Republic we hereby notify that we are accepting the guarantee for the correctness and truthfulness of the information recorded in the register of direct debit creditors about the direct debit creditor given below for the purpose of performing SEPA DD payments on the basis of a mandate granted by the debtor to the creditor.

PRINK creditor code .....

Name of direct debit creditor .....

.....  
Date

.....  
Signature of notifier<sup>8</sup>

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<sup>7</sup> Do not complete if the contact person is the payment system contact person

<sup>8</sup> To be signed by the payment system contact person

Specimen to the RIP Register

## REGISTER OF DIRECT DEBIT CREDITORS IN THE CZECH REPUBLIC (RIP)

Version: 1  
Valid from: 1. 1. 2010

PRINK code	Name of subject
<a href="#">CZ30 ZZZ 10000</a>	Karlštejnská energetika, a.s.
<a href="#">CZ03 ZZZ 10001</a>	Karlštejnská plynárenská, a.s.

**Contact person in the ČNB:** .....

### Detailed information

PRINK code:	CZ30 ZZZ 10000
Name of subject - creditor:	Karlštejnská energetika, a.s..
Company Registration Number of the creditor:	12344321
Contact to the creditor:	<a href="http://www.karlene.cz/">http://www.karlene.cz/</a> , <a href="mailto:info@karlene.cz">info@karlene.cz</a>
Date of the validity:	1.1.2010
Guarantor bank code:	0100
Date of the last change:	1.1.2010
Change description:	A new record inserted into the register
PRINK code:	CZ03 ZZZ 10001
Name of subject - creditor:	Karlštejnská plynárenská, a.s
Company Registration Number of the creditor:	23455432
Contact to the creditor:	<a href="http://www.karlplyn.cz">www.karlplyn.cz</a> <a href="mailto:callcentrum@karlplyn.cz">callcentrum@karlplyn.cz</a>
Date of the validity:	1.1.2010
Guarantor bank code	0300
Date of the last change:	1.1.2010
Change description:	A new record inserted into the register