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

Article I

Basic provisions

1. The Czech National Bank (hereinafter only the "CNB"), 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). Only creditors with a registered office in the Czech Republic are recorded in the register.

3. The RIP Rules regulate the rules for the creation and registration of direct debit creditor codes and the procedures adopted by the CNB when issuing the register in the Czech Republic and during its administration.

4. The register shall be published on the CNB website (www.cnb.cz) – in the section Payments / Directories, Lists and Registers.

Article II

Direct debit creditor code and other information documented in the register

1. The direct debit creditor code in the register (CID code[1]) unambiguously identifies the direct debit creditor.

2. The CID code is created in line with the code (Creditor Identifier) creation rules laid down in the SEPA Core Direct Debit Scheme Rulebook.[2]

3. The CID code has the form **CZkkZZZnnnnn,** where

   - CZ is the ISO code for the Czech Republic,
   - kk is the control – modulo 97,

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[1] In English this code is called Creditor Identifier (CI), in Austria Creditor ID (CID), in Germany Gläubiger-Identifikationsnummer (Gläubiger ID or CID). See also the Creditor Identifier Overview.
[2] See the SDD Rulebook, Attribute AT-02 The Identifier of the Creditor, **www.europeanpaymentscouncil.eu**

- ZZZ is the code (Creditor Business Code) selected by the creditor when executing the direct debit,

- nnnnn is a number between 10,000 and 99,999 that unambiguously defines the direct debit creditor within the group of codes beginning with the country code "CZ".

4. When displaying the CID code, it is recommended that spaces 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.

5. A record in the register has the following attributes:

- CID code,

- Name of entity – creditor,

- Company Registration Number of the creditor,

- The contact information of the creditor – usually the website, possibly the e-mail or other information as chosen by the creditor,

- The date the CID code becomes valid,

- The bank code (according to the ČKPS Directory[3]), which guarantees the information about the creditor given above.

6. The direct debit creditor may only have one CID code.

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 CID code. The bank completes an electronic Application for the Allocation of a Direct Debit Creditor Code and its Registration.

2. The bank sends the completed and signed application using a data box to the CNB, the Cash and Payment Systems Department, Division 323, Na Příkopě 28, 115 03 Praha 1, to the contact address listed in the valid Register of Direct Debit Creditors. By sending the application to the CNB, 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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[3] Directory of Payment System Codes in the Czech Republic (ČKPS),
http://www.cnb.cz/en/payment_systems/accounts_bank_codes/index.html

3.   The CNB allocates a CID code and registers the information 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 CNB shall change information in the register or remove a direct debit creditor from the register on the basis of an electronic Application for a Change/Deletion of a Creditor in the Register, and at the latest within two working days from the date of receipt of the application, unless a later date is requested.

5.   The CNB shall inform the bank using its contact e-mail address about the allocation of a CID code and entering, changing or deleting information in the register.

6.   If a code of the guarantor bank expires or if the guarantor bank notifies the CNB that it shall no longer perform the role of guarantor of the information about the direct debit creditor given in the application, the CNB shall inform the direct debit creditor that its CID 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 CID code shall be cancelled.

7.   A different bank may notify the CNB 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 send to the CNB using a data box a Notification of the Acceptance of the Guarantee for Information about a Direct Debit Creditor. The CNB 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.

8.   Cancelled CID codes shall be transferred to the list of cancelled codes. A cancelled code may only be reallocated to the same entity that had it previously.

Article IV

Method of registration, issuing the register

1.   The 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 CNB shall only check duplicate registration for the same entity and shall reject an application for duplicate registration.

3.   The register is labelled with its version (numbered from 1 in ascending order) and the date from when it is valid.

4.   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.

5.   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 CNB 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.

6.   A list of the old versions of the register shall also be maintained on the website.

Article V
Fees

An annual fee of CZK 300 per code in the register shall be charged to the guarantor bank for maintaining the code in the register on 31 December. This fee shall be charged according to the version of the register valid on 31 December of the year in question. The CNB shall invoice the fee every year during January.

Article VI
Validity

The RIP Rules shall be implemented from 1 October 2013.

Czech National Bank

Annexes: Application for the Allocation of a Direct Debit Creditor Code and its Registration
Application for a Change/Deletion of a Creditor in the Register
Notification of the Acceptance of the Guarantee for Information about a Direct Debit Creditor